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 801 ST. JAMES ST., MONTREAL.
 Sole Manufacturers
 Cold-Air-Circulation System.

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

THE CANADIAN
JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW

Vol. 54. No 15.
 NEW SERIES.

MONTREAL, FRIDAY, APRIL 11, 1902.

M. S. FOLEY,
 EDITOR AND PROPRIETOR

McINTYRE SON & Co.,

MONTREAL.

IMPORTERS of DRY GOODS.

DRESS GOODS,
 SILKS,
 LINENS,
 SMALL WARES,
 TREFOUSSE KID GLOVES,
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13 VICTORIA SQUARE.

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

PROVISION TRADE,

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

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LEE & NIGHTINGALE,
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ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

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

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

GEO. W. REED & CO.,
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White Lead, Colors,
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Manufacturers of Aniline, Colors and other Coal Tar Products.

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Are sold by all the Leading Wholesale Houses . . .

CUT TOBACCOOS.

Old Chum,
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 Old Gold.

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 Richmond Straight Cut,
 Sweet Caporal,
 Athlete, Derby.

x x

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 AND COMPANY,**

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

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

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than we are doing at present.

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

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

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 FILE WORKS.**

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HIGHEST AWARDS at TWELVE International Expositions.

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

JAMES CORISTINE & CO.,

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Manufacturers and Importers of

**HATS
 CAPS
 AND FURS**

MONTREAL.

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) \$12,000,000.00
Reserved Fund. - 7,000,000.00
Undivided Profits. - 876,531.64

HEAD OFFICE: MONTREAL.

BOARD OF DIRECTORS:

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Hon. Geo. A. Drummond, Vice-President.
A. T. Paterson, Esq., Ed. B. Greenshields, Esq.
Sir Wm. C. Macdonald, R. B. Angus, Esq.
A. F. Gault, Esq., James Ross, Esq.
R. G. Reid, Esq.

E. S. CLOUSTON, General Manager.

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

BRANCHES IN CANADA:

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West End Branch.
Seigneurs St. Branch.
Point St. Charles Branch.
Almonte, Ont. Perth, Ont. "lace Bav. N. S.
Belleville, " Peterboro, " Halifax, N.S.
Brantford, " Picton, " Sydney, N.S.
Brookville, " Sarnia, " Calgary, Alta.
Chatham, " Stratford, " Lethbridge, Alta.
Cornwall, " St. Mary's, " Regina, Ass's.
Deseronto, " Toronto, " Winnipeg, Man.
Ft. William, " "Yonge st. br. Greenwood, B.C.
Goderich, " Wallaceburg, " Nelson, B. C.
Guelph, " Montreal, Que. New Denver, B.C.
Hamilton, " Quebec, " New Westmine-
Kingston, " Chatham, N.B. ter, B.C.
Lindsay, " Fredericton, N.B. Rossland, B.C.
London, " Moncton, N.B. Vancouver, B. C.
Ottawa, " St. John, N.B. Vernon, "
Amherst, N.S. Victoria, "

IN NEWFOUNDLAND:

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

IN GREAT BRITAIN:

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

IN THE UNITED STATES:

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

BANKERS IN GREAT BRITAIN:

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

BANKERS IN THE UNITED STATES:

New York—The National City Bank.
The Bank of New York, N.B.A.
National Bank of Commerce in N.Y.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Anglo-Californian Bank.
Montreal, 17th November, 1901.

THE BANK OF TORONTO.

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Paid-up Capital - \$2,400,000
Reserve Fund - 2,400,000

DIRECTORS:

GEORGE GOODERHAM, Esq., President.
WM. H. BEATTY, Esq., Vice-President.
Henry Cawthra, Esq., Geo. J. Cook, Esq.
Robert Reford, Esq., Charles Stuart, Esq.
William George Gooderham, Esq.

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

BRANCHES:

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

BANKERS:

London, Eng.—The London City and Midland
Bank, Ltd.
New York—National Bank of Commerce.
Chicago—First National Bank.
Careful attention given to the collection of Com-
mercial 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, - 364,266 stg.

London Office, - 5 Graecochurch St., E.C.
COURT OF DIRECTORS:
J. H. Brodie, H. J. B. Kendall,
John James Cater, Frederic Lubbock,
Richard H. Glyn, George D. Whatman,
Ed. Arthur Hoare, Henry R. Farrer,
M. G. C. Glyn.

Secretary A. G. Wallis.

Head Office in Canada, St. James street,
Montreal

H. STIKEMAN, General Manager.
J. ELSMLY, Inspector.

BRANCHES IN CANADA:

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

DRAFTS ON SOUTH AFRICA MAY BE OB-
TAINED AT THE BANK'S BRANCHES.
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New York (52 Wall St.)—W. Lawson and J. C.
Welsh, Agents.

San Francisco (127 Sansome Street)—H. M. J.
McMichael and J. R. Ambrose, Agents.
London Bankers—The Bank of England and
Messrs. Glyn & Co.

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

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

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

BOARD OF DIRECTORS:

Wm. Molson Macpherson, - President.
S. H. Ewing, - Vice-President.
W. M. Ramsay, Samuel Finley, J. P. Cleghorn,
H. Markland Molson, Lt.-Col. F. O. Henshaw.
JAMES ELLIOT, General Manager.
A. D. Durnford, Chief Inspector and Superintendent
of Branches; W. H. Draper, Inspector.
H. Lockwood W. W. L. Chipman, Asst. Inspectors.

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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, Je. "
Chesterville, Ont. Ottawa, " Trenton, "
Clinton, " Owen Sound, " Vancouver, B. C.
Exeter, " Port Arthur, " Victoria, B. C.
Fraserville, Que. Quebec, P.Q. Victoriaville, Q.
Hamilton, Ont. Revelstoke Waterloo, Ont.
Hensall, " Station, B.O. Winnipeg, Man.
Kingsville, " Ridgeway, Ont. Windsteck, Ont.
Knowlton, Que. Simcoe, "
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AGENTS IN EUROPE:

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

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New York—Mechanics' National Bank; National
City Bank; Hanover National Bank; The Morton
Trust Co. Boston—State National Bank; Kidder,
Peabody & Co. Philadelphia—Philadelphia National
Bank; Fourth Street National Bank. Portland,
Me.—Casco National Bank. Chicago—First Na-
tional Bank. Cleveland — Commercial National
Bank. Detroit—State Savings Bank. Buffalo—
Third National Bank. Milwaukee—Wisconsin Na-
tional Bank of Milwaukee. Minneapolis—First
National Bank. Toledo—Second National Bank.
Butte, Montana—First National Bank. San Fran-
cisco—Canadian Bank of Commerce. Portland,
Oregon—Canadian Bank of Commerce. Seattle,
Wash.—Boston National Bank.
Collections made in all parts of the Dominion
and returns promptly remitted at lowest rates of
exchange. Commercial Letters of Credit and Trav-
ellers' Circular letters issued available in all parts
of the world. Also "Bank Money Orders" payable
at all banking points in the Dominion.

The Chartered Banks.

THE ROYAL BANK OF CANADA.

Capital Paid-up, - \$3,000,000
Reserve Fund, - 1,700,000

BOARD OF DIRECTORS:

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

HEAD OFFICE: HALIFAX, N.S.

E. L. Pease, General Manager (Office of the Gen-
eral Manager, Montreal); W. B. Torrance, Supt. of
Branches, Montreal, W. F. Brock, Inspector, Mon t
real.

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

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

CORRESPONDENTS:

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

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

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

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

AGENTS:

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

WESTERN BANK OF CANADA.

DIVIDEND No. 39.

Notice is hereby given that a dividend of Three
and One-half per cent. has been declared upon the
Paid-up Capital Stock of the Bank, being at the
rate of seven per cent. per annum, and that the
same will be due and payable on and after

TUESDAY, APRIL 1st, 1902,

at the Offices of the Bank. The Transfer Books
will be closed from the 15th to the 31st of March.

Notice is also given that the Twentieth Annual
Meeting of the Shareholders of the Bank will be
held on WEDNESDAY, the 9th day of APRIL
next at the Head Office of the Bank, Oshawa, Ont.,
at the hour of two o'clock, p.m., for the election of
Directors and such other business as may legally
come before the Board.

By order of the Board,

T. H. McMILLAN,

Cashier.

Oshawa, Feb. 19th, 1902

THE ONTARIO BANK.

Capital subscribed - \$1,500,000.00
Capital Paid-up - 1,293,000.00
Reserve - 200,000.00
Profit and Loss Account - 10,992.00

HEAD OFFICE: TORONTO.

DIRECTORS:

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

BRANCHES:

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

AGENTS:

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

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

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

DIRECTORS: President, Hon. Geo. A. Cox; Vice-President, Robert Kilgour, Esq.; Jas. Crathern, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., K.C., LL.D., Matthew Leggat, Esq., J. W. Flavelle, Esq., Frederic Nicholls, L. Melvin Jones, A. Kingman, Esq.

B. E. WALKER, General Manager. J. H. PLUMMER, Ass't General Manager. A. H. Ireland, Chief Insp'r and Supt. of Branches. BRANCHES OF THE BANK IN CANADA. ONTARIO: Simcoe, Stratford, Brantford, Ont., Listowel, Carleton Place, Man., Lucknow, Strathroy, Chesley, Milton, Toronto, Delhi, Mitchell, Dundalk, Moose Jaw, Dundas, N. W. T., Vancouver, B. C., Winnipeg, Man., Winkler, Man., Gormie, N. W. T., Winnipeg, Man., Grimshy, Orangeville, Hagererville, Ont., Owen Sound, Hamilton, E. End Palmerston, Hamilton, Pilot Mound, Barton St. Man.

QUEBEC. MONTREAL. WINNIPEG. DAWSON. WHITE HORSE. BRITISH COLUMBIA. Sandon, Vancouver, Victoria, Nanaimo, Kamloops, New Westminster, Fernie, In GREAT BRITAIN: London, 60 Lombard St., E.C., S. C. Alexander, Mgr IN THE UNITED STATES: New York, San Francisco, Cal.; Portland, Ore.; Seattle, Wash.; Skagway, Alaska.

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Traders Bank of Canada

(Incorporated by Act of Parliament 1885). Capital Paid Up, 1,344,420 Reserve Fund, 250,000

Board of Directors: President, C. D. Warren, Esq.; Vice-President, John Drynan, Esq.; Hon. J. R. Stratton, C. Kloeffer, Esq., M. P. Toronto, Guelph. J. H. Beatty, Esq., of Thorold. W. J. Sheppard, Waubesahe. Head Office, Toronto. General Manager, H. S. STRATHY, Inspector, J. A. M. ALLEY.

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

BANQUE D'HOCHELAGA.

Capital Subscribed, \$2,000,000 Capital Paid-up, 1,500,000 Reserve Fund, 750,000

DIRECTORS: F. X. St. Charles, President; R. Bickerdike, M.P.P. Vice-Pres.; Hon. J. D. Rolland, J. A. Vaillancourt, Esq., and Alphonse Turcotte, Esq.; M. J. A. Prendergast, Gen'l Manager; C. A. Giroux, Assistant Manager; O. E. Dorais, Inspector

Head Office, Montreal. BRANCHES—Quebec, P. Q., Vanckleek Hill, Ont., Three Rivers, P. Q., Winnipeg, Man., Joliette, P. Q., St. Henri, near Montreal, Sorel, P. Q., 1393 St. Catherine, " Valleyfield, P. Q., 1756 " " Louisville, P. Q., 2317 Notre Dame, " Sherbrooke, P. Q., Hochelaga, "

CORRESPONDENTS—Natl'l Park Bank, Nat'l City Bank, Importers & Traders' National Bank, Mchts National Bank, M.M. Ladenburg, Thalmann & Co., M.M. Heidelbach, Ickelhelmer & Co., M.M. Kountze Brothers, New York. Third National Bank, International Trust Co., National Bank of Commonwealth, Boston. National Bank of the Commonwealth, Boston. National Live Stock Bank, Illinois Trust and Savings Bank, Chicago. The Clydesdale Bank (Limited), Credit Lyonnais de Paris, Credit Industriel & Commercial, Comptoir National d'Escompte de Paris, London, Eng. Credit Lyonnais, Société Générale, Crédit Industriel & Commercial, Comptoir National d'Escompte de Paris, Paris, France. C edit Lyonnais, Brussels, Belgium. Deutsche Bank, Berlin, Germany. Banque Imp. Royale & P. v. des Pays Autrichiens Vienna, Austria. Banque de Rotterdam, Rotterdam, Holland. Letters of Credit issued available in all parts of the World. Interest on deposits allowed in Savings Department.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL paid up, \$1,995,750 RESERVE FUND, 1,500,000

HEAD OFFICE - HAMILTON.

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

AGENCIES: Plum Coulee, M., Hamiota, Man., Port Elgin, Indian Hd., n.w.t., Port Rowan, Jarvis, Simcoe, Brantford, Ont., Listowel, Carman, Man., Lucknow, Stonehall, M., Southampton, Chesley, Milton, Teeswater, ALB., Toronto, Dundalk, Moose Jaw, Vancouver, B. C., Dumas, N. W. T., Wingham, Georgetown, Morden, Man., Winnipeg, Man., Gormie, N. W. T., Winnipeg, Man., Grimshy, Orangeville, Hagererville, 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.

NOTICE is hereby given that a Dividend of 2 1/2 per cent. upon the Capital Stock of this Institution, has been declared for the current quarter, being at the rate of 10 per cent. per annum, and that the same will be payable at the Banking House, in this city, on and after

Thursday, the first day of May next. The transfer books will be closed from the 19th to the 30th April next, both days inclusive. The Annual General Meeting of the Shareholders for the election of directors for the ensuing year will be held at the banking house in this city on Wednesday, the 28th day of May next, at the hour of 12 o'clock noon. By order of the Board, T. G. BROUGH, Gen. Manager. Toronto, March 25th, 1902.

Eastern Townships Bank.

(Established 1859.) Capital Authorized, \$2,000,000 Capital paid up, \$1,742,535 Reserve Fund, 1,050,000

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

HEAD OFFICE, SHELBROOKE, Que. Wm. FARWELL, General Manager. Branches: Province of Quebec.—Montreal, Waterloo, Gowansville, Rock Island, Costicook, Richmond, Granby, Huntington, Bedford, Maroz, St. Hyacinthe, Ormstown, Windsor Mills, Province of B. C.—Grand Forks, Phoenix. Agents in Canada, Bank of Montreal and Branches. Agents in London, Eng., National Bank of Scotland. Agents in Boston, National Exchange Bank. Agents in New York, National Park Bank. Collections made at all accessible points and remitted.

THE BANK OF OTTAWA.

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

BOARD OF DIRECTORS: CHARLES MAGEE, President; GEORGE HAY, Vice-President; Hon. Geo. Bryson, Alex. Fraser, John Mather, David MacLaren, Denis Murphy. HEAD OFFICE, Ottawa, Ont. Geo. BURN, Gen. Mgr.—D. M. FINNIE, Ottawa Mgr. L. C. OWEN, Inspecting Officer.

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

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

The Chartered Banks.

UNION BANK OF CANADA

Capital Paid-up, \$2,000,000 Rest, 550,000

HEAD OFFICE, QUEBEC

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

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

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

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 o'clock p.m.

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By order of the Board of Directors.

P. LAFRANCE,

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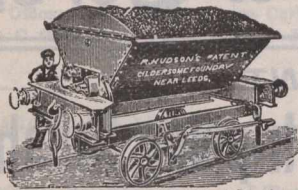
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Gildersome Foundry, near LEEDS.

ENG



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



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

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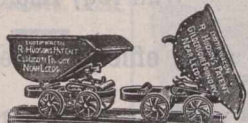
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66—R. H.'s Latest Patent V or U-Shaped Double Side Tips. Occupy less room than any other make



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



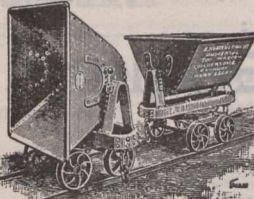
76—Hand Trolley, made to carry any weight or to suit any rail gauge.



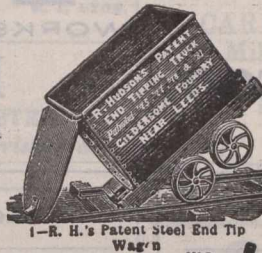
76—R. H.'s Patent Steel Mining Wagon



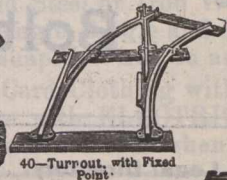
48—R. H.'s Patent Railway Carriage, for Pulls, Rivets, or Loose Parts. Will last ten times as long as the ordinary kind. Guaranteed thorough & satisfactory



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



1—R. H.'s Patent Steel End Tip Wagon



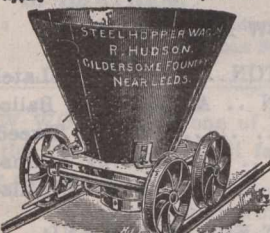
40—Turnout, with Fixed Point



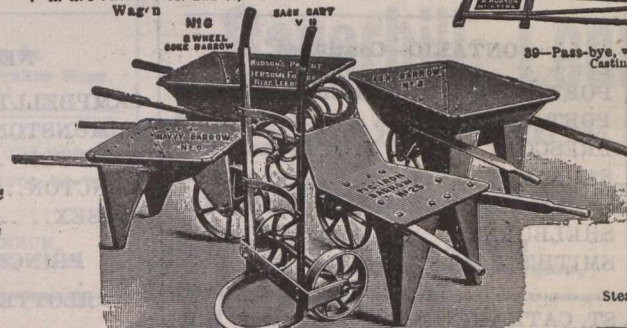
30—Pass-by, with Fixed Points. Castings only



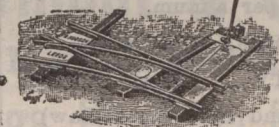
17—R. H.'s Patent Self-contained Ball Bearing Turntable, dispensing with Lubrication and Masonry Foundations



27—Hopper Wagon, with Slide Door



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



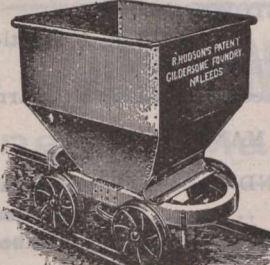
10—Left-hand Steel Points & Crossing



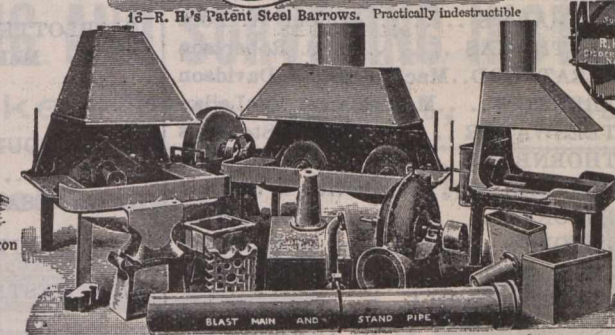
Steamship Barrow, Drawing V 10



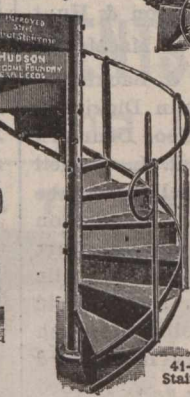
67—R. H.'s Improved Steel Ladder. Strong, very light, and durable



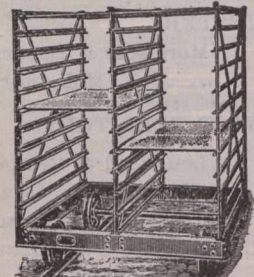
69—R. H.'s Improved Steel Hopper Wagon with Slide Door



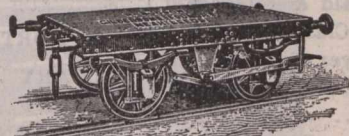
6—R. H.'s Patent Iron Smith's Hearths. No Brickwork required



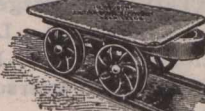
41—R. H.'s Patent Steel Staircases. Extremely light



68—Cake Drying Wagon



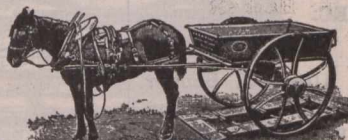
56—10-Ton Platform Railway Wagon



58—Steel Plate Bogie



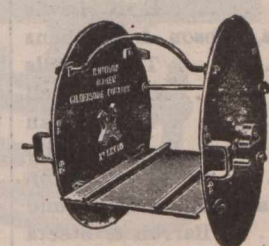
71—R. H.'s Improved Steel Tank Cart, 900 Gallons capacity



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



22—Two Tons Steel Plate Bogie. Practically indestructible.



78—Tippler for Mining Wagons



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



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



70—Foundry Fettling Box



57—Steel Coal Box with Drop Bottom



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



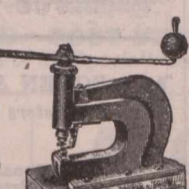
61—Rope Bucket, with R. H.'s Patent Catch for Wire Rope



42—Mining Tub with drop bottom



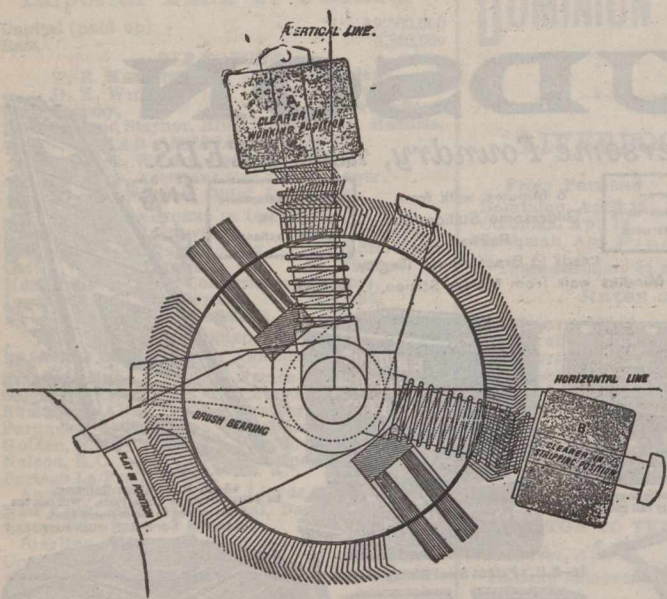
4—Purves Coal Wagon



33—Fly Punch



55—Foundry Ladle



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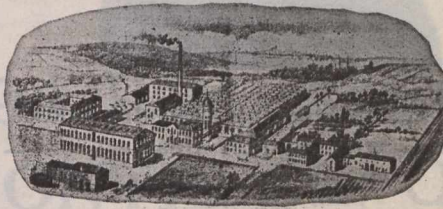
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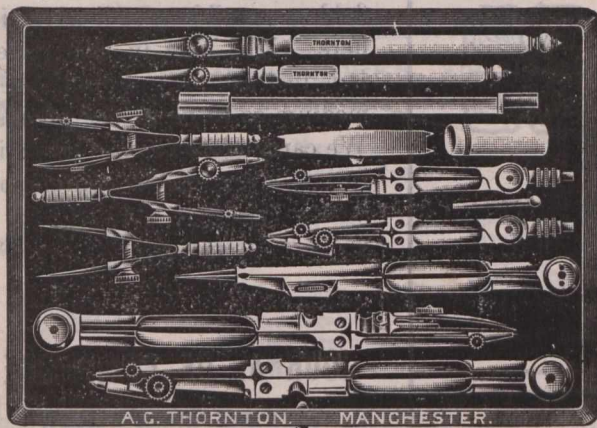
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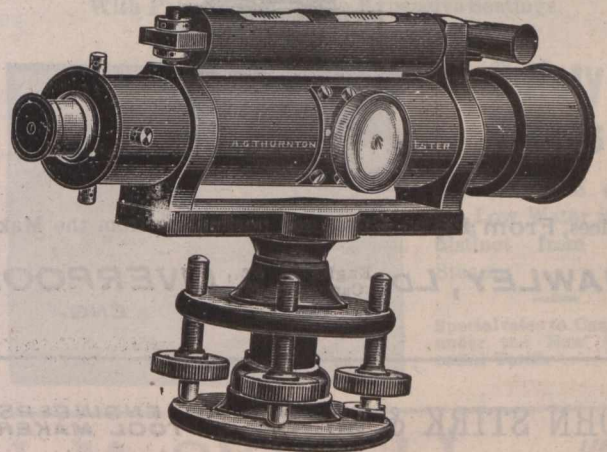
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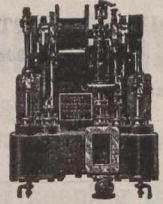
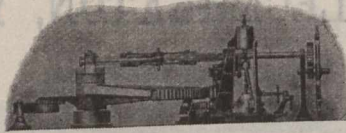
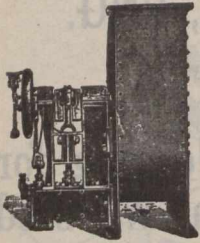
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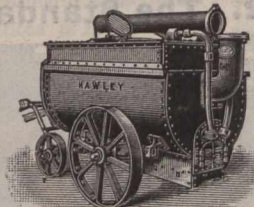
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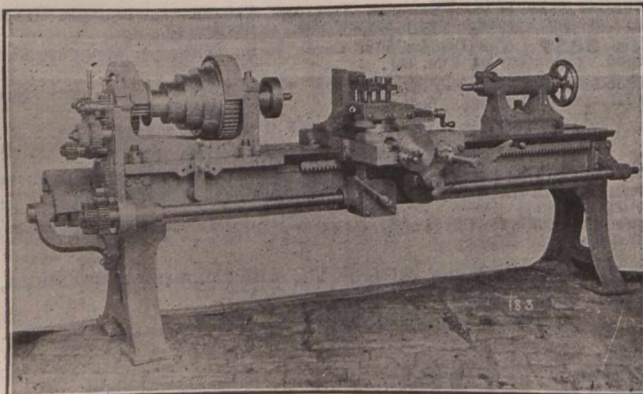


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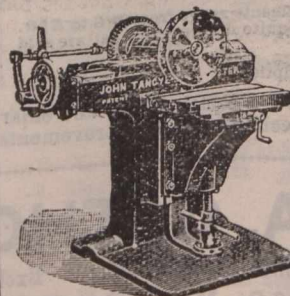


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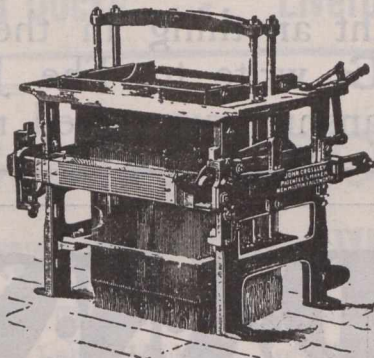
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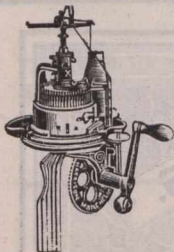
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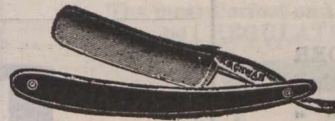
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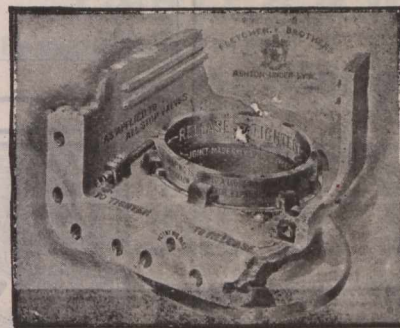
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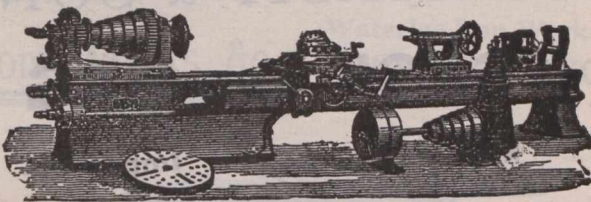
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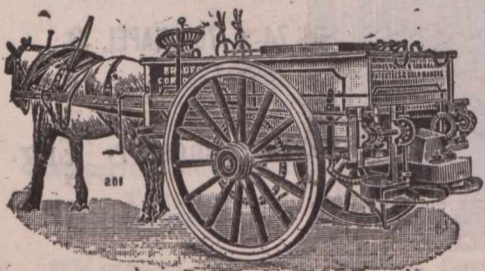
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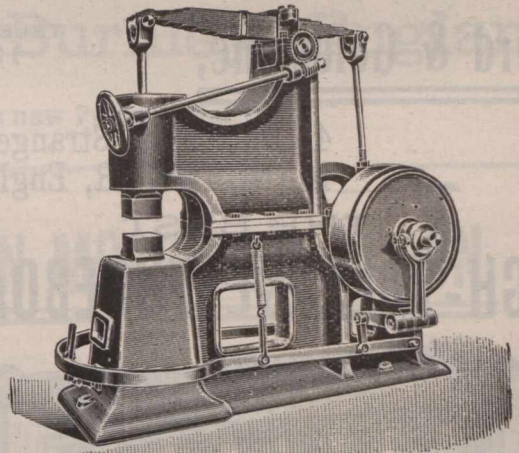
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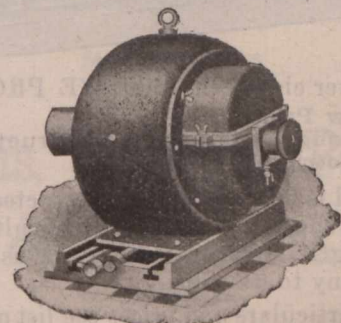
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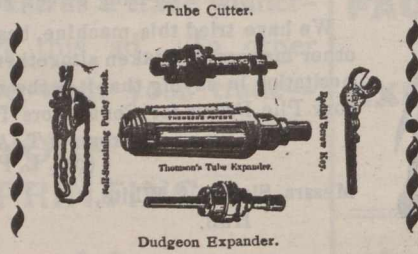
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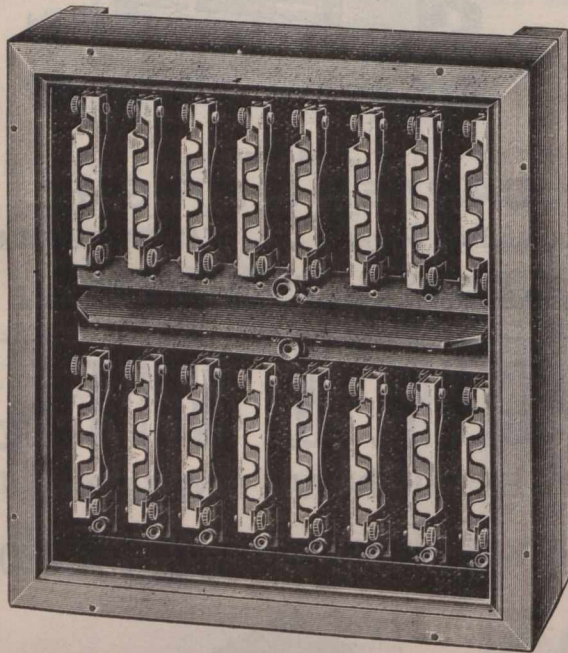
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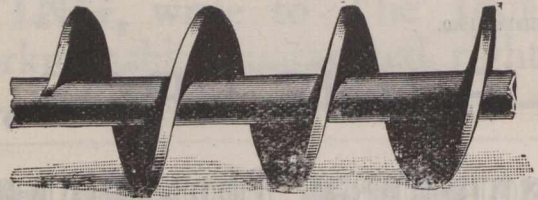
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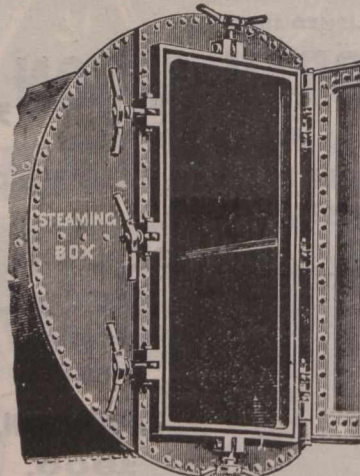
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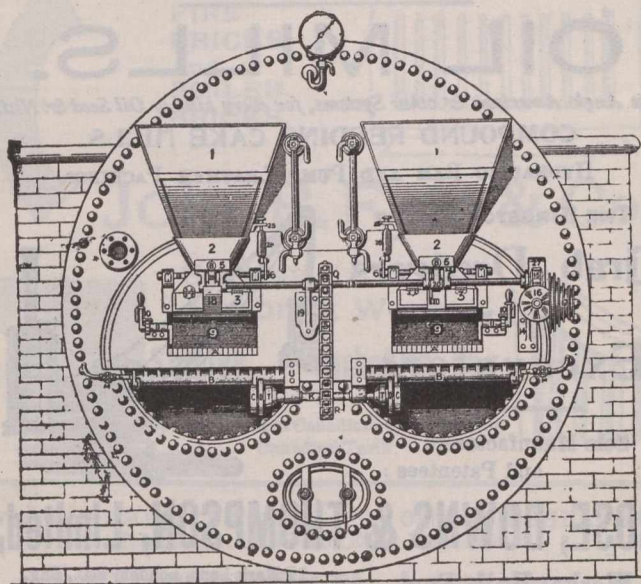
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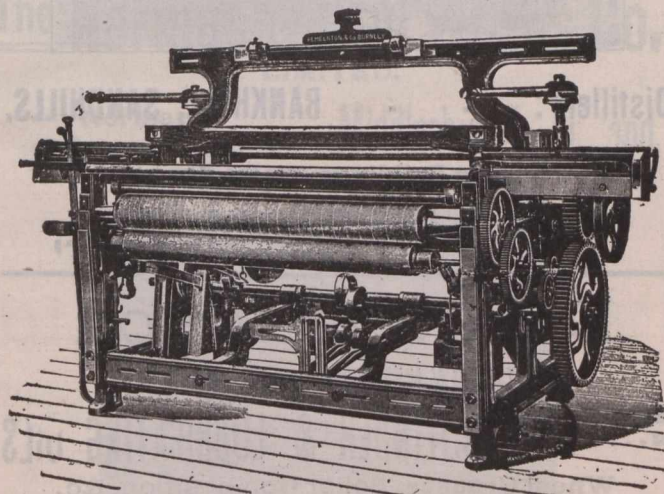
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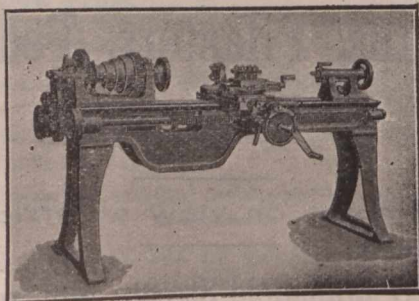
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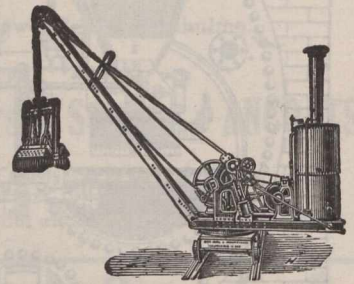
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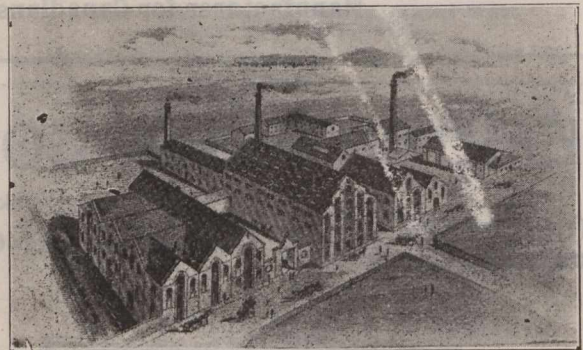
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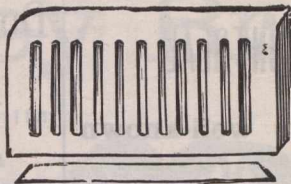
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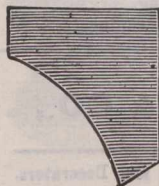
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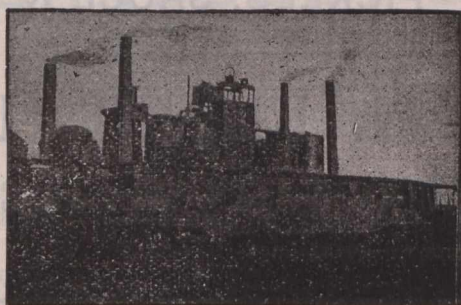
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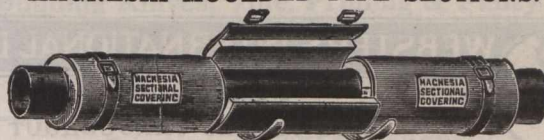
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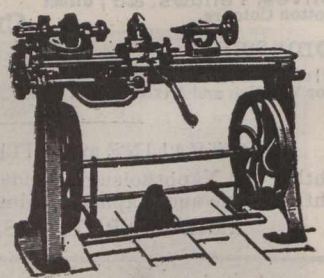
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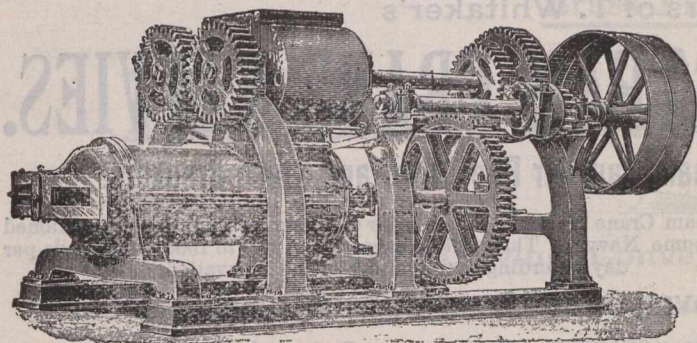
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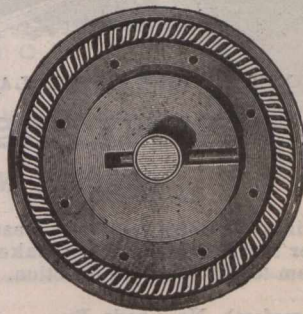
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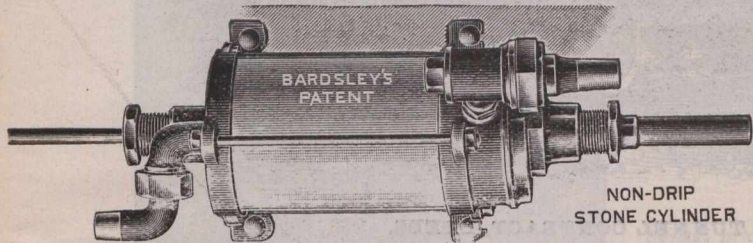
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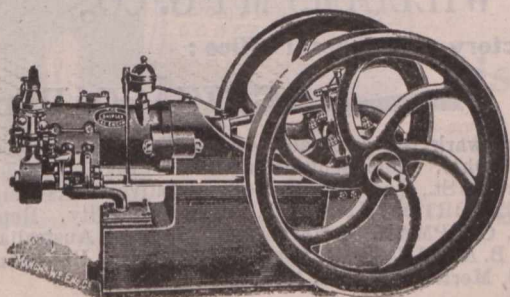
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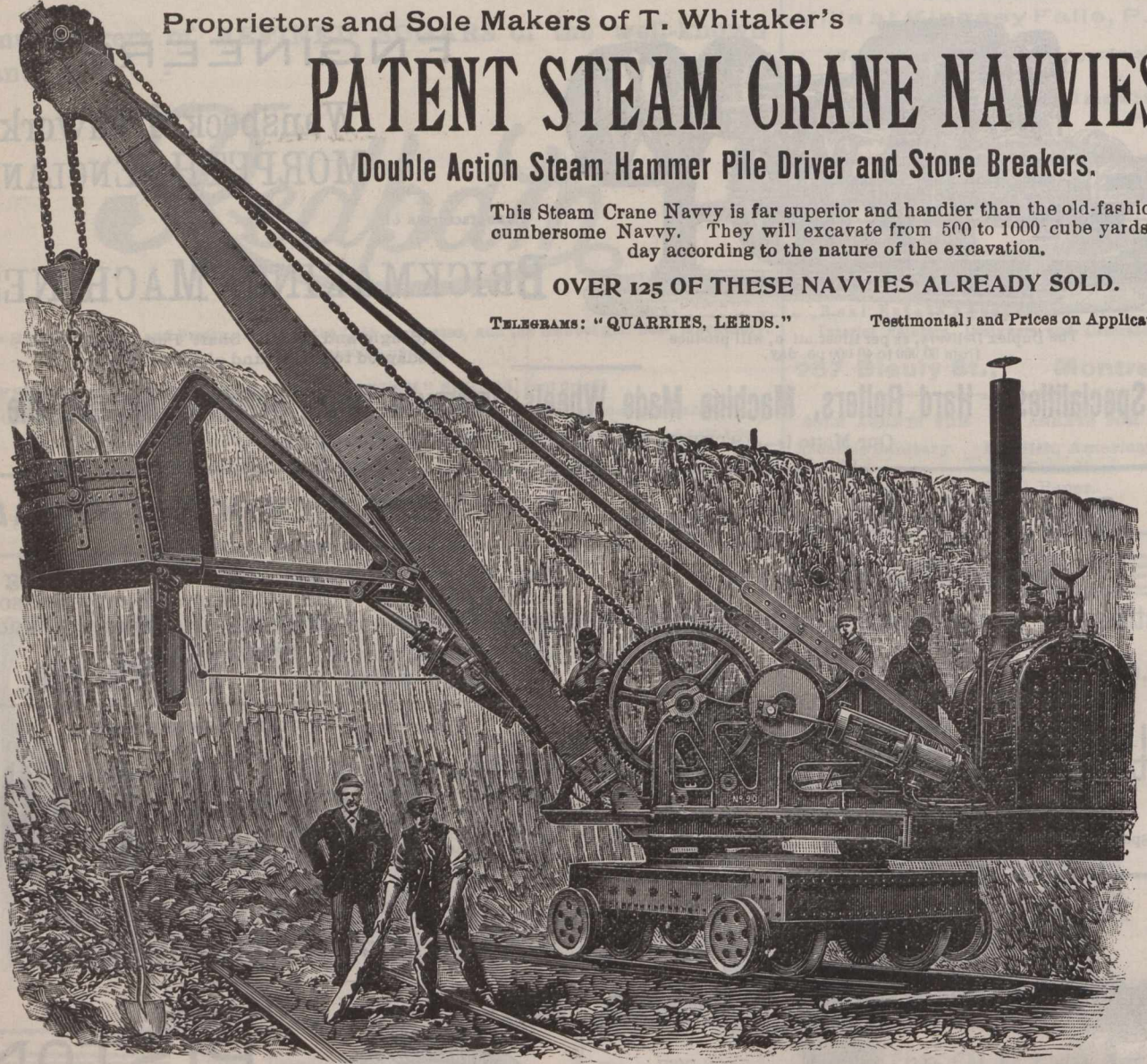
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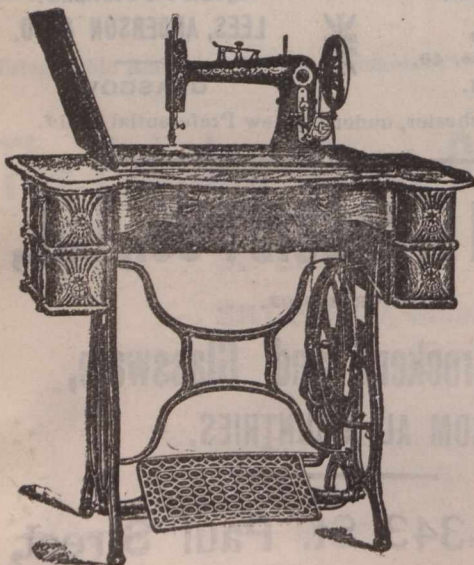
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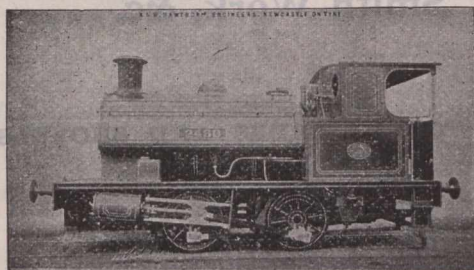
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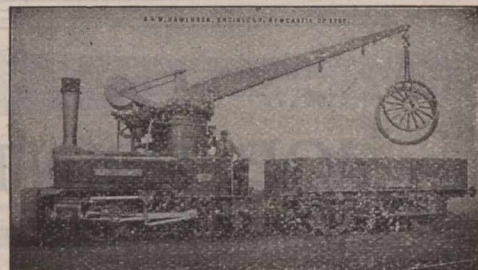


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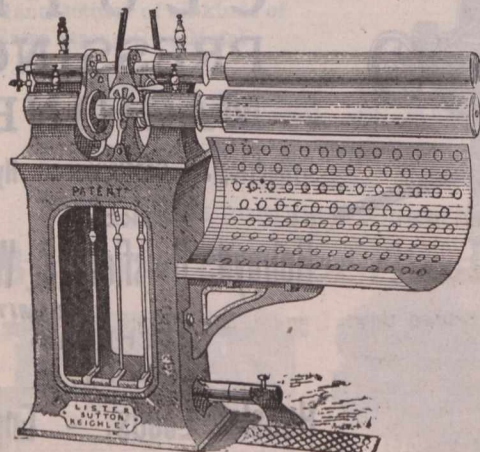
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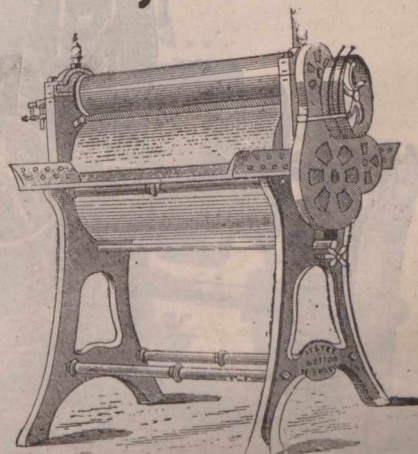


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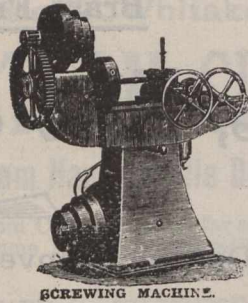
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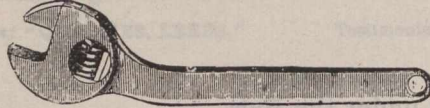
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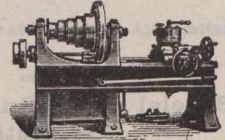


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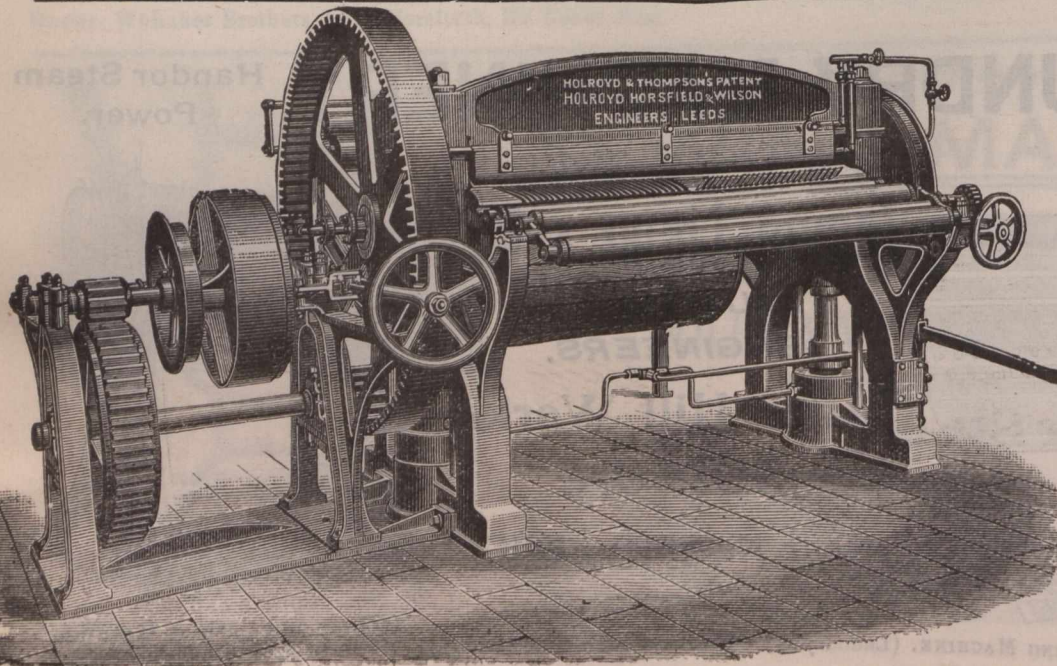
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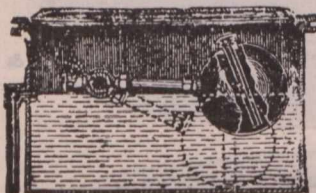
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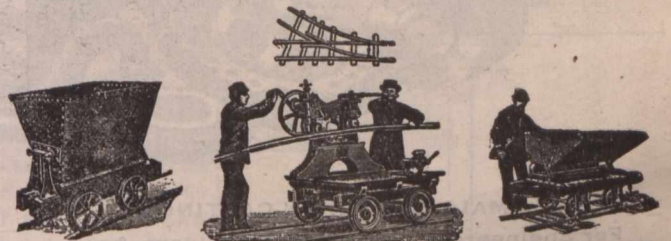
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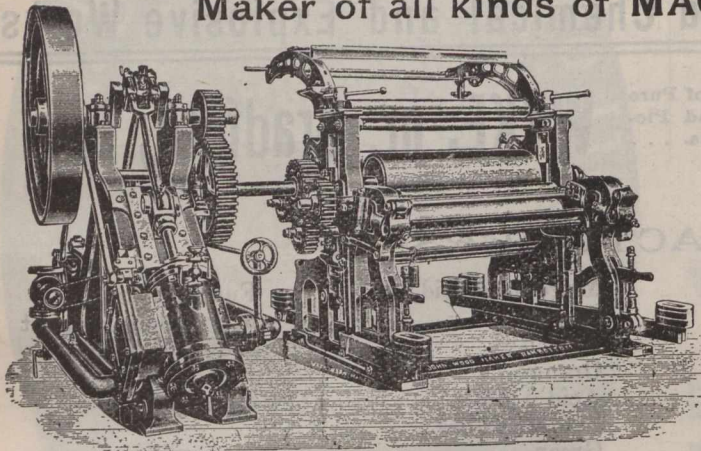
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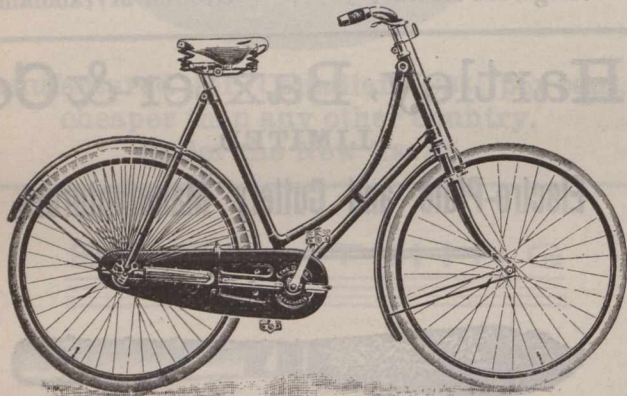
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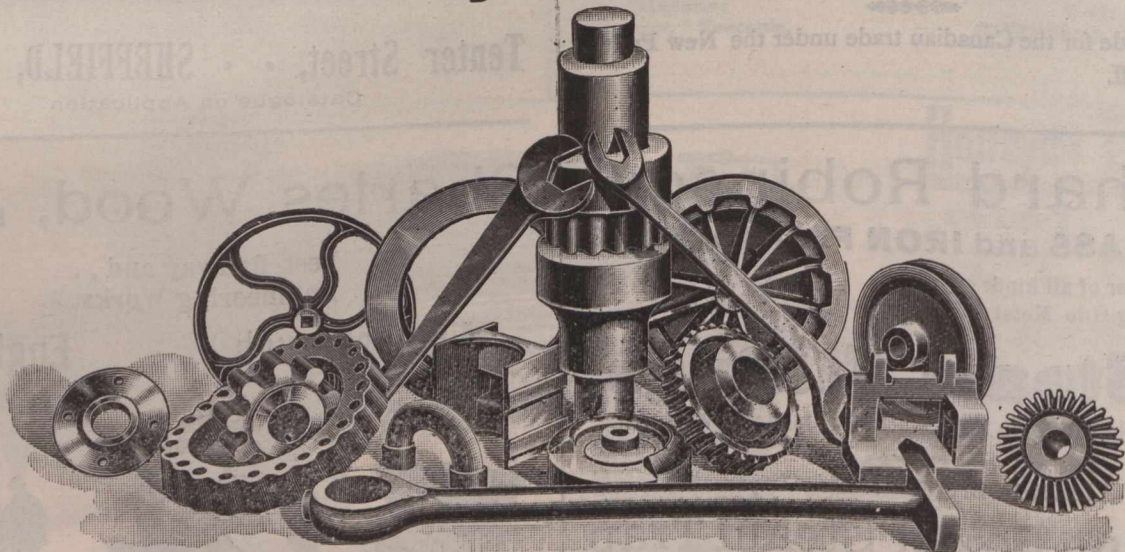
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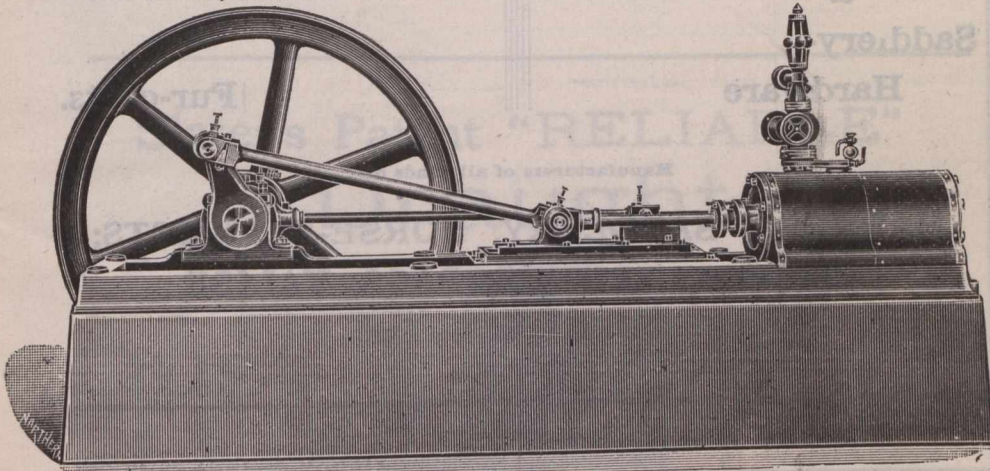
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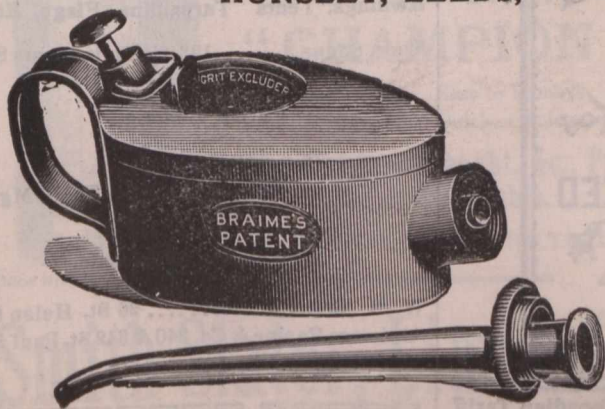
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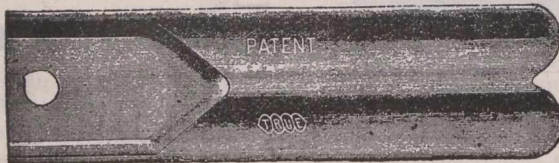
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Merchants, Manufacturers and other
business men should bear in mind that the
"Journal of Commerce" will not accept ad-
vertisements through any agents not specially
in its employ. Its circulation—extending to
all parts of the Dominion—renders it the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

—Grand Trunk Railway System —
Earnings 22nd to 31st March, 1902,
\$864,942; 1901, \$782,104; increase, \$82,-
738.

—The British War Office, according
to a London cable, has definitely order-
ed an airship to carry from five to
seven men. It will be 200 feet long
and weigh 10,000 pounds.

—There was a celebration at Manila
on April 4, on the arrival of the steam-
er Peru from San Francisco, the first
direct American mail steamer to reach
there.

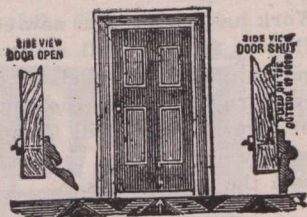
—Premier Seddon of New Zealand, in
announcing that the customs revenue
for the year was £91,000 in excess of
the estimate, said his Government
contemplated a rebate of duties on
goods manufactured in Great Britain.

—A late cable from Berlin states
that the telegraph department of the
Imperial posts has decided to adopt
the Rowland invention, by which four
telegrams can be sent simultaneously
in each direction, at a speed of from
300 to 400 words per minute, instead
of 145 words, as at present. The
apparatus will be immediately employ-
ed in Berlin and Hamburg.

—Estimates have been asked from a
prominent electrician in Ottawa for an
electric railway about eleven miles
long to connect Maple Lake Station
on the Canada Atlantic Railway, Port
Cockburn and Rosseau, following the
beautiful shores of Lake Joseph. Two
waterfalls along the line of the pro-
posed railway will furnish all the
power needed, and it is expected that
work will be begun before long.

**Slater's Patent "RELIABLE"
Draught**

Dust & Rain



Stopper

For the Bottom of Doors.

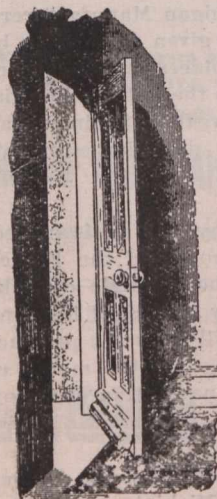
Stock Two sizes, and you can suit ANY
WIDTH of Door. Cut in Two Minutes
to any length

Also THE CHEAP
"CHAMPION"

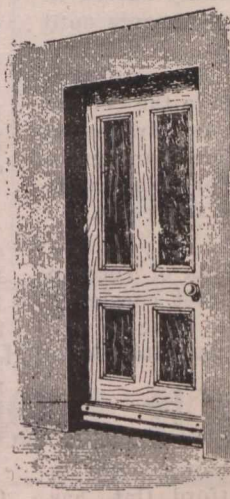
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Lowest Price. Quickest Sale.

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BEST DISCOUNT TO THE TRADE.



Door with Preventer, OPEN.



Door with Preventer, SHUT.

Smith Slater, Limited, Greaves Street,
Oldham, Eng.

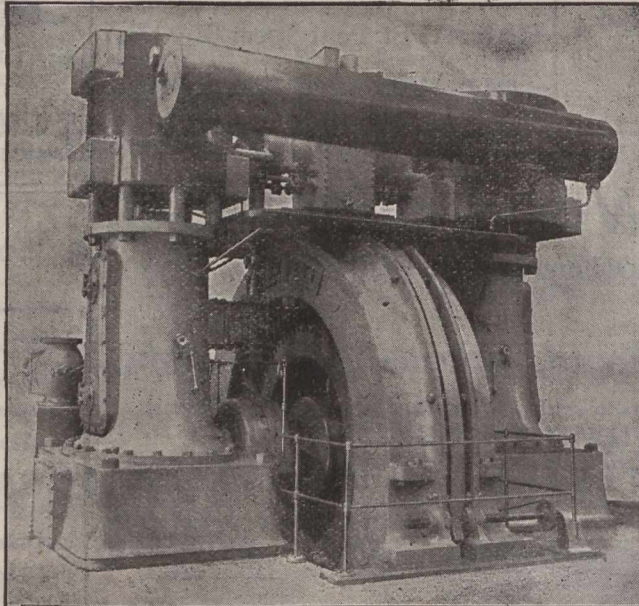
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Transformers,
Resistances,
C. C. Meters,
Fuses.

1,200-Kilowatt Ferranti Engine and Alternator.

HOLLINWOOD, LANCASHIRE, = Eng.

—A branch of the Royal Bank of Canada has been opened at Caraquet, N.B.

—Another shipment of eight hundred and fifty horses left St. John, N.B., this week for South Africa by the horse transport Mouchette, of the Imperial service.

—The Standard Bank of Canada, we are told, are taking over the business of B. Madill & Co., who have for many years conducted a private bank at Beaverton, Ont. Mr. B. Madill will have the management.

—The Private Bills Committee at Ottawa, says a recent letter, discussed Mr. German's bill respecting the Ontario Niagara Falls Power Company, and practically agreed to pass it, holding over a couple of minor amendments until next meeting.

—Chicago advices state that the railroads in the Central Freight Association have agreed to make an advance on April 14 of three cents per 100 pounds on grain and grain products for export from Chicago to New York. No change will be made in the domestic rate, which is 17½ cents.

—It is rumoured at Toronto that the Bank of Toronto has purchased the property at the northeast corner of King and Bathurst streets, the price paid being in the neighborhood of \$20,000. The intention, it is stated, is to erect a branch office there.

—An organization of those in favor of the by-law granting the G.T.R. Company, a bonus of \$57,000 in consideration of bringing their main line through Brantford, Ont., has been perfected, and vigorous steps are being taken to secure a sufficient number of votes to pass the by-law. The voting will take place on April 17.

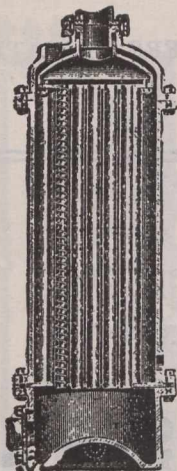
—The Governing Committee of the Cincinnati, U.S., Fire Underwriters' Association, has again advanced rates. This time all rates on manufacturing risks, except such as are rated under schedule, are to be immediately advanced 25 per cent. this advance to apply until the new schedule of rates is adopted.

—Work has begun on a new corn oil mill at Decatur, Ill. It will cost \$200,000, will make 125 barrels of oil and use the germs of 32,000 bushels of corn daily. It will be the largest corn oil mill in the country. It is being erected by the Pratt Cereal Mill Company, which has developed an entirely new process that extracts practically all of the oil from the corn germs.

—C. L. Collins, receiver of the Michigan Manufacturers' Mutual Fire Insurance Co., has been given permission by the Circuit Court to sue the policy holders in the concern for \$50,000, which is needed to clear up the outstanding liabilities of the company. Many of the wealthy Saginaw Valley lumbermen will be among the defendants in this suit.

—The projected South Shore railway will, it is stated, start from Quebec and end at the mouth of the French River, on Georgian Bay, at the northeast angle of Lake Huron. The road will practically follow a straight line, and be 440 miles in length, 335 of which will be in the province of Quebec and 115 in that of Ontario. At the mouth of the French River it will connect with navigation on Lakes Huron, Michigan and Superior.

—It is stated at Sault Ste. Marie, Ont., that the Algoma Central Railway will be opened up to Michipicoten Harbor this fall. The work is actively proceeding, and some 45 miles beyond Ogidakig are now ready for track-laying. Considerable engineering difficulties have been met with in



The "Airedale" Exhaust Steam

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THE MOST EFFICIENT HEATER ON THE MARKET.

WILL PAY FOR ITSELF IN TWELVE MONTHS.

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

JOHN BARRETT, Eastburn Foundry **Crosshills,**
KEIGHLEY, England.

Telegrams: "BARRETT," Crosshills.
Engineering Telegraph Code.

the remainder of the survey, necessitating heavy bridge construction and grading. The total distance from the Soo to Michipicoten by the route taken is about 170 miles.

—Messrs. Thomas J. Drummond and Edgar M. McDougall, manufacturers, Montreal, have given official notice that they are doing business together at Hamilton, Ont., since April 1st, 1902, as manufacturers of and dealers in car wheels, iron and steel castings, under the name and style of "The Canadian Iron and Foundry Company. The principal place of business and head office of the firm is in the city of Montreal.

—The Russian Government have undertaken the completion of a great petroleum pipe line from the oil wells of Baku on the Caspian Sea to the port of Batum on the Black Sea, a distance of about 550 miles, following the axis of the Caucasus range of mountains. Several years may be required to finish the work, but when the line is in operation it will be capable of transporting 625,000,000 gallons a year, and the intention is to compete in the world's markets with American petroleum.

—The Boas-Felsen Company is the name of a new joint stock company which announces that it will apply for incorporation. The object of the association is to manufacture and deal in mantles, cloaks, blouses, skirts and ladies' wear generally. The applicants are: Messrs. Aaron B. Boas, Morres Felsen, Melvin H. Davis, merchants; Bernard Boas, clerk; and Bendix A. Boas, gentleman, all of the city of Montreal. The capital stock of the company is placed at \$25,000, divided into 250 shares of one hundred dollars each.

—Representatives of the Southwestern Traction Company, says a London, Ont., letter, met the Westminster Township Council on the 5th instant, and secured the right to operate a line through the township for a period of fifty years. The by-law passed by the Council exempts the company from taxation. The line is to be laid on the Wharncliffe road to Lambeth, thence to Delaware Village. The by-law permitting the construction of the road in Delaware Township has not yet been passed. It is said to be the intention of the company to continue the line to Glencoe.

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THE ROYAL
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LEEDS ENGINEERING & HYDRAULIC Co.,

Manufacturers of

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ELECTRICALLY DRIVEN PLANT.

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

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All Ground Peppers Guaranteed absolutely Pure. Peppercorns, Shells and Broken, and every description for Export.

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Harvest Gloves, Driving and Dress Gloves, Housemaids' Gloves, Gardening Gloves, White Cow-Hide and Seal and Tan Mitts. Cricket, Tennis, Footballs, Boxing Gloves.

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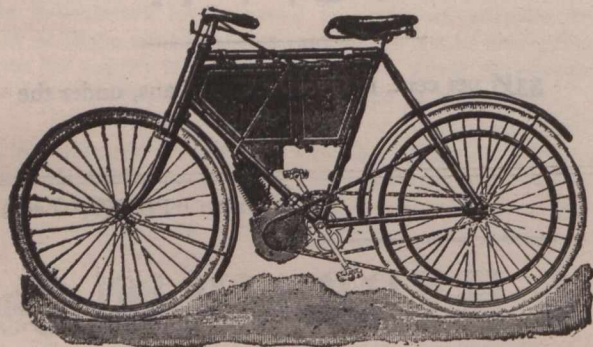
Godley Mills, and Tower Street Works.

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



THE IMPERIAL MOTOR BICYCLE,

MANUFACTURED BY THE

LEEDS MOTOR EXPERTS,

WALKER BROS.,

"PRIMO" WORKS.

Meanwood Road, LEEDS, Eng.

—Asked whether the disposal by Signor Marconi of the patent rights for his wireless system in the United States would prejudicially affect Canadian interests, Hon. W. S. Fielding replied in the negative. The Minister said that some such possibility had been anticipated, and in order to meet it a provision had been inserted in the agreement between Mr. Marconi and the Canadian Government, stipulating that in the event of the rates for commercial messages from the United States being reduced below 10 cents a word, the reduction should apply also to Canada.

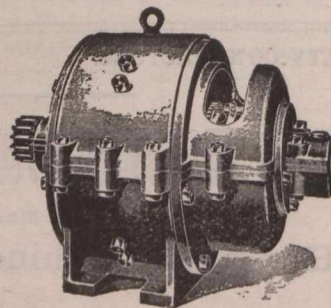
—Fuel oil is now being used on the steamships Mariposa and Alameda of the Oceanic Line, running from San Francisco to Honolulu. With the ferryboats and other steamers running up and down the coast, 50 vessels on the Pacific are now using oil. This change has come about entirely within six months, and was the result of experi-

ALFRED SYKES,

ELECTRICAL ENGINEER,

Spring Place Works,

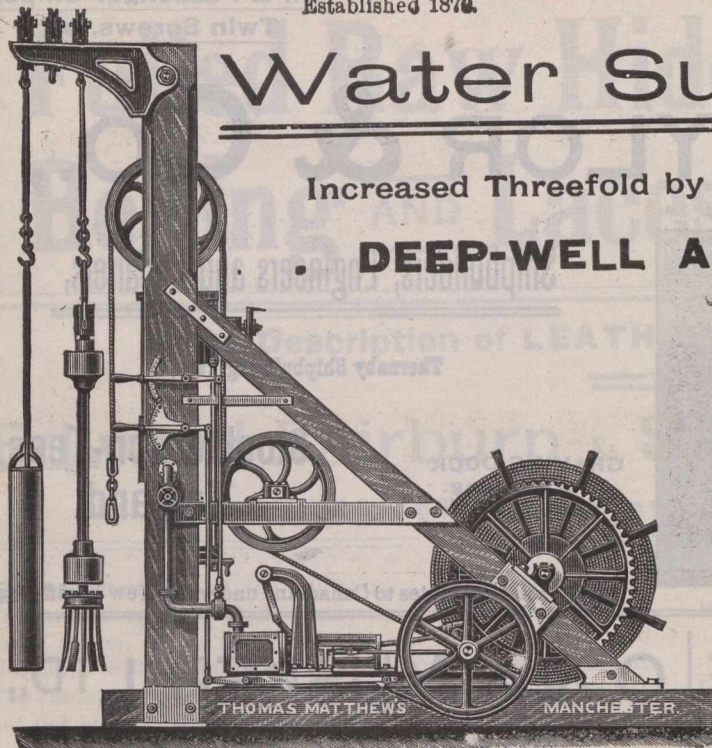
Huddersfield, ENGLAND.



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Established 1870.

Telegraphic address: "ARTESIAN, Manchester.



Water Supplies,

Increased Threefold by THOMAS MATTHEWS' PATENT

DEEP-WELL AND BORE-HOLE PUMP.

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

Thomas Matthews,

Hydraulic Engineer,

Pendleton, Manchester, England.

Special terms to Canadians under the New Preferential Tariff.

ments on the proper use of oil, style of burners, combination of oil with steam or heated air, etc. It has been found that under many conditions oil is cheaper by at least 40 per cent. than coal.

—Fanning Island, a little coral reef in the South Pacific, is to be the resting place for the English submarine cable which will run from British Columbia to Australia, according to the Tribune's San Francisco special. On the island, which is 1,800 miles south of Hawaii, the English Cable Company, will establish its mid-ocean station, expending about \$125,000 there for buildings and equipment. Besides the usual buildings, there will be a large reservoir for catching rain water. The walls of these buildings will be made of coral, covered with cement.

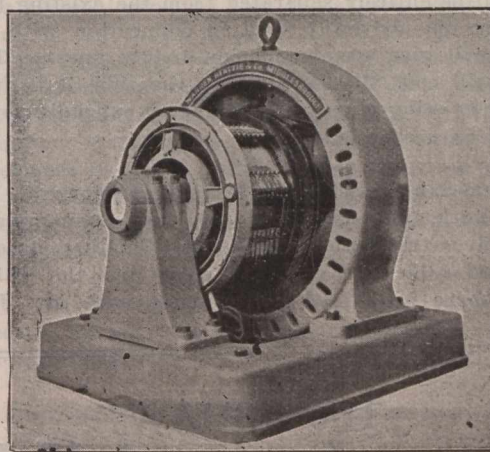
—Louis Kauffield, a glass manufacturer of Matthews, Delaware County, Ind., after experiments covering two years, announces that he has solved the mystery of making malleable glass, long considered one of the lost arts. The manufactured product is not sensitive to sudden changes of heat and cold, and may be moulded very much after the manner of iron. Glass manufacturers who have admitted to some of the experiments and who tested the finished product in various ways say that Kauffield has certainly succeeded in bringing out a product that is new to the trade, and when applied to all kinds of glassware may revolutionize the business of glassmaking.

—Ten new steamers of the Union-Castle Mail Steamship Company will soon be plying between New York and the ports of South Africa. One of these ships, the Corfe Castle, has already sailed for the African coast. It is the intention of the company to have one ship leave New York each week and to cut down the sailing time between New York and Cape Town to twenty-one days. A most unusual cargo is being taken on by the Corfe Castle. Instead

of filling the ship with the ordinary commodities that have hitherto gone to South African ports, she is being loaded with pianos, organs, clocks, prepared drinks, and various articles of household equipment.

—Natural gas, of which England was generally supposed to be deficient, has been discovered and put to practical purposes in the village of Heathfield, Sussex. The opera-

TELEGRAMS:—"Install," Middlesbrough.



300 KILOWATT DYNAMO.

Warren, Beattie & Co., ELECTRIC POWER ENGINEERS,

Contractors for Complete Electric Power and Lighting Installations for Mines, Shipyards, Iron and Steel Works, etc., etc.

... MIDDLESBROUGH, England

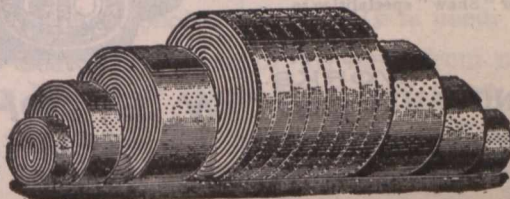
FLETCHER & SHAW, GOVERNMENT & RAILWAY CONTRACTORS,

Ryburn Leather Works,
SOWERBY BRIDGE, ENGLAND.

Grams—"Fletcher & Shaw, Sowerby Bridge.

Manufacturers of every description of

Leather Belting,
Laces, Picking Bands,
Combing Leathers, &c.



Telephone No.—0980, Halifax.

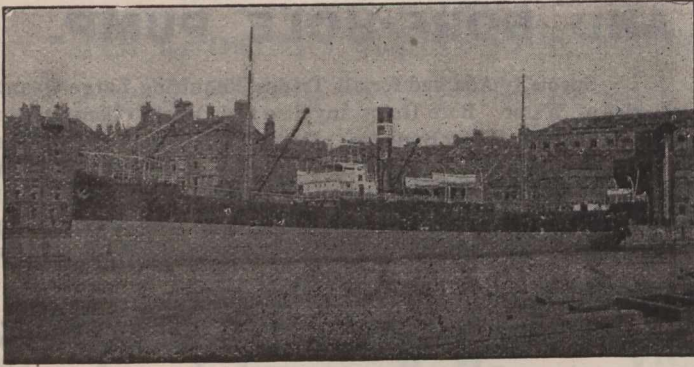
Cotton, Hair
and Link Belting, &c

Special prices to Canadians under the new Canadian Tariff.

Telegraphic Address :
"CRAIG TAYLOR, STOCKTON."

Oil & Passenger Ships,
Twin Screws, &c.

CRAIG, TAYLOR & Co.,



Shipbuilders, Engineers and Repairers,

Thornaby Shipbuilding Yard,

GRAVING DOCK
570 Ft. Long.

Stockton-on-Tees,
England.

Special estimates to Canadians under the New Tariff.

tions are in charge of an American engineer, who is said to be representing American capitalists. The existence of gas in that vicinity had been known for a long time, but until the arrival of the Americans it was not put to any serious purpose. An extensive plant is now being erected at Heathfield. The railroad station and hotel there are already lighted by the local product, and the whole village will shortly be illuminated similarly. It is said that the Sussex gas is much richer in hydrocarbon than the American gas.

The General Manager of the Canadian Pacific Railway has awarded the contract for the large extension to the Banff Hotel to Mr. J. A. Tompkins, contractor, Brockville, who built the extension to the Canadian Pacific Hotel at Vancouver, and who has just completed an hotel at Brockville. The extension to the Banff House will be an annex of one hundred rooms, and in order to guard against fire, will be entirely separated from the existing house. It will face the driveway, and in connection with the old house, will give accommodation to 250 guests. The new house will cost \$100,000, and by the time it is furnished and the existing house refurnished an expenditure of \$150,000 will have been made.

From San Francisco we learn that George G. Ward, of New York, vice-president of the Commercial Cable Company, arrived there to select a landing place for the projected cable between that coast and the Philippines. While there Mr. Ward will consult with Mr. John W.

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

MANUFACTURERS of every DESCRIPTION of
Hydraulic & Electric Machinery.

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|----------------------------------------------|----------------------------|
| Dock Machinery, Presses, | Accumulators, Valves, Tube |
| Coal Tips, Capstans, | Stavers, Dynamos, |
| Pumping Engines, Lifts, | Power & Lighting Plants, |
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| Concrete Flag Making Machinery. | |

Telegraphic Address: "Muskers, Liverpool."

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Bottled Beer and Stout FOR EXPORT.



The "Compass" Brand

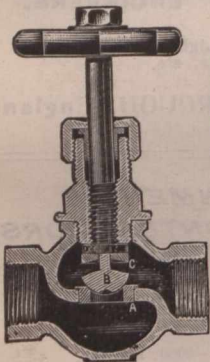
Bass & Co.'s Pale and Light Bitter Ales, and Guinness's Extra Foreign Stout.

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

W. E. JOHNSON & CO.,
67-69 Leeds St., LIVERPOOL, Eng.

The "SHAW" ..Patent Improved Valve..

FOR STEAM OR WATER



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

The "SHAW" Patent Universal Union Joint

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

JOSEPH SHAW, HUDDERSFIELD, ENGLAND. ALBERT WORKS.

Telegrams: "GOVERNOR," Huddersfield.

Supplied under the New Canadian Preferential Tariff.

Fulled Raw Hide Belting AND Laces.

Every Description of **LEATHER** for Mechanical Purposes.

Edward Fairburn & Sons,

**Caldervale Mills,
BRIGHOUSE, Eng.**

Special Terms to Canadians under the New Canadian Tariff.

Mackay, president of the company. Mr. Ward stated:—
“We are going to build the cable irrespective of Congressional action. The first link between San Francisco and Honolulu will be completed by the end of next October. The cable will be shipped from England next July. It has not yet been decided where we will land on this coast. It

will be either at Monterey, or this city, probably the latter.”

—The shareholders of the Calico Printers' Association, Limited, of England, have, it is rumoured, taken steps which indicate a desire on their part to acquire Canadian print works plants, of which there are two—that of the Dominion Cotton Mills Company, Limited, at Magog, and the Colonial Bleaching & Printing Company, Limited, at St. Henri. The former of these factories employs approximately 2,000 operatives, while the looms of the latter require 165 hands in their operation. The Colonial people, however, contemplate a very large extension to their plant in the near future, which will add to their pay rolls more than 1,000 names. Mr. John A. Orr, expert principal of the English Association referred to above, recently arrived in Montreal. The price asked for the Colonial Bleaching plant is said to be \$400,000.

—The London Times commenting upon the published text of the agreement between the Canadian Government and Signor Marconi remarks that the salient point of the undertaking is the substitution of a costless permanent conductor for expensive fragile cable in communication between the Dominion and Great Britain. It is manifest, it adds, that this change alone fully justifies the proposed large reduction in rates, and it is reasonable to hope that when experience is gained a still further reduction will be possible. It would be difficult to exaggerate the importance of such a reduction, in its bearings on social and commercial intercourse between Canada and Great Britain. The idea of Imperial unity may be said to have reached maturity at the very time when man's control of the physical forces of the universe has become sufficient to permit its complete realization.

—We learn from St. John, Nfld., that the sealing steamer Kite entered White Bay, near the Striats of Belle Isle, with

SASH WEIGHTS



Manufactured for the Canadian Market
under the New Tariff, by

C. H. Taylor & Son,

**CYCLOPS FOUNDRY,
LEEDS, ENGLAND.**

Established 65 years. Telegrams: “SURLIME, Liverpool.

DESSICATED COCOANUT.

•••

JOHN SHORE & SON,

39 Old Hall St.,

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

LIVERPOOL, Eng.

→ Established * 1825. ←

A. G. THOMSON & CO., Limited,

Highland Whisky Distillers,

Blenders and Bottlers to Wholesale Trade only.

PROPRIETORS OF

GLENCADAM DISTILLERY, Brechin, Forfarshire,

where the Best Scotch Barley only is used.

Standard Blends of Fine Scotch Whiskies, of all ages from new to 20 years old.

Buyers' own Brands or Labels alone used when desired.

Bonded Stores & Office:—44 to 64 James Watt Street, Glasgow, Scotland.

AGENTS WANTED IN MONTREAL AND TORONTO.

Established 1828.

Cable Address: "DUCHY," Liverpool.

PURE



LARD.

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

LARD OIL.

For delicate machinery is the finest known.

BAR MOTTLED SOAP.

IRVEN BROTHERS, LIVERPOOL, ENG.

Under New Canadian Tariff Law.

only 2,500 seals. The ice floes are being driven against the shore by the strong winds, and the shore folk are making goodly catches of seals. It is believed 10,000 have been secured by a few score settlers. The steamer Ranger is reported to have passed Cape Bonavista, homeward bound, loaded. The Greenland arrived with 20,000 seals, and the sealer Iceland, which is storm bound at Bonavista, is so heavily laden with seals that she feared to continue her voyage to this port. Approximately the result to date is: Leopard, 12,000; Harlaw, 10,000; Vanguard, 25,000; Aurora, 24,000; Neptune, 24,000; Diana, 20,000; Iceland, 18,000; Greenland, 20,000; Virginia Lake, 24,000; Terra Nova, 24,000; Ranger, 12,000; Erik, 8,000; Algerine, 3,000; rest of the fleet (7) say, 20,000. Total 242,000.

—Notice is given of the incorporation of the Archer Development Company, head office Toronto, with an authorized capital of \$300,000, and D. J. Archer, W. J. McMurtry, J. F. Brown, F. S. Watson, Alex. Stewart, W. C. Laidlaw, R. J. Hodge, R. B. Younghusband and Albert Ogden as provisional directors. The company is empowered to acquire certain inventions by D. J. Archer of improvements in heating and lighting appliances, and to develop and sell the same.—The Dominion Peat Products, Limited, is given a charter, with an authorized capital of \$100,000, head office Brantford, Ont.; David Spencer, Brantford; Abram N. Gray, Woodstock; and C. F. Gray, Norwich, provisional directors.—Other new Ontario companies are:—National Lumber Co., Toronto; H. S. M. Weller, T. J. Wardell and E. A. Taylor, provisional directors, to take over the business of Weller, Taylor and Wardell; Ball Furniture Company, Hanover, \$40,000; Stephenson Carriage Company, Cannington, \$40,000; Christie Brothers Com-

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

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

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

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

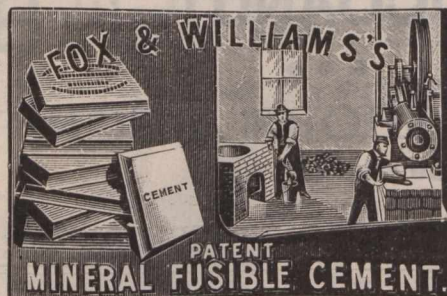
This Dip is unsurpassed in quality and is offered at an extremely low price. Quotations given c.i.f. Canadian ports for large or small quantities.

SOLE MAKERS:

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

Liverpool, England

FOX & WILLIAMS'S
Mineral Fusible Cement,



(The Strongest, Hardest, Most Effective and Economical)

It is invaluable when used to secure shaken Walls or Engine Beds, to run Wall Boxes or Iron Fixings fast in Brick or Stonework, and Bedding on foundations. It makes a PERMANENT, SOLID, FIRM and SUBSTANTIAL JOB.

For Prices and Particulars Apply to

FOX & WILLIAMS,
SOLE MAKERS,

Spread Eagle Works, Trevelyan St., Chester Rd., Manchester, England.
Manchester Royal Exchange, Tuesdays & Fridays, Pillar 12, 1 to 2.

Telegrams:—"PUMPHREY, Glasgow."

W. & M. PUMPHREY, Bridal & Banquet Sugars.
SUGAR MILLERS,
Crownpoint Road, - Glasgow, Scotland.

And at Thornaby-on-Tees, London & Manchester England.

Icing and Caster

SUGARS as they should be!

Special Prices to Canadians under the New Tariff.

TASKER, SONS & CO.

Manufacturers of Main Driving Bands

In Leather India-Rubber, Hair and Cotton.

Government Contractors.



THIS IS AN ILLUSTRATION OF BELTING SUPPLIED BY US TO A CONTINENTAL GOVERNMENT.

SHEFFIELD, - - - England
32 ANGEL STREET,

Leather Merchants and Mill Strap Manufacturers.

pany, Owen Sound, \$40,000; Puritan Laundry Company, Toronto, \$35,000.

—The London Daily Mail records the arrival at Southampton recently of a large party of American ship riveters, imported by an English firm for the purpose of “showing the Scotch workmen how to do it.” The labor-saving pneumatic riveter with which the Americans are equipped creates considerable uneasiness in the minds of the British Unionist workmen. Another London paper reprints from a Swiss review details of a plan by which American coal is supplanting the German article in Switzerland. According to this authority, large warehouses will be built at Northern French ports for the purpose of storing and sorting American coal, and also for the purpose of manufacturing briquets (compressed coal bricks) from the wastage of French and Swiss railroads. It is also said that an exceptional tariff of two francs per ton for transit between

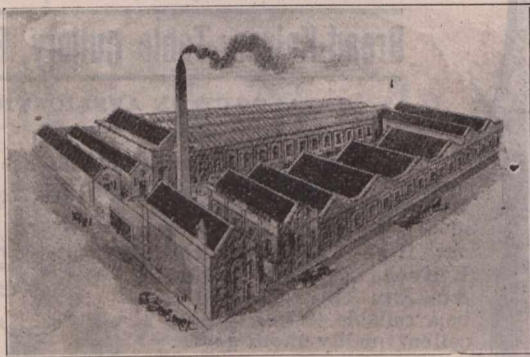
French ports and the Swiss frontier has been agreed upon. “This,” says the London daily, “is another example of how the Americans are ousting the English from the European markets.”

—With liabilities of \$76,900, and nominal assets of \$132,199, F. W. Foster, who conducted general stores at Clinton and Ashcroft, B.C., is asking an extension of time. It was proposed that the creditors should accept ten cents in the dollar every three months, without interest, until the entire amount is paid. It was proposed also that Mr. Foster retire from the active management and a new manager be appointed. Mr. Foster is one of the oldest-established merchants in the West, having been in business for 41 years. His principal place of business is at Ashcroft, with a branch at Clinton. A recent illness and over-purchasing is given as causes for the present trouble. Besides the stores Mr. Foster conducted a ranch, which is included in the assets. The statement of assets presented to the creditors was as follows: Ashcroft, \$18,916.74; Clinton, \$15,681.91. Total, \$34,598.65. Stock: Ashcroft, \$42,399.82; Clinton, \$23,651.00; Total, \$66,050.82. Real estate: Ashcroft, \$10,000; Clinton, \$4,500; Victoria, \$7,000; Ranch,

Established 1861.

.. Bootle Jute Factory Co., Limited ..

SPINNERS AND ... MANUFACTURERS.



JUTE BAGS AND BAGGING.

JUTE SACKING & SHESSIAN'S.

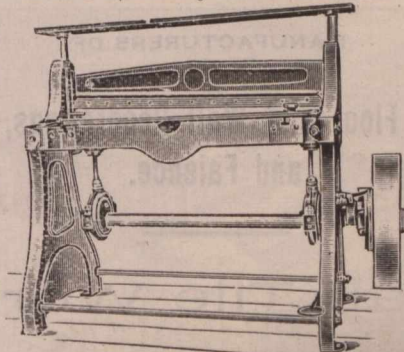
DUNDEE WORKS,

BOOTLE, - - - Liverpool, Eng.

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

A. Kinghorn & Co.,

Phoenix Ironworks, Millwood, TODMORDEN, ENGLAND.



Single Action Power Squaring Shears.

Canadians have 38 1/2 per cent. in their favor by purchasing these Machines, under the New Canadian Tariff.

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.

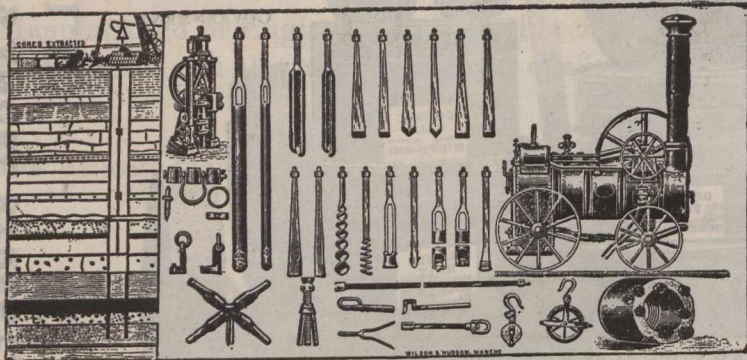
Boring for Minerals, Oil,
Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of
all kinds of

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

Special Estimates under the New Canadian Pre-ferential Tariff.



\$8,000. Total, \$29,500. Incidentals, \$2,250, making a total of \$132,199. The creditors, it is understood, have agreed to accept the terms offered.

—The Senate Railway Committee, Ottawa, fixed Friday, 11th instant, for the consideration of the Bell Telephone

Telegrams :—"Waller, Greetland."

Waller Brothers

MANUFACTURERS OF

Cotton Main Driving Ropes

ROPE, TWINE, COTTON
BANDING & COP FLY.

Onecliffe Mills, West Vale,
near Halifax, England.

George Swift, Limited,

MANUFACTURERS OF

Tiles for Floor and Wall Decorations, Mosaics
and Faience.

Swan Tile Works,
LIVERPOOL, E., Eng.

Special Prices to Canadians under the New Tariff.

Company's bill to increase its capital stock. Among the bills reported were the following: Respecting the Edmonton and Slave Lake Railway, the Canada Southern Railway, St. Clair Railway Bridge and Tunnel Company, the Canada and Michigan Bridge and Tunnel Company, and the Velvet (Rossland) Mine Railway. The last-named railway is intended to connect the Velvet Mine with Rossland, but power is also sought to run to the boundary. Objection was taken to the enterprise on the ground that such a line extending to the boundary would take ore out of Canada which should be manufactured in the country. The objection was met by an amendment, providing the consent of the Governor-in-Council must be had before connecting the proposed line with any railway systems in the United States.

—Commercial travellers' insurance rates will be higher. A recent issue of the Toronto Globe states that "after an animated discussion the members of the Commercial Travellers' Mutual Benefit Association at a special meeting held on Saturday afternoon decided to make a substantial

To Ironmongers and Others



Chas Dickens said : "Money and
GOODS are the BEST of references."
This is true of our



CUTLERY & PLATE

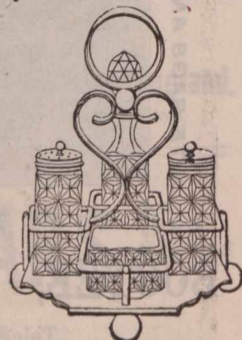
Trade Mark
Registered.

You want the Best References, therefore stock our
World-Renowned Goods, as they are the Standard
of Excellence.

**Pocket Knives, Scissors, Carvers,
Bread Knives, Table Cutlery, Razors.**

CATALOGUE ON APPLICATION.

The Officers of His Majesty's Fleet use our Cel-
ebrated **Carvers, Bread
Knives, &c. &c.** The men
of His Majesty's Army use
our High Class **Butcher
Knives, Knives, Forks,
&c. &c.** This we submit to
be a reliable test of the ex-
cellent quality of our goods.



FRANK MILLS & Co.

Hanover Works,

Division St., SHEFFIELD, Eng.

(Contractors to the British Government.)

Ice-Making ===== ===== Machinery

FOR ALL

Refrigerating Purposes.

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

Special estimates to Canadians under the New Tariff.

increase in their insurance rates, and this vexed question is now definitely settled. There were about one hundred and seventy-five members present, Mr. George Anderson, the President, being in the chair. The minority body objected very strongly to any increase in the rates, but the defenders of the change argued that the increase was the only way of saving the company from going into liquidation. The amendment to the by-laws providing for the increase was carried by more than a two-thirds majority. The increase will range from 65 to 75 per cent. over the old rates, but a clause is inserted providing for the reduction by any member of the amount of his certificate.

—The British Westinghouse Electric & Manufacturing Co., Limited, has been awarded a contract for the com-

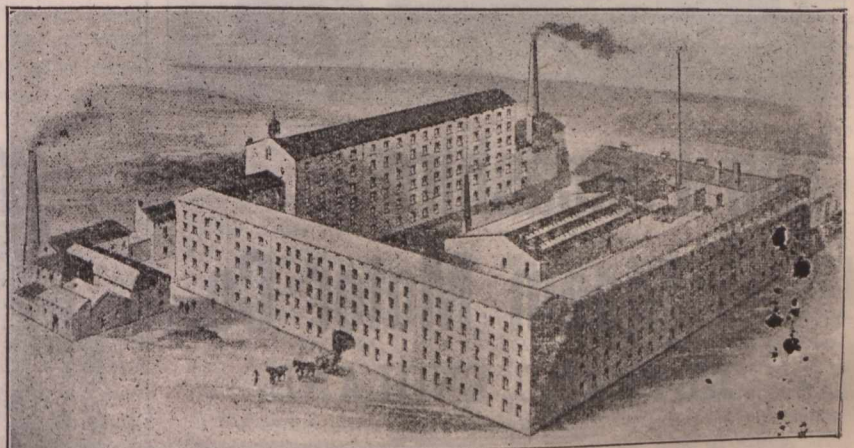
plete installation of electric machinery for the manufacture of shale oil at the works of the Oakbank Oil Co., Oakbank, Scotland. There will be a central power station from which everything will be run electrically, the power being transmitted through the works at 3,300 volts. The power house will be equipped with two generating sets, each having 400 horse-power high-speed engines. The machine shops will also be operated electrically, also several hoisting equipments. In the shale mines of the company electricity will also be used, seven motors of various sizes having been ordered. In addition to drainage, ventilation will also be done by electrically-propelled fans. The railway from the mines to the Oakbank works will also be operated by electricity, two Baldwin-Westinghouse electric locomotives having been requisitioned for. The

Barker & Moody,
Leeds, Eng.

Manufacturers
of . . .

**FLANNELS,
WOOLLENS,
SHIRTING,
and GARMENTS,**

For Canadians under the New Preferential
———Tariff,———



Perseverance Mills, Leeds, Eng.

ESTD 1865
TELEPHONE 999

Chambers Bros.

EFFINGHAM MILLS, SHEFFIELD, ENG.



STEEL MOULDERS' COMPOSITION
SPECIAL PAINT FOR THE SURFACE OF MOULDS,
GROUND GANISTER
PATENT NON-CONDUCTING CEMENT FOR STEAM PIPES & BOILERS.
GROUND MORTAR &c.

Steel Moulders' Composition for Castings of every description.
Ground Ganister for Cupolas, Bessemers, Crucible Steel Melting Holes, etc.
Patent Non Conducting Cement for Steam Pipes and Boilers superior to Felt and Compositions for preventing the radiation of Heat, Saving Fuel, etc.
Special Terms to Canadians under the New Preferential Tariff.

locomotive portion of the engines will be built at the Baldwin Locomotive Works, Philadelphia, while the electrical

parts, together with various other equipment, are to be turned out at the Westinghouse shops at Pittsburg, Pa. The value of the contract is said to be about \$175,000.

Telegrams : "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

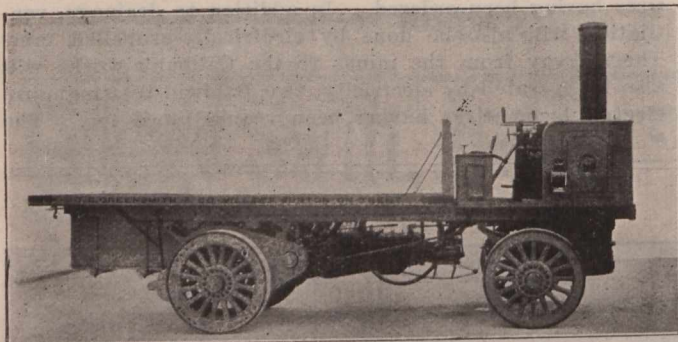
1st Prize, £100, Royal Agricultural Society of England.

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

Gold Medal, Highest Award,

Liverpool 1900.
Etc., Etc., Etc.

STEAM WAGONS.



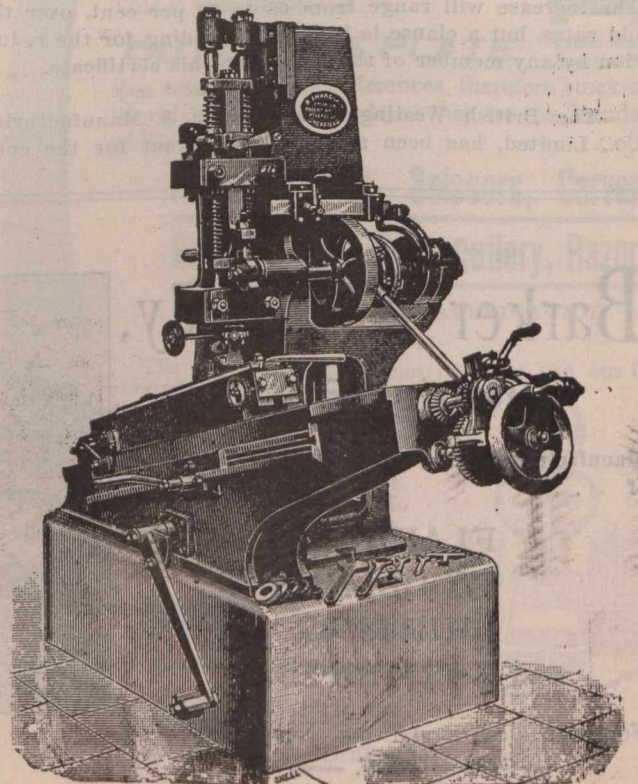
The Lancashire
Steam Motor Co.,
LEYLAND, ENGLAND.

Special prices to Canadians under the new preferential tariff.

—That the summer resorts of the different parts of Canada are now looked upon by the wealthy American tourist with favor is evident from the large number which have sought the Dominion in recent years. These people advise their friends of the many beauties and pleasures of the country, with the result that more and more come each season, and, judging from present reports of railroad officials and resort managers, the U.S. is to be more largely represented at our summer resorts this season than in any previous year. This is the opinion of the manager of a circuit of summer hotels in the Georgian Bay and along the shores of Lake Simcoe. The resort owners on the Georgian Bay, it is said, are more sanguine of results this year owing principally to the efforts of the advertising department of the Grand Trunk Railway in sending their

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

NEW TYPE.



Joseph Booth & Bros., L'td.,

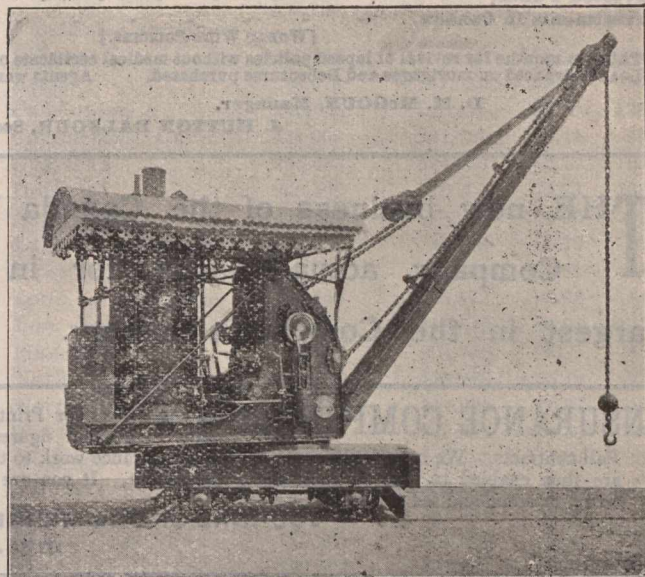
ENGINEERS
and **MANUFACTURERS,**

Rodley, Near Leeds, - - England.

Manufacturers of

Steam Hydraulic Cranes
and **Lifting Machinery,**

Under the New Canadian Tariff.



special advertising car with photographs of beautiful views on the Georgian Bay and Muskoka Lakes to all the principal cities in the Western and Southern States. The Northern Navigation Company is also making an effort to induce tourists from the West to come Canadawards this summer, and is going to put on a new line of steamers between Parry Sound and the West. The Canada Atlantic line of grain steamers between Parry Sound and Chicago is this season to carry passengers. This new feature in transportation will no doubt attract a great many tourists from Chicago and Western cities.

—The British Board of Trade's March returns show that British imports from Canada increased as follows during the past three months: Cattle, £27,000; wheat, £55,000; flour, £50,000; bacon, £14,000; hams, £24,000; butter, £33,000; sawn wood, £12,000. During the same period British imports from Canada decreased as follows: Sheep and lambs, £4,000; oats, £60,000; peas, £19,000; cheese, £22,000; eggs, £12,000; hewn wood, £8,000. The imports of canned salmon totalled, £145,000; those of lobster totalled, £8,000. British exports to Canada increased as follows: Wool, £2,000; cotton piece goods, £44,000; linen piece goods, £3,000; silk, £7,000; woollen tissues, £31,000; worsted tissues, £38,000; carpets, £5,000; hardware, £1,000; pig iron, £3,000; bar iron, iron sheets, and boiler plates, £5,000; galvanized sheets, £10,000; tin plates, £26,000; cast and wrought iron, £2,000; unwrought steel £22,000; unwrought tin, £2,000; haberdashery, £11,000. British exports to Canada decreased as follows: Spirits, £16,000; jute piece goods, £1,000. Rails totalled £20,000. Wearing apparel and slops, waterproofed, totalled £9,000; not waterproofed, £75,000.

—A numerous and representative deputation from Parry Sound, Ont., waited upon the acting Minister of Public Works recently, and asked for a grant for the construction of public docks, which are estimated to cost about \$25,000. The construction of the docks involves the expropriation by the Government of the land now occupied by the Parry Sound Lumber Company and the Beatty estate, and the assumption of water lots owned by the Dominion but deeded to these companies. The deputation set forth the great need of the new docks, owing to the rapid growth of the town and the fact that the present docks have fallen out of repair by reason of the disputed title. The whole matter was gone into with the Ministers, who promised to give it serious consideration, and left the deputation hopeful that the request will be granted. The deputation then appealed to the Postmaster-General to have the mails for Parry Sound, which are now carried by the Canada Atlantic to Rose Point, three miles distant from the

town, transferred at James Bay Junction to the James Bay Railway, which is running into Parry Sound. Mr. Mulock seemed to regard the application with favor. Subsequently the deputation waited upon Hon. A. G. Blair, and asked for a subsidy of \$3,200 a mile in aid of the extension of the James Bay Railway from French River, a point to which the line is at present bonused, to Sudbury, a distance of 35 miles. There connection will be had with the C.P.R. and the distance to Toronto shortened by eighty miles. Parry Sound will also be brought within 125 miles of Toronto, instead of 206, as at present. The proposed line will open up a district timbered with all kinds of hardwoods and possessing fine stretches of land well suited for agricultural purposes.

—Our correspondent at Petrolia, Ont., writes: Mr. J. H. Fairbanks has donated to the town for market purposes two lots each 40x160 feet on south side of main street and bounding the market on north, thus extending the market to main street. He has also offered to sell the town 100 x 160 feet on east side of the donation for the sum of \$8,200 which is considered a low price and very generous offer. The town council have decided to accept the offer and have instructed the town clerk to prepare a by-law to be submitted to the people empowering them to issue debentures for the necessary amount.—The new hotel, "Fletcher House," is now completed and furnished and is a great improvement on the old building formerly occupying the corner. We now boast of three first-class brick hotels, viz., Hotel Iroquois, O'Leary Bros., proprietors; Tecumseh House, by W. Flannagan, and Fletcher House, by E. D. Fletcher. The smaller ones are Anderson House by Thos. Eddes and Johnston House, by Thos. Carmichael.—The Petrolia Packing Company, with authorized capital of \$150,000, of which \$100,000 has been subscribed, has commenced building operations. The Milner Wagon Works Co., with a subscribed capital of \$50,500, have received their charter from the Government and will commence the erection of necessary buildings at once; the company will start with a capacity of 10 wagons per day.—The erection of the new creamery will be commenced in May or perhaps sooner. This will be the largest and best equipped creamery in the province. The gentlemen behind this enterprise never do things by halves.—At a meeting of the council of the Board of Trade held March 31st, it was learned that the G.T.R. Co. intend erecting a new passenger depot in the near future, and that the M.C.R.R. Co. intend building an extension of the Eddyville branch through to Dresden, a distance of about eight miles, thus connecting with the Huron and Erie going south through Chatham to Rondeau, which should prove a great convenience to the packing industry of our town in securing the hog product.

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

Invested Funds, \$48,400,000
Investments in Canada, 14,930,000
[WORLD WIDE POLICIES.]

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


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

THE new business of the Canada Life Assurance Company actually paid for in 1901 was the largest in the Company's history.

INSURANCE COMPANIES placing orders for Printing should make it a point to get our figures before closing their 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 (1892)



Capital and Accumulated Funds, :- \$38,355,000

Annual Revenue from Fire Premiums..... }
Annual Revenue from Life Premiums..... } 5,715,000
Annual Revenue from Interest upon Invested Funds..... }
Deposited with Dominion Government for the security of Canadian policy-holders 200,000

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

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, APRIL 11TH, 1902.

THE ROYAL-VICTORIA LIFE INSURANCE CO.

The annual meeting of the Royal-Victoria Life Insurance Company was held on the 26th ult., when Mr. James Crathern, President took the chair. The Directors' Report and financial statement will be found in full on a later page in this issue. The company made a decided stride forward last year and showed that it was getting up a pace that would soon bring it abreast of the larger companies. It may be well to remark, that a comparatively young life company may be as strong, or even stronger than an old one which boasts of its large figures, as strength is not in mere size, but in the relation between the resources and obligations. The ability and integrity of the management of a company are also elements of strength, in which respects the Royal-Victoria stands in a very promising position, for Mr. David

Insurance.

PHENIX ASSURANCE CO'Y
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.
G. A. Raymond & Co. French Dept.
S. Mondou.

Caledonian... INSURANCE CO.

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

R. WILSON-SMITH
FINANCIAL AGENT.

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

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

THE MANCHESTER FIRE ASSURANCE COMPANY.

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

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

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

IMPERIAL LIFE ASS'CE CO'Y OF CANADA.			
THE YEAR'S RECORD.			
	Jan. 1, 1901	Jan. 1, 1902	Increase %
1. Total Assurance in Force.....	\$9,228,350	\$11,258,760	\$2,030,410 21.8
2. Total Assets.....	1,102,092	1,339,804	237,712 21.6
3. Reserves for Policies and Annuities	597,488	798,785	201,297 33.7
4. Annual Premium Income	319,860	395,170	75,310 23.5
5. Annual Interest Income	36,273	53,502	17,229 47.5
6. Total Annual Income	206,183	448,672	242,489 117.1

E. S. MILLER, Provincial Manager,

Burke, A.I.A., has a high standing as an actuary, as a practical manager of life insurance affairs and as a shrewd and honourable man of business.

The company issued insurance last year to the extent of \$1,099,405, which is an increase of 36 per cent. over 1900. The insurance in force is now \$2,702,456, which is 27 per cent. larger than at close of 1900. The assets increased 11½ per cent. last year, their amount now being \$1,104,594, which sum includes \$800,000 of guarantee, uncalled, capital. The company has \$175,180 deposited with the Dominion Government for protection of policy-holders. This sum exceeds the legal Reserves on all policies in force, which is quite exceptional.

The Report states that "The Insurance Act of Canada requires all life insurance companies to value their reserves on new policies issued after December 31, 1899, on

Mutual Reserve Fund Life Association

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

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

...AND...

An Increase in Insurance in Force.

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

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

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

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

T. W. P. PATTERSON, Gen. Mán.

UNION ASSURANCE SOCIETY OF LONDON.

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

Capital and Accumulated Funds exceed, - **\$16,000,000 00**

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

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

T. L. MORRISEY, Manager

a 3½ per cent. interest basis, and on policies issued previous to that date 4 per cent. Reserves commencing from January 1, 1910, and after January 1, 1915, to maintain 3½ per cent. Reserves on all policies in force. In conforming with these requirements this Company already maintains the high standard of 3½ per cent. Reserves on over 60 per cent. of its insurance in force.

The Royal Victoria has a highly influential directorate, each member of the Board holding a prominent position in the commercial and banking community. Dr. Roddick, M.P., Medical Director, is also another strong feature in the organization of the Company, which, under such auspices an expert management, has every promise of soon rising into a leading position amongst Canadian life companies.

FIRE INSURANCE IN CANADA, 1901.

The following statistics are selected from the statement just issued by the Superintendent of Insurance, showing the main items in the fire insurance business in Canada in 1901:—

Companies.	Net prem.	Losses paid.	Ratio of los's to premiums	
			1901.	1900.
per cent.				
Canadian Companies—				
Anglo-American..	\$157,954	\$82,625	52.31	56.35
British America . . .	350,233	209,468	59.81	92.03
Canadian Fire . . .	146,519	68,615	46.83	69.31
Equity	92,014	37,192	40.42	.....
London Mutual . . .	250,290	139,713	55.82	59.18
Mercantile	93,260	47,589	51.03	68.94
Ottawa	133,965	84,583	63.14	40.56

Quebec	90,570	66,516	73.44	107.58
Western	422,912	274,811	64.98	89.77
Totals, 1901	\$1,737,717	\$1,011,112	58.19	.....
Totals, 1900	1,298,751	1,013,087	.....	78.00
British Companies—				
Alliance	\$105,469	\$150,163	142.38	160.68
Atlas	248,678	147,032	59.13	93.69
Caledonian	245,705	215,475	87.70	128.98
Commercial Union . . .	424,009	281,721	66.44	80.71
Guardian	395,463	324,933	82.17	103.87
Imperial	306,499	216,794	70.73	104.66
Lancashire	132,030	206,041	156.06	89.34
Law, U. & Crown . . .	63,830	41,995	65.79	67.47
L'pool & L. & Globe . .	399,352	343,102	85.91	81.58
London & Lan'shire . .	251,142	135,573	53.98	88.44
Lon. Assurance	133,452	113,540	85.08	113.85
Manchester	220,291	204,758	92.95	143.73
Nat'l of Ireland	229,536	128,980	56.19	93.69
North British	505,536	354,205	70.07	115.88
Northern	326,194	242,012	74.19	70.24
Norwich U.	347,145	252,542	72.74	99.91
Phoenix of Lond.	594,203	398,455	67.06	73.54
Royal	814,149	485,718	59.66	77.81
Scott. U. & Nt'l	326,909	202,066	61.81	63.66
Sun	222,504	160,533	72.15	91.49
Union	301,851	281,280	93.19	98.40

Totals 1901 \$6,593,947 \$4,886,925 74.11

Totals, 1900 5,846,020 5,515,321

American Companies—

Aetna	190,952	141,995	74.36	168.21
American . . . . .	.....	25,070	.....	85.72
Connecticut	53,173	31,879	59.95	71.87
Hartford	230,284	147,172	63.91	127.19
Ins. Co. of N. A.	167,107	110,442	66.09	125.95
Phenix of Brooklyn . .	147,379	97,917	66.44	57.19
Phoenix, Hartford . . .	126,764	80,225	63.29	72.87
Queen	415,541	239,727	57.69	85.45

Totals, 1901 \$1,331,200 \$874,427 65.69

Totals, 1900 1,187,177 1,245,975

Recapitulation.

Canad'n companies . . .	\$1,737,717	\$1,011,112	58.19	78.00
British	6,593,947	4,886,924	74.11	94.34
American	1,331,200	874,427	68.69	104.95

Totals, 1901 \$9,662,864 \$6,772,463 70.09

Totals, 1900 8,331,948 7,774,293

The fire business done outside the Dominion by companies operating in Canada is reported to have been as follows, also their marine business for 1901:

	Net premiums	Losses paid.	Ratio of losses to premiums.
British America —			
Fire	\$1,553,098	\$1,003,716	64.6
Inland marine	219,052	150,732	68.0
Ocean marine	240,308	160,797	66.9
Totals	\$2,012,458	\$1,315,245	.....
Western—			
Fire	\$2,499,829	\$1,599,352	63.9
Inland marine	331,348	241,533	72.9
Ocean marine	447,346	360,007	80.4
Totals	\$3,278,523	\$2,200,892	.....
Quebec—			
Canada, fire	\$90,570	\$66,516	73.44
Foreign fire	26,315	22,154	84.00
Totals	\$116,885	\$88,670	.....
Aetna—			
Fire	\$190,952	\$141,995	74.36
Inland marine	4,814	.....	.....
Totals	\$195,766	\$141,995	.....
Ins. Co. of N. America—			
Fire	\$167,107	\$110,432	66.09
Inland marine	x1,719	.....	.....
Totals	\$168,826	\$110,432	.....

Putting together the amount paid for losses and the outlay for expenses, at an average of 33 per cent., we get the following percentages of these expenditures to the net premium income:

	Ratio of outgo to income.	
	1901.	1900.
Canadian companies ..	91.19 per cent.	111.00 per cent.
British companies . . .	107.11 per cent.	127.34 per cent.
American companies . .	98.69 per cent.	137.95 per cent.
Average of all Cos. . .	103.09 per cent.	126.38 per cent.

Although, then, the business results were far more favourable than in 1900, the losses and expenses of the fire insurance companies in Canada exceeded the aggregate net premium income by 3.09 per cent. It is too early to form any reliable judgment on the business of 1902, but the increase in rates is expected to yield better results than in the past two years.

A DEPLORABLE RUMOUR.

"Lord! Lord! how this world is given to lying." The exclamation of Falstaff is often recalled when we hear rumours that bear on their very face the stamp of some manufacturer of falsehoods. One of these mendacities which was peculiarly atrocious by its slandering the dead and cruelly lacerating the feelings of the bereaved, has been the "town-talk" of this city and other places in Canada. The rumour in question forced its way into the columns of a section of the Press in this city. Every English journal ignored the story out of respect to the family affected. But, perhaps, it is better to let full publicity be given to such rumours, as then their authenticity becomes widely challenged and all the evidence capable of being adduced in their disproof is certain to be brought out. It is safer for foul humours to be drawn out to the surface than for them to go on circulating internally and spreading poison through the system.

The case in question was a story, that a well known citizen, the son of a distinguished ecclesiastic, whose tragic death by burning was so lamented some time ago, was still alive and residing in retreat in Mexico. It was stated circumstantially, that a letter had been found in the desk of a deceased friend, which was written to him by this citizen, whose death and burial was believed to have taken place last winter. The story was backed up by gossip respecting the movements of the family, which, by perverse and cruel ingenuity, were made to give colour to the main rumour.

Naturally, the insurance companies, that had paid policies on the life of the person alleged to be alive, made the most exhaustive investigation into the circumstances of the death, the evidences of it adduced at an inquest, and the subsequent incidents out of which the rumour in question might have been given currency. The result was, that not a tittle of evidence could be found to throw even the faintest shadow of doubt upon the facts that, (1) the person in question was burnt to death; (2) that, a portion of his remains was found in the ashes of the house wherein he was burnt; (3) that, such remains were sufficient to identify the victim of the fire; (4) that, he had arranged to have the company with him on the fatal night of a prominent citizen, who, at the last moment, was unable to take the trip; (5) that, every moment of his time, up to near midnight, of the day preceding the night of the fire was spent with those who knew him intimately; (6) that, no such letter as was talked about had ever been found; (7) that, since the night of the fire, not

a trace of the person in question had ever been found, except a portion of his body, which though almost wholly calcined, could be identified by the dimensions of the remains.

What is to be said of one who set afloat such a wicked, cruel, lying rumour. Some one person must have concocted this slander of the dead, this brutal attack upon the tenderest, the most sacred sensibilities of the bereaved. Whoever is guilty of this inhuman deed should guard his secret well; for, whoever might recognise him as its perpetrator, would shun him as a leper.

THE CHINESE WAR DEBT.

A little money and a little land given by the nation which, apparently, has plenty of both, as a speedy way of restoring peace and keeping the throne inhabited as before, may not be an unwise mode of settlement, even though enacted by a people of whom the great majority of the rest of mankind are somehow wont to think slightly. Were all wars to be settled on that score, in proportion to the wealth, extent, or resources of the inferior combatant, such prolongings as are now hindering to some extent the progress of industry would long ago have given place to, not only a restoration of commercial and pastoral life, but to conditions admitting of the payment to the conquerors of what they should exact as their dues.

Had the Chinese people persisted in fighting as well as "running away," and had adopted the same tactics as are being so successfully employed by the inhabitants of the Philippines and South Africa it is safe to say that the greatest war would now be at the point where, happily, peace again prevails.

The conditions affecting the distribution of the Chinese indemnity seem to be so imperfectly understood that it may be worth while recapitulating the details of its origin and the character of the service instituted in connection with it. It was on May 1, of last year, that the Commission appointed by the diplomatic corps to study the question of the payment of indemnities to be demanded from China reported as the approximate amount of the claim of the Powers the sum of £65,000,000, or 415,000,000 Haikwan taels, at the then rate of exchange. Making allowance for further disbursements likely to be made by the Powers before the end of the period of occupation, says our New York namesake, Mr. Rockhill, the American Plenipotentiary, got his colleagues to agree that the first step to be taken was to inform the Chinese Plenipotentiaries that the losses and disbursements of the various powers approximated £67,000,000 sterling, and to ask what measures they proposed taking for the payment of this sum. By the end of May the Commission on Indemnities was able to present a list of the sums asked by the various Powers computed up to the first of July, and calculated in Haikwan taels at the rate of exchange of April 1, 1901. The aggregates of these were as follows, in the order of their magnitude:—Russia, 133,316,000 Haikwan taels; Germany, 91,287,043; France, 75,779,250; Great Britain, 51,664,029; Japan, 35,577,577; United States, 34,072,500; Italy, 27,113,927; Belgium, 8,607,750; Austria-Hungary, 3,979,520; Netherlands, 800,000; Spain, 388,055.22; total, 462,585,651.22.

The demands of Spain and the Netherlands were submitted in Haikwan taels, and the odd 22 tael cents; the Spanish claim is due to an exact figuring on the private

claims presented. The claims of the other Powers were made in the currency of the country; that of the United States being for a lump sum of \$25,000,000, including both private and governmental claims. In every other case except that of Belgium the private claims were separately stated, those of Russia being for 78,000,000 roubles, or about 30 per cent. of the total amount claimed. The stated amounts of the private claims aggregated about 129,000,000 Haikwan taels. In presenting this statement the Commission remarked that since, according to unofficial information, the sum of 4,000,000 taels figures on the lists of two legations, and since the claims of societies and private individuals in the case of most of the legations are put down without any count being taken of probable or even certain reductions, the Commission on Indemnities is of opinion that the sum of 450,000,000 Haikwan taels will not be exceeded up to the first of July, 1901.

Simultaneously with this announcement, an Imperial edict was received by Prince Ching and Li Hung Chang agreeing to pay an indemnity of 450,000,000 taels and 4 per cent. interest as the maximum of the sum which China acknowledges she owes the Powers. After the essential question had been settled of providing the means to make this very prompt decision of the Throne effective, the representatives of the Powers were ready to sign the protocol. This instrument provides that the service of the debt shall take place at Shanghai through a commission of bankers, in which each Power shall be represented by a delegate, and which shall be authorized to receive the amount of interest and amortization which shall be paid to it by the Chinese authorities. The Chinese Government has already delivered to the Doyen of the diplomatic corps at Peking a bond for the lump sum of 450,000,000 taels, and this is to be converted into fractional bonds through the agency of the Bankers' Commission. As will be observed from recent telegrams, the work of the Commission has not proceeded entirely without friction. These two conditions, however, are plainly set forth in the protocol: 1. That the proceeds of the revenues assigned as security for the indemnity are to be paid monthly. 2. That interest on the indemnity is to be paid semi-annually and the amortization annually, either in gold or in silver, at the rates of exchange current on the dates on which the different payments fall due; that is, on the dates indicated in the protocol—the first of July and the first of January of each year. Obviously, the total monthly payments to be received from the Chinese Government by the Commission must be sufficient to provide one-twelfth of the annual service, in gold, at the rates fixed by the Commission. So long as this condition is complied with the Commission is entitled to assume that the spirit of the obligation under Article VI. of the peace protocol has been fulfilled, and that no further responsibility rests with it either as to the yield of the revenue pledged or the sources of the money received. The first difficulty encountered by the Commission appears to have been in regard to the exact amounts to be apportioned among the various Powers. It is understood that a provisional scale of distribution was determined on as follows:—Russia, 29 per cent.; Germany, 20 per cent.; France, 15 4-5 per cent.; Great Britain, 11 per cent.; Japan 7 9-10 per cent.; United States, 7 per cent.; Italy, 6 per cent.; Belgium, 2 per cent.; Austria-Hungary, 1 per cent.; Netherlands, 0.20 per cent.; and Spain, 0.10 per cent. The extreme variety of interests here represented cannot be said to promise entire harmony of action, and the equal-

ity of voice and influence possessed by the representatives of the smaller Powers entitled to only an insignificant fraction of the indemnity cannot be called a businesslike arrangement. But it is a natural consequence of the extraordinary situation which was created by events in Peking in the summer of 1900, and since the solution of the very knotty problem of satisfying the legitimate demands of all the Powers has been much more satisfactory than most people expected, it may fairly be hoped that the work of the International Bankers' Commission will be more smoothly conducted than at present seems probable.

CECIL RHODES.

The personality of the late Cecil Rhodes is occupying so much of personal attention throughout the Empire, that we need offer no apology for reproducing the following sketch written to the order of the London Spectator, where it appears, and which it commends for its moderate and statesmanlike tone. The writer, who signs himself "Oxoniensis," was probably a fellow collegian:

The death of Cecil Rhodes in his forty-ninth year removes by far the most interesting figure in South African politics. At an age when an English barrister would be a rising junior, and a home politician might, if he were lucky, look for minor office, Mr. Rhodes was Premier of Cape Colony. It is hardly too much to say that he was the first Colonial politician who became really known to the British public, who touched their imagination. He is the first subject of the Crown—for we can hardly call Prince Rupert a British subject—to give his name as an official title to a portion of the Empire. He was the first rich man in South Africa to value wealth merely as an instrument towards the realisation of political ideas. In many ways it would be easy to show that he was unlike his predecessors and contemporaries. It is, however, very difficult for one who, starting with every wish to admire Mr. Rhodes's political career, felt compelled, after a somewhat close examination of South African politics, to criticise him very freely, now to do justice, and no more than justice, to the very remarkable man whom the Empire has lost.

Rather too much was written during his lifetime on Mr. Rhodes's idiosyncrasies. The line between political interest and vulgar curiosity is at times ill-defined, and amongst Mr. Rhodes's admirers were some who possessed neither taste nor judgment. We were told a great deal about his manner of life, his ways of speech,—much that was trivial, several things that were inaccurate. To take a small instance: a certain school in England had made up its mind that Mr. Rhodes was an enemy to the natives in South Africa. This notion was quite unfounded, but in order to insist upon its falsity some of Mr. Rhodes's friends racked their brains to demonstrate his love for the Kaffir. Thus we read in "personal reminiscences" contributed by Dr. Jameson to a Life of Cecil Rhodes published in 1897 that "in his house near Cape Town there are no white men or women servants; his servants are all native boys." A few days before he read this statement the present writer had been admitted to Groot Schuur by an unmistakably English footman. But it was exactly the kind of statement to influence foolish people in England, and it is amazing that when there was so much of importance that could be said accurately

in favour of Mr. Rhodes, his supporters should have had recourse to imaginary trivialities. Such tactics create a revulsion of feeling in people who happen to know the facts. I quote what was evidently a slip of the memory in one of Mr. Rhodes's real friends, but it would not be hard to cite many deliberately misleading statements by less reputable men. He was, in fact, unhappy on the whole in his entourage. He had a few intimate friends, but, like Sir Robert Walpole, he seemed as a rule unable to find worthy subordinates.

It is quite impossible to enter into his political life, but one may be allowed to dwell upon one or two aspects or episodes in some detail. The two governing factors in the policy of an English Cape Colonist are, of course, the view he takes of the Dutch and the view he takes of the native. Now, as regards the Dutch, the miserable Raid, with all its recklessness and double-dealing, has probably to a great extent obscured Mr. Rhodes's real attitude. I believe that its permanent monument will be found in the creation of Rhodesia. Rhodesia is the only province in South Africa which has been founded by agreement between the two nationalities. Of course the South African Republic was opposed to it altogether from the first. But the Cape Dutch gave hearty support to the northern development, and when Mashonaland had been secured Dutchmen as well as Englishmen from all parts of South Africa entered the new province, and later on fought side by side against the Matabele. This was a very remarkable event. The Transvaal War in 1881 had aroused great enthusiasm amongst the Dutch in the Colony for the Boers, and it is probably safe to say that but for Mr. Rhodes's steady work the Cape Dutch would have been glad to see the North handed over to the South African Republic. As events turned out, Mr. Rhodes argued with success that the North was the heritage of the Cape. While he was extending the British Empire towards the Zambesi he was kept in office at Cape Town by Dutch voters. Ten years before, any one would have believed this impossible. Up to 1895 he was on excellent terms with the Orange Free State. He was able to draw that Republic into a Customs Convention and a railway agreement. But Dutch support was not to be had for nothing, and the bargain practically was that if the Cape Dutch co-operated in the extension of British dominions, they might have the internal affairs of Cape Colony managed very much as they wished. This tacit bargain was deeply resented by the English of the Eastern Province and Natal. Mr. Rhodes was believed to be the servant of the Bond. That is the real explanation of much of the enthusiasm which he aroused among English Colonials after 1895. They were so delighted to find that, after all, he was "all right" in his feelings towards Krugerism that they were willing to overlook much and to forget much. Very few people at home realise the absolute despondency into which loyal Englishmen had fallen after the Majuba surrender. England, apparently, not only did not care for their interests, she was indifferent to the disgrace of her arms and the repudiation of her pledges. What was a little skirmish, an unimportant modification of boundaries, to the British voter, was something very different to men in South Africa. Hence they were not in a mood to give full weight to considerations which some of us think more important than immediate successes when they saw an Englishman of great ability ranged definitely on the English side in a struggle which they believed inevitable. Mr. Rhodes entered public life very soon after 1881, but he certainly had no

deliberate purpose of revenge. He tried to make the Transvaal, like the Free State, a partner in his scheme of gradual federation. But he really had nothing to offer President Kruger. To an obstinate man who disliked and despised the English, who believed that an all-Dutch South Africa was possible in the near future, it was not very tempting to be allowed a junior partnership in a Confederation consolidated under the British flag. Mr. Rhodes was willing to give up Swaziland, and an outlet to the ocean; President Kruger would give nothing in return. Mr. Rhodes was very much in the position of a great American financier who must either compel a rival to amalgamate, or smash him. But he had absolutely no racial animus. He liked the Dutch, up to a point he understood them marvellously (though in 1895 he certainly overestimated his own influence with them). He had a good deal of sympathy with men who were perpetually being called stupid and backward and narrow-minded by ignoramuses fresh from England. We breed a terrible number of people to whom every language but English is gibberish, all foreign customs silly, and we have sent a good many of them to South Africa from time to time. In the free atmosphere of Colonial life men who would be to some extent kept in their places at home can and do expatiate freely. Mr. Rhodes knew that if you want to persuade a man to adopt better methods of farming, or to form sounder ideas of civic duty, you will not command success by telling him that he is a fool and cumber the ground. There is a curious little book, "With Rhodes to Mashonaland," by a Dutch Member of the Cape Assembly, Mr. De Waal, which reveals unconsciously how and why Mr. Rhodes could do so much with the Dutch. They liked him so much, they trusted him so entirely, that his action in 1895 was felt by many of them as treachery unparalleled in history.

As regards the natives, Mr. Rhodes's views were certainly not those of Exeter Hall; but as certainly they were not those of Cortes or Pizarro, as some would have us believe. Perhaps they were not unlike Carlyle's views of the black man. He knew from experience what an utter farce the Kaffir franchise in Cape Colony has been, and he knew, as stay-at-home people do not, how very often a Kaffir may be justly described as "half devil and half child." But in his Glen Grey Act he made the first statesmanlike attempt to turn the Kaffir into a decent citizen.

So far I have tried to give some account of Mr. Rhodes as a factor in the local politics of South Africa. But he was interested in the British Empire as no South African politician before him had been interested. To put things concisely, the great difference between Mr. Rhodes and many men with whom he had to work was that he had been to Oxford, and they had not; his brothers were officers in the Army, and theirs were not. He had close links with home, and he was probably more interested in the British Empire as a whole than in its South African Colonies, whither the accident of ill-health had led him. Of course he became to a great extent absorbed in Africa,—so absorbed that he chose for the execution of his Johannesburg schemes a moment at which our relations with the United States were dangerously strained. But he remained a keen observer of home affairs. His very exceptional position brought him into personal contact with men who are mere names to most Colonial politicians. He even attempted, as we know, to interfere in home politics; he contributed to Nationalist funds, subscribing to the support of a party that had preached

sedition and countenanced crime on the understanding that henceforth they would become Federalists instead of Separatists; he contributed to Liberal funds on an unauthorised assurance that Liberals would be good Imperialists. On the other hand, his legitimate influence probably counted for something in the retention of Uganda. He hoped to link North and South Africa by railway and telegraph lines, and the conception appealed to the public mind. He persuaded the De Beers Corporation, a purely financial syndicate, to help British expansion, and he came to the assistance of the British Central Africa Protectorate when the Imperial Government was lukewarm.

He went to Oxford later than most men, after some experience of the very unacademic life of Kimberley, and he was never at a public school. His masterfulness was therefore unchecked by some of the factors which mould most Englishmen of his class. Perhaps an old public school boy would have got on better with Sir Charles Warren in 1885, with Colonel Kekewich in 1900. A man with a higher sense of legality would have shown more consideration for Portugal twelve years ago. The Portuguese were in his way; he did not dislike or denounce them, they were playing legitimately for their hand,—but they were, as Lord Byron said to his wife, damnably in his way.

Of the financial side of his career I am not competent to speak. Finance and politics are closely interwoven in South Africa. Mines and railways, in normal times, occupy four-fifths of the attention of the local Legislatures. Undoubtedly Mr. Rhodes's great wealth, added to his abilities, gave him something of the position of an American "boss" as well as the ordinary position of a political leader. But it is to be remembered that his wealth saved him from all danger of becoming a professional politician,—a class unpleasantly numerous in some parts of the Empire. It was of no direct concern to his pocket whether he was in or out of office. He made his money fairly at the diamond-fields, where he proved himself a better man of business than some very sharp and very shady practitioners. Inevitably he saw much of the seamy side of finance, and acquired undesirable hangers-on. It was a doubtful blessing for the Cape that its Premier was so intimately concerned with financial enterprises both within and outside its territories. He inspired a curious confidence in his fellow-men; chronic grumblers who cursed the Chartered Company and all its works cheered him when he spoke to them in Rhodesia. He was no orator, but he knew what he wished to say, and he said it. Unfortunate pawns crushed in the great game believed that "Rhodes would make it all right," and sometimes at least he was able to restore the balance upset by some of his satellites.

Mr. Rhodes was generous to all deserving public causes. He stands out at the Cape as a rich man who was completely unostentatious, indifferent to luxury, and always ready to support philanthropic and educational endeavours. He recognised the necessity of a teaching University for South Africa, and at one time he wished to build a College modelled exactly on the lines of Oriel. In his visits to Oxford he was probably seen at his best; he was genuinely interested in the progress of his old College, and he could talk delightfully to undergraduates. He did not think much of political economy, but he appreciated the educational value of the school of Literae Humaniores. "Practical" as he was, he cared genuinely for the things of the mind. The archaeological discoveries in Rhodesia fascinated him. He was keenly alive to the

charm of the past; he treasured the picturesque old Dutch architecture that lingers in and round Cape Town, and he encouraged—one might really say initiated—interest in the genealogical records of the Cape Dutch, of whom some spring from great families in Holland and France. His park under the slopes of Table Mountain was open to the public, and his collection of live animals is the only "Zoo" in the Colony.

It is with great misgivings that I venture to attempt this very slight account of Cecil Rhodes. I met him only twice, some years ago, for an hour or so, but the impression of his talk remains vivid. I have, however, had occasion to study carefully his political career, and I trust that, knowing myself merely an insignificant critic of one who has played such a great part in affairs, I have kept some sense of perspective. It is certain that there will be an outburst of blind eulogy which will do the dead man no service. To the best of my power I have written at his death nothing that I could not have written during his life.

FRANCE'S FOREIGN TRADE.

The summary of returns of French foreign trade during the first two months of this year shows a remarkable increase in the exports in comparison with those of the corresponding period of 1901. The total amount was 691,565,000 francs, against 588,457,000 francs last year, the difference being 103,108,000 francs, or 17½ per cent. Rather more than fifty million francs of it falls under the head of raw materials, of which silk and wool constitute the principal items of export from France. The rest of the increase occurs in the category of manufactures. Until the fuller statistics are published it is hardly possible to form a distinct conjecture as to the particulars of this expansion, but much of it consists of silk goods sent to the United States and general manufactures to the French colonies. The exports of silk and woollen goods to Great Britain from France have fallen off appreciably in the last two months. The following are the figures for the two months.

Imports—			
	1902.	1901.	Decrease.
	Francs.	Francs.	Francs.
Food products	112,526,000	124,718,000	12,194,000
Raw materials	562,995,000	549,321,000	*3,674,000
Manufactures	117,924,000	125,516,000	7,592,000
Total	783,443,000	799,555,000	16,112,000
*Increase.			
Exports—			
	1902.	1901.	Increase.
	Francs.	Francs.	Francs.
Food products	116,400,000	118,788,000	*2,388,000
Raw materials	202,492,000	151,106,000	51,386,000
Manufactures	336,379,000	279,794,000	56,585,000
Parcel post	36,294,000	38,769,000	*2,475,000
Total	691,565,000	588,457,000	103,108,000
*Decrease.			

It is worth notice that the exports by parcel post, which several years have been steadily growing, are this year falling behind those of 1901.

NOTE.

—In the first editorial of last week's "Journal of Commerce," we remarked that the rate for advertising in a certain U.S. magazine per (monthly) insertion is \$500. It is almost needless to say that we meant for each page.

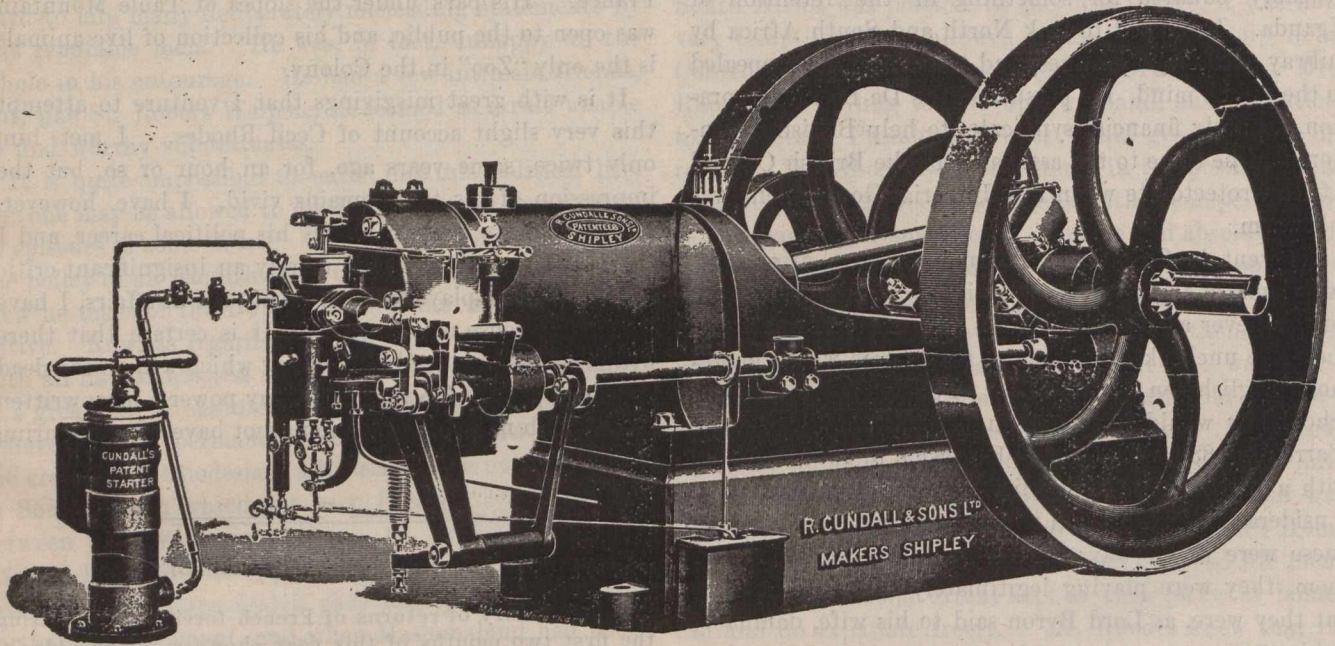
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"You will be glad to know that the 20-Brake Oil Engine which I got some time ago is giving me entire satisfaction. It is running very steadily—so much so that I am able to supply my Electric Light direct, without the slightest waver in the light. It is very easily started. I should say your Engines are as near perfection as possible."

R. Cundall & Sons,

LIMITED.

SHIPLEY, YORKS

ENGLAND.

DOMINION FINANCES.

The financial statement of the Dominion for the nine months, ending March 31, shows the revenue to be \$41,351,818, an increase of \$3,433,801 over last year. The ordinary expenditure was \$30,914,135, an increase of \$2,286,522. On capital account there was expended \$8,837,457, an increase of over one million dollars as compared with last year. The statement for the month of March was very satisfactory. There was an increase of over half a million dollars in the revenue, and a decrease of over \$100,000 in the ordinary expenditure; on capital the expenditure was only \$482,579, as against \$1,175,671 for March, 1901, or a decrease of nearly \$700,000.

FARM CROPS.

American farmers seeded last winter 32,000,000 acres of winter wheat, an area 4,000,000 acres in excess of that which they had reaped in the summer. This great planting, far surpassing any other in the history of American farming, will offset the damage done to the wheat crop by the long drought of the fall and winter, and careful inquiry in the wheat producing states gives reason to believe that the crop of this year will be as large as, if not a trifle larger, than the record-making crop of last year, despite all the losses that have been suffered. Washington authorities announced in December that the condition of winter wheat was 86.7 per cent., and with 32,000,000 acreage, this would have meant a crop approaching 458,000,000 bushels, against from 400,000,000 to 425,000,000 bushels harvested last year. All hope for such a huge yield has, however, passed. The drought of the fall and early winter had even then damaged the prospects very noticeably. As against the 86.70 per cent. which represented the condition then, December, 1900, showed 91.7 per cent. and December, 1899, showed the same figure. Kansas has lost 1,000,000 acres of the 5,883,000 acres with which it started

the season, and Oklahoma, Texas and Kentucky have also lost. The condition for all these states is low, Kansas being given as only 70, as against 105 last year. The condition of the whole Pacific Coast is ideal, and Missouri, Illinois, and Nebraska all promise high yields. Missouri's acreage has increased by 800,000 acres.

AN AUTOMOBILE FOR WAR.

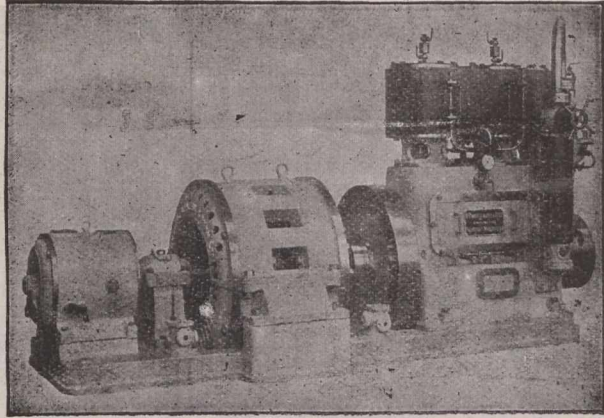
A cable announces that the British War Office is experimenting with motor war cars. Simms' motor war car, equipped with armor plates and a number of guns, and described as a sort of a land battleship, was made to his order by Messrs. Vickers, Sons & Maxim. The frame of the car is rectangular and of heavy steel. The car supports a maximum load of twelve tons. Its over-all dimensions are 17 feet by 6.2 feet, and its engine is of sixteen estimated horse power. It has a four-cylinder hydrocarbide engine of the Dalmer type. The fuel is petroleum, and the store tank enables it to cover two hundred miles without replenishing. It has four rates of speed, one and a half miles, three, five and nine miles per hour, which can be increased by 25 per cent. by an accelerator. The car is driven and steered by one man.

The frame is entirely enveloped in Vickers steel six millimetres thick. This screen is a crinoline-shaped ram fore and aft. The extreme length of the armor is 23 feet. The beam is 8 feet, and the height 10 feet. The cars are constructed for use both on railways and open roads. The one which the War Office inspector examined carried two Maxim guns and one pompom, and ran practically without noise. Its one drawback can be easily rectified. It is that the men on board are not sheltered.

—Over 7,500 new settlers reached Winnipeg during March last.

Telegrams: "MAGNETO," Bradford.

ROSLING, APPELBY & FYNN,



LIMITED.

TRAFALGAR WORKS.

Bradford, Yorkshire, England.

CANADIAN PROSPECTS BRIGHT.

A shrewd observer stated some fifteen years ago that the Canadian North-West would show rapid gains in population immediately the States directly to the south got fairly well peopled. This has not only come to pass but the very people who helped fill those States are—many of them—now seeking homes across the Canadian border, seeing that if they wait a few years more the price of land may be greatly advanced, if not entirely taken up. The following correspondence from Winnipeg to the Globe, we reprint, seeing in it a fair estimate of conditions as they present themselves to the man who looks out upon the broad, fertile prairie lands and sees in their near future the granary of the world's wheat supply:

"With time and myself there are two of us," said Philip II. of Spain, as he looked abroad over the world, watching the fruition of his great projects of empire. With time and myself there are ten of us, is the mental attitude of the western Canadian to-day. Looking out upon the City of Winnipeg, the nerve centre of the west, one can see on every hand evidence of this belief in the strength that time will bring. Great mercantile blocks, newly completed, some not yet finished, break the skyline in all directions; streets are so wide that the car tracks are like narrow bands, and the cars that would bulk so largely on an Eastern thoroughfare seem dwarfed and diminutive. In the stores there is buying on an unprecedented scale, the turnover of some of the larger merchants being almost upon a Christmas holiday basis. Everywhere expansion, everywhere hope. Not the hope that chases that most elusive of all bubbles, a boom in town lots. Winnipeg has seen bubbles of that variety burst and wants no second lesson. The pendulum is swinging rather the other way, for a business man said to-day that he was under the necessity of sending his family east for the summer because he could not rent a suitable house, and the early completion of a new one was an unlikely event owing to the scarcity of labor.

Not the hope that every steamer that touches at Halifax or St. John and later at Montreal during the immigration season will bring hundreds of new settlers from the motherland and continental Europe. The volume of intending settlers from across the Atlantic is steadily growing, it is true, and the sources are constantly expanding. On the desk of the Commissioner of Immigration, I find to-day—for example—telegrams announcing the approach of some "mixed lots," as they say in the office. "Ex Tunisian," runs a message, "340 English, 16 Scotch, 15 Irish, 9 French, 5 Galicians, 9 Swedes, 17 Norwegians, 19 Finns, 4 Danes." Truly a mixed lot. We passed them on a siding at White River yesterday, and their costumes proclaimed the wide diversity of their origin. Another message tells

of the coming of over 200 Scotch, who landed from the Sardinian.

The stream is growing, and at least 7,000 from the British Isles will arrive this season, and a much larger number, how many cannot yet be well estimated, from the continent. But it is not by these that the west hopes to make good its claim to greatness, welcome as they are. For the most part these immigrants are, like Abraham, going out, "not knowing whither they go," but with faith that the new world will afford them a home. Ninety per cent. have no relatives in Canada, and a very large proportion are not in a position to take up homesteads at once. The department does much to smooth the rough places for them. Representative farmers, the Boards of Trade in the smaller towns, and the Government agents are on the lookout for men wanted, and hundreds are thus provided for. The wages for the new and inexperienced are from \$8 to \$10 a month, and very soon the men, if of the right stamp, make their own way. The Ontario contingent, composed of farmers, who are very largely homesteaders, is rather less than usual this spring, the buoyant condition of things there providing an opening in the towns for the boys who will not stay on the farm.

The hope of the Canadian west to-day is not in growth from within nor in the transatlantic sources of population. All eyes are turned to the south. The land-hunger of the American, the master passion that, after he had firmly established himself on the Atlantic seaboard at Charleston, and Annapolis, at New York and in New England three centuries ago, sent him into the woods of Maine, up the Hudson, across the Alleghanies, and finally, in the greatest migratory rush of history, over the plains of the mid-west, is again upon him, and Alberta and Assiniboia look like a satisfactory meal. Assiniboia has fifty-eight million acres, with a fairly large proportion of first-rate wheat land. Alberta is an empire 500 miles by 300 in extent.

A large meal, somebody says, even for the land-hungry American. A large meal, no doubt, but the gentleman at the table has an appetite of no mean sort. Just think for a moment of some of his former achievements; of Ohio and Iowa and Missouri and Illinois and Kansas and Nebraska, and then of the last great meal, Minnesota and the Dakotas. As for Oklahoma, that was but a light lunch taken at the counter.

He has nothing left in his own larder worth sitting down to, and he is hungry again. An American who said he had been picking up a few improved farms around Winnipeg as a little personal investment said to-day that there were in Iowa alone, according to the 1900 census, 350,000 rented farms, and that the rush into Canada could in no way be stayed. The most significant sign of the times is the formation of great syndicates of American capitalists, who are buying land in blocks to sell again to intending set-

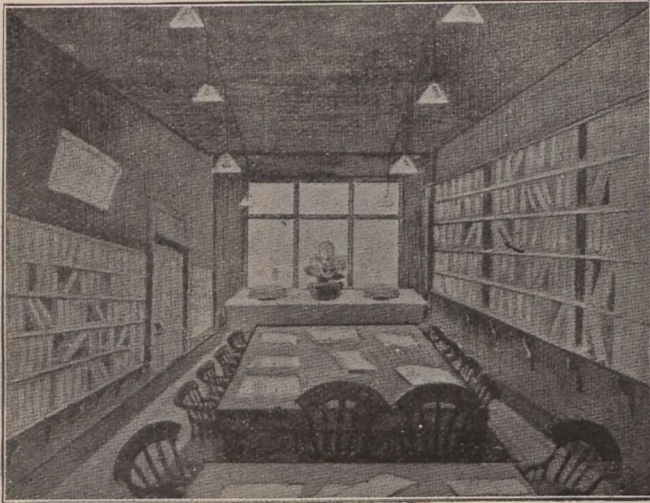
Telegraphic Address : "UNION," St. Helens.

Established 1837.

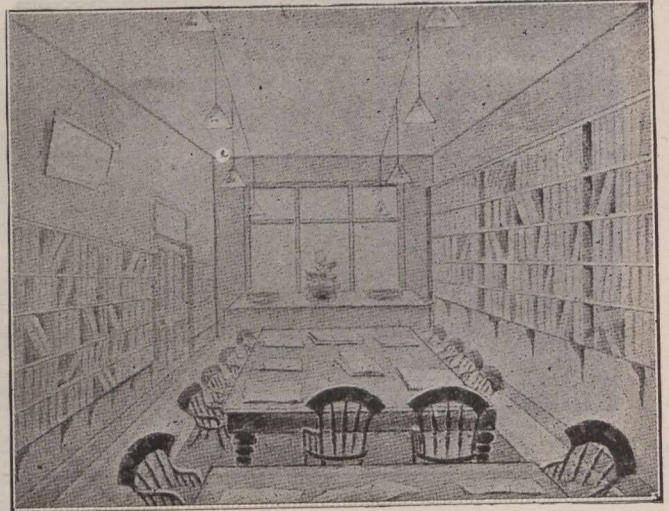
Union Plate Glass Company,

LIMITED,

REFRAX GLASS.



Interior of Room Lighted with Ordinary Polished Plate Glass.



Interior of Same Room Lighted with Refrax Glass.

**POCKET NOOK,
ST. HELENS,**

Lancashire, England.

tlers in their own States. The business is what is known as "quick turn," the profit being from \$1 to \$2 an acre.

Perhaps the section in which for the moment there is most activity and into which the rush will be greatest this season is that on the Soo line, between Estevan and Moose Jaw, in southeastern Assiniboia. This line comes up from St. Paul, through North Dakota, and is the first west of the Manitoba boundary, along which there are large tracts of vacant land. The first inkling of the influx was given by the purchase of 200,000 acres along the line by the American-Canadian Land Company of Minneapolis. The next was the withdrawal of the C.P.R. land maps and the issue of new ones. It is 167 miles from North Portal at the boundary to Moose Jaw. A land map, issued on July 24, 1901, by the C.P.R., showed that the company's lands were for sale at \$3 per acre, with the exception of three or four sections adjacent to the stations. A map of January 15, 1902, shows the land marked from \$4 to \$7 per acre, the ruling quotation being \$6.25. A map of March 5th, 1902, shows no price at all, which means that the price is now a matter of individual bargaining.

It must be remembered that the country now spoken of is very sparsely settled, and that accommodation for the incoming land buyer is of the most primitive condition. The Department of Immigration is doing everything possible to aid the settlers. At Estevan tents have been erected to shelter them. At Halbrite, 109 miles south of Moose Jaw, where a Winnipeg syndicate is pushing the sale of 170,000 acres of land, tents, and stoves, etc., are provided. At Miestone, where the big American land syndicate is operating, there are also temporary shelters, while Moose Jaw itself, although boasting a fine hotel, has its accommodation enlarged by a huge circus tent 82 by 42 feet. At all these stations, and as many more, it is already known that there will be hundreds of arrivals this summer, the immigrants in almost all cases being practical farmers, bringing their stock and implements. The settlements will run out probably over twenty miles on each side of the track. That this is not an excessive distance is quite evident when it is remembered that on the Calgary & Edmonton line in Alberta homestead entries have recently been made as much as 61 miles east of the railway. In the case of the settlers on the Soo line to the east there may be a disposition to spread out far enough to get within range of the projected extension from Arcola to Regina,

through what I was told to-day is a most fertile part of the Territory.

It is interesting to hear the man on the street discuss the size of the American invasion this year. Listening to some of the more enthusiastic, one would imagine that the whole seventy-five millions were moving down on us like one of the Rocky Mountain glaciers. Even men otherwise sane talk of 200,000. "That," said the Commissioner of Immigration, "is all nonsense, and I tell people so who say it. I know what it means to handle 1,000 people, and the men who talk of a migration in such numbers do not. Last year we had 18,000 immigrants, the bulk of them going direct upon their own farms. This year all our agents report at least double the number coming, so it is safe to estimate 36,000 American citizens as settlers in 1902. Even in January, when there were two feet of snow on the ground, 630 American citizens came in, and in February there were 930. For March the total would be about 4,000, perhaps more, and the rush is beginning now."

These figures are sufficiently remarkable to attract attention, without destroying their value by exaggeration. They furnish a series of propositions in mathematics that railway builders, elevator men, merchants, and those engaged in industrial enterprise are trying to solve. How shall the grain in these great new sections be hauled out, where stored, and by whom marketed; Where will these settlers get their implements, their thoroughbred stock, such of them as go in for mixed farming, and where their general supplies? We may be very sure that the manufacturers and merchants of the northwestern States will follow them up and seek to retain their trade, tariff or no tariff. Here is a problem for the manufacturers of the east. Winnipeg will do all it can to sell them Canadian goods commercially as well as geographically. In woollens, in boots and shoes, in fine imported dry goods, our position is safe, but the implement manufacturer and the hardware man must fight for this market. It is worth fighting for, and the fight should begin now by putting before the newcomers the best implements that can be manufactured. The tariff alone will not do the trick, and it will be folly to charge all the tariff will permit. That is not how new markets are won. The 18,000 of last year become the 36,000 of this year, and the stream is only beginning to flow. Wait till it cuts a channel for itself.

By the way, we have looked on Manitoba as peculiarly

Butterworth & Dickinson,

A. I. and

A. B. C.

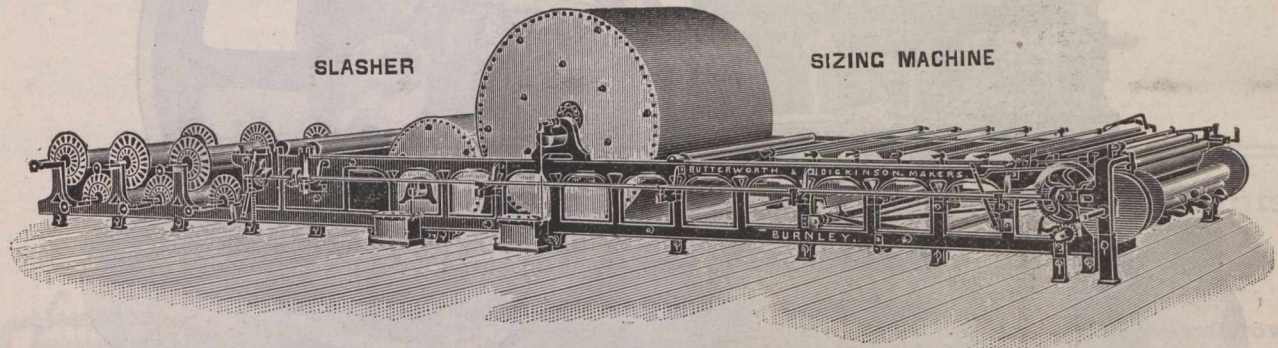
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our own offspring, and so it is. Ontario's dominance, however, is passing away, and the west of ten years hence will be peopled largely by the native-born and the American. One of the best things we in Ontario can do for the strengthening of Canadian nationality is to wipe out that north shore as it stands to-day. We must get behind that frowning face turned to Lake Superior and settle up the great clay belt toward James Bay. North of the C.P. R. track there are said to be 16,000,000 acres of good land and spruce forests illimitable. In those forbidding shore ranges there is probably copper and iron ore enough to make the region more famous than Montana and the Mesaba range of Minnesota.

Ontario can do much to keep the new generation in the west in touch with old Canada by bending every energy to the exploration and settlement of this great intervening space that remains to-day, except for the daring work of the railway engineers, much as it was when the first white man coasted around its repelling headlands.

CHEMICALS.

A Manchester, Eng., review of the chemical trade for the month of March is as follows: "We cannot report any improvement. Business has been slow and disappointing both as to quantity and results. The markets seem to be waiting an indefinite something to instil life into them, and for the moment it is difficult to determine from what point the impetus is to come. The quietness is intensified by the Easter holidays, towards which consumers have been working for the reduction of stocks or by the most restricted of buying. It may reasonably be expected there will be a little spurt presently, if only to replace supplies, but there is no promise of anything beyond this so long as the staple trades are themselves suffering from slackness of demand. In the meantime, the spring is now far advanced, and manufacturers are finding greater difficulty and some inconvenience in contractors postponing deliveries due to them or else reselling these deliveries, to the general weakness of values. An interesting function during the month was the semi-public exhibition of the plant of the Electrolytic Company for the making of bleach, bicarbonate of soda, and soda crystals, at Middlewich. There was a concrete opinion among those present—expert or

otherwise—that the process was at once the most simple, efficient and economical yet invented. In the shipping branch there is also a lack of improvement which the late reversions of rates has rather intensified. The export figures for bleaching materials and sulphate of copper in their marked decreases are by no means compensated for by the increase in soda compounds. On the other hand, the imports of chemicals show an increase, notwithstanding that the ice-bound conditions of some of the northern European ports interfered with trade.

Bleaching powder has commanded a steady attention, but without animation, makers being engaged on contract orders mostly. Caustic sodas of the higher strength are in fair demand. The lower strengths, on the other hand, are rather difficult to sell, and prices seem to depend upon the exigencies of the seller. Ammonia soda is unchanged. Sulphate of copper has been in very limited request, considering the time of the year. Still, stocks are low, as makers have only provided for orders actually booked. Sulphate of iron has a steady enquiry. Chlorates have been neglected. Coal tar products are heavily depressed all round, with the single exception of pitch, which is sought for. Sulphate of ammonia and nitrate of soda are dearer and fairly active, both for prompt and forward delivery. Bichromates, prussiates, lead products, acetate of lime, and wood naphthas are very moderately enquired for. Arsenic is in quiet demand, with a tendency to lower prices.

DAIRY PRODUCE.

A private London circular, date 27th ult., treating of the dairy produce situation, says: Butter.—There has been a slowness in demand due to the near approach of the holidays, which, coinciding with the end of the month, has added to the causes retarding business. After Easter more trade is expected. There is a further fall to be recorded in New Zealand butter, of which choicest is now standing at 104s to 106s per cwt., the bulk of the sales being at 106s; finest makes 100s to 102s. A further illustration of the peculiar position of the Colonial butter market is shown by this continued fall in values while Danish is rising weekly. Three weeks ago Danish and New Zealand were alike in price. In London to-day Danish is 114s and New Zealand 106s. The one kind is falling, the other rising

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

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

Patricroft, Manchester, England.

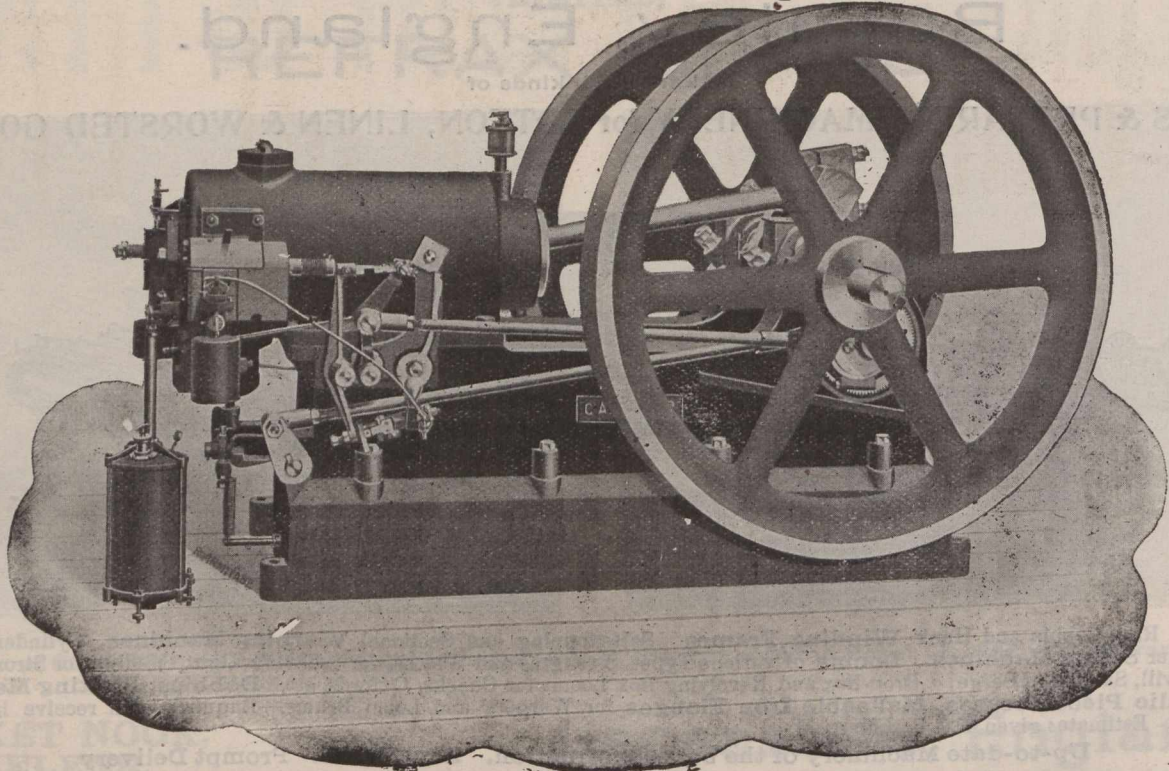


Photo of 20 H. P. Oil Engine.

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87 QUEEN VICTORIA STREET, E. C.

week by week. The Papanui arrived to-day from New Zealand with about 30,000 boxes of butter on board, but will not commence discharging before next Tuesday morning.

Although the Danish market has been improving for the last three weeks, the Official Quotation remains unchanged. Last week a large amount of Siberian butter arrived, but it is stated that this is an accumulation caused by an accidental difficulty of transit, and not the actual opening of the new season, which will not be for some weeks. The Department of Agriculture has issued a preliminary statement of the estimated crops of the United Kingdom for 1901, and from this it appears that the shortage of hay from permanent pastures was about 1,724,000 tons in Great Britain, and 415,000 tons in Ireland, making a total of 2,139,000 tons.

Cheese.—There a good fair demand for cheese, both Canadian and New Zealand, choicest quality of Canadian is selling at 55s to 56s per cwt., and finest at 52s to 53s, but relatively these are not such good value as choicest. New Zealand cheese of choicest brands first Government grade brings 54s and finest brands of second Government grade 50s to 52s. Corresponding week last year choicest Canadian was quoted at 46s to 48s and finest at 44s to 45s.

THE LINEN TRADE.

There has not been any expansion of demand for linens of any description during the past week. Sellers report that orders coming forward, although on a moderate scale, are taken at full market price, and little trouble has been found in securing these prices. The market has shown no material change in prices locally so far as goods on hand are concerned, but the constantly upward tendency of foreign markets makes it somewhat difficult to do business for forward delivery.

The foreign markets continue to combat against the scarcity of raw material. Manufacturers who would be willing to run a full product are not always able to do so, and according to the latest advices the output of both yarns and linen fabrics is being somewhat curtailed on that account. The prospects are for a short production this year, and unless the demand should be tempered in accordance therewith importers are unable to see how prices here can be kept from advancing. At present the goods affected the most are low and medium grade cambrics, crashes and housekeeping goods. Agents report that on new orders cabled abroad advances have been demanded and paid for these goods.

Meanwhile goods on hand are selling by importers at about previous prices. It seems to be the intention of some to hold over good lots as leaders for next season, as jobbers realize that they will not be able to replace their present stocks at old prices.

THE PHILIPPINES-U.S. TARIFF.

The Directors of The Merchants' Association of New York, at their recent meeting, among other things, considered the subject of a reduction in the Philippine tariff on exports from the Philippines to the United States and on goods going from the United States to the Philippines. They adopted a resolution on this subject expressing the hope that a liberal reduction would bring about better commercial relations and lead to the pacification of the Island, and authorized the President to appoint a committee of three to take such action as might be deemed best looking toward the reduction desired. The Directors also discussed the subject of taxation, and adopted the following resolutions: "Resolved, That the Committee on City Conditions investigate the system of taxation now in force in this State and city and report what action should be

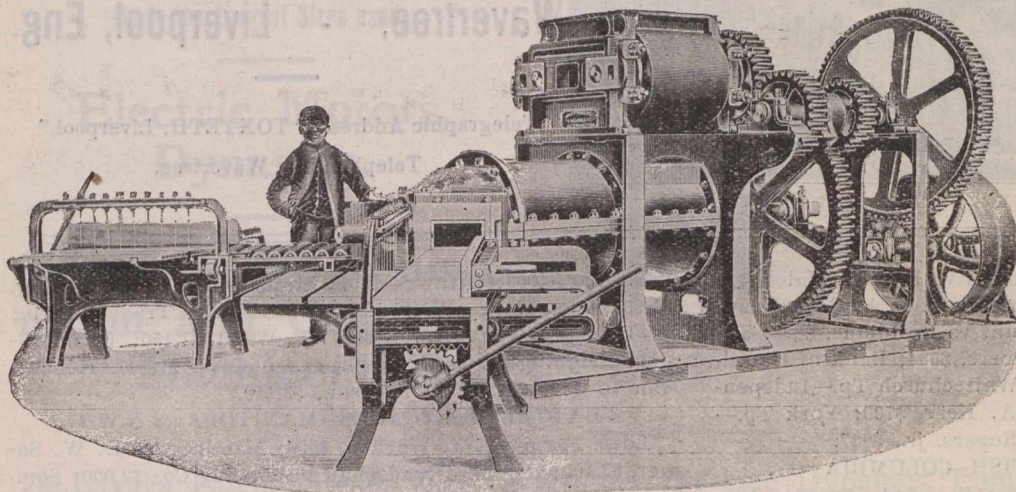
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ACCRINGTON Lancashire, England.

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

taken by The Merchants' Association to obtain the changes necessary to accomplish a more equitable division of its burdens, so that many leading citizens and business corporations may not be driven from the State on account of its unjust requirements."—The directors also adopted a series of resolutions thanking James B. Dill, Esq., for his services as counsel of the association from the time of its organization until recently, when he resigned. The directors ordered that the resolutions be engrossed and be presented to Mr. Dill.

RAW SILK MARKET.

Advices from Europe report the Milan market decidedly better, with prices tending upward. Stocks in best silks are small and holders very firm in anticipation of a higher cost of new season's cocoons. It is reported that as much as lire 3.50 has been paid already on advance contracts for choice lots. Asiatic markets have also been characterized this week by a firmer tone and an increase of activity. A cable from Canton reported free buying for American and European account on a basis of Mexican dollars 840 for extra As, and advising that 250 bales had been contracted for. Mail advices just to hand from Shanghai confirm that forward contracts in steam filatures new season's silks amount to over 600 bales on the basis of 810 taels for Kae Chong No. 1. Cables from Yokohama report the market more active and prices firmer on the basis of 910 Mexican dollars for filatures Kaimeisha and 920 Mexican dollars for re-reels, No. 1, five-chop girls.

FIRE LOSSES.

Tadousac, Que., April 3.—Residence of Mr. J. N. Maher, general merchant, destroyed. The City Hall was damaged, the roof and windows being burned. The convent also was damaged. The loss will amount to about \$5,000; no insurance.—Valleyfield, Que., 3.—A fire started in the cellar

of the hardware store occupied by Guildon & Co., situated in the Dion block. The dry goods store in the same block, occupied by E. Dion, with dwelling above, caught fire. Two blocks, occupied by two dry goods stores and a hardware store, with dwellings above, situated on Main street, were burned.—Owen Sound, Ont., 6.—A frame residence in the suburb of Brooke, occupied by Mr. Albert Sutton, destroyed. Only a small amount of the furniture was saved. The building was partially covered by an insurance policy of \$500.—Alliston, Ont., 6.—The elevator owned by Mr. W. S. Ellis, and contents, were completely destroyed. Messrs. L. Coffee & Co., of Toronto, lose about 6,000 bushels of grain. Insurance on the building carried by the Manchester and Mutual companies. The cause of the fire is unknown.

LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Glanford Tp.—S. Long vs A. Long, \$374; Montreal—G. Baptie vs John and Mary Hogan, \$534; Parkhill—Percival & Senez vs J. B. Shortt, \$374; Toronto—J. A. Harkins vs Mary A. Keiran, \$11,751; Wingham—J. P. Langley vs G. A. Newton, \$490; Blenheim Tp.—Ball & Ball vs Benj. Kenyon, \$5,000; Blyth—Waterous Engine Works Co. vs E. Livingston, \$808; Howick Tp.—T. Strong vs John and A. J. Kaine, \$761; Huntingdon—J. C. Dale vs M. Herrington et al, \$389; Manvers—Elizth. McKnight, admrx, vs M. McKnight, et al,

ESTABLISHED 1848.

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Manufactory and Office :

Wavertree, - Liverpool, Eng.



Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.

\$1,000; Monmouth Tp.—S. L. Traviss vs R. & N. Hales, \$1,000 damages; Morrisburg—Molsons Bank vs A. G. F. Drew, \$5,342; St. Catharines—W. Z. Hunt vs L. Robins, \$828; Toronto—J. H. Hallett vs D. Chambers, \$534; Bank of Hamilton vs J. A. Saddler et al, \$377; Whitechurch Tp.—Independent Order of Foresters vs J. A. Kerr, \$700; York Tp.—J. Hill vs Jno. Rogers and Jno. Rogers, jr., \$827.

WRITS ISSUED—BRITISH COLUMBIA

Nelson—Queen Bess Proprietary Co., Ltd., \$19,784; Victoria—J. A. Watson, \$650.

WRITS ISSUED—MANITOBA & N.W.T.

Lethbridge—E. J. Higinbotham, \$1,133; Portage la Prairie—Fred. Boyd, \$316; Yorkton—J. M. and Jane Hole, \$300.

JUDGMENTS RENDERED—ONTARIO.

Aurora—Merchants Bank agt H. D. Lundy, \$427; Kaga-wong—W. B. Hamilton Shoe Co. agt Jesse Lehman, \$374; Sudbury—Warren Bros. & Co. agt Geo. Kaphalakos, \$2,679; Caradoc Tp.—F. A. Thomas et al exrs agt Asa Luce, \$331; Gordonville—W. B. Hamilton Shoe Co. agt E. Ford, \$335; Toronto—M. H. Horne agt G. T. Alexander et al, \$3,323; Toronto Mortgage Co. agt Ed. Gunther, \$8,470; S. E. Stone agt C. E. Stone, \$5,130!—Imperial Bank agt F. S. Jackson, \$8,055;—S. J. Bogart agt Stewart Scott, \$1,545;—Toronto General Trusts Corpn. agt E. White et al \$780; Chicago, Ill.—W. H. McKey agt Michael McLaughlin, \$4,040.

JUDGMENTS RENDERED—QUEBEC.

Montreal—H. Levy agt Aaron Sanft, \$209; A. Scott agt Saml. Osborne, et al, \$2,000; Thetford—S. Carter et al agt Black & Ross, \$318; N. D. de Grace—T. Beauchamp agt Moise Leblanc, \$1,496; Ottawa—City of Montreal agt Alph. Benoit, et al, \$4,384.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Vancouver—Angus McKay, \$381.

JUDGMENTS RENDERED—NOVA SCOTIA.

Oxford—Geo. Chisholm, \$1,917.

EXECUTIONS—QUEBEC.

Ste. Therese—H. Paquette agt St. Therese Furniture & Bedding Mfg. Co., \$1,251; Montreal—F. L. Hagar agt R. P. O'Donoghue, \$285

CHATTEL MORTGAGES—ONTARIO.

Exeter—Jas. Murray to A. M. Tait, \$1,494; Goderich—T. H. Swartz to W. Lee, \$700; Gravenhurst and Bracebridge—David and Andrew Boyd to J. Gibbs, \$10,000; North Bay—A. L. Keena to W. Goulding, \$551; St. Mary's—R. W. Dillon to J. Follick, \$800; Southampton—Eby & Baker to W. Cameron, \$600; Stratford—A. R. Johnson et al to W. Jeffrey, \$850; Sudbury—H. McDonald to Ont. L. Co., \$9,000; Teeswater—H. B. O'Connor to Maria I. O'Connor, \$550; Thessalon—David Gordon to A. A. Burk, \$2,300; David Gordon to A. A. Burk, \$2,500; Campbellford—T. S. Porter to L. G. Young, \$733; Gloucester Tp.—Maigh Robb to A. Robb, \$600; Goderich—F. M. Dunham to W. Proudfoot, et al, \$1,900; Hamilton—Parisian Laundry Co., Ltd., to S. Strathy as

trustee, \$10,000; Ottawa—B. F. Stapleton to F. W. Carling, \$1,600; Port Hope—W. Swaisland to Mary A. Traves, \$2,510; St. George—G. W. Howell to J. P. Wood, \$1,150; Toronto—Jos. Keighington to J. Stark, \$1,410; Mrs. M. E. Henderson to J. & J. B. Henderson, \$3,110.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

Lowe Farm—T. J. Warken, \$600; MacGregor—E. W. Sager, \$3,100; Regina—Rundschau Publishing Co., \$2,000; Somerset—J. D. Tremblay, \$1,300.

BILLS OF SALE—ONTARIO.

Copper Cliff—S. B. Eyre to J. Lawson, \$1,800; North Bay—W. McKenzie to F. J. Martin, \$1,800; Toronto—Duncan McDougall and Mrs. M. Rummey, to J. O'Neill, jr., \$1,590; Walkerton—Watson & Button to C. Peterplace, \$4,700; Cardinal—Frank Dearaway to Margt. Dearaway, \$600; Essa Tp.—Stephen Duckworth to T. A. Duckworth, \$725; Fort William—Carpenter & Co. to Hammermill Paper Co., \$5,640; Gloucester Tp.—Alex. Robb to Margt. Robb, \$600; Preston—Castile & Mill Soap Co. Ltd., to Marsh Mfg. Co., \$5,380; Ramsay Tp.—W. J. Ragsdale to J. S. Ragsdale, \$800; Stratford—Mary J. Matthews, et al to D. Hurley, \$800.

BILLS OF SALE—MANITOBA & N.W.T.

Hyde—Hyde Trading Co., \$1,600; Calgary—A. P. Chetnet, \$1,760; Red Deer—L. M. Sage, \$1,500.

BILLS OF SALE—NOVA SCOTIA.

Truro—Ross Archibald, \$2,000.

—Canada's revenue continues to climb steadily upwards. For the nine months ending March 31 it amounted to \$41,351,818, an increase of \$3,433,801 over the same period of last year. For the month of March only the receipts were \$4,785,210, or nearly half a million more than for the same month of 1901. The ordinary expenditure reached a total of \$30,914,135, which was \$10,347,683 less than the ordinary receipts, but \$2,286,000 more than the disbursements of the preceding nine months. The expenditure for the month, however, is \$115,698 less than it was a year ago. The total capital expenditure for the nine months was \$8,837,451, which reduces the surplus in ordinary receipts over ordinary revenue to \$1,600,000. The capital expenditure for the nine months increased by \$1,536,000 over that of 1901. For the month of March, however, there is a decrease of \$693,000. The following are the details of the revenue for the nine months:

	Total to Mar. 31, 1901.	Total to Mar. 31, 1902.	Increase.
Customs.. . . .	\$21,268,671	\$23,431,691	\$2,163,019
Excise	7,740,674	8,278,222	537,547
Post office.. . . .	2,407,303	2,700,833	293,529
Public works, includ- ing railways	4,154,596	4,734,073	580,477

Greenwood & Batley, Ltd.,

Albion Works,
LEEDS, Eng.

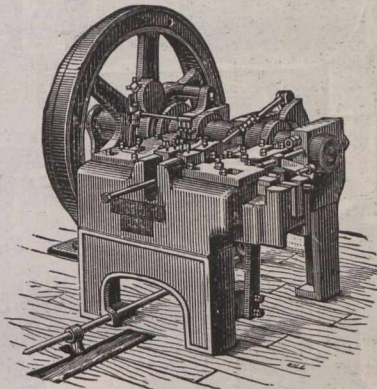
Makers of General & Special

MACHINE TOOLS For Locomotive and Marine Engineers, &c.

Planing Machines,
Up to the Largest Sizes used.

Electric Motors,
Dynamamos.

Small Arms, Ammu-
nition and Ordnance
Machinery.



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

**HORSFALL'S PATENT COMBINED
Bolt and Nut Forging
Machine**

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

The Best All-Round Machine
in the World

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

Miscellaneous	2,346,771	2,206,998	*139,772
Total	\$37,918,017	\$41,351,818	\$3,433,801
*Decrease.			
Expenditure	\$28,627,612	\$30,914,135	

The expenditure upon capital account was as follows:

	Total to Mar. 31, 1901.	Total to Mar. 31, 1902.
Public works, railways and canals	\$4,160,184	\$5,851,350
Dominion notes	170,143	213,065
Militia (capital)	32,630	103,993
Railway subsidies	2,218,929	1,972,547
Bounty on iron and steel		494,600
South Africa contingent	720,642	202,552
Northwest Territories rebellion ...	1,273	716
Total	\$7,301,268	\$8,837,451

—London cables of the 8th inst. advise that a special order was issued on that date to the customs staffs of all the ports of the United Kingdom, forbidding them to issue the usual order for entry to all vessels carrying free goods. This applies not only to timber, but to all cargoes at present free of duty. The customs authorities are reticent on the subject of this comprehensive regulation, but the general character of the order is believed to be intended to ensure secrecy regarding the intentions of the Chancellor of the Exchequer, Sir Michael Hicks-Beach. That his budget proposals will be unusually important, is indicated by the fact announced in the House of Commons by the Government leader, A. J. Balfour, that the budget will occupy the House both Thursday and Friday. Mr. Balfour's announcement that the budget will be debated for two days is regarded as indicating a very controversial budget. All kinds of rumors are afloat but according to the best opinions the Chancellor of the Exchequer, Sir Michael Hicks-Beach, will not depart from his traditional free trade policy. The war expenditure is estimated at £40,000,000, as against £60,000,000 last year, while the grant to the New South African colonies is only £1,800,000, as against £6,000,000 last year. Altogether Sir Michael Hicks-Beach

has to meet an estimated expenditure of £171,000,000, as against £197,000,000 last year. It is expected that the Chancellor will endeavor to raise £6,000,000 by additional taxation, bringing the revenue, roughly speaking, up to £150,000,000, and that he will provide the remainder by a loan for the interest on which he may possibly tap the resources of the Transvaal. A rumor is current that besides timber, iron ore will also be taxed.

—A Berlin dispatch states that the Government has been placed in a most awkward position, on the prohibition of the importation of meat treated with boracic acid by a recent declaration of the Society for the Protection of the Interests of the German Chemical Industry, that the Government did not consult the Imperial Health Council. This body, composed of eminent specialists from all parts of Germany, is advisory to the Imperial health office. The Government's statement in the North German Gazette, recently, affirms that the council was unanimously for prohibition. It now appears, according to the chemical society, that the matter was never brought before the council. A prominent member of the council informed the Imperial Secretary of State for the Interior, Count Von Posadowsky-Wehner, prior to the publication of the statement in the North German Gazette, that he was surprised that so important a step had been taken without consulting the council, which was decidedly against prohibition.

—A Brockville, Ont., letter states that Messrs. A. D. Dowd, G. E. Smith, and G. E. Sleeper, of Boston, Mass., and John Carson, Kingston, who are interested in the construction of the electric railway from Toronto to Cornwall, were in town this week looking over the proposed route. These gentlemen represent between \$6,000,000 and \$8,000,000 of capital, which is behind the scheme, and the object of this trip is to get a general idea of the route to be traversed, ascertain the feeling of the people towards the line and satisfy themselves as to its prospects and possibilities. They were very much encouraged with what they have seen and heard, and it is the intention to commence construction as soon as possible. It is hoped to have some portions of the line in operation next fall.

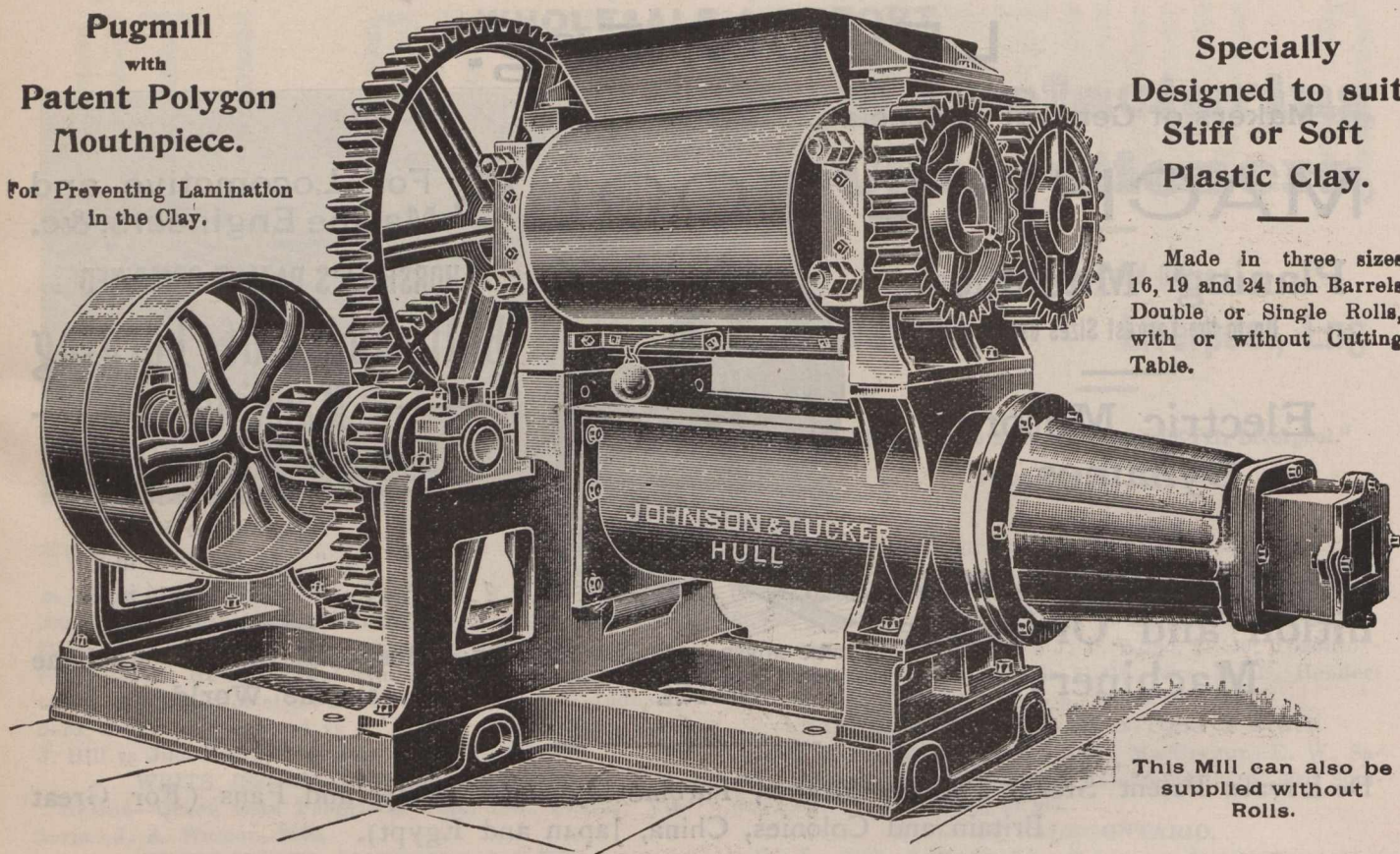
Johnson & Tucker

Wilmington,
Hull, England.

(Late SHEPHERD, HILL & Co.,

Pugmill
with
Patent Polygon
Mouthpiece.

For Preventing Lamination
in the Clay.



Specially
Designed to suit
Stiff or Soft
Plastic Clay.

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

This Mill can also be
supplied without
Rolls.

—A despatch from Bagdad says that an Australian millionaire has obtained an important concession to work the oil belt in Southern and South-Western Persia. Surveying has begun for a pipe line 360 miles long from Kerkah Valley to Mohammerah. The oil is believed to be purer than the Russian and to be in abundant quantity. There are, however, drawbacks to the enterprise, not only in the climate, badly unsettled country and wild tribes, but in possible international complications. The belt follows the Kerkah Valley to beyond Bushire, and the starting point of the pipe is at Kasrishirin, in Zohab. The latter is disputed territory on the Turko-Persian boundary, which has never been demarcated. Moreover, this enterprise will create rivalry to the Russian industry which supplies most of the oil in the Southern Persia and Gulf regions.

—A London cable of the 7th instant reports that extraordinary meetings were held on that date of the Metropolitan Railway Company and the Oldbury Waggon Company at Birmingham, to consider a proposal for amalgamation with the Ashbury Waggon Company, of Manchester, and other companies. The idea of the new proposal is to form something in the nature of a trust among railway waggon builders, of which these companies are the chief in England. Mr. Hodgkinson, who presided, pointed out that they were threatened with serious American and German competition. The Americans were already extensively supplying dining and drawing room cars and tram cars in this country, and they now contemplated either starting carriage building works in that district or acquiring existing works, as the nucleus of a great Anglo-American combination. Mr. Hodgkinson announced that the capital of the new amalgamated company would be £972,000. The average profit of the concerns affected had been during the past three years, £124,000 per year. This was sufficient to pay an addition of 10 per cent. upon the capital to give the company a margin of £53,000.

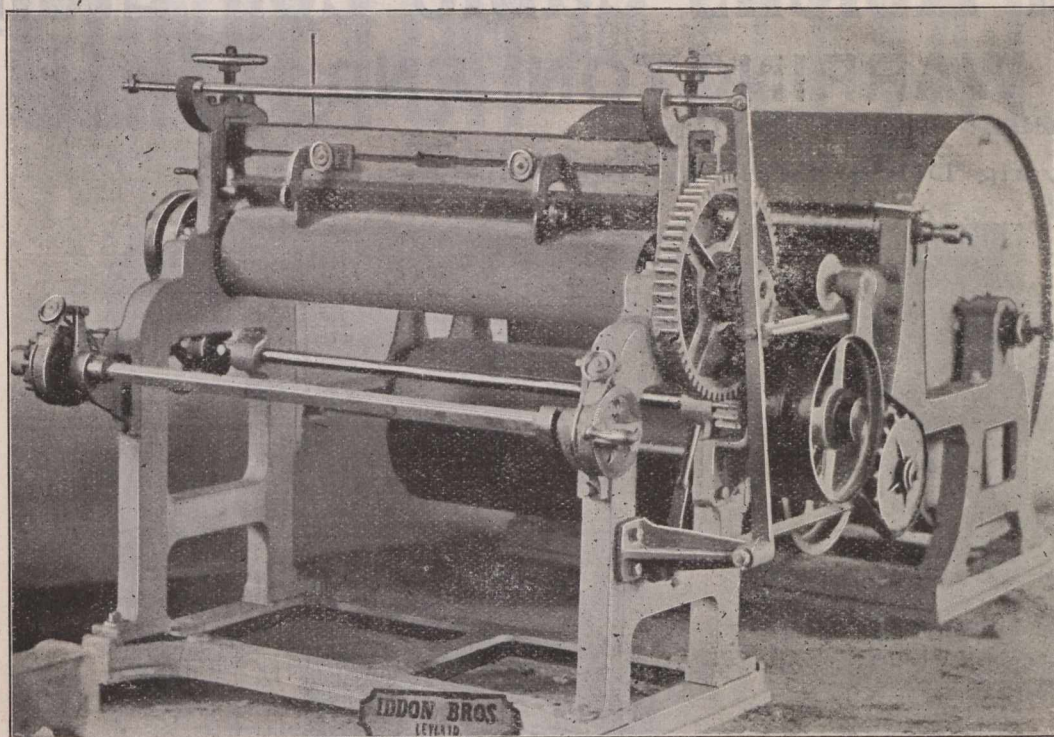
—London advices state that arrangements have been consummated for the purpose of combining the interests of several of the large British manufacturers of passenger

and freight cars, both for railroad and tramway use. Agreements are said to have been signed by which six companies, comprising the Metropolitan, Brown, Marshall & Co., the Oldbury, the Ashbury and two other Manchester companies are amalgamated. As to the histories of the concerns, the Metropolitan was registered in 1886 with a capital of \$750,000; Brown, Marshall & Co., was floated in 1897 with a capital of \$500,000, and was a reconstruction of a company of the same name; the Oldbury Co. is the oldest of the English midland concerns, having been registered in 1886 with a capital of \$700,000. Each of the companies paid a dividend of 15 per cent. last year.

Industrial enterprise has plenty of room to expand in the Philippines. A Washington letter states that responding to a resolution of inquiry the Secretary of War sent to the Senate a communication giving information concerning steam railroads in the Philippine Islands. He says that there is only one line of importance in the islands, from Manila to Dagupan; but there is a steam tramway from Manila to Malabon, via Calcoocan and also two short private lines connecting coal mines in the island of Cebu with the coast. He also mentions that before their surrender of the sovereignty of the Philippines the Spaniards had begun the construction of a military line from Iligan to Lake Lanao, in the Island of Mindanao, but that they sold the material.

—The winding up of the National Cigar Company of Toronto is asked for by Alexander Livingston, the President of the company. The company was incorporated in June, 1898, with a capital stock of \$20,000 in 200 shares of \$100 each, of which 76 were paid up. The petitioner states that the liabilities are about \$5,500 and assets \$3,000, and he alleges that A. C. McGregor, who was practically the manager of the company, left Toronto last February, ostensibly for Kingston, but the petitioner states that he has since learned he went to the United States. From November, 1900, to 1901, the business of the company showed a deficiency of \$1,282, and last February the factory at 11 Francis street was closed up.

IDDON BROTHERS



INDIA RUBBER ENGINEERS.

Brookfield Iron
Works,

LEYLAND,
nr. Preston,
ENGLAND.

Engineers and
Rubber Machinists.

Plans for erection and Com-
pletion of New Rubber Works
throughout, on the most mo-
dern principle.

SPECIALITIES: All kinds of
Rubber Machinery.

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

—At a recent special meeting of the directors of the Michigan Central Railroad Company it was voted to execute a mortgage with the Guarantee Trust Company for \$18,000,000. The new bonds will be at the rate of 3 $\frac{1}{2}$ per cent. and will run fifty years. It is intended to use \$10,000,000 of this issue to refund bonds of the Michigan Central which mature on May 1. Of these maturing bonds about \$8,000,000 now bear 7 per cent. interest and \$2,000,000 5 per cent. interest, so that the saving on this operation will be over \$300,000 yearly. The remaining \$8,000,000 of the new bonds are to be held subject to future betterments and enlargements as the Board of Directors may determine. The Michigan Central for the year ending December 31st, 1901, showed net earnings of \$3,756,000, which after rentals and dividends at the rate of 4 per cent. left the surplus for the year of about \$237,000, this being an increase of about \$230,000 for the year. For some time past all betterments and improvements to the road have been charged to operating expenses, which accounts in part for the small surplus, left after dividends of 4 per cent. per annum on its \$18,738,000 capital stock, which is all of one class. Of this amount over \$16,600,000 is owned by the New York Central & Hudson River Railroad Company.

—The list of creditors of Messrs. Cadieux & Derome, stationers, etc., Montreal, referred to in last issue, has been filed. There are 177 creditors, the total amount reaching nearly \$100,000. The assets consist of stock in trade and fixtures of the firm's place of business, and some real estate, the personal property of Mr. L. J. A. Derome, upon whom, however, a personal demand of assignment has been made by La Banque Nationale, and contested. The principal creditors are: The Hochelaga Bank, indirect and secured, \$26,000; Bourret Estate, \$11,981; Watson, Foster & Co., Limited, \$10,925; Geo. H. Hees, Son & Co., Toronto, \$3,147; Cie Imprimerie Moderne, Montreal, \$2,738; Alf. Mame & Fils, Tours, France, \$1,497.

—A story was current in London, Ont., recently that twenty-four Cardoc farmers had been fleeced by two men representing themselves as travellers for a Toronto steel range concern. It is stated that these fellows went through the township ostensibly to sell a very desirable style of stove or range. When the farmer's declined to buy, the agents made a proposition to each in turn, offering them

at first, \$2 and then \$2.50 a day, to drive them through the country. An agreement being produced each signed it. The document, however, was not an agreement to drive the agents for a stated sum, but an agreement to pay \$64 for a steel range.

—The British Consul at Havre reports that the importations of American bituminous coal, which were notable in 1900, have now entirely ceased, notwithstanding a reduction in freights, by which American coal can be delivered at Havre at practically the same price as British coal. The Consul explains as the reason for this that the importers prefer British coal because it contains a greater proportion of larger pieces than the American, which is much more friable than the British.

—Eastern Townships, Que., Notes.—On the demand of Stanislas Bachand, of Coaticook, Que., F. X. Bachand, of Roxton Pond, trader, has made an assignment of his prop-

Telegrams:—"WENHAM, MANCHESTER."

MERCIER'S PATENT MINING BELLS AND KEYS

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

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

MERCIER'S PATENTS, Limited.

Greengate Electric Works,
Collier Street,

GREENGATE, - Manchester, Eng.

(Cut will be inserted as soon as received.)

The St. Helens Cable Co., Ltd.,

WARRINGTON, ENG.

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

Laying DIA'S Impregnable Paper Cables on



WESTMINSTER BRIDGE, LONDON, Eng.

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

erty. The plaintiff was named provisional guardian. The assets seem limited, but the liabilities are a little over \$6,000.—The new screw steamer Salaberry is fast approaching completion, and will be launched about the 15th instant. She is a handsome boat, 125 fet long, 14 feet beam, and double decked, with compound high-pressure engine. She will take the route formerly run by the Chaffey, from Valleyfield to Lancaster, and intermediate ports.

—The Liverpool customs officials, acting under instructions from the Government, have, we are informed, visited the bonded warehouses and forbidden further deliveries of sugar, of which there are heavy stocks in the stores. The action is taken to indicate that there will be an increase in the sugar duties in the budget.—Newcastle-on-Tyne, April 7.—The customs authorities here to-day refused to issue the usual order enabling timber vessels arriving to discharge their cargoes. This is interpreted as meaning that the Government intends to place a duty on timber imports.

—The Quebec and Lake Huron Railway Company has been organized, and work will begin in the near future. At a meeting held in the city of Quebec this week, the following officers were elected: President, Hon. Frank Campbell, Bath, N.Y.; Vice-President, Hon. Adelard Turgeon, Quebec; Treasurer, Mr. Henry G. Hablo, New York; Secretary, Hon. Charles Langlois, Quebec; Directors; Roger Larue, John D. Cameron, Quebec; John N. Drake, New York; Hon. Senator Landry, Quebec; Hon. Solicitor-General Henry G. Carroll, Fraserville.

—Many of our citizens, especially those in Westmount—who knew him best—have heard with regret of the demise,

in his 56th year, of Thomas C. Bulmer, for some time one of the largest and most prosperous real estate owners in our western suburb. The deceased gentleman had resigned but a few days before his death from his position in the Westmount Council where he enjoyed the esteem and respect of all who knew him. His family and relatives—some of them long and closely identified with the progress of Montreal—have the sympathy of the citizens in their great loss.

—To be Mayor of Ottawa is not to be forever free from all trouble. Ald. Thomas Payment, formerly Mayor of Ottawa, who has carried on a large drug business there, has made an assignment to Mr. Alexander M. MacMillan, of MacMillan & McLennan, drug brokers. A meeting of the creditors, one of whom is the Lyman, Knox Company, of Montreal, will be held in a few days. It is said that the assignment will not affect Mr. Payment in his aldermanic functions.

—Fredericton, N.B., City Council has fixed the amount of the assessment for the year at \$50,300, a reduction of \$5,000 from last year. Among the improvements contemplated for the coming year is the equipment of the fire department with horses, and Ald. Stockford has undertaken to do this without an increased grant. The grant for roads and streets was reduced by nearly \$2,000. The assessment has been pretty high for the past two years, and reduction will meet with general approval.

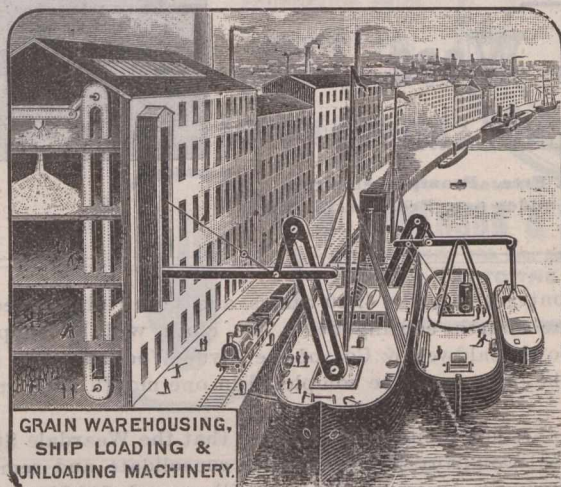
—Five new Mogul locomotives were sent last week from the Kingston works to the Canadian Northern Railway. These engines were turned out last January, but were rented to the Canadian Pacific Railway. They will now be

Contractors to H. M. GOVERNMENT.

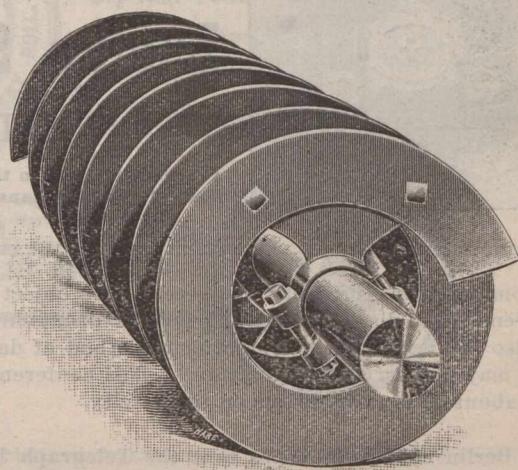
Telegrams: "CONVEYOR, ACCRINGTON."

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.

used by the Canadian Northern Railway in the new fast freight service between Winnipeg and Port Arthur. Among improvements decided by the Canadian Northern Railway is a system of coal elevators, which will mean the abolition of bucket loading.

—A company, we are told, is being organized in New Brunswick to purchase the Canada Eastern Railway, the Federal Government having refused to do so, and the local Government will be asked to guarantee the bonds of the new company to the extent of \$1,000,000. In return for this concession the Government will be given control over freight and passenger rates as a guarantee that the interest of the country through which the road passes will not suffer.

—It is announced at Liverpool that the beef trust of Chicago will shortly try to raise the price of meat in England by controlling the despatch of American beef to that side of the Atlantic. The Post says that for the first time probably on record a cattle ship has left an American port without live cattle on board, this being part of the

policy which the trust intends to play in order to control the supply in Great Britain.

—An Ottawa letter states that there was excitement in Hull this week over the voting on the \$73,000, and as a result of the big vote cast it was carried by a majority of 166. The purpose of the by-law is to raise money for extensions of waterworks, pumphouse, electric light, and other improvements. The other by-law to raise \$30,000 to meet debentures coming due carried without opposition.

—A Melbourne, Victoria, cable announces that the Decimal Coinage Committee's report has been submitted to the Federal House of Representatives. It recommends the adoption of the decimal system, based on the sovereign, deprecates the establishment of a Commonwealth Mint and recommends that branches of the Imperial Mint supply the coins, and that the Commonwealth receive a seigniorage on silver and copper.

—The Liverpool Journal of Commerce states that a new steamship line is to be established between Liverpool and South African ports with sailings also from Glasgow. There will be no reduction in freight rates, however, as an amicable agreement has been established with the Clan line management. The Clan line is now controlled by J. R. Ellerman, formerly chairman of the Leyland line.

—A recent Berlin cable announces that subscriptions to the Russian loan were closed there on the 3rd instant. The loan was very greatly over-subscribed. The total Russian loan is 393,000,000 marks. Of this amount 300,000,000 marks were offered for subscription in Germany, Holland and Russia. The loan is free from taxation; it is at 4 per cent. and the issue price was at 97½ per cent.

—The contractors for the erection of the pier for the Lower Traverse lighthouse, are pushing the work rapidly, and hope to have the pier in readiness to be placed in position about the 1st of June next. The pier is to be built on a new plan, not in the form of an ordinary crib, but rather after the design of an air ship, and it is said to be the first of its kind introduced in Canada.

—Mr. J. A. Ruddick, chief of the Government Dairy Department, has called a conference of all the dairymen in

Telegraphic Address: "STANDARD WIRE, SOWERBY BRIDGE."

The STANDARD WIRE COMPANY, Limited,

MANUFACTURERS OF

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

SOWERBY BRIDGE,
ENGLAND,

ALSO AT
DARLINGTON,

Telegrams :—"Lumby, Halifax, Eng."

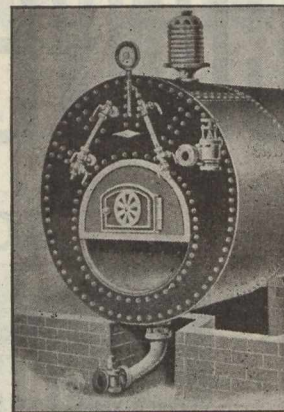
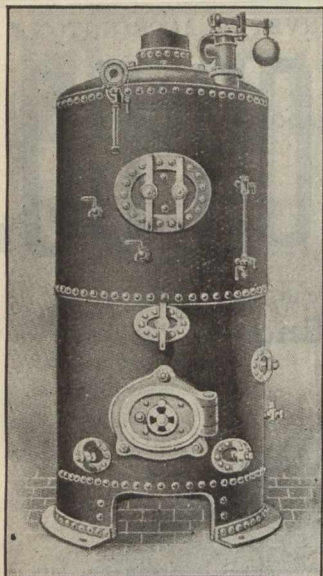
BOILERS

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 Dominion for April 29th and 30th. The object of the conference is to discuss prevailing systems of manufacture, and also to arrive at a more uniform method of dairying, which may be carried on in future. This conference will bring about thirty-five dairymen to the city.

—A Berlin cable announces that the Telegraph Department, of the Imperial Posts has decided to adopt the Rowland invention, by which four telegrams can be sent simultaneously in each direction at a speed of from 300 to 350 words per minute, instead of 145 words, at present. The apparatus will be immediately employed in Berlin and Hamburg.

—Announcement has been made at Kalamazoo, Mich., of the organization in Georgia of the Southern States Portland Cement Co., with a capital of \$2,000,000. W. F. Cowham, of Jackson, Mich., is president of the company, in which a number of Michigan and Canadian capitalists are interested. The offices of the company will be in Atlanta and the plant at Rock Mar, Ga.

—President Hodge, of the South Shore Railway, is at present considering figures for the work of extending the road from Sorel to Chaudiere, where connections will be made with the Intercolonial Railway. The work consists of about seventy miles, and eight bridges, and will involve an expenditure of about \$2,000,000.

—The St. John, N.B., City Council has adopted the following estimates of expenditure for the year: Interest and sinking fund, \$88,497; exhibition, etc., \$636; free public libraries, \$2,650; common schools, \$92,124; sewerage maintenance, \$9,000; police, 26,500; fire, \$22,200; street lighting, \$21,750; street department, \$50,000; total, \$325,357.

—The Sanford Company, Hamilton, Ont., has received the

—A branch of the Union Bank of Canada has been opened at Qu'Appelle (station), N.W.T.

CANADA PAPER CO.

It has been no secret for weeks past that reorganization in the official staff of the Canada Paper Co. has resulted in the replacement of Mr. John Macfarlane as manager by Mr. Mr. F. J. Campbell, for some time past representing the company in Toronto, Mr. Macfarlane's functions being now limited to a simple directorship. Director Gillian is casting his eyes elsewhere, though still retaining a semi-official connection; and Mr. J. G.

Young, secretary-treasurer, another long-time officer, has also been notified by the power or powers that be. New prospects point to the enlargement of their principal mill from a 20 to a 30-ton capacity; other machinery is also to be increased some 50 per cent. Holders of the original \$600,000 capital are contemplating the proposed new improvements with interest. A recent disappointment has not tended to make things over pleasant. It is a surprise to people possessed of "ex post facto" wisdom that the Company had not availed itself of some one of the many opportunities offering for the last eight or ten years to secure a site where greater plenty of good water and abundance of pulp-

wood co-exist. With men of the well-known native ability of Mr. H. Montagu Allan and Mr. H. S. Holt a more profitable future is doubtless in store for this time-honoured Canadian institution. It would seem that the "old order" changeth; now our great, or rather, perhaps, would-be-great-enterprises look for their "wise men," toward the West.

FINANCIAL REVIEW

Montreal, Thursday Ev'g.,

10th April, 1902.

The excitement on the local Stock Exchange has kept up all through the week, prices being fair, well main-

contract to make 4,000 tunics, and 4,000 riding breeches for the fourth contingent. The cloth will be supplied by Boyd, Caldwell & Co., of the Clyde Woollen Mills, Lanark. The order must be completed in one month from receipt.

—It is announced at London that the Weardale Steel and Coal Company has decided to consolidate and remodel its works on American lines. It will expend £50,000 for an improved plant, and will remove its works from Spenny Moor to Cargofleet on the River Tee.

—After eighteen months' study of the German administration system, three Japanese named Mori, Nakamiro and Asabina have returned home with the purpose of introducing German methods in the administration of the Island of Formosa.

—Letters patent have been issued incorporating the Richard Company, to deal in boots, shoes, clothing, shirts, haberdashery, etc., and to acquire the business at present carried on by the Richard Company, at Montreal, Winnipeg, and elsewhere. Capital stock, \$99,000.

—Ground will be broken next month at Hochelaga for the new car and locomotive shops of the Canadian Pacific Railway. The Montreal Street Railway contemplates an extension of their tracks to accommodate the men who will work at Hochelaga.

—The citizens of Lunenburg, N.S., have voted to purchase, for a sum not exceeding \$90,000, the property of the Lunenburg Water & Electric Light, Heating & Power Company.

—It is reported that the Canada Cycle & Motor Company intend to bring their plants from Hamilton and Brantford to Toronto Junction.






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ROOFING

Foundation Felts.
Inodorous Felts.
Slaters' Felts.



FELTS,

Dry Hair Felts.
Silicate Cotton
Patent Hair Fabric.

ARE UNEQUALLED THE WORLD OVER

Manufactured by

D. ANDERSON & SON, Ltd., Lagan Works, Belfast, IRELAND.

Hand-books with your Specialities, Name and Address, free.

LOYALTY TO THE TRADE IS OUR MOTTO.

tained. What the outcome will be is freely discussed, and who will suffer when the squeeze comes is pretty well known. Sales are slackening, however, Dominion Coal being quite neglected; whether it is retired to make a stronger leap forward, as our French friends say, is a problem, but the probabilities are that the market is a little sick after the surfeit of the past week. Dominion Steel sold freely yesterday and to-day. Prices ranged from 61½ to 64. The closing sale this p.m. was of 500 shares at 63½. Preferred sold to-day at 94, and bonds, 91 to 91½. Canadian Pacific has come into notice again, considerable sales being made to-day at 114 to 115, with "rights" at 3¼ to 3¾. Montreal St., a few sales at 271 to 271¾; Toronto St., 118¾; Twin City, 120¼ to 121¼; Montreal Power, 101½ to 102. Montreal Telegraph is quoted at 165; Richelieu & Ont., 115; Commercial Cable, 150; Montreal Cotton, 123; Dominion, 49¾. Banks: Montreal, 260; Ontario, 134; Molsons, 206; Royal, 180. Further gold remittances are going out from New York. In London the market is flat. A new loan is expected of \$200,000,000 in the form of Consols, some of which may come to this side. A syndicate has been formed to spend \$25,000,000 in extending underground railways in London. This year the volume of new loans and companies issued in England has gone past all records, which is hardly a sign of Britain's being financially hard-up. Consols have declined to 93 15-16, no faith being shown in peace talk. Paris, exchange on London, 25f. 16c.; Berlin, 20m. 46pf. New York call money runs from 6 to 7 per cent., and trade paper, 4½ to 5 per cent. Local foreign exchange, 60's, 9¾; and demand, 9¾. Call loans, 4½ to 5 and general rates as for some time past.

The following is a comparative table of stocks for week ending April 10th,

supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares.			Average same date 1901.
	sold.	Hight.	Lowst.	
Montreal	6 260	260	255	
Molsons	135 208	206	197½	
Toronto	22 237½	237½	236	
Merchants	112 149½	147¾	159	
Quebec	9 116	116	117	
Miscellaneous.				
Can. Pac. Ry xd .6930	115	112¾	94½	
Can. Pac. Rights.5659	3¾	3	.....
Duluth, S.S., com.1675	18¾	14½	6	
Do. pref.	135 34½	30½	16	
Montreal St.	497 271¾	268.	286	
Montreal Power10964	104½	101	.....
Toronto St.	4225 119	118	108¼	
Halifax St.	100 109	108	85	
Twin City	5499 122½	118½	75½	
West India	5 61	61	.....
Rich. & Ont.	1410 116	113¾	111½	
Do. new	283 112	110	.....
Montreal Tel	32 170	168½	165	
Mont. Cotton	124 125	123	130	
Dom. Cotton	266 59	49	80	
Merchts. Cotton	50 85	80	122	
War Eagle	1000 10	10	35	
Virtue	4500 23½	23	17	
Dom. Coal, com.7285	142	131	37	
Laur. Pulp Co.	30 100	100	105	
Dom. I & S. com.55880	69	59½	36	
Do. pref.	4413 94½	92¾	86	
N. S. Steel,	418 96½	94	.....
Bonds.				
Mo. St. Ry. Co. .38300	105¾	105¾	.....
Can. Col. Cotton.20000	101	101	99	
Dom Coal	3000 110½	110½	.....
Dom I. & S.	600000 92	90	87	
St. John Ry.	2000 112½	112½	.....

BRAZILIAN EXCHANGE.

For week ending April 8th, 1902.

April 2	12 1-32d
3	11 15-16d
4	11¾d
5	11 15-16d
7	11 15-16d
8	11 31-32d

MONTREAL CLEARING HOUSE.

Clearings. Balances.

For week ending		
April 10, 1902.	\$27,172,095	\$3,936,494
Corresponding		
week, 1901	13,466,869	2,028,530
" 1900	15,006,165	1,894,216
" 1899	14,942,050	2,049,912

—Ottawa Clearing House—For week ending 3rd April, 1902, clearings, \$1,561,634; balances, \$295,986.

MONTREAL WHOLESALE MARKETS.

Thursday, April 10, 1902.

The great influx of settlers to Manitoba, the North-West Territories and New Ontario is naturally infusing new life into all branches of trade and industry. Nor can this afford to be overlooked. It remains for the capitalists and leading merchants of Canada to now cope with what will be the added necessities of the near future, shown in a pretty fair way by the necessities following the crops of last fall. In prices the past week shows but few changes. Flour is lower, but this is always a quiet month, the heavy movement having preceded it. Dairy products are well sustained in price with a good export movement. The chief feature has been the heavy drop in turpentine, which after repeated advances has suddenly declined 6c per gallon. Hardware in in brisk movement, but prices show no change. Groceries are steady as to values with the usual fair movement. Leather is quiet locally but the movement to England continues good. Dry goods are in good request, the early opening of summer conditions hurrying the demand for light weaves.

BUTTER.

There has been considerable business passing with a good demand for dairy

YORKSHIRE RELISH

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

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

AGENT FOR CANADA,

ENGLAND.

CHAS. GYDE,

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

of under quality and large quantities have been picked up during the week for the U.S. markets, at 13½c to 15c lb. Accordingly, the market is now well bare of this class of stock and prices rule firm. There is also a scarcity of fresh creamery, arrivals meeting with ready sale at 22c to 22¼c. Fine full-flavored fall makes are about cleaned up and are difficult to find. Quotations are about 21½c. There is, however, a surplus of medium and stale creamery, of the sort not quite good enough for table use and too high for baking. This class sticks, holders finding difficulty in placing. It is quoted at 17c to 18c. Fresh rolls are in fair supply but stocks do not increase. There is a good trade at 17c to 18c, as per size of lot.

CHEESE.

The market is talked very firm and offerings are light. The stock is con-

trolled by one or two exporters. Choicest Western is quoted at 11c to 11¼c; Eastern, 10¾c to 11c. On the whole, there has been a moderate amount of business passing, and whatever is offered finds a market. The shipment of cheese and butter from Portland and St. John, N.B., for the week ending April 5, were:

	Cheese.	Butter.
Liverpool	678	...
London	4,873	125
Glasgow	2,603	...
Manchester .. . . .	...	440
Total.. . . .	8,154	565
Same week last spring .	20,290	1,568
Total since cose of navigation, 1901-1902 ..	430,912	39,915
Same period, 1900-1901 ..	361,050	12,510

EGGS.

Receipts have not been showing a large increase, yet all the market

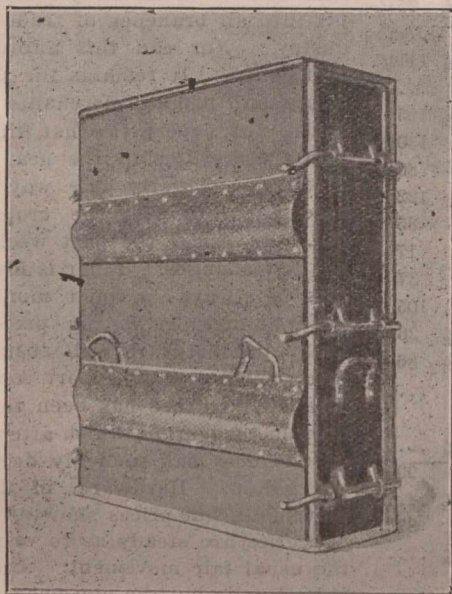
could take care of and with the above range of business passing the market is decidedly heavy. Sales are being effected at 12½c to 13c. To all appearances the market has seen bottom and as picklers will soon be taking hold prices will likely continue to range as now quoted for some time to come.

FISH.

There is an absence of interest in the market, assisted through the comparatively low price of eggs, which, at this season, are purchased without thought of the stock not being perfectly fresh. The next life to be infused into the fish trade will be done with the rod and the line. Quotations are: Fresh: B. C. salmon, 10c to 11c lb.; Restigouche or Gaspé salmon, frozen, 14c; haddock, express stock, 5c to 6c; pike, 4½c; whitefish, 7c; dore or pickerel, 6c to

SOAP FRAMES

PATENTS—No. 510793; 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

Cable Address: EILLS, Liverpool.

EILLS & COMPANY,

LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

Danish and Irish Butter

IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

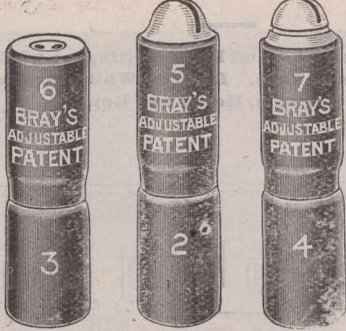
OFFICE:

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Special ratesto Canadians under the New
Preferential Tariff

Bray's "Adjustable Special" Gas Burners

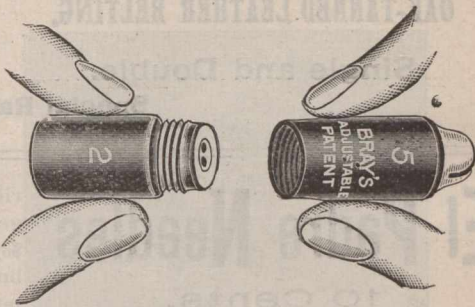
Contain all advantages of our "SPECIAL" Burner being in two parts, a top and bottom, which can be adjusted to suit any pressure of gas. See Woodcuts.



UNION-JET BATSWING SLIT-UNION

SIZES.

TOPS Union-Jets } 3 to 8
 Batwing }
 Slit-Unions }
 BOTTOMS Union-Jets } 00 to 5



GEO. BRAY & CO. Gas Burner Manufacturers Bagby Works, LEEDS, ENG.

7c; halibut, frozen, 10c; fresh, express stock, 15c to 17c; mackerel, 10c lb.; smelts, 5c to 6c; frozen herrings, large, \$1 a hundred fish.—Salt: B. C. salmon, No. 1, \$11.50 to \$12 per barrel; Labrador salmon, No. 1, \$14 per barrel; No. 2, \$11.50 to \$12; half barrels, \$1.15 per keg; salt herrings, bbls., \$4.75 to \$5; do. half barrels, \$2.60 to \$2.75; green cod, No. 1, \$7; do. No. 2, \$5; large, \$8.—Smoked herrings, 12c per box; finnan haddies, new stock, by express, 7c lb.; St. John bloaters, \$1 per box; kippered herrings, \$1.75 per box, \$1 per half box.—Prepared: Boneless cod, in bricks, 6 cents lb.; boneless fish, loose, in 25-lb. boxes, 4½c; skinless or dressed cod, \$5 per case; dry cods, in cwts., \$5 per cwt.—Oysters: Bulk, standards, \$1.50 a gallon, and selects, \$1.75.

FLOUR AND FEED.

This is a quiet time in the market

and beyond an easier tendency on all lines there is not much passing. Flour has declined, Manitoba patents being reduced from \$4.10 to \$3.95, and strong bakers from \$3.80 to \$3.65. Corn meal has also declined and is now quoted at \$1.40 to \$1.45 per bag. Other coarse feeds are unchanged. There were 5,25,130 bushels of wheat in store at Fort William and Port Arthur on March 31. A year ago stocks in store at Fort William were 2,166,286 bushels. Two years ago there were 3,619,000 bushels. Stocks in store at Fort William, Port Arthur, Keewatin, Winnipeg, and interior points are estimated approximately at 18,742,00 bushels, compared with 5,112,000 bushels a year ago, 9,900,000 bushels two years ago, 8,250,000 bushels three years ago, and 3,400,000 bushels four years ago. Wheat closed at Winnipeg on the 9th as fol-

lows: No. 1 northern Manitoba wheat, 71c spot; 71½c May; No. 2 northern, 68c; spot; 68½c May.

GREEN FRUITS, ETC.

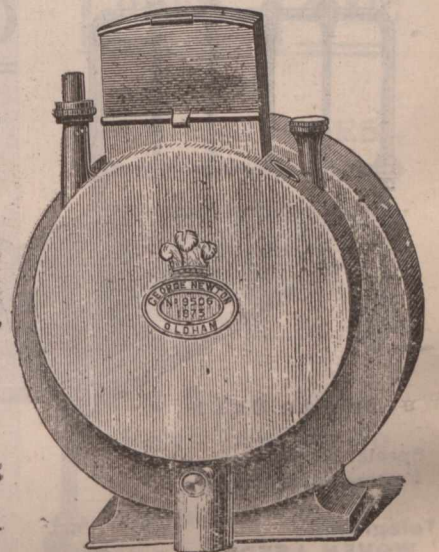
The continuance of fine, spring weather is gradually bringing these varieties into prominence, assisted by the arrival of early Southern growths, such as spinach, cucumbers, asparagus, etc. quotations for which are given below. Oranges are dearer both here and at the New York auctions this week. Florida tomatoes are lower. The quotations are: Apples, brls., \$3.50 to \$6.00; California navel oranges, \$3.50 to \$4 per box; Jamaica oranges, \$4.75 per brl.; do. in boxes, \$2.75; Florida oranges, \$3.50 per box; Val. oranges, 420s, ordinary, \$4.00; do., do., 420s, Jumbo, \$5 to \$5.25; California grape fruit, \$4 to \$5 per box; Jamaica grape fruit, \$5 to \$6; box; lemons, 360s, \$2.50

GEORGE NEWTON, LTD.



**GAS METER =
MANUFACTURERS.**

**OLDHAM,
ENGLAND.**



Special quotations under the new Canadian Preferential Tariff.

Established 1857.

JOHN OLDFIELD & CO.,

THE CITY TANNERY
& LEATHER WORKS,

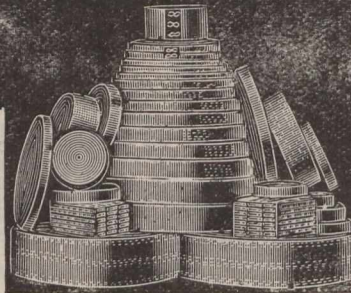
BRADFORD, - - England.

OAK-TANNED LEATHER BELTING.

Single and Double.

LEATHER BELTING

SINGLE AND DOUBLE
LEATHER BELTING



SPECIALITY
EXTRA STOUT
OAK-TANNED

LEATHER-LINK

OR
CHAIN BELTING.

For Electric and Heavy Driving

Picking Straps, Bark Tanned Green,

Buffalo Hide & Helvetia.

Solid Woven Hair and Linen Belting. Buffalo Hide, Skeps or Tubas. LAOES—White, Brown (or Oiled,) Helvetia, Horny and Rop.

Special Rates to Canadians under the New Tariff.

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.

do.; do. 300s, \$2.50 to \$2.75; bananas, 8-hands, \$1 to \$1.35; No. 1 do., \$1.75 to \$2.25; extras, \$2.50; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; nuts, Pecans, extra large, 17c; sweet potatoes, brl., \$5.50 to \$6.00; Cape Cod cranberries, \$7 to \$10; Malaga grapes, per keg, \$5.50 to \$7.50; pines, 15c to 25c each; extra pines, 45c do.; Cal. celery, 7 to 12 dozen crate, \$4.50 to \$5.00; Florida tomatoes, \$3.50 to \$4.00; Fla-

rida tangerines, \$3.50; California tangerines, \$3.00; California cauliflowers, \$3 to \$3.50; strawberries, 35c to 40c per box; new potatoes, 6c per lb.; Boston lettuce, \$1 to \$1.10 per dozen; radishes, 45c per doz. bunches; sweet potatoes, in one bushel baskets, \$3; brls. do., \$6.00; spinach, brls, \$3.50; cucumbers, hot house, \$1.75 per dozen; asparagus, 50c bunch.

GREEN HIDES.

Beef hides have advanced 1c lb. all round, as a result of the unsettled condition of the market reported a week ago. No. 1 are now 8c; No. 2, 7c and No. 3, 6c lb. However, competition is responsible for this advance and the opinion among dealers here is that a return to the old prices may occur at any moment. Other hides are unchanged. New York reported the tone of the market for common dry hides firm, prices showing a hardening tendency. Although packers had fair stocks of city slaughter hides there was no special pressure to sell and the tone of the market held steady. Quotations were unchanged at 11c to 11¼c for native steers, 10¾c to 11c for butt brands and 10¾c for side brands. Country hides were dull but steady. —Chicago reported tanners as showing more interest in January-February hides, and there was a better undertone to the market. Stocks in packers' hands were large, but they were reported as indifferent sellers and holding for full values. Prices quoted were 11½c to 12½c for native steers,

The Sovereign Bank of Canada.

Notice is hereby given that a meeting of the subscribers to the stock of the Sovereign Bank of Canada will be held at No. 14 King Street, West, in the City of Toronto, on Wednesday, the 23rd day of April, 1902, at the hour of twelve o'clock, noon, to determine the day upon which the annual General meeting of the shareholders will be held, and to elect such number of Directors, not less than five nor more than ten, as they may think necessary, to hold office until the annual General meeting in the year next succeeding their election; and also for the further purpose of passing by-laws to regulate the following matters incident to the management and administration of the affairs of the Bank, that is to say:—

The record to be kept of proxies, and the time, within which proxies must be produced and recorded prior to a meeting, in order to entitle the holder to vote thereon;

The quorum of the Board of Directors, which shall not be less than three, their qualification subject to the provisions of the Bank Act;

The method of filling vacancies in the Board of Directors, whenever the same occur, during each year, and the time and proceedings for the election of Directors in case of a failure of any election on the day appointed for it.

D. M. STEWART,

Secretary and General Manager.

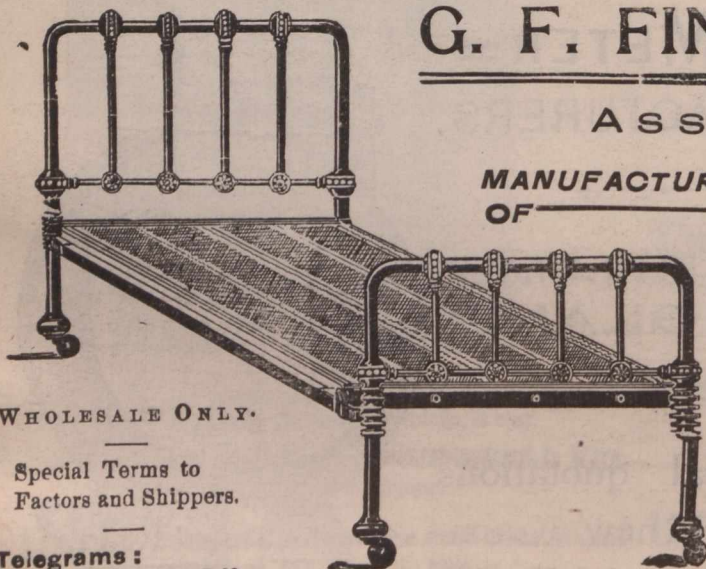
By order of the Provisional Board.

Toronto, 19th March, 1902.

13c for heavy Texas, 11¼c to 11½c for butt brands, 11c to 11½c for Colorados, 9½c to 10¼c for heavy native cows and 9¼c for branded cows. Country hides were without change, at 8c for No. 1 buffs.

GROCERIES.

Sugars are, apparently, resting midway between the record low price, lately reached, and a fair average value in accord with last year's quotations. The latest move in raw beet



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

Assembly Works,

MANUFACTURER
OF

BEDSTEADS.

Folders, Chair-Bedsteads, Wire Spring Mattresses,
and Coppere^d Diamond Spring Mattresses.

WIRE MESHES FOR MATTRESS MAKERS.

Angle Irons and Dovetails for Wood Bedsteads.

Special terms to Canadians under the New Preferential Tariff.

WHOLESALE ONLY.

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All Communications must be addressed to Oldham

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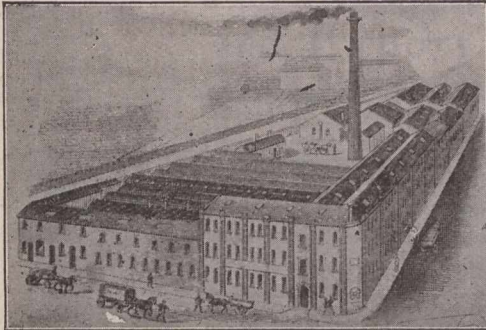
MILLS BROTHERS LTD.

Registered Office: Lowermoor Leather Works.
OLDHAM. ENGLAND.

Tanners and Dressers of Welsh, English, Calf, Persian, and Goat Roller Skins.

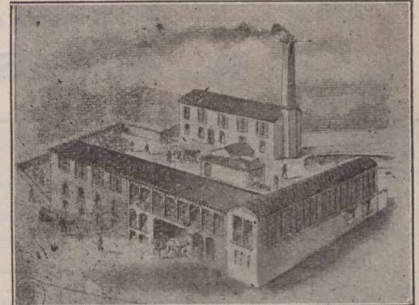
MANUFACTURERS
OF

Oak Tanned and Helvetia Strapping.



Lowermoor Works : Oldham.

Patentees and Sole Manufacturers of the Improved Driving Belts for Mule, Cone Drum, and Electric Driving. Runs perfectly straight and free from Stretch. Mills' "Challenge Brand" Camel Hair Belting. Lancashire Belt Dressing. Roller and Clearer Coverers, for Home and Export. Helvetia, Rawhide, Horny, Brown, White and Supple Laces. Roller Varnish, Roller Leather Cots, Isinglass, Gelatine, Glues, Roller Paste, Roller, Clearer, and Twiners' Cloth. Plush for Clearers. Conditioning Cloth. Copper Wire Sewing to the Trade. Roller Coverers' Tools Supplied. Revolution Wooden Split Pulleys. Mill Furnishers, &c., &c.



Tannery : Blackley.

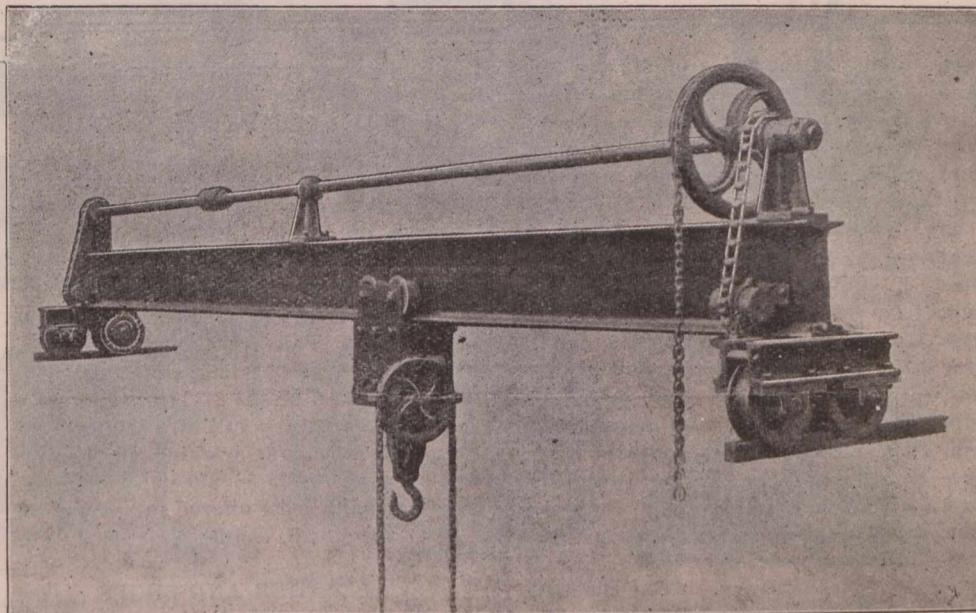
has been downward, a decline of $\frac{3}{4}$ d taking place some days ago. London cable advices reported a quiet market for raw beet sugar. April delivery was $\frac{3}{4}$ d lower, at 6s $5\frac{1}{4}$ d, but May was unchanged at 6s 6d; cane was unchanged. It is generally expected that the budget, which will be announced to-day will provide for a higher rate of import duty on sugar into the United Kingdom. The stock of raw sugar in the four ports of the United Kingdom is 220,000 tons, showing an increase for the week of 1,000 tons. The New York market was dull and unchanged. Sugar could have been purchased on the basis of $3\frac{1}{2}$ c for centrifugal 96 deg. test, but the best bids that refiners were openly making were on the basis of $3\frac{3}{8}$ c for ditto. The supply of sugar on offer was limited, as the recent purchases by refiners have fairly well cleaned the market for the present. Importers were ordering their arrivals of unsold sugar into store rather than sell at a concession from $3\frac{1}{2}$ c. Later in the day a sale was reported of 70 tons muscovado 89 deg. test, at 2 15-16c.

showing a decline in prices of 1-16c. Centrifugals were quoted nominally unchanged at $3\frac{1}{2}$ c. Advices from the other side state that Tarragona almonds are higher. The Malaga market for Valencias is firmer. Sicily filberts in the primary market, have shown a decidedly easier tendency during the week. It is reported that shipments from Sicily in February were almost 1,000 bags, but still leaving heavy supplies in that quarter of about 11,500 bags. The Greek currant market has again fallen off slightly, and several of the largest exporters in that country have expressed the opinion that lowest prices have been touched. A steamer is mentioned as expected in Greece to load about the middle of the month. Mail advices, referring to the frost, report that damage is not serious and in only certain localities. It is apparent from the action of the Greek market that the reported damage is of no importance. The English markets are advised as unchanged, with a fair business doing, but with stocks somewhat larger than those carried during the last normal year. Canned

tomatoes hold firm at $87\frac{1}{2}$ c to 90c. Stocks are light. Advices from Baltimore have the following: Late business has brought out the strong position of spot tomatoes, Inquiry and demand this week for almost anything and everything in the way of quality of spot tomatoes has been a surprise and has suffered no check on account of the high figures. In almost every case instructions from buyers have been to rush shipments, clearly showing the urgency of purchase, In quite a number of cases jobbers who advised us a month ago that they were supplied with tomatoes until next packing season have come in this market to replenish stocks for immediate shipment. Offers of \$1.20 to \$1.22 $\frac{1}{2}$ for fair standard 3s have found few takers, while \$1.25 has been frequently turned down for good standard Maryland or Delaware 3s."

HARDWARE AND METALS.

Importers of hardware are busy, early and late, filling orders, so much so that they claim even if prices should be inclined to change—which they are not—they could not give time to re-



Lifting Tackle

FOR

..ALL PURPOSES..

Cranes.

Crabs.

SHEAVE BLOCKS.

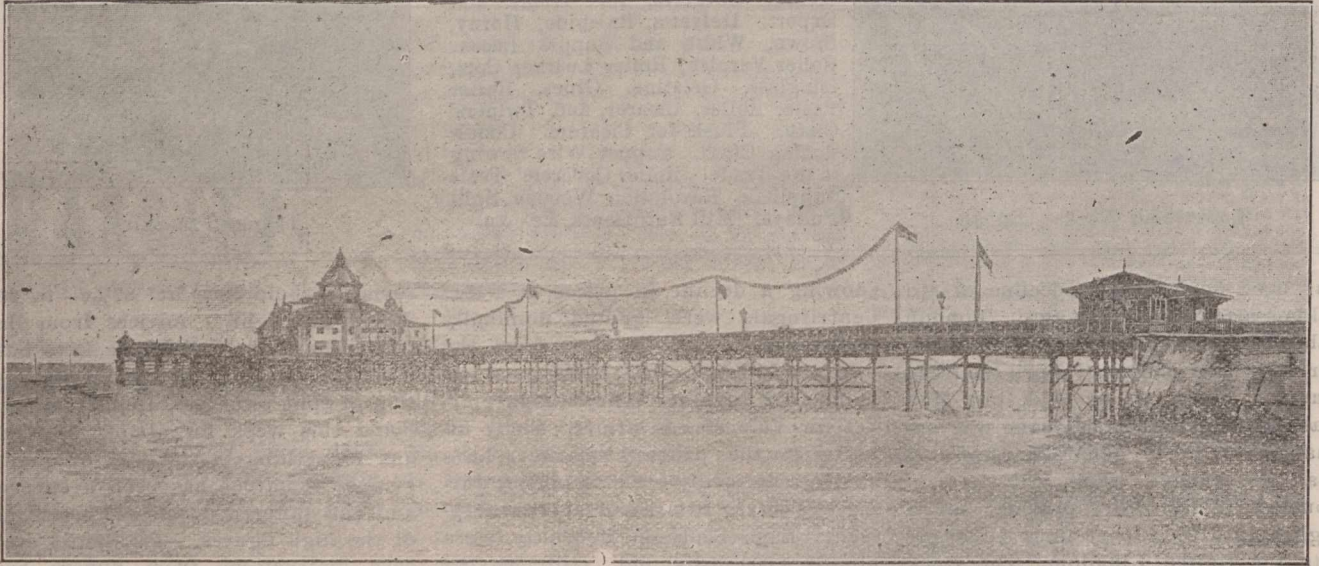
PULLEY BLOCKS.

The Steel Rope
Pulley - Block Co.
LIMITED.

Washford Road,
SHEFFIELD, Eng.

Widnes Foundry Company.

✦ ✦ ESTABLISHED 1841. ✦ ✦



Morecambe Pier (East View),

ERECTED, 1898, BY

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

adjustment. In the heavier goods, such as the various kinds of spring and other steel, bar iron, etc., prices are firm at former quotations. Rumors of stocks in these being very light and a difficulty anticipated in getting future supplies, are not heard now as much as a month ago. The movement in crude iron and steel in the States is certainly very heavy, there being, apparently, no end to the necessities for manufactured iron and steel for the present year. A report dated 9th instant says: The stringency of supplies keeps foundry grades very firm, and in some sections steadily increasing prices have to be paid for anything deliverable within the next six months. This applies to Southern as to Northern iron, although the principal Alabama furnaces continue to

quote on the basis of \$12 for No. 2 at the furnace. The output of foundry iron by Virginia furnaces is being curtailed owing to the greater profit offered by basic iron as a result of the very heavy demand. Pittsburg mail advices assert that the effect of the recent 300,000-ton purchase of Bessemer cannot fail to be beneficial to the iron market as a whole and is likely to cause a rush of orders for billets and finished products, as buyers, having the assurance that prices are to be no lower for many months to come, will not hesitate to contract for material in advance. In fact, according to some reports, there is already a marked increase in the demand for steel billets, a number of lots selling at \$31 to \$32 Pittsburg. The demand for small lots of foundry iron for immedi-

ate delivery continues unabated, and buyers have as much if not more difficulty in finding sellers. Such lots as come out bring special prices, the difference over the list quotations depending upon how badly the buyer needs the stock. In finished material of all kinds the movement continues very large and considerable premiums on official prices are paid for quick delivery. This is said to be particularly true of bar iron and steel. The demand for plates is large and mills are said to be so full of work as to be indifferent about booking further orders. From \$5 to \$10 per ton premium is said to be offered in some cases for structural shapes for early delivery.

LEATHER AND SHOES.

While trade is quiet low, not un-

Maclure Limited

(LATE MACLURE BROS.,)

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

AGENCIES WANTED FOR CANADIAN PRODUCE.

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

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

REG. OFFICE :

60 Victoria Street, LIVERPOOL, ENG.

LONDON OFFICE :

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

common of late during the first part of the month, stocks are quite light; in fact, some jobbers report a shortage of jobbing stock. Export trade continues good and the indications point to fully as large a trade in export leather as was enjoyed last year. Prices are fully maintained. Shoe manufacturers report conditions in

their line as quite pleasing, with the outlook good for enlarging Western business.

MAPLE PRODUCTS.

Receipts are liberal and prices are quoted lower. There is a good demand for syrup in tins at 55c to 65c per wine gallon and at 5½c to 6c lb. in wood. Sugar is sold at 7c to 9c

lb., as to quality.

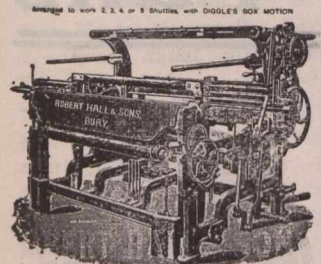
OILS AND CHEMICALS.

Interest has been centered in turpentine which seems to have suddenly broke loose from the conditions which had been adding to its strength for some months and came flowing back at an astonishing rate. Values fell 6c gallon, present quotations be-

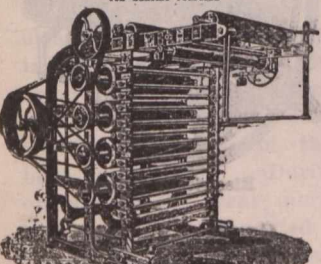
Telegraphic Address: "Hall, Bury."

ROBERT HALL & SONS BURY LTD

No. 4 MEDIUM LOOM FOR FANCY FABRICS.

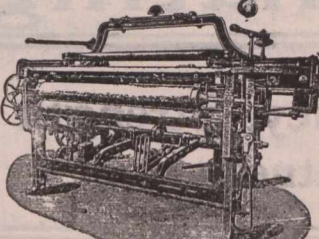


POWER LOOMS OF EVERY DESCRIPTION. 30 KINDS OF PREPARING AND FINISHING MACHINERY FOR WEAVING PURPOSES.

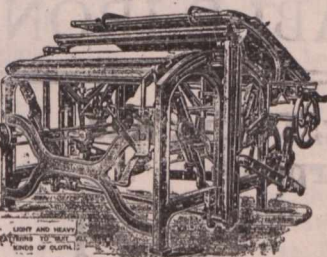


RAISING MACHINE

OVERPICK No 5c LOOM TO WORK 1 SHUTTLE.

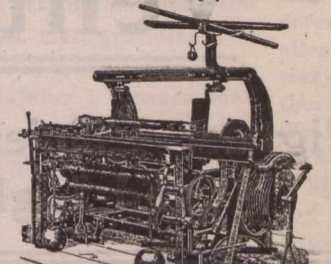


ROBERT HALL & SONS, BURY, Near MANCHESTER.

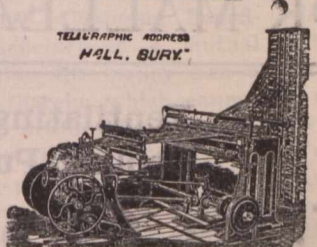


IMPROVED PLAITING OR FOLDING MACHINE, WITH PATENT GRIP AND RELIEVING MOTION, AND IMPROVED SETTING-UP MOTION FOR LONG AND SHORT PLATS.

No 1 LOOM with Positive Taking-up Motion, Double Case.



ESTABLISHED 1844. COMPLETE LISTS OF MACHINERY MADE ON APPLICATION. LISTS TO BE ACCOMPANIED BY POSTAGE AND GERMAN CORRESPONDENCE.

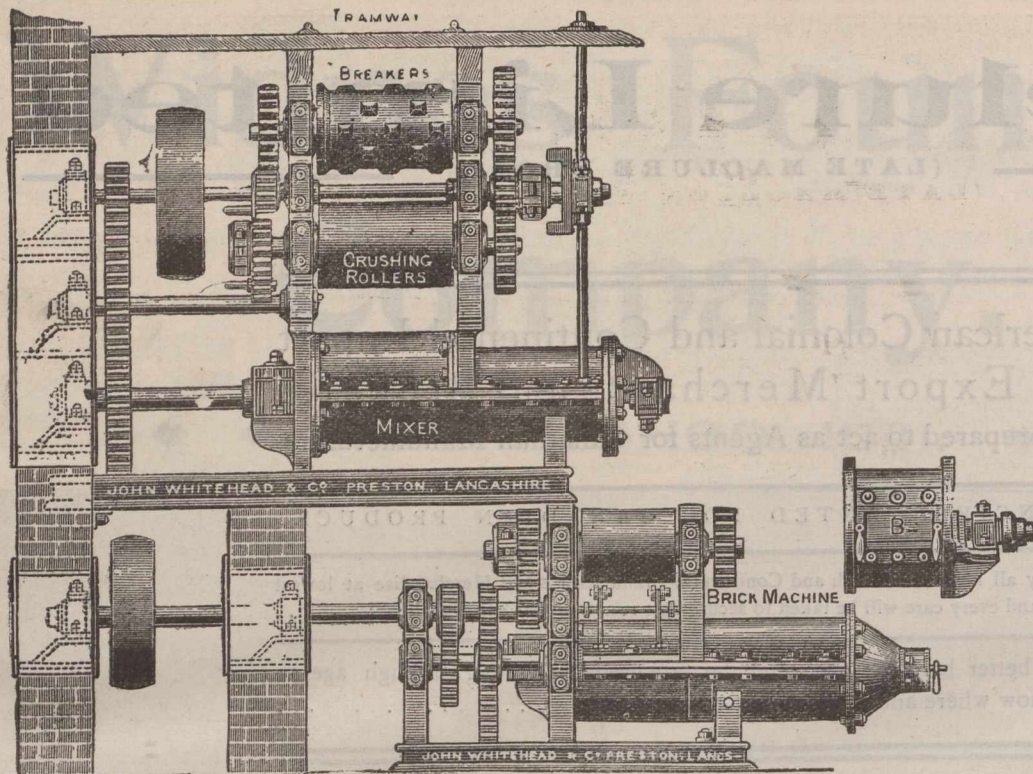


PATENT SECTIONAL BEAMING MACHINE.

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.



Telegraphic address :—

“Bricliffe, Preston.”

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

**John Whitehead & Co.,
Limited.**

Albert Works,

PRESTON, ENGLAND,

Brickmaking Plant

“The Manchester.”

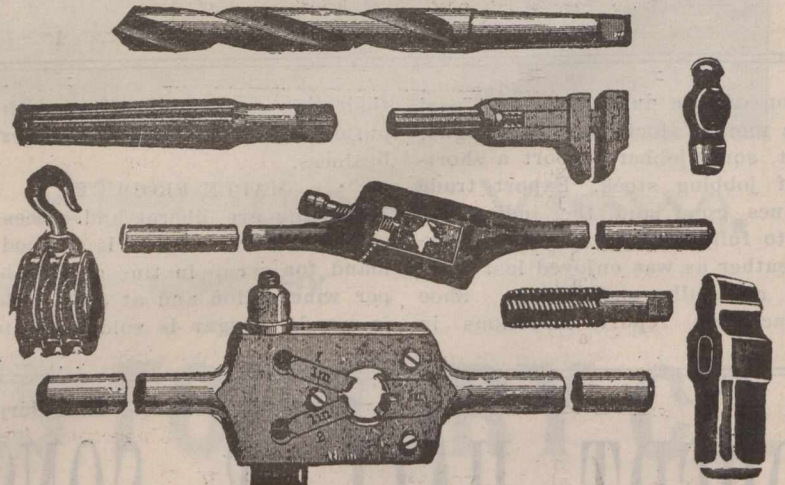
Machinery and appliances for the manufacture of Bricks, Tiles and Pipes, under the new Canadian Preferential Tariff.

ing 71c to 72c. Linseed oils are steady at 79c to 80c for raw and 82c to 83c for boiled. Cod liver oil is firmer at 37½c to 42½c. Chemicals are unchanged.

PROVISIONS.

The local market reveals no tendencies which, reported, might be intended to sway prices one way or other. A fair business is passing, with smoked hams and bacon in better demand, presumably owing to the higher price of beef and scarcity of choice quality, assisted by the comparatively low price of eggs, of which the public is now having a fill at prices seldom recorded at this time of year. Quotations selected heavy Canadian short cut mess pork, \$22 to \$22.50; heavy Canada short cut mess pork, \$21 to \$21.50; Canada short cut back, heavy, \$21 to \$21.50; heavy Canada mess, long cut, clear pork, \$21; light Canada short clear pork, \$20.50 to \$21; pure Canada lard, in 20-lb. pails, 11½c to 12c; com-

**THE MIDLAND MFG. CO., LD.,
SHEFFIELD, ENGLAND.**

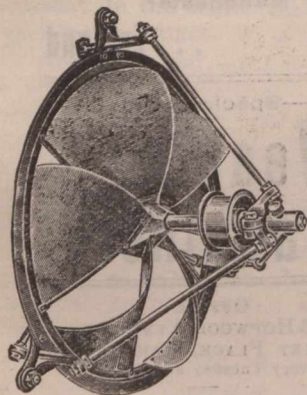


SPECIAL NOTE.—Buyers have 33⅓ per cent in their favour by purchasing from The Makers and Inventors in England under the new Canadian Preferential Tariff.

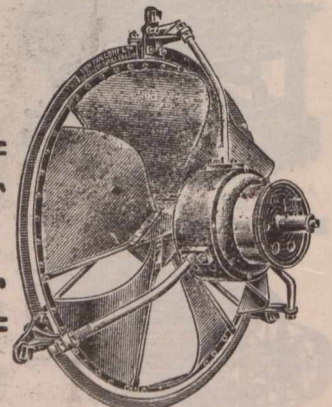
“Sun” Ventilating Fans

**Highest Efficiency, Strength
and Lightness**

**MADE ENTIRELY OF WROUGHT
OR MALLEABLE IRON.**



Belt Driven.



Electrically Driven.

For Ventilating, Drying and
All Cooling Purposes . . .

“Sun” Fan Co. Ltd.,

**GENERAL BUYING
AGENTS WANTED.**

Special prices to Canadians
under the New Tariff.

40a Thornton Road, BRADFORD, ENG.

ESTABD

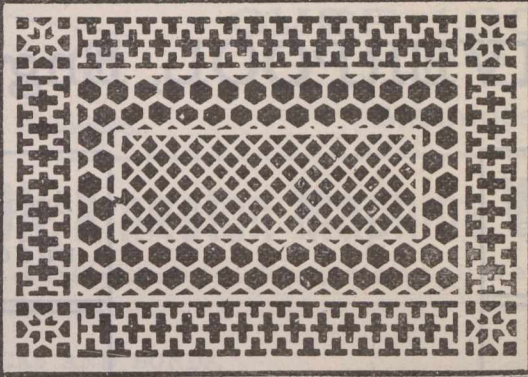
1859

LIVERPOOL RUBBER COMPANY LTD

MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES

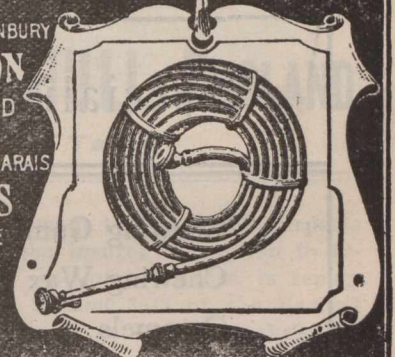
CANVAS, PLIMSOLL, GYMNASTIC & LAWN TENNIS SHOES

GARDEN
HOSEDELIVERY HOSE, BELTING,
ROAD MATS, VALVES, SHEETS.WASHERS
ANDALL KINDS OF MECHANICAL
RUBBERS. INDIA RUBBER THREADCAB
TYRES
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AND
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TYRESTELEGRAPHIC ADDRESS:—
"RUBBER," LIVERPOOL.
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34 ALDERMANBURY

LONDON
ENGLAND

20 RUE DE MARAIS

PARIS
FRANCE

HEAD OFFICE & WORKS

VAUXHALL RD LIVERPOOL ENGLAND

EXTRACT OF INDIGO. REDUCED INDIGO.

J. W. EASTBURN,

Raglan Chemical Works:

HALIFAX, ENGLAND.

Special prices to Canadians under the new
Canadian Tariff.

pound lard, in wood pails, 20-lb., 8¼c to 9c; Boar's Head brand, in 20-lb., wood pails, \$1.97½ to \$2.05; and Globe at \$1.72½ to \$1.80; 20-lb. tin pails, ¼c per lb. less; hams, 12c to 14c, and bacon, 14c to 15c per lb. Liverpool, April 9.—Hams, short cut, steady, 49s 6d. Lard, American refined, in pails, steady, 48s 6d. Chicago, 9.—Provisions closed 5c to 10c higher. Future quotations: Pork, May, \$16.50; July, \$16.67½. Lard, May, \$9.60; July, \$9.70. Ribs, May, \$8.90; July, \$9.02½; September, \$9.10. Cash quotations: Mess pork, \$16.45 to \$16.50; lard, \$9.55 to \$9.57½; short ribs, \$8.80 to \$8.90; shoulders, 7½c to 7¾c; short clear sides, \$9.25 to \$9.35. The rise in the price of meat in England is attributed more to the prohibition of Canadian and Argentine cattle than to the operations of the American beef combination. During the first quarter of this year more than 8,000 less cattle were imported through Liverpool than during the corresponding period of 1901, and the South American dead meat trade has failed to com-

pensate for this shortage. The Butchers' Association and the Association of Foreign Cattle Traders aver that the scarcity in meat will increase unless the Government permits the entry of South American and Canadian live cattle, which might safely be done as disease among this stock has disappeared.

WOOL.

Market unchanged from last report. Some Cape is selling at 16c to 16½c. Boston reports the market there as quiet, owing to the strikes in the woolen mills.

INSURANCE DECISIONS.

Applicant as Part of Contract.—Under Code, c. 4, sec. 1741, providing that no application or representation made by a person obtaining insurance shall be introduced in evidence unless a copy of such application or representation be attached to the policy, and insurer cannot show the falsity of statements contained in an application or representation where no copy thereof is attached to the policy. *Corson vs Iowa Mut. Ins. Ass'n*, 88 N. W. Rep. (Iowa 1086.—Changing Beneficiary.—The beneficiary in a mutual benefit association life policy has a vested interest therein, which cannot be taken away without his consent, unless change of beneficiaries is authorized by the policy or the by-laws of the association. *Hill vs Groesbeck et al*, 67 Pac. Rep. (Colo.) 167.—Changing Beneficiaries.—Another View.—Though insured gives a benefit society

certificate to the beneficiary with intent that it shall be hers absolutely, this does not amount to a contract, so as to prevent his changing the beneficiary. *Cade vs Head Camp*, Pacific Jurisdiction, *Woodmen of the World, et al.*, 67 Pac. Rep. (Wash.) 603.

Effect of Assignment.—Assignment of a paid-up policy after notice to the insurer and acceptance by the assignee works a complete change of ownership. *Appeal of Colburn*, 51 At. Rep. (Conn.) 139.—An expulsion of a member from a fraternal insurance society must be made in accordance with its rules and constitution; otherwise, it is null and void. *Woodmen of the world vs Gilliland*, 67 Pac. Rep. (Okl.) 485.—Fraternal Society.—Provisions as to Old Line Insurance.—Where the answer of defendant in an action on a life policy alleges that it is a fraternal beneficiary society, but there is no proof thereof, and the certificate sued on indicates that the organization is an insurance concern, it will be considered a life insurance company, subject to the provisions of Code, section 1812. *Brown et ux vs Modern Woodmen of America*, 88 N. W. Rep. (Iowa) 965.

Husband and Wife — Agreement at Time of Divorce.—Where the premiums on a life policy were paid by the wife of insured, who had possession of the policy, and, after being divorced from insured, gave the policy to him in pursuance of his agreement to have their son made the beneficiary, insured's action in making himself the beneficiary was a fraud on the son, and after his death his personal representatives held the proceeds of the policy as trustees for the son. *Cockrell vs Cockrell et al*, 31 So. Rep. (Miss.) 203.

TELEGRAMS :
"ATTRACTION," LIVERPOOL.

TELEPHONE
NO. 6848

WILLIAMS & Co.,

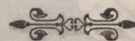
Wholesale and Export Manufacturing Confectioners.

96 Wood Street,
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Specialities.

Chewing Gums
Chewing Wax
Caramels
Caramel Toffee
Turkish Delight
Soft Pan Work.

Special Prices to Canadians
under the New Tariff.



Send for Samples and Prices.

—Incumbrance as Part of Insured Property.—Where a policy insured for separate amounts the dwelling house, furniture, cattle, and other items, and provided that any incumbrance of the property insured without the consent of the company should avoid the policy, a chattel mortgage on the cattle does not avoid the policy as to the house and furniture. *Taylor vs Anchor Mut. Fire Ins. Co.*, 88 N.W. Rep. (Iowa) 807.

Insurance by Lessee. — A lessee's agreement to insure was an independent agreement, in which he acted as a principal, and the lessor could not be held liable on the ground of agency. *Northern Assur. Co. vs Goelet et al*, 74 N. Y. Supp. 553.—Limited License —A license authorizing a life insurance company to transact business in this State does not authorize it to engage in the business of loaning money. *State vs Union Cent. Life Ins. Co.*, 67 Pac. Rep. (Idaho) 647.—Marine Insurance.—In the absence of proof of the existence of a usage, such as prevails in England, that a marine insurance broker who procures a policy of insurance for a client is alone liable to the underwriter for payment of the premium thereon, and must himself look to the assured, the ordinary rule governs in this country, and the assured becomes the debtor of the underwriter for such premiums. *Mannheim Ins. Co. vs Hollander*, 112 Fed. Rep. (U.S.) 549.

Mortgagor and Mortgagee.—Where a mortgagor of personality agreed to insure the property for the benefit of the mortgagee, but failed to do so, and a donee, with knowledge of the agreement, insured for her own benefit, the mortgagee was not entitled to the proceeds of the policy. *Shadgett et al vs Phillips & Crew. Co.*, 31 So. Rep. (Ala.) 20.

Recourse to the Courts.—Where the constitution of a mutual benefit association provided that any member who considered that an injustice had been done him by any action of the order might appeal to the supreme council, the action of the order in suspending a member will not be reviewed by the courts when no such appeal was taken. *Finerty vs Supreme Council Catholic Knights of America*, 88 N. W. Rep. (Iowa) 834.—Rights of Beneficiary Previously Designated. —Restrictions in laws of beneficial society as to method of changing beneficiary are matters of contract between it and assured, so that, a change having been made otherwise by the assured with the assent of the society, the beneficiary cannot complain. *Supreme Court, Order of Patricians, vs Davis et al*, 88 N. W. Rep. (Mich.) 874.

Stipulations of Agent.—Statements not amounting to fraud or mistake, made by an insurance agent during the negotiations for a policy, are not available to vary the terms of a written contract, subsequently entered in-

to, in which such negotiations are merged. *Wells vs Vermont Life Ins. Co.*, 62 N. E. Rep. (Ind. App.) 501.

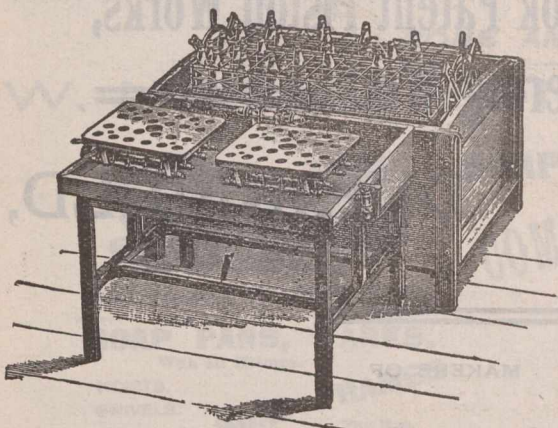
Warranty as to Age.—Where an applicant for a life policy stipulates in the application for the truth of statements made by him therein, there is a breach of warranty if his age be not as given in the application, though the statement was not intentionally or wilfully false. *Dinan et ux vs. Supreme Council Catholic Mut. Ben. Ass'n.*, 50 At. Rep. (Pa.) 999

Marine Insurance for Part Value.—Where a vessel carries marine insurance for a part only of its value, the owner is a co-insurer as to the uninsured part, and in case of a loss such part, called the "owner's risk," is to be taken into consideration in fixing the proportion of the loss to be paid by the insurer. *Egan vs British & Foreign Marine Ins. Co.*, 61 N. E. Rep. (Ill.) 1081

Material Representation.—A false statement, in an application for life insurance, in relation to the last time the applicant was treated by a physician, and the disease for which he was last treated, which was both a warranty and a representation material to the risk, is fatal to a recovery on the policy, and justifies the direction of a verdict for defendant in an action thereon. *Priestly vs Provident Sav. Co.*, 112 Fed. Rep. (U.S.) 271

Option to Rebuild.—A condition in a policy insuring a building against

Bottle Washing Machinery



OUR NEW PATTERN "KINGSTON."

No. 2

22-dozen Half-pint Beers.

Fitted with Revolving Rinsers as shewn,

£27

with Bottle Sinker.

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

Original Inventor and Patentee.

Machines from £10 to £40.

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

Special estimates to Canadians under the New Tariff.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price April 3. (Bid)	Cash value per S.
British North Am.	243	4,866,666	4,866,666	1,776,332	3	Apl. Oct	136	330 48
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3½	June Dec	147	73 50
Commercial, Windsor...	40	500,000	350,000	60,000	3	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	*2½	May	244	122 00
Eastern Townships.....	50	2,000,000	1,742,535	1,050,000	3½	Jan July	150	75 00
Halfax Banking Co.	20	600,000	600,000	500,000	3½	Feb. Aug	158	79 00
Hamilton	100	2,000,000	1,995,750	1,500,000	5	June Dec	205	205 00
Hochelaga	100	2,000,000	1,500,000	750,000	3½	June Dec	152	152 00
Imperial	100	2,500,000	2,500,000	1,850,000	5	June Dec	239	320 00
Merchants' Can.	100	5,000,000	5,000,000	2,500,000	3½	June Dec	148	145 00
Moisons	50	2,500,000	2,500,000	2,150,000	4½	Oct April	203	103 00
Montreal	200	12,000,000	12,000,000	7,000,000	5	June Dec	260	320 00
Nationale	30	1,200,000	1,200,000	275,000	3	May Nov	95	38 50
New Brunswick.....	100	500,000	500,000	250,000	6	Jan July	300	200 00
Nova Scotia.....	100	2,000,000	2,000,000	1,300,000	4½	Feb. Aug	232	232 00
Ontario.....	100	1,500,000	1,383,630	350,000	2½	June Dec	126	126 00
Ottawa.....	100	1,984,902	2,000,000	1,761,600	4 3/8	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	700,000	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	132	132 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3½	Feb Aug	175	17 00
St. Stephen's.....	100	200,000	200,000	45,000	2½	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	750,000	5	April Oct	233	116 50
Toronto.....	100	2,400,000	2,400,000	2,340,000	5	June Dec	230	230 00
Traders	100	1,350,100	1,314,420	250,000	3	June Dec	112½	112 25
Union (Halfax).....	50	900,000	900,000	505,608	3½	Mch Sept	150	75 00
Union of Canada	100	2,000,000	2,000,000	550,000	3	June Dec	.....	.....
Western.....	100	500,000	401,389	184,000	3½	Apl	.....	.....
Agri. Sav. and Loan Co	50	620,200	620,200	192,000	3	Jan July	.....	.....
Bell Telephone Co	100	5,000,000	5,000,000	800,000	4½	Jan *	160	160 00
Brit. Can. Loan & Inv. Co...	100	1,987,900	398,481	120,000	2½	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	359,214	180,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co...	100	2,700,000	2,700,000	.....	.....	Jan *	60	60 00
Can. Landed & Nat'l Inv't Co.	100	2,005,000	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	1,491,057	3	Jan July	115	57 50
Can. Sav. & Loan Co.....	50 & 7½	750,000	750,000	250,000	3½	Jan July	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	450,000	*1½	Jan July	136	136 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,200	40,000	2	Jan Dec	72	36 00
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1½	Jan *	124	62 00
Dominion Cotton Mills Co...	100	3,333,600	3,333,600	.....	6	Mar *	56½	56 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	3½	Jan July	125	125 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	893,000	4½	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
Lond. & Can. Loan and Ag.	50	1,000,000	877,237	87,500	3	Jan July	68	34 00
London Loan Co.....	50	679,700	678,550	160,000	3	Jan July	110	50 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	50,000	.....	Jan July	55	55 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	168	67 20
Montreal Gas Co	40	3,000,000	2,998,640	.....	5	April Oct	241	96 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,315	2½	Feb. *	266½	133 25
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. *	120	120 00
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb Aug	95	95 00
Montreal Loan and Mortg.....	25	500,000	500,000	380,000	3½ & 1	Mch Sep	127½	54 37
Ont. Indus. Loan and Inv.....	100	465,800	314,386	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	560,000	3	Jan July	121½	60 75
People's Loan and Dep. Co.	50	600,000	600,000	.....	.....	Jan July	24	12 00
Real Est. Loan Co.....	40	373,720	373,720	50,000	2	Jan July	70	35 00
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	162,355	8	May Nov	114½	114 50
The Royal Electric Co.....	100	2,250,000	2,250,000	320,155	.....	Jan. *	240½	240 50
Toronto Electric Light Co...	100	2,000,000	2,000,000	.....	.....	Jan. *	136	136 00
Toronto Mortgage Co.....	50	1,445,860	724,540	250,000	2½	.....	76½	76 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. *	108	108 00
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112½	112 50

* Paying quarterly dividends.

loss or damage by fire, which purports to give the insurer the option to rebuild in case of total loss, is repugnant to Section 3643 of the Revised Statutes, and void. Milwaukee Mechanics' Ins. Co. vs Russell, 62 N. E. Rep. (Ohio) 338.—Power of Agent to Make Waiver. — An insurance agent with authority to write insurance, collect premises, and act generally as the company's agent for such purposes and to make insurance contracts, has power to waive a condition in a policy written by him providing that any change in the title or possession of the property would avoid the policy unless an agreement that such change might be made was indorsed on the policy. Continental Ins. Co. vs Brooks, 30 Sq. Rep. (Ala.) 876.

Suicide while Insane.—A condition in a life insurance policy that if, within three years from the date of the policy, the insured should die, by suicide, sane or insane, the liability of the company should be limited to the amount of the premiums paid, is valid, and it is no answer to such a stipulation that the insured was insane, or unconscious of the moral and physical consequences of the act which caused death. Scherar vs Prudential Ins. Co. 88 N. W. Rep. (Neb.) 687.—Time Within Which Action Must be Brought. — A provision in a life policy to the effect that no suit shall be brought thereon after six months from the death of insured is valid. Lewis vs Metropolitan Life Ins. Co., 62 N. E. Rep. (Mass.) 369

JOHN PEACE & SONS.

The best evidence of prosperity on the part of a manufacturing concern is that all hands are being constantly employed and that every wheel is kept steadily turning. A firm which advertises liberally and is not quite satisfied to do business without at least

Alexander Oldham & Sons,

Johnson Brook Patent Piston Works,
and Engineering Works

DUKINFIELD,
ENGLAND.



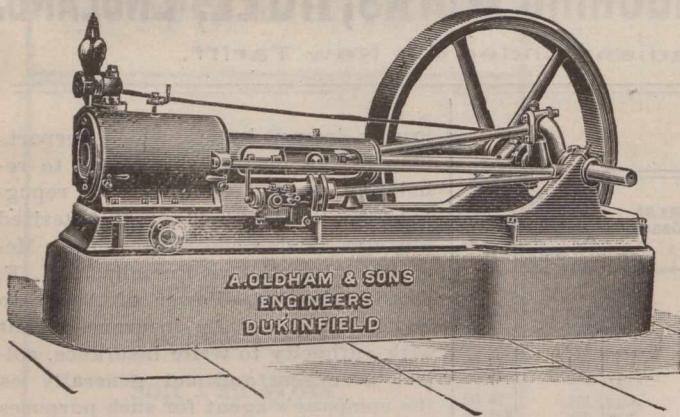
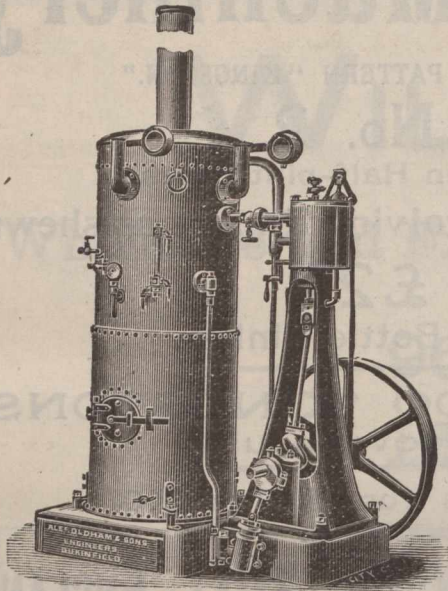
MAKERS OF

Vertical & Horizontal Steam Engines,

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

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

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



letting the business world know that it is alive and in the field for whatever share of trade it can legitimately control, is not likely to have its factory wheels clogged with rust or its doors creaking on their hinges. No business man's trade comes to him from the mere fact of close proximity. Were such a fact the world of commerce could be readily adjusted and evenly divided by a few civil engineers. That this is not the case, however, is being proven daily by the distant trade acquired by active capable firms in all branches of manufacture through the broad spirit of enterprise as above specified, working hand-in-hand with the business integrity which calls upon them to employ only the best tradesmen and use only the best metal. These three combined form a "triple alliance," of the strongest commercial significance, against which it is useless for opponents to strike.

In a letter before us bearing date March 10th last, the enterprising firm of Messrs. John Pearce & Sons, file and steel manufacturers, and proprietors of the Well-Meadow File and Steel Sheffield, Eng., whose advertisement may be seen on another page of this Journal, inform us that although business is quiet in Sheffield generally their works are being pushed to their extreme limits in order to keep pace with their growing trade. New machinery of the most improved type is being constantly added and even with these efforts orders are coming forward sufficiently fast and large to

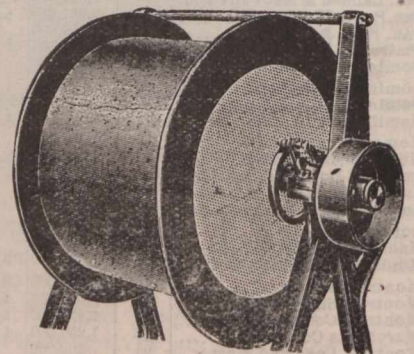
keep business as crowded as before. They say: "We have this year moved to larger and more convenient premises, which will enable us to deal more promptly with orders and also increase the output. Our files are constantly being praised by consumers and dealers find no difficulty in selling them as complaints are practically unknown. We make goods to Canadian patterns and they easily hold their own with the best Yankee makers, often cutting them out altogether."

For all this there must be tangible reason. The methods as above described are adhered to by this firm and it is safe to predict that the methods which are followed by success of the highest order are pretty certain to be fully continued. Among the firm's specialties are: Steel—Best crucible cast steel for turning and slotting tools, sates, punches, dies, and chisels; also for masons' hammers, chisels, picks, quarry and miners' drills, &c.; Bessemer and Siemens-Martin steel in bars sheets and strips. Files and rasps of every description or made to any pattern. Hammers for engineers, smiths, masons, miners and quarry work. Chisels for engineers, masons and other purposes. Shoemakers' knives, hammers, nippers, rasps, and all descriptions of shoemakers' tools. Cutlery.—Carvers, table and dessert knives, pen and pocket knives, razors, scissors, spoons and forks. Send for illustrated price list to John Pearce & Sons, Algoma Works, Sheffield, England.

ELECTRO MAGNETIC SEPARATORS.

These machines are of two types, and each of these types has been developed along definite lines to obtain definite results which may be generalized as follows:

Type 1 is the latest development of the old style Permanent Magnet Separator at a point immediately in front of the machine and is then carried away by barrows or a shute according to arrangement.



The capacity of this machine varies considerably depending on the rate at which the machine is fed and the rate of feeding the material is largely determined by the amount of iron contained therein. A machine of this type with a barrel 3 feet wide between the flanges and 3 feet in diameter working at 25 revolutions per

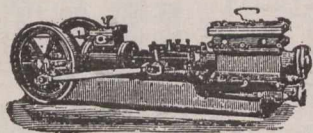
Telegrams : "NEILL, ST. HELENS."

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.

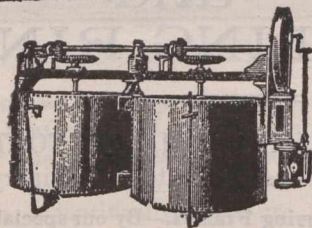
STEEL SOAP FRAMES
The Best
in the Market.

CRUTCHING MACHINES

New Bar-Cutting and
Tabletting
Machines

MILLING MACHINERY
Hand and
Steam Stamping
Machines with Dies.

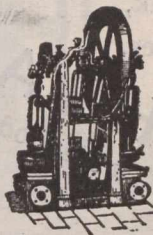
GLYCERINE PLANT,
With Fire or Steam Evaporation.



VINES.

**SOAP
COMPLETE PLANTS
CHEMICAL**

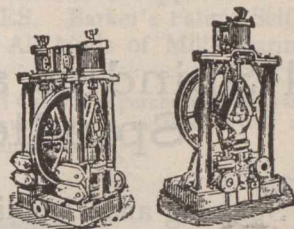
All on Newest Design.



VERTICAL FRAME PUMPS FOR LIQUORS.

BRASS AND IRON CASTINGS
OF EVERY DESCRIPTION.

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



CAMERON PUMPS. PILLAR PUMPS.

FILTER PRESSES,

In Cast Iron
or Gun Metal.

CHEMICAL PUMPS,
Pans
and Stills.

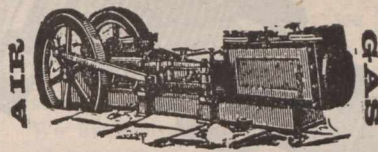
NOTED
AIR COMPRESSORS,

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.

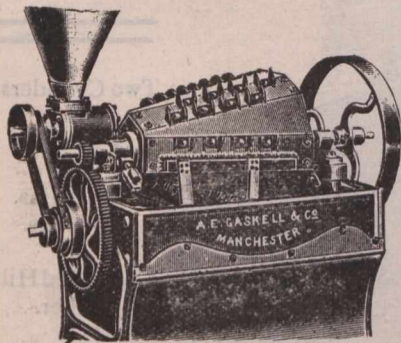
Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

minute and treating slag from Bessemer converters will extract the iron from 800 tons per week of 144 hours.

Analytical tests of results produced by these machines show the resulting residue to contain higher percentages of iron than the residues produced by any other machines for this purpose.



The keen competition in the Bessemer steel trade has compelled even the largest firms to ignore no chance of economising and one of the items now receiving attention is the huge slag heaps characteristic of this purpose and the reclaiming of iron therefrom.

Complete plants for the crushing and separating of any material will be

quoted for upon receipt of full particulars of requirements.

Other materials which these machines have been used to treat are tobacco snuff, glass, cotton seeds, etc.

The power to drive a Type 2 machine 3 feet wide is 1½ h.p. and working at 120 volts this machine takes 5 to 6 amperes. A. E. Gaskell & Co., 6 Dickinson street, Manchester, Eng.

**BUTTERWORTH BROTHERS, LTD.,
GLASS MANUFACTURERS.**

The above firm was founded in 1867 in Manchester for the manufacture of steam gauge glasses, lubricators, glass fittings for cotton, silk, flax, woollen and other machinery, glass cylinders, bent tubes, chemical apparatus in glass and in fact all kinds of glass as applied to machinery. Business rapidly developed upon those lines, and in 1889 was transformed into a private limited company. From that date the firm became widely known for technical glass of all kinds. A large trade was opened out in Canada, in the United States and in South America, in addition to all the British Colonies. Their gauge glasses are in use wherever high pressure is employed, by railway

companies in nearly every country in the world, on steamboats belonging to nearly every nationality. It became necessary for them to issue price-lists in various languages, and a big trade is done with Germany, Russia, France and other European countries. The British Admiralty and other departments of the Government tested their glasses and use them exclusively upon all their vessels. The company developed a trade in gauge glasses with white enamelled stripes and with combined red and white enamelled stripes, these being of great convenience for up the level of the water in dark engine houses. Recently they have made several shapes of gauge glass protectors to avoid greakage of the tubes.

A few years ago they built special works for the production of flint glass, table glass confectionery glass and pavement lights. Another of their specialties is the production of glass mandrills for the rubber and cycle trades. Yet another, the manufacture of pump glasses for aerated water machinery, the insides of the glasses being bored out with mathematical precision, and the glasses being capable of withstanding high pressure.

About six years ago, this company opened out a fresh department, for

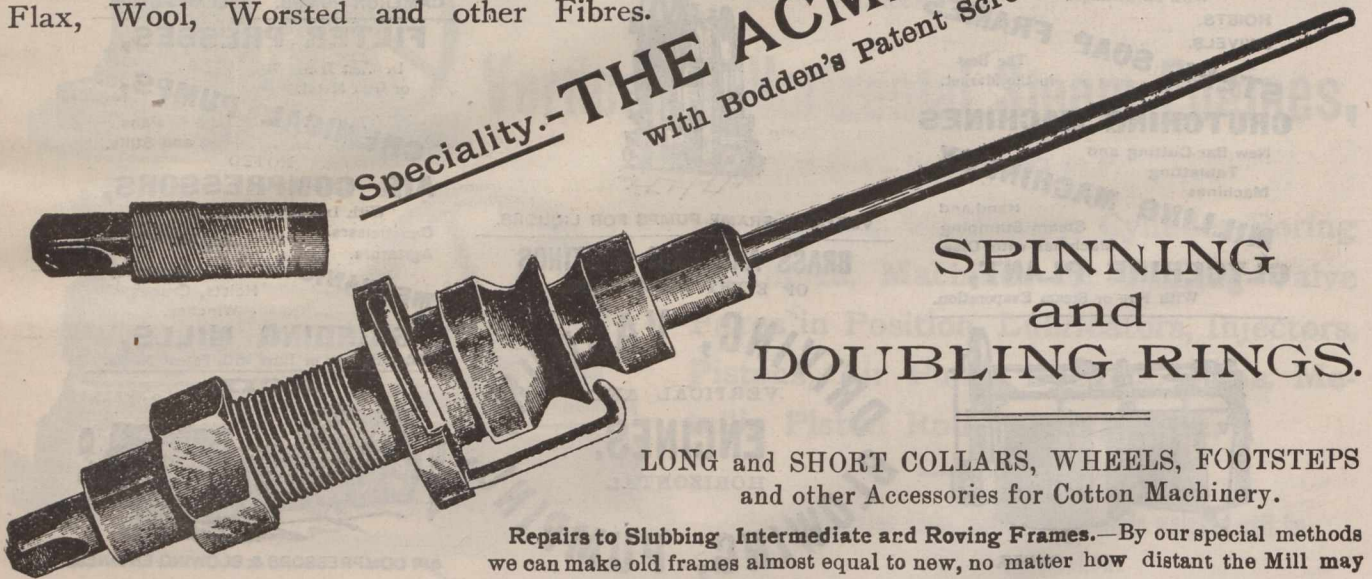
WILLIAM BODDEN & SON, Limited.

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.

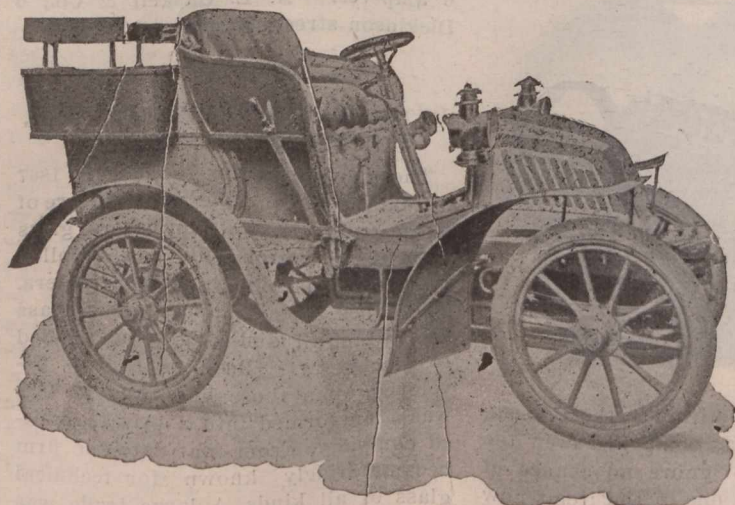
SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF.

the production of ships' glass, such as deck lights, lenses, cabin globes, etc., Of late years in connection with electric lighting, they have produced millions of glass separator tubes, for accumulators, in various patterns. Another specialty consists of lamp glasses for street lighting, railway stations, carriage lamps, shop lamps, arc globes, and all kinds of large lamp globes. Incidental to the above productions, Butterworth Brothers has a large equipment of cutting, grinding and engraving establishments, and the gradual but unceasing growth of the concern for 35 years past has finally placed them in a position to supply almost the whole field of glassware, pressed, moulded or blown, plain or decorated, clear, opal or colored. Primarily, however, the company's specialties were for the mechanical trades, and these are the articles in which they still specialise.

The company thus refer to the "T. A." Gauge Tube, registered design, of which they are the makers: "T.A." Tube, (Triply Annealed) — A sound well-annealed gauge glass is urgently needed. Accidents are so serious that a first rate quality of glass is of the utmost importance. We have given much attention to this subject, and have, for a third of a century, striven to effect improvements both in the chemical constituents and in the an-

nealing of our gauge tubes. After a long series of experiments, we perfected a new system of annealing ovens; by an ingenious system of heat

Marshall's 'Belsize' Car



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

Marshall & Co.
Belsize Works. CLAYTON, MANCHESTER, ENGLAND.

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

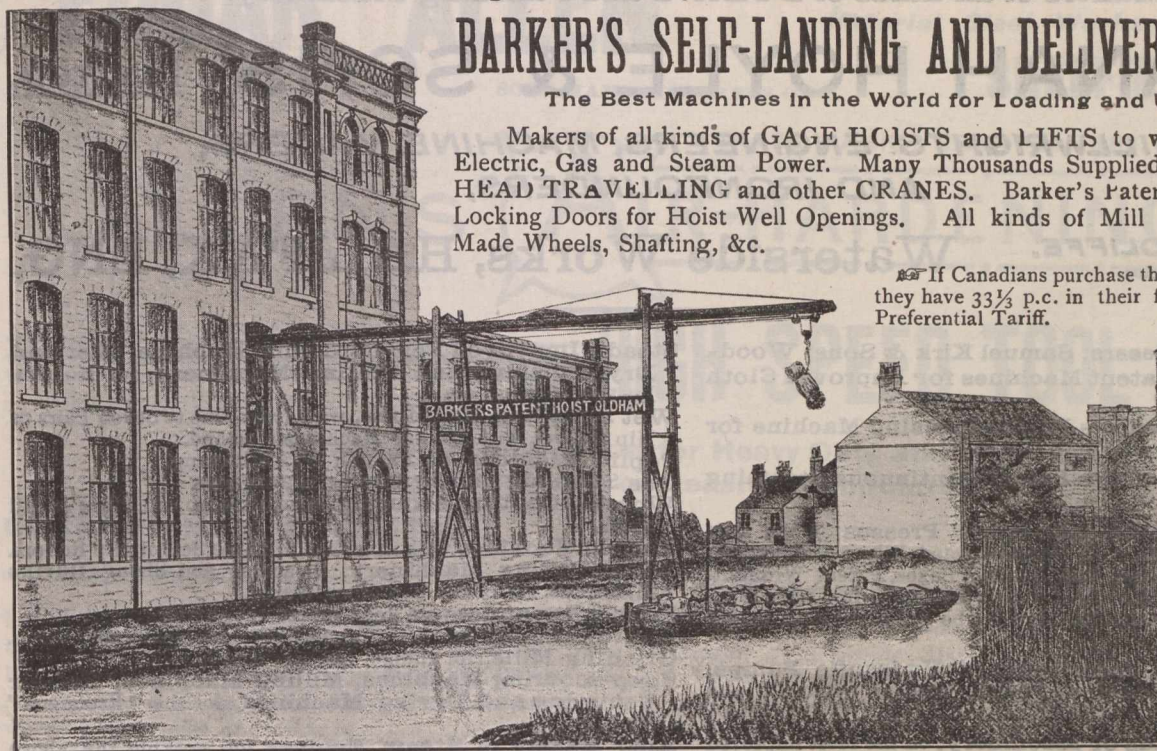
Original Inventors, Patentees and Sole Makers of

BARKER'S SELF-LANDING AND DELIVERING HOISTS

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

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

If Canadians purchase these Cranes in England, they have 33 1/2 p.c. in their favour under the new Preferential Tariff.



Barker's Patent Hoist.

70 ft. long, 30 ft. high. Winds one Bale per Minute.
OVER 2,000 AT WORK.

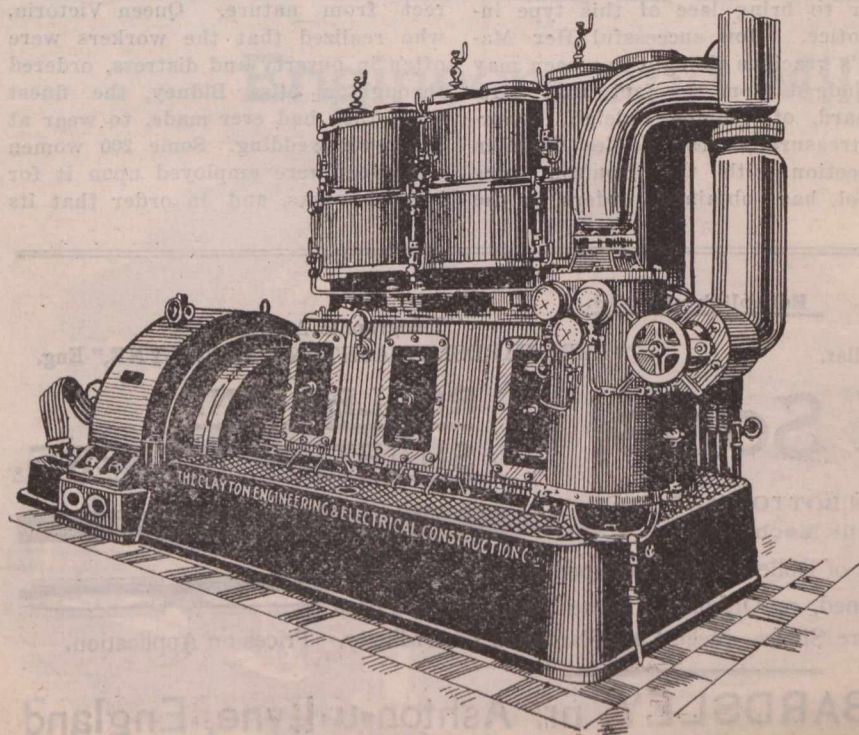
registering we adjusted the exact degree of heat required by the composition of the glass. Our new system thus the first, in the history of the trade, to scientifically measure the heat, and the time taken in raising and lowering the heat. We ask you to test these "T.A." tubes for yourselves, either by high steam pressure, by plunging in a fire, by hydraulic pressure, by submerging in boiling oil or by other tests. But the essential thing is to try them under steam, and this we cordially invite. Six months' experience of this annealing, applied to our ordinary tubes, convinced us and many of our important customers, that

the results were excellent. We decided, therefore, to place upon the market a special tube, viz., the "T. A." tube, triply annealed. That is, we put the tubes through our patent annealing process three times. This is expensive, but it results in the best tubes yet made. They have been tested to the highest known steam pressure, and we already hold many testimonials.

"Invincible" Gauge Glasses. — We wish to inform you of an important improvement we have made in the annealing of our "Invincible" Gauge Tubes. As you know, the modern system of high pressure puts a severe

test upon gauge glasses; we have always given anxious care to the question of annealing, but have felt that there was still room for improvement. We have now perfected a new system of annealing ovens, and by an ingenious system of heat registering we now adjust the exact degree of heat required by the glass, whatever its composition, and whether it be in plain, enamelled; or lead tubes. We cordially recommend your special attention to the tubes, and ask you to send for a small trial lot to put under test for yourselves, as we cannot but think that it will interest you to know how thoroughly trustworthy they are.

The CLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited.



HEAD OFFICE AND ENGINE WORKS :
Newton Hyde, near Manchester, Eng.

ELECTRICAL WORKS :
Clayton, near Manchester, Eng.

Telegraphic Address : "DYNAMO, HYDE."
Telephone : No. 62, HYDE.

DIRECT-COUPLED.....

High-Speed Plants

for

Traction or Lighting.

Telegraphic Address: "ELKANAH, HALIFAX."

National Telephone, No. 183.

Makers of all kinds of DYEING and Finishing Machinery.

ELKANAH HOYLE & SONS, LIMITED,**MILLWRIGHTS. ENGINEERS, MACHINE MAKERS,
AND IRONFOUNDERS,****F. HORATIO CLIFFE,**
Managing Director.**Waterside Works, HALIFAX, ENG,****Sole Makers of Messrs. Samuel Kirk & Sons' Woodhouse, Leeds, Patent Machines for Improved Cloth Finishing.****Sole Makers of Reffitt's Patent Pressing Machine for Soft Goods.****Sole Makers of Reffitt's Patent Continuous Steaming machine.****Makers of Hydraulic and Screw Presses on the most improved principles, with Telescopic and Elbow connections. Cotton Baleing Presses and Baleing 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, Repas-de-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 DRYING MACHINES, for Cotton and other Warps.****Patent Expanders, to keep pieces out at width.****Hydro-Extractors, both turned from underneath and above.****Grinding Mills, for Indigo, Lac and Argols.****Soap-scouring Machines, Milling Machines, Hot-air 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.**

Further, you will find that the processes of cutting and fusing are now rendered more safe and easy. We ask you not to put this aside. The subject is of grave importance, and merits your kind attention. Newton Heath Flint Glass Works, Manchester, Eng.

HONITON LACE.

English and Irish lace bid fair to share with home-worked embroideries the fashionable honors of the coming season, and more than one notable event in recent days has directed attention to the share that the beautiful handicraft of Devonshire may

hope to enjoy in it. Queen Alexandra, who is not only foremost in supporting home industries, but is one of the keenest collectors and most expert connoisseurs of fine lace, wore at the state opening of Parliament a marvellously fine and beautiful Honiton veil beneath the small diamond crown, and permitted it to be made generally known that she did so in order to bring lace of this type into notice. How successful Her Majesty's gracious thought has been may be judged from the fact that Mrs. Barnard, of Coombe Raleigh, honorary treasurer of the Ladies' Guild in connection with the Honiton Lace School, has obtained orders to the

value of over £1,000 to be executed between now and June. The Princess of Wales is patroness of this guild, and has honored it with repeated orders, but Royal support and sympathy are, of course, no new thing for the industry. There are old women living whose mothers helped to make a wonderful dress for Queen Adelaide, in which every flower was copied direct from nature. Queen Victoria, who realized that the workers were often in poverty and distress, ordered through a Miss Bidney, the finest dress they had ever made, to wear at her own wedding. Some 200 women and girls were employed upon it for several weeks, and in order that its

Established 1838.

Exchange, Tuesday and Friday, 1-30 to 3, N. Pillar.

Telegraphic Address,
"LEES, BARDSLEY, ASHTON-UNDER-LYNE," Eng.**Abel Lees & Sons,****ROLLER AND
SHAFTING MAKERS.****Makers of all kinds of FLUTED AND PLAIN BOTTOM AND TOP
ROLLERS for Cotton, Woollen and Silk Machinery.****New Front Lines of Rollers, Steel Hardened, or with Necks and
Squares Hardened, or Ordinary. Spare Top Rollers, Loose****Boss Shells or Spindles Supplied. Centre Shafts—Steel, Case-Hardened or Ordinary. Prices on Application.****Wheatfield Iron Works, BARDSLEY, nr. Ashton-u-Lyne, England**

EDGAR ALLEN & CO., LTD.,*Imperial Steel Works,***SHEFFIELD, Eng.**

SOLE MANUFACTURERS OF

TRADE MARK, - GRANTED 1885.

ALLEN'S**AIR-HARDENING****HIGH SPEED TOOL STEEL.**

The best Steel in the market for Heavy Cuts and High Speeds.
Any Tool Smith can easily manipulate it.

CORRESPONDENCE INVITED.

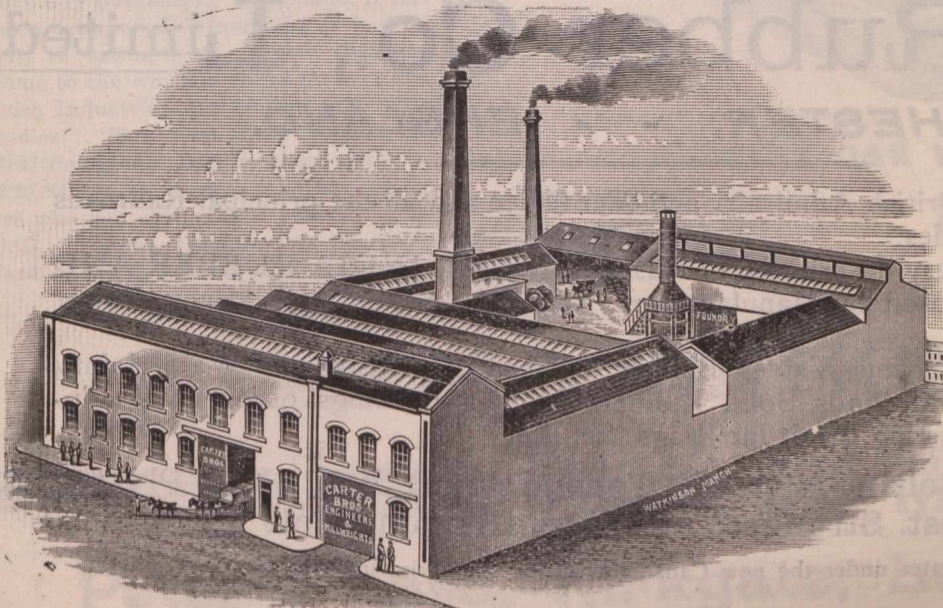
lovely design should not be repeated the patterns used were destroyed. The bridal veil and flounces worn by Princess Louise, Duchess of Argyll, at her wedding were also of this type.

At the present time, Honiton, Beer, Sidbury and Branscombe are in healthy rivalry as to the good work they are turning out, and the present revival owes much to the zeal and enterprise of private ladies. Mrs. Fowler, at Honiton, has been foremost among these, giving employment all the year round to women and girls, even though she saw little immediate prospect of disposing of their work. The county council has come to her support now with a handsome grant-in-aid, and she will be able to hold classes to instruct beginners. No less enthusiastic has been Mrs. Barnard, who has supplied fine designs, and striven to emphasize the Flemish

influences to which this lace unquestionably owes its origin. The people could not afford to buy new patterns, and without help were slow in adapting the examples put before them, but one of Mrs. Barnard's greatest triumphs has been that of preserving the art of making real net upon the pillows. This had so nearly died out that only one old woman could be found who knew the secret, and its restoration in the place of guipures had ousted it is immensely to the gain of the artistic character of the lace. Her own view was that if the industry was to be soundly re-established greater attention to style, design, and workmanship was needed. English lacemakers could not work at the same rates as those of the continent, and therefore, they should compete through finer and choicer wares.

At Beer, that charmingly pictur-

esque little village so beloved of artists, the rector (the Rev. Henry Gibbon) is fully alive to his parishioners' interests in the industry, and possesses a valuable ally in Miss Audrey Trevelyan, who has some fourteen highly skilled workers, while at the church day school there, are a dozen young girls learning, and about twenty more in the technical classes of the County Council. When Miss Trevelyan first set herself to raise the craft from the slough of bad design and worse execution into which it had fallen some years ago, she found that the wretched prices given by dealers, who were also very harsh and tyrannical in their treatment of the workers, seemed to have robbed them of all ambition. (As an instance, she mentioned one aged woman who was so miserably remunerated that she had scarcely clothes enough to cover her,

CARTER BROS.,**Engineers and Millwrights,****Bridge Street,****Rochdale, Eng.**

Specialty in

Mill Gearing

of all kinds.

Special terms to Canadians, under
the New Preferential Tariff.

GOLD MINERS DRILL STEELS

HOBSON, HOUGHTON & CO.

SUCCESSORS TO FRANCIS HOBSON & SON

SHEFFIELD, ENGLAND.

MINERS
HAMMERS
& PICKS

Sole Manufacturers of

HOBSON'S "CHOICE"

(XX) Extra Best & "Warranted" Best

Cast Steels,
FOR TOOLS, &c., &c.HOBSON'S "CHOICE" Extra Quality NEEDLE WIRE,
as supplied to leading consumers for 90 years, in the
United States of America.

Specialty for Machine or Hand Drilling.

Established upwards of 100 Years.

**Steel Forgings
And Castings.**

Horse Rasps, Files, Etc.

Sole Manufacturers of

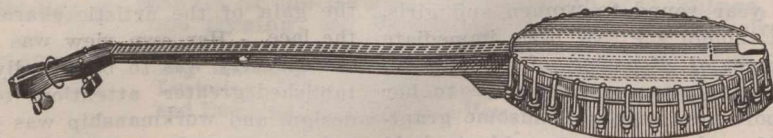
"SOHO" Special Self-Hardening Steel

Best and Cheapest on the Market.

Canadians have 33 $\frac{1}{3}$ p.c., in their favour, by purchasing these
English goods from us, under the new Canadian Preferential
Tariff.

New York Office and Warehouse.

but who, under encouragement and just pay, produced a piece of lace which won a special medal in the Paris Exhibition of 1900. In the Chicago Exhibition, also, high honors were attained for beautiful adaptations of Italian designs. The general buying public are not, however, sufficiently fastidious as to what they will buy, and provided that the handkerchief, or berthe, or flounce, is "real" in the sense of not being machine-made, they are not sufficiently exacting as to pattern, fineness of thread employed, or execution. Perhaps the very finest specimens now being turned out come from Branscombe, where the workers, who number upward of seventy, in addition to many girls under instruction, are extremely skilful. Sidbury, Sidmouth, and Exeter — this last with a factory in the hands of an old firm of high repute — all have workers, as well as other centres, but in some places, as, for instance, Sea-

R. J. Ward & Sons,

Military Musical Instrument Manufacturers.

Wholesale Importers
and Exporters ofGeneral Musical Merchandise,
10 St. Anne Street, LIVERPOOL, Eng.**Irwell Rubber Co., Limited.**

MANCHESTER, - - ENGLAND,

Contractors to the British Admiralty and War Office and all the principal Railroads at home and in the Colonies.

Manufacturers of every description of MECHANICAL INDIA RUBBER AND ASBESTOS GOODS used by Manufacturers, Railroads, Steamships, Mines, Power Plants, &c., &c.

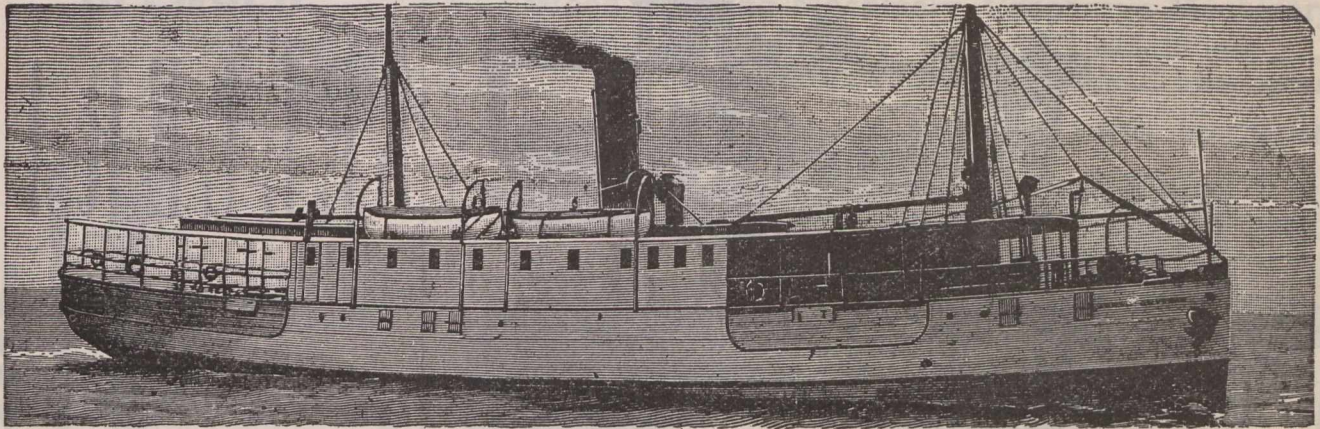
Solid and Insertion Sheets, Valves, Buffers, Washers for Steam and Water Joints, Rubber Belting, Hose of all kinds, Solid Rubber Tubings, Packings, of every description, Matting, Roller Covering, Fruit Jar Rings, &c., &c.

Give our "Brucoso" Belting a trial. Tensile strength of 6" x 4 Ply 12,000 lbs. The Latest, Strongest and Best Gripping Belt made.

Special rates under the new Canadian Tariff. Enquiries invited.

Lytham Shipbuilding & Engineering Co.

LYTHAM, ENGLAND.



Builders of Light Draft Twin-Screw Steel River Passenger Steamers as supplied for
H. M. Indian Government.

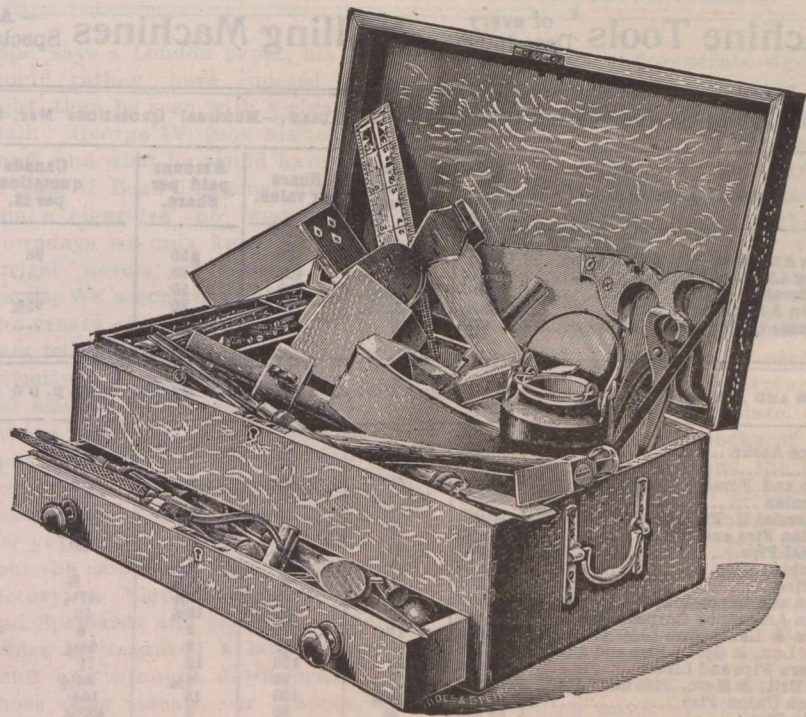
STEAM LAUNCHES UNDER CONSTRUCTION FOR SALE. STEEL STEAM BARGES. TWIN & SINGLE SCREW
STEAM TUG BOATS. Tel-graphic Address: Sternwheel, Lytham.

ton, the craft has practically disappeared. At Beer, it is interesting to note, several antique examples have lately been received for repair and restoration, in view of their being worn during the coming season.

Prices have advanced considerably with the higher standard of work of the last five or six years, and it would seem that there is no lack of young girls willing to make themselves really proficient. All who have interested themselves in the question are of opinion that the **great need** is that of better opportunity to learn to do the finest work, and that more classes and more advanced instruction yet are demanded. Miss Trevelyan points out that London possesses no great central depot where the buyer, foreign as well as English, can go when desirous of choosing choice examples for court or wedding dresses, and at which it should be possible to see all kinds of British laces. It must be borne in mind in this connection that in Bucks, Bedford, and the Midlands other ladies have been working successfully on similar lines, and these should also be brought under the direct notice of the ordinary purchaser. In Ireland, it has been achieved, however, and it is difficult to estimate the benefit that has come to the workers there through the Irish Industries Association and other bodies. The Irish Lace Depot, in Grafton street, Dublin, alone deals in £20,000 worth a year, and has workers who can earn £60 a year by their skill. Thanks, therefore, to the standard of merit and the methods of dis-

James Needham

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



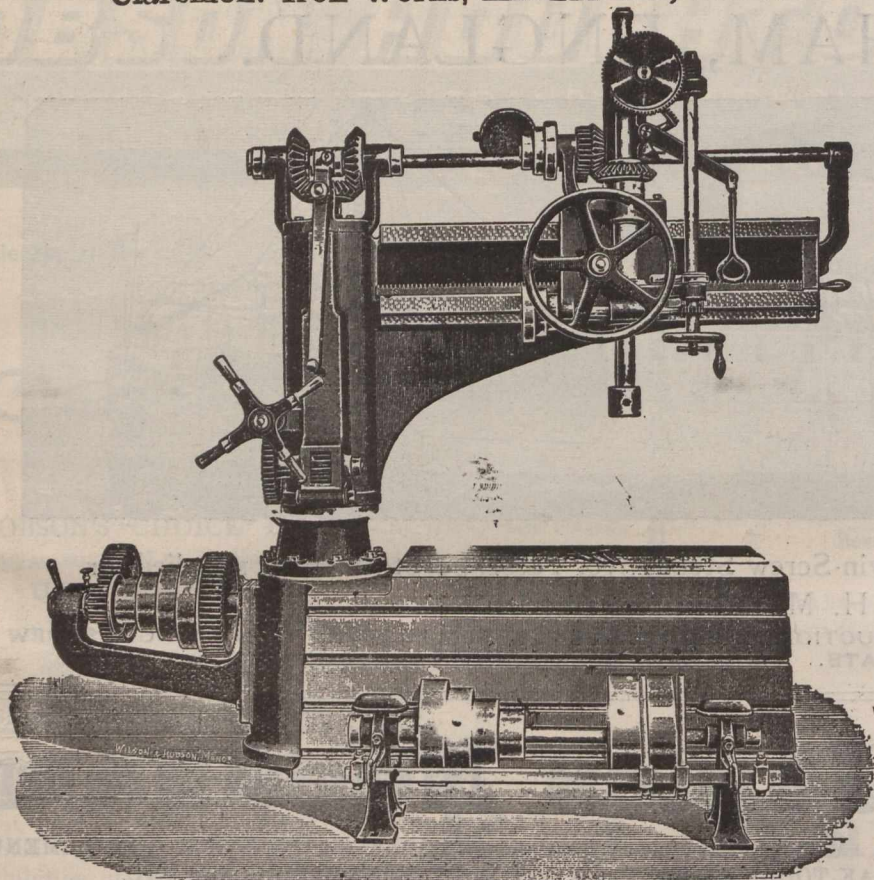
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And SHOREHAM ST.,
SHEFFIELD,
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TAYLOR & WATKINSON.

Leads, Clumps and Metal Furniture,
Peter's Yard, Kirkgate, Leeds, Eng.

GEORGE SWIFT,

Claremont Iron Works, HALIFAX, ENGLAND.



IMPROVED 5-FT. RADIAL DRILLING AND TAPPING MACHINE

Machine Tools of every Description. Drilling Machines — A — Speciality.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Mar. 31, 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.	\$50	\$50	98
Canada Life.....	2,500	5-6mos.	400	50	....
Confederation Life.....	10,000	7½ 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	95½
Guarantee Co. of North America.....	11,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, Mar. 22, 1902. Market value p. p'd up sh

Alliance Assur.....	250,000	8s. p. s.	20	2 1-5	9¾	10¾
Atlas.....	24,000	24 p. s.	50	6	26	227
British and Foreign Marine.....	67,000	25	20	4	18½	19½
Caledonian.....	21,500	12s. p. s.	25	5	5	28½
Commercial U. Fire, Life and Marine.	50,000	27½	50	5	45	46
Guardian Fire and Life.....	200,000	9	10	5	9½	10
Imperial Fire.....	60,000	25	20	5	28½	29½
Lancashire Fire.....	135,493	5	20	2		
Lion Fire.....	100,000	3	1½		5	
London and Lancashire Fire.....	95,100	22	25	2½	17½	18½
London Assurance Corporation.....	25,262	20	25	12½	52	54
London & Lancashire Life.....	10,000	10	10	2	8	8½
Liv. & Lon. & Globe Fire and Life...	391,752	90	St.	2	28½	29½
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	*33½	100	12	104	107
Phoenix Fire.....	53,776	35	50	5	38½	36½
Royal Insurance Fire and Life.....	135,234	59½	20		48	49
Sun Fire.....	240,000	8s 6d p. s.	10	10	10	10½
Union.....	45,000	18 p. s.	10	4	18	15

* Excluding periodical cash bonus.

tribution Irish laces and crochets are as much in demand in Paris, as in London. Unfortunately, however, the French buyers, who in Dublin will take practically all they can get, cannot be induced to visit Devonshire, for the dreadful deterioration of the sixties and seventies gave its lace a bad name, and they do not realize the extent of the recent improvement. It is to be regretted also that there are no better means of bringing the beauti-

ful English makes to the notice of American visitors, who are wont to be such generous buyers of artistic and covetable wares.

SNUFF'S DECLINE AND RISE.

Fashions change in tobacco as in everything else. When the Prince Regent was the first gentleman in Eu-

A BIG SELLER!!

Everyone in the Trade should stock them.



KING'S OWN CARAMELS



8d

1d



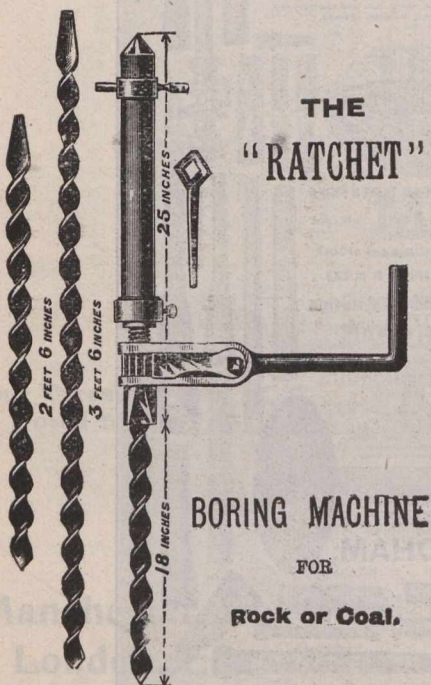
Manufactured Solely by The

Lancashire Steam Confectionery Co.,

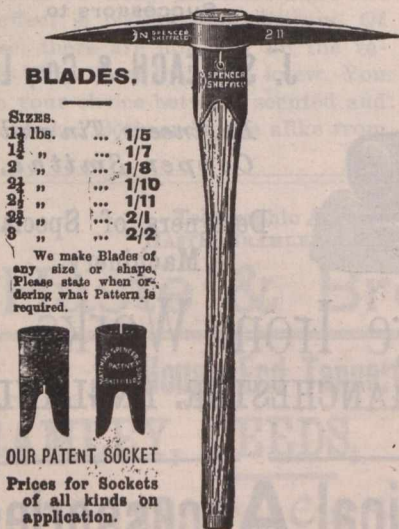
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Special prices to Canadians under the new tariff.

MATTHIAS, SPENCER & SONS,



These Mining Tools are manufactured for the Canadian Market under the New Preferential Tariff, which favours Canadians.



**Albion
Steel
Works,
SHEFFIELD, ENGLAND.**

JOHN PICKLES & SON,

Saw-Mill Engineers and Wood-Working Machinists,

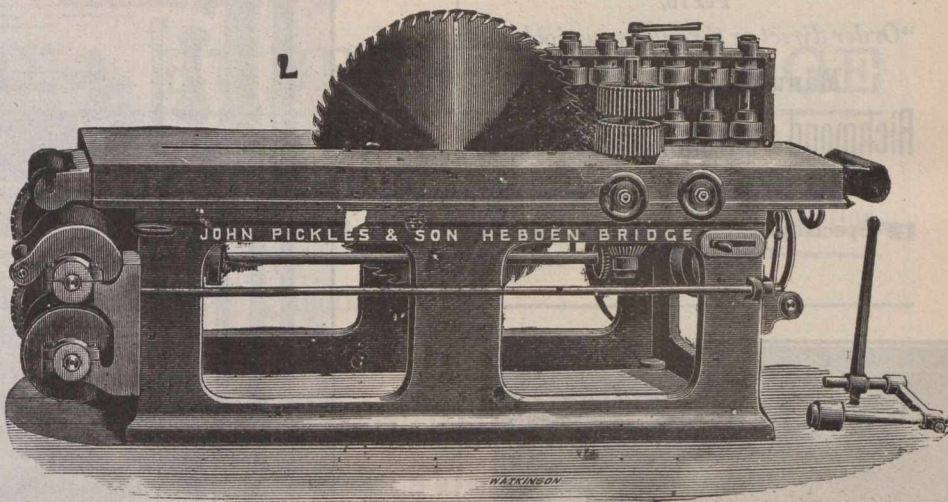
HEBDEN BRIDGE, ENGLAND.

Makers of Every Description of

Wood-Working Machinery, Cooperage Machinery,
Wood-Pulp Machinery, Saw Mill Machinery . . .

FOR HOME, FOREIGN and COLONIAL REQUIREMENTS.

CARRIAGE, WAGGON and SHIPBUILDING MACHINERY.



Engines, Boilers, Shafting, Saws, &c.

Large Illustrated Catalogue on Application.
Complete Saw Mill or Woodworking Plants quoted for and supplied to any country.

Complete Plants of Latest Machinery for Cask and Barrel Making.

rope, says a London paper, his friends would rather have missed a prize fight, than be seen with a cigar on the Mall. George IV. took his tobacco as snuff, and what he would have thought or said if Beau Brummel had offered him a cigarette no man knoweth. Nowadays we only know snuff in historical novels or Oxford common rooms. We associate snuff with quaint and crusty old gentlemen, and the papers tells us, with a pleasing choice of adjectives, that snuff takers are "either old men or poor women." Who the genius was that first took tobacco neat instead of as smoke history saith not. What is certain is that snuff became popular in England just about 200 years ago, and the learned opine that the cause was Sir George Rooke's victory at Vigo, where besides gold and Spaniards and other unconsidered trifles he captured a large parcel of snuff and brought down prices. In those days macaw, or rappee, cost some 5s a pound, and every one used it save perhaps staunch old country squires, who stuck to their church warden and October ale. There were dainty ladies to meet more delicately, and yet more amply the requirements of well-bred noses. Queen Charlotte had her snuff account. Frederick the Great took it in handfuls, and smothered his clothes therewith, so that his valets acquired a small but comfortable income by brushing them and selling the result. So at least tradition records; but those crafty menials must have had noses and eyes of triple brass. Even the great Samuel Weller, prince of servants, could not manage snuff without sneezing; but he

belonged to a degenerate age, when pipes and cigars were coming to conquer. Napoleon was not exempt from the habit. Southey wrote verses in praise of snuff. All the more distinguished people, Beau Brummel, Lord Alvanley, and the rest had their own peculiar mixture.

The snuff-maker kept books full of recipes, and made for each customer his own brand. The tribulations of the modern tobaccoconist, if each smoker had his own private mixture, would be too awful to contemplate. One old house, known to the bucks of the Regency as "The Rasp and the Crown," still preserves the exact proportions of the mixture that was absorbed by the First Gentleman in Europe. The true snuff-taker was faithful to his one love. When cigars were fighting their way to fortune, if you wished to make a man your enemy for life, the best way was to smoke a cigar while he was taking snuff or filling his box. A modern parallel would be to smoke a pipe of shag at a public dinner. Snuff-taking was comparatively economical. The ordinary man consumed some two ounces a week—cost about 7½d. The smoker whose tobacco costs no more is an economical man. Of course, there were hardened sinners who bought their snuff by the half-dozen pounds, and luxuriated in its dry delights. There were also gentlemen (of the lower orders) who contented themselves with carrying coffee. Partly, like Mr. John Smauker in "Pickwick," because it did not make them sneeze; partly because it was cheaper, as the Surrey laborer still smokes smugweed. Coffee looks very

**"PIONEER"
GOLDEN FLAKE
CAVENDISH TOBACCO.**

MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE:

1/2 lb. tins.....	\$1.20
1/4 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.

ESTABLISHED 1878

THOMPSON'S PRINTERS
PEARLINE
REGISTERED

J. R. THOMPSON

MANUFACTURER of HIGH CLASS
ROLLER COMPOSITION & TYPEWASH
ROLLERS cast on most reasonable terms,
A LARGE STOCK OF SUPERIOR
LYE BRUSHES always on hand.

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

WORKS: - HIGH COURT LANE, LEEDS

England

much like rappee, and ladies have been known to say that it smells better. The true snuff-taker, of course, did not sneeze. It was as much a faux pas as to choke over the smoke from a friends' cigar.

After a good deal more than a century of empire, snuff lost its pride of place almost as suddenly as its place was won. The generation that is just dying effected the revolution. But snuff died pretty hard—indeed, as will be seen in a moment, there is a good deal of life in it yet. Among the middle class, and especially those who practiced the learned professions, it lingered long. Now, we are told, "old men and poor women" alone are faithful. This is not precisely true. Snuff has begun to revive. It came in first with a naval victory. It came in the second time with the influenza. Some genius discovered that is cleared his head, and immediately the snuff trade began to improve. For the past three or four years snuff-taking, at all events, among the higher classes, has steadily on the increase. Certainly it does clear the head. Let the scepti-

ESTABLISHED 1850

JOHN SWAILES & SONS, Ltd.
MAKERS OF
All kinds of Conical and Parallel
**PAPER TUBES,
SPOOLS & BOBBINS,**

For Cotton Silk Worsted, Woolen, Linen, Flax, Hemp, Jute and Tow Spinners,
Manufacturers, Yarn Dyers, Winders, Doublers, Thread
Manufacturers, &c. &c.



PATENT PAPER PERFORATED & SPECIAL TUBES & SPOOLS
FOR THE MANUFACTURE OF PERFORATED TUBES BY E. JAGGER & Co.'s Patent System
CANNETTE PAPER FIRMS
Patent Conical and Parallel TUBES and SPOOLS
FOR THE CHINA WINDING, CRUICK SHARP, &c.
OLDEST MAKERS OF PAPER SPOOLS & BLOCKS
COMPRESSED PAPER BOBBINS OF ALL KINDS
FOR MILL PURPOSES
Worsted, Silk, Jute, and other spinning, Winding, Doubling,
and all kinds of spinning, Twist, &c.
Special WARPING BOBBINS for Exporting Yarns, Twists, &c.
PAPER TAP SLEEVES for Spinning, &c. BRASS & WIRE SPINDLE RINGS.
Sole Makers of SWAILES' PATENT TUBING APPARATUS,
(LITTLE'S PATENT OR PORTABLE)
Which is superior to all other tubes in strength and durability in the
most exacting tests for Slacking Tubes from the Spinning
of Slabs, Yarns, and other kinds of spinning.
Manchester Royal Exchange: Telegrams: "TUBERY, Oldham."
The Oldham Daily: All communications to be
addressed to the Works.

Oldham Cop Tube Works,
MOORHEY, OLDHAM,
ENGLAND

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

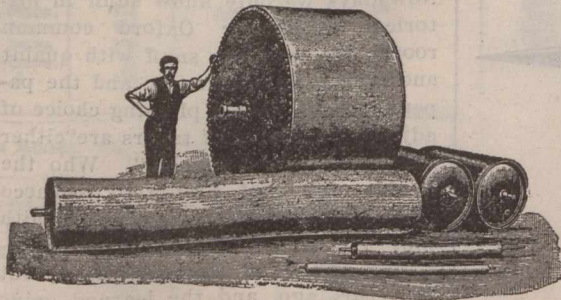
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Successors to

J. S. LEACH & Co, Ltd.

Engineers, Tin and
Copper Smiths.

Designers of Special
Machinery.



Broughton Bridge Iron Works,
SALFORD, MANCHESTER. ENGLAND.

D. & S. Electrical Accessories.
CIRCUIT BREAKERS

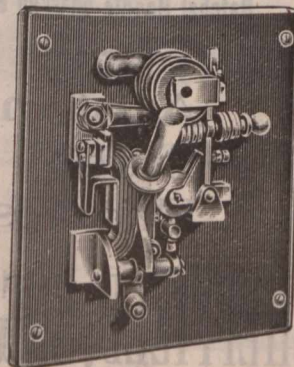
Automatic Maximum, Minimum,
and Reverse Current

WITH PATENT "GRIP" CONTACTS.

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DORMAN & SMITH.

Head Office and Works:—
Ordsal Electrical Works,
SALFORD, MANCHESTER, Eng.
And at
94, Charing Cross Road, London, W.C. Eng.
56, Margaret Street, Sydney, N.S.W.



Three Gold Medals Awarded, 1899.
Silver Medal, Highest Award, Al-
trincham Show, 1900.

Telegrams: "CHALLINER," Manchester.
"INAUDIBLE," London.

The Shrewsbury & Challiner Tyre Co., Ltd.,

MANUFACTURERS OF

INDIA RUBBER CARRIAGE

.....AND.....

MOTOR CAR TYRES EVERY DESCRIPTION.

Over 500 Tons supplied during 1900.
Made in three sizes to suit all classes of Vehicles.

Our Tyres are
Noted for

Comfort, Combined with Strength and Durability.

All Sizes of **AMERICAN WARNER WHEELS** always in stock.
STEEL SPOKE WHEELS for Carriages, Motor Cars, &c.

Manchester, Eng: Registered Office and Works, Kay St., Ardwick Green.
London, Eng: Office and Works, 24 Page Street, Westminster, S. W.

WRITE FOR DESCRIPTIVE PRICE LIST.

(Cuts will be inserted as soon as received.)

cal acquire a stuffy cold and give it a copious pinch of strong-scented rappee. There may be a consequent consumption of many handkerchiefs, but the effect is lasting and pleasant. Of course, there are not now all the varieties that Beau Brummel knew. You make your choice between scented and unscented. Both are made alike from

American tobacco ground fine and blended. Snuff tobacco is good for its own purpose alone. The effects of a pipe full would probably be more striking than pleasant. Moreover, snuff now costs 10s to 12s per pound.

Whether a man takes his tobacco in a pipe, cigarette, or cigar, is largely a matter of means and fashion. So it is

with snuff. A firm of West End tobacconists tell with amusement how a parcel of snuff went by mistake to a gentleman who had ordered cigars. He kept the snuff, and has taken snuff ever since. Still, it will probably be some time before the ordinary man hands his friend a snuffbox instead of a cigar case, or the valets of reigning

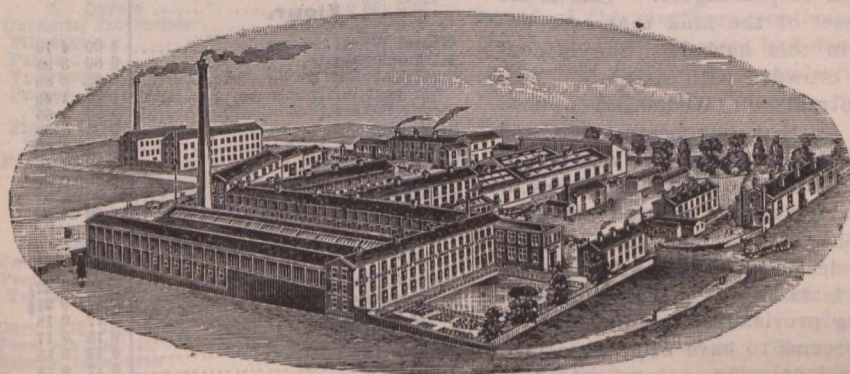
Telegraphic Address:
"HASTE, BRAMLEY, LEEDS."

Haste & Brown,

Hough End Tannery,

BRAMLEY, LEEDS, - Eng.

—Tanners, Curriers,-
Enamellers & Japanners.



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

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

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



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

JOHN HALLIDAY & SON

Wholesale and Export Manufacturers
Of Strong and Medium



Men's,
Women's
and
Children's

BOOTS

In Sewn, Screwed,
Wood-Pegged,
or Rivetted.

WARRANTED
ALL
LEATHER.

BRAMLEY, LEEDS,
ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, APRIL 10, 1902.

Name of Article.	Wholesale	
	\$	c
Drugs & Chemicals		
Acid Carbol. Cryst. medl.	0 35	0 40
Aloes, Cape.	0 18	0 18
Alum	1 40	1 75
Borax, xils.	0 04	0 06
Brom. Potass.	0 70	0 80
Camphor. Ref. Rings.	0 00	0 80
" Refoz. ck.	0 80	0 85
Citric Acid	0 40	0 45
Citrate Magnesia lb.	0 25	0 45
Cocaine Hyd. (oz)	6 00	6 50
Copperas, per 100 lbs	0 75	0 80
Cream Tartar	0 20	0 25
Epsom Salts	1 25	1 75
Glycerine	0 17	0 20
Gum Arabic per lb.	0 20	0 40
" Trag.	0 50	1 00
Insect Powder lb.	0 25	0 40
do per keg, lb.	0 22	0 30
Menthol, lb.	5 00	5 50
Morphia	1 65	1 75
Oil Peppermint lb.	2 75	2 50
Oil Lemon	1 25	1 50
Opium	3 75	4 00
Oxalic Acid	0 06	0 09
Phosphorus	0 50	0 75
Potash Bichromate	0 08	0 10
Potash Iodide	3 00	3 40
Quinine	0 35	0 45
Strychnine	0 65	0 80
Tartaric Acid	0 30	0 35
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	2 00	3 00
Blue Vitriol	4 75	6 75
Brimstone	2 00	2 50
Caustic Soda 60	2 25	3 50
" 70	2 50	2 75
Soda Ash	1 25	1 50
Soda Bicarb.	1 75	2 25
Sal. Soda.	0 75	0 85
" Concentrated	1 50	2 00
Dyestuffs.		
Archil, con.	0 27	0 29
Cutch	0 08	0 09
Ex. Logwood	0 09	0 12

monarchs make their pocket money out of the snuff spilled on the Royal clothes. There is, as Addison remarked, much to be said on both sides. A generation that has to run for the 9.15 has no time for the delicate and graceful manipulation of a snuffbox and a pipe lasts longer than many pinches of snuff. But the snuff-taker knows not what it is to lose his dearest pipe or suffer tortures over the bad cigar that his friend insists on giving him.

GROWTH OF CANADA.

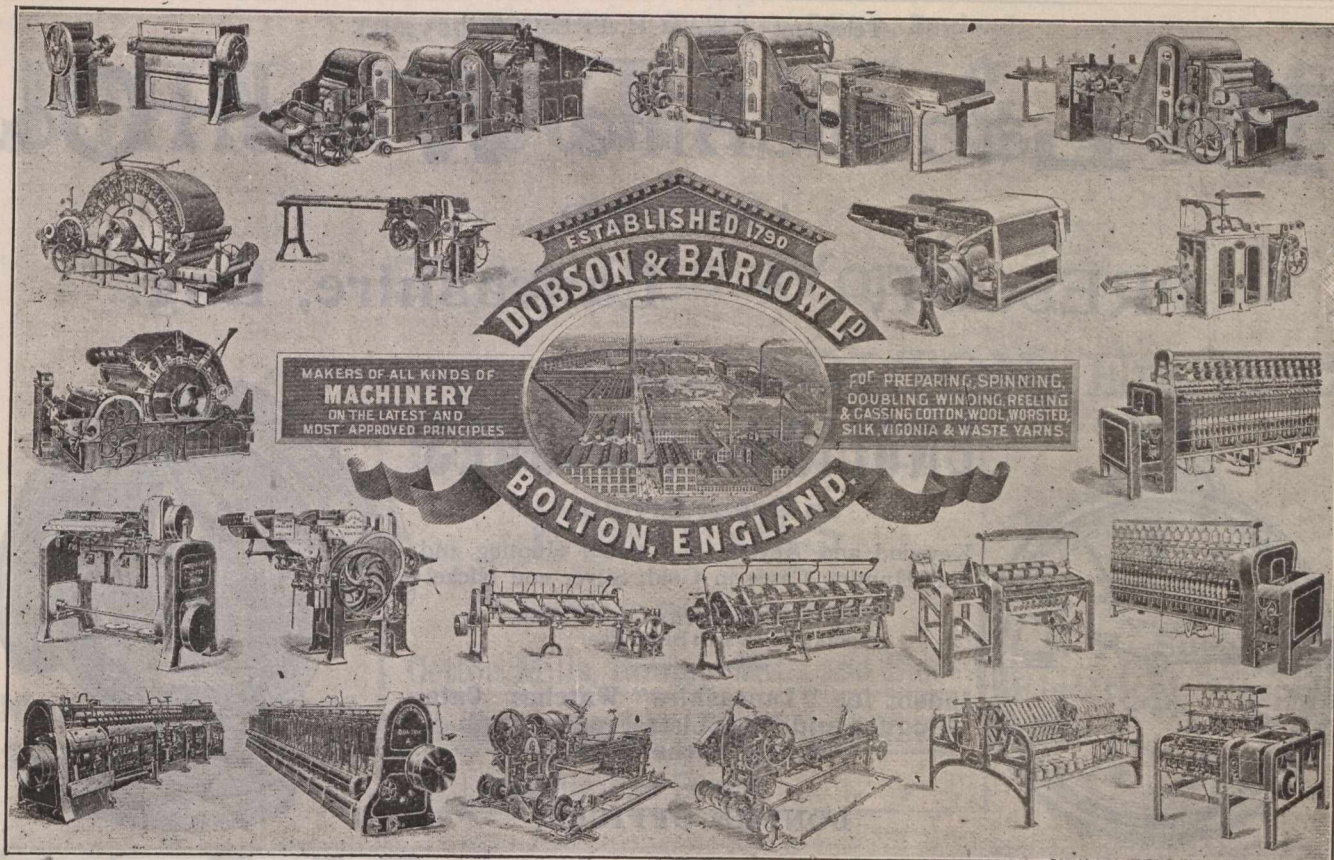
The first steamer made its appearance in Canadian waters in 1809. The account taken from a Quebec journal may be of interest.

"On Saturday morning, at 9 o'clock, arrived here from Montreal, being her first trip, the steamboat Accommodation, with 10 passengers. This is the first vessel of the kind that ever appeared in this harbor. She is continually crowded with visitants. She left Montreal on Wednesday at two o'clock, so that her passage was 66 hours, thirty of which she was at anchor. She arrived at Three Rivers in 24 hours. No wind or tide can stop her. She has 75 feet keel, and 85 feet on deck. The price for a passage up is \$9 and \$8 down, the vessel supplying provisions."

There seems to have been a scarcity of professional men. At any rate doctors were at a premium, if one may

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, APRIL 10, 1902.

Name of Article	Wholesale.	
	\$	c
Chip Logwood		
Chip Logwood	1 75	2 50
Indigo (Bengal)	1 50	1 75
Indigo Madras	0 70	1 00
" " " " " "	0 07	0 08
Madder	0 09	0 12
Yumac	60 00	65 00
Tin Crystals	0 23	0 30
Fish.		
Bloaters, per box	1 00	1 25
Labrador Herrings, N.F.	0 00	0 00
Herrings, Nova Scotia	0 00	5 30
Mackerel No. 2, brls.	0 00	12 50
" " " " " "	6 00	6 50
Green Cod, No. 1	7 00	7 50
Green " large	0 00	8 00
No. 2	5 00	5 50
Large dry Gaspe per qntl.	5 00	5 25
Salmon, brls Lab.	11 10	14 00
Salmon, (half brls)	0 00	8 50
" Brit. Cbl brls.	11 50	12 00
Boneless Fish	0 04	0 00
" Cod	0 05	0 06
Skinless Cod, case	5 00	5 50
N. S. Salt Herrings, in half-barrels	0 00	3 00
Salt Lake Trout, half-brls	0 00	0 00
Salt Whitefish	0 00	0 00
Loch Fyne Herrings, keg	1 10	1 15
Flour.		
Winter Wheat patents	4 00	4 10
Manitoba patents	0 00	3 95
Straight roller	3 65	3 80
do bags	1 75	1 85
Strong Bakers	0 00	3 65
Superfine	0 00	0 00
Rolled Oats	5 40	5 50
Corn meal, bag	1 40	1 45
Bran bulk	19 00	20 00
Shorts	21 00	22 00
Meal	24 00	27 80
Farm Products.		
BUTTER, Choicest Cr.	0 22	0 22 1/2
Fall makes do	0 21	0 21 1/2
Under Grades Cr.	0 17	0 18
Western Dairy	0 15	0 17
Good to choice	0 18	0 15
Fresh Rolls	0 17	0 18



Sole representatives in the United States and Canada, Messrs. Stoddard, Haserick, Richards & Co., 152 Congress St., Boston, Mass.

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, APRIL 3, 1902.

judge from the following advertisement which appeared in the Upper Canada Gazette, when the century spun off two of its ten decades: "We, the subscribers, feeling the want of a medical gentleman of liberal education and undoubted loyalty to practise in the village of Bath, will pay annually the amount opposite our names to any person of that description who will establish himself among us." There were eleven gentlemen, and the total sum they promised yearly was £24. The pecuniary benefits were not great, according to the ideas of to-day. But mark the fine flavor of the offer. The doctor they wanted must be of a "loyalty" that was "undoubted."

These illustrations, says the Dominion Statistician, must suffice to show how the people of Canada stood in the early part of the century.

How we stand to-day may be shown in two ways—1st, by comparison with our neighbours; and 2nd, by the collected statistics.

1st. In 1800 the population of the community to the south of us was 5,308,000, or just about the population of the Dominion of Canada in 1900. The thirteen original States had had twelve or thirteen years' experience of union. Years before Edmund Burke, who knew the people of the Atlantic seaboard of this northern continent better than any other man, had described in flowing periods the wonderful doings of this people who were "yet in the gristle."

Now, how stands the record as between the 5,308,000 of 1800 in the United States and the 5,400,000 of 1900 in Canada.

The United States began the century with a population 14 1-3 times greater than that of the united provinces of British North America. They end the century with a population 13 1-3 times greater than that of the Dominion.

They have not quite kept their dis-

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, APRIL 3, 1902.

Name of Article.	Wholesale
Farm Products. Con.	
CHEESE:	
Finest, Oct.	\$ 01 0 11
Eastern, do	0 10 0 11
Quebec.	0 00 0 00
Eggs: New laid (shipped)	0 12 0 13
Held fresh.	0 00 0 00
Straight fall.	0 00 0 00
Limed	0 00 0 00
Cold storage	0 00 0 00
SUNDRIES:—	
Potatoes, per bag of 90 lbs.	0 50 0 75
Honey, White Clov., Comb.	0 11 0 12
" Extracted	0 08 0 09
Beeswax	0 25 0 30
BRAMS: prime	1 05 1 15
do. Best hand-picked	0 00 1 20
Groceries	
Sugars: Factory.	
Ex Granulated, brls	0 00 3 90
Acadia gran'd	0 06 3 85
Ex Ground, in brls.	0 00 4 65
" in bxs.	0 00 4 85
Powdered, in brls.	0 00 4 40
" boxes	0 00 4 55
Paris Lump, in brls.	0 00 4 65
" half brls.	0 00 4 75
" 100-lb bxs.	0 00 4 65
" 50-lb bxs.	0 00 4 75
Branded Yellows	8 10 8 65
Molasses (Barbados)	0 24 0 27
do brls. & 1/2s.	0 26 0 30
Evaporated Apples	0 09 0 11
Raisins:	
Sultanas	0 09 0 12
Loose Musc. Malaga	0 08 0 10
Layers, London	0 00 1 50
Con. Cluster	0 00 2 00
Extra Dessert	0 10 2 75
Royal Bucking'm	0 00 3 25
Valencia	0 05 0 06
Selected	0 06 0 07
Layers	0 06 0 06
Currants, Provincials	0 01 0 05
Fillstras	0 09 0 08
Patras	0 00 0 00
Vostizzas	0 00 0 07
Prunes, Cal.	0 07 0 09
do French	0 04 0 05
Figs in bags	0 03 0 00
" new layers	0 08 0 13
Rice, C. C.	
standard B.	0 00 3 10
" Patna. 100 lb.	4 25 4 75
" Burmah	4 00 4 10
" Crystal Japan	4 70 0 00
" Carolina Java	0 00 5 37
Pot Barley, bag 48 lbs	0 00 2 20
Pearl " per lb.	0 03 0 05
Tapioca, Pearl	0 00 0 04
" Flake	0 00 0 05
Corn, 2 lb. tins.	0 80 0 85
Peas, 2-lb tins.	0 82 0 90
Salmon, 4 doz. case	3 60 5 00
Tomatoes, 1s. per doz.	0 87 0 95
String Beans	0 80 0 85

Name of Article.	Wholesale
Hardware.	
Antimony	0 09 0 10
7in. Block L & F, 7 D.	0 00 0 25
" Stratts.	0 00 0 00
" Strip	0 00 0 30
Copper: Ingot	0 00 0 80
CUT NAIL SCHEDULE.	
Base Price, per Keg, car lots	2 27 0 00
Less quantity	2 35 0 00
Extras—Over and above 30d, 40d, 50d, 60d and 70d Nails.	
Cut and Fence Nails—	
16 and 20d Hot Cut, per 100 lbs.	0 05 0 00
10 and 12d	0 10 0 00
8 and 9d	0 15 0 00
6 and 7d	0 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 ad vance.	
Fine blued nails—	
2d per 100 lbs.	1 00 0 00
3d	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
6 and 7d	0 70 0 00
4 to 5d	0 95 0 00
3d	1 20 0 00
Finishing nails—	
3 inch and longer per 100 lbs.	0 60 0 00
2 1/2 and 2 3/4 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 1/4	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 1/4	1 20 0 00
1	1 50 0 00
Common barrel nails—	
1 1/2 inch per 100 lbs.	1 00 0 00
1	1 00 0 00
3/4	1 25 0 00
1/2	1 50 0 00
Clinch nails—	
3 inch and longer per 100 lbs.	0 60 0 00
2 1/2 and 2 3/4 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 1/4	1 20 0 00
1	1 50 0 00
Sharp and flat pressed nails	
3 inch and longer per 100 lbs.	1 35 0 00
2 1/2 and 2 3/4 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 1/4	2 50 0 00
1	3 00 0 00
Coil Chain—No. 5.	0 11 0 00
" " " " " "	0 10 0 00
" " " " " "	0 09 0 00
" " " " " "	0 09 0 00
" " " " " "	0 07 0 00
" " " " " "	4 35 0 00
" " " " " "	5 00 0 00
" " " " " "	4 25 0 00
" " " " " "	4 00 0 00

Telegrams: "WATCH, PRESCOT."

The Lancashire Watch Co.

LIMITED.

PRESCOT, Lancashire, Eng.

The Largest Manufacturers of

ENGLISH WATCHES

In Great Britain.

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

SPECIALITIES FOR THE CAPE TRADE.
SPECIAL TERMS TO SHIPPERS.

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

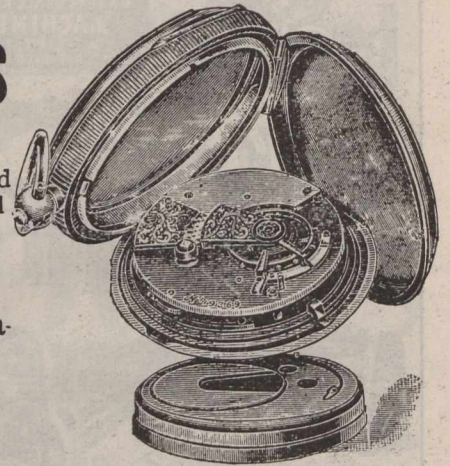
LONDON OFFICES:

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

Birmingham Offices:—62 ALBION STREET, ENGLAND.

AGENTS FOR CANADA:

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



MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, APRIL 10, 1902.

Name of Article.	Wholesale.
Hardware.—Con.	
Coil Chain—No. ¼ ..	\$ 85 0 00
9-16 ..	3 75 0 00
¾ ..	3 65 0 00
¾ ..	3 76 0 00
¾ ..	3 80 0 00
1 in.	3 60 0 00
Galvanized Staples—	
100 lb. box, 1½ to 1¾ ..	3 25 0 00
Bright, 1¼ to 1¾ ..	2 90 0 00
Galvanized Iron:	
Queen's Head, } or equal. } gauge 28	4 40 4 85
Comet do 28 gauge ..	4 10 4 35
Iron Horse Shoes:	
No. 2 and larger ..	0 00 3 50
No. 1 and smaller ..	0 00 3 75
Bar Iron, per 100 lbs.	1 90 1 95
Car lots ..	0 00 0 00
Norway, base ..	0 00 4 25
Am. Sh. St'l, 6 ft. x 2½ ft., 18 ..	0 00 2 70
" " " " 20 ..	0 00 2 95
" " " " 22 ..	0 00 3 10
" " " " 24 ..	0 00 3 10
" " " " 26 ..	0 00 3 20
" " " " 28 ..	0 00 3 45
" " " " 30 ..	0 00 3 10
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 ..	\$ 75
Ord. 52 sheets ..	2 75
" 60 do ..	2 80
" 75 do ..	2 85
Black Iron pipe, ¼ in. } in.	2 72
¾ in.	2 92
1 in.	3 42
1 in.	4 85
1½ in.	6 85
2 in.	8 20
2 in.	11 00
per 100 ft. nett.	
Steel, cast p.lb., Blk Diam'd ..	0 08 base
" Spring, 100 lbs.	2 75 0 00
" Tire, " ..	2 70 base
" Sleigh shoe, 100 lbs.	2 10 base
" Toe Calk ..	2 66
" Machinery ..	2 76 base
" Harrow Tooth ..	2 50
Tin Plates:	
IC Coke, 14 x 20 ..	4 25
IC Charcoal, 14 x 20 ..	4 80
IX Charcoal ..	5 50
IX " ..	6 50

tance. We may boast fairly enough that we have managed to develop in population at least as well as they.

The five million Unistonians had in 1800 an external trade of \$161,750,000.

The five million Canadians had in 1900 an external trade of \$381,517,000, nearly 60 millions more than double that of their neighbors when they had the same population.

In 1800 the exports of American produce by the five million Unistonians amounted to \$32,000,000. They succeeded in supplying their own wants and had an exportable surplus of 32 million dollars. The five million Canadians in 1900 supplied themselves with full measure and running over and still had an exportable surplus of domestic products valued at \$170,000,000.

The public revenue raised by the five million Unistonians in 1800 was \$12,500,000.

That raised by the five million Canadians in 1900 was \$51,030,000.

In some things the five million Canadians outstrip the 76 million Unistonians. Mr. Mulhall has studied out the earnings of the mercantile shipping of the world and his statement is: Canada's shipping earned \$17,200,000. The United States shipping earned \$16,000,000 in 1899.

BRITISH COLUMBIA MINES.

"The wonderful coal and metal mining areas of the Similkameen district of British Columbia are probably as little known in the east as those of any district of equal promise in Canada's most westerly province," reports

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, APRIL 10, 1902.

Name of Article.	Wholesale.
Terne Plate IC, 20x26 ..	
Russ. Sheet Iron ..	\$ 75 0 00
Lion & Crown tin'd sh'ts.	0 10 0 00
22 and 24 gauge case lots ..	00 7 00
26 gauge ..	0 0 7 75
Lead: Pig, per 100 lbs; ..	3 25 3 35
Sheet, ..	0 00 0 04
Shot, 100 lb., less 2½ p.c.	0 00 6 50
Lead Pipe, per 100 lbs.	7 00 0 00
	less 35 p.c.
Zinc:	
Spelter, per 100 lbs.	0 00 4 75
Sheet, Zinc " ..	5 75 6 00
Black Sheet Iron.	
Per 100 lbs.	
8 to 16 gauge ..	2 45 0 00
18 to 20 do ..	2 40 0 00
22 to 24 do ..	2 45 0 00
26 do ..	2 50 0 00
28 do ..	2 55 0 00
Wire:	
Plain galv'd, No. 5 ..	3 95 0 00
do do No. 6, 7, 8 ..	3 45 0 00
do do No. 9 ..	2 80 0 00
do do No. 10 ..	3 55 0 00
do do No. 11 ..	3 65 0 00
do do No. 12 ..	2 95 0 00
do do No. 13 ..	3 05 0 00
do do No. 14 ..	4 05 0 00
do do No. 15 ..	4 55 0 00
do do No. 16 ..	4 50 0 00
Barbed Wire—	
Spring Wire per 100, 1.25 ..	3 00 f.o.b.
net extra ..	Montreal.
Iron and Steel Wire pl'n	
6 to 9 ..	2 80 base.
Rope.	
Steel, base ..	0 00
" 7-16 and up ..	0 12
" ¾ ..	0 12
" 5-16 ..	0 12½
" ¾ ..	0 13
" 3-16 ..	0 12½
Manilla, 7-16 & lgr.	0 16
" ¾ ..	0 16½
" 5-16 ..	0 17
" ¾ ..	0 17
" 3-16 ..	0 17½
Lath yarn ..	0 10½



ISN'T IT DELICIOUS?
It's Mackintosh's
Extra Cream Toffee."

John Mackintosh, Ltd.,

"THE
TOFFEE
MILLS."

HALIFAX, ENGLAND.

Mackintosh's Extra TOFFEE Cream

HAS THE LARGES SALE
IN THE WORLD.

Special price to Canadians under the New Tariff
Agents wanted through Canada, apply at once to the Makers

JOHN MACKINTOSH, LTD..

HALIFAX,
ENGLAND

VIOLIN STRINGS.

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

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

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

in the east I have received letters
from Princeton stating that this new
discovery is a ten-foot seam, and that
the samples tested for coking purposes
will compare favorably with the stan-
dard coking coals of the West. This
discovery is a most important one, and
will go a long way to bringing the
coal fields more prominently before
the investing public.

"Now, as to development. The first
company organized to operate on that
section was in London, England. The
Vermillion Forks Mining and Develop-
ment Company has spent considerable
money in opening up a seam opposite
the Town of Princeton. Two tunnels
driven in on the exposure proved the
coal to be 22 feet in thickness between

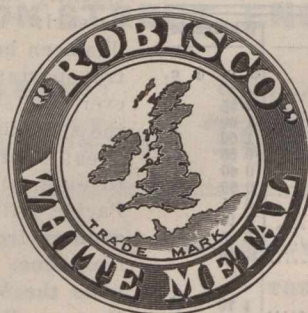
"Robisco" White Metal,

(REGISTERED.)

THE STANDARD OF PERFECTION.

REGISTERED TRADE MARK.

FOR
MARINE,
RAILWAY,
TRAMWAY,
MINING,



ROLLING MILLS,
DYNAMOS
And
GENERAL
MACHINERY
BEARINGS.

PRICES ON APPLICATION.

SOLE PROPRIETORS

Robert Bowran & Co., 8 St. Nicholas' Buildings,
Newcastle-upon-Tyne, England.

the wall and roof. The company is now
further prospecting the land with a
bore drill. The Similkameen Valley
Coal Company, organized last fall by a
syndicate of Nelson gentlemen, has
purchased a drilling outfit, which will
be installed. The Ashnola Coal
Company, successfully promoted in this
city, has a promising group of eight

claims, and the prospects of early de-
velopment is now assured. Mr. D. R.
Young, of Nelson, was one of the first
to realize the immense possibilities for
coal mining, and was instrumental in
obtaining the necessary capital for the
Similkameen Valley Coal Company.

The Similkameen district was first
opened up in '59, when it attracted

Eclectic Steel Co., Limited,

Princess Street Works,
SHEFFIELD, Eng

MANUFACTURERS OF

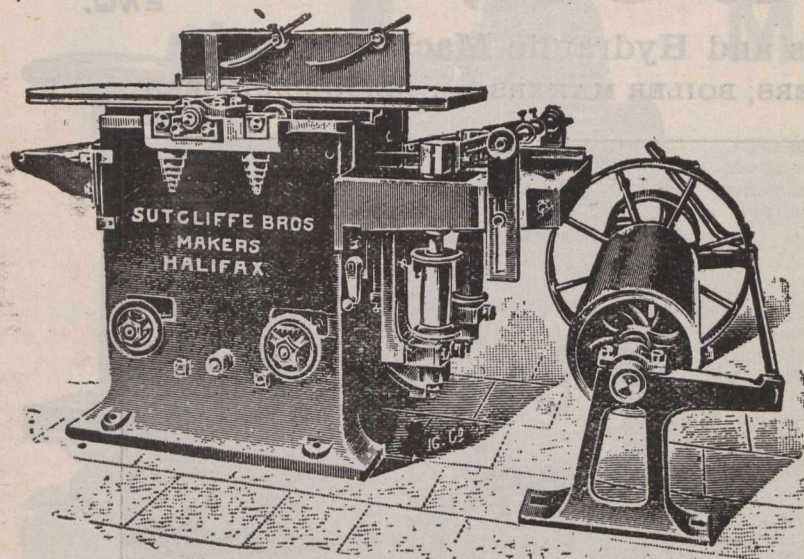
CRUCIBLE CAST STEEL

FOR ALL PURPOSES.

Special Miners Drill Steel
Ground and Polished Steel for Shafting.

SPECIAL NOTE.—This Special Steel is manufactured for
the Canadian Market, under the new preferential tariff,
33½ per cent. in favour of the English makers.

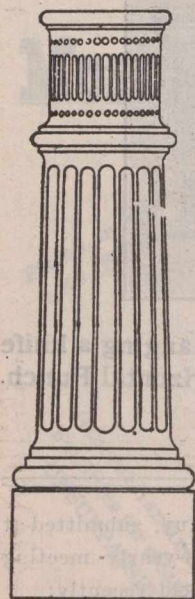
SUTCLIFFE BROS., Wood Working Machine Makers, Causeway, Halifax, Yorks, Eng.,



Combined 3-Sided and Planing out of Twist Machine.

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

Special prices to Canadians under the new Tariff.



RUSS & WALPOLE
Limited

Engineers,
Millwrights,
Boiler-Makers.

Electric Light and
Tramway Pole Bases.

Iron and
Brass Founders,
**NORTH WALL
IRON WORKS,
DUBLIN,
IRELAND;**

great attention through the discovery of alluvial gold in the Similkameen River. Again, in the '80's, another excitement was started on Granite Creek, but the rich parts of these placer diggings have long since been worked out, and, although the existence of large and valuable lodes was well known, nothing was done in the way of prospecting until after the opening up of the Kootenays and the Boundary. Recent years have witnessed the influx of hundreds of prospectors and now within a radius of 20 miles and less of Princeton, some eight distinct camps have been established. These camps contain gold, silver, copper, and lead ores. Capital is slowly entering the district, and as the initial stages of development have proved most satisfactory, there is now every assurance that eventually the Similkameen will equal, if not rival, any other section of the province."

**MANTELS,
TILES,
MOSAICS,**

**TRANSOM
and PAVEMENT
PRISMS.**

WEBSTER BROS. & PARKES,
228 ST. JAMES ST.,
MONTREAL, Que.

REPORT OF TRAFFIC ON MAN-
CHESTER SHIP CANAL.

The following extracts are taken from the last report of the Manches-

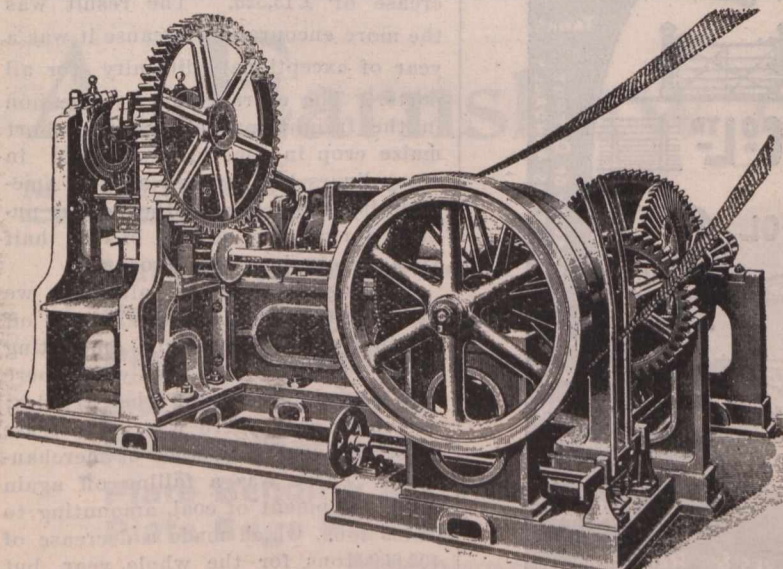
Telegraphic Address:
"ALEXSON, LEEDS."

**Brick, Tile and General
Clay Working Machi-
nery**

Herbert Alexander & Co.
LIMITED.

Queen's Engineering Works

Water Lane,
LEEDS, Eng.



Patent Combined Stiff-Plastic Brickmaking and Pressing Machine.

ESTABLISHED 1851.

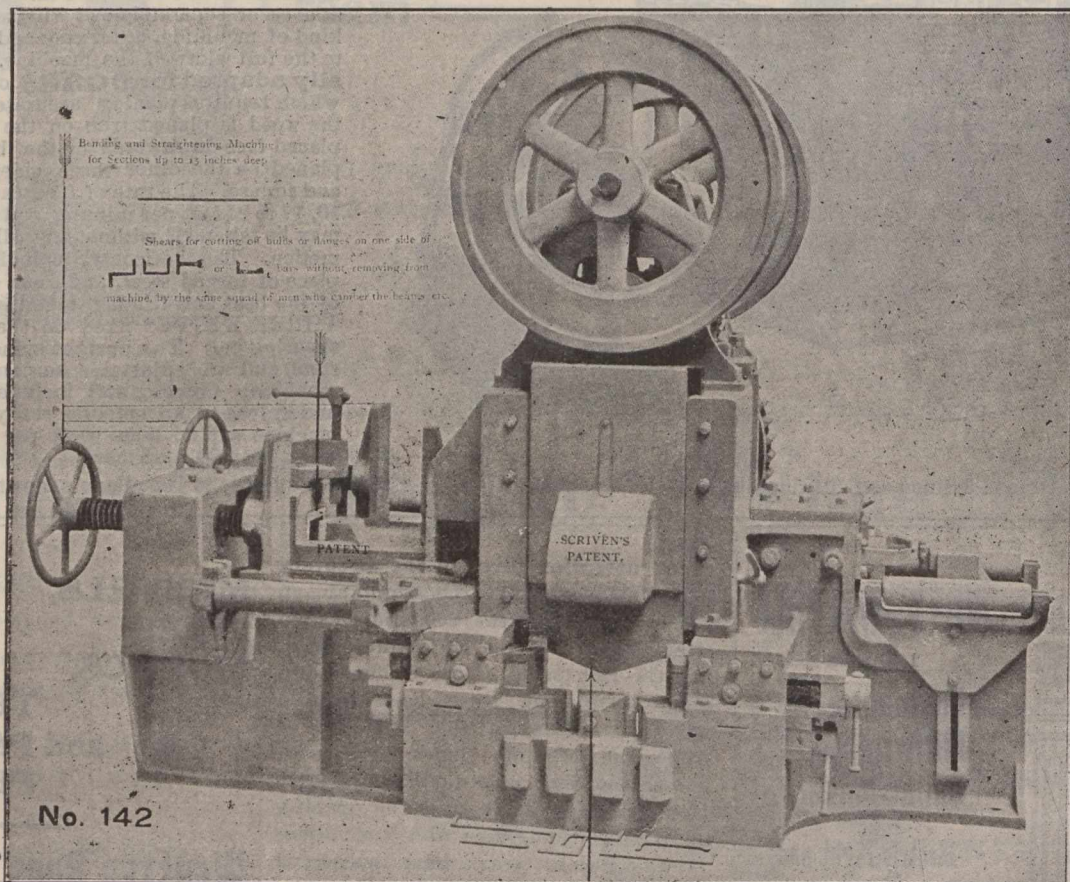
Tel. Address : "SCRIVEN, LEEDS."

SCRIVEN & Co.,

LEEDS.
ENG.

Machine Tools and Hydraulic Machinery,

For ENGINEERS, SHIPBUILDERS, BOILER MAKERS and BRIDGE BUILDERS



No. 142

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

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

GOVERNMENT CONTRACTORS.

GIRDERS, BRIDGES, ROOFS. IRON BUILDINGS, FLOORING
STAGES, WROG. IRON BUILDERS IRON
AND STEEL WORK,
PIPES. AND STEEL
PIERS.
HAY AND CORN BARGES,
SHEDS. TANKS.

AREA 10 1/2 ACRES.

CAPACITY OF OUTPUT 30,000 TONS ANNUALLY.

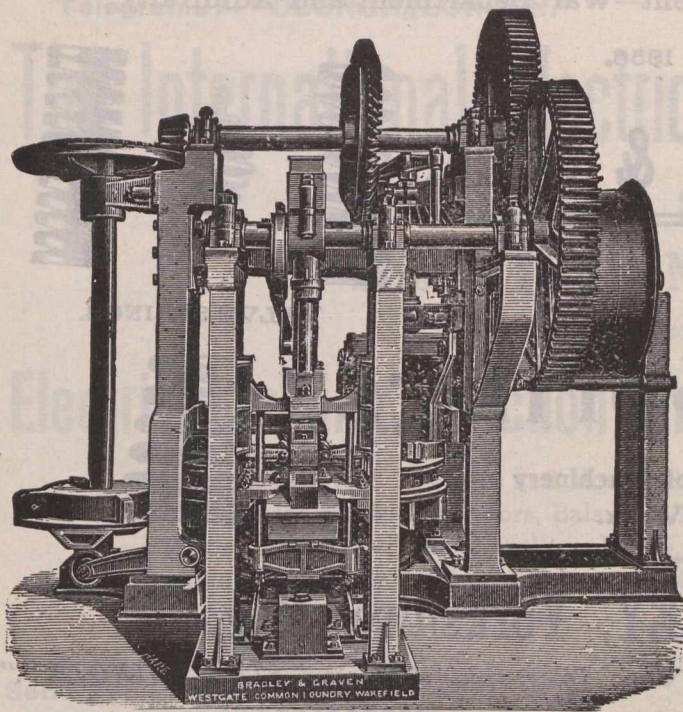
FRANCIS MORTON & CO. LTD.
HAMILTON IRON WORKS
GARSTON NEAR LIVERPOOL.

PETROLEUM TANK. G.I. TANK.
RICK COVERS, GRANARIES, WIRAILINGS, GATES, WIRE AND UNCLIMBABLE FENCING OF ALL DESCRIPTIONS.
LONDON OFFICE 12 VICTORIA STREET WESTMINSTER S W.
VALVES & RADIAL DRILLS.
LIGHT & HEAVY CASTINGS BLAST FURNACE CASINGS. HOT BLAST STOVES.

ter Ship Canal Company, submitted at the thirty-fourth half-yearly meeting of the shareholders held recently:

"At the end of August the falling off in receipts amounted to £3,386, but the trade of the later four months of the year enabled us to rub off that deficit and finish with a balance of increase of £13,525. The result was the more encouraging because it was a year of exceptional difficulty for all ports. The extraordinary depression in the freight market and the short maize crop in American resulted in many liners being taken off the American berth and many others being unable during the course of the half year to obtain full cargoes.

"As regards tonnage, although we had, as predicted, a large falling off in timber and wood pulp, amounting to 68,000 tons in the half-year, there was a large increase in other articles; excluding coal, there was an increase of 39,000 tons on balance of merchandise. There was a falling off again in the shipment of coal, amounting to 54,700 tons, which made a decrease of 102,000 tons for the whole year, but you have no need to be at all anxious about that, because it is well known



Craven's Patent Brick Moulding and Dressing Machines.

BRICK MACHINERY

For Working all kinds of Clay.

The stiff or semi-plastic system of Brick-making for producing a dense plastic pressed brick ready for immediate removal to the kiln was invented by us 28 years ago, and it is most successfully working in nearly 11 parts of the world.

Double the Strength of any other Machines in the Market.

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

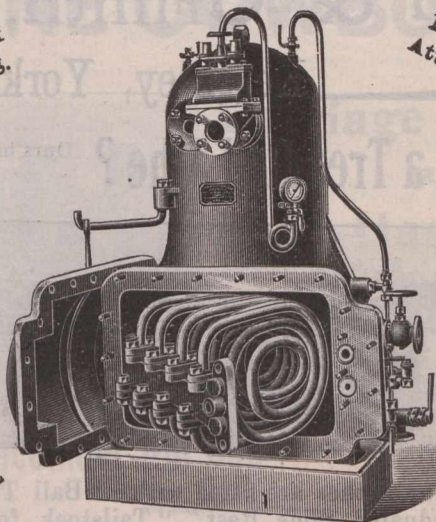
Bradley & Craven,
LIMITED

Westgate Common Foundry, WAKEFIELD, Eng.

Manufactured for the Canadian Market, under the new Preferential Tariff, 33 1/2 per cent. in favor of English Goods.

Morison's Radial Evaporator

Fitted in upwards of 2,000 STEAMSHIPS.



Minimum of Labour and Attention required at sea.

General Handiness and Facilities for cleaning UNSURPASSED.

Strong in construction, Simple in design and Efficient in working.

Richardsons, Westgarth & Co., Ltd.,
HARTLEPOOL, ENGLAND

to be mainly owing to the fact that there was such a reduced output in Lancashire for consumption. I may mention that some other ports have had a large decrease in coal shipments, notably Hull, where there was a falling off during the year of 630,000 tons. Coal, of course, is not an article which pays us much toll, but it is useful in many cases as back loading. At the same time I should like to impress upon you that the idea that all the tramp steamers that come here will take our coal as back loading is a mistake. The great bulk of tramp steamers that come into Liverpool with timber, grain, cotton and other articles, as well as into Manchester, when they take coal cargoes outwards nearly always go to Cardiff, the reason being that Cardiff steam coal is what the steamers want to buy at various large coaling stations in foreign countries.

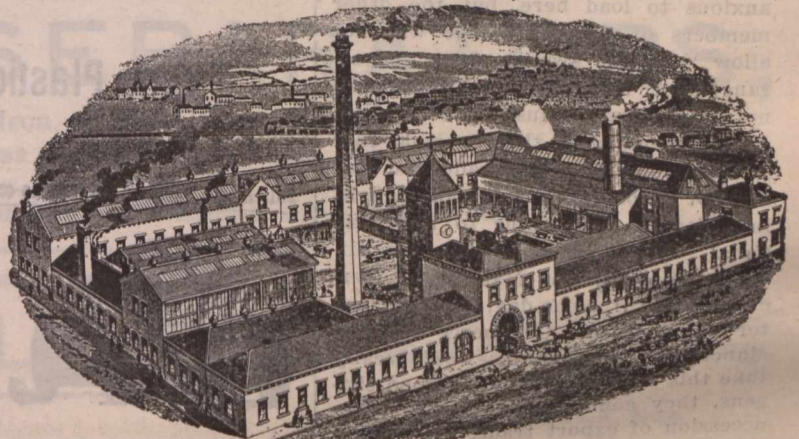
"You naturally would wish to hear what new developments are in progress and what are likely to come to a

A. Earnshaw & Sons, Ltd.,

MAKERS OF

Lathes up to 40 inch centres
Railway Wheel Lathes
Planing Machines
Slotting Machines
Drilling Machines
Plate Bending Machines
Plate Edge Planing
Machines

and
Milling Machines

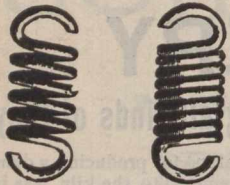


Crown Works,

HALIFAX ENG.

Contractors to His Majesty's Government--War Department and Admiralty.

ESTABLISHED 1856.



VALVE SPRINGS.

Joseph Steel & Sons,

MAKERS OF

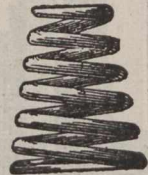


VALVE SPRINGS.



Spiral Springs,

For all Classes of Machinery and Engineering Work.



Harden near BINGLEY, Yorkshire, Eng.

Special terms to Canadians under the new Preferential Tariff.

Telegraphic Address, "STEEL, BINGLEY."



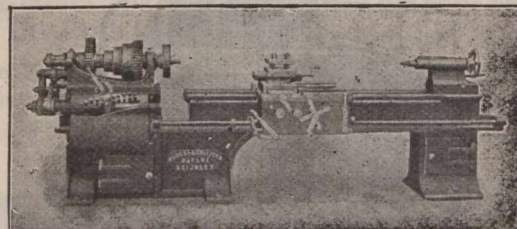
head. I cannot speak of any but a very small portion, because while negotiations are in progress it is impossible to disclose them. But I may mention that a new service from Quebec has been arranged in conjunction with the Great Northern Railway of Canada, which will begin as soon as the St. Lawrence opens.

"There has been a further development of the Baltic and North European lines. There is a new line to the Persian Gulf, running monthly, which has been started by the West Hartlepool Steamship Company, and one steamer is now in port loading. Then, our good friends, the Manchester Liners, have recently had two new steamers made ready and set to work, and I believe I am not transgressing in saying they have bought two more, which will soon be ready for work. Other general developments are also in progress.

"One word as regards the exports of Manchester goods. We have, as you know, approached the various steamship conferences over and over again, and as far as our representations are concerned, they continue to be ineffectual. We know that some of the lines in conference are willing and anxious to load here, but the other members of the conference will not allow them to swerve from the arrangement, and the shipowners will not break loose because the conference arrangements give them a good rate of freight and a paying trade, and they are not prepared to undertake a fight in order to give traffic to the Ship Canal. The whole solution of the difficulty lies with the Manchester merchants; and if, some day, the Manchester Chamber of Commerce and the Manchester merchants would really take this matter in hand, as good citizens, they could secure a very large accession of export trade, though not the whole of it. If the ships came up

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

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



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

Special Terms to Canadians under the New Tariff.

ODIC COMPOSITIONS

MANUFACTURERS:

Odic Plastic Composition Company, Ltd.

33 Broad Chare,

Newcastle-on-Tyne, England.

Tel. Add.: "Odic," Newcastle-on-Tyne.



"ODIC COMPOSITION"

Non-Explosive, Non-Poisonous.

For Steel or Iron Decks, Holds, Bunkers, Tank Tops, Inside of Tanks, and all inside work.

"ODIC" PLASTIC CEMENT

Non-Poisonous.

For Steam Joints, Boiler Seams, Etc.

AGENTS WANTED IN CANADA.

Telegrams :- "CLUNCH, LONDON."

The International Electrical Engineering Company,

Clun House, Surrey Street,
Strand, LONDON, W.C. England.

MANUFACTURERS OF

Electric Lighting, Traction and Power Transmission Plant.

Continuous Current Dynamos and Motors, Single and Multiphase Alternators and Motors, Transformers, Motor-Generators, Balancers, Boosters, Motor Controllers and Switchboards, Electric Cranes, Overhead Travellers, Hoists, Electric Mining Machinery, Haulers, Pumps, Complete Equipments for Tramways and Railways, Arc Lamps Open or Enclosed, High Quality Arc Lamp Carbons, &c., &c.

Send For Price Lists.

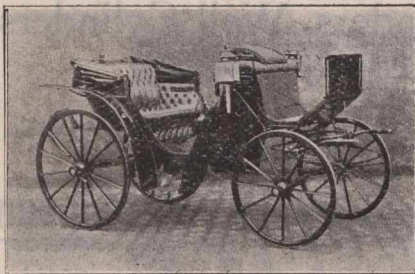
Special prices to Canadians under the New Tariff.

(Cut will be inserted as soon as made.)

Established 1779.

Telegraphic Address: "ANNE COWBURN."

ANNE COWBURN,



**Carriage Builder
AND
Harness
Manufacturer.**

MOTOR CARS A SPECIALITY.

Park Place, Cheetham Hill Rd., - MANCHESTER, Eng.

Electric Cars pass every 3 Minutes. 5 Minutes walk from Exchange or Victoria Stations. Covered Railway Carriage Truck for use of Patrons.

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

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

to load the piece goods they would enable us to load a good deal of other cargo outwards."

ROCKY MOUNTAIN COAL BEDS.

The magnitude of the aggregate area of the Rocky Mountain coal fields is as yet scarcely appreciated. As described by Mr. L. S. Storrs in Part III. of the Twenty-second Annual Report of the United States Geological Survey, now in press, they occupy about 60 per cent. of the length of a belt along the eastern base of the main range, extending southward from the Canadian boundary fully 1,000 miles, through Montana, Wyoming, Colorado, and New Mexico. Another less extensive belt occurs along the western base of the Rocky Mountain range in Wyoming, Utah, Colorado and New Mexico. Between these two belts, in the park region, are numerous isolated basins. In addition to these generally bituminous fields, large areas of the plains in Montana, Wyoming and the Dakotas are also underlain by coal, usually lignite, but valuable for local use. According to the latest estimates, the areas of the coal-bearing

The Patent Electro-Magnetic SEPARATORS,

For extracting Iron or Steel from Borings,
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Powerful, Constant, Automatic, Economical, Safe, Self-Clearing.

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(LIMITED)

General Engineers and Iron Founders,

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SPECIALITIES.

**Colliery Plant & Mining Machinery,
Blast Furnace and Steel Works Plant,
Bridges, Piers, Roofs.**

**COLUMNS, STANCHIONS, GIRDERS, TANKS,—
Cast Iron or Rivetted. Wrought Iron & Steel.**

**Railway Chairs and Sleepers. Bridge Cylinders, Well Cylinders.
Tunnel Segments, Shaft Tubbing.**

Constructional Iron and Steel Work of every description.

Castings of any weight. Iron and Steel Forgings of all kinds.

ORIGINAL MAKERS AND PATENTEES

"Moore & Head's" Hand Hoists. "Moore's" Patent Pulley Blocks. "Teesdale" Patent Pulley Blocks.

ing formations in the six States, and one Territory of the Rocky Mountains are, for anthracite, bituminous and lignitic-bituminous coal, 43,610 square miles, and for lignite, 56,500 square miles. The history of the development of the various coal fields of the Rocky Mountains is essentially the history of the general development of the region, which has no parallel elsewhere in the United States, and in which, as in the case of the Western interior coal fields, the great transportation lines have been the determining factor.

The Colorado coal fields are the only ones for which a fairly accurate estimate can be given. A conservative estimate places the workable beds at about 50 per cent. of the total 18,100 square miles of coal-bearing area and the available coal at nearly 34,000,000,000 tons. The Colorado fields have

been divided into three groups — the eastern, the park and the western. The fields of the eastern group are the Raton, the Canyon City and the South Platte. The Raton field extends north from the Colorado-New Mexico line 45 miles along the base of the Front Mountain range and about 32 miles eastward into the plains, and embraces Western Los Animas (the Trinidad district) and Southern Huerfano (the Walsenburg) district counties. Five of the 40 coal beds are usually of workable thickness, varying from 8 feet down. The coal is both steam and coking. The Canyon City field is near Canyon City in Fremont County, east of the Wet Mountain range, south of the Arkansas River, and north of the Newland Creek. Some of the beds are from 4 to 5 feet thick. The product is excellent domestic coal. The South Platte field begins a few miles

north of Colorado Springs and runs thence north along the Front range for about 140 miles, nearly to the State line, its width being about 40 miles. One mining district of the field is immediately north of Colorado Springs, in El Paso County. There are five others northwest of Denver, at Boulder, Marshall, Lafayette, Louisville and Erie in Boulder and Weld counties. The coal is essentially lignitic.

BRITISH WEDDING PRESENTS.

At the present time there would appear to be certain well-defined features about the making of wedding presents. Jewellery is always of the most costly type, when given, and thus is usually offered by the nearest relatives of the bride and bridegroom.

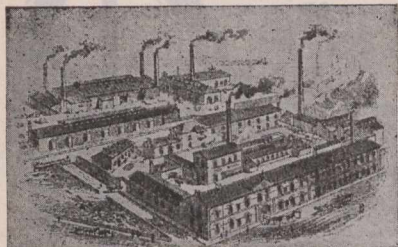
Telegrams, "SHIPMAN, SHEFFIELD."

Honourable Mention International Exhibition, 1862.

J. SHIPMAN & CO.

Attercliffe Steel Works and Wire Mills,

SHEFFIELD, - ENG.



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

TOOL STEEL, MINING STEEL, &C.

Special Prices to Canadian
under the New Tariff

Whenever the King or Queen Alexandra honors the bride by bestowing a gift upon her, says a London paper, it almost invariably takes the form of a brooch or bracelet, as their Majesties are doubtless aware how deeply

such a remembrance is prized, and that the favored recipient would wish something that may descend to her children. To such distinguished bridegrooms as Earl Cromer and Mr. Herbert Gladstone the King presented no

less lasting mementoes in massie silver instands, engraved with the royal autograph. Tiaras, pearl of diamond collet necklets, strings of pearls, suites for hair and corsage, are among the larger items that every well-born bride now seems to expect, and family consultations often take place before selections are finally made, to prevent the choice of inharmonious gifts. Thus, if the tiara given by the bridegroom is of diamonds and emeralds, the bride's relations, if intending to give a necklet, would choose one in keeping. With brooches for lace, rings, sets of jewelled buttons, and the like this uniformity is not necessary, and the fashionable bride welcomes all of these in whatever numbers they come. The conjoint wedding present is another recent innovation, and ten or a dozen of friends forming some special little coterie, who might perhaps have spent £10 apiece, will unite the sum to purchase one really good and covetable article of jewelry or furniture. Bridesmaids almost always join thus rather than offer separate presents.

The choice of things suitable is constantly extending, and nowadays fur forms one of the most favorite gifts. This season's particular novelty for those in search of something not too costly, yet original and commemorative of the historic year, is unques-

1879	NOTHING TO TOUCH THESE	1902
Pioneer in Cycle Chains.	Fitted by all the Leading English Cycle Manufacturers. BEST BRITISH.	At the Head of The Trade.
Send for No. 1. Catalogue (Index to Various Types.)	HANS RENOLD MANCHESTER CYCLE CHAINS	Tariff no longer pre- vents Canada from seeking the Best in the Old Country.
Lightest, Strongest, Most Durable.	Also Renold Patent High Speed Silent Driving Chain, Renold Roller Chain, for Motors, Governor Drive, &c. Works, - MANCHESTER, Eng.	Honest Value for Money.

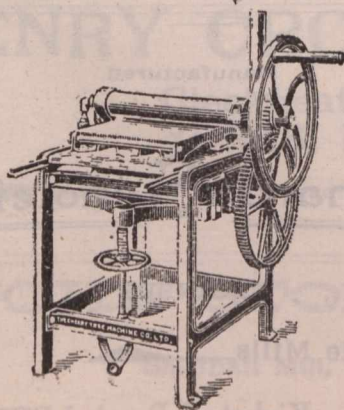
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MAKERS OF HIGH-CLASS MODERN

Laundry • Machinery,

Our Shirt and Collar Ironing Machines are made for hand and steam power. They have cut-gear wheels, planed ironing table, all parts machine-faced. Guaranteed to turn out work equal to any machine in the trade. Price from £18. Send for Illustrated Catalogue.



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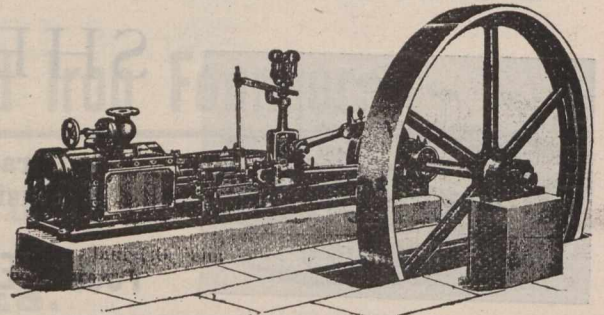
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Improved Horizontal Steam Engines (Class J.)

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

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



PLEASE INDENT THROUGH MERCHANTS

Telegrams: "LEES, HOLLINWOOD."

Special estimates to Canadians under the new Preferential Tariff

tionably the beautiful reproductions to be seen in West End of the coronation spoon. Of course there are plenty of pretty and artistic trifles in silver, starting in price from a few shillings, but it repays trouble, when one cannot give a present that arrests attention for its mere intrinsic value alone, to go out of the beaten track to look for original ideas. Norwegian enamels, for instance, are both decorative and uncommon, and are within the reach of even a most moderately filled purse, but they are not to be found everywhere marked something and eleven pence. There are out-of-the-way depots where many quaint fantasies in foreign pottery may be discovered, and a bit of genuinely old china will always have an honored resting place in a boudoir cabinet. Real lace is by no means a hackneyed form for a gift to take, for though the veil and flounce of the bridal dress are frequently given by the mother of the bride, there are few young ladies to whom a berthe, a cavalier tie, or a handkerchief or one or other of the lovely Irish schools, or from Brussels or Venice, would not be an especially

acceptable offering, which, it may be added, will, with ordinary care, increase in value with age. Every donor desires to feel that his or her wedding present is received with real pleasure, but unless it can be one of great value in jewellery or plate, it should possess some distinction and originality. The commonplaces of the "illustrated catalogue" are the things to avoid in order to figure successfully as a giver of wedding presents.

PATENT REPORT.

The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building: Canadian: J. W. Gaunt, non-refillable bottles; W. M. Black and H. F. Morrall, fruit sizers; H. A. Fraasch, process of recovering and separating metals from their ores and concentrates thereof; W. Y. Jones, floating stringers; V. D. Tilley, tips for umbrellas, etc.; J. F. James and R. M. Kippen, catamenial bandage; C.

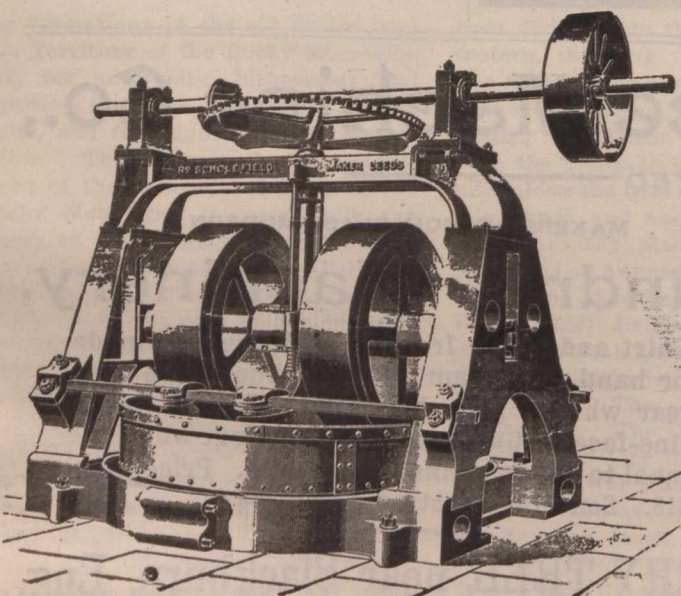
Henry, machines for shoeing horses; A. F. Winfindale, aeration devices; T. McKenney, snap hooks; F. H. Clergue, process of dead roasting sulphide ores and matters; A. McMahon, vehicle

Telegraphic Address: "SPIRITS, DUNDEE."



WHOLESALE WHISKY 24 to 31 Dock St. and MERCHANTS DIS-TILLERS & BLENDERS 26 to 30 North Lindsay St.

All communications should be addressed to Head Office, Dock St.



8-ft. and 9-ft. Perforated Grinding Pans. (No. 48.)

Established 1868.

Telegraphic Address: "Brick, Leeds."

Brick-making & Grinding Machinery

Manufactured by

Richard Scholefield,

ENGINEER

Burley Vale Mills

Kirkstall Road, LEEDS, Eng.

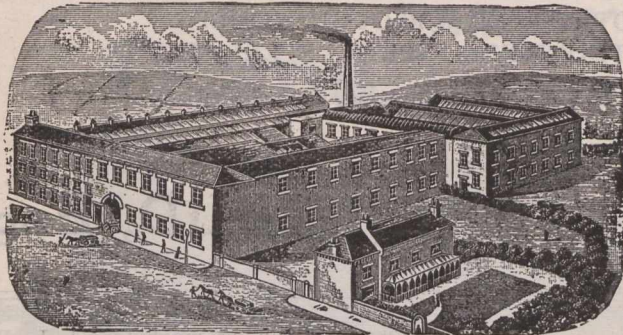
Telegraphic Address: "PURIFIER, BATLEY."

ESTABLISHED 1865

JOHN ILLINGWORTH & SONS,

Ridings Mills, WHITELEE,
(And at Garfield Mills).

BATLEY, ENGLAND.



RIDINGS MILLS.

Patentees and Sole Makers of the
CELEBRATED PURIFIED

Flocks and Wools,

Large Stocks of all Descriptions of

Drummed Wools & Ruggings

Manufacturers of
all kinds of . . .

FOR COLLAR MAKERS
AND BROWN SADDLERS.

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FOR
HOME AND EXPORT

Kersey, Rugging, Tiltings, India and Check Serge. Prince's Check, Linen,
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BEST MAKE.

SUPERIOR CUT.

LOWEST PRICES.

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

NONE BUT THE TRADE SUPPLIED.

PRICES ON APPLICATION.

Wrot.-Iron Pulleys.

Bright Steel Shafting.

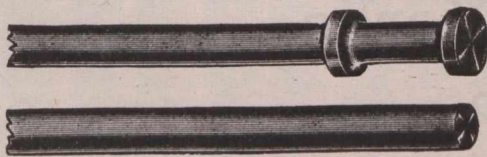
Lists sent Post Free
on Application.

Telegrams:
'Crowther, Cleckheaton.'
A B C Code used.

Telephone
43.



HENRY CROWTHER
MAKER OF WROUGHT-IRON PULLEYS
CLECKHEATON YORKS



HENRY CROWTHER, Rolling Mills,

Cleckheaton,
YORKS, ENGLAND.

Special Terms to Canadians under the New Tariff.

wheels; I. Goldberg, stoves; A. Ferguson, machine for clearing or cleaning snow off car and railroad tracks. W. G. Trethewey, automatic train pipe couplings; J. Morrison, compression valves; E. Heroux, window sash; L. Seguin, car fenders; S. Smallwood, combination tools for fire-arms; A. E. Henderson, roller bearings; H. H. Bailey, churns; W. F. Bedell, amalgamators; M. Barrett, tapping jacket; A. W. Phair, photographic exposure meters; T. Ulke, art of refining composite metals.

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: Process of indurating plaster of Paris, A. Broodsky; press for baling cotton or analogous materials, G. R. Harvey; grain threshing mechanism, William Maloney et al; combined lifting and track aligning jack, Peter J. M. Waslyng; eccentric chain lift-pump, William C. Buck; disintegrating-machine, Archibald A. Dickson; engine, Frank H. Sleeper, et al; wood-turning machine, William T. Jones et al; spike-drawing tool, John K. Reid; take-up mechan-

JOHN STONES,

Shiffnall Mill,

BOLTON, Eng.

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

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

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SPRING STEEL

FOR
COACH, CARRIAGE, CART
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Loco SPRING STEEL.

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PLOUGH PLATES.

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SPRING STEEL SHEETS.

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

Cambria Steel Works, SHEFFIELD, Eng.

T. Kerfoot & Co.

MANUFACTURING
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Makers of all kinds of



Medicated Lozenges and Jujubes,
Bouquet Lozenges, Compressed
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Effervescible Preparations, Per-
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LABORATORIES:

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

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

ism for sewing machines, J. L. Kieffer; tension mechanism for sewing-machines, J. L. Kieffer. Canada: Wood preserving compound, C. Schallberger; fence posts, A. H. and C. H. Cook et al; none-refillable bottle, Eli Rioux; disc ploughs, P. A. Vansickle et al; gang plow, G. Wilkinson; strainers, R. H. Casswell; combination locks, Joseph Rousseau; method of treating large masses of native copper, E. A. LeSueur; carpet stretchers, J. Lawson; bottle stoppers and bungs, J. Heard; boiler cleaners, R. McC. Watson; combination churns and clothes washers, Alexander Mitchell; stoves, A. Landry; measuring machines, E. C. Crompton and Wm. G. Killmaster.

TESTING A DIAMOND.

"No," said the dealer, "you dont need to be an expert in order to be able to tell a good diamond from a

John Smith,

Crane
Works,

Keighley, Yorks,

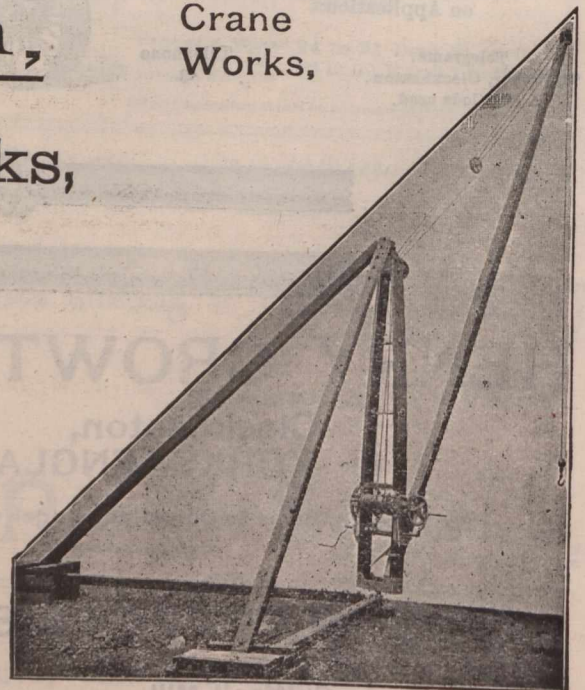
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Stone Saw Frames
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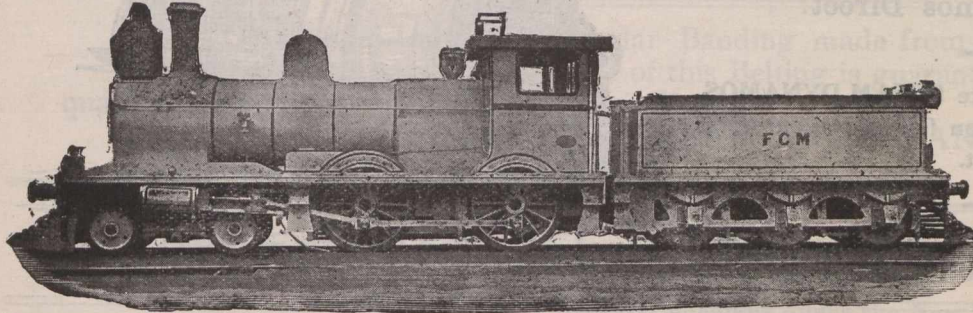


ESTABLISHED 1860.

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Canadian buyers have 33 1/2 per cent. in their favour, by purchasing English Loco. motives.

poor one. You need only to have common sense and good eyes and a magnifying glass. First you examine the diamond's table. The table is the surface, and it should be perfectly flat perfectly octagonal. Then examine the circumference, and if that is round the gem is, at least, you may be sure, well cut.

"Now, for flaws, you look into the diamond, using the glass here, for the reason that a flaw imperceptible to the naked eye will often lower a gem's value 50 or 60 per cent. Flaws in diamonds resemble those little feather marks in ice that we so often see, though scratches on the surface are also flaws. If none are to be found you study next the color, remembering

A RELIABLE & PRACTICALLY UNBREAKABLE FRAME

NO MORE BROKEN FRAMES.

Breakages of Frames and Forks mostly result from defective Brazing and the burning of Tubes.

We DO NOT HEAT the Tubes; each joint is made and tested separately.

The joints are perfect, reliable, immovable, and always visible.

Strength, Lightness, Rigidity.

Enamelled inside as well as outside to prevent rust.

SEND FOR OUR CIRCULAR.

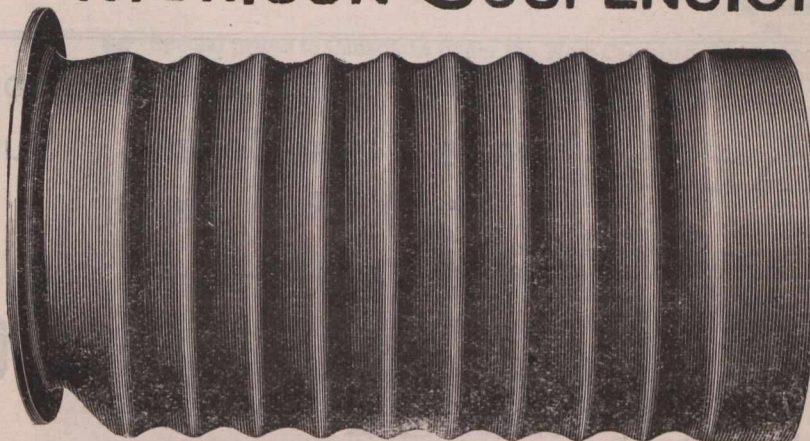
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HYDRAULIC CYCLE FRAME

THE BIRTWISLE HYDRAULIC JOINTING SYNDICATE LTD
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MORISON SUSPENSION FURNACES.



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

Flanged Complete by Hydraulic Machinery at one Heat.

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

The Leeds Forge Company, Ltd.

LEEDS, ENG.

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

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

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Wm. Avenue, Montreal, P.Q.

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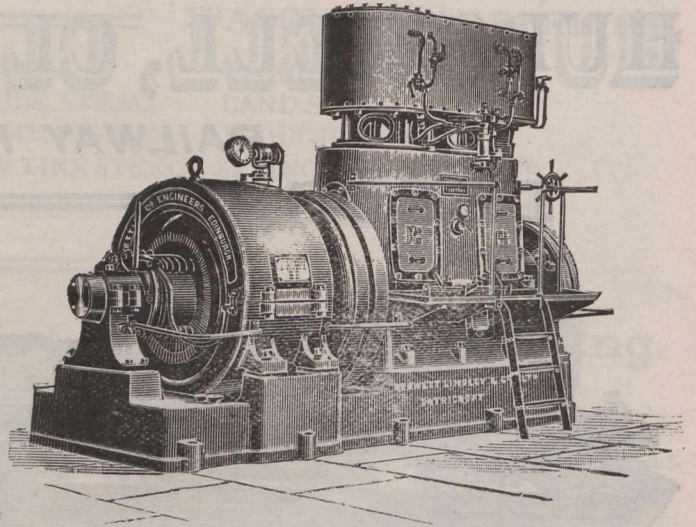
Patricroft, Manchester England.

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.

AGENCY WANTED.

To Pork Packers & Lard Refiners.

Provision Merchants in Liverpool, are open for agency in HOG PRODUCTS, or will receive Canadian Cheese on consignment. Well represented through England and Ireland, address "PORK," care

LEE & NIGHTINGALE,
LIVERPOOL, Eng.

that the steel blue, because it is the most brilliant, is the most desirable and costly hue, and that the white comes next. Yellowish or off color stones are practically worthless, but a

perfect violet or amber, or rose diamond brings a fancy price.

"Study finally the depth and weight, and if the depth is good you wont be cheated if you pay \$150 or \$160 a carat for your stone. Before the South African war you'd only have to pay \$100, but \$150, thanks to this war, and to the diamond trust, and to the heavier customs duty, is now the market price."

THE DRUG HABIT.

At the present day the sufferer from sleeplessness, neuralgia, and other disorders of the nerves flies to the medicine chest for relief, and swallows such drugs as chloroform, chlorodyn hydrate, sulphonal, antipyrine, and morphine, which is also injected under the skin. The London Standard makes the remarkable statement

that in Chicago 35,000 people habitually take morphine subcutaneously. With all these drugs the habit grows, for the patient becomes inured to the dose, and in one case, which ended in a lunatic asylum, twenty-four grains of morphine were taken daily. In former years laudanum was habitually used in the Fen districts of East Anglia to prevent ague, and the older folk would swallow a dose which would have ended the life of an unseasoned person.

As the opium controversy is perennial we need only remark that Mr. Tompson is not convinced that it is particularly hurtful to Orientals, though certainly pernicious to Europeans. Hasheesh, or bhang, prepared from the Indian hemp, is a much enticing drug, for it produces the most roseate visions. But perhaps the strangest habit of all is arsenic eating, common in Styria, and parts of

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

THE IMPERIAL "S. C."

Acetylene Gas Company,
LIMITED.

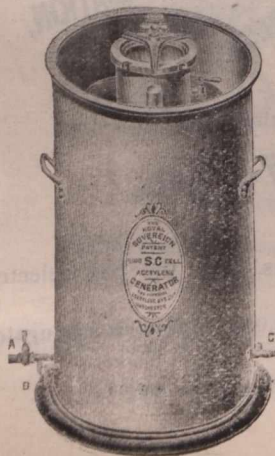
30 St. Ann Street,
MANCHESTER, Eng.

Telegraphic Address:
"ACETYLENE, MANCHESTER."

Awarded the GOLD MEDAL
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PESTH.

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"S.C." (Separate Cells) AUTOMATIC
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"Every Factory in Canada should
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"EXTRA" brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

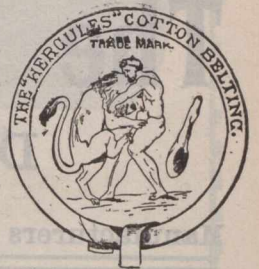
RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

“Union” Hair Belting

... AND THE ...

“HERCULES” Sold Woven COTTON BELTING.



Telegraphic Address: “LETHAM, OLDHAM.”

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“COTOS” is an Improved Tubular Banding made from perfect Super Egyptian Yarn. The Warp used in the manufacture of this Belting is guaranteed to be made from the BEST quality of the yarn known as Camel Hair Yarn.

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

Samples and prices free on application.

Address: Waterloo Mills, Oldham, England.

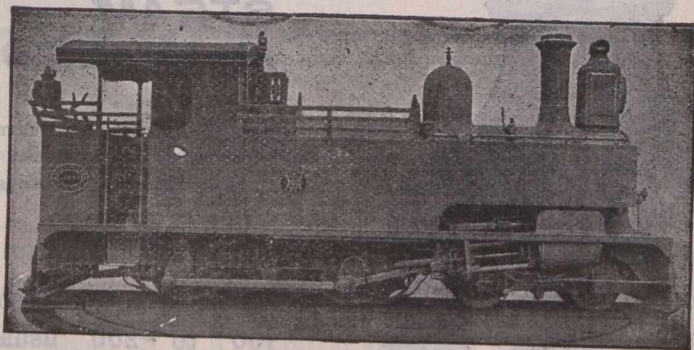
Special Prices to Canadians under the New Tariff.

THE

Telegrams: “ENGINE, LEEDS.”

Hunslet Engine Company,

LEEDS, Eng.



Locomotive Tank Engines

of all descriptions and any size, for

Ironworks, Collieries, Contractors, Docks, Manufactories, Branch Rai'ways, &c., &c.

Specially designed for any circumstances, or to suit any Gauge of Railway.

Arrangements Made for Hire.

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Special prices to Canadians under the New Canadian Tariff.

Hungary, where it is taken by the people to improve the complexion and general health and increase endurance. A habitual arsenic eater will take as much as five grains a day, but at last has to pay the penalty.

EXPERIMENTING WITH KELP.

A San Diego, Cal., dispatch to the Paper Trades Journal states that papers were drawn up whereby Prof. A. Anthony contracts to supply to E. Andrews, of the Leatheroid Manufacturing Company, of Kennebunk, Me., a large sample order of pulp made from kelp, to be used by the Maine factory in the manufacture of its various products. Leatheroid is used in the manufacture of shoe counters, trunks, chair bottoms and most everything else that paper pulp pressed into shape is ever used for.

Tel. Address, “Abbey,” Accrington.

Established over 50 years.

James Walmsley & Sons,

Accrington, Eng.

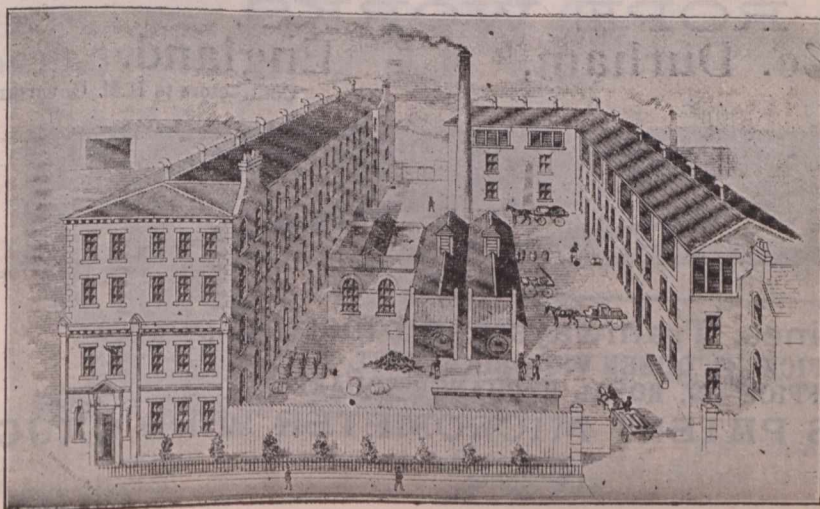
Leather Curriers,
Strapping Manufacturers
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SPECIALITIES:

SINGLE & DOUBLE BELTING

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

Roller Skins, Picking Bands, Green and Oak Tanned; Leather Pickers, Laces, Buffalo Skips, Buffalo Pickers and all other kinds of Leather Goods used in the Spinning and Manufacturing of Cotton, Woollen, Silk or Jute.



GOLD MEDAL LYONS EXHIBITION, 1872. SILVER MEDAL BARCELONA EXHIBITION, 1888.
TWO GOLD MEDALS TORONTO EXHIBITION, 1896. GOLD MEDAL PARIS EXHIBITION, 1900.

The Lancashire Felt Co., Ltd.,

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Manufacturers of **WOOL AND FUR BODIES.**

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

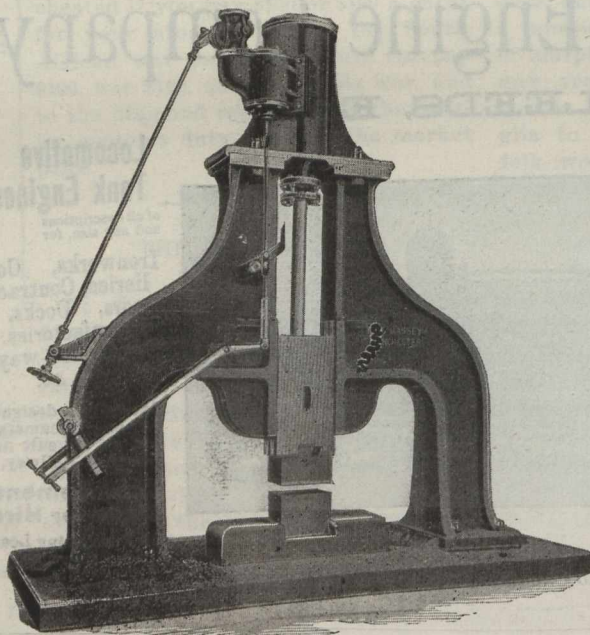
Some time ago Professor Anthony announced that he had succeeded in making pulp for the manufacture of paper from the kelp which is found so plentifully off this coast, but he has not yet been able to get some paper manufacturers to take hold of it. Mr. Andrews, however, came here for the purpose of making an investigation, and is of the opinion that he can not only improve the product of his factory, but that he can cheapen the cost of production.

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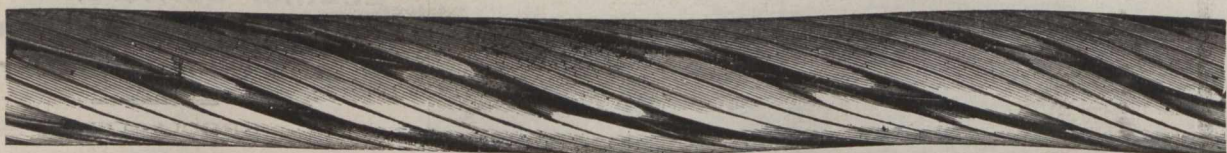
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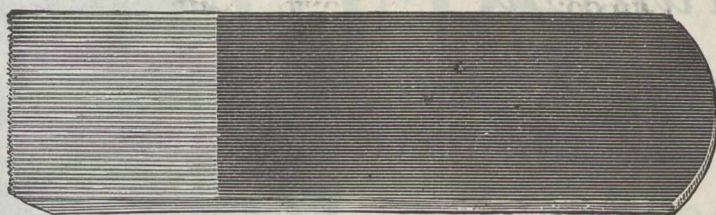
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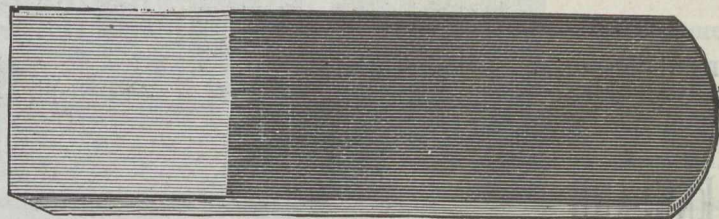
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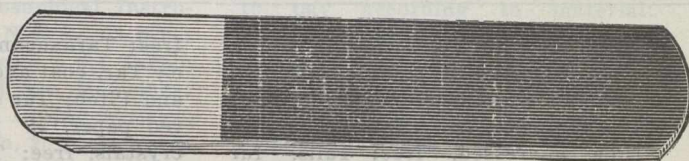
No. 383. Common Tooth Plane Iron.

KENYON

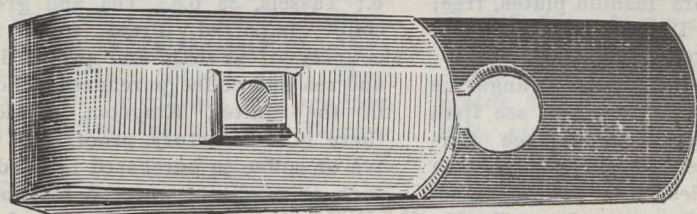


No. 380. Common Plane Iron, Square Nose.

& CO.



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SHEFFIELD,

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The initials N. E. S. represent and have the meaning of the words "not elsewhere specified."

The initials N. O. P. represent and

have the meaning of the words "not otherwise provided for."

(Continued from Page 1759.)

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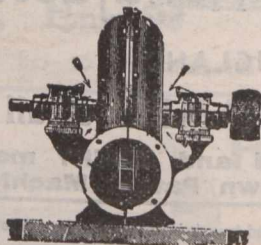
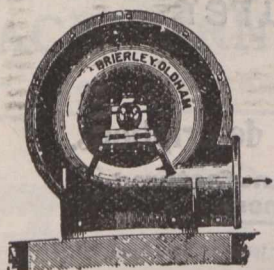
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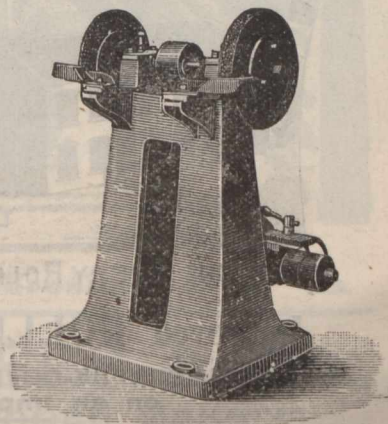
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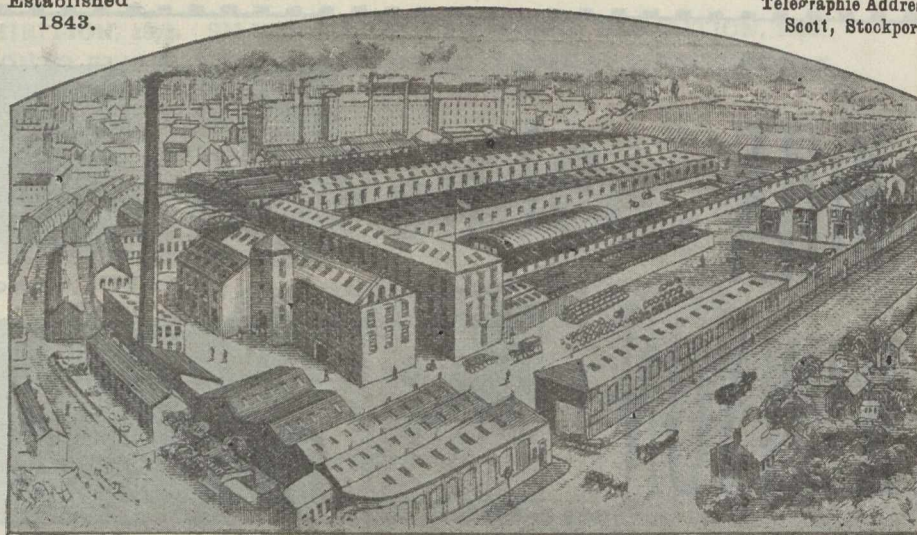
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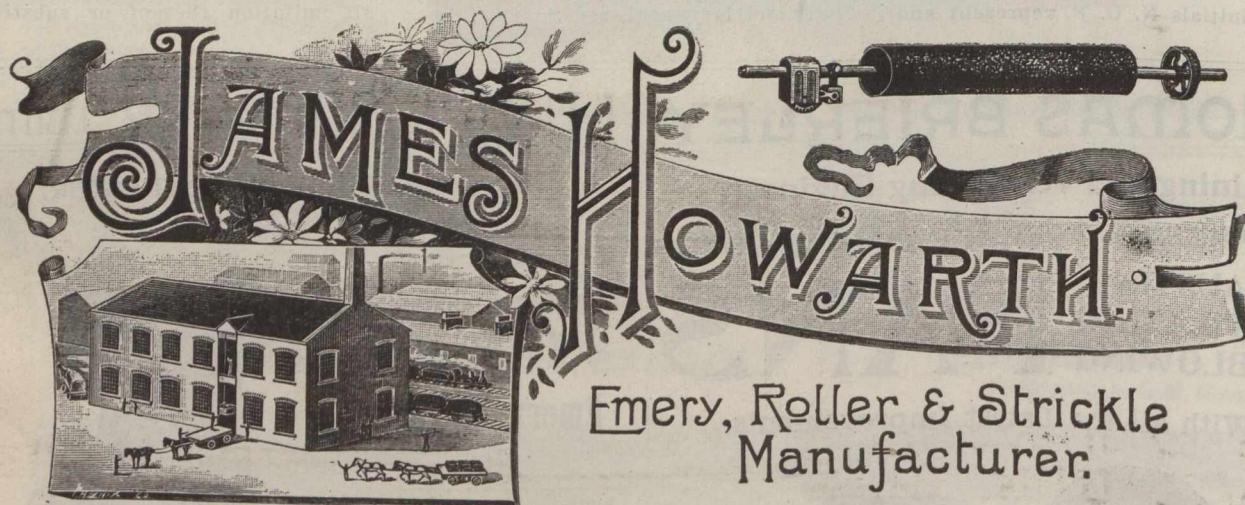
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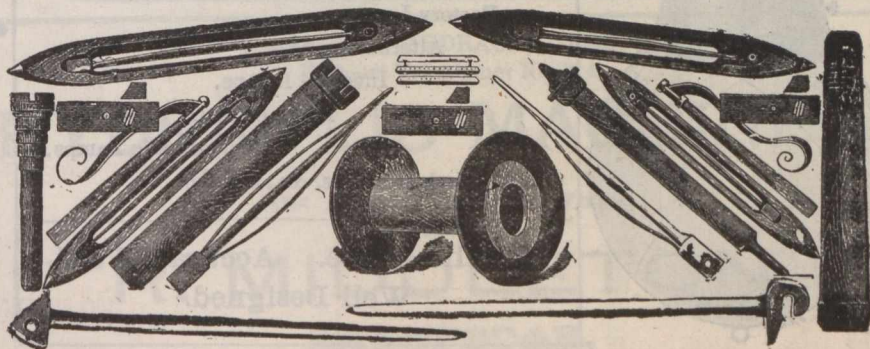
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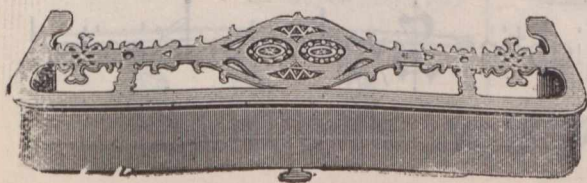
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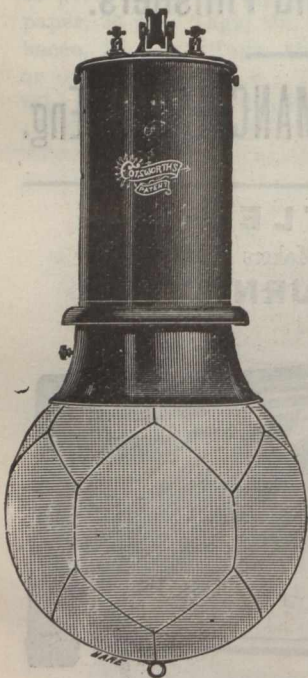
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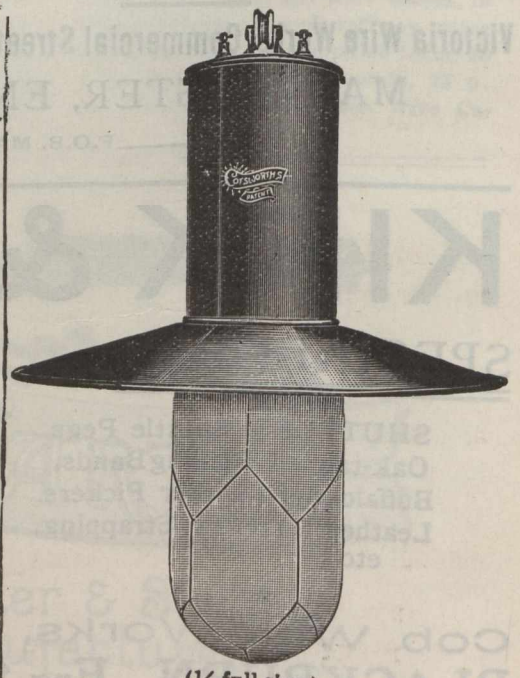
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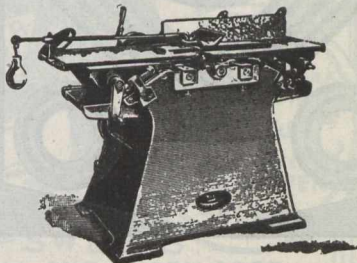
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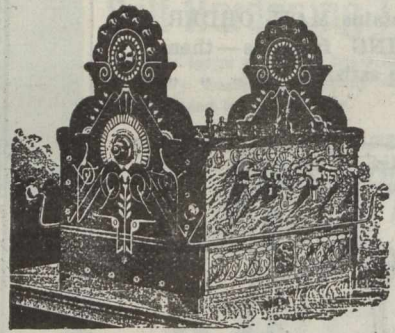
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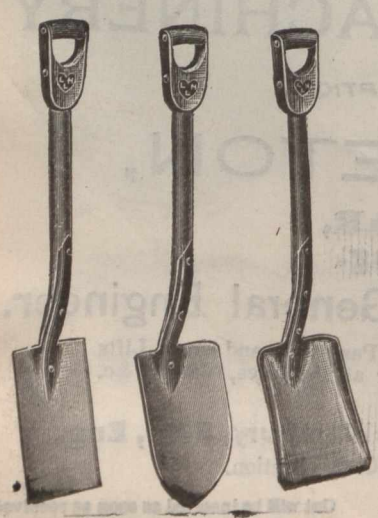
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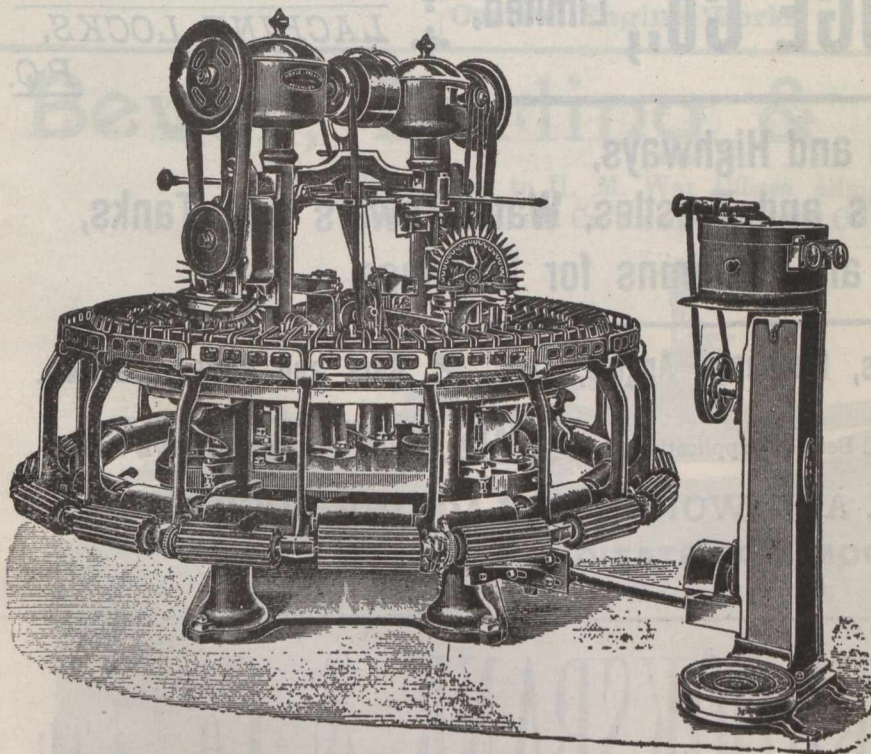
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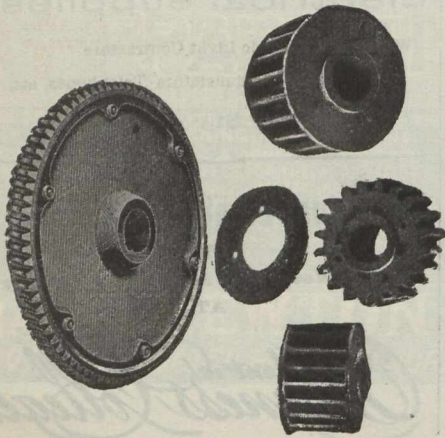
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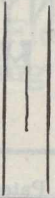
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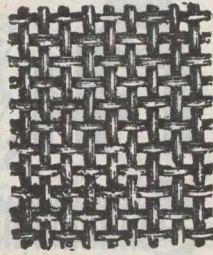


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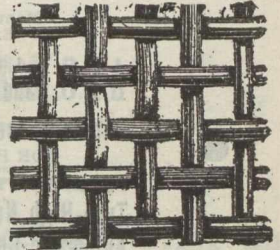
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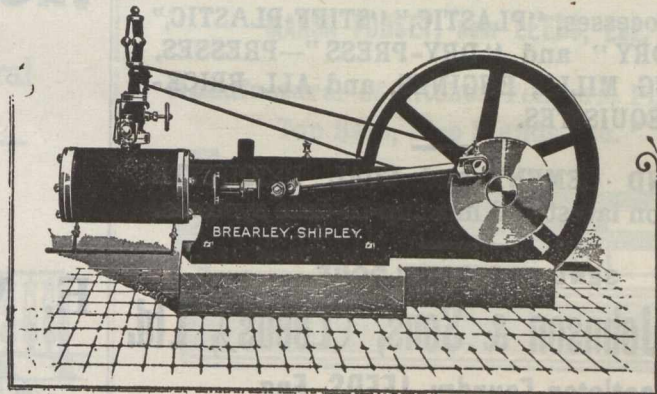


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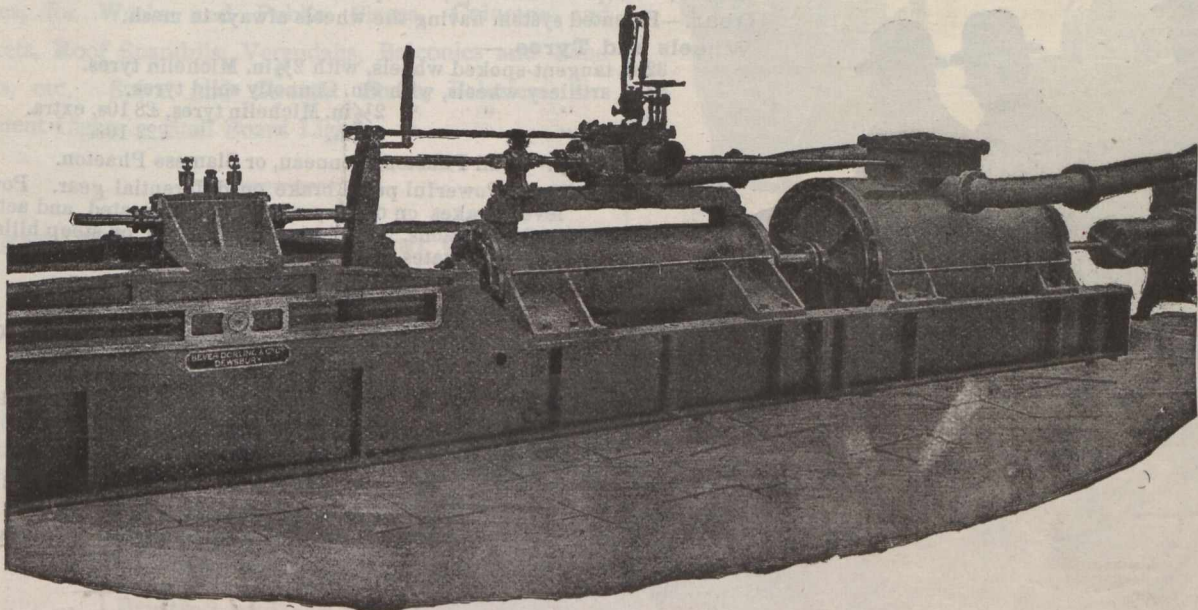
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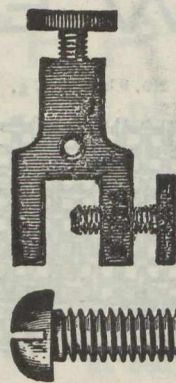
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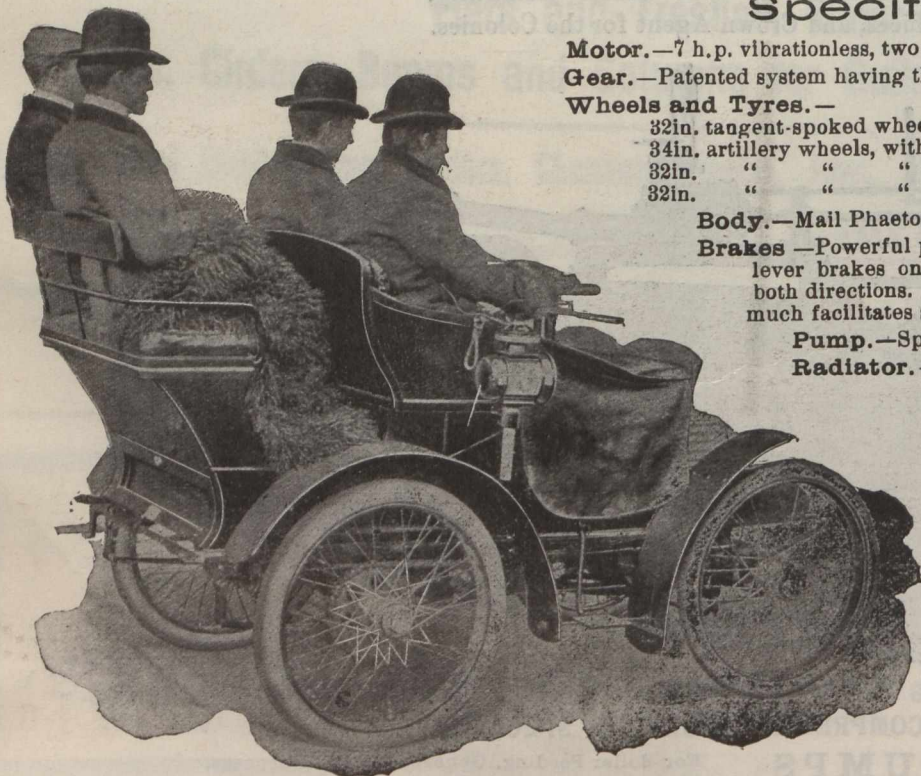
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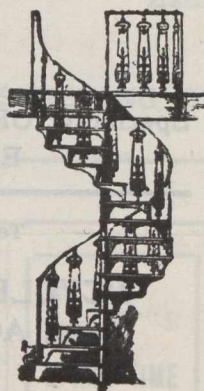
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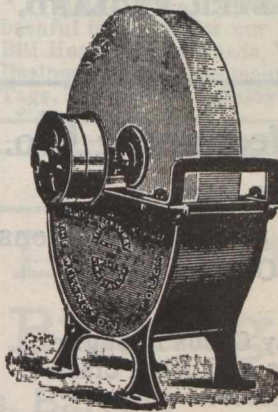
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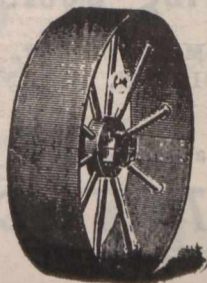


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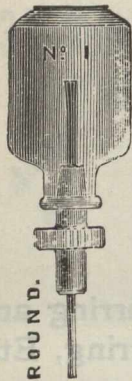
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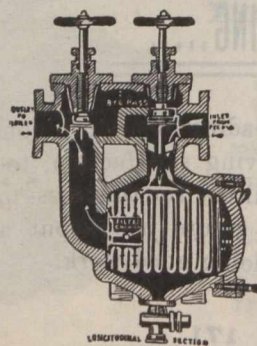
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3 per cent. loan, 1888-99	103	105	
Debs. 1884, 3 1/2 per cent.	89	91	
2 1/2 p.c. loan, 1897	107	109	
Manitoba, 1885-6, 5 p.c.			
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Quebec Province, 5 p. c., 1874	101	105	
1876, 5 p.c.	101	105	
1880, 4 1/2 p.c.	102	104	
1883, 5 p.c.	107	109	
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Buffalo & Lake Huron \$10 shr.	13 1/2	14	
do 5 1/2 p.c. bonds, 1897	137	141	
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Grand Trunk, Georgian Bay, &c. 1st M.	99	101	
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2nd equip. mtg. bds. 6 p.c.	126	129	
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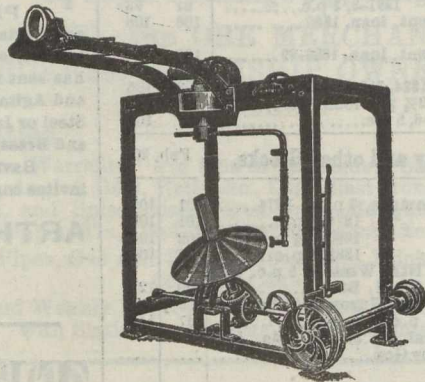
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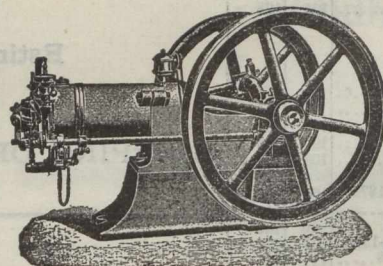
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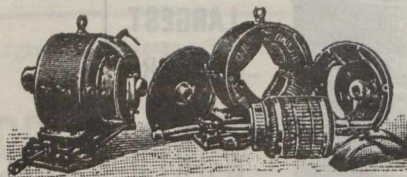
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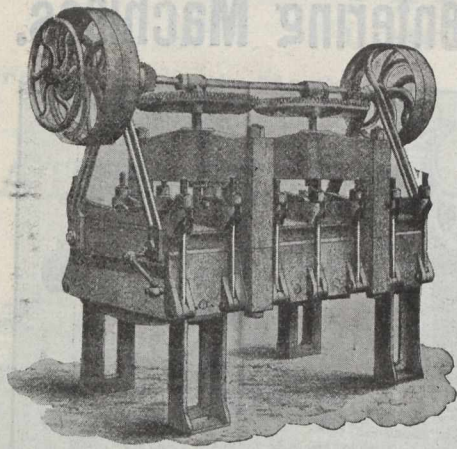
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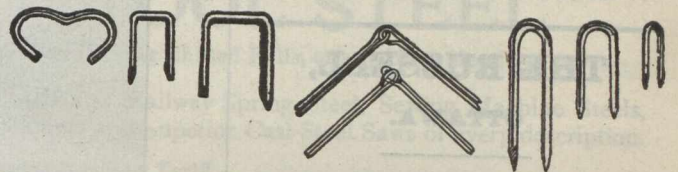
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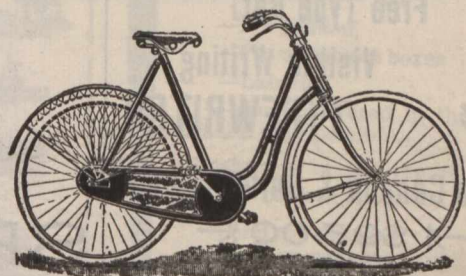
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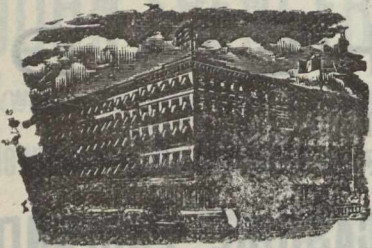
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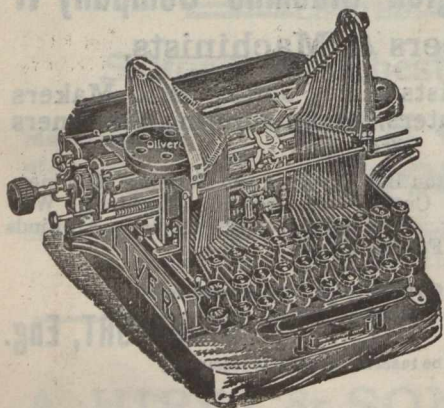
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This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

F. X. ST. JACQUES, Propr.



YOUR ATTENTION!

THE OLIVER . . .

Free Type Bar

Visible Writing



TYPEWRITER.

Price in Canada & United States,

→ \$95.00 ←

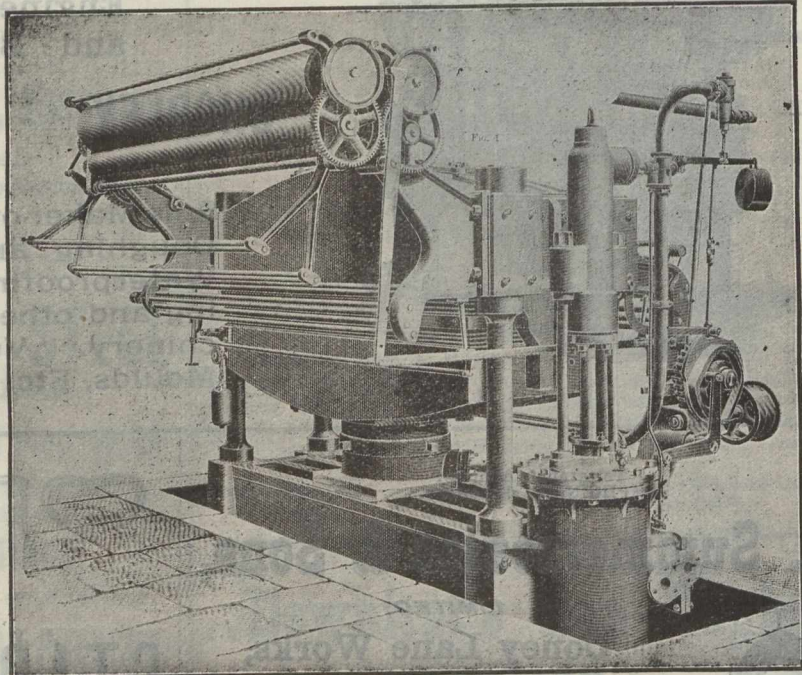
LINOTYPE COMPANY,

156 St. Antoine Street,
MONTREAL.

Manufacturers for
CANADA AND SOUTH AMERIC

By H. M. **NUSSEYS & LEACHMAN'S PATENT PRIZE MEDAL**
Royal Letters Patent.

Pressing and Tentering Machines.



MAKERS W. B. LEACHMAN & CO.,

EXCEL WORKS,

Great Wilson Street,

LEEDS, ENGLAND.

THIS LITTLE TRADE MARK



ON A SAW GUMMER

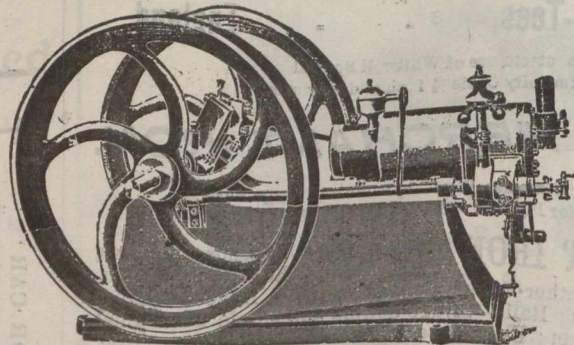
Is a guarantee that it is the best Tool on the market for Gumming Saws and Light Punching.

A. B. JARDINE & CO.,

HESPELER, ONT.

New Patent Gas Engine.

Type of 4 to 10 H.P. Engine, Nominal.



Ignition Tube and

SPETCH & THOMAS,

SOLE MAKERS,

**Paragon Engine Works, Longside Lane,
BRADFORD, ENGLAND.**

SPECIAL TERMS TO CANADIANS UNDER THE NEW TARIFF.

WILLIAM ATKINS & Co., LIMITED.

Telegraphic Address:
"RELIANCE, SHEFFIELD."

Corporate Trade Mark.

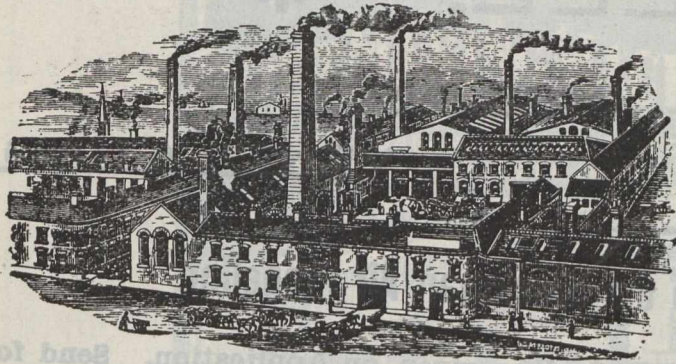


RELIANCE STEEL WORKS,

ATTERCLIFFE,

Sheffield, England.

Manufacturers of all kinds of Crucible



CAST STEEL

For Engineers, Shipbuilders, Boilermakers and other purposes.

SPECIAL DRILL STEEL

As supplied to the Gold Fields of Australia, Africa, &c.
Expressly Adapted for Mining and Quarry Work; also
of Rapid Cutting Steel for Turning

TOOL STEEL

For Turning Chilled Rolls, or any Hard Metals.

Cast Steel Sheets, Blister, Single and Double Shear Steel, Coach and Railway Spring Steel, Sewing Machine Steels, &c., &c. Best Warranted Cast Steel **FILES**. Solid Steel Hammers and Superior Cast-Steel Saws of every description.

Special terms to Canadians under the New Tariff.

Roger Brighthouse,

Contractor to His
Majesty's Government

15 Sugar Lane,
MANCHESTER, Eng.

Manufacturer of all kinds of

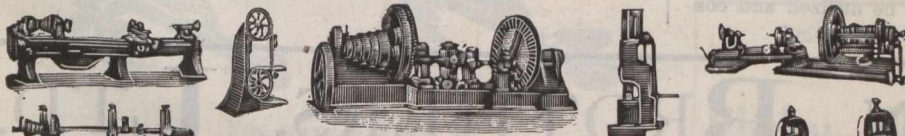
Ropes & Twines, Cotton Banding, Engine Yarns, Hemp & Cotton Gaskins, &c.

Heald, Dobby & Jacquard Cords a Speciality.

COTTON DRIVING ROPES,

Also Hessians, Oil-Cloth and Waterproof Packing.

Special Prices to Canadians under the New Tariff.




In Stock and Ready for Immediate Delivery, the following New Tools.

Prices include packing and delivered, Liverpool, England.
Planing Machines 6ft. by 2ft 9in. sq.; £78. 4ft. by 2ft. 3in. sq.; £53-10. Slotting Machines, 16 and 10in. stroke, admitting 5ft. and 3ft. diam. £123 and £56. Radial Drilling Machine, with 4ft. rising arm; £68. Pillar Drilling Machines, admitting 36, 30 and 26in. diam. £40, £33 and £25 respectively. Powerful Punching and Shearing Machines, single ended 3/4in.; £50-10, 1/2in. £36 10. Lathes, S.S.S. and Screw-cutting, 4, 5, 6, 7, 8, 9, 10 and 12in. centres, on gap beds, 4, 5, 6, 8, 10, 12, 16 and 18ft. long; prices, £20 10, £25-10, £28, £32, £43-10, £48-10, £60 and £75 respectively. SEND FOR PRICE LISTS.


Telegraphic Address: "Greenwood," Halifax, England.
GREENWOOD BROS HALIFAX, ENGLAND.



Special prices to Canadians under the New Tariff



A Good Line



Speaking of Printing
"KEYSTONE"
[suggests itself at once.

For the progressive merchant "KEYSTONE" Stationery fills the bill.

- It's padded!
- Put up in neat boxes
- Labelled
- And delivered in the cleanest way possible.

Customers realize the advantage of the boxes.

Send for figures on your next lot.

Journal of Commerce Job Dept.
171 ST. JAMES ST.

* **BLACKMAN'S** *

Patent Power Ventilating

* **WHEEL.** *

HEATING.

COOLING.

DRYING.

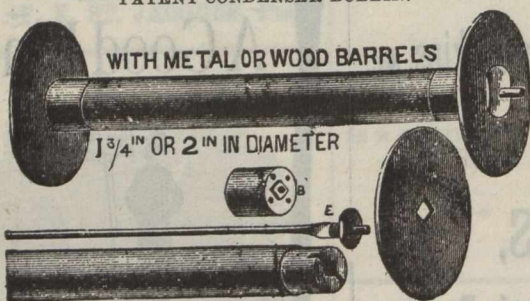
VENTILATING.

14 Highest Awards Given to the Blackman Air Propellor.

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

MILLER BROS. & TOMS, - Agents, - MONTREAL

JOHN KAY,
Machinist and Mill Furnisher,
Crown Works, Walker St., **ROCHDALE, Eng^d**
PATENT CONDENSER BOBBIN.



The Heads of these Bobbins contain a Square Hole in the centre, and are fitted on a Square Projection attached to the end of the Barrel, as shown above; thus the heads cannot turn round or get loose. This is the only means of avoiding the frequent and costly repairs, and the abundance of Loose Bobbin Ends so common in Mills. Old Bobbin Ends may be utilized and converted to this principle.

Garnock, Bibby & Co.,
Limited.



Steel Wire and Hemp
Rope Manufacturers,

LIVERPOOL, - ENGLAND,

Contractors to the Admiralty and
War Office.

DRIVING ROPES.

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

ATKINSON BROTHERS, LTD.,

MILTON WORKS and
BRITANNIA STEEL WORKS, **Sheffield, Eng.,**



STEEL CONVERTERS and REFINERS
Manufacturers
of ... **BEST CAST STEEL**

L **ATHE** and Planing Tools, Milling Cutters, Screwing Tackle, Shear Blades, Punching
Tools, Chisels, Files, Miners' Drills, Hammers, Sates, Smiths' Tools, Rivet Tools, Spin-
dles, Weiding Steel, and Sheet Steel for all purposes.

... FOR

TELEGRAMS "RIVET SHEFFIELD" NATIONAL TELEPHONE 761.

HENRY COOPER & CO

MAKERS OF

RIVET MAKING MACHINES

AS SUPPLIED TO THE
RUSSIAN & JAPANESE GOVERNMENTS
DRAWINGS & PARTICULARS ON APPLICATION

ALSO
MAKERS
OF

STEEL & IRON RIVETS

TO STAND TESTS OF
ADMIRALTY, BOARD OF
TRADE, LLOYDS, INDIA
OFFICE & Etc

WHEEL VALVES
SIGHT FEED LUBRICATORS
WATER GAUGE FITTINGS
MARINE LUBRICATORS
FUSIBLE PLUGS & Etc

HEAVY & LIGHT CASTINGS
IN BRASS, GUN METAL,
PHOSPHOR BRONZE,
ANTI-FRICTION METALS & C.

STEAM & HYDRAULIC COCKS

VULCAN RIVET & BRASS WORKS
SHEFFIELD ENGLAND




Contractors to the British Admiralty and India Office.

H. Charlton & Co.,

SOUTH SHORE Rd.
Engineers & Anchor Manufacturers,
Gateshead-on-Tyne, - England
Telegraphic Address: "CHARLTON HAWKS, GATESHEAD."

YOU WANT **ANCHORS?**

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



YOU WANT **FANS?**

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

Sole Manufacturers of

... **IMPROVED MARTIN'S PATENT ANCHORS** ...

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

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

Journal of Commerce Job
Department for Printing.

PILE SHOES

With Chilled Points

(Copley & Co's Patent),

FOR

PILE WORK of Every Description;

PRICES AND TESTIMONIALS
ON APPLICATION.



Copley, Turner & Co., Ltd.

MIDDLESBOROUGH, ENGLAND.

Telegraphic Address: "SEAKING," A. B. C. Code.

Rigby, Wainwright & Co.,

Manufacturers, Railway
...And Government Contractors

Engine Waste, Sponge Cloths,
Lamp Wicks, Twines, Ball Cottons,
Engine Packing, Box Cords, Roping
and Seaming Twines, Mops, Dusters,
House Flannel, Neptune Scourer,
Buntings, &c.



NEPTUNE WORKS.

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

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President;

Gain in Insurance in force 1901
\$168,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Available Assets, - - \$61,187,215

Funds Invested in Canada, - \$3,300,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:

A. F. GAULT, Chairman.
WENTWORTH J. BUCHANAN, Deputy Chairman.
SAML. FINLEY, E. S. CLOUSTON.
HON. SIR ALEXANDRE LACOSTE, K.C.M.G.
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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

UNCONDITIONAL POLICIES

ARE ISSUED BY THE . . .

CONFEDERATION LIFE ASSOCIATION.

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

Full information sent on application.

H. J. JOHNSTON,

Prov. Manager,

174 ST. JAMES ST.,
MONTREAL.

W. C. MACDONALD,

Actuary.

J. K. MACDONALD,

Managing Director.

Head Office, - TORONTO.

LIFE INSURANCE ANNOUNCEMENT.

JANUARY, 1902.

The rapidly increasing business of THE ROYAL-VICTORIA LIFE INSURANCE CO., requiring larger Head Office accommodation, the Company will occupy its new offices on the second floor of the Royal Insurance Building, Place d'Armes Square, on the 1st of May next.

The new business issued in 1901, shows an increase of 33 per cent. over the previous year.

Head Office,
MONTREAL.

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

B. S. & W. WHITELEY

Press
Paper
Manufacturers,

Pool Paper Mills, POOL, nr. LEEDS,
ENGLAND.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,925,000.00
Annual Income, 2,994,000.00

Head Office, - Toronto, Ont.

Hon. GEO. COX, Pres. J. J. KENNY Vice-Pres. & Man.-Dir
C. C. FOSTER, Secretary.

Montreal Branch, - - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$5,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL,
G. R. KEARLEY, RESIDENT MANAGER.

NATIONAL ASSURANCE COMPANY

OF IRELAND.

ESTABLISHED 1822.

Capital Fully Subscribed, - \$5,000,000.

Canadian Branch:

Trafalgar Chambers, - 22 St. John Street, Montreal.

H. M. LAMBERT, MANAGER.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent
and Pearl Batting.

Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—Three prices and far the best for the price.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL
JAMES McNEILSON, Manager.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$2 319,925.58
 Surplus to Policyholders - - - 1,029,075.64
 Paid Policyholders in 1901 - - - 182,925.67

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,
 President and Managing Director.
 J. K. McCUTCHEON,
 Supt. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

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

Write for Annual Report for 1901 of

THE MANUFACTURERS LIFE INSURANCE COMPANY

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

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

Scottish Union and National INSURANCE COMPANY.

Of Edinburgh, Scotland.

ESTABLISHED 1834.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn
 Capital \$30,000,000 | Invested Funds..... \$13,500,000
 Total Assets 34,472,795 | Deposited with Dom. Govt., 125,000
 (Market value.)

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

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: 112-118 King St, West, TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets \$ 4,420,773.38
 Cash Income..... 1,099,396.58
 Net Surplus..... 504,441.37
 Insurance in Force..... 28,243,502.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY,
 Managers for Province of Quebec,
 180 St. James St., Montreal

Saxe & Archibald, ARCHITECTS
 Room 79, Imperial Building
MONTREAL

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

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

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
 C. R. G. JOHNSON, Res. Agent, 1733 Notre Dame St., MONTREAL.

JUSTICE and SATISFACTION

in dealing with both Agents and Policy-holder—fairness coupled with invariable honesty of purpose. These are the endeavors of the management of the Union Mutual in all transactions. And Promptness is another Home Office motto—prompt answering of letters, prompt issuing of policies, prompt settlement of claims. Always a place for reliable, capable Agents.

Union Mutual Life Insurance Co.,

Portland, Maine. INCORPORATED 1848.

FRED E. RICHARDS, President.
 ARTHUR L. BATES, Vice President.
 Address:—HENRI E. MORIN, Chief Agent for Canada,
 151 St. James St., Montreal, Canada.
 For Agencies in the Western Division, Province of Quebec and Eastern Ontario apply to WALTER I. JOSEPH, Manager, 151 St. James St., Montreal.

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

(OF LONDON.)

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

Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL
 J. E. E. DICKSON, Manager.
 Agents Wanted throughout Canada.

OILS.

The IMPERIAL OIL COMPANY, Ltd.

—REFINERS AND MANUFACTURERS OF—

CANADIAN PETROLEUM PRODUCTS,

Under New Patent Process

Refined Oils, Benzine, Napthas and Gasolenes, Lubricating Oils, Greases,
 Paraffine Wax Candles, Fuel Oils, &c.

Refineries: SARNIA and PETROLIA, Ont.

Branches:

MONTREAL, P.Q. ST. JOHN, N.B. HALIFAX, N.S. WINNIPEG, Man.;
 VANCOUVER, B.C.

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

The QUEEN CITY OIL COMPANY, Limited,

Head Office: TORONTO, Ont.

Branches: OTTAWA, HAMILTON, LONDON, KINGSTON, and other Stations in
 Province of Ontario.

.. The Royal-Victoria Life Insurance Co..

RESERVES ON A 3½% BASIS HELD ON OVER 60% OF INSURANCE IN FORCE.

The Annual Meeting of this Company was held on Wednesday, the 26th March. Mr. James Crathern, President, occupied the chair, and Mr. David Burke, General Manager, acted as Secretary.

There were a large number of shareholders present, and the Directors' Report and Financial Statement for the year 1901, was considered very satisfactory.

DIRECTORS' REPORT.

The Board of Directors submit for your consideration, their report of the Company's business for the year 1901, which shows a very satisfactory increase over previous years.

INSURANCE TRANSACTED.

The new insurance applied for amounted to \$1,204,076, of which \$1,099,405 was accepted, and \$111,240 declined or not carried out at the end of the year. The insurance in force on the Company's books has now reached the sum of \$2,702,456.

INCREASE OVER PREVIOUS YEAR.

Applications received,	\$1,204,076	increase	\$288,076, or 31 per cent.
Insurance in force,	2,702,456	increase	290,905, or 36 per cent.
Insurance issued,	1,099,405	increase	585,576, or 27 per cent.

CASH INCOME.

The income of the Company from cash premiums and interest reached the sum of \$104,376.67.

The accumulated assets of the Company which increased over 11½ per cent. during the year, taken together with the guaranteed capital, now amount to \$1,104,594, for the protection of policyholders.

DEATH CLAIMS AND ANNUITIES.

The claims by death occurring during the year amounted to \$15,000.00, which, although larger than the previous year, and in part due to accidental and acute causes, was much more favorable than the mortality tables indicated. The death claims paid within the year amounted to \$9,500.00, and the sum of \$3,668.14 was paid to annuitants.

Since the last Annual Meeting, the Directors have further increased the deposit of securities with the Dominion Government of the value of \$102,947.97, making the amount deposited for the protection of policyholders \$175,180.63. Our deposit now exceeds the legal Reserves on all policies in force in the Company as computed by the Superintendent of Insurance, together with all other liabilities to policyholders, the figures of which appear in the financial statement attached.

The Insurance Act of Canada requires all Life Insurance Companies to value their Reserves on new policies issued after December 31st, 1899, on a 3½ per cent. interest basis, and on policies issued previous to that date 4 per cent. Reserves commencing from January 1st, 1910, and after January 1st, 1915, to maintain 3½ per cent. Reserves on all policies in force. In conforming with these requirements, this Company already maintain the high Standard of 3½ per cent. Reserves on over 60 per cent. of its insurance in force.

The Directors again have to express their appreciation of the faithful efforts of the Company's agents and staff.

The books and securities of the Company have been regularly audited during the year by Messrs. MacIntosh & Hyde, Chartered Accountants, and their certificate is attached to the financial statement.

The Directors retiring this year are Hon. L. J. Forget, Hon. Robert Mackay, and Messrs. James Crathern, John Cassils and David Burke, all of whom are eligible for re-election for the incoming term of three years.

All of which is respectfully submitted.

DAVID BURKE,
General Manager.

JAMES CRATHERN,
President.

Abstract of Financial Statement.

RECEIPTS IN 1901.

Premiums received (in cash)	\$94,247.62
Interest received (in cash)	10,159.25
Balance Net Ledger Assets, Dec. 31st, 1900 ..	244,754.17
	<hr/>
	\$349,161 04

ASSETS, DECEMBER 31st, 1901.

Cash on hand and in Banks	\$18,284.55
Loans on first-class Securities	65,000.00
Deposited with Dominion Government	175,180.63
Policy Loans (Reserves thereon \$3,898.75)	1,964.53
Premiums deferred in course of collection	30,656.49
Accrued Interest and Ledger Balances	13,508.74
Guaranteed Capital (uncalled)	800,000.00
	<hr/>
Total Security for Policyholders ..	\$1,104,594.94

Audited and found correct.
MACINTOSH & HYDE,
Chartered Accountants and Auditors.

DISBURSEMENTS IN 1901.

Death Claims and Annuity Payments	\$13,168.14
Commissions, etc., to Agents	22,122.23
Salaries, Head Office and Agencies	14,052.96
Medical Fees, Taxes and Re-Insurance Premiums	7,057.01
All other expenditure	19,742.01
Balance Net Ledger Assets, Dec. 31st, 1901	273,018.69
	<hr/>
	\$349,161.04

LIABILITIES.

Capital Paid-up in Cash	\$200,000.00
Reserves (Assurance and Annuity Funds) valuation by Canadian Insurance Department	168,558.00
Death Claims reported awaiting proof and legal discharge	6,500.00
	<hr/>
	\$375,058.00

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

The President moved the adoption of the Report, which was seconded by Mr. A. F. Gault, First Vice-President, and unanimously approved. Scrutineers having been appointed, and a ballot taken, the retiring Directors, Hon. L. J. Forget, Hon. Robert Mackay, James Crathern, John Cassils, and David Burke, were all re-elected for a term of three years.

At a meeting of the Board subsequently held, Mr. James Crathern was re-elected President, and Mr. A. F. Gault and the Hon. L. J. Forget, Vice-Presidents; and Dr. T. G. Roddick, M.P., Medical Director.