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SOLE MANUFACTURERS
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THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

Vol 57. No. 14.
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MONTREAL, FRIDAY, OCTOBER 2, 1908.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

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Specialities in E. Strings, unrivalled
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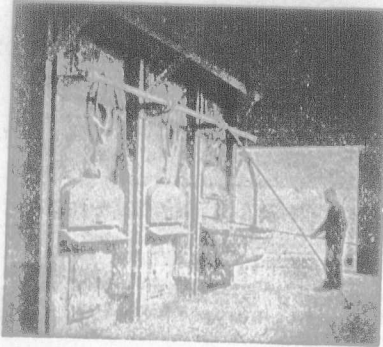
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fitted to build up and maintain
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For the ventilation of Mills, Fac-
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it is desirable to remove Foul,
or Hot-Air, Smoke, Steam, Gas
or other objectionable matter.

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(ESTABLISHED 1817.)
 Incorporated by Act of Parliament.
Capital (paid-up) - \$13,879,240 00
Reserved Fund - 9,000,000 00
Undivided Profits - 724,807.75

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 Ottawa, " Amherst, N.S. Vernon, "
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 manager.
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 " The London and Westminster
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 " The National Provincial Bank of
 Eng., Ltd.
 Liverpool—The Bank of Liverpool, Ltd.
 Scotland—The British Linen Company Bank, and
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 " National Bank of Commerce in N.Y.
 " Western National Bank.
 Boston—The Merchants' National Bank.
 " J. B. Moors & Co.
 Buffalo—The Marine Bank, Buffalo.
 San Francisco—The First National Bank.
 " The Anglo-Californian Bank, Ltd.
 Montreal, 31st August, 1903.

THE BANK OF TORONTO.

INCORPORATED 1855.
 HEAD OFFICE: TORONTO, CANADA.
Paid-up Capital - \$2,800,000
Reserve Fund - 2,900,000

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 " Board of Creemore, O. Rossland, B.C.
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 " Pt. St. Charles Gananoque, Sarnia,
 " St. Catherine Gaspe Basin, Stayner,
 and Guy Sts. P.Q. Sudbury, Ont.
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 Commercial Paper and Securities.

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 NORTH AMERICA.**

Established in 1836.
 Incorporated by Royal Charter in 1840.
Paid up Capital, - - - - - £1,000,000 stg.
Reserve Fund - - - - - 390,000 stg.
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 A. G. Wallis, Secretary. W. S. Goldby, Manager.

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 J. J. Cater, E. A. Hoare,
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 H. B. MACKENZIE, Inspector.
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 Toronto, Ont. " St. Catharine Rosthern, "
 " Junction Street. Duck Lake (sub h
 Weston (sub br) Quebec, Que. Ashcroft, B.C.
 Midland, Ont. St. John, N.B. Greenwood, B.C.
 Fenelon Falls Fredericton, N.B. Kaslo, B.C.
 Kingston, Ont. Halifax, N.S. Rossland, B.C.
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 OF CANADA.**

Capital Paid-up, - - - - - \$2,855,970
Reserve Funds - - - - - 2,984,394

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 Thomas Ritchie, Esq., Vice-President.
 Wiley Smith, Esq., H. G. Bauld, Esq.,
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 Superintendent of Branches; W. F. Brock,
 Inspector.

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 Bathurst, N.B. Pembroke, Ont.
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 Charlottetown, P.E.I. Port Hawkesbury, N.S.
 Chilliwack, B.C. Rexton, N.B.
 Dalhousie, N.B. Rossland, B.C.
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 Fredericton, N.B. St. John, N.B.
 Guysboro, N.S. St. John's, Nfld.
 Grand Forks, B.C. Shubenacadie, N.S.
 Halifax, N.S. Summerside, P.E.I.
 Londonderry, N.S. Sydney, C.B.
 " Victoria Road
 Lunenburg, N.S. Toronto
 Maitland, N.S. Truro, N.S.
 Moncton, N.B. Vancouver, B.C.
 Montreal, Que. " East End.
 Montreal, West End. Victoria, B.C.
 Nanaimo, B.C. Westmount, P.Q.
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The Chartered Banks.

THE MOLSONS BANK

96th DIVIDEND.

The Shareholders of The Molsons Bank are hereby notified that a Dividend of

FOUR AND ONE HALF PER CENT. upon the capital stock has been declared for the current half year, and that the same will be payable at the office of the bank, in Montreal, and at the Branches, on and after the

FIRST DAY OF OCTOBER NEXT.

The transfer books will be closed from the 16th to the 30th September, both days inclusive.

The Annual General Meeting of the Shareholders will be held at its banking house, in this city, on Monday, the 19th of October next, at three o'clock in the afternoon.

By order of the Board,

JAMES ELLIOT,

General Manager.

Montreal, 28th August, 1903.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

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

AGENTS:

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

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HEAD OFFICE, TORONTO.

Capital Paid-up - - - - - \$1,500,000
Reserve - - - - - 500,000

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 Donald Mackay, Esq., Vice-President.
 T. Walmsley, Esq., A. S. Irving, Esq.,
 R. D. Perry, Esq., Hon. R. Harcourt.
 R. Grass, Esq.

CHARLES MCGILL, General Manager.

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 Aurora, Kingston, Peterboro,
 Bowmanville, Lindsay, Port Arthur,
 Buckingham, Q., Montreal, Sudbury,
 Cornwall, Mount Forest, Trenton,
 Collingwood, Newmarket, Tweed,
 Waterford.

Scott and Wellington Streets.

Toronto: Queen and Portland "

Yonge and Richmond "

Yonge and Carleton "

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

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

With which is amalgamated
The Halifax Banking Company.

Paid-up Capital - \$8,700,000
Rest - 3,000,000

Head Office, - Toronto.
Hon. GEO. A. COX, - President.
B. E. WALKER, General Manager.

London (Eng.) Office: - 60 Lombard St., E.C.
S. Cameron Alexander, Manager.

Montreal Office: - F. H. MATHEWSON, Manager.

New York Agency: - 16 Exchange Place.
WM. GRAY, and H. B. WALKER, Agents

104 branches throughout Canada and in the United States, including the following in British Columbia:

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- Cranbrook, Nelson,
- Fernie, New Westminster,
- Greenwood, Vancouver,
- Kamloops, East Vancouver,
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THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized - \$1,000,000
Capital Subscribed - 600,000
Capital Paid-up - 435,000
Reserve - 175,000

BOARD OF DIRECTORS:

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Reuben S. Hamlin, Esq., Vice-President.
W. F. Cowan, Esq., W. F. Allan, Esq.,
Robert McIntosh, M.D., J. A. Gibson, Esq.,
Thomas Patterson, Esq.,
T. H. McMillan - Cashier.

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LA BANQUE NATIONALE.

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

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

By order of the Board of Directors.

P. LAFRANCE,
Manager.

Quebec, 32nd September, 1903

The Chartered Banks.

UNION BANK OF CANADA

ESTABLISHED 1865.

Capital Authorized, - \$3,000,000.
Capital Subscribed, - \$2,500,000.
Capital, Paid-up, - \$2,484,980.
Rest, - \$1,000,000.

HEAD OFFICE, - QUEBEC.

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ANDREW THOMSON, Esq., President.
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Wm. Shaw, Esq.,
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F. W. S. Crispo - Asst. Inspector.
H. B. Shaw, - Supt. Western Branches.

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- Boisevain, Man.
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- Carberry, Man.
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- Carlyle, N.W.T.
- Carman, Man.
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- Crystal City, Man.
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- Didsbury, N.W.T.
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- Erin, Ont.
- Glenboro, Man.
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- Killarney, Man.
- Lethbridge, N.W.T.
- Lumsden, N.W.T.
- Macleod, N.W.T.
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- Medicine Hat, N.W.T.
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- Melita, Man.
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- Oxbow, N.W.T.
- Pincher Creek, N.W.T.
- Portland, Ont.
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- Quebec, Que.
- do. St. Louis St.
- Rapid City, Man.
- Regina, N.W.T.
- Russell, Man.
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- Saskatoon, N.W.T.
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- Shoal Lake, Man.
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- Smith's Falls, Ont.
- Souris, Man.
- Toronto, Ont.
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- Warkworth, Ont.
- (Sub to Hastings)
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- Winchester, Ont.
- Winnipeg, Man.
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- Yorkton, N.W.T.

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- Boston - National Bank of the Republic
- Minneapolis - National Bank of Commerce
- St. Paul - St. Paul National Bank
- Great Falls, Mont. - First National Bank
- Chicago, Ill. - Corn Exchange National Bank
- Buffalo, N.Y. - The Marine Bank
- Detroit, Mich. - First National Bank
- Duluth, Minn. - First National Bank
- Tonawanda, N.Y. - First National Bank

Imperial Bank of Canada

Capital Authorized - \$4,000,000
Capital (paid-up) - 2,988,800
Rest - 2,650,000

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D. R. WILKIE, - Vice-President.
Wm. Ramsay, Robert Jaffray,
T. Sutherland Stayner, Elias Rogers, Wm. Hendrie.

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E. HAY, Assistant General Manager.
W. MOFFAT, Chief Inspector.

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- Fergus, North Bay, St. Thomas,
- Galt, Ottawa, Toronto,
- Hamilton, Port Colborne, Welland,
- Ingersoll, Rat Portage, Woodstock.

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 - Cranbrook, B.C. Rosethorn, Sask.
 - Edmonton, Alta. Strathcona, Alta.
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 - Prince Albert, Sask. Winnipeg, Man. (N. end)

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Sterling exchange bought and sold. Letters of Credit issued available in any part of the world.

The Chartered Banks.

THE BANK OF OTTAWA.

Capital (Authorized) - \$8,000,000
Capital (Fully paid-up) - 2,876,000
Rest - 2,204,291

BOARD OF DIRECTORS:

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DAVID MACLAREN - Vice-President.
Henry Newell Bate, John Burns Fraser, Hon. Geo. Bryson, John Mather, Henry Kelly Egan, Denis Murphy, George Halsey Perley.

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Geo. Burn, Gen. Mgr.—D. M. Finnie, Ottawa Mgr.
L. C. Owen, Inspector.

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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.

BANK OF NOVA SCOTIA

Incorporated 1832.

Capital Paid-up - \$2,000,000.00
Reserve Fund - 3,000,000.00

DIRECTORS:

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

HEAD OFFICE, HALIFAX, N.S.

General Manager's Office, TORONTO, ONT.
H. C. McLeod, Gen. Manager.
D. Waters, Superintendent of Branches.
H. A. Flemming, Secretary to the Board.
Geo. Sanderson, Insp'r. W. Caldwell, Insp'r.

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- In Ontario—Arnprior, Berlin, Hamilton, Ottawa, Toronto.
- In Quebec—Montreal and Paspebiac.
- In Manitoba—Winnipeg.
- N.W.T.—Edmonton, Strathcona.
- In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, St. Andrews, St. George, St. John, St. Stephen, Woodstock.
- In P. E. Island—Charlottetown and Summerside.
- In Newfoundland—Harbor Grace and St. John's.
- In West Indies—Kingston, Jamaica.
- In United States—Boston, Mass.; Chicago, Ill.

THE DOMINION BANK

Capital, \$2,983,866. Reserve Fund, \$2,983,866

DIRECTORS:

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

DOMINION BANK—HEAD OFFICE,
Corner King and Yonge Sts., TORONTO.

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- Brampton, Ont. Orillia, Ont.
- Brandon, Man. Oshawa, Ont.
- Cobourg, Ont. Seaford, Ont.
- Deloraine, Man. Selkirk, Man.
- Cravenhurst, Ont. Stanstead, Que.
- Grenfell, Man. Uxbridge, Ont.
- Guelph, Ont. Whitby, Ont.
- Huntsville, Ont. Wingham, Ont.
- Lindsay, Ont. Winnipeg, Man.
- London, Ont. N. End Br., Win'peg.
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 Reserve, 1,700,000
 Total Assets, 22,000,000

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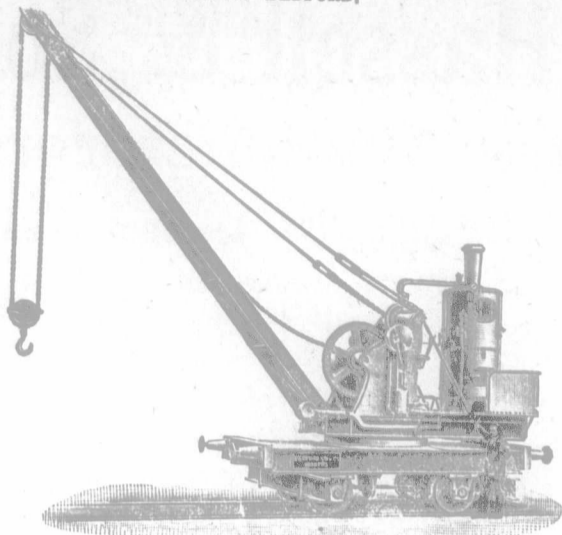
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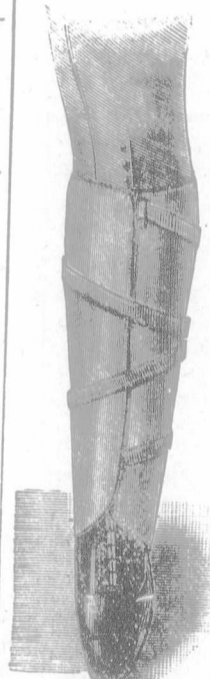
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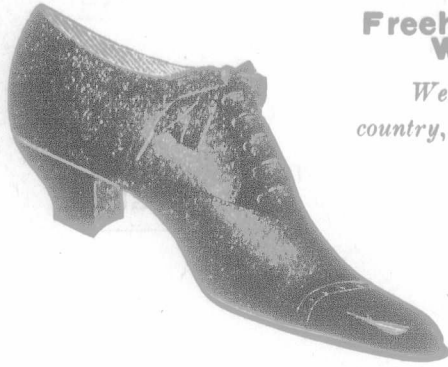
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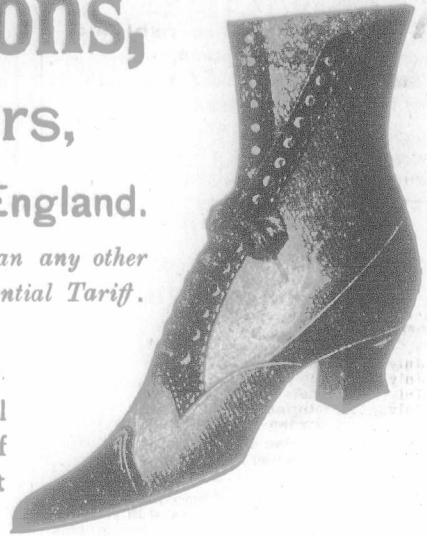
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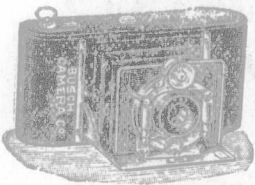


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These Saddlery and Harness are made by hand, for Canadians under the New Tariff, 88½ p.c. in their favour.

Army Bluchers! Army Bluchers! Army Bluchers!

Every Description and Quality.

The Best Value in the Trade.

Satisfaction Guaranteed.



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W. Preston & Son,

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Manufacturers for Export

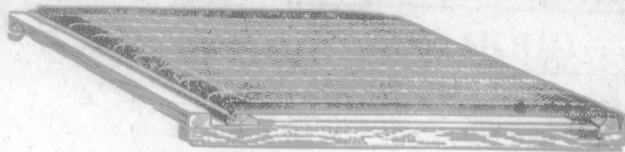
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Special Attention paid to Export Orders.



Maker of every description of

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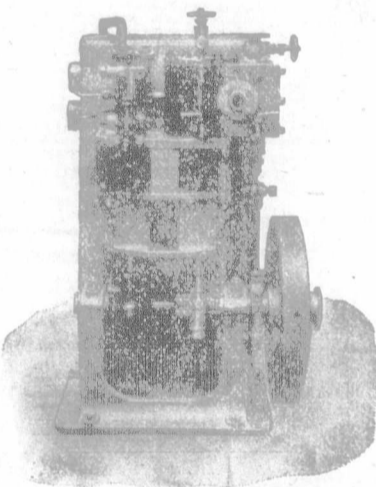
5½ Years with Rowell's, Levenshulme.

3 & 5 Hood Street, Jersey Street, ANCOATS,

MANCHESTER, ENGLAND.

ICE MAKING AND COLD STORAGE MACHINERY

On the Carbonic Anhydride and Ammonia Compression System.



Over 2500 Machines at work.

Specialities: The West Patent Non-Deposit Beer Plant for producing brilliant bottled ales.

The West Patent Cold Accumulator for butcher's cold stores.

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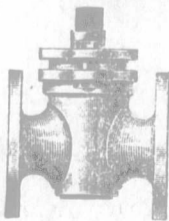
116 Southwark Bridge Road, LONDON, S.E., England.

CABLES: "SAXOSUS," LONDON.

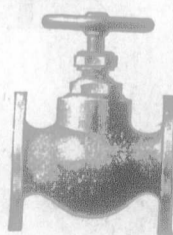
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Two years ago we introduced “Gidaw” Serge, and guaranteed to replace free of charge any garment that did not prove satisfactory in wear within three months of purchase. Up to the present we have not had a single complaint, and have received the following replies to our enquiries from various customers:—



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Youths Cambridge Suits.

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Yours truly, C. J. W.

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Yours faithfully, B. W.

Gentlemen,—I was very pleased with the finish of special suits received Saturday, being rather better quality than I usually order, which means a better class of customer, and it shows you can finish your goods in first-class style.
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Boys' Norfolk Suits. Patent Strap & Buckle Knickerbockers.



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We guarantee this material All Wool, Indigo Dye, and with fair wear, absolutely indestructible; we will replace same free of charge, should the wear prove unsatisfactory within three months of purchase. This ticket must be produced, with date of purchase duly signed by seller.

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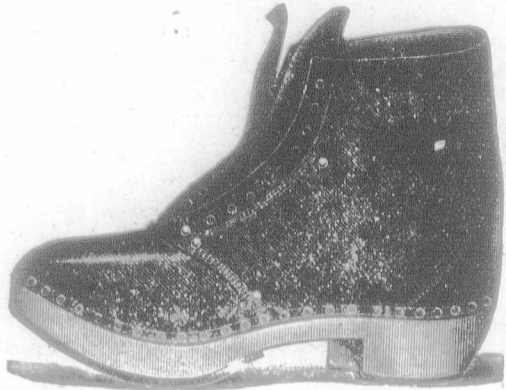
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LACE HOOKS.

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No. 1

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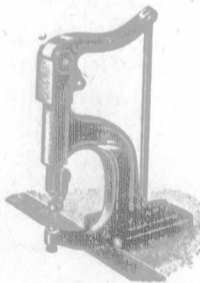


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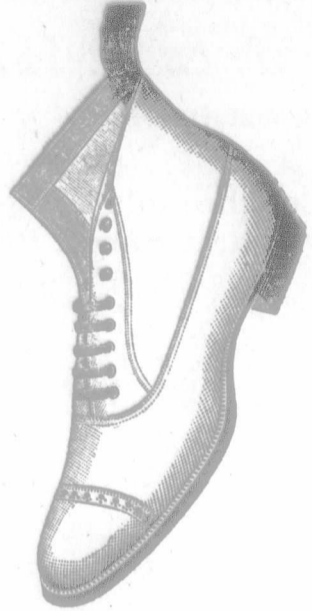
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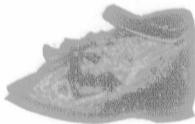


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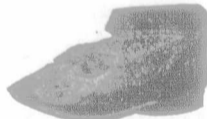


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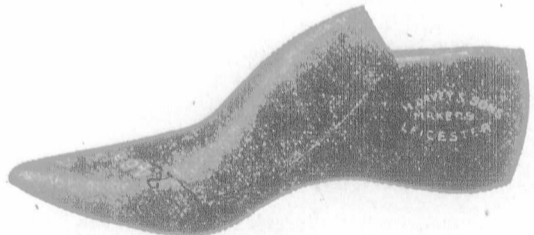
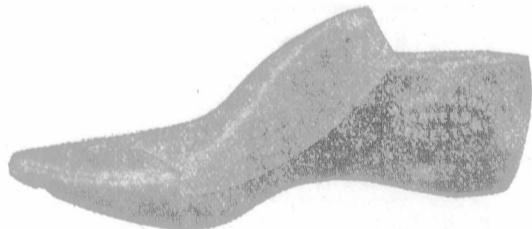
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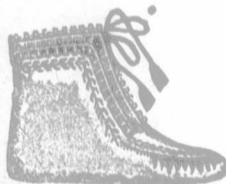
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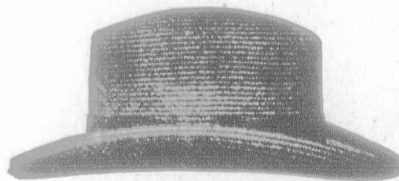
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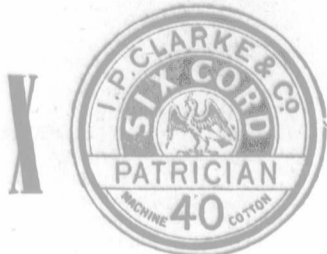
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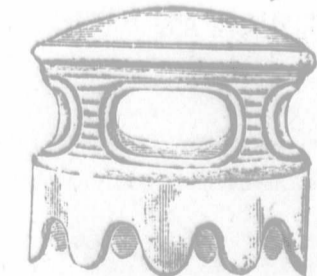
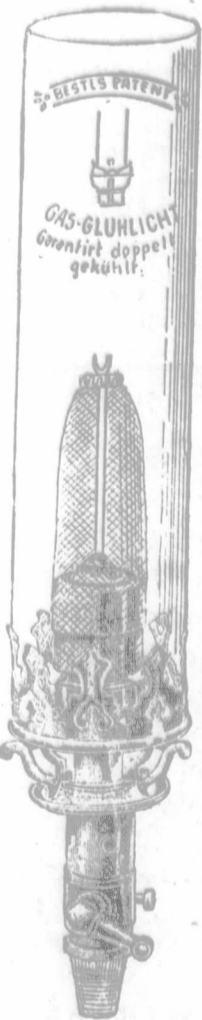
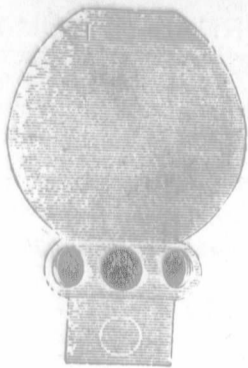
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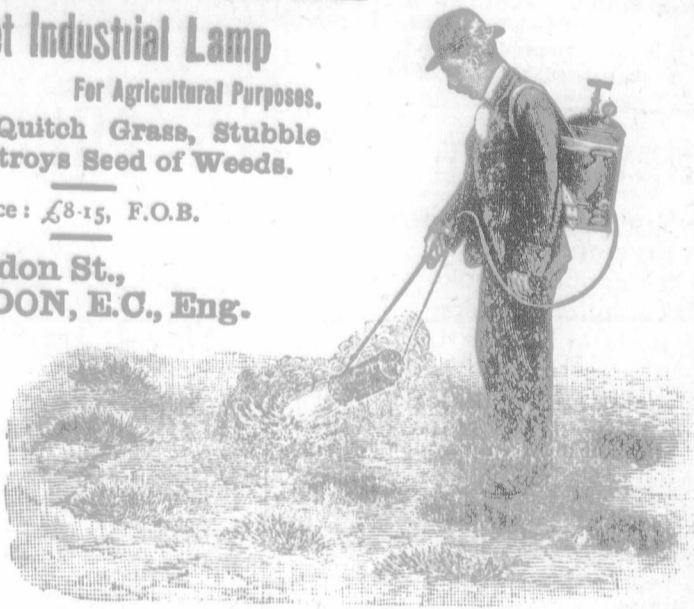
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For Agricultural Purposes.

Burning Quitch Grass, Stubble and Destroys Seed of Weeds.

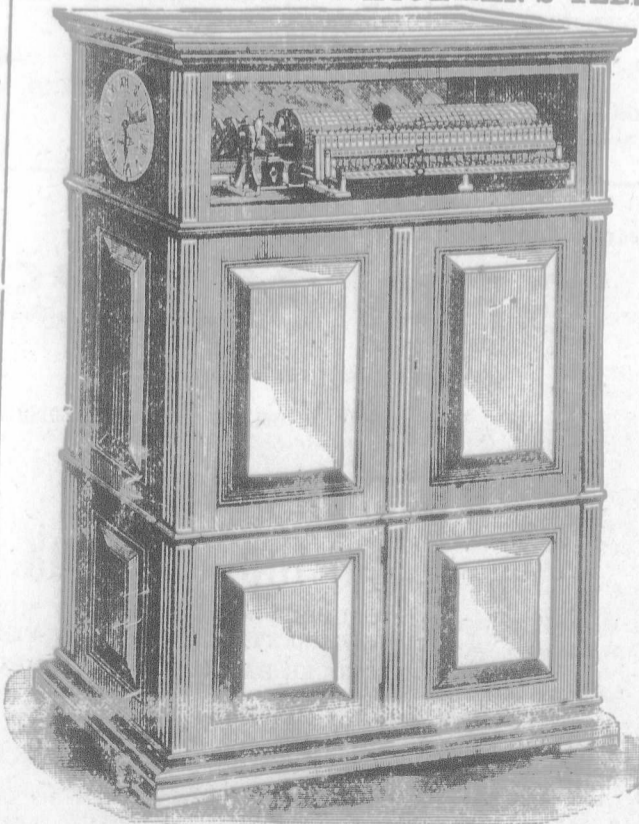
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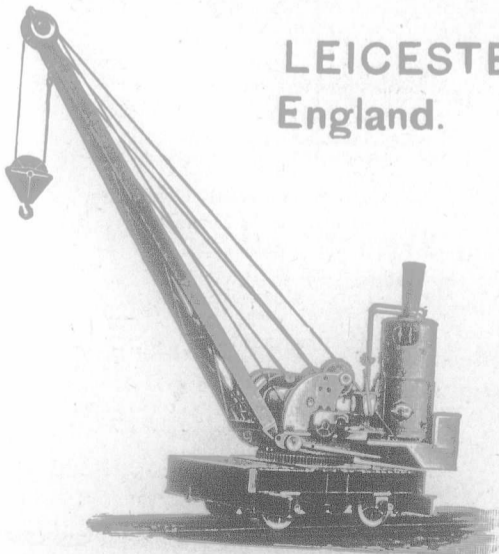
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in its employ. Its circulation—extending to
all parts of the Dominion—renders it the
best advertising medium in Canada—equal
to all others combined, while its rates do not
include heavy commissions.

—Lloyd's report the casualties on the
St. Lawrence as slack for a few weeks,
though the record for the season is bad,
especially as regards outward-bound
steamers.

—The Canadian Pacific Railway has
placed an order for one million dollars'
worth of passenger equipment with its
superintendent of rolling stock at the
Hochelaga shops.

—We learn from Kingston, Ont., that
the assessment rolls for 1904 show the
population to be 18,246, and the total
assessment \$8,044,095. Of this \$6,877,-
245 is real estate, \$954,375 personal pro-
perty, and \$212,475 taxable income.

—The Fisheries Department have been
notified that a great deal of illegal fish-
ing is taking place in Lake Erie. Between
Saturday last and Tuesday night the
Government cruiser Petrel seized 56 Amer-
ican nets in Canadian waters. The Minis-
ter is determined to stop this practice if
possible.

—Another "largest automobile in the
world" is a harvester in Southern Cali-
fornia. The machine is 60 feet long and
30 feet wide. The motive power is fur-
nished by oil. Eight men are required
to run it. As the machine starts off the
grain begins falling in sacks on the op-
posite side from where it is cut and the
straw drops into a cart behind.

RALPH DENTON & CO.,

Cables:—LOYALTY,
Bristol, England.

**HOME and
EXPORT**

VICTORIA STREET
and TEMPLE STREET,

Clothing Manufacturers,

BRISTOL, England.

A few leading points !!

Smart cut and finish.
Up to-date in appearance.
Well-made and trimmed,
equal to Bespoke.

Our Aim is to give you satisfaction.

Also to assist you in giving
satisfaction to your
Customers.

Will you give us an opportunity of
proving what we say?

RALPH DENTON & CO.,

BRISTOL. Eng.

Remember we show you an advantage of 33½ p.c. under
the New Tariff.



—W. H. Skelly, cigar manufacturer of Galt, Ont., has assigned to W. G. Card. The liabilities are estimated at \$5,000.

—The Kingston, Ont., mills of the Dominion Cotton Mills Company will resume operations on September 28th with a full staff.

—Scotch woollen manufacturers say their trade with Canada has increased and is likely to further increase under the preferential tariff.

—A London cable of the 21st instant states that Canadian cattle can now be shipped to Manchester on the same terms of insurance as to Liverpool.

—On the 26th ult., the mill plant of Pedwell and Co., saw millers, Lion's Head, Ont., was completely destroyed. Loss \$6,000; insured for \$2,000.

—New England capitalists have bought a large block of land in Barton Township, Ont., adjoining Hamilton, and will divide it into building lots.

—The Bank of Ottawa has opened a branch at Buckingham, Que., under the management of Mr. J. K. Lough of Ottawa. Mr. C. E. Hall of Ottawa will be the accountant.

—The placer mining regulations applicable to the Yukon have been amended so as to permit members of the Dawson Rifle Company to hold mining claims. Former regulations forbade this.

—A meeting of shareholders of the Empire Savings & Loan Co., held at Ottawa recently, ratified the agreement of Aug-

ust 8, transferring the company's business to the Sun Hastings Savings & Loan Co.

—Fire destroyed the kiln and machinery house of the Carborundum Works, Niagara Falls, Ont., on the 26th ult. The building was a frame one, with kilns and machinery complete. Loss, about \$3,500, partially insured.

—Forty-two thousand barrels of Canadian apples were expected in London at the end of last week, record prices being assured. Large quantities of fruit from the U. S. and Canada are arriving, having been ordered owing to the failure of the crops in Britain and France.

—The old-established general merchandise firm of Cameron & Co., Finch, Stormont County, Ont., has assigned. The failure came somewhat as a surprise to the trade, but it is expected the estate will make a good showing. The firm did a large business and carried considerable stock.

—The power house, waiting-room and Brock and Yonge street wharves, of the Toronto Ferry Company at Hanlan's Point, were destroyed by a fire on the 25th ult. The loss is in the neighborhood of \$15,000, fully covered by insurance in the North British & Mercantile Company.

—We learn from Toronto that the liquidator of the Western Canada Woollen Mills Company of Medicine Hat, N.W.T., reported to the Master in Ordinary this week that, after paying a dividend to the creditors of the company, he had \$1,400 to distribute among the contributories. The court made an order for the distribution.

—A \$500,000 hotel, a race course, an electric railway to a point on the Ottawa river, and other improvements on a simi-

Established 1859.

TELEGRAPH ADDRESS: "PRANDO."

J. Burgess & Son,

(LATE T. & J. JONES)



—MANUFACTURERS OF—

Elastic Webs,

All business communications to be addressed to the firm.

Brougham Street Mills, Leicester, England.

larly extensive scale, are being planned, says an Ottawa letter, for Caledonia Springs, Ont., by the capitalists who a few months ago purchased from Mr. King Arnoldi and others that valuable mineral springs property.

—A movement for the consolidation of grocery stores in Toronto has been started. The aim of the company is to unite some of the leading grocery houses of the city, so that goods can be purchased in larger quantities, and at consequently lower prices. The company will, the report adds, have a central warehouse.

—We learn from Ottawa that Mr. J. W. Langmuir, of the Toronto General Trusts Corporation, was in that city recently closing the business arrangements for the amalgamation of the Ottawa Trusts & Deposit Company with the Toronto concern. The company, the report adds, will form a branch and will be under the direction of a local advisory board.

—At a late meeting of the Manchester Chamber of Commerce a letter from the Kidderminster Chamber called atten-

tion to the duties levied by Canada on travellers' samples. As far as carpets are concerned, the traveller usually brought the samples home. In such cases the Kidderminster Chamber suggested that the duties be accepted on deposit only.

—The differences existing between the Crow's Nest Pass Coal Company and its employees at Morrissey Mines, B.C., have been satisfactorily adjusted, and the men have returned to work. Although the miners were out several days, no cessation of work occurred at Mitchell or Coal Creek, and the strike had not been officially called when a settlement was arranged.

—The general freight department of the Grand Trunk Railway, issued a circular to freight agents all over the system on the 25th ult., to the effect that after that date the line would accept all consignments of horses, cattle and sheep for export to Great Britain and Ireland via the ports of Boston and Portland. The order is consequent upon the removal of the cattle embargo by the Imperial Government.

—Brussels advices of recent date say that Consternation was caused by a cablegram, announcing that the American plate glass manufacturers had agreed to reduce the price of their wares enormously in order to defeat foreign competition. The United States was the best market after England for Belgian plate glass. The Belgian manufacturers will therefore lose largely by the move of their American rivals.

—At the recent convention of the Wholesale Hardware Dealers' Association at Toronto, the officers for the ensuing year were elected as follows—President, F. O. Lewis, of Lewis Bros., Montreal; Vice-President, John Bowman, of the John Bowman Hardware Company, London; Secretary-treasurers, Jenkins and Hardy, Toronto; Executive Committee, Thomas Birkett, Ottawa; A. Jeannotte, Montreal; W. Shaw, Quebec; C. A. Whitton, London; A. C. Macpherson, Montreal.

—The Town of Berlin, Ont., a few months ago, took over the gas and electric light and power plant, paying \$100,000. It being in poor condition, and not adequate to requirements, the Town Council, we learn, voted \$70,000 to the Light Commissioners to put the plant on a proper basis. Instead of steam, coal gas engines will be installed, the second in Canada. Incandescent lights will be supplied at a cent a night per light, and the price of gas reduced to one dollar per thousand.

—The statistics of the Imperial Health Office show that the total spent on alcoholic liquors in 1902 throughout the German Empire was about \$625,000,000, an average per head for persons over fifteen years of age of \$35. The Health Office has issued a pamphlet in which, while not advocating total abstinence, it says total abstinence is not disadvantageous to health, and does not impair the working ability. A mass of material is arranged for popular understanding, showing the injurious effects of alcohol.

Anderson's



City of London Electric Black Dye.
For Blackening, Softening, and Nourishing
all Kinds of Leather.

City of London Glycerine Size.
For Dressing and Beautifying, Manufac-
turers' and Dealers' Stock.

Price Lists and Samples on Application.

8, SOUTH STREET, LONDON, E. C., ENG.

We supply these, 88½ p.c. to Canadians, under the New Preferential Tariff.



Increasing in Popularity
Moderate in Price
Unshrinkable

"ALPHA" Underwear

WHOLESALE ONLY FROM

T. H. DOWNING & Co.

Manufacturers,

ALSO... **LEICESTER, Eng.**

108 & 104 Wood Street, LONDON.

CARDIFF, LIVERPOOL and MANCHESTER.

Price Lists, Illustrated Booklets, Circulars,
&c., Mailed free on application.

—Bakers all over the country are now endeavoring to get a little more from their loaves owing to flour being advanced. Kingston, Ont., bakery owners met recently to consider the question of raising the price of bread. They decided not to raise the price, but to lessen the loaf size after October 1st. The two-pound loaf will be reduced to one pound and a half, and the four-pounder to three. The price per loaf will remain unchanged.

—The project for the erection of an up-to-date hotel at London, Ont., has taken definite shape. Stock books in connection with the enterprise are about ready, and the prospectus and plans will be issued in a few days, when a charter will be applied for. The company will be capitalized at \$250,000, in shares of \$100 each. It is proposed, says a London letter, to model the building to some extent after the King

Edward in Toronto. It will have 200 rooms, 50 bath-rooms, a first-class restaurant, and travellers' sample rooms, with stores on the ground floor.

—Gold receipts from the north, arriving at Seattle, U. S., on the 25th ult., amounted to \$1,250,000. This great treasure shipment, says a Seattle letter, came from the Nome and the British Yukon on the steamers Ohio, Senator and Dolphin. The three vessels brought 820 passengers. The Dolphin had the Klondyke or British Yukon shipment of \$300,000. It came consigned to the Seattle assay office and the Canadian Bank of Commerce of that city, from the Dawson branch of the institution. Purser Robertson had in his charge on the voy-

Sedgley, Tyler & Co.,

Wholesale and Export Manufacturers,

Fleet Street Building, - LEICESTER, England

SPECIALITIES

Popular Prices.

Ladies' Fine Boots and Shoes.

School Boots:—Boy' and Girls'.



These Shoes are made for the Canadian market, under the New Preferential Tariff of 88½ p.c. in favour of Canadians.

James Allen & Son,

Established 60 years.

J. C. STEVENS,
Proprietor.

Inventors and
Manufacturers of the

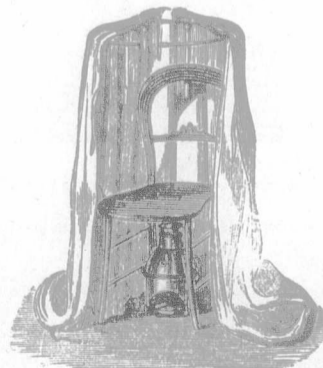
**Portable
Turkish
Hot-Air and
Vapour Baths,**

Bronchitis Kettles and
Sick Room Appliances.

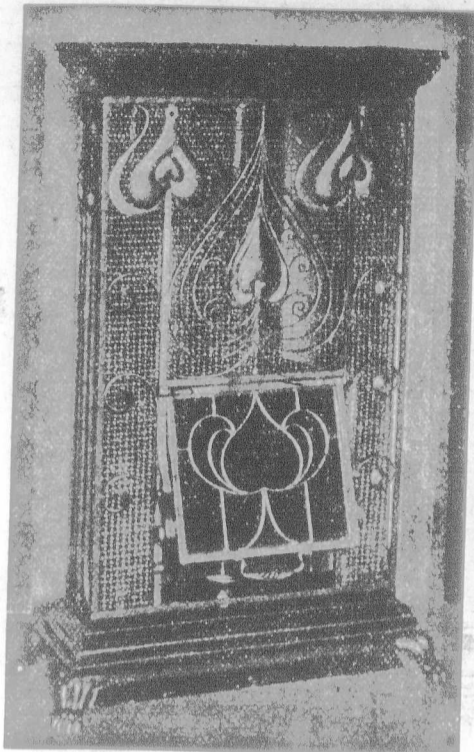
21 & 23

MARYLEBONE LANE,
Oxford Street,
LONDON, W., England.
(Close to Wigmore St.)

Special rates to Canadians
under the New Preferential
Tariff.



Telegrams: "WARMNESS London."



C 8. Inclusive Price, £12 12 0.

"LUX-CALOR"

Ritchie's Patent
Condensing Gas Stove.

No Flue Required

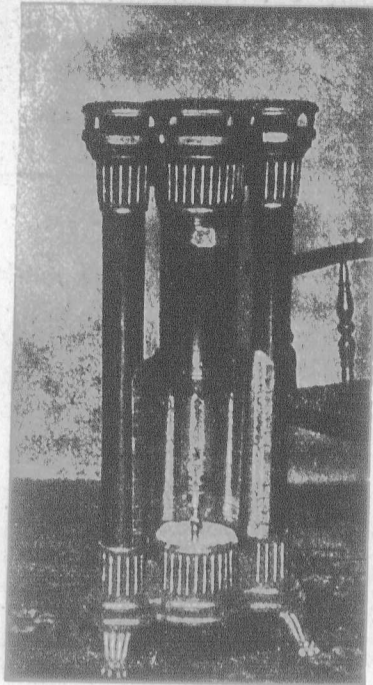
Supplied to His Majesty the King at Buckingham Palace; The Bank of England; the Mansion House; the Guildhall; the Society of Arts; the Royal Observatory, Greenwich; the London County Council; the Metropolitan Fire Brigade; the Stock Exchange; "The Lancet" Office; and the principal Gas Companies of the World.

RITCHIE & CO.,

Contractors to the
London Gas Companies.

46 Hatfield Street,
SOUTHWARK, S.E., London, Eng.
(Near Blackfriars Bridge.)

Special prices to Canadians under the New
Tariff 1914 p. c. in favour of Canada.



D 8. Inclusive Price, £4 5

age from the north the great gold nugget taken from an Anvil Creek bench on September 8. The exact value of the nugget is \$3,286.

Ogdensburg, N.Y., advices state that the long fight of the creditors of the Brockville, Westport & Sault Ste. Marie Railroad has ended, and the title of the New York syndicate who purchased the road confirmed by an act incorporating the Brockville, Westport & Northwestern Railway Company, to operate a road from the Thousand Islands to the upper lakes, with a bridge over the St. Lawrence River at Brockville. Construction and labor creditors of the old company, whose claims amount to about \$200,000, will receive 25 per cent. of their original claims, when the unearned subsidy is revoted

and earned by the new company. All actions to set aside the sale are dismissed.

The C. P. R. Co., says the Guelph, Ont., Mercury, are evidently preparing to go ahead with the Guelph and Goderich extension. Lt.-Col. Macdonald is in receipt of a telegram from the Chief Engineer of the company at Montreal, stating that he has despatched a corps of surveyors to definitely locate the route; they will start from Goderich end and work eastwards. There seems to be some difficulty in getting the required number of surveyors. A deputation from Elmira waited upon the executive committee of the C. P. R. directors for the purpose of urging the advisability of having the line touch that village.

WORKS: Poplar, Limehouse, and Millwall.

TELEGRAMS: "Locklancee, London," or "Sonjon, London."

CODES: A B C, 4th Edition, A 1, and private.

Locke, Lancaster

and W. W. & R. Johnson & Sons, Ltd.,

94 Gracechurch Street.

Lead Manufacturers
and Desilverisers.

LONDON, Eng.

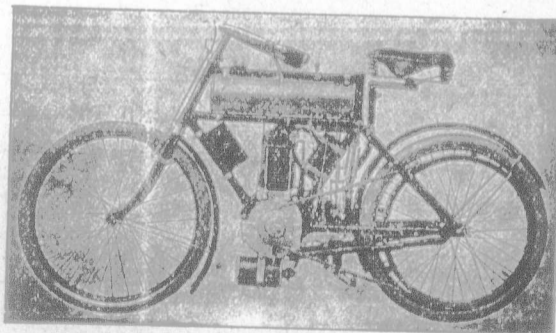
MANUFACTURES:

Pig Lead (Common and Refined).	Laminated Lead, for damp walls.
Bar Lead.	Tin Foil, (Pure and Ordinary).
Sheet Lead (Ordinary and Chemical), up to 8ft. wide.	Dry White Lead Warranted genuine English (made by old Dutch process).
Sheet Lead (Graduated and Tapered).	Ground White Lead. Warranted genuine English stock made White lead, ground in best refined linseed oil.
Lead Pipe (Ordinary and Chemical).	Flake White.
Lead Pipe (Soil, Composition, and Tin Washed).	Snow Flake.
Lead Wire.	Litharge (Flake and Ground), Ordinary, Selected Refined, and Assayers.
Tape Lead.	Zinc Discs.
Carm Lead.	Zinc Plates, for Marine Boilers
Tea Lead. Best Incorrodible.	
(W.W. & R. Johnson & Sons' Brand)	
Lead Foil, for gold and silver assaying.	

Buyers of Argentiferous & Auriferous Lead Bullion.
Brand for Tea Lead White Lead, &c.

CANADIAN REPRESENTATION ARE NOW BEING ARRANGED FOR

THE "BAT" ENGLISH MADE



Motor Bicycle.

Holds World's Records, One Mile to Six Hours.

2 1/2 H.P.
\$225

Verticle Engine.
Patent "Grip" Pulley.

2 1/2 H.P.
\$245

SPECIAL ITEMS:

Spring Frame - \$25 extra. Patent Instantaneous Switch—\$1.85 each. Patent Belt Fastener—\$1.50 per dozen. Patent Rawhide V Belt—50c. per foot run. Write for Terms, Particulars or Certificate of Representation.

The BAT Motor Manufacturing Co.,
53, Beckenham Road, S.E., London Eng.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.
HEAD OFFICE FOR CANADA, MONTREAL.
 Invested Funds, \$ 51,704,369
 Investments under Canadian Branch, 15,500,000
 [WORLD WIDE POLICIES.]
 Assurances effected on 1st class lives "Without Medical Examination."
 Apply for full particulars D. H. McGOWN, Manager.

THE CANADA LIFE'S new business for the first half of 1903 exceeded that of any similar period in the Company's history.

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

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND 1902

Capital and Accumulated Funds, :::	\$44,635,000
Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds	7,235,000
Deposited with Dominion Government for the security of policy-holders	283,500

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

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, OCTOBER 2ND, 1903.
 AUDITING OF COMPANY ACCOUNTS.

The London Assurance Company has been defrauded out of \$20,000 by the cashier of its office in New York, although the accounts had been audited monthly by a firm of public accountants. The case has created quite a sensation in insurance circles in New York, where the defaulter was well known, and has excited considerable interest elsewhere.

It is doubtful whether, in discussing such a crime, it is prudent to narrate in detail how it was accomplished, as a hint might thereby be given which some unprincipled official could utilize. Speaking generally, the exposures of such cases of fraud show embezzlements are all effected by some officer entrusted with the

Insurance.

PHENIX ASSURANCE CO'Y., Ltd.
OF LONDON, ENG.
 Established in 1762. Canadian Branch Established in 1894.
 No. 164 St. James St., MONTREAL, P. Q.
PATERSON & SON,
 Agents for the Dominion
 City Agents:
 H. A. Whitehead & Co. English Dept.
 A. Simard. French Dept.
 S. Mondou. " "
 E. Lamontagne. " "

Caledonian... INSURANCE CO.
The Oldest Scottish Fire Office.
 Canadian Head Office, MONTREAL.
R. WILSON-SMITH
 FINANCIAL AGENT.
 Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.
 STANDARD LIFE CHAMBERS,
 151 ST. JAMES STREET, MONTREAL.

THE MANCHESTER FIRE ASSURANCE COMPANY.
 Established 1824. CAPITAL, - - \$10,000,000
 Head Office, MANCHESTER, ENG. Canadian Branch Head Office, - TORONTO.
 JAS. BOOMER, Manager.
 T. D. RICHARDSON, Assistant-Manager.
 EVANS & JOHNSON, Resident Agents, MONTREAL.
 1733 Notre Dame St.

The IMPERIAL LIFE ASSURANCE Co.
HAS The Largest Government Deposit
AND The Largest Average Policy
 Of any Canadian Life Company, thus showing the security and the quality of its policyholders.
 A very interesting renewal contract will be offered to a few first-class agents. Write
E. S. MILLER, Provincial Manager,
 LIVERPOOL & LONDON & GLOBE BUILDING.
MONTREAL, Que.

duty of receiving money not accounting for what he receives promptly, but taking some portion for his own use and concealing the fact of his having received it. In the Rowley case (St. Thomas, Ont.), for instance, this man, as manager of a loan company, was receiving deposits daily and payments on account of mortgages. Instead of instantly entering such receipts, he applied a portion of such moneys to his own use for the purpose of speculating in stocks. A parallel case occurred in Toronto some years ago; another was that of a bursar of a college, who nearly wrecked it by his robberies; a third was like the New York case—the agent of an insurance company received premiums without

Mutual Reserve Life INSURANCE COMPANY.

FREDERICK A. BURNHAM, - - President.
305, 307, 309 Broadway. - NEW YORK.

Certificate of the Valuation of Policies

Three and One-half and Four p.c.
STATE OF NEW YORK INSURANCE DEPARTMENT.

ALBANY, N.Y., February 26th, 1908.

I, FRANCIS HENDRICKS, Superintendent of Insurance of the State of New York, do hereby certify that the Mutual Reserve Life Insurance Company, of the City of New York, in the State of New York, is duly authorized to transact the business of Life Insurance in the State.

I further certify that in accordance with the provisions of Section Fifty-two and Eighty-four of the insurance law of the State of New York I have caused the policy obligations of the said Company, outstanding on the 31st day of December, 1907, to be valued as per the Combined Experience Table of Mortality, at Four per cent. interest, and the American Experience Table of Mortality, at Three and one-half per cent. interest, and I find the net value thereof, on the said 31st day of December, 1907, to be Four Million Forty-five Thousand Six Hundred and Thirty-seven Dollars, as follows:

Net Value of Policies.....	\$4,045,687
" " " Additions.....	
" " " Annuities.....	
	\$4,045,687

Less Net Value of Policies reinsured.....

\$4,045,687

IN WITNESS WHEREOF I have hereunto set my hand and caused my official Seal to be affixed, at the City of Albany, the day and year first above written.

FRANCIS HENDRICKS, Supt. of Insurance.

Total Payments to Policyholders, \$54,567,512 00
Surplus to Policyholders, - - - 5,971,242

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.

accounting for them in due course. In all these cases the defaulter declared that he had no dishonest intention; he had used money not his own only for a time, meaning to return it some day. Before this indefinite time arrived his proceedings were discovered.

In the cases referred to there was a systematic audit of the accounts, in which such irregularities occurred, and in not one instance did the auditors discover what was going on.

The auditing of companies' accounts is, in this respect, very defective. The entries in the books are compared with the vouchers from which they are made, and these entries are checked to see they are correctly posted, the balances duly recorded, and a correct balance struck at certain periods. All this may be done carefully, while a system of embezzlement is in progress without any sign being given to the auditors. We have had examples enough in our own midst. The manager of a widespread fire insurance company, used the funds of the company from time to time, although the regular audit and the monthly statement (read) by him to the directors—some of them half deaf—had never been omitted.

In what way, then, should auditors proceed to test whether all moneys received by the cashier are promptly accounted for on the day they are received? In the first place, all letters ought to be opened by the manager or chief clerk in the presence of another officer, and a register kept of their receipt stating name of sender and the amount enclosed. This register is most

useful in tracing what letters were received on a particular day and what they contained, which could be proved at any time by two witnesses. When cheques are in letters they ought to be specially endorsed over to the payee's banker by a stamp before being passed forward for entry in the cash book. If auditors compare this register with the cash book they have a perfect check upon moneys received by letter, which cannot be misappropriated without a conspiracy being organized by two officials, which is a rare event.

Money taken over the counter is not easy to trace and check. But every now and again the auditors should examine the accounts and wherever they find an amount overdue they should send a circular to the debtor inviting his attention to the matter. Were this done to only a small number of such debtors selected promiscuously from a list they had made, a cashier would never know but that some payment he had concealed would be discovered and the fear of this would prevent moneys being held over and misappropriated.

Receipts for money should be taken from a book with a stub and, before being issued, that stub ought to be initiated by another officer, or the receipt bear two signatures. The deposit slips sent to the bank ought to be made out in duplicate and the several items compared with the cash entries in order to see that the cheques and cash deposited correspond with those received the same day, or not earlier than the previous day.

To such arrangement no sane cashier would offer the slightest objection; indeed, any capable officer would be glad to suggest plans for rendering irregularities impossible. Certainly the ordinary routine of auditing company accounts is defective as a check upon the class of frauds that are most frequently practised, viz., receiving money and not instantly registering its receipt in the company's cash-book.

IMITATION AND ADULTERATION OF FOOD.

Hypocrisy was well said to be the homage that vice pays to virtue, a truism which, however, does not seem to render the former less common, whether it be applied to personal conduct or to industrial products. The man who is fraudulent is so only by favour of the trust mistakenly reposed in him, and the rogue or thief cannot ply his trade unless for the time being he is thought respectable. It is of course a very shocking thing that men should be cheated and wronged under cover of virtue and honesty, but it would seem to be inevitable in the nature of criminal enterprise.

In no particular is fraud practised with greater impunity than in the adulteration of food. It would be as wrong, however, to say that nothing is being done to prevent this nefarious practice as to claim that no repressive measures are adopted to restrain fraud in general. One of our government departments devotes much attention to preventing the adulteration of food, and we must believe with some degree of success. A blue-book is issued periodically in which the names of retail vendors of impure articles of consumption are published, but party votes are too valuable to be sacrificed by even a pretence of punishment. Matters are indeed getting easier for the offender, as many a trader could testify. The tendency would seem to be toward

allowing the freest competition in all departments of trade, of commerce, and of government; even John Bright, the apostle of free trade, himself used the phrase that "adulteration is a legitimate form of competition." Had he lived in Canada he probably would not have censured any degree or form of fiscal evasion.

Illustrations of this means of competition have been repeatedly given in our columns. Nothing is more easily sophisticated than milk, and the blue-books show numerous examples; yet strange to say one finds but rare instances of worldly prosperity among the dealers, good or indifferent. The stories current as to the use of fatty emulsions, of glucose, chalk and dextrose are stale, but the ingredients are doubtless still experimented with. It is mostly, however, when the supply of the genuine article runs short that the chalk, as we have seen it in one of our hotels, is resorted to. The facilities for delivery from distances tend to promote the use of pure milk only.

Coffee also lends itself freely to adulteration. Indeed it is rare to find a second or third-rate hotel or boarding-house, where any but mixed varieties are used. The competition in trade and the demand, always on the increase, for cheap goods, creates the supply. But it is when he comes to examine the great varieties of teas sold as such for the lower class of consumption that the student may get his eyes opened. Though the Celestials may claim a long monopoly in the business, the field for sophistication has been considerably widened of late years, according as the cultivation of the plant has spread westward. It is a fact with which many a hotel and restaurant-keeper—in London and Paris, let us say—are acquainted, that exhausted tea-leaves are in brisk demand. These are taken to manufacturing where they are re-dried and faced with rose-pink and blacklead to imitate genuine tea, a little of which is sometimes added to impart flavour. Leaves of other plants are also largely used in China and elsewhere to adulterate the genuine leaf. Even iron-filings are mixed with or rolled in the leaves, but these can be detected by means of a magnet. Some years ago it was reported by the Inland Revenue office in London that there were eight establishments in that city in which exhausted tea-leaves were made over to imitate the real article.

Spices are largely adulterated. A sample of pepper has been found consisting of 25 per cent of gypsum, 40 per cent of mustard-husks, a little starch and without a trace of pepper. Copper is mixed with pickles to give them a bright green colour, which the natural vegetable never has. Red lead is mixed with curry-powder. Even the very articles employed in adulteration are themselves adulterated. A story, which we fear has been adulterated itself, was once published by a German author in illustrating the extent to which the practice of sophistication was carried on in Great Britain:

"There were four flies, and as it happened, they were hungry one morning. The first settled upon a sausage of singularly appetizing appearance, and made a hearty meal, but he soon died of intestinal inflammation, for the sausage was adulterated with aniline. The second fly breakfasted upon flour, and forthwith succumbed to contraction of the stomach, owing to the inordinate quantity of alum with which the flour had been adulterated. The third fly was slaking his thirst with the contents of the milk-jug, when violent cramps suddenly convulsed his frame, and he soon gave up the ghost,

a victim to chalk adulteration. Seeing all this, the fourth fly, muttering to himself, 'The sooner it's over, the sooner to sleep,' alighted upon a moistened sheet of paper exhibiting the counterfeit presentment of a death's-head and the inscription, 'Fly-poison,' and fearlessly applying the tip of his proboscis to this device, the fourth fly drank to his heart's content, growing more vigorous and cheerful at every mouthful, although expectant of his end. But he did not die. On the contrary, he thrived and waxed fat. You see, even the fly-poison was adulterated."

Notwithstanding all that has been attempted, the bane of adulteration would seem to have attacked every article of food, we may almost say every article of manufacture. Where, then, asks the consumer, are we to look for a genuine article at a moderate price? If he wants a genuine supply of his favourite tippie he must go to some one whose reputation is beyond suspicion, who, in turn, must know where he, himself, buys his goods. Wine is adulterated to such an extent that it is difficult to get a sample of the genuine article. The art consists, not merely in blending the wines of different countries and vintages, but in the use of materials quite foreign to the vine. The far-famed wines of Hungary, Spain and Southern Italy—Tokay, Malaga, and Lachryma Christi—are imitated from common Sicilian wine. Champagne is made from rhubarb stalks, gooseberries, and sugar, rendered effervescent by carbonic acid gas. Brown sheries, at prices to suit, are mingled with Cape and cheap brandies, and flavoured with "brandy-cowe," the washings of brandy casks, and bitter almonds. The colour is regulated by blood, and it is softened by gum benzoin. Pale sherry is produced by means of plaster of Paris by a process termed plastering, which removes the tartaric and malic acids of the wine, as well as the colour to the required shade. Port wine is produced from logwood, sugar and alcohol. The valued "crust," the guarantee of age, is artificially given. Even the corks are stamped and stained as a sign of antiquity, and cobwebs are borrowed for the purpose. Many of the European wines are produced from refuse husks or mask, and there are chemists whose sole business is to supply blendings, plasterings, fortifyings, softenings and so on, made from elderberry, logwood, Brazil-wood, red Saunders-wood, eutbear, oak-bark, carbonates of lime, soda, potash, Spanish earth and alum. The demand for Scotch whiskey has increased of late years, that it is now largely manufactured in murky cellars in most of our large cities, the ingredients being alcohol, largely made in Toronto—although some of it is reputed to contribute but little to the revenue of the country—and an essence with the "true taste" of the peat and heather smoke, which can be obtained with no difficulty whatever from the proper quarters. Bottles and labels and branded corks can be had to order. Much of the stuff which is sold as "Scotch Whiskey" all over the country, and even in the large cities, never saw the "land of wild heath and shaggy woods," nor had a shaking-up in a voyage across the ocean.

A little bread in our Falstaffian bill-of-fare were appropriate: It is known that chalk and carbonate of soda are added to correct the acidity of flour which has been damaged; and boiled rice or potatoes are added to make the bread carry more water and thus to weigh more. Arrowroot is adulterated with potato-starch, starch, sago and other things. Isinglass is made from the swimming bladder of the sturgeon; gelatine is made

from old bones, old hides and the like, and being cheap does duty for the former expensive article of food for invalids. Fish recalls the adulteration of cod-liver oil, which is now largely obtained from the porgie so largely sought for along the coasts of the New England States. Cotton-seed and other cheaper oils masquerade in tall bottles as olive oil from Spain and Italy.

STREET RAILWAY FRANCHISES.

The proposition to increase the term of the Montreal Street Railway's franchise for an additional period of thirty years is one of the most important questions which have come before the City Council since the election of the present Board of Aldermen. In reply to an enquiry made by the City Council, the Montreal Street Railway offer to give in exchange for the privilege abovementioned the following advantages, viz.:

1. A 2½ cent fare from 5 a.m. to 8 a.m., and from 4 p.m. to 7 p.m., these being the hours during which the great bulk of the city's wage-earners require transportation between their business and their homes. This 2½ cent fare includes transfer privileges on a system of more than 100 miles in extent.

2.—A very material increase of income to the City from the Company's receipts.

3.—All the streets upon which the Company's cars run—and they constitute the chief thoroughfares in the City—shall be swept and cleaned by the Company every night, and watered twice every day during the summer, and the snow shall be removed therefrom by the Company during the winter.

The question of the Company's paving the whole or the greater part of the streets occupied by them is not yet finally agreed upon, but a satisfactory agreement will doubtless be reached.

On the face of it the proposition is probably one which would be in most respects advantageous to the citizens, and the City Fathers should not hesitate to close with the offer. Municipal ownership and administration of city franchises is at the present time quite out of the question, nor does our experience of civic politics and politicians warrant the hope that such a desirable consummation can be attained for twenty years to come.

With regard to the application for an extension of the newly created "Terminal" system of tramways in this city, such an application seems altogether premature. The management of that company ought to permit sufficient time to elapse to prove at least that the administration of their newly-acquired franchise is satisfactory to the public. Furthermore, it has not yet been made quite clear that a correct interpretation of clause 184 of the G. T. P. Bill now before the Ottawa Government, does not imply that a franchise acquired under the protection of that clause may not be construed as a perpetual franchise. It would be interesting should some member of the Roads Committee ask Mr. Mullarkey what is his interpretation of clause 184. The Terminal Co. have certainly lost no time in making an application to the city authorities for power to extend their system. They seem to believe in the well-worn adage that "the crying child gets the most pap."

BRITISH STEEL AND TUBE BUSINESS.

It seems paradoxical to say that the business man or concern that does not bestir himself or itself these times must fall behind, but there are various kinds of activity, and the gambling spirit—so often misnamed enterprise—which seems to pervade business to an unwonted degree, is leading men to venture with less hesitation than ever, an example freely set by manufacturers and others on the west side of the Atlantic, a spirit which ready banking accommodation consequent on enormous savings deposits tends freely to encourage. This, in a country which, in respect of growing prosperity, is the economic marvel of the age, affords examples of frequent success, and the readiness with which these successes find their way into the newspapers, rouses the ordinary imagination into an "aut-Caesar-aut-nullis" feeling which, according to the outcome, is termed enterprise or rashness. How many a man whose savings were the result of long economy, has lately received warrant from the well-known couplet—

"He either fears his fate too much,
Or his desert is small—
Who will not put it to the touch,
To win or lose it all."—

The widespread losses made in stock gambling during the last year or two attest the fact that all classes of the community, not only the employer, but the clerk and the artisan, were educated into this species of gambling by what they read and heard—of the immense fortunes reaped by those who had courage to try—who were not content with a paltry 3 or 4 per cent. profit for their money.

The subsequent pooling of many doubtful risks has furnished lessons great and small on both sides of the border and the ocean until our more staid kin beyond the sea would seem to have been inoculated here and there by the virus. Moving more slowly, however, their efforts are more rational.

Thus many of the enterprises formed a few years ago are being re-cast and with better prospects. The Economist gives an account of negotiations which, if carried to a successful issue, cannot fail of having important bearings on the immediate, as well as the future, of two great industries in Britain, which have reached a stage when reference can be made to the objects aimed at without detriment to the parties concerned. In both cases the ends sought are identical—the fusion of many into one interest, and the regulation, not to say suppression, of competition in the home, and, where possible, in the foreign markets into which the productions of the proprietories enter. The combination which will attract most consideration, and which has been frequently suggested, but without result so far, is the one for a union that will cover the steel trade of the United Kingdom. This proposal meets with a deal of support in various quarters, and would probably be pressed forward were it not for the disintegrated state in which the Scotch section of the trade lies. The bursting-up of the boiler plate combine has left traces of severe irritation behind, and, until these were in some way removed or got over, it was recognized as hopeless to proceed with any national scheme of fusion. Accordingly, plans were formed for

bringing the Scotch steelmakers together, to talk conditions over at a meeting to be held in Glasgow. Great interest was manifested as to whether the firm which broke down the last combine could be got to fall into line. In trade circles it was hoped they would not, but all depends on the conditions and which course is proved to be most worth while to follow. The parties to the negotiations were in earnest for an arrangement of some kind being come to, so that the excessive and, it is said, ruinous, competition for nearly all descriptions of material, but especially plates, may be brought to an end. Following on satisfactory conclusions being arrived at in Scotland, the movement for a national combination will be prosecuted. Development of events will, no doubt, be watched and waited for with more than ordinary interest.

While not of equal consequence, the other departure—that which is promised in the tube trade—is one that may be fraught with what may yet prove to be far-reaching results. For years, and time after time, the powerful houses in this trade on both sides of the Border have strenuously striven after cohesion in the ranks of the manufacturers, and oft and again have terms been fixed upon and signed, only to be rushed through, penalties notwithstanding, leaving the second state of affairs much worse than the first. Various amalgamations have at different periods been effected, and by that means the competitive elements have been restricted, yet peace was not secured. As it happens, there are makers who cultivate chiefly the foreign—rather, colonial—markets, while there are others who cater mainly for home requirements. In the latter, producers can hold their own against outsiders, but in the former they had, and have, continental and American makers to face, and it is there that, of course, the shoe, in the matter of price, has pinched most. And the result often was, that while the maker who depended largely on the foreign market for the disposal of his output, could barely square accounts, his neighbours at home were fattening. The former thereupon claimed some consideration, by way of bonus, or equivalent, which, being refused, the result was a cutting-in for a share of the home trade, and that at prices which spelt ruin or thereby to the lot.

"This climax has at last resulted in a really serious effort to come to a compromise, which, as presently disclosed, will probably, meantime at least, put things on a basis which to those directly concerned is regarded as satisfactory. Wilsons and Union, Limited, Glasgow, is the company which brought about the impasse, and, with their conciliation, it is hoped that the tube trade, not only of Scotland, but of the United Kingdom, will be placed on a footing that will spare it from trouble—until another free lance arises."

It is understood that the management of the powerful firm of Stewart & Lloyds, "have come to an arrangement with Wilsons and Union, under which they guarantee the dividend of 5 per cent. on the £100,000 preference stock of Wilsons (which has been passed for the last two years). They also take an interest in the ordinary capital, £70,000 of which has been issued and £10,000 of which is in hand. Practically they will secure the control, yet, to all outward intents, the concern will continue as an independent business. By this arrange-

ment it is confidently believed that the competition in the home trade in tubes will be thoroughly controlled, and cutting of prices be done with. So far, it will be well for the producers; how the consumers will fare remains to be seen. We hear much in these times of the iniquity of the foreigner in keeping up his prices for manufactures in his own markets and selling at and below cost in those of his outside competitors." In other markets British makers have to meet the foreigner and conform to the general conditions, and, that being so, it lies not in their mouth to abuse the same foreigner when he ventures with his bargains on to their preserves.

HARBOUR MATTERS.

Our Harbour affairs seem to be getting into a worse muddle than ever. The reports of the last meeting of the Board show great divergence of opinion. The ideas held by some members of the Board concerning those two-storey sheds—not knowing, for example, how to receive freight or take it away—are, if the subject were not so grave, and involving such a waste of money, matters more fitted for the comic stage than for serious discussion. But there be among them some who think the reports in one or two of the dailies are not over exact. Certainly, the deliberations as presented in type, cannot lay claim to much coherency, to say nothing of dignity. It is clear that a majority of the Board recognize this, but some of the members with, perhaps, some outer influence, seem bent on spending the borrowed money so recklessly as to compel the belief that it is merely for the sake of spending, whether usefully or not.

Those most interested in this matter naturally want to know how the second storey is to be reached, and still "no reasonable or sensible method that can be accepted" has been proposed or at least considered, and yet that second storey can be of no use without some convenient means of receiving or discharging freight. The proposition to first build the sheds and then consider how the second storey can be reached is so like beginning at the wrong end of the work that no sane man could ever think of entertaining it.

Shipping men and traders who must use the building have a prior right to be considered. The effort to rush the plans through in their wholly incomplete condition, though after such long incubation, and without the approval of those most interested, is not a proper course for public men to pursue, and it is one to be strongly deprecated. A false step now may eventually prove to be a serious matter. "C'est le premier pas qui coute—n'est pas messieurs?"

Railway men have no objection to the long upward grade for the city traffic whereby that traffic can reach the ships, and no concern as to how inward freight may be hoisted to the second storey, but the matter is of great importance to the city trade, and as such is entitled to the utmost consideration.

—London Clearing House.—Total clearings for week ending September 24, 1903; \$756,347.

BRITISH TRADE RETURNS.

The movement set on foot by Mr. Chamberlain has had one success already. It has stirred the officials of the Board of Trade into a state of activity hitherto unknown in that department of the Government. The statistical returns of the British Board of Trade have a unique reputation for being published so late as to have become stale. Mr. Chamberlain had, however, before his resignation, caused a Blue Book to be issued relating to the foreign and colonial trade of Great Britain which is brought down to 1902. The object of the book is to show to what extent the trade of Great Britain has been and is affected by the protective tariffs of rival nations; also how far trade with the colonies is growing, or otherwise. The information conveyed by this official document is of great interest and is of especial value as giving official authority to British trade returns for many years.

The relative distribution of British exports to "protected" and to "unprotected" markets will form the pivot upon which must turn the great controversy into which the British people at home are about to enter. It is highly significant that, in 1850 the proportion of exports which went to "protected" markets—that is, to countries having a protective tariff—was 56 per cent., while 44 per cent. was sent to open markets, whereas, last year the proportions were 42 per cent. to protected and 58 per cent. to non-protected markets. These figures afford conclusive evidence of British exports since 1850 having been gradually decreasing to nations having a protective tariff and increasing to those having open markets.

The effect of adverse tariffs on British exports is shown forcibly by the proportion of manufactures to the total exports having fallen from 94 per cent. in 1850 to 82 per cent. in 1902.

In the face of such an array of statistics extending over the trade returns of 52 years, there can be no question that, as a manufacturer for export, Great Britain has been losing ground for many years. It is also proved by the returns before us that the export of British manufactures to protected countries has been declining at a greater rate than the decline to open markets; in brief, protection has proved effectual in protecting certain foreign countries from British competition.

In regard to imports, the returns show that the foreign nations which are reducing their importations of British goods are increasing their exportations to Great Britain. The following shows the relative amount of the imports from different countries in 1890 and 1902:

Into Gt. Britain from—	Imports, 1902.	Imports, 1890.
Germany	\$168,169,780	\$130,366,000
Belgium	132,693,700	86,918,800
Holland	174,212,000	129,504,600
France	253,214,600	224,140,700
Russia	128,369,000	118,754,000
United States	634,808,000	486,166,000

It may be that a considerable allowance must be made in these returns for goods bought abroad by English merchants in order to export to foreign customers. But the increases of imports shown in the above table far exceed the increases in the re-export branch of

Great Britain's foreign trade. It is also certain that the increase in imports has been swollen considerably by the movement in securities, and the enlarging amounts due to England for interest on loans and for freights, which latter amount to many millions yearly.

The total tonnage of vessels in the trade between Great Britain and the Imperial colonies and possessions is about 38 millions of tons, of which 33 millions are British, the proportion of British tonnage being 88 per cent.

The Board of Trade Blue Book states that German combinations sell at different prices to foreign customers as part of a system to injure their rivals by "dumping" goods at slaughter market prices.

We welcome this sign of activity in official circles in the old land, and trust, now a move has been made, that we shall have the periodical Blue Books and other statements issued more promptly than has been the rule.

COTTON CROP OF 1902-3.

The Commercial and Financial Chronicle has estimated the total cotton production at 10,758,326 bales, of which 6,799,572 were exported, 4,151,091 were taken by American spinners and 162,040 remained in stock on September 1st. The following is a statement of the crop for the last three years:—

Year ended September 1.	1902-3.	1901-2.	1900-1.
	Bales.	Bales.	Bales.
Receipts at ports	7,632,757	7,571,587	7,805,277
Shipments from Tennessee, etc., direct to mills	1,075,667	1,186,985	1,152,852
Total	8,708,424	8,758,572	8,758,129
Manufactured South, not included above	2,049,902	1,942,881	1,667,012
Total cotton crop for the year	10,758,326	10,701,453	10,425,141

The distribution of the above three crops was as follows:—

	1902-3.	1901-2.	1900-1.
	Bales.	Bales.	Bales.
Takings for consumption—			
North	2,101,189	2,264,406	2,062,441
South	2,049,902	1,942,881	1,667,012
Total takings for consumption	4,151,091	4,207,287	3,729,453
Exports—			
Total, except Canada by rail	6,684,203	6,640,925	6,539,945
To Canada by rail	115,369	114,561	98,868
Total exports	6,799,572	6,761,486	6,638,813
Burnt during year	3,491	5,629	138
Total distributed	10,954,154	10,974,402	10,368,404
Deduct—			
Stock decreases, plus cotton imported	195,828	272,949	*56,737
Total crop	10,758,326	10,701,453	10,425,141

*Net addition.

In the above are given the takings for consumption. The actual consumption for the same two years has been:—

	1902-3.	1901-2.
	Bales.	Bales.
Mill stock September 1st.	56,265	67,297
Takings*	4,151,091	4,207,287
Total	4,207,356	4,274,584
	Bales.	Bales.
Consumption—North	2,103,486	2,275,438
South	2,049,902	1,942,881
	4,153,388	4,218,319
Mill stock end of year	53,968	56,265

Northern takings and consumption include 42,009 bales American cotton returned and 149,334 bales foreign cotton (Egyptian, Peruvian, etc.) in 1902-3, and 200,295 bales foreign cotton in 1901-2.

The spinning capacity of the world has been augmented moderately during the past season. The section which shows the most important change is the southern part of the United States, where there has been an addition of 630,659 spindles, carrying the total to over 7,000,000 spindles. The statement for the world is as follows:—

NUMBER OF SPINDLES IN THE WORLD.

	1903.	1902.	1901.	1900.
Great Britain	47,200,000	47,000,000	46,100,000	45,600,000
Continent	34,000,000	33,900,000	33,350,000	33,000,000
Total Europe	81,200,000	80,900,000	79,450,000	78,600,000
U. S.—North	15,200,000	15,150,000	15,050,000	14,590,000
Do —South	7,039,633	6,408,974	5,819,835	4,540,515
Total U. S.	22,239,633	21,558,974	20,869,835	19,130,515
East Indies	5,100,000	5,006,965	5,006,936	4,945,783
Japan	1,450,000	1,400,000	1,250,000	1,220,975
China	600,000	600,000	600,000	600,000
Total India, etc	7,150,000	7,006,965	6,856,936	6,766,758
Canada	700,000	600,000	680,000	670,000
Mexico	500,000	500,000	500,000	500,000
Total other	1,200,000	1,190,000	1,180,000	1,170,000
Total world	111,789,633	110,655,939	108,756,771	105,667,573

The figures for U. K. are Ellison's; those of the U. S. from our N. Y. contemporary. India's totals are from the official report of the Mill-Owners' Association, and Japan's aggregates (except those for 1901-2 and 1902-3, which are estimated), are officially communicated. Those for China are chiefly made up from Consular reports. For Canada, the totals are furnished by the Dominion authorities, except the approximation for 1903, and Mexico's aggregates are in part estimated.

SHIPPING LOSSES.

The returns made by "Lloyd's Register" giving the wastage of the world's merchant marine on account of wrecks, casualties, and breaking-up shows that during the year 1902 the total losses were 709 vessels,

of 559,884 tons gross. This does not include the breaking-up of old ships not known to be consequent upon stress of weather or accident, and the condemnation of these vessels involved a further loss of 163 vessels, of 140,806 tons. Of the vessels lost at sea, 361 ships, of 283,760 tons, were wrecked, 77 vessels, of 55,744 tons, were abandoned, 79 ships, of 67,825 tons were lost through collisions and 61, of 47,088 tons, were reported as missing. The minor causes of loss were foundering, burnings, and vessels broken-up or condemned. The summary makes it clear that steamers have a much greater immunity from disaster than have sailing vessels. The losses of steamers belonging to the chief maritime countries of Europe and to the United States of America amount only to 1.31 per cent. of the number and 1.14 per cent. of the tonnage owned, while the losses of sailing vessels reach 4.18 per cent. of the number and 3.98 per cent. of the tonnage. The comparison which is supplied of the proportionate losses sustained by the various countries is of much interest, since it may be taken to some extent as an indication of the seaworthiness of the vessels sent out by them. In regard to this point, the report states:—"Great as the absolute annual loss of vessels belonging to the U. K. appears to be, it forms a very moderate percentage of the mercantile marine of the country, and compares favourably with the losses sustained by other leading maritime countries. The merchant navies which exceed 1,000,000 tons are those of the United Kingdom, the British colonies, the United States of America, France, Germany, Italy, and Norway. Of these countries, the United Kingdom shows the smallest percentage of loss—viz., 1.46 of the vessels owned; Germany follows with 2.25 per cent.; and Norway is the highest with 4.58 per cent. As regards steamers, while the percentage for the United Kingdom stands at 1.11, the average of the percentages of loss for the other six countries is 1.48. For sailing vessels, the percentage of loss for the United Kingdom is 2.97, and 4.64 for the other six countries. These percentages exclude all cases of breaking-up condemnation, etc., not known to be consequent upon casualty or stress of weather." Read in connection with our article of last Friday, it will be seen that there is some warrant for building steam vessels.

"LAWYERS' LETTERS."

A case has been going through the courts for some time past, owing to action taken in review against J. M. M. Duff, chartered accountant, by the Bar of the Province of Quebec, accusing him of having violated the law in charging \$1.50 for a letter accompanying an account—in this instance for \$14. The privilege has always been understood to appertain exclusively to lawyers, but Mr. Duff held a different view. His letter or account-heading went to show that he did not attempt to masquerade as a lawyer. He had been acting simply in a trust capacity for a local estate, and the court held if he was not within his rights in charging for the letter neither were the advocates. The previous judgment was reversed unanimously, and the action dismissed.

WHAT CANADA BUYS—(57).

We continue publication of a list of the goods imported by our own people during the fiscal year ended 30th June, 1902, with the view of affording information to those of our friends abroad, who may be desirous of opening up or extending business in Canada. This alphabetical list, compiled from the Customs returns, is unavoidably voluminous and will probably run through the greater portion of the "Journal of Commerce" for the current year: it should prove most valuable to those

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

DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.		ENTERED FOR HOME CONSUMPTION.					
	—Total Imports—		General Tariff.		Preferential Tariff.			
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Fruit, shade, lawn and ornamental trees, shrubs and plants, N.E.S.—								
		\$		\$	\$		\$	\$
Great Britain..	2,000	.....	.....	885	177.00	.....	1,115	148.71
Hong Kong..	4	.....	.....	4	0.80	.....	.....	.....
Belgium..	2,249	.....	.....	2,249	449.80	.....	.....	.....
China..	5	.....	.....	5	1.00	.....	.....	.....
France ..	1,932	.....	.....	1,932	386.40	.....	.....	.....
Germany ..	410	.....	.....	410	82.00	.....	.....	.....
Holland..	4,270	.....	.....	4,270	854.00	.....	.....	.....
Japan..	22	.....	.....	22	4.40	.....	.....	.....
Mexico..	25	.....	.....	25	5.00	.....	.....	.....
United States..	22,553	.....	.....	22,553	4,510.00	.....	.....	.....
Total ..	33,470	.....	.....	32,355	6,471.00	.....	1,115	148.71
Gooseberry bushes—								
	No.		No.			No.		
Great Britain..	10,290	360	1,940	100	20.00	8,350	260	34.67
United States..	12,338	191	12,338	191	38.20	.....	.....	.....
Total ..	22,628	551	14,278	291	58.20	8,350	260	34.67
Grape vines—								
United States..	44,176	1,220	44,176	1,220	244.00	.....	.....	.....
Peach trees—								
Great Britain..	293	57	293	57	8.79	.....	.....	.....
United States..	18,729	1,300	18,729	1,300	561.87	.....	.....	.....
Total ..	19,022	1,357	19,022	1,357	570.66	.....	.....	.....
Pear trees—								
United States..	3,999	405	3,999	405	119.97	.....	.....	.....
Plum trees—								
Great Britain..	115	26	12	7	0.36	103	19	2.06
United States..	26,089	2,479	26,089	2,479	782.66	.....	.....	.....
Total ..	26,204	2,505	26,101	2,486	783.02	103	19	2.06
Raspberry bushes—								
United States..	44,445	593	44,445	593	118.60	.....	.....	.....
Rose bushes—								
Great Britain..	1,644	233	.....	.....	.....	1,644	233	31.07
France..	2,492	104	2,492	104	20.80	.....	.....	.....
Holland..	2,562	153	2,562	153	30.60	.....	.....	.....
United States..	3,323	267	3,323	267	53.40	.....	.....	.....
Total ..	10,021	757	8,377	524	104.80	1,644	233	31.07
Quince trees—								
United States..	418	55	418	55	12.54	.....	.....	.....
Plaster of Paris, or gypsum, ground, not calcined—								
	Brls.		Brls.			Brls.		
United States..	189	249	189	249	37.35	.....	.....	.....

PROPOSED DEEPENING OF THE ERIE CANAL.

AT SAULT STE. MARIE.

The Rochester Chamber of Commerce sent a commissioner into Canada to study the canal system there, in operation, under construction, and projected, and to ascertain if the artificial waterways there stood in danger from the proposed \$101,000,000 canal across New York State, on which the people are to vote next November.

In his report to President Dunn, says a Rochester letter of the 28th ult., Commissioner Dennis says that the intelligent Canadian does not feel at all disturbed about the proposed 12-foot waterway here. An American ship canal which would receive the vessels of the great lakes and take them to the seaboard with their cargoes unbroken would be regarded as a menace to Canadian commerce, but having at present canals deeper than ours will be when completed, ten or fifteen years hence, if ordered by the people, the Canadians feel no apprehension about competition. As the Canadians abandoned their own 10-foot canals many years ago, a 12-foot waterway seems to them to be trivial in those days when engineering skill has opened up the possibilities of ship canals.

The view is becoming pretty general among publicists across the border that the approval of the first appropriation of \$101,000,000 for the deepening of the Erie Canal to 12 feet, by a vote of the people of the State of New York, and the actual beginning of the work, will be the signal for the turning of that waterway, as well as the treasury of the State, over to political grafters, and plundering contractors for the next generation. Your commissioner was obliged to admit in all candor that this opinion is shared by many people south of the boundary line," reports Commissioner Dennis.

As stated in a former report to your honorable body, the settled policy of the Canadians is to keep ahead of the American canals. The Welland and St. Lawrence Canals now have a minimum depth of 14 feet in the locks, and it is held, on its face apparently not without reason, that the proposed enlargement of the Erie Canal by deepening it to 12 feet in the locks will be in no sense dangerous competition; and here again they call the attention of the American visitors to their abandoned 10-foot barge canals.

The effect which entering upon the work of deepening the Erie Canal to 12 feet would have on the future of Montreal, Ottawa, and Georgian Bay navigation is a question upon which Canadians do not entirely agree. On one hand it is argued that the expenditure of the sums which will be ultimately required for the enlargement of the Erie Canal to a depth of 12 feet will be futile so far as real competition with Canadian canals is concerned. Therefore, it is contended, the Dominion can afford to hold the great Lake Huron-Montreal ship canal proposition in abeyance until the Americans show a disposition to do something in the direction of a genuine ship canal.

On the other hand, there are not a few who think the burden imposed by the attempt to enlarge the Erie Canal to a depth of 12 feet will result in time in the United States Government coming to the relief of the States and constructing an inland ship canal 20 feet deep, practically on the line of the present Erie Canal. Those who hold to the latter theory contend that not only should the present St. Lawrence and Welland Canal systems be fostered, but enlarged to 20 feet in depth in accordance with the avowed policy, and that no time should be lost in entering upon the work of canalizing the French River, Lake Nipissing, and the Mattewan and Ottawa Rivers.

—The Postoffice Department has been advised of the adhesion of the colonial administration of Falkland Islands to the arrangement initiated by Sir Wm. Mulock of an Imperial rate on newspapers. Under this arrangement Canadian newspapers are allowed to pass from offices of publication to the United Kingdom, and the several colonies mentioned hereunder, at domestic rates and conditions. The complete group that have already signified adhesion to the arrangement are as follows: United Kingdom, Bahamas, Barbadoes, Bermuda, British Honduras, Ceylon, Cyprus, Falkland Islands, Gambia, Hong Kong, Leeward Islands (including Antigua, etc.), New Zealand, Sarawak, Sierra Leone, Transvaal, Turk's Island and Zanzibar.

A report of the 28th reads:—Insurance companies are threatening to cancel in some cases all, in others half, of their policies on the works of the Consolidated Lake Superior Company and the business houses and private dwellings of the citizens because of reports in newspapers of disorder, violence, etc., occurring in Sault Ste. Marie, Ont. This is to inform newspapers that there is not and has not been a more orderly town in Canada than the Sault for the past thirty days. There has been no disorder, no trouble or lawlessness of any description, nor is there likely to be. Statements to the contrary are unjust to the authorities and an insult to the citizens of the Soo, and an insult to the quiet, law-abiding Canadian citizens and the small percentage of foreigners who go to make up the complement of men employed by the company in the woods, mines and works. There are no cases of destitution. The company and the town are feeding the ex-employees who cannot be paid for the day or two at most that elapses after they arrive at the Soo before they leave for other parts to take employment with other interests.

The town is full of employment agents offering free transportation and good wages to all the men, and they are moving away in large numbers promptly after their arrival, entirely satisfied to leave the matter of their back pay to their friends and attorneys. The company is giving them all good and sufficient evidence of its indebtedness to them, and they are either leaving this evidence with friends for collection or taking it with them, trusting to the near future to see them paid in full. The Attorney-General of Canada has been asked to take cognizance of the situation and to prepare to take action against any newspaper that has published or does publish untruthful information regarding the situation at the Soo, and if insurance policies are cancelled by reason of exaggerated reports and fire losses occur an attempt will be made to collect the amount of loss from newspapers at fault. (Signed) Wm. Coyne, assistant to President, and W. H. Plummer, Mayor.

While the above suited very well the occasion prior to the date mentioned, subsequent developments put a different face on matters. The following is from Toronto, under date 29th ult.:—Shortly after two o'clock this morning a special train left Toronto, conveying a company of the Royal Canadian Regiment of Infantry from Stanley Barracks to the scene of the disturbances at Sault Ste. Marie. The train consisted of two passenger coaches and one baggage car. It will be rushed through to North Bay with the greatest despatch.

IN FAVOR OF BY-LAWS.

The by-law for taking over the Guelph, Ont., Radial Railway Company by the city was voted on Monday last. The cost will be \$78,000. The vote was a straight one, 532 voted for the by-law, and 253 against, the by-law being thus carried by a majority of 279.—By a vote of 711 to 13 the ratepayers of Barrie, Ont., on the same day declared themselves in favor of granting a loan of \$20,000 to the Barrie Carriage Company, with free site, water, and light for twenty years. Another by-law, to raise \$3,000 for improvements to the Fire Hall, and for the installation of an electric alarm system, was carried by 588 votes to 113.

—Subscriptions are invited, says a London cable, for the Grand Trunk's issue of £750,000 four per cent. guaranteed stock. The issue price is £97 10s per £100, 10 per cent. on application, 25 per cent. on allotment, 30 per cent. on December 1st, 1903, the balance on January 1st, 1904. The interest rate is four per cent. allowed above payments to be paid January 1st, 1904. Application, with a deposit of £10 per £100 nominal share applied for, is to be made to the Glyn, Mills and Currie Company, London. The Financial Times, referring to the new Grand Trunk stock issue, says there is little doubt that at 97½ the stock is intrinsically cheap. The Financial News says that in an investor's light it may heartily be commended to the public.

AUTUMN DRESS NOVELTIES.

The unique designs which confronted the seeker after the "latest" in late summer dress costumes, are being modified with the falling of the leaves, and the amateur dressmaker is again reviving the hopes so nearly shattered last summer on noticing the elaborately designed costumes which it might overtax her energies to perfectly match.

Autumn fashions are well under way, and the somewhat tantalising uncertainty of mid-season experiments has given place to charminly defined costumes for street wear, at least, with characteristics of style that will be in evidence throughout the winter.

The tailor-made gown with elaborate decorations is disappearing, however, except in revers effects. Cloth suits are stitched, strapped, and banded either with the same goods or with inlaid black taffeta. Braids and pendants are used sparingly, and buttons, although serving as trimmings, are small and unobtrusive.

The shirt-coat is seen in a variety of forms. It molds the figure like a corsage. It is double-breasted and semi-fitting, it has a vest front richly embroidered, or it opens with revers of white cloth, braided and fantastically decorated. Then again it combines the Russian or French blouse with a postillion coat-skirt. But in all cases these coats are stitched, tucked, strapped and belted. A noticeable feature of this season is the absence of the high-standing collar. Necks are finished with flat-stitched lapels falling in a pointed front, so as to show an inside and stock of some soft woolen blouse goods, either white voile or beige.

The small, circular capes that promised to have so wide a popularity, have not grown in favor, although they are neat and jaunty. They are replaced by carefully shaped revers or collarets in graduated sizes, finished by pipings of white or black, and trimmed with fancy braids or small buttons. White cloth effects in revers, linings and pipings are seen on gowns of all styles, from the all-over trailing coat to the waist line. Both the short and full length coat show an intent to revive the old vest effect, the vest being of contrasting color stitched in gold, or with Oriental threads, but neither is so distinguished or correct as the closely buttoned suit.

Fall skirts present a number of innovations and are decidedly novel, handsome and becoming. They are many-seamed and each seam is accentuated by stitched bands and straps. The road front panel is quite new and adds length to a short figure. It also serves as a starting point of horizontal bands, as well as for the stitched straps that have replaced the hip yoke of the past summer. As a matter of course, this broad centre panel lends itself to any variety of decorative effects, but it is really more effective when constructed of the plain, unadorned cloth. Skirts are decidedly longer and flare into a ruffle around the feet.

The prevalence of numerous gores has led to the creation of a new and extremely pretty effect known as the "ripple skirt." It falls about the figure in graceful billowy lines, and adds height and slimness to the most uncompromisingly stout figure.

There is no change in the heavy wool-tex cloths, plaited, flecked and hooped, that were seen in the early part of the season. There are few plain cloths. Tweeds are threaded in white, and mohairs are especially beautiful and long-haired. Colors run to every shade and tint of plum, both purple and red; then, as second favorites, are champagne, sage-green, deep blue and castor—pastel tints. These tone off into tinted white, threaded in darker shades. In contrast to the complete suit, there are noticed some handsome full-length odd coats for carriage wear. They are of either silver grey or brown mixed goods, threaded in black and plum red. They are loose fitting, and caught at the back with a belt, while the fronts are thrown open with revers linings of cloth, either champagne, rose or pastel blue. The flat, open collars, the belt, the cuffs and the revers are piped in white cloth and trimmed with narrow braid, with further decorations of oxidized silver buttons.

Sleeves, as seen on the new tailored gowns, are not too shapely. They are somewhat on the bag style, caught at the wrist by a cuff band, or they are tucked and plaited to the elbow, falling thence into a puffed lower sleeve. A pretty, sensible suit, combining correctness of style with good taste, was of the new bourette plaid. It was constructed on the French blouse model, with white cloth stole, collars and cuffs

braided in black and gold. The shaped collarette was fastened over the stole front with brown pearl buttons. The skirt was finished with piped seams and fell into inlaid fan-folds about the feet. A gracefully curved hat of black silk flowers completed this costume.

Covert cloths are more pliable than English suitings, and for this reason are preferably used for the close-fitting coat suit. An artistic model of this style is of the new greenish shade, and has a coat carefully adjusted to the figure. The seams are strapped and two small horizontal bands with buttons are used with decorative effect on the right side only. The skirt of the new shape is long and clinging with flare bottom. The gores are broadly strapped and elaborately stitched. The necessary touch of black is found in the cluster of black ostrich plumes that droop over the crown of the dark green beaver hat.

A walking costume imported from a London house is modeled on different lines. It is of heavy tan English suiting, with a semi-fitting three-quarter length coat, and one of the new rippled skirts, the latter finished with a band of machine stitching and an under-piping of velvet. Nowadays it is considered the proper thing to use the handsomest velvet for skirt binding, with the added privilege of showing it as a decorative piping or edging. The above costume is to be worn with a tan mohair hat, showing a contrasting crown of white cloth. In fact, white and black are mediums used to obtain effective contrasts.

TOBACCO CROP UNFAVORABLE.

While the various cereals and roots grown in Canada appear impervious to changes of season the leaf that springs from the tiny tobacco seed seems more frail. The mayor of Amherstburg, Ont., is authority for the statement that the tobacco crop of Essex County this year will fall considerably short of that of former years. The falling off is attributed to rot which attacked the young plants in the spring, and also to the unfavorable conditions which have prevailed during the summer. Last year's crop of tobacco figured about one million pounds, while this year not more than seven hundred thousand pounds will be harvested.

Growers also experienced considerable difficulty in securing young plants this spring, which also contributed in no small measure to the reduction in acreage. Speaking of the tobacco industry in Essex County, Mayor Breault, himself a heavy dealer in the plant, said:—"All of the large growers use their own plants now, and last spring in the hot-beds the plants withered and died shortly after appearing above ground. The rot appeared, and nothing could be done to prevent the plants from dying. As nearly all the plants grown in the county were attacked in the same way, it was impossible for the growers to secure a supply from their neighbors, and although many plants were brought in from outside places there was not sufficient to meet the demand, and consequently farmers had to plant grain in the ground prepared for the tobacco. Then the excessive cold nights simply stopped the growth, and at the present time the tobacco is not fully developed. This fact will make the Essex County tobacco of an inferior quality this year, although in some places the farmers have succeeded in getting many of their plants up to the standard. I do not expect much change in the prices paid for the tobacco, although a shortage in the crop will make keen competition among the buyers. Essex County tobacco is in great demand, there being several factories that use the "Canada green" exclusively in the manufacture of chewing and smoking tobaccos. They have built up large trades in the home-grown variety, and of course their customers will expect to receive an unlimited supply from the crop this year. Some of them will be disappointed, but as several factories will attempt to secure an abundant supply in order to hold trade, the competition in buying from the growers may cause the price to go higher. At any rate it will have the tendency to secure for the growers just as good prices for the tobacco this year, notwithstanding its defects in the way of growth. Many of the farmers have commenced harvesting the crop of tobacco, and in a few weeks the county will be overrun with buyers."

TENDENCIES IN DRUGGISTS' SUPPLIES.

Although there has been considerable demand of late for peppermint oil the movement has been mostly of a speculative nature. The demand has had the very natural effect of stimulating prices, which have advanced considerably during the week, and which bid fair to continue in upward tendency if the demand holds. Values have not reached the very high point quoted during the latter part of last year and the early part of this, nor are they expected to do so, but some holders look upon about three dollars a pound as being a fair price for pure oil in view of the short supply. That this is above the average price of the article for the thirty years from 1873 to 1902, inclusive, will be seen by the following table, compiled by the Oil, Paint and Drug Reporter, which gives the highest and lowest prices quoted during the period mentioned and which figures an approximate average of two dollars and thirty-five cents a pound:—

Year.	High.	Low.	Year.	High.	Low.
1873.	3.15	3.15	1888.	2.40	1.75
1874.	5.25	3.75	1889.	2.30	1.80
1875.	5.50	3.20	1890.	2.40	1.80
1876.	3.75	2.40	1891.	2.50	2.45
1877.	3.00	1.75	1892.	2.50	2.15
1878.	2.00	1.50	1893.	2.45	2.15
1879.	2.65	1.45	1894.	2.45	1.70
1880.	2.87½	2.60	1895.	2.00	1.70
1881.	2.85	2.35	1896.	1.85	1.20
1882.	2.50	2.25	1897.	1.25	.90
1883.	2.60	2.20	1898.	.90	.80
1884.	3.00	2.50	1899.	.90	.75
1885.	4.37½	2.75	1900.	1.10	.80
1886.	3.60	2.70	1901.	1.80	1.10
1887.	2.75	1.90	1902.	4.75	1.70

It is well known, this report adds, that there was a great falling off in the exports of peppermint oil during 1902, owing to the short crop, and the amount shipped abroad during the present year will be far smaller. In 1901 the exports from January to July, both inclusive, aggregated 24,570 pounds. During the same period of 1902 10,069 pounds were exported, while this year the exports to the end of July, which is the latest date for which the Government figures are available, amounted to only 1,148 pounds. The following table will be of interest, showing, as it does, the amount exported during each month from January, 1902, to July, 1903:—

Month.	—1903—		—1902—	
	Pounds.	Value.	Pounds.	Value.
January.	291	\$668	1,330	\$2,328
February.	134	619	1,033	1,780
March.	165	649	2,137	4,266
April.	65	271	1,113	1,969
May.	54	191	605	1,139
June.	148	314	1,733	3,014
July.	291	728	2,321	4,617
August.			1,667	3,779
September.			2,923	6,506
October.			2,550	5,721
November.			2,490	11,430
December.			225	475

Carnauba Wax Advancing.—The continued upward tendency of prices of carnauba wax and the increasing strength of the market have been subjects of much comment in the trade recently. There has been an excellent demand for the article, of late, at constantly advancing prices, and stock of all grades are now reduced to a very low point, number two and number three being, in fact, practically out of market. This statement applies with equal force to the situation in the primary markets. As one dealer said the other day, the statistical position has never been so strong in the history of the trade, and, if the demand holds, there will soon be no wax obtainable at any price, as advices from Brazil state that no supplies of any consequence are available there, the comparatively small crop having practically been cleaned up.

The Advance in Ergot.—There has been quite a little business done in ergot during the past two or three weeks, and

prices have advanced, as it was a foregone conclusion they would when any demand set in. Stocks held in this market are very light, as they are also in European and primary markets. The fact that the crop this year, both of Russian and Spanish ergot, was short, and higher prices were looked upon as being merely a question of time, as for some weeks past the quotations from abroad have been above parity with this market, which has been in almost continuous downward tendency since the first of the year, owing to the light demand.

Cloves in Upward Tendency.—There is a decided upward tendency to the market for cloves, and prices have advanced considerably during the last two weeks. The advance is based on the shortage of supplies, and prices will undoubtedly go higher. According to a recent estimate the Zanzibar crop will amount to only between 40,000 and 60,000 bales, as against an average crop for ten years of about 107,000 bales, and this to supply an annual world's consumption of between 120,000 and 130,000 bales. The bulk of the crop, as is well known, is shipped to consuming markets during the months from August to December, both inclusive, and nearly all of the new crop arrivals, up to this time have been taken by holders in Bombay, who have also, it is reported, bought largely in Holland and London. Nearly 50 per cent. of the last crop was taken by Bombay. The short yield this year is due to drought during the growing season.

Up to September 1 the aggregate stock in New York, London and Holland was estimated at 56,200 bales, against 78,300 bales in 1902, 92,000 in 1901, and 111,100 in 1900.

The crop of Zanzibar chillies has been affected by the drought also, and only amounts to about 4,000 bales, as compared to an average of between 6,000 and 8,000 bales. Last year's crop was only about 2,200 bales. The new goods are shipped to consuming markets, principally in April-August. At present, according to late advices, there is no stock in the primary markets, and it seems to be the general belief that the crop has been oversold to the extent of between seventy-five and one hundred per cent. The spot supply is said to be only about thirty per cent. of what it was at this time last year, while in London stocks are exhausted.

PUBLIC WORKS UNDER WAY.

Work has been commenced at Muskoka Lake, a short distance below Pembroke, rendered necessary to lower the water in Muskoka Lake and relieve the low-lying lands, which are flooded periodically by freshets.—A swing bridge is being erected over the Magnetawan River at Parry Sound. The bridge will be situated about seven miles from Burk's Falls, and will cost about \$3,000.—Another new swing bridge is being erected over Lindsay Street, in the Town of Lindsay.—Work has been commenced on the new bridge over the Winnipeg River at Rat Portage.—The substructure and piers for a new bridge over the Séguin River in Parry Sound has also been commenced, and the Ontario Government will erect a new steel superstructure.

IMMIGRATION FROM UNITED STATES.

Winnipeg advices report the presence there of Mr. C. O. Swanson, Dominion Immigration Agent at St. Paul, on business with the Immigration Department, who says the tide of immigration from the western States to Canada is steadily increasing. During the past week three hundred certificates of home-seekers were made out in the branch devoted to Scandinavian immigration alone. Since 1891, when Mr. Swanson first joined the staff of the department, he has assisted in locating about 15,000 immigrants in the northwest, mostly Scandinavians of the more experienced and acclimatized class. There is still a big field for the operations of the Immigration Department in Minnesota, almost two-thirds of the farmers in that State being Scandinavians, who, he says, can be easily induced to locate in Canadian territory.

AT THE MILLINERY SHOP.

In a recent issue we gave the prevailing shades, styles, trimming, ornamentations, etc., for ladies' fall hats, as being then shown at the wholesale millinery emporiums; but as the season advances some of these creations outstrip others in the race for preferment, while still newer ideas creep in to add greater variety.

An idea of the prevailing tones in millinery and costumes is given in a millinery shop which has divided its principal display into seven divisions—gray, white, beige and white, brown and blue, green, rose and purple. The purples range in tone from deep, full royal purple to grayish rose-mauve. The browns and beiges shade from chestnut to almost cream. The rose shades include cardinal and ruby as well as faint pink, but the deeper tones prevail. The blue are bright or pale. The green are of all known shades ever worn.

The purple hats are all purple, of several shades, perhaps, but untouched by any other color. Hats made wholly of feathers, flat breasts, wings, etc., are very effective. One red breast hat bears a wreath of tiny brown birds with faintly rosy feathers around their necks.

White hats—woolly beavers, hairy felts, velvets, satins, and stitched and corded taffetas—are very much in vogue. They are trimmed with black pompoms, wings, and big black velvet bows. White picture hats with gold lace and gold-passementerie and gold tipped aigrettes are a la mode. The novelties produced for this season show a decided tendency towards smaller shapes, and the newest toques have the brims rolled up in front and at the sides, and the crown low and flat. Birds and wings are a noticeable feature of the early season hats. In some instances birds are arranged to lie flat on the crown, with wings extended, while other decorate sides and rolled brims of toques. Wings and quills are frequently combined with large flat rosettes; this trimming is very effective on hats intended for ordinary wear.

For large hats, ostrich feathers are to be used more than ever. The ostrich feather never was used more effectively. A conspicuous fancy of the present season is to use these plumes in delicate tints. Pale lilac shaded into pink, cream into golden yellow, and palest blue tipped with white are given preference; pure white is, of course, a safe choice and advisable for the moderate wardrobe. Bonnets will form an important item of the autumn fashions, and they will by no means be worn exclusively by elderly women. Black chenille braid forms some of the smartest of these.

The combination of a dark or medium shade of color lined with a much lighter one is also prominent in the new lines of fancy felts. These hairy or "moleskin" felts are the only ones that can in any way vie with velvet. They are provided in blocked shapes and plateaus, both possessing a minimum amount of stiffening. Browns, drabs and grays are the colors most affected for these felts, with the under side of a pale ecru or cream tint. Shapes made of fancy braids resemble certain straws. The braid consists of pipings of Louisine silk, about the thickness of a stem of wheat, plaited into an inch-wide braid. Such braids are sometimes punched out from behind in little knobs, or subjected to other similar methods of treatment, made possible by the looseness of the plaiting and the softness of the material.

U. S. GRAIN VIA ST. LAWRENCE.

Speaking of the traffic situation in the Central territory, says a Chicago report of the 29th ult., an official of the Lake Shore Michigan Southern Railway, said: "No doubt we shall not experience the present condition of affairs for very long—Canada and the Gulf ports have taken the grain business from us and it must be regained. The managements of the western railway companies have simply been dazed by the great prosperity they have had and now they are coming to their senses. The conditions prevailing have caused them to retrace their steps and endeavor to pick up the grain business again. I expect that after the lake navigation closes all the rail lines will have much more grain than they can handle, but they are not getting it now when it could be handled quickly and the most money made out of it."

TRADE EXPANSION.

The following schedule from the Department of Trade and Commerce shows the Canadian percentage of increase in exports of merchandise to be greater than in all the other principal countries of the world for the past ten years. It shows the exports of merchandise of the principal countries during the years 1892 and 1902, the totals being those of domestic merchandise unless otherwise stated:—

	1892.	1902.	Percentage of Increase.
Canada (a)	\$105,488,798	\$214,401,374	103.25
Japan	63,825,743	127,326,159	99.49
United States (a)	831,030,785	1,392,231,637	67.53
Cape of Good Hope	46,170,126	777,051,256	66.89
Germany	703,078,000	1,113,313,000	58.35
Argentina	109,402,375	173,204,692	58.32
Italy	184,930,133	284,174,782	53.67
Netherlands (b)	457,196,822	695,732,588	52.18
Norway	31,847,200	45,146,500	41.76
Bulgaria	14,406,000	20,011,000	38.91
Australia (b)	175,212,872	241,794,530	38
Belgium	264,302,000	358,464,000	35.63
Switzerland	126,926,299	168,740,886	32.94
Austria-Hungary	293,424,916	387,525,845	32.06
Egypt	65,946,135	87,080,846	32.05
India, British (e)	310,074,240	408,431,355	31.71
Mexico (a)	58,018,597	75,753,714	30.67
China	107,302,367	134,720,216	25.55
Uruguay	26,834,000	33,356,000	25.42
United Kingdom	1,105,748,606	1,379,282,731	24.74
France	667,922,000	817,725,000	22.43
Portugal	26,601,000	31,838,000	19.80
Spain	128,450,186	142,314,384	10.79
Sweden (b)	86,558,000	94,736,000	9.45
Chili (b)	59,920,000	62,723,425	4.68
Denmark (b)	36,741,000	78,290,000	4.08
Russia (d)	378,452,580	368,955,242	2.51*

(a) Years 1893 and 1903 ending June 30.

(b) Years 1891 and 1901, ending December 31.

(c) Years 1893 and 1903, ending March 31.

(d) Years 1891 and 1900, ending December 31.

*Percentage of decrease.

FOUND 500 CIGARETTES.

A resident of l'Ange Gardien found a tag in the woods near there Thursday which was redeemed at the office of the American Tobacco Co. Saturday for a box of 500 Sweet Caporal cigarettes. On Labor Day night, at the illumination of Montmorency Falls, three balloons were liberated, each one of which contained a tag—one entitling the finder to a box of Sweet Caporal cigarettes, another to a box of Glorias, and the third to a box of Red Cross smoking tobacco. This is the first tag reported found, and l'Ange Gardien is about seven miles from the spot at which the ascensions occurred.

—An important step in the interests of navigation, says an Ottawa letter, is foreshadowed in the following notice of motion by Hon. R. Prefontaine: "That it is in the interests of the navigation of the River St. Lawrence between Montreal and Quebec, and the River Saguenay below Quebec, to amend the pilotage act and the acts relating to the Montreal Harbor Commissioners, so as to place the pilotage of these districts under the control of the Minister of Marine and Fisheries." Mr. Prefontaine will also move:—"That it is expedient in the interests of navigation that the act respecting certain works constructed in or over navigable waters be amended, so as to better control the working of swing bridges and ferries worked by cable, rod, chain or other device."

STEEL TRUST FOR GERMANY.

The British Consul-General at Berlin reports that the formation of a German steel trust may be expected before the end of the year. One of the objects, says a London cable, will be to control the export of iron and steel, which has not hitherto been undertaken by most of the existing syndicates. It is proposed to inaugurate a system of settlements between home and foreign sales, and determine the share of the individual works belonging to the combination.

The Consul states that the large increase in German iron and steel exports during the last two years was obtained by selling at prices which frequently left no margin of profit, but even a loss. It is expected that the new syndicate will be able to conduct export operations under favorable conditions. The trust will include works belonging to the raw iron, rough hardware, girder and rail syndicates, and will later take in members of the sheet iron, tubes, wire, and iron bar syndicates. Several of these combinations will terminate this year. They will not be dissolved, but will be merged into the new trust. The raw iron syndicates of Westphalia and Upper Silesia are negotiating for a price convention, and a limitation of their respective business spheres, and it is expected that they will be successful. A Cologne, Prussia, despatch of recent date adds:—The steel syndicate, embracing all the large makers, has been renewed for five years, in the form of a stock company, which is to handle the total product. The stock company is believed to be an advance on the simple syndicate idea. It will effect a closer community of interest. Each member will be allotted a fixed percentage of the total, and will contribute five marks (\$1.25) for each ton produced over the quota, and will receive five marks for each ton below the quota.

RAILROAD EARNINGS.

Gross earnings of all railroads in the United States reporting for the two weeks of September are \$16,113,312, an increase of 8.7 per cent. compared with last year and 17.2 per cent. compared with 1901. There is a large gain on trunk lines, but on other classes of roads reporting the increase is quite uniform, except on Grangers, where a small loss appears. Trunk lines now include only the Wabash and Grand Trunk, and the tonnage on these roads is very much larger than last year or 1901. The loss on the few small Granger roads reporting is not significant, though it has continued for several months; the large Granger systems, which have so far reported for July, showing a considerable increase in earnings, reflecting a heavier tonnage than in preceding years. Southwestern roads report a gain of 8.4 per cent. over last year, and Union Pacific, which has reported for the first week only, shows a gain of 8.1 per cent. On Southern roads earnings are 5.8 per cent. over last year, the smaller movement in cotton still curtailing traffic slightly. Earnings of roads reporting for the month are given below, compared with last year:

September.	1903.		Per Cent.
Trunk..	\$2,565,384	Gain	\$425,075 19.9
Central W'n..	2,762,029	Gain	203,258 7.9
Grangers..	434,950	Loss	17,320 3.8
Southern..	5,356,330	Gain	293,017 5.8
South W'n..	4,278,105	Gain	331,799 8.4
Pacific..	716,514	Gain	53,645 8.1
U. S. Roads..	\$16,113,312	Gain	\$1,289,474 8.7
Canada..	1,774,000	Gain	153,000 9.4
Mexico..	1,334,766	Gain	273,752 25.4
Total..	\$19,232,078	Gain	\$1,716,226 9.8

—Ottawa Clearing House—Total clearings for week ending September 24 1903, \$1,841,384.23; corresponding week last year, \$1,680,223.25.

DAIRY PRODUCE.

A private London circular, date 18th ult., treating of the dairy produce situation, says—Butter.—The weather during the past week, although remaining colder at night than normal, has been considerably drier, and more sunshine has been experienced.

There is a good healthy demand for Canadian butter this week especially from fresh arrivals and for saltless, which is in short supply. Prices have not materially advanced, although an early rise is expected, so as to place c.i.f. and spot prices on a workable basis. The arrivals just now are small, owing to the difficulty of securing freight to London, shippers being only able to despatch much less than their orders require. Choicest salt butter is making 95 to 93s with an occasional 97s. Saltless, 98s to 100s, with a shilling more in a few cases. Finest salt is selling at 93s to 94s.

In Australian butter, there is a large arrival to record, viz., 13,908 boxes of stored New Zealand, in the "Rimutaka," and 2,692 boxes of stored Australian, in the "Orontes." The "Delphic" left New Zealand on 17th September, and is due in London on 5th November with 2,200 boxes of stored butter. The first parcel of New Zealand new season's butter will be shipped on 1st October, and is due about middle of November. There are about 18,000 boxes of stored New Zealand butter afloat.

The Copenhagen official quotation has been advanced 4 kroner, which raises it to 92 kroner against 99 kroner last year at this date. The market in Denmark is very brisk. Dutch butter supplies are falling off, three weeks ago the import was 8,836 cwts., last week it fell to 7,559 cwts., and this week 5,953 cwts. French butter imports are remarkably steady, being between 10,000 and 11,000 cwts. per week for the last ten weeks.

Cheese.—There is a good demand for Canadian cheese notwithstanding the regular weekly advance in prices, which are now 5s per cwt. in excess of last year. In Canada, as shown by c.i.f. quotations, a similar persistent rise in values is going on, and should an early frost occur c.i.f. quotations of 56s and 57s would soon reach 60s. One year ago Canadian choicest was quoted at 48 to 49s and finest at 46 to 47s.

NEW COMPANIES CHARTERED.

The Berlin Robe and Clothing Co., Limited, has received a provincial charter to carry on a manufacturing business at Berlin, Ont. The company's capital is \$10,000; the provisional directors are Wm. John McMurty, of Galt; George Moore, of Waterloo; George Redpath Barrie, of North Dumfries Township; Walter Turnbull Barrie, of Milwaukee; and Robert Barrie Moore, of Waterloo.—A charter has also been granted the Metropolitan Soap Company, with capital of \$40,000, and head offices at Toronto. The provisional directors are Frederick Thomas Weir, James Watt, Abraham Cheeseman, and Frederick William Little, of Toronto, and Robert Richard Hall, of Peterborough.—The Hamilton Oak Tanning Company, Limited, has been allowed to increase its capital from \$65,000 to \$125,000.—The Acetylene Construction Company, Limited, has been licensed to do business in Ontario.—The capital stock of the Crown Manufacturing Co., Limited, Toronto, has been increased to \$100,000.

—The big grain and ore steamship Tadousac, one of the largest of her class on the lakes, steamed recently from the Bertram docks, Toronto, on her trial trip. On board, says a Toronto letter, was a large party of invited guests, among them being Mr. A. A. Wright and Mr. Waddie, of the Victoria Harbor Lumber Company, which owns the Tadousac; Mr. John J. Gerrell, manager, and Mr. C. J. Stalker, secretary, of the Bertram Engines Works Company; Mr. Melville Bertram, of that firm, and Captain Crangle, of the St. Lawrence and Chicago Steam Navigation Company, which owns the Iroquois, the sister ship of the Tadousac, also built by Bertrams. The party returned in the evening well pleased with the boat.

STILL SHORT OF FARM HANDS.

The demand for farm laborers is reported from Toronto to be the greatest in thirty years. The needs of the farm are not satisfied with the housing of the grain, for roots, fruit etc., still call for attention, aside from the preparation of the land for next year's crop.

"I never saw anything like the demand for farm laborers in Ontario, in my thirty years' experience," said an official of the Immigration Department at the Union Depot, Toronto, recently. "It's as heavy as ever, notwithstanding the hundreds of men that have been coming over all summer. Why, just look there," and he pointed to several large stacks of letters on the table; "those are all applications from farmers all over Ontario who want help in the worst way, and can get none."

The unprecedented demand is attributed to the young men leaving the farms in Ontario and going to the North-West. This exodus is going on steadily. As the families grow up they find that there is not enough in the old homestead to keep them all, so one or more of the sons leave for the North-West with enough money to start him comfortably. This leaves them short of labor to work the farm, and hired help has to be engaged.

TO PROTECT APPLES DURING HANDLING.

It takes a long time to reach and have enforced the maximum of care in the handling of perishable goods. Mr. E. H. Wartman, Dominion Fruit Inspector, in a recent interview, said that the apple export trade of Canada to England this year should amount to 1,000,000 barrels. He gives the following note of warning to shippers:—"Transportation companies have not yet secured a perfect system of handling fruit in barrels. It would cost these companies little to furnish each teamster with a pad three feet by four feet by eight inches in thickness, stuffed with excelsior or other cheap filling, to be used where there is any likelihood of a drop of one foot and over. These barrels of apples weigh from 150 to 170 pounds, and it is not reasonable that they will stand a drop without bruising the fruit. In many cases barrels burst open and the fruit is scattered in every direction. All steamship sheds should be equipped with the pads. If such a device was used, our fruit men all over the Dominion would be of good cheer, seeing their interests in the fruit line were properly looked after.

NOT IN BEST SHAPE.

In connection with the affairs of the North Bay Supply Company, Limited, a Toronto report states that the ordinary liabilities, which totalled \$29,491, on which a first dividend of 10 cents in the dollar has been declared, the assignee has issued the following:—"I enclose first dividend sheet, and beg to report that an examination of the president and the secretary of the company has disclosed the fact that during the year preceding the assignment, assets of the company of the value of about \$15,000 have disappeared, and no explanation of such disappearance has been given by either the president or the secretary, both assenting inability to give any explanation. It has further appeared from such examination that the president at the same time when the company commenced business in February, 1898, held its note for \$8,500, and that he now claims to be a creditor in respect of this note and other claims, amounting in all to \$10,859.21. It has been deemed proper to let the court determine as to the liability of the president and others in the management of the affairs of the company. The balance on hand will be retained until a settlement of the above has been arrived at.

—Grand Trunk Railway System.—Earnings 15th to 21st September, 1903, \$735,730; 1902, \$672,473; increase, \$63,257.

AN ELECTRIC WHIP.

A Georgia, U. S., mail carrier has invented an electric whip. The carrier drives a waggon with doors that could be closed in rain. In stormy weather he naturally disliked to open one of the doors in order to reach out and apply the lash to his horse, which, being an intelligent animal, naturally took advantage of this situation, and always lagged in rainy weather, says the Scientific American. To overcome this propensity the Georgia Edison attached a pair of copper plates under the harness saddle and connected them by a wire to a hand-operated dynamo in the wagon. When the steed began to jog up and down, without making much advance, it was time to turn the dynamo crank, which gave the horse a very evident wish to get over the ground more rapidly, and almost any desired speed could be obtained, according to the number of rotations per minute given the dynamo armature. An apparatus is now contemplated for use on ploughs, whereby both the mule and plough hand shall be automatically shocked every few minutes. It is believed that such an attachment would find a tremendous sale all over the South, as by its use farmers could be very sure that no darkey would go to sleep beneath the plow handles.

SHIPPING CASUALTIES.

The Minister of Marine and Fisheries, Ottawa, has given notice of a resolution to amend the Shipping Casualties Act, by providing that the Minister may name any officer of Canada, any judge of the Superior Court of Quebec, any County, Admiralty, or Exchequer Court judge, or any stipendiary magistrate, to be a commissioner to hold formal investigations into shipping casualties. Such investigation may apply to the stranding of a vessel equally to any other form of casualty. The amending Act will provide, among other things, that the certificate of a master, mate, or engineer may be cancelled or suspended by a court holding a formal investigation, if the court finds that any loss or damage or the abandonment or stranding of any ship or any loss of life has been caused by the wrongful act or default of such master, mate, or engineer. The court, however, is not to cancel or suspend the certificate unless one of the assessors concurs.

DIFFERENT POINTS OF VIEW.

"Honesty," said the good man, "is the best policy."

"Beg pardon, my friend," put in the man of the world, "honesty is the short cut to poverty."

"One moment, gentlemen," said the maiden, who had passed her thirtieth; "honesty is the headsman of courtship."

"I beg to differ," said the cynic. "In your case honesty would be the salvation of a possible suicide."

"Honesty," declared the politician, "is the sum total of nothing divided by two and split in the middle."

"I maintain," said the debutant, "that honesty is a bore and the antithesis of flattery."

"Honesty," said the grocer, "is too much sugar for the price of sand."

And they agreed to compromise on the conclusion that: "Honesty is a relative term, much abused and damned by circumstances."

IN A MINOR KEY.

The Vacation that Failed.—Far from the madding throng's ignoble strife, he wished to go to hunt and fish and rest; Alas! poor man! he had a foolish wife, who yearned to dazzle where the people dressed. Full many a gown her load of trunks contained, when, having made him yield, they went away; he thought of what was coming and was pained, she

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dreamed of dressing seven times a day. He grumbled at his fate and spoke of brooks, where speckled beauties waited to be caught, where one might sit, regardless of his looks, and wait for nibbles and indulge in thought. She pictured to herself the charming place, where wide verandas spread and all was gay, where she, arrayed in fluffy stuff and lace, would fill the other women with dismay. They reached the splendid scene in splendid style, he with a look that was distinctly sad; she with her head held high, a happy smile, and thinking of the finery she had. At dinner next to him a woman sat, a woman who was young and passing fair; he seemed to find her well worth looking at, and oft their glances met and mingled there. Ere long the woodland haunts passed from his mind, he thought no more of roaring mountain brooks; the lady was so sweet and so refined—they talked about their travels and of books. What changeable creatures women are! Ere long, his wife for woodland haunts began to wish; a-weary of the fashionable throng, she packed her trunks and dragged him off to fish. Ah, man! Thou art forever tricked by Fate; thou learnest joy, and then it is denied; he sat there while the fish chewed off his bait, and thought of other, gayer scenes, and sighed. His wife, but little caring how she dressed, was full of praises for the "sweet, pure air," and when she spoke about his "need of rest"—Alack! the wicked things he thought out there.—Record.

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The Coming Trouble.—“Hello, Laura, is that you?”

“Yes.”

“This is George. Say, I can't get anything to eat downtown here to-day. The hotels and restaurants are all closed on account of the strike. Have a good dinner ready for me this evening when I get home.”

“I can't do it, George. The girl says all the grocery stores and the meat markets out here are closed on account of the strike.”

“Well, cook up a pudding or something of that kind.”

“Can't do that, either. No milk to-day. The milkmen are all on a strike.”

“Well, great Scott! Can't you send one of the children in with a luncheon of bread and molasses?”

“No. Johnny says there are no trains or street cars running. All the men have just gone on a strike. But, say, maybe I can—”

“Well, go one. Maybe you can what?”

But there was no response.

Everybody at the telephone office had gone on a strike.—
Tribune.

the seasons, the weather bureau or the chief magistrate, deliberately, knowingly, and with full knowledge of the extreme gravity of the occasion, took a full-grown, a regular quiet and peaceable, month off the summer season, and dragging it unmercifully away, planted it at the extreme head of the recognized months of winter. Then they raised the price of milk to 8c a quart.

The clover is still green in the fields, and vies with the second growth of timothy hay in its efforts to expand under the genial rays of a young October sun and warm October showers. The cow remains abroad of her choice and furnishes her “trust”-y owner with the usual flow at summer prices. But while she feeds her owner is calculating.

In talking with a milk dealer the other day he claimed it was very difficult to get good, careful drivers. “Why,” said he, “if one of them sees a dog on the road as he drives from the farm, his first impulse is to reach for a milk bottle—full or empty—he doesn't care, and smash the dog—I mean the bottle. Raise his wages, you say! Then he'd smash more bottles; he'd think I was getting rich.”

The price of hay or mill feed is not yet a question in fixing the price of milk. Milch cows are not as high in price now as they were a year ago. But the world moves and the milkman must keep pace.

THE ADVANCE IN MILK.

'Tis fortunate for the little child who knows no century but the present that its mind is equally innocent of amalgamations, trusts, mergers, community of interests, watered stocks, etc., else its displeasure at the sudden and heavy advance in the price of milk, which went into effect Oct. 1st, might affect a disposition which is expected to be perpetually genial.

Montrealers have grown accustomed to paying a higher price for milk during the months when cows no longer subsist on pasture and require to be fed indoors. This usually took effect Nov. 1st.; the summer price, five or six cents per quart, being advanced to seven cents. This season, however, the Milk Dealers' Association, followed to the letter by every man who owns a cow capable of producing a pint over and above her owner's need and without consulting the ruler of

INTER-IMPERIAL VIEWS.

In the matter of Chamberlain's recent proposal, we learn through a cable of the 29th ult., that Lord Strathcona, being interviewed, said that free trade within the Empire was not possible so far as the colonies were concerned. A two-shilling duty on wheat and the same on flour would not raise the price of bread in England a farthing. Referring to the Canadian manufacturers resenting the preference on foodstuff only, Lord Strathcona said he was sure the traders and manufacturers will show themselves rational and fair people. They would consider the interests of Canada as a whole. Some people thought the profits would decrease with the preference. On

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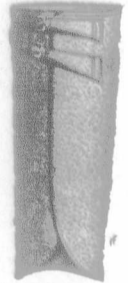


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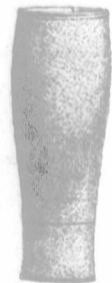
The Express Legging.



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The Colonial Legging—Front View.



The Colonial Legging—Back View.

L. Watkin & Sons, WELLINGBOROUGH, ENGLAND.

the contrary, Lord Strathcona believes the profits will be increased with the greater volume of trade.

Regarding the Canadian mail service, Lord Strathcona looks forward to the proposal being carried out at no distant date. The question of fast steamship service, he said, could not be settled without taking the new adaptation of the turbine into consideration. It would be better to delay for a few months than to appreciate the importance of this invention when too late.

COTTON GROWING.

The increased interest created in the growth of cotton, through the high prices ruling for some months, does not appear to subside. The Liverpool "Journal of Commerce" says that samples exhibited this week of West African cotton have been pronounced substantially equal to American, the only inferiority being in the matter of color, "partly due to premature picking by the natives, to stains caused by too long exposure to the weather, and to insufficient ginning." All these disadvantages may well be overcome, and it must be understood that the particular consignments of cotton in question have not been sent by the British Cotton-Growing Association, but by "various shipping companies, who are naturally anxious to take advantage of the opening for freights which the growing of cotton in West Africa promises them." The cotton in Liverpool met with a ready demand at from

½d to ¾d per lb. less than contract price for American "middling." It is said that the Hon. James Boyle, the American Consul at Liverpool, who is watching the progress of the cotton-growing movement, is not convinced that its practicability in West Africa is established; but there can be no doubt that some Americans believe in its possibilities.

The "Central African Times" gives some interesting figures on the possibilities of British Central Africa as a cotton-producing country. It is stated to be entirely suitable for native cultivation, especially if planted in quarter-acre lots, so that each plant could get practically individual attention, whereby insect pests could be more easily controlled, and the picking done by the grower and his family. At least 100 lb. should be produced from the quarter-acre, which, at 1d per lb. would be 8s 4d. The demand for the staple would be constant and not dependent on the local market. Harvesting is simple, and there is no need for special skill so long as care is taken to pick only clean cotton. The problem of manuring would not be pressing as the native would probably not grow cotton in the same plot year after year, and it could be easily made to fit in with other crops. If the industry should take root and be fostered by Europeans an enormous export of cotton should ensue.

—London Clearing House.—Total clearings for month ending September 30, 1903, \$3,367,179.

Canadian Buyers. Tariff reduced on English Manufactures 33½ p.c. opens up the best market for cheapest goods.

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IMMIGRATION PROSPECTS.

That the English agriculturist is beginning to wake up to the view taken of Canada's wheat-growing lands by our southern neighbors is a pleasing feature of the prospect of most desirable settlement out West. Mr. Robert Kerr, passenger traffic manager of the C. P. R., has returned from a European tour, during which he practically went all over Great Britain and also visited Antwerp, Rotterdam, Hamburg, Copenhagen, and other points. Mr. Kerr said that he found a great and growing interest in Canada, especially in Great Britain and Germany. Regarding prospects for immigration to Canada he said:—

"I think British emigration is just about starting, and I believe next year will be a splendid one from a standpoint of immigration. In previous years we got the bulk of our immigrants in the early summer, and if we did not get them it was fair saying we would not get them before the following year. This year it is different. On the same ship with me we had some 600 emigrants, a fine looking lot.

One circumstance that helped the business was the harvest in Britain was a failure this year. The result is that the farmer looks to Canada to improve his condition. It is largely from this class that we get our immigrants, and the failure in the harvest will go a long way toward settling in their minds those who have for some time thought of coming to Canada. These people are mostly small farmers with twenty-five acres of land. Most of the immigrants who will come to Canada next year are agriculturists, who will come here to engage in farming. There will be some mechanics, but few of them are coming with the idea of working at their trade. They all want to farm. As yet we have not had many immigrants from Ireland, but this year the arrivals were twice as large as any previous year, and they are still coming."

A correspondent of the London Times contributes a letter on the U. S. immigration into the Canadian northwest. He began his investigations, he states, in quite a sceptical mood, but says that on inquiry on the spot he finds the facts not exaggerated. He has been acquainted with conditions in Canada for many years, and has resided in the States for years, so that he is well equipped for drawing conclusions. He says that for many years northwestern Canada cried aloud for settlers, and the response came but slowly. "Every suitable country," he says, "in older Canada and Europe was appealed to with persistent energy, but with a very moderate measure

of success; but I do not think that till quite recently the United States was ever dreamed of by the most sanguine Canadian as a source of such supplies. On the contrary, as every one knows, the boot was on the other leg, and the States, for a generation or so, sucked Canada's life blood in very disturbing fashion."

All this has changed, however, and he was himself a personal witness of the inpouring of the American host. He cannot speak too highly of their desirability as an addition to the population of Canada. Their capital, their experience, their adaptability, and their practical energy and capacity for

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doing the thing themselves have evidently impressed him most favorably. He speaks of one of these settlers, worth some \$40,000, with a well-appointed house and good outbuildings, who was nevertheless engaged when he met him in hauling fence-posts. He was dressed in a flannel shirt and old slouch hat. This leads the correspondent to remark that it is not merely the money which these settlers bring in, but the man behind the money.

He continues:—"Anything more widely different than these men from the ten or fifteen thousand dollar amateur from the old country could hardly be imagined. It is a painful reflection, though the story is a very old one; but if one in four of these young Englishmen have any substantial balance of their capital to show in half a dozen years it would surprise those who best know that type; and in too many cases it is their own fault. Drink, idleness, and restlessness are the most fertile causes of failure, while lack of experience, without sometimes the sense or modesty to recognize it and take advice, has been too often the bane of others who are steady and industrious. Let us hope that better results will accrue to the English middle-class emigrant in the future than in the past; but it is difficult for anyone with a quarter of a century's experience of these matters behind him to share the optimism of the moment as to this particular class."

The time-honored advice, he says, to the European immigrant is to conceal the fact that he has capital. These men, on the contrary, proclaim the amount they have to invest amongst a roomful of people. He has no fear that anybody will sell him what he does not want to buy, or overreach him in any way. The correspondent has but little fear that the American immigrants will not become good Canadian citizens. They are a law-abiding class and recognize with satisfaction the sureness and swiftness of Canadian justice. They cannot take up Government land without becoming citizens, and they seem to show no hesitation about doing so.

"ANYTHING BUT CHEQUES."

The readiness with which people affix their signatures to various kinds of documents—where it costs nothing—merely to oblige a friend, reminds the writer of the reply of Mark Hanna to him when asked for his autograph for a lady present, at the grand banquet to President McKinley at Chicago in 1898. "I'll sign anything but cheques," was the ready reply of that gentleman.

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FINANCIAL.

Montreal, Thursday Evening, Oct. 1, 1903.

The situation at Sault Ste Marie presents a serious financial aspect, an alarming one indeed to those who have money invested in the Consolidated Company. Properties of a varied class, rail and pulp mills, railways, steamers, etc., etc., estimated at a value of over \$100,000,000, are likely to pass under the hammer for half its capitalization. The prospects of a dividend for the shareholders is very remote and the chances are that a score or two millions of capital will be wiped out. Writs for \$40,000 are out against the companies controlled by the great Soo company, and more are on the way. A law-suit opens to-morrow to secure possession of the mortgaged properties, which will provide rich pickings for lawyers for a length of time. The men have done a little rioting to display their anger at not being paid their wages. The mischief done is said to amount to about \$300 to \$400,

and the wonder is that the men were so quiet, for to withhold wages from a body of hundreds of illiterate, rough labourers is an excellent way to provoke a serious riot. The Canadian Pacific is contemplating building a new branch to run from Toronto to North Bay, and other branches are contemplated with terminals on the Georgian Bay and Lake Huron. The C. P. R. will not get left while Sir Thomas Shaughnessy is President. What's amies with the stock market, is the cry of the day. An utter want of confidence prevails, so that no sooner is a spurt made towards higher prices than reaction follows. That some stocks are good purchases at present prices is certain, but we decline to name them, as even the soundest are open to depreciation under present conditions. Speculators are holding off for still further declines, which some are trying to bring about. There will be a reaction ere long, and probably a lot of foolish buying on a rising market. The Dominion Coal and Iron Companies do not attract as much favour as anticipated. Eight million in bonds are much to take care of, wherever they be. Coal is down

Contractors to Her Majesty's Government.

LEADBEATER & SCOTT,

✦ SHEFFIELD, ENGLAND, ✦



- .. *Manufacturers of*
- STEEL** of all kinds for all purposes.
- FILES** of best quality and workmanship
- HAMMERS** for Engineers, Shipbuilders, &c.
- TOOLS** for Quarries, Collieries, Smiths, &c.
- WIRE RODS** and **WIRE**.

Self Hardening Tool Steel.

Where large cuts and high speed are required on heavy work this quality of **TOOL STEEL** is unsurpassed for endurance.

ESTIMATES ON APPLICATION.

Telegraphic Address: "Leadbeater, Sheffield."

ELECTRIC CRANES

....FOR....

**Goods Sheds & Yards, Wharves, Docks,
Etc., Etc.**

This is a Good Type of Crane for handling goods; The special shape of jib gives maximum clearance underneath for dealing with Bulky Packages.



SEND YOUR ENQUIRIES TO

Jessop & Appleby Bros.,

(Leicester & London) Limited,
London Crane & Engine Works, Leicester.

22 Walbrook (Cannon Street) LONDON, E.C., England.

Cranes are our Speciality.

below 70, and Iron has sold at 10. Pacific is selling at from 119 1/4 to 120 1/2; Twin City, 85 1/2 to 86 3/4; Toronto Railway, 91 1/2; Montreal Street 230; U. S. Steel, 73 to 74 1/2. Merchants Bank, 152 1/2; Molsons 195; Toronto 226 1/2; Commerce 154; Dominion 226; Hamilton 215; Traders 135. Paris, exchange on London, 25f 20c; Berlin, 20m 38 1/2 pf. Sterling exchange, 60's 8 1/2; demand 9 9-32. Local money rates unchanged.

The following is a comparative table of stocks for week ending Oct. 1, as supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Ditto. pref.	9	109 3/4	109 1/2	...
Switch, com.	12	62	62	...
Detroit United Elec. Ry	1110	65	63 1/2	89 1/2
Dom. Iron & Steel, com.	2355	12 1/2	10	61 1/2
Ditto. pfd.	90	30	26	96 3/4
Nova Scotia	270	84	71	107 1/2
Bonds.				
Dom. Coal	1520	110	108	...
Dom. Iron & Steel	16000	66	62	89 1/2

Banks.	Shares Sales.	Highest.	Lowest	Average same date 1902.
Montreal	54	250 1/2	249	250
Ditto. new	18	247	247	...
Molsons	87	199	195	214
Toronto	16	227 1/2	226 1/2	...
Merchants	43	152 1/2	150	161
Quebec	2	119	119	...
Miscellaneous.				
Can. Pac. Railway Co.	4501	121	118	138 3/4
Montreal Street Railway	573	237	230	277 1/2
Montreal Power Co.	1501	76 1/2	74	97 3/4
Toronto Street Railway	420	96	93 1/2	119
Toledo Railway	760	20 1/2	19 1/2	36 1/2
Twin City Transit	4966	90	84	122 1/2
Richelieu & Ont. Nav. Co	1290	76	72	103
Montreal Telegraph	108	160	158	164
Montreal Cotton	36	110	110	125
Dom. Coal, common	2460	73	69	130

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.

TELEGRAMS: "HOSIERS, LEICESTER." A.B.C. Code, 4th Ed.

A. B. HUGHES & CO.,

Hosiery Manufacturers,

Great Central Street, LEICESTER, England.

HIGH GRADE

Gent's Fancy Knitted Waistcoats

AND

Footless Golf Hose

Are our present Specialities.

On receipt of 2½ dollars from Bona-fide Buyers, we will send a Sample Waistcoat and pair of Hose to show our make of goods, and will also include free of charge, full range of other patterns to order from. It will pay you to do this.

JAMES PERCIVAL & COMPANY,

Rolleston St.,

LEICESTER, England.

Specialties:

Football Boots,

Cycling Shoes,

Rubber Heeled

Ward Shoes,

Children's Cheap

Oxford

and 2-Bar Shoes.



All Shipping Orders Receive Prompt Attention.

Manufactured under the New Canadian Tariff.

MONTREAL WHOLESALE MARKETS.

Thursday Evening, October 1, 1903.

Prices of commodities which advanced during recent weeks have been maintained, while dairy products are striving hard to regain the highest prices of the year. Manitoba and the Northwest Territories are reporting conditions as most favorable, while high prices are cheering agriculturists East and West. The leading railway companies have issued notices of freight advances a week hence. The German surtax goes into operation to-day, but the Germans will largely get around its objections through the usual loop-holes of commerce.

BUTTER.—The market is decidedly easier with considerable less business passing. This is largely owing to holders asking prices above the views of exporters. Transactions during the week show a large falling off. Notwithstanding the dullness prices are holding steady and lower values are not looked for. Finest creamery offering at 21 to 21¼c can readily be disposed of, but the cost of the greater portion of fresh receipts is about 21¼c unless held at 22c. Under grades to sell at 19 to 20c are also in good demand, and are moving out freely. In dairy there seems to be considerable doing, the higher prices ruling for creamery forcing retailers to take more largely of this make. Finest fresh Townships reach 19 to 20c, with best Western selected 16½ to 17c; straight lots 15½ to 16c; under grades for baking 14 to 15c.

CEMENTS.—A fair trade passing. No change in values. Arrivals for week were 82,950 firebricks; 656 brls. English cement; 640 brls. and 22,192 bags Belgian and German cement.

CHEESE.—A very dull market, prices declined ¼ to ½c. At time of writing there is a heavy appearance to the market, still lower values are not looked for and expectations are that in a day or two the market will rally and 12c will likely be the ruling price. Exporters take finest Western at 11¼c to 12c, and Eastern at 11½c to 11¾c; but to push sales these prices could not be reached, as the only business passing is on actual orders in waiting; speculators not being willing to take hold unless at a decline on quotations.

DRESSED POULTRY.—Wanted, and find ready sale. Good fat turkeys are worth 13½c lb; ducks 11 to 12c; geese 9 to 10c; chickens 11 to 12c; fowls 10 to 11c lb. Partridges 85 to 90c pair.

EGGS.—The market is ruling firm, with a good demand passing. Local demand is large, straight gathered fresh bringing 17 to 17½c; selected 19 to 20c, and No. 2, 14 to 15c. A few lined are on the market, and offering at 16 to 16½c, but are not much called for and will not be till colder weather sets it.

FLOUR AND FEED.—Although wheat has receded a point or two, flour holds quite firm at the recent advance, and faith in its future appears pretty generally assured through the activity noticed in buying. Feed is unchanged also under a

Champions, Davies & Co.,

EXPORT

MANUFACTURING CONFECTIONERS,

BRISTOL, England.

Makers of High Class Candies,
and Sweetmeats of all kinds.

SPECIALITIES:—Manzipan Fancies, Bouquet
Lozenges. Best Gum Goods, Cream Goods, &c., &c.

Special prices under Canadian Tariff.

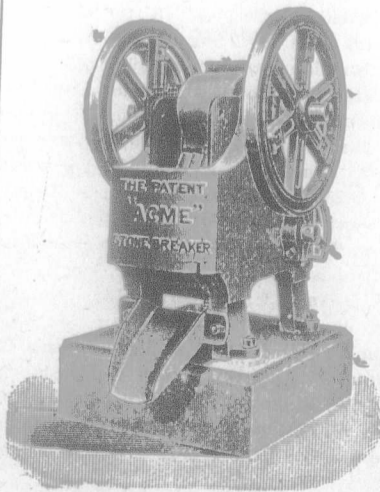
Full price lists free on application.

Terms: F.O.B. BRISTOL.

Cash against bill of lading.

Telegrams:—GOODWIN, IRONFOUNDER, LEICESTER.

CODE:—5th EDITION, A.B.C.



The
Patent "ACME" (Reg.)

**Stone
Breaker**

Portable and Stationary.
The Best Machine for all
purposes.

Goodwin, Barsby & Co.

ENGINEERS,

LEICESTER, - England.

**BEST
BRITISH
BAGS.**

WOLFSKY & Co., Ltd.

Note our only Address: 111, 113 & 134 Southwark Street,
BLACKFRIARS BRIDGE, London, S.E., Eng.



good demand. As showing how little damage was done to the Manitoba grain crops by the late storm, a large wheat-grower in the middle of the storm area reports this week a yield of 31 bushels to the acre on a 1,000 acre farm, largely under crop. Baled hay is fairly active under a good demand locally. We quote as follows—No. 1, \$9.50 to \$10.50; No. 2, \$8 to \$9; clover, mixed, \$7 to \$7.50; and clover, \$6.50 to \$7 per ton, in car lots.

GREEN FRUITS, ETC.—A scarcity of apple barrels necessitating a heavy advance in price, tells well for the Canadian export trade, some 28,000 barrels of apples having been shipped in excess of last season to date. Prices in the English markets are very satisfactory, being around 20s for choicest. Locally trade in all green fruits is good, assisted by the low price of sugar. Nova Scotia apples are now coming on this market. Quotations—Peaches, freestone, 70 to 90c large basket, California Crawfords \$1.75 to \$2 box. Pears—California, at \$3.50 to \$3.75 box; Canadian pears 50 to 60c; brls., do., \$5 to \$5.50; Cal. Bartlett's, \$3.40 to \$3.60; plums, Canadian 35 to 40c basket, California \$1.75 to \$2.00 box. Apples—\$2.50 to \$3. Oranges—Jamaica's in boxes, 126 to 200 size, \$4; in brls., \$.50 to \$.6; Lemons—New Verdilli, Torradore brand, 300s, \$3.50; 360s, \$3.25; Victoria's, \$3. Bananas—Jamaica firsts \$1.80 to \$2. Blueberries—In 22-qt. boxes \$1.75. Pineapples—Fancy, 24 to case, \$5. Nuts—New Grenoble walnuts 13c; new Tarragona almonds, 13c; new Sicily filberts, 9c; Jumbo pecans, 16c; large pecans, 13c; new Brazil 13c; peanuts, "Bon ton," roasted, 11c; do., "Sun," roasted, 9½c; do., "G," roasted, 8½c; do. "Coon," roasted 7½c; shelled almonds 28 lbs. to box, 28c; do. walnuts, 26c per lb. Dates—Golden stock, 5c per lb. Spanish onions, 50 lb. crates \$1; 150 lb. cases \$2.50. New sweet potatoes, brl., \$3.75. Cal. grapes, \$2.50 case; Delaware, 30c; Niagara grapes, 20c; Jersey cranberries \$8.50 per barrel.

GREEN HIDES.—Lambskins have advanced, as anticipated last week, to 60 and 65c. Beef hides unchanged.

GROCERIES.—Sugars steady on basis of \$4.20 for std. granulated, brls. Barbadoes molasses firm on basis of 42c in puncheons. This price is causing considerable New Orleans molasses to be taken in preference; the latter is coming into favor quickly, the price ranging from 25 to 35c. It is also easier to handle, being in brls. Raisins.—Spanish market has advanced owing to higher prices for California stock. Spanish seedless muscatels cost 9c against 10c for Cal. seeded in 1 lb. pkgs. Valencia raisins have advanced fully 1c lb., and in Spanish Malaga raisins, in some grades, 2c lb. Opening prices on the 1903 pack Cal. seeded raisins are, f.o.b.—Choice seeded, 1-pound carton, 7½c; fancy seeded, 1-pound carton, 7¾c; two-crown London layers, \$1.45; three-crown London layers, \$1.55; four-crown clusters, \$2; five-crown Dehesas, \$2.50; six-crown Imperials, \$3; seedless Muscatels, 5c; unbleached sultanas, 5c; Thompson seedless, 6c. Brokers are holding back, as extra discounts are reported. Current situation unchanged. Montreal prices to arrive are—Ord. uncleaned, brls. 4¾ to 5c; do. cleaned 5 to 5½c; 1-lb. cartons, 1c extra; Cal. prune market unchanged from opening prices, except that some old stock has been offered at reduced prices, but which will not prove a desirable purchase. Cannery have not yet given the trade assurance of full deliveries of orders, and although their prices were issued some weeks ago on the basis of 90c and \$1.05 for corn and tomatoes, these prices are only nominal, as cannery outside the combine are asking and obtaining 10 to 15c per dozen higher, this owing to the uncertainty.

LEATHER.—While close of September was quiet, jobbers look for a much better trade this month. There is no accumulation of stock, on the contrary, jobbing leather is still scarce and wanted. Prices steady.

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H. J. CHAPMAN & CO.

Clarence Works, - KETTERING, ENG.

Wholesale and Export Shoe Manufacturers.

NEW STYLES AND SHAPES IN

Gent's Best and Medium Class Footwear.Best Materials and Workmanship.
Goodyear Welted, Standard Screwed,
Stitched, and Machine Sewn.

SPECIALTIES :

Box Calf and Crup.

Samples sent on receipt of P.O.



H. J. CHAPMAN.



G. H. ABRAHAMS.

CAPE TRADE SPECIALLY CATERED FOR.
HAND WELTED A SPECIALTY.
WHOLESALE ONLY.

OILS, PAINTS, ETC.—No change in oils or turpentine. Interest is shown in shellac, which is very firm and much dearer. A private London letter to a prominent Montreal firm reads: "Shellac market excited, owing to large quantities going to the United States. At present inundated with orders."

PROVISIONS.—There is a better tone to the market all round, and although prices of country dressed hogs have declined a trifle owing to liberal receipts, the general situation is favorable and all offerings find interested buyers. Live hogs found active competition at 5½c to 6c per lb.; country killed, \$7.50 to \$7.75, and abattoir dressed, \$8.25 for choicest weights. Cured meats are very steady. We quote—Heavy Canadian short cut mess pork, \$20.50 to \$21; Canada short cut back pork, \$19.50 to \$20; light Canada short cut clear pork, \$20 to \$20.50; finest kettle lard, in 20-lb. pails, 10½c; extra pure lard, in 20-lb. pails, 9½c to 10c; choice refined compound lard, 8c to 8½c; hams, 13c to 14c; and bacon, 14 to 15c per pound. A corner on lard is reported from Chicago, Swift holding over half the world's supply.

WOOL.—The closing down of two Ontario woollen mills, as referred to in last week's report, has been followed by others; and a leading Canadian woollen manufacturer has been referred to in the daily press as predicting the early closing of nearly all the Canadian tweed mills in case the preference of 33 1-3 per cent. to English makers is permitted to continue. It seems to be a case of the large representative mills of Yorkshire being so equipped with special machinery that they can continue running on special weaves, which brings manufacturing cost down to a much lower point than can be shown in Canada, where the mills are not so equipped, and where the limited output will not admit of such mills as the above-mentioned. Labor prices have also something to do with the case. The wool market here shows no change except that values are firmer. The fifth series of the London wool auction sales closed on Tuesday, with offerings of 10,603 bales. There was a full attendance. Competition was keen,

and the advances were maintained; prices at the close were firm. During the series fine merinos were unchanged and faulty merinos were irregular throughout, but closed better. Scoured and greasies were in strong demand, and closed unchanged to 5 per cent. higher than the last series. Fine cross-breds, which were unchanged at the opening, subsequently, with greasies, advanced 5 per cent. Medium cross-breds opened 5 per cent to 7½ per cent, and coarse 10 per cent higher, and final rates were respectively 10 and 15 per cent above the July average price. Finer scoureds and slipes were unchanged, medium 5 to 7½ per cent and coarse 10 per cent higher. South African wool sold indifferently, as the offerings were largely faulty and inferior grades. They opened, with the exception of combing greasies, 5 per cent lower, but later hardened, and scoureds and finer clothing greasies closed unchanged from the July prices. During the series 80,000 bales were taken by the home trade, 70,000 for the continent, 1,000 for America and 7,000 were held over for the next sales. The Boston wool market.—There has been a fair amount of business doing this week, though generally in moderate-sized lots. Buyers are only taking enough wool to supply the current needs of their mills. Prices are firm, with practically no change from last week.

—A petition has been granted for an order to wind up The Grocers' Mfg. & Trading Co.

—A London cable announces that the subscription list on the new Grand Trunk guaranteed issue of stock closed Oct. 1, and was most successful, \$2,500,000 of the \$3,750,000 being underwritten.

—Wm. McDougall, of London, Ont., credit dry goods fame, has been committed to stand his trial at the Court of King's Bench. On the declaration that he was worth some \$10,000, he was advanced goods amounting to \$22,000. Available assets amount to 98c.

C. & E. LEWIS,

NORTHAMPTON,

ENGLAND.

Manufacturers of the Finest High Grade

MEN'S BOOTS and SHOES,

Equal to any made in America, for the Canadian Market, 33 1/2 p.o., cheaper, under the New Preferential Tariff, F.O.B., London or Liverpool. Send for our New List.

(Cuts will be inserted as soon as received.)

The Dominion Bank.

NOTICE is hereby given that a Dividend of 3 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

Monday, the Second day of November next. The transfer books will be closed from the 21st to the 31st October next, both days inclusive.

By order of the Board.

T. G. BROUGH, General Manager.

Toronto, September 26, 1903.

—In the case of Messrs. Backrack, Blakely and Levy, the Toronto merchants, charged with conspiracy to defraud the creditors of George Margolius, whose case has already been aired, Mr. Justice Oimet granted the motion of counsel for the accused, that the report of the proceedings of the commission which went to New York in connection with the case should not be made part of the record, and that the proceedings should be declared null and void.

PATENT REPORT.

The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building.—American Patents.—G. B. Baby, electric fuse; S. W. Bradley, casting-machine; F. F. Dow, burner; F. M. Gaudet, target for miniature ranges; T. E. McCollum, car-brake; A. C. Rioux, mower-bar; Edith M. Sharpe, buckle; F. S. Smith, broom-clasp; R. R. Wiley, transformer.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the fol-

lowing patents granted to Canadians last week:—United States.—Saw, Silas Toles; snow-plough, Jos. E. Caillyer; terminal for storage batteries, Jacob W. Madrigin; veterinary forceps, William B. Stevens; Window-screen, Ford A. Mansell.

NEW PATENT LAW.—

The bill presented by the Hon. Sydney Fisher, Minister of Agriculture, and which received its first reading May 28, 1903, became law on August 13 last. The new law makes the term of patents heretofore granted, or to be granted, entirely independent of corresponding foreign patents (Sections 2 and 16); it allows the placing of patents under the Compulsory License System in lieu of the actual manufacture of the patented articles (Sections 7 and 10); and it permits the revival of certain patents which were not worked or manufactured as required by the old law. The condition of Canadian inventors is much improved by the new law, and it is expected that the number of patents applied for will greatly increase in the near future. Our readers may obtain further information on the subject from Messrs. Marion & Marion, patent attorneys, Montreal.

E. ANDREWS & CO.

In a catalogue for 1903, issued by the above-named firm, we find the following conspicuously printed on a bright-colored page, so that whoever sees the catalogue cannot help reading this particular announcement:

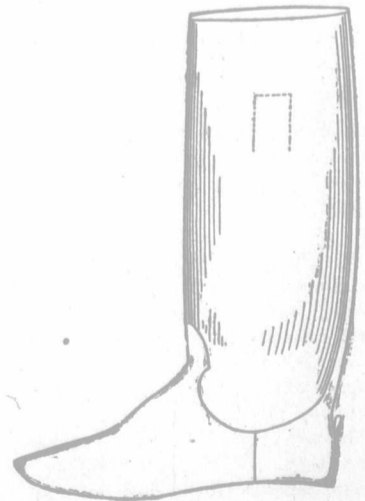
"IMPORTANT!! We guarantee every boot and shoe we sell to have solid leather throughout, and all toe-capped goods have whole camps through to toe; as far as we are aware no other boot factors in the Kingdom give such a guarantee."

Every man who has planked down a five dollar bill for a few pair of boots for his little boys, only to notice the toes

being worn through to the cloth lining after perhaps thirty days' wear, knows what the above announcement means. It means simply this: That deception is not lurking hidden in the boots and shoes



made by the great English house of Messrs. E. Andrews & Co., and it further means that if such boots and shoes could be found here they would be speedily recognized and readily preferred. On an-



other page of this elaborate catalogue we find the following:

E. Andrews & Co., 178 Whitechapel Rd., and East Mount Street St., London, E. Boot Department. We wish our customers to remember the following points with

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**Well - made, Reliable
and Durable Clothing,
For the Colonies.**

In order to cope with our greatly increased trade we have had to again extend our Premises.

Canadian Buyers,

Ought to know the keen
value we can give them.

We employ no Travellers.

You have not to pay heavy expenses.

SO TRY

The Clothing Co., Limited,

47, 49, 51 and 53 Moor Lane,

LONDON, E.C., Eng.

Factories:

Osbourne Street, COLCHESTER.
Mile-End Road, LONDON.
Cambridge Road, LONDON.

reference to all our ready made boots and shoes described on the following pages:—

1.—They are guaranteed solid leather throughout.

2.—They are made on up-to-date lasts, and so are stylish and comfortable fitting.

3.—They have no stamps, brands, or trade marks, as we cater specially for the bespoke bootmaker.

4.—Toe-capped boots have whole vamps through to toe.

As far as we are aware, no such combination of advantages is offered by any other firm of boot factors in the United Kingdom.

This representative firm of boot and shoe manufacturers make a special feature of CLOSED UPPIERS of every description and of all sundries and findings for the shemaker. Their large, illustrated catalogue for 1903 should be in the hand

of every boot and shoe manufacturer, retail dealers, and repairer in Canada for its perusal would lead to a knowledge of various articles not shown to the trade here and which are needy requisites for the trade.

With a record of almost a century in the supplying of all parts and accessories for the manufacture of boots and shoes, the well-known house of Messrs. E. Andrews & Co., of 178 Whitechapel Road, and East Mount Street, London, E., is now compelled through constantly enlarging business to issue more extensive catalogues and those in increased numbers to meet their more varied requirements. A copy of this firm's latest catalogue, before us, containing over 200 pages, is replete with descriptions, prices and illustrations of all the parts which go to make up all kinds of boots and shoes, all the hand

tools and supplies needed, all the various kinds and weights in leather, rubber heels, iron heel plates, toe plates and toe caps, nails, etc., etc. Each department in this varied list is kept catalogued separately, and indexed in such manner as to make of this book a complete guide for all interested.

That the firm who go to such trouble to so compile and complete an illustrated list so comprehensive as this, together with illustrations of all the various boots and shoes for men, women, and children, stand out prominently as representative manufacturers in these lines, need not be proven here, for even in Canada the firm name of Messrs. E. Andrews & Co. is well known by many representative dealers. Of recent years this firm have added the manufacture of boots, shoes and leggings to their lines, and starting out with the firm determination that no in-

BOOTH & CO.

Wholesale and Export Boot Manufacturers,

DUKE STREET,

NORTHAMPTON - - ENGLAND

The finest High Class Boots and Shoes, for Canadian Market, 33½ p. c. in their favour.

ferior or shoddy material should ever find place in any of their productions, have already achieved a distinction in this regard, for which many older manufacturing boot and shoe firms are still striving.

A feature of this firm's productions which has attained much distinction is shown in their manufacture of capped boots without toe joints, in guaranteed solid leather throughout.

The recently changed tariff admits of goods of English make entering Canada at a reduction of one-third from the re-

gular duty, a strong incentive to increased trade between the two countries. The sale of United States boots and shoes in our leading cities has been gradually increasing of recent years, this despite the heavy duty. The Canadian public recognize in English-made goods of any and all kinds a superiority in finish, a durability in wear not found in the manufactures of other countries, these at once setting the mind at rest as to their intrinsic merits. With such the case—and it is known to every school-boy and proven to him as he grows up—where, we ask,

is the obstacle to a large and lucrative trade in English boots and shoes being done throughout the Dominion? True, there are many home manufacturers of boots and shoes, yet if these capable Canadian manufacturers can cover the whole ground why is it that they are not doing it? This, then, has been our contention all along. If Canadians are to buy a good proportion of their boots and shoes from outside makers, as it is being proven every day they are doing, what is to hinder those of English make supplanting those made in the United States? The U.

J. DAWSON & SONS,

LONDON, ENGLAND.

MANUFACTURERS
OF ALL KINDS OF**BOOTS AND SHOES**

— MEDIUM TO BEST. —

AMERICAN OR ENGLISH STYLES.

— CORRESPONDENCE INVITED. —

Head Office :

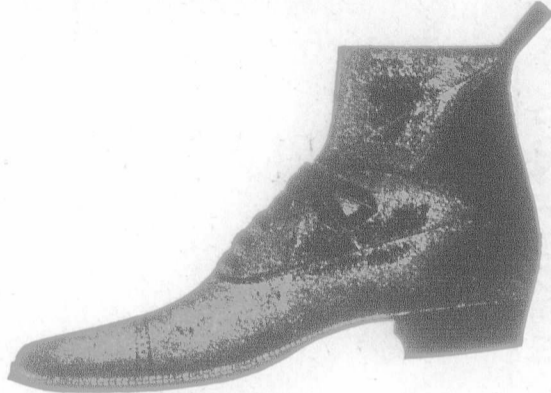
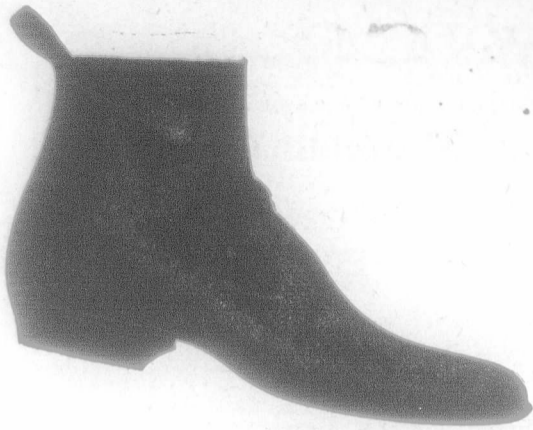
23 London Wall, LONDON, E.C., Eng.

Manufactories :

NORTHAMPTON AND TOWCESTER

THE "ONWARD" BRAND.

Light, Stylish and Durable.
Every Pair Warranted.



SPECIALTIES:

Damp Proof Welting, M.S., Non-Creaking.

**Latest English Fittings, 3 to 6 Fittings
under the New Tariff.**

FLOYD, KIGHTLEY & CO., DRENSTER ST.
Northampton, Eng.

S. makers have not even a single point in their favor. They have simply started in here, and naturally enough those dealers who handle U. S. stock exclusively use all their eloquence in their behalf. The duty on the U. S. goods is far greater: the freight charges exceed the ocean rates on English make, while the latter are generally acknowledged to be more durable and as good in finish and design.

From a page of Messrs. E. Andrews & Co.'s catalogue we take the following:

Closed Upper Department.—We are noted throughout the Kingdom for the excellent quality, style and finish of our uppers, and we intend to retain the good name we hold by doing our utmost to keep this department thoroughly up-to-date. A perusal of this list followed by a sample order—or, better still, a personal visit—will enable our clients to judge of the splendid value we give, and of the varied nature of our stock, comprising as it does close on one thousand different varieties.

Boot Department.—This department, although only in existence a short time, is already showing a steady and material increase, and we attribute this solely to our working it on sound, practical lines,

and to our refusal to have anything to do with cheap, shoddy stuff. Two important points.—We guarantee all boots to be made from solid leather throughout, and all toe-capped boots to have whole vamps through to toe. These two important points will, we feel sure, be appreciated by all those requiring thoroughly good, sound boots upon which they can rely.

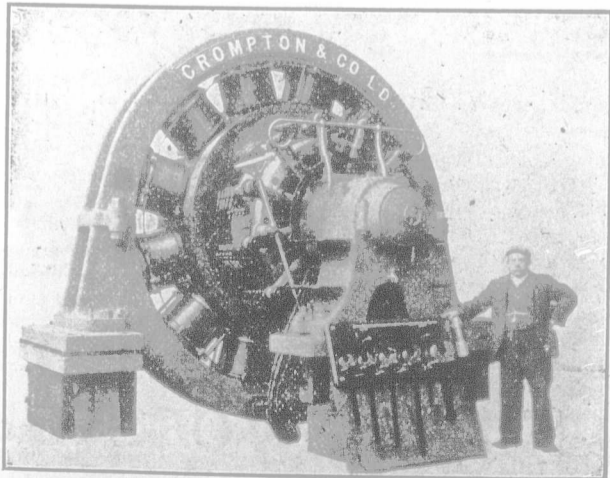
Bespoke Orders.—Special pairs of uppers and ready-made boots (men's, women's and children's) can be obtained to order, cut to any pattern or measure. The increasing number of specials ordered, is, we consider, infallible proof that the practical care taken by us is appreciated. We keep copies of all orders received, so that we are able to repeat them in every detail even after the lapse of several years. Special pairs of uppers require two clear days to obtain. Long work about five days, and boots about seven days.

Established 1820. The house of to-day and to-morrow. The universal house for every adjunct to the trade. A boon to all. Capped boots without toe joins, and guaranteed solid leather throughout. Boots and shoes, uppers, leggings, leather, mer-

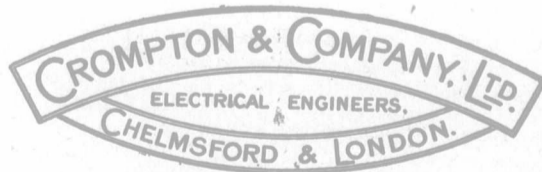
cury, grindery, polishes and all trade sundries. Honest goods, rock-bottom prices. Personal attention. Special attention given to shipping orders. 178 Whitechapel road, and East Mount Street, London, Eng.

SETH WATT'S COB CENTER LETTER.

Answering the many kind enquiries of my friends and subscribers of the N. Y. Times concerning me and my health, I want to say how much I be obliged for their interest and that my absence from these interesting columns aint been due to any sick spell of me or my wife, Desire. I am feeling quite smart and so is Desire, and we have both enjoyed the jell and preserves what our loving friends has sent to the office. The editor has been real obliging in taking care of the jell glasses and aint sampled them much, but he asks my loving friends not to send leaky jars as they stick harder than his best advertiser, and remarked that he would ruther see those folks what come to pay subscriptions than what come to pay respects.



CROMPTON 500 KILOWATT MULTIPOLAR DYNAMO.
Supplied to the Calcutta Electric Ltg Co.



ENGLAND.

MANUFACTURERS OF

ELECTRIC GENERATORS & MOTORS

Continuous,
Single-Phase, and
Polyphase

For Lighting
and
Power Transmission.

We have a quarter of a Century's reputation to maintain, and our Machines contain nothing but the best of everything.

Let us know your requirements. We do the rest

(97)

LATEST DESIGNS.

LIGHT, FLEXIBLE & DURABLE.



W. T. Scannell & Co.

— Charles Street —
LEICESTER, ENGLAND.Wholesale
Export Manufacturers ofMedium and Better Class
LADIES' BOOTS & SHOES.

HIGHEST WORKMANSHIP.

GOODYEAR WELTED AND M.S.

So my loving friends will please N. B. No, it aint sickness what has kept me quiet. I have been at work on the greatest sensation in the history of insurance. I allow to be somewhat of a discoverer since I proved them mortality tables to be all wrong, by showing that according to them everybody had the same expectation of life. You remember how I done it. A man forty years old had an expectation of 27 years. Then when he got to be sixty-seven, he had an expectation of 10 years. Then at seventy-seven, 6 years. Then at eighty-three, 4 years. And at eighty-seven, 3 years. And so on to ninety-six, when according to the book, he has got to die. Now, taking a younger feller, say twenty-five, the table works out the same way, showing that he is going to live to be ninety-six.

Of course, that is all foolishness. Everybody aint going to die at ninety-six. If they was, tombstone makers could have "aged, ninety-six years" engraved on all stones in advance and sell them cheaper. But actuaries is so set and stubborn that they wont acknowledge that I caught them in a mistake. But maybe that is why they are all going to have a meeting in New York this month so as to get out of the hole I showed them to be in.

Naturally that discovery sot me up a bit on my mathewmatical smartness, and ever since I have been fiddling around on more of those actuarial matters. When I come to New York, I had the idee that some kind of insurance had been provided to cover every possible hazard or contingency. (I had to copy the spelling of them words straight from the book.) There was life insurance, fire insurance, accident, burglar, plate glass, marine, etc. There was insurance against busted bilers, and busted bank cashiers. It looked as if every kind of a loss could be insured

against. And then some smart aleck, not satisfied with mankind being protected against loss in every form, rigged up a new scheme to perctect a man against gain—gain in the family. They call it birth insurance and benefits is paid according to the amount of work later on to be done by the census taker. If its a boy or girl, separate, so much benefit is paid. If the doctor says twins, a bigger benefit. Triplets win a still bigger benefit and a notice in the newspaper. For kuadruplets, the happy father draws the limit in amount of benefit, gets a suitably inscribed badge to wear—if he wants to, secures the approval of President Roosevelt as a defender of the country against race-suicide and gets an offer from a museum as a human curiosity.

Really, I couldnt find nothing which couldnt be insured against. You see I wanted to strike something new, so I could get up a company and be president. I had a hankering to go back to CoB Center and have folks nudge each other when I come into Si Lent's general store and say—there's President Watt. I have writ my name like that to see how it looked more times than a girl has writ her name with her bow's under it, and then crost off the letters to see how whether they was going to get married or just be plain friends.

But I kept on thinking and figgering and at last the lorel wreeth of success crowned my brow, as I heard a political orator say. I have discovered a terrible hazard which mankind is exposed to, and there aint no insurance to cover it.

When I come to think of the awful danger me and my fellow-creatures was in, and unpertected by insurance, I got the shivers and staggers. The more I thought about it, I swet to think how we had escaped so long. What has spared us I cant reckon. But Seth Watt has

been given the everlasting honor of being allowed to discover this threatening danger and to rig up a plan to perctect human mankind. What is this grave danger?

Just think of it. With comets skipping about in the heavens for thousands of years, liable at any minit to run plum into the earth and make it look in thirty seconds like a big dish of breakfast food, there aint no insurance against comets. We are pertected against sunstroke, tornadoes, hail storms and other disturbances of the elements. But not a bit of provision has been made against a cavorting comet.

My chance to do a turn to my fellow man and also to be a president has come. I have already organized a company—leastwise I have chosen a president, and the capital and the other officers will be arranged later. There wont be no need of capital except to print applications and policies fur when the public realizes the danger what they is in, they will-make a bargain counter rush fur comet insurance, and the only officers needed will be police officers to keep the crowd in order.

Could there be a better time than now to start such a company? It appears from the newspapers that Mr. Borellis' comet became unmanageable and got away from him and is flying through space at the rate of six thousand miles a minnit with Mr. Borelli after with a halter and a forlorn hope. Even if Mr. Borelli sprints even to the button-busting point, by the time he catches the tail, the head of the comet will be almost trying to butt into New York society. Fur the pesky thing is 200,000,000 miles long, and Mr. Borelli will have a hard race before he gets his halter around the comet and steers it home.

Just reflect, fellow citizens. Here is a comet, broken loose from its rightful

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Agri. Sav.
Bell Telep
Brit. Can.
Brit. Mori
Can. Color
Can. Land
Can. Per. &
Can. Sav.
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Dominion
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Hamilton
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Huron &
Imperial
Landed B
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Real Est.
Richelieu
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THE "ENOCK" PATENT SAFETY COMPRESSOR is the Simplest, most Economical and most Modern Machine for Ice-Making, Cooling, Freezing, and Cold Storage Works.

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

We undertake the following in any part of the World:

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

ARTHUR G. ENOCK & CO., REFRIGERATING ENGINEERS,

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And Hampsons Buildings, (Box 471), DURBAN, SOUTH AFRICA

JOHANNESBURG, BOX 5463.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Oct. 1 (Bid)	Cash value per S.
British North Am.	243	4,866,666	4,866,666	1,998,700	3	Apl. Oct	185	828 60
Can. Bank of Commerce	50	8,000,000	8,700,000	2,000,000	3 1/2	June Dec	150	75 00
Dominion	50	2,600,000	2,983,866	2,983,866	2 1/2	May	94	122 00
Eastern Townships	50	3,000,000	2,201,085	1,818,443	3 1/2	Jan July	170	85 00
Hamilton	100	2,000,000	2,000,000	1,700,000	5	June Dec	222 1/2	322 50
Hochelaga	100	2,000,000	1,981,000	1,850,000	3 1/2	June Dec	186	186 00
Imperial	100	2,985,000	2,983,866	2,636,313	5	June Dec	240	240 00
Metropolitan	100	1,000,000	1,000,000	1,000,000	.....	.....	.....	.....
Merchants' Can.	100	6,000,000	6,400,000	2,800,000	3 1/2	June Dec	163	153 00
Moisons	50	2,500,000	2,796,095	2,350,000	4 1/2	Oct April	200	100 00
Montreal	200	12,000,000	13,379,240	9,000,000	3 1/2	June Dec	250	500 00
Nationale	50	1,500,000	1,500,000	400,000	3	Jan Nov	110	32 40
New Brunswick	100	500,000	500,000	700,000	6	Jan July	300	800 00
Nova Scotia	100	2,000,000	2,000,000	2,000,000	4 1/2	Feb. Aug.	270	370 00
Ontario	100	1,400,000	1,500,000	500,000	2 1/2	June Dec	135	135 00
Ottawa	100	2,000,000	2,000,000	1,865,000	4 1/2	June Dec	225	225 00
People's of N. E.	150	180,000	180,000	155,000	4	June Dec	260	375 00
Provincial	25	875,487	781,948	.....	.....	.....	.....	.....
Quebec	100	2,500,000	2,500,000	900,000	3	June Dec	119	119 00
Royal	100	2,925,130	2,925,130	2,956,594	3 1/2	Feb. Aug.	212	212 00
Sovereign	100	1,500,000	1,899,276	324,807	2 1/2	Feb. May, Aug. Nov.	.....	.....
St. Stephen's	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	925,000	5	April Oct	246	123 00
Toronto	100	2,500,000	2,499,000	2,600,000	5	June Dec	250	250 00
Traders	100	1,850,000	1,500,000	450,000	3	June Dec	125	125 00
Union (Halifax)	50	1,000,000	1,000,000	505,806	3 1/2	Mch Sept	168	84 00
Union of Canada	100	2,500,000	2,484,980	1,000,000	3	June Dec	134	134 00
Western	100	500,000	455,000	175,000	3 1/2	Apr Oct	140	138 00
Agri. Sav. and Loan Co.	50	630,200	630,200	207,000	3	Jan July	117	78 60
Bell Telephone Co.	100	5,000,000	5,000,000	800,000	4 1/2	Jan	160	16 00
Brit. Can. Loan & Inv. Co.	100	1,287,900	298,481	180,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.	100	450,000	289,214	130,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co.	100	2,700,000	2,700,000	.....	.....	.....	55	55 00
Can. Landed & Wat' Inv't Co.	100	2,000,000	1,004,000	350,000	3	Jan July	108	108 00
Can. Per. & W. Can. M. Corp.	10	5,281,350	5,281,350	1,490,657	3	Jan July	120	12 00
Can. Sav. & Loan Co.	50	750,000	750,000	250,000	3 1/2	Jan July	114	57 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,250,000	450,000	2 1/2	Jan July	136	136 00
Dominion Sav. and Inv. Co.	50	1,000,000	984,200	40,000	3	July Dec	72	36 00
Dominion Telegraph Co.	50	1,000,000	1,000,000	.....	1 1/2	Jan	124	62 00
Dominion Cotton Mills Co.	100	2,525,600	2,525,600	.....	6	Mar	36 1/2	36 50
Hamilton Prov. and Loan	100	1,500,000	1,100,000	340,000	3	Jan July	119	119 00
Home Sav. and Loan Co.	10	2,000,000	800,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.	50	2,000,000	1,400,000	925,000	4 1/2	Jan July	183	91 50
Imperial Loan and Inv. Co.	100	889,950	784,590	174,000	3	Jan July	70	70 00
Landed Banking and Loan	100	700,000	700,000	210,000	3	Jan July	111	111 00
Land. & Can. Loan and Ag.	50	1,000,000	877,287	87,500	3	Jan July	68	34 00
London Loan Co.	50	679,700	678,550	160,000	3	Jan July	110	60 00
Manitoba & North-W. La Co	100	1,500,000	375,000	51,000	.....	Jan July	75	75 00
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	2	Jan	158	63 20
Mont. Heat, Light & Power Co	100	2,250,000	2,250,000	230,156	.....	Jan	74 1/2	74 75
Montreal Gas Co.	40	2,000,000	2,996,640	.....	5	April Oct	247	123 50
Montreal Street Ry. Co.	50	5,000,000	4,500,000	500,318	2 1/2	Feb.	220	115 00
Montreal Cotton Co.	100	3,000,000	3,000,000	.....	4 & 1	Mch.	110	110 00
Merchants Cot. Co.	100	1,250,000	1,250,000	.....	4	Feb	.....	.....
Montreal Loan and Mortg.	25	500,000	500,000	360,000	2 1/2 & 3 1/2	Aug Sep	137 1/2	64 37
Out. Indus. Loan and Inv.	100	373,000	271,993	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	500,000	3	Jan July	122	61 00
People's Loan and Dep. Co.	50	600,000	600,000	40,000	.....	Jan July	42	21 00
Real Est. Loan Co.	40	578,840	373,730	50,000	3	Jan July	76	30 40
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	162,856	3	May Nov	72	72 00
Toronto Electric Light Co.	100	2,000,000	2,000,000	.....	.....	Jan	154	154 00
Toronto Mortgage Co.	50	1,120,980	724,000	250,000	2 1/2	Jan	89	44 50
Toronto Street Railway	100	4,000,000	4,000,000	.....	.....	Jan	93 1/2	93 50
Windsor Hotel	.....	.....	.....	.....	.....	.....	80	80 00

* Paying quarterly dividends.

owner, rushing through the abissos of space at the rate of six thousand miles a minute, headed straight fur this earth, and most likely aiming fur the United States. Think of that fiery projectile, 200,000,000 million miles long pointing plum at you, my friend. Imagine the consequences if you should get hit. My delicacy forbids me to mention them. Conceive of your family mourning a pulverized parent.

Unless Mr. Borelli is a faster sprinter than he is reported to be, he will not overtake his frisky comet before it reaches America, which is reckoned to be about the end of this month. Why delay this urgent duty to your family? Get your insurance now. Guard against this horrible disaster. An escaped comet speeding along at the rate of six thousand miles a minnit with an enraged owner pursuing fast behind aint going to have time to listen to explanations as to why you didn't get insurance. Beware of delays. Get a policy now. Rates haven't been fixed, but comet insurance is worth any price. Don't haggle over cost at such a critical time. Get your policy, and see that it bears the signature of Seth Watt, President.

If you don't see the danger you are in, read these lines of Oliver Wendell Holmes, who up to my time was about the only man who appeared to realize the horrors of a comet collision. Ponder thoughtfully. This may be the last poetry you will ever read. The first mile of those 200,000,000 million miles of comet tail may leave nothing of you fur the coroner to hold an inquest over. The only mark you may have left is the mark of affection in the form of a comet insurance policy, signed by the originator, Seth Watt, President.

The Comet! He is on his way,
And singing as he flies;
The whizzing planets shrink before
The spectre of the skies;
Ah! well may regal orbs burn blue,
And satellites turn pale;
Ten million cubic miles of head,
Ten billion leagues of tail!

Telegrams: "HANDEL," Leicester.

LADIES' SKIRT KNICKERS.

HALL & EARL,**Braunstone Gate,
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MANUFACTURERS OF

**Cardigan Jackets,
Ladies' Dress Skirts,
Ladies' Under Skirts,
Ladies' Bloomers,
Ladies' Gymnasium Dresses,
Ladies' Bathing Dresses, etc., etc.**



Special terms for Canadians, under the New Preferential Tariff.

And what would happen to the land,
And how would look the sea,
If in the bearded devil's path
Our earth should chance to be?
Full hot and high the sea would boil,
Full red the forest gleam;
Methought I saw and heard it all
In a dyspeptic dream!

I saw a tutor take his tube
The Comet's course to spy;
I heard a scream—the gathered rays
Had stewed the tutor's eye;
I saw a fort—the soldiers all
Were armed with goggles green;
Pop cracked the guns; whiz flew the balls!
Bang went the magazine!

I saw the ox that browsed the grass
Writhe in the blistering rays;
The herbage in his shrinking jaws
Was all a fiery blaze;
I saw huge fishes, boiled to rags,
Bob through the bubbling brine;
And thoughts of supper crossed my soul;
I had been rash at mine.

JULIUS SAX & CO., LIMITED.

The man who thinks he is in the forward march of scientific research and revelation, doubtless prides himself on such an acquirement and to those not yet conversant with even the minor rudiments of electrical application, etc., he can reveal much from his store of knowledge that proves of interest to his hearers. Yet it may be safely said that even such conveyors of enlightenment are limited in their learning as regards the modern world-mover, electricity, unless they have had occasion to inspect the plant of Messrs. Julius Sax & Co., Ltd., Rupert St., London, W., England. An elaborately illustrated catalogue of electrical appliances, before us, issued by the above-named firm, tells at a glance how much the ordinary business man of to-day DOES NOT

KNOW about the uses to which electricity is being applied. This finely-gotten-up catalogue is simply a revelation in itself, a volume replete with interesting details from cover to cover, and conveying idea after idea with each turn of its pages. In short, to be without the latest illustrated Sax's catalogue is to be without the necessary knowledge of what the world of progress is doing.

As leaders in electric appliances pertaining to all manner of small novelties where a minimum of light is sufficient, yet a recognized necessity, the London, Eng., firm of Messrs. Julius Sax & Co., Limited, is becoming widely known beyond the great city which is now profiting in so varied a degree by this firm's unique electric appliances. This firm, established nearly fifty years ago, are well to the fore in everything to which electricity may add use and value.

Modern methods of living, modern buildings, the growth of population, the more general use of labor-saving appliances, all join in commanding service for these electric novelties so well displayed and so perfectly constructed by Messrs. Julius Sax & Co. In the manufacture of electric bells and all accessories pertaining thereto this company's trade is constantly increasing. Yet this is but one of the scores of articles now being extensively made and sold by this enterprising company. From an illustrated booklet before us we take the following:

Electric Cigar Lighter.—Improved system. Fitted with induction coil. Ignites at once. Best bronze finish with nickel-plated lamp. Very ornamental addition to the smoking room. Weight 1¼ lbs. Spare battery, 1s 6d each. Spare lamp, 1s 6d. Size, 9½ in. long. Weight, 9 ozs.

The "Franklin" Bulls-Eye Lamp.—Fitted with handles for carrying. Continuous-action switch at top of lamp. To insert new battery simply slide out back of case. Connections made automatically. In highly polished walnut case. When used for 1½ hours at a time, the batteries will last from 6-8 hours before becoming

exhausted. Size 5 x 4 x 2. Weight—1 lb. 8 oz. Price 16s each. Spare dry battery, 1s 6d each. Spare lamp, 1s 6d each.

Travelling lamp.—Giving about five hours' light. New batteries are provided with automatic connections. Compact and neat for railway journeys. The Reflector Lamp can be worn in button-hole or on leather catchel. Weight 9 ozs. Price 18s each.

Clock, with Night Light. 30 hours' movement. Reliable time-keeper. With in-



termittent lighting will last several months without re-charging. Weight 1¼ lbs. Gilt finish on highly polished walnut stand. Price 21s each. With alarm, 22s 6d.

Electric Watch Stands. The "Burlington." Can be supplied with connection cord (two yards in length) and push, price 2s 6d extra. Very useful. Capacity of battery, with moderate use, several months. Weight 1¼ lbs. Gentlemen's or Ladies' watchstand. On highly polished walnut base, dead gold brass, and plush-lined stand with jewel tray. Price 16s 6d each.

The Brook Manufacturing Co.

Clarke Road,
Northampton, - Eng.

—MANUFACTURERS OF—

Ladies' Gowns, ✦ and Skirts,

For the Canadian market, 33½ p.c. preference under the New Tariff.



Supplied in various patterns, also with polished walnut base. Price: No. 12,025a, 21s each; No. 12,025, 18s 6d each. Spare battery, 1s 6d.

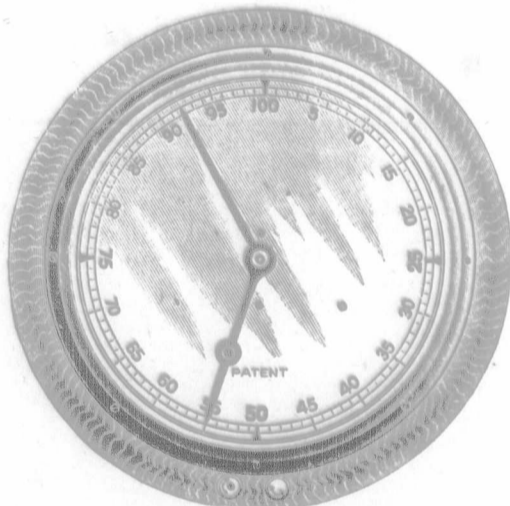
Electric Candlesticks.—Bronze finish, with twisted opal tube on highly polished walnut base. Useful and ornamental! Will last several months with ordinary use. Easily re-charged. Price 21s each. Spare battery, 1s 6d each. Spare lamp, 1s 6d each.

The "Rupert" Night Light Stand.—Plated fittings, price 18s 6d.

The "Bryan" Night Light Stand.—Bronze fittings. Provided with press button and switch for intermittent or continuous lighting. Price 16s each.

Electric "Torch" or Flash-Light.—Black body. Highly nickelled fittings. Very useful for dark corners. Can be used in any position or in any atmosphere. Will give about 8,000 flashes. Size 10 in. by 1½ in. Weight, 14 ounces. Price 12s 6d

each Spare battery 1s 6d each. Spare lamp, 1s 6d each. Spare tact by simply touching the trigger. Best nickel plated finish with ivory handles.



Electric Flash-light Pistol.—Same as Supplies with extra battery. Easily re-charged. Price, with extra battery, 15s.

Thomas Ashby & Sons,

East Bond Street, - LEICESTER, Eng

—MANUFACTURERS OF—

High and Medium Styles of BOOTS and SHOES.

33½ p.c. cheaper than other Countries, under the New Canadian Preferential Tariff.

Telegraphic
Address:

Modern,
LEICESTER.



ORSON, WRIGHT & SONS.

62 and 63 Basinghall St., LONDON, E.C.,
and South Wigston, LEICESTER, England.

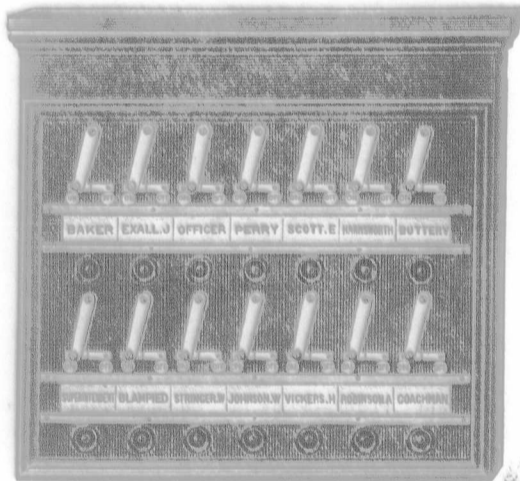


Makers of
Fine and Medium

LADIES' FOOTWEAR.

Unequaled for Comfort, Style and Durability,
under the New Canadian Preferential Tariff.

The "Miner" Safety Lamp. The most convenient lamp ever produced. Highest quality glass top, polished oak base. Suit- finish. Capacity, five hours. Will last for



able for all purposes. Lights when lifted. months with intermittent use. Easily re- charged. Fitted with 3 switches:—1st.—

Ordinary "On and Off." 2nd.—"On and Off." to bring into circuit. 3rd.—"Auto- matic," which lights when lifted and puts out when standing. Price 21s each. Spare battery, 2s each. Spare lamp, 1s 6d each.

Electric Button-Holes, Pins and Watch Light.—The "Newton."—Electric Button- hole Lamp. With screw socket miniature holder. Size of battery, 3¼ x 2¾ in. x 1-in. Weight, 7-ozs. Price, 9s each.

The "Monroe." Electric button-hole flower. With dry battery, cord and push. Size and weight as above. Price: Com- plete, with celluloid rose, 9s 6d each. Complete, with silk rose, 10s 6d each. Spare dry battery, 1s 6d each. Spare roses with lamps—celluloid, 6s 6d each. Silk, 7s 6d each.

Watch Lamp—Highly-plated finish. Price 10s 6d each. Scarf-pins.—In various pat- terns. Price 9s 6d each. "Detective."— In dull bronze finish, invisible till lighted, with large battery and case, 18s 6d each.

HART & LEVY, Ltd.

Wholesale
and
Export

Clothing
Manufacturers

OF HIGH CLASS CLOTHING ONLY,
FOR MEN AND YOUTHS.

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

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to run the heavy machinery of the city of Toronto. To the engineers as well as to the manufacturers, the only goal worth reaching will be attained when you press the button and Niagara does the rest.

Nor is such a goal obscured in the dimness of futurity, says a Mail correspondent. By July 1st, 1904, there is likely to be 20,000 horse-power available, and two years from to-day 350,000 horse-power will be provided by the three development companies now at work. This quantity of power is over equal to ten times the total amount used by the manufacturers of Toronto at the present, so there will be enough and to spare to supply all the towns of the Niagara peninsula, and to leave a few paltry hundreds of thousands of horse-power for the advantage of Toronto manufacturers who have suffered

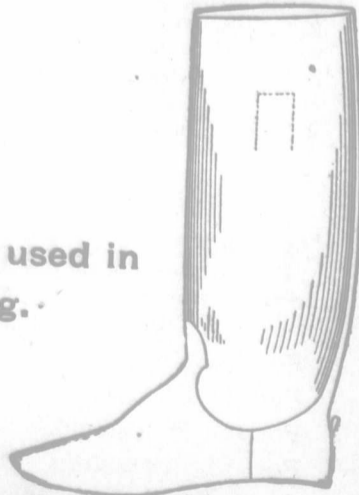
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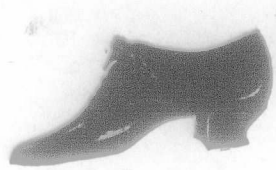


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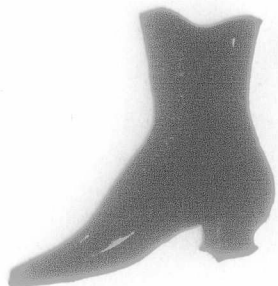
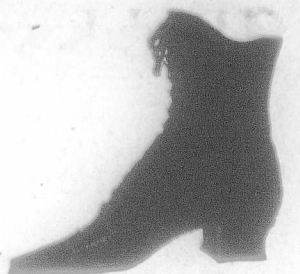
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from the filth, the smoke, and the inconvenience of steam, and for the supreme advantage of the residents of that city. Niagara power is the solution of the smoke nuisance.

Three separate companies are at work in the vicinity of the Horseshoe Falls. The first one to commence operations was the Canadian Niagara Power Company, which two years ago began to build a coffer dam to keep the water back, to permit the excavation of the forebay, and the building of all the heavy masonry of the intake and the power house. There was difficulty at first in getting the dam to hold water, owing to the tremendous current of the rapids just above the Falls, but once the solution for that was found the work has progressed with the greatest speed possible.

A little above the Canadian Niagara Power Company there is the location of the Toronto and Niagara Power Company, the concern which is being run by Toronto capital, and which secured a charter from the Legislature only last February. Work began here in April last and the most satisfactory progress has been made. The coffer dam to protect the work at the intake is now about half completed, and as its end is in the middle of the wildest piece of rapids above the Falls, where the water is not only swift but deep and broken by rocks, it can readily be understood that the building of this dam was the work of a bold and dauntless man whose policy is to estab-

lish rather than to follow precedent. The stonework is proceeding most satisfactorily, but it is highly unlikely that power can be developed by this plant for at least two years. Competent engineers on the work say March, 1905, the more experienced and cautious ones are not quite so sanguine. The plant when completed will develop 125,000 horse-power.

The other concern, the Ontario Power Company, built their coffer dam so as to cut off the waters from the channel around the Dufferin Islands. They have succeeded most admirably, and several hundred men are now blasting and excavating the rocky river bed, the surface of which is worn to an incredible smoothness by the constant rush of the torrent for ages past. A massive dam of cement has been constructed just inside the coffer dam, and the intake excavations are well under way. But as the Ontario Company intend to have their power-house in the gorge below the falls, instead of at the intake, the water must be brought to them by means of a hydraulic pipe canal, and the excavation for this canal is now complete. The 18-foot pipes have not yet been placed in position. Work on the power-house, at the bottom of the cliff, is also in progress, and, it is said, is going ahead satisfactorily.

In fact the whole of the park, from the Table Rock House to the southern boundary, is a hive of industry. The chug-chug-chug of the steam drill is

everywhere heard, as it drives holes in the rock; the boom of the blast when red, the shouts of busy men, the creak of big cranes, the rattle of the Brown hoist, the piles of cut stone, brick and broken stone, the rumble of the concrete mixers, the enormous steel castings for the penstocks, marked in languid paint 43,260 pounds—over 20 tons in one piece—the scores of donkey engines, all having most important business; the squinting surveyor, with his leveler and theodolite, and his weary assistants with the chain; all these things and hundreds more tell the story of the beaver-like industry and the exhaustless treasury which have been put at the service of the men who are fighting with brains the brute force of the Niagara River.

In order to utilize the water of the Niagara River for generating electric power it is necessary to build a miniature cataract. Three things are required, an intake to secure the water which is to be utilized, a perpendicular fall of at least 150 feet, and a tunnel or a pipe for the discharge of the water after its work is done. It will be easily seen that to secure the necessary fall the intake must be above the cataract and the discharge below it. If the power-house is near the intake it is necessary to convey the waste water to the river by tunneling through the rock. If the power-house, however, is below the Falls on the river's edge, the water must be conveyed along the surface from the intake to a point

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150 feet directly above the power-house, so as to get the requisite fall. Two companies are adopting the former plan, the Canadian Niagara Power Company, and the Toronto and Niagara Company, while the Ontario Power Company's works are being constructed on the latter system. There is but little difference in the expense of the two systems, and the only criticism on the plan adopted by the Ontario Power Company is that if the power-house is situated at the foot of the cliff, the moisture-laden atmosphere may be hard on the electrical machinery.

In regard to the intake there are several desiderata. There must be a sufficient way of directing the course of the water from the river; there must be a sufficient depth of water in the "fore-bay" to provide an ample and constant supply of water to the turbines; there must be some plan to keep the ice away. The latter need is felt to be the great one, for care is being taken to build submerged arches, ice racks, stoppers and sieves of all sorts. Even the slush ice will be stopped.

Once the water is coming freely to the intake it is allowed to flow into immense pipes, 10 feet in diameter, which after a short distance turn downward into the "wheel pit," which is 150 to 160 feet in

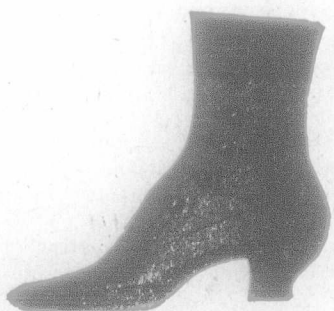
depth. The turbine water wheels, which are placed at the bottom of the pipes, are operated by the force of the falling 10-foot column of water, and shafts running into the power-house from these turbines will run the dynamos and other machinery for the generation of electrical energy.

As for the "tail race," the waste water pipe—it is evident that it must be of enormous size to carry the water away as soon as its work is done—moreover, it must be drilled through solid rock until possible to discharge the water into the river below the Falls.

One would naturally think that a tunnel through rock was reasonably solid, but the engineers say it is not solid enough, and at Niagara what the engineers say "goes." Accordingly, these tunnels must be lined with concrete, faced with specially hard and smooth brick, so that the water as it races through in such enormous quantities will not damage the walls or roof by undue friction. It may easily be seen that with intake, wheel pit, and tunnel, the expenditure must be enormous and the work herculean. Then the building of the power-house, the installation of the tremendous machinery necessary to generate 125,000 horse-power, and all extra requirements

which must arise in the construction of such massive work—all these things demand time and money—especially money. It is estimated that before the three Niagara companies get into full operation there will have been expended upon them nearly \$10,000,000.

The Toronto and Niagara Company is the baby of the Niagara Development Companies, having begun work only in April last. However, the plan upon which the work is proceeding is perhaps the boldest and most original of the three. The features of this work are the "gathering dam" and the tail race tunnel. This dam is to be built out into the river at an angle of perhaps 40 degrees with the shore, for the purpose of turning the water towards the company's intake, and providing an ample supply. It will be built of cut granite from a deep bed-rock foundation, and will be made firmer and more solid than the virgin rock itself. It will be 25 feet in height, perhaps 8 to 10 feet above the surface of the water, and every precaution will be taken to keep the spring ice away from it. In order to build this dam, even the layman will perceive the necessity for cutting the water away from its site in order to allow the work to go on. The cutting away is now in progress by the building



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of an exceptionally heavy character, and of a coffer dam and timber crib work held in place by being filled with stones. The building of this coffer dam, which is in the hands of Messrs Barrie and McMortie, is a marvel of engineering boldness. The current is simply tremendous, and one would think that its constant pounding would dash the dam to pieces. But not so, half the work is done, the dam is more solid than ever, and the men work away at the end where the angry current swirls around the crib-work and dashes clouds of blinding spray upon them, seemingly unconscious of danger, and confident in the staying power of the structure.

A couple of months ago the current at one point was so heavy that Mr. Barrie had a fender constructed as a protection to the dam. This was made of the heaviest square timber, in triangular form, and was anchored at the danger point by a one-inch twisted steel wire cable. Shortly after it was placed in position, the cable snapped like a silk thread, the fender was dashed down the current and whirled into the eddy beyond the dam. To bring it back against the stream was impossible, so a new fender was built, drifted down to position, and anchored by stronger cables. So far it has held firm. The first fender still lies on the shore, where it was taken by the eddy. Once the coffer dam is completed and its leaks stopped, the water enclosed will be pumped out and the work on the granite dam will begin.

Reference was made to the tail race tunnel as a feature of this particular power scheme. The reason for this is that whereas the tunnel of the Canadian company runs under ground, that of the Toronto and Niagara Company will run under water. In other words it will be for its whole length, 160 feet below the bed of the Niagara River, and its mouth will be in the very heart of the horseshoe fall, among the rocks which for centuries have been beaten by the tremendous force of the cataract. This tunnel will be 2,200 feet long from wheel pit to discharge, and will be 22½ feet wide and 28 feet high. Already the preliminary shaft has been sunk, and a construction drift or working tunnel which was started from the shore is now over 200 feet under the river and as dry as a bone. One disadvantage of this tunnel is that work cannot be begun from both ends. It may begin, however, at the intersection of the tunnel line with the construction drift at the same time as it begins at the wheel pit, and this would facilitate matters to some extent. The tunnel is being drilled by compressed air drills, and when completed it will be lined with concrete and brick, a necessary precaution when water is driving through at a rate of 25 feet a second.

The wheel pit of the Toronto and Niagara Company will be 416 feet long, 160 feet deep, and 22 feet wide. Down into these depths will run ten steel penstocks to carry the water from the intake

to the turbines, and as the pressure at the bottom carried by the 160 foot fall of a 10-foot cylinder of water is over 400 tons, these penstocks, the wheels, the wheel cases, and indeed the whole work must necessarily be of an exceptionally heavy character. The preparatory work for the excavation of the wheel pit is now under way. Mr. M. P. Davis is the contractor for this work, and his resident engineer is Mr. Stewart, who is recognized as a professional man of great ability. Mr. Stewart estimates two years as the time for the completion of the wheel pit.

So far as the Canadian Niagara Power is concerned, there is every probability that by July 1st, 1904, they will have power for sale. Their intake is nearly completed. Half of their wheel pit is fully excavated, and the tail race tunnel awaits only the lining.

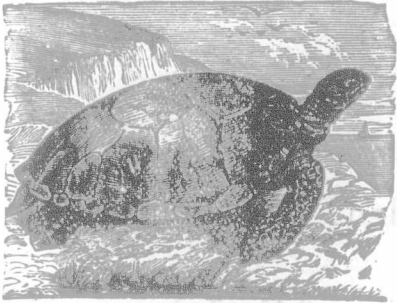
A walk over this company's works is a liberal education. The character of the masonry and concrete walls, the means taken to resist the force of the water, the double grooves, one for a water gate and the other for a stop log, if repairs to the gate are needed, the means of guarding against ice, the use of compressed air as a labor-saver, the tools and "slick" devices in use to save men, money, and hard work, these things produce in the mind of the uninitiated a vast wonder at the careful thought, the "seeing ahead" of the modern civil engineer, who plans a work of such enormous extent and

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such great possibilities. Of course it is an axiom that a young man in any profession must have brains, but the civil engineer's brains must be the essence of originality and practical "horse sense," a possession which is often denied to many of the members of the "learned professions." He must not only see ways of doing things, but each of these ways must be a money-saver. For instance, Mr. Cyril B. Smith, the resident engineer of this company, was a little anxious because a number of sections of the penstocks, wheel cases, etc., had arrived before they were needed, and were still loaded upon cars upon which demurrage was being charged. After a careful calculation, Mr. Smith found that it would be cheaper to set two or three men and a mule to unload these four or five-ton pieces, and then when they were needed to load them on the cars again and take to the wheel pit. This is only an instance, but such questions are coming up

every day, and they all require the resourceful brain and the iron will of a man. No weaklings of men, with rubber backbones, are worth their salt as civil engineers.

The Canadian Company's wheel pit is to be 600 feet long and the same depth and width as that of the Toronto and Niagara. Its capacity will be eleven penstocks, of 10 feet diameter, each turbine at the foot capable of developing 10,000 horse-power, a total of 110,000. The pit is now more than half excavated, and the iron sluices leading to two of the big tubes are already in position. These consist of five pieces each, and they weigh 30 tons. The process of excavating is done by a channeler, which saws six feet down into the rock and works by compressed air. As compressed air always works better when at a high temperature, there is a little fire constantly burning on these channelers to heat the air, in order to secure the greatest possible results.

Air-worked drills, which punch holes into the rock at the rate of 100 blows a minute, are used to provide a setting for the blasts. The whole wheel pit will be lined with concrete, faced with four inches of brick and strengthened by iron castings let into the rock.

It has been said that after the water in falling has done its work in assisting to spin the big turbines, it is carried away in a tunnel and discharged into the river below the Falls. As the tunnel is, perhaps, one of the wonders of a power system, it was with alacrity that a representative accepted the kind invitation of Mr. C. B. Smith, C.E., to visit the tunnel under his guidance. After being equipped for the journey in rubber coat, heavy rubber boots and a rubber sou'-wester as a protection from the water which sometimes drips through the crevices in the rock like rain, Mr. Smith led the way to the shaft, where an elevator, technically a "cage," runs, to take down material to

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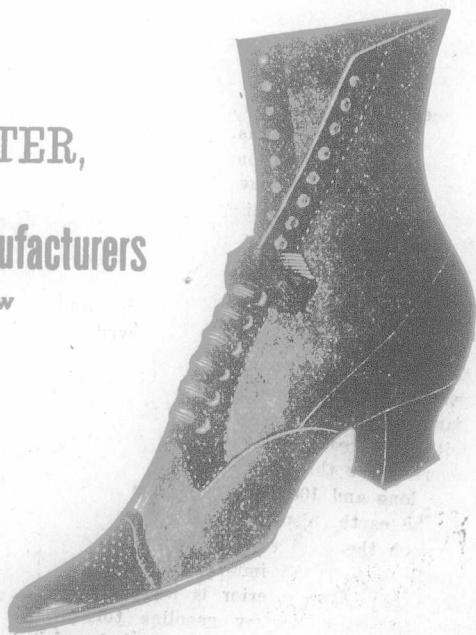
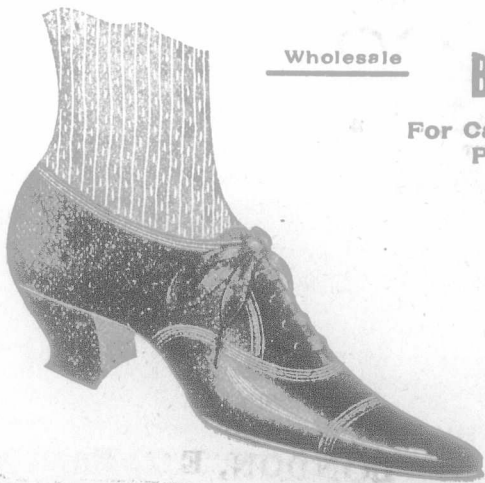
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the workmen, and to remove from the tunnel the surplus rock as it is blasted out. There are no shining brass railing and no plate glass mirror, but as most of the journey to the bowels of the earth is through Egyptian darkness, one does not feel the need of these things—the strength of the cables supporting the "cage" is a matter which excites more earnest thought. It also tends to remind one of the fact that last Sunday he was at church only once.

The darkness is a very remarkable species of darkness it is so superlatively black that it gives one a dizzy feeling which only departs when the yellow glimmer of the working lights below begins to struggle through the gloom, and when a slight shock announces that the cage is at its journey's end. Speaking according to figures, the tunnel is 25 feet high and 19 feet wide, but the idea conveyed by the figures is puny compared with its appearance. It is so spacious that a circus band-waggon could be driven through it with the greatest ease. When it is considered that this marine tunnel is half a mile long and 100 feet below the surface of the earth, also that it was drilled through the solid rock, one can begin to faintly realize the immensity of the undertaking. The interior is lightly dimly by electricity and by gasoline torches, and the whole tunnel has been timbered, while the work of lining is in progress. This lining consists of semi-vitrified brick laid carefully with cement as a mortar,

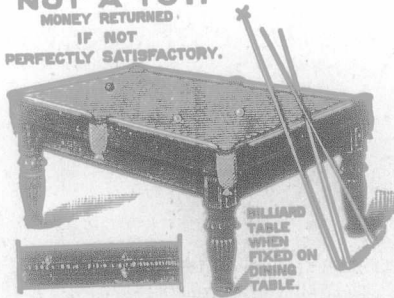
the wall being reinforced by a backing of solid concrete. The floor is of concrete, smooth as any concrete sidewalk in the city of Toronto. The material is conveyed to the men at work by cars running on a tiny track, and drawn by fat, sleek, and philosophic mules. Six of these despised but useful animals have been in the tunnel since its inception. They do not seem to be at all worried because of the lack of sunlight, and they are so well treated that not one of them has a kick coming. They have easy work, a dark stable, which is conducive to sleep, and what more could a mule ask?

After a long walk past scores of busy bricklayers and laborers the newspaper man was brought to the outlet of the tunnel on the brink of the Niagara River, a little below the Horseshoe Fall, and within a score of feet from the remains of Table Rock. For the last eighty feet of the tunnel brick is discarded as a lining, and only the finest cut granite is used. The floor and sides are as hard and smooth as a newly asphalted street, and the joints of the stone work have been so carefully made that they are all but imperceptible. That is at present a natural wall of rock, perhaps 20 feet high,

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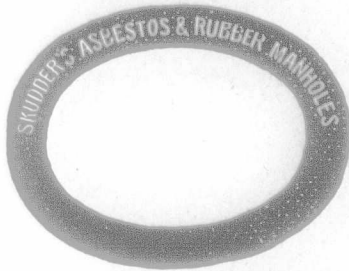
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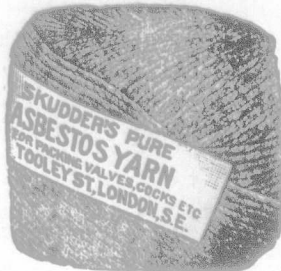


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between the mouth of the tunnel and the river. This will not be removed until the masonry is completed, for the very sufficient reason that the floor of the tunnel at the mouth is about five feet lower than the water level.

A climb over the wet and slippery stones gives a superb view of the Falls—distant only a few hundred feet. The shimmering rainbow amid the immense clouds of spray, contrasted with the deep blue of the water as it rolls over the brink, makes one understand the majesty of Niagara.

After a long and satisfying look at the cataract, from a seat on a sharp and irregular rock drenched with spray, the cicerone announced that the return trip would begin. This time, however, no stop was made at the shaft by which an entrance to the tunnel was gained—the whole length of the work was traversed until it ended at the very beginning in the wheel pit.

On the way it was noted that a huge concrete mixer, run by compressed air, was in operation. Mr. Smith said that a chute for broken stone, sand, and cement had been constructed, and that the materials were thrown down this chute from the surface, made into concrete in the mixer, dumped into the little cars, and taken to all parts of the tunnel by the mules. It was found more economical to

do the work below than on the surface. So far 100 cars of cement had been used in the work.

The wheel pit is Titanic, and to the uninitiated is calculated to bring on an attack of the shivers. Two perpendicular walls of brick, only 22 feet apart, and 160 feet high, make it look an immense grave. Suspended over the edge is the arm of a 30-ton crane, used to lower brick to the workmen, and while the newspaper man endangered the joints of an enquiring neck by looking upward, a bucket of brick was coming down. It looked about the size of a scoop shovel, but when it reached the bottom it was found to be half as big as a waggon-box. The wire cable, by which this load was lowered, seemed as filmy and light as a clothes line, yet when the bricks were emptied, Mr. Smith calmly stepped into this bucket and invited his companion to accompany him. The signal was given, and in a moment the journey began. Then died in the newspaperman's breast all desire for the career of an aeronaut. The cable was twisted and the bucket turned round and round like a roasting jack. About half way up, however, a laborer was met on the way down. He had no bucket. He simply stood with one foot in the loop of a chain, and held on with one hand. In the other he held a pipe, and was interestedly adjusting the burning tobacco

in the bowl. By the time the quill driver's astonishment had evaporated, the cage was on the surface. The arm of the crane "swung inboard," and an interesting and thrilling excursion was over.

A cofferdam half a mile long, against which the waves of the upper river vainly beat, and behind that immense structure of timber and stone a vast level, acres in extent, of bare, water-smoothed rock, a couple of bridges crossing from the mainland to Dufferin Island, with no water running beneath and only the bare rock visible. A hundred signs reading, "Danger! Trespassers will be prosecuted"; all over the river-bed puffing steam engines driving drills and several hundred men busy as nailers. This is, in a few words, a picture of the scene at the intake of the Ontario Power Company's works. A large dam of concrete has been constructed behind the cofferdam for the purpose of feeding the forebay, and the latter terminates some distance in from shore in an immense ditch, which is to be the foundation for a line of steel pipe 18 feet in diameter, which is to convey the water a distance of over a mile to a point just north of the Horseshoe Fall. The whole of this ditch has been excavated, but the big work will be the construction of the water pipes and their laying. Owing to their great size the contractors have been forced to erect a plant on the scene. They

Telegraphic Address: "INDUSTRIA, BRISTOL."

BETTY BROTHERS & Co.,

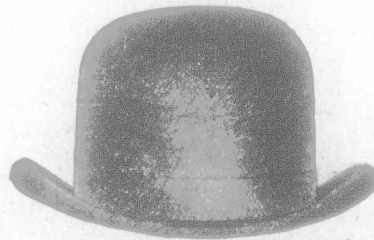
28 & 30 Victoria Street, BRISTOL, Eng.

FELTS AND CAPS.

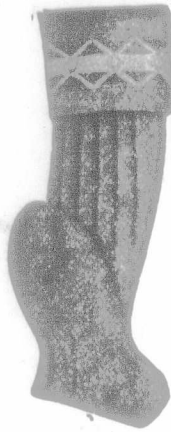
LETTER ORDERS IMMEDIATE ATTENTION.

Sole Manufacturers extra light, easy-fitting Silk Hat. Pliable Consol. Price Lists upon application.

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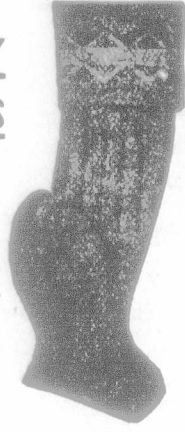
W. & J. Pegg,



**HOSIERY
MANUFACTURERS**

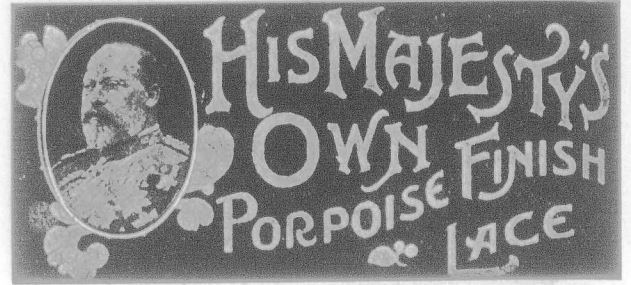
ST. NICHOLAS
SQUARE . . .

Leicester,
England.



Plain and Ribbed Seamless Hose and Half Hose, Children's Socks and $\frac{3}{4}$ Hose, and Boys' Knicker Ribbed Hose.

Sole makers of His Majesty, The City Making, Excelsior Piccadilly British Workman, Union Fearnought, and other Carded Porpoise Laces.



SHAW BROTHERS,

Leather Lace Manufacturers,

Stone Bridge Street Works, - Leicester, England.

will receive the steel plates, and will bend and rivt them into pipes of the required diameter. This hydraulic pipe line will be conveyed to the edge of the cliff and the water will be conveyed to the turbines in the power-house at the foot of the cliff, thus giving a drop of about 150 feet. The waste water will naturally flow out into the river without necessitating any tunnel or other mechanical contrivance. The work on the Ontario plant is progressing fairly well, but it is unbagely that there will be any power supplied by this concern for another year at any rate. The foundation for the power-house is being blasted out, and rather significant sign is posted opposite the Table Rock House to avoid accident. "Don't throw stones; men working below."

According to the ordinary man's ideas every part of the river bank from Table Rock to Dufferin Island might have a similar sign. Everywhere one goes men are at work. In the offices, out on the river, with the spray of the Falls, down the face on the cribwork, down in the gorge, wet of the dripping wheel-pit, in the recesses of a dark, cool tunnel, far under the roaring flood of Niagara; everywhere men are laboring for the bread that perishes, really for the comfort, the happiness, the luxury and the wealth of our children's children. These men have labored with brain and hand, have risked their lives a hundred times, and will risk them a hundred more. Other men will enter into their labors and will bless their predecessors, a brave and heroic army of civilization, who, in sweat, in pain, in danger, and in death, labored to harness Niagara, and succeeded.

BRITISH MANUFACTURES AT THE ST. LOUIS EXHIBITION.

A correspondent of a London paper, who has spent six months in a comparative study of manufacturing industries in England, Germany, and the United States, urges an energetic participation by Great Britain in the forthcoming exhibition at St. Louis. After stating that there still seems to be a good deal of doubt and

failure to recognize the significance of the occasion, the writer proceeds:—

At this juncture there comes the International Exhibition at St. Louis, a passing episode and of small importance compared with such matters as an Imperial tariff or industrial education, but significant as an episode by reason of its occurrence at the present moment. It will stand as a kind of test whether we can rise to the situation or not. What our attitude towards the exhibition should be is a question on which opinions differ; but one thing is certain—we should either abstain altogether or do the thing thoroughly well. It follows that, being committed, as we are in some degree, to take part, we should make a real effort and throw all the energy we can into it. At the same time I recognize the difficult position in which manufacturers are placed. The business is costly, and the immediate return more than doubtful. There is, indeed, something ironical in the invitation to business men to minister at their own cost to the honor and glory of the United States by stocking the shop windows with goods which they are deliberately prevented from selling at a profit, and if all the invited guests agreed to send a polite refusal, their attitude would be not only justifiable, but dignified and salutary.

They are not going to do so, however; and for one to stand aside would be merely dignified sulks, and would lend color to the suspicion that this particular country is afraid to compete for fear of being outclassed. That wretched motive has actually been urged as a reason for not exhibiting. It is a counsel of ignorance and cowardice. Great Britain has lost her industrial monopoly. Other countries can make pretty nearly all the things she does, and can make some of them greater in quantity and equal in quality. That must be admitted.

But there are other things in which Great Britain is still easily first. In certain textiles and textile machinery, for instance, no other country can approach the work of Lancashire and Yorkshire. Recent indiscriminate eulogies of American industries have given a very erroneous impression. Take cotton. No doubt the United States has developed the manufacture of cotton on a great scale. At the present time, it probably spins and weaves more than Great Britain; and there are at least two modern mills in New Bedford which—with the assistance of English machines and English workmen—spin really high grades. But the great bulk of the American product consists exclusively of coarse goods, and in a strike at Lowell—

Telegrams: "CARRIED." Leicester.

Established 1879.

WALTON CARR, Junr.,

WHOLESALE

Boot & Shoe

MANUFACTURER



Asfordby Street Works, North Evington,
Leicester, England.

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The Best Value

IN

Men's Fine Footwear

—IS ONLY TO BE SEEN AT—

John Marlow & Sons, LIMITED.

THERE'S MONEY!!

Special Points.—"QUALITY" the first consideration. Unequaled for Hard Wear

Latest Styles. Superior Finish. Korrekt Details.

To be got out of our Splendid Range of New Samples.

Expert Boot Buyers Recognise these Distinctive Lines

As the greatest VALUE ever offered.

Phoenix Shoe Works, - Northampton, England.

the chief cotton town in the States—the employers based their case before the Arbitration Court on the plea that their machinery was antiquated. The plea was not denied but rather labored by the counsel for the operatives, and was justified by the Court after inspection of the mills, which were compared to their disadvantage with those at Fall River. Yet a leading trade unionist at Fall River, who has visited Bolton, informed me that the Lancashire mills are kept better up to date than those in his own district, and he corrected the statement made by Mr. Wilkinson, of the Mosely Commission, that the weavers in that district have better materials to work with. Enlightened by these and similar disclosures, one is no longer surprised by the significant fact that the cotton fittings for the New St. Regis Hotel in New York—and, of course the largest, finest, and most splendid in existence—have been made in Lancashire, notwithstanding the enormous duty. In

Germany, also, they are getting on with their cotton manufacture, and can do better—with the aid of artificial humidity, which the Government, unlike ours, wisely lets alone—than Lancashire is willing to admit; but they do not yet pretend to compete with us.

Again, take wool and the allied fibres. Our competitors can no more equal the products of the great Bradford mills in quality and finish than they can rival the stately appointments of the mills themselves or the precision of the machinery—invented and built in Yorkshire—with which they are filled. And not Bradford alone. There is the carpet trade. They make very nice carpets in Philadelphia—on looms built in Yorkshire and worked by men from Halifax and Kidderminster.—but they do not even begin to make the finer goods turned out by Halifax and Kidderminster. These are mentioned as examples; but there are many others. Sheffield can hold its own in cutlery,

though the quality of Solingen is not to be denied; in electro-plate, though good work is done at Providence; and in armor plate, though Krupp's have combined with the Carnegie works to make it at Homestead. A hydraulic press I saw being set up there came from Manchester, and the heavy machine tools in the same shop from Leeds, Manchester, and Glasgow. Then there is shipbuilding with all its crafts; the Clyde, the Tyne, and Belfast have nothing to fear from comparisons. Nor have the Staffordshire potteries. The list might be further extended, but enough has been said to dispose of the bogey of being outclassed, provided that due selection be made.

FIRE INSURANCE DECISIONS.

A policy of insurance provided that the same should be void if the insured was

SIMON COLLIER, Limited,

Northampton, England.

—MANUFACTURERS OF—

High Class Ladies' and Gentlemen's Fine Boots and Shoes,

For the Canadian market, under the New Preferential Tariff.

Cuts will be inserted as soon as received.

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCTOBER 1, 1903.

Name of Article.	Wholesale
Drugs & Chemicals	
Acid Carbolic Cryst medl.	\$ 0 27 0 80
Aloes, Caps.	0 16 0 18
Alum	1 40 1 75
Borax, xis.	0 04 0 08
Brom. Potass	0 60 0 70
Camphor. Ref. Rings	0 00 0 75
" Ref. os. ck.	0 75 0 80
Citric Acid	0 26 0 40
Citrate Magnesia lb.	0 25 0 45
Cocaine Hyd. (os)	5 00 5 50
Coppers, per 100 lbs	0 75 0 80
Cream Tartar	0 24 0 28
Epsom Salts	1 25 1 75
Glycerine	0 17 0 30
Gum Arabic per lb.	0 15 0 40
" Trag.	0 50 1 00
Insect Powder lb.	0 25 0 40
do per keg, lb.	0 22 0 30
Menthol, lb	8 00 9 00
Morphia	1 45 1 55
Oil Peppermint lb.	4 00 4 50
Oil Lemon	1 00 1 10
Oplum	3 75 4 25
Oxalic Acid	0 08 0 10
Phosphorus	0 50 0 75
Potash Bichromate	0 08 0 10
Potash Iodide	2 50 3 00
Quinine	0 26 0 32
strychnine	0 65 0 80
Tartaric Acid	0 32 0 38
Licorice.—	
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes	2 00 0 00
Acme Licorice Pellets, cans	2 00 0 00
Licorice Lozenges, 1 5 lb. cans.	1 50 0 00
Heavy Chemicals.	
Bleaching Powder	1 75 2 50
Blue Vitriol	5 00 7 00
Chlorine	2 00 2 50
Caustic Soda	2 00 3 00
" "	0 00 0 00
Soda Ash	1 50 2 50
Soda Bicarb.	1 75 2 25
Sal. Soda	0 75 0 85
" Concentrated	1 50 2 00
Dyestuffs.	
Azuhl. con.	0 27 " 51
Outch	0 08 0 85
Br. Logwood	0 08 0 85

not the absolute owner of the property covered thereby. The testimony disclosed that at the time of taking his deed to the property the insured, as part of the same transaction, executed to his grantor a writing, being either in the nature of a defeasance or a contract to resell at a given price within a certain time. The writing was not produced, nor was its contents shown by any witness who knew the same. Held, that no recovery could be had on the policy. *Farmers & Merchants Ins. Co. vs. Hahn.*

Code 1886, sec. 1199, provided that before any fire insurance company shall transact business in the State it shall pay a certain fee into the State treasury, and section 1204, requiring the State auditor to issue insurance licenses on compliance with the previous section, apply only as between foreign insurance companies and those insured, and do not prevent a foreign insurance company which has not complied with such sections from recovering premiums collected by its agents in the State, which they have converted. *Georgia Home Ins. Co. vs. Boykin.*

Where defendant and S. contracted for the sale of the latter's interest in an insurance agency to defendant, a part of the consideration for which was defendant's agreement to pay S.'s proportion of the debts of the firm, including a debt to plaintiff company which was represented by the firm, plaintiff, though not a

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCTOBER 1, 1903.

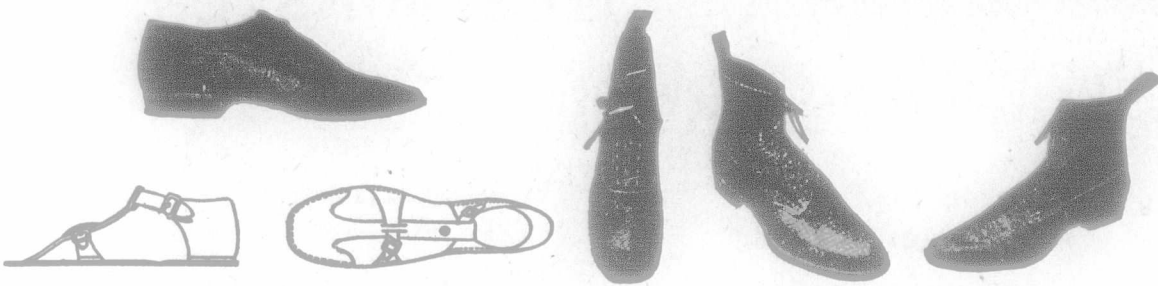
Name of Article.	Wholesale
Chip Logwood	
Chip Logwood	\$ 1 75 2 50
Indigo (Bengal)	1 50 1 75
Indigo Madras	0 70 1 00
Gambier	0 07 0 07 1/2
Madder	0 09 0 12
Sumac	50 00 55 00
Tin Crystals	0 24 0 30
Fish.	
Bloaters, per box	1 00 1 25
Labrador Herrings	4 75 5 00
do do Half bris.	2 75 3 00
Mackerel No. 2, bris.	0 00 12 50
" " 1/2 barrel	4 50 5 00
Green Cod, No. 1	5 00 5 25
Green " large	4 00 0 00
No. 2	5 00 5 25
Large dry Gaspe per qnt.	0 00 14 00
Salmon, bris Lab. No. 1	0 00 0 00
" (half bris)	0 05 0 00
" Brit. Col bris.	0 04 0 00
Bonass Fish	0 05 0 05
Skinless Cod, case	4 75 0 00
Loch Fyne Herrings, keg	1 10 1 15
Flour.	
Ogilvie's Hungarian	0 00 4 80
Ogilvie's Glenora Patent	0 00 4 50
Manitoba patents	0 00 4 80
Strong Bakers	0 00 4 50
Winter Wheat patents	4 30 4 50
Straight roller	0 00 3 55
do bags	1 25 1 50
Superfine	3 55 3 75
Rolled Oats	4 00 4 10
Oorn meal, bag	1 25 1 40
Brain bulk	00 00 15 00
Shorts	00 00 19 00
Moullis	25 00 24 00
Farm Products.	
Burrus: Choicest Cr.	0 11 1/2 0 11 1/2
Under Grades Cr.	0 20 0 25
Townships Dairy	0 19 0 20
Western Dairy	0 15 1/2 0 16
Good to choice	0 13 0 14
Fresh Rolls	0 00 0 00

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FINEST W
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Eggs: Best
Straight G
Lined
Cold stora
No 2...
SUNDRIES:
Potatoes,
Honey, W
" E
Beeswax.
BEANS: pr
do. Best
Sugars: L
Kx Granu
Bags (100
Kx Grown
" E
Powdered
Paris Lun
" "
" "
Branfed Y
Molasses (c
do b
Evaporate
 Raisins:
Sultanas...
Loose Mu
Layers, L
Con. Clus
Extra Duc
Royal Eug
Valencia...
" Be
" L
Currants, F
Fillstas...
Patras...
Vostissas...
Frunes, C
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" new l
Etes, C. O.
" stand
" Patna
" Burma
" Cryst
" Carol
Pot Barley,
Pearl "
" Tapioca, F
" "
Corn, 2 lb.
Ras, 2-lb si
Salmon, 4 lb
" smokes, 2
sine Beans

C. G. ALLEN & SON, 70 OXFORD STREET, LEICESTER, ENG.

Manufacturers of the World Renowned

OXFORD BRAND of Boots, Shoes and Sandals and Leggings.



The Canadian Workman's Boot.

The Standard School Boot for Boys and Girls

The Durable " " " "

The Thoroughgood " " " "

These Standard Lines cannot be beaten for Price and Durability.

Football Boots, The Kickeese, Patent No. 23016. Cycle Shoes with Special Neverslip Soles in M.S. orn Veldt Choen. Gents, Ladies Boots in all Styles and Varieties. Our Boys and Girls School Boot, defy Competition.

Specially made for Canadians under the New Tariff, 33 1/2 p.c. in their favour.

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCTOBER 1, 1908.

Name of Article.	Wholesale
Farm Products.—Con.	
GREENS:	
Finest Western.....	0 11 1/2 0 12
Eastern.....	0 11 1/2 0 11 1/2
Eggs: Best selected.....	0 19 0 23
Straight Gathered.....	0 16 0 16 1/2
Lined.....	0 00 0 00
Cold storage.....	0 01 0 00
No 2.....	0 15 0 16
SUNDRIES:	
Potatoes, per bag of 90 lbs.....	0 60 0 65
Honey, White Clov., Comb.....	1 12 0 13
Extracted.....	0 09 0 09 1/2
Beeswax.....	0 25 0 30
BEANS: prime.....	1 80 1 90
do. Best hand-picked.....	0 00 00 0
Groceries.	
Sugars: Factory.	
Kx Granulated, brls.....	0 00 4 20
Bags (100 lbs).....	0 00 4 15
Ex Ground, in brls.....	0 00 4 55
in bxs.....	0 00 4 75
Powdered, in brls.....	0 00 4 35
boxes.....	0 00 4 55
Paris Lump, in brls.....	0 00 4 40
half brls.....	0 00 4 81
100-lb bxs.....	0 00 4 71
50-lb bxs.....	0 00 4 50
Branded Yellows.....	3 50 4 05
Molasses (Barbados) New.....	0 42 0 07
do brls. & 1/2s.....	0 44 1/2 0 45 1/2
Evaporated Apples.....	0 06 1/2 0 07
Raisins:	
Sultanas.....	0 09 0 12
Loose Musc. Malaga.....	0 00 0 08
Layers, London.....	0 00 1 50
Con. Cluster.....	0 00 3 00
Extra Dessert.....	0 00 2 75
Royal Bucking'm.....	0 00 3 25
Valencia.....	0 07 0 08
Selected.....	0 00 0 00
Layers.....	0 00 0 00
Currents, Provincial.....	0 00 0 08 1/2
Patras.....	0 00 0 00
Vostissas.....	0 00 1 00 1/2
Prunes, Cal.....	0 04 1/2 0 07 1/2
do French.....	0 04 0 05
Figs in bags.....	0 08 1/2 0 00
new layers.....	0 10 0 17
Alce, C. O.....	3 20 3 30
standard B.....	3 30 3 40
Patna.....	4 35 4 25
Burma.....	4 10 4 20
Crystal Japan.....	4 60 0 00
Carolina..... Java.....	0 09 3 07 1/2
Pot Barley, bag 90 lbs.....	0 00 2 00
Pearl " per lb.....	0 05 0 05
Tapoca, Pearl.....	0 02 0 00
Flake.....	0 05 1/2 0 00
Corn, 2 lb. bins.....	0 00 0 00
Feed, 2-lb bins.....	0 00 1 00
Salmon, 4 doz. cans.....	0 00 0 00
Tomatoes, 1/2, per doz.....	1 05 0 00
White Beans.....	0 00 0 05

party to the contract, was entitled to recover the share of the indebtedness of S. on releasing him from liability and accepting defendant as its debtor, provided such release occurred before the contract between defendant and S. was rescinded for the latter's alleged fraud. Georgia Home Ins. Co. vs. Boykin.

Where insurer paid its proportion of the amount of a loss fixed by appraisal to a mortgagee of the property, as authorized by the policy, insured was not entitled to sue on the policy without offering to return to insurer the amount so paid in the pleadings, and tender the same on the trial. Townsend et al vs. Greenwich Ins. Co. of the City of New York et al.

In an action on a fire policy a defense of a breach of condition against use of a farm steam engine within 100 feet of the buildings insured was properly made under the general issue and notice alleging breach of such a condition, without a special plea alleging a violation of the contract. Wilson vs. Union Mut. Fire Ins. Co.

Where the name of an insurance company was changed by an act of the General Assembly, such change did not affect its liabilities or rights, nor deprive a member of the old company of his membership in the new. South Carolina Mut. Ins. Co. vs Price.

Where a complaint in an action by a mutual insurance company against a member to recover assessments alleged that defendant was a member of such company, and that the losses for which the assessments were levied occurred during his membership, it stated sufficient facts to constitute a cause of action. South Carolina Mut. Ins. Co. vs. Price.

Code 1886, secs. 1199, 1204, requiring foreign insurance companies to pay an annual license fee in the month of January of each year for the privilege of doing business within the State, and to procure

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, OCTOBER 1, 1908.

Name of Article.	Wholesale
Hardware.	
Antimony.....	5 c 5 c
7/16 Block L & F, W B.....	0 09 1/2 0 10
" " Straits.....	0 00 0 00
" Strip.....	0 00 0 00
Copper: Ingot.....	0 00 0 33
CUT NAIL SCHEDULE.	
Base Price, per Keg, car lots.....	2 40 0 00
Less quantity.....	2 45 0 00
Extras—Over and above 200, 400, 500, 600 and 700 Nails.....	
Cut and Fence Nails—	
16 and 20d Hot Cut, per 100 lbs.....	0 05 0 00
10 and 12d ".....	0 10 0 00
8 and 9d ".....	0 15 0 00
6 and 7d ".....	0 20 0 00
4 and 5d ".....	0 40 0 00
3d ".....	0 65 0 00
Cut spikes 10c, per Keg ad- vance.....	1 00 0 00
Fine blued nails—	
2d per 100 lbs.....	1 00 0 00
3d ".....	1 50 0 00
Casing, Box, Tobacco Box and Flooring Nails—	
30 to 30d per 100 lbs.....	0 55 0 00
10 to 16d ".....	0 60 0 00
8 and 9d ".....	0 65 0 00
6 and 7d ".....	0 70 0 00
4 and 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 1/2 ".....	0 70 0 00
1 1/2 and 1 3/4 ".....	0 95 0 00
1 1/4 ".....	1 20 0 00
1 1/2 ".....	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 1/2 ".....	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
Olitch 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 1/2 inch.....	0 70 0 00
1 1/2 and 1 3/4 ".....	0 95 0 00
1 1/4 ".....	1 20 0 00
1 1/2 ".....	1 50 0 00
Sharp and flat pressed nails	
3 inch and longer per 100 lbs.....	1 25 0 00
2 1/2 and 2 3/4 inch.....	1 50 0 00
2 and 2 1/2 ".....	1 65 0 00
1 1/2 and 1 3/4 ".....	1 85 0 00
1 1/4 ".....	2 20 0 00
1 1/2 ".....	2 50 0 00
Cell Chain—No. 4.....	3 00 0 00
" 5.....	3 11 1/2 0 10
" 6.....	0 10 0 00 1/2
" 7.....	0 09 0 08
" 8.....	0 09 0 07
" 9.....	0 07 1/2 0 06
" 10.....	0 00 0 00
" 11.....	4 20 0 00
" 12.....	4 50 0 00

HAM, BAKER & Co. LIMITED,

Manufacturers of.....

WESTMINSTER. ENG.

Fittings for Waterworks & Sewerage

Penstocks & Valves For Bacteria Beds.

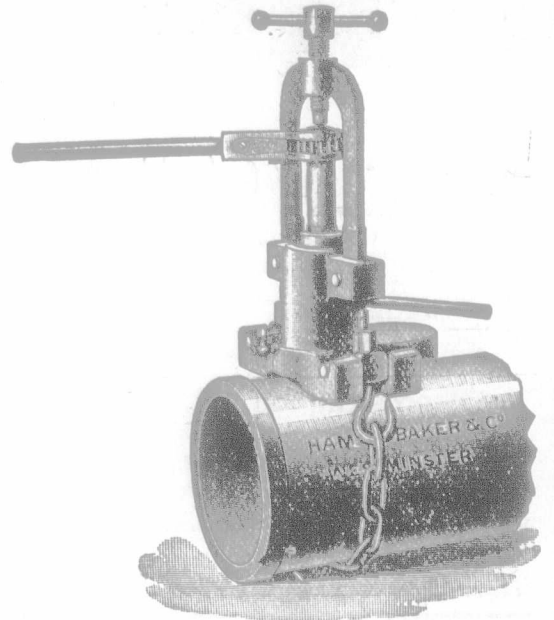
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FIRE HYDRANTS

And Fire Appliances for Public Buildings.

Sewer Ventilating Shafts

As Supplied in London and Districts.



HAM, BAKER & CO., Apparatus for Drilling and Tapping Water Mains under Pressure & Making Connection without Turning Off Water.

Price F. O. B. London or Liverpool, - £10-10 0.

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, OCTOBER 1, 1903.

Name of Article.	Wholesale.
Hardware.—Gen.	
Coil Chain—No. ¼	\$ 85 4 00
9-16	3 75 3 88
¾	3 65 3 70
¾ & lin.	3 75 3 80
¾ & lin.	3 60 3 55
Galvanized Staples—	
100 lb. box, 1¼ to 1½	3 00 0 00
Bright, 1¼ to 1½	2 80 0 00
Galvanized Iron:	
Queen's Head, } gauge 28	4 40 4 65
Comet do } gauge 28	4 10 4 35
Iron Horse Shoes:	
No. 2 and larger	0 00 3 65
No. 1 and smaller	0 00 3 35
Bar Iron, per 100 lbs.	
Car lots	0 00 0 00
Norway, base	0 00 4 00
Am. Sh. St'l, 6 ft. x 24 ft., 18	0 00 3 90
" " " 20	0 00 3 80
" " " 22	0 00 3 80
" " " 24	0 00 3 80
" " " 26	0 00 3 80
" " " 28	0 00 3 50
Boiler plates, iron, ¼ in.	0 00 2 10
" " " 3-16 in.	0 00 2 10
Hoop Iron, base for 2 in. and larger	0 00 2 90
Grand Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extra.	
Canada Plates:	
Full Polish	3 75
Ord. 52 sheets	2 65
" 40 do	2 70
" 75 do	2 75
Black Iron pipe, ½ in.	2 45
¾ in.	2 65
1 in.	3 40
1¼ in.	4 60
1½ in.	6 80
2 in.	8 30
3 in.	11 60
per 100 ft. nett.	
Steel, cast p. lb., Blk Diam'd	0 08 base
" Spring, 100 lbs	2 50 0 00
" Tire	2 15 base
" Sleigh shoe, 100 lbs.	2 10 base
" Toe Calk	2 08
Machinery	2 75 base
" Harrow Tooth	2 50
Tin Plates:	
IO Coks, 14 x 30	4 25
IO Chm-coat, 14 x 30	4 50
IX Charcoal	5 80
IX "	

a license from the State auditor, in so far as they designate the time for paying the tax and procuring the license, are directory only, and do not prohibit the payment of the tax and the issuance of a license at any time during the year. Georgia Home Ins. Co. vs. Boykin.

IN THE TURPENTINE ORCHARD.

A "box" is a cavity cut at the base of the pines, with a long-laded axe, shaped like an ice hatchet; and is fourteen inches from back to front. This "box" is for the purpose of collecting the turpentine that streams from the scarified surface above, says a recent visitor to a Georgia turpentine farm. These "boxes" are cut in the winter time, after the season is over. Then two men, using ordinary axes, one a left-handed and the other a right-handed man, working together, "corner" the "boxes," that is, they cut from the sides of "boxes," a triangular piece of bark and sap wood, extending from the extreme lower lip of the "box" to a point slightly above its upper edge. This is to provide a suitable surface for the subsequent scarifying of the surface of the tree known as "chipping."

This "boxing" and "cornering" and "chipping" requires skilled labor. Turpentine hands receive \$7 a week for chipping a crop of 10,500 boxes, and as one of the men informed the writer that he could easily chip from 2,000 to 2,500 trees a day, it can be easily seen that the turpentine laborer has ample time for garden-

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, OCTOBER 1, 1903.

Name of Article.	Wholesale.
Terne Plate 10, 20, 26	
Russ. Sheet Iron	7 25 0 00
Lion & Crown tin'd sh'ls	0 00 7 75
22 and 24 gauge case lots	0 00 7 75
26 gauge	0 00 0 04
Lead: Pig, per 100 lbs;	3 10 0 00
Sheet	0 00 0 54
Shot, 100 lb., less 7½ p.c.	0 00 6 50
Lead Pipe, per 100 l.s.	7 00 0 00
	less 85 p.c.
Zinc:	
Spelter, per 100 lbs.	0 00 5 75
Sheet, Zinc	0 00 6 50
Black Sheet Iron, Per 100 lbs.	
8 to 16 gauge	2 40 0 00
18 to 20 do	2 81 0 00
22 to 24 do	2 85 0 00
26 do	2 40 0 00
28 do	2 45 0 00
Wire:	
Plain galv'd, No. 5	3 70 0 00
do do No. 6, 7, 8	3 15 0 00
do do No. 9	2 65 0 00
do do No. 10	3 20 0 00
do do No. 11	3 25 0 00
do do No. 12	2 90 0 00
do do No. 13	2 90 0 00
do do No. 14	3 75 0 00
do do No. 15	0 00 0 00
do do No. 16	0 00 0 00
Barbed Wire—	
Spring Wire per 100, 1.25 net extra.	2 50 f.o.b. Montreal
Iron and Steel Wire pl'n 6 to 9	2 50 base.
Repe.	
Sisal, base	0 00
" 7-16 and up	0 11½
" ¼	0 12
" 5-16 "	0 12½
" ¾ "	0 12½
" 3-16 "	0 13
Manilla, 7-16 & lgr.	0 14½
" 5-16 "	0 15
" ¾ "	0 15½
" 3-16 "	0 15½
Leath yarn	0 10
	0 11

Base l
Less
3d
2d f
3d
4d an
6d an
8d an
10d an
16d an
30d to

Dry Sh
Tarred

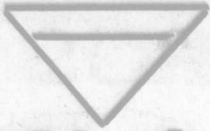
Montre
"
"
"
Canner
eured
Gltpa.
Spring
Califk
"
Horse

No. 1
No. 2
No. 3
Slaugh
light

Harnes
"
Upper,
Grained
Scotch
Kip Sk
Englis
Canada
Hemloc
"
French
Spita,
"
"
Leather
Enamel
Pebble
Glove
B. Call
Brush
Buff
Russett
"
"
Int. Fr
Englis
Dongol
"
Colored
"

TRADE MARK

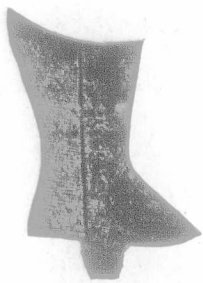
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The "Jockey" Legging. Especially Adapted for Riding



PALK ROAD, WELLINGBOROUGH, - ENG.

Special prices to Canadians under the New Preferential Tariff.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, OCTOBER 1, 1908.

Name of Article.	Wholesale.
Wire Nails.	
Base Price carload	\$ 2 40
Less than	2 45
3d extra	1 00
2d 1/2 "	1 00
2d "	0 65
4d and 5d "	0 40
6d and 7d "	0 30
8d and 9d "	0 15
10d and 12d "	0 10
16d and 30d "	0 05
30d to 60d "	Base
Building Paper.	
Dry Sheeting (roll)	0 40 0 00
Tarred " "	0 50 0 00
Hides.	
Montreal Green Hides	
No. 1	0 08 1/2 0 00
No. 2	0 07 1/2 0 00
No. 3	0 06 1/2 0 00
Tanners pay \$1 extra for sorted	
Cured & inspected Sheepskins	0 00 0 00
Gilts	0 00 0 00
Spring Lambskins each	0 50 0 55
Calfskins, No. 1	0 00 0 11
No. 2	0 00 0 09
Horsehides	1 50 2 00
Leather.	
No. 1 B. A. Sole	0 27 0 28
No. 2 B. A. Sole	0 25 0 25
No. 3 B. A. Spanish Sole	0 24 0 25
Slaughter, No. 1	0 28 0 29
light medium & heavy	0 28 0 29
No. 2	0 26 0 27
Harness	0 26 0 32
Upper, heavy	0 24 0 34
Upper, light	0 35 0 37
Grained Upper	0 34 0 35
Scotch Grain	0 35 0 38
Kip Skins, French	0 60 0 65
English	0 45 0 55
Canada Kip	0 50 0 60
Hemlock Calf	0 50 0 70
" Light	0 50 0 60
French Calf	0 85 1 10
Split, light and medium	0 22 0 25
" heavy	0 17 0 20
" small	0 18 0 20
Leather Board, Canada	0 06 0 10
Enamelled Cow, per ft.	0 18 0 18
Pebble Grain	0 12 0 14
Glove Grain	0 12 0 12
B. Calf	0 15 0 20
Brush (Cow) Kid	0 11 0 13
Buff	0 13 0 16
Russets, light	0 35 0 40
" heavy	0 25 0 30
" No. 2	0 25 0 40
Saddlers' dog	7 50 9 00
Int. French Calf	0 65 0 75
English Oak lb	0 30 0 35
Dongola, extra	0 28 0 45
" No. 1	0 20 0 25
" ordinary	0 14 0 16
Colored Pebbles	0 12 0 16
" Calf	0 18 0 22

ing or any other side occupation that he chooses to take up along with his ordinary occupation. In addition he gets rent free.

For chipping two tools are used, a "hacker" and a "puller." The first is a steel U-shaped instrument attached to a short handle and weighted at the lower end by a ball of iron of from seven to four pounds weight. The head and ball are joined together by a handle about two feet long, using the four-pound hack first, then the heavier one, until finally, the "streak," as the cut surface is called, gets too high for the short-handled hack. The chipper then takes the "puller," an instrument shaped like the "hack," with the exception that the "U" is closed at both ends. With this he stands squarely in front of the box, and with two quick, downward strokes of the puller, removes two strips of bark and sap wood, so as to form a "peak" immediately over the centre of the box. Down these little gutters the turpentine flows and drips into the box.

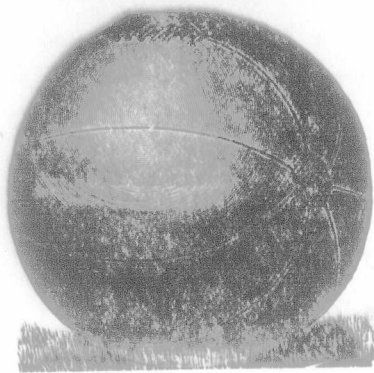
As the season is thirty-two weeks long (from the first of March to the last of October), and the successive cuts are three-fourths of an inch wide, the "streak" at the end of the first season will extend two feet above the box. From this comes the "virgin," or finest turpentine that the operator gets from the trees.

During the first season the boxes are dipped once a week, and during the second and third years, once every four or five weeks. The instrument used is a steel paddle, shaped like the orthodox spade in playing cards, eight by six inches, and sets on a long handle. Its peculiar shape enables the dipper to flirt the crude turpentine from the box into the bucket, which he places as close to the box as possible. This crude turpentine is subsequently emptied into the barrels that are placed at intervals throughout the orchard.

MONTREAL WHOLESALE PRICE CURRENT.
THURSDAY, OCTOBER 1, 1908.

Name of Article.	Wholesale.
Oils.	
Cod Oil	5 c. 5 c.
S. E. Pale Seal	0 37 1/2 0 48 1/2
Straw Seal	0 00 0 00
Cod Liver Oil, Ndd. Norw.	0 00 0 00
Process	0 00 0 00
Norwegian	0 00 0 00
Castor Oil	0 06 0 08
Castor Oil bris	0 07 0 08
Lard Oil, Extra	0 20 0 20
" "	0 25 0 25
Linseed, raw, nett	0 70 0 81
" boiled, nett	0 52 0 54
Olive, pure	1 05 1 15
Extra, qt., per case	0 70 0 70
Turpentine, nett	0 85 0 90
Petroleum:	
Benzine	0 25 0 30
Glass.	
United Inches, 00 to 25	2 00 2 10
" 25 to 40	2 10 2 20
" 41 to 50	4 50 4 70
" 51 to 60	4 75 4 95
Paints, &c.	
Lead pure 50 to 100 lb. kgs.	5 00 5 25
do No. 1	4 50 4 75
do No. 2	4 25 4 50
do No. 3	4 37 1/2 4 62 1/2
do No. 4	4 37 1/2 4 62 1/2
White Lead dry	5 00 5 50
Red Lead	5 00 5 50
Venetian Red Eng'h	1 75 2 00
Yel. Ochre, Franca.	1 50 2 25
Whiting, ordinary	0 45 0 50
do Gilders	0 60 0 70
do Paris, do	0 85 1 00
English Cement, cash	2 05 2 15
Belgian do	1 65 1 90
German do	2 10 2 30
American do	1 90 2 30
Fire Bricks per 1000	16 00 22 00
Fire Clay, 500 lb. pkgs	0 75 1 25
Rosin	2 75 3 50
Glass.	
Domestic Broken Sheet	0 05 0 10
French Opals	0 05 0 09
do bris	0 00 0 14
American White, bris	0 15 0 20
Coopers' Gino	0 27 0 28
Brunswick Green	0 04 0 10
French Imperial Green	0 12 0 16
No. 1 Farnis' Varn'h, pr. gl.	0 65 0 70
" do do	0 75 1 00
Brown Japan	0 60 0 75
Black Japan	0 50 0 75
Orange Shellac, No. 1	2 00 2 25
do do Pure	2 25 2 75
White do	2 75 3 00
Patty Bulk 100 lb. bris	0 09 0 20
" in drum 1 lb pk.	0 15 1 10
Kalemine, 5 lb pkgs	0 00 0 05
Wool.	
Canadian Washed	0 60 0 07
North West	0 12 0 16
Unwashed	0 08 0 10
B. A. Scoured	0 37 0 42
Wool, greasy	0 00 0 25
Cape, greasy	0 18 0 19
Australian greasy	0 00 0 00

POCOCK BROS., 238 Southwark Bridge Road, LONDON, S.E., Eng.



Pattern No. 50.—Priced complete.

Qual.	1.	2.	3.	4.	5.	Each.
C....	1/5	1/10 1/4	2/1 1/4	2/11 1/4	3/3	Each.
E.H.S.	1/6	1/11 1/4	2/6	2/7 1/2	3/7	"
S....					4/7	"



Pattern No. 61.—Priced complete.

Qual.	1.	2.	3.	4.	5.	Each.
C....	1/7 1/2	2/0 1/4	2/7	2/2	2/3	Each
E.P.				2/4	2/7	"
E....				2/8	2/8 1/2	"
S....				2/8 1/2	2/10	"



Pattern No. 55.—Priced complete.

Quality	4.	5.	Each.
E.....	2/8 1/2	2/8	Each
S.....		2/6	"

The Leading **ACTUAL MANUFACTURERS** in England. We Brand **FREE** Customers Name on any Ball.

"S" quality Balls are cut from the very finest Hides it is possible to produce. Shapes of all qualities guaranteed. **WRITE FOR PRICE LISTS.**

These when filled weigh fully 400 pounds and are hauled by oxen to the still. Formerly the barrels were filled and emptied through an ordinary "scuttle" in the head (a square hole that was closed by a bit of board), but now a barrel is used, the head of which carries across its under surface a steel bar that locks under a steel rim, thus affording greater facilities both for filling and emptying the barrel.

When the season is ended the hands carefully rake all pine straw from the immediate neighborhood of the trees to prevent fire from getting into the inflammable boxes. But previous to doing this

the "streak" is scraped of the rosin that has accumulated on its surface during the past season of thirty-two weeks. This "scrape" contains approximately one-half as much turpentine as the "dip" from the boxes. At this season also, after the trees have been raked, new boxes are cut in fresh territory, preparatory for cornering and chipping the next spring, when the same process is gone over again with the trees, whether in their virgin, second or third year. The turpentine of the second and third years must necessarily flow into the old chipped surfaces, and so becomes discolored and loses value.

To prevent this several processes have been invented, consisting mainly of two metal gutters fastened on each side of the "streak," and inclined down so as to allow the turpentine to flow into an earthenware cup which is suspended below on a nail. By this process the box is entirely eliminated, and by moving the cup up to the top of the streak at the end of each season virgin turpentine can be had during all the three years instead of only the first year.

When all the spirits of turpentine in a "charge" has volatilized, been condensed

FACTORIES:
Leicester, Desborough.
WAREHOUSES:
London, Leicester, Manchester, Cardiff.

Established, 42 Years.

Patentees of the celebrated brands.
The "PIONEER"
The "STONEWALL"
The "SNOWDROP"
The "HACKETT."

W. & E. Turner, Limited,

Wholesale and Export

**Boot & Shoe
Manufacturers**

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LEICESTER, - ENGLAND



Over 130 Branches throughout the United Kingdom.

Agents and Travellers in South Africa, Australia, New Zealand, India, &c.

BRADSHAW & PAYNE,

Boot and Shoe Manufacturers,

MAKERS OF THE

Waverley Brand of Boots and Shoes in all Varieties,

181, Humberstone Road,

Leicester, England.



The other Out will be inserted when received.

Special prices under the New Tariff.

The Portland

The Best and Most Popular Brand of

Ladies' Fine Foot Wear.

In Goodyear Welts, Turns and Blake Sewn.

T. Roberts & Sons, For Hand Works,
LEICESTER, ENG.

These Shoes are Manufactured for Canadians at 33% p.c. under the new Preferential Tariff.

LADIES' FINE SHOES Latest Styles, Correct Models, For Ease, Elegance and Wear.

New Out will be inserted next week.

and conducted into the barrels, there remains the rosin which passes from the still through a screen into a large tank, from which it is ladled into barrels. To supply the heavy demand for these rosin barrels each turpentine still is equipped with a cooperage, where these, the roughest and crudest of barrels, are made. It costs ten cents each to put them up, and the material, riven out of the pine of the orchard, costs as follows: One dollar per thousand at stump; staves, \$4 per thousand; heads and bottoms, \$6 per thousand, and the iron bands \$60 per ton. These barrels are sixty-one inches in circumference, thirty-two inches long, and average nineteen staves to the barrel.

Turpentine is graded by the trade as WW (water white), WG (window glass), N. M. K. I, H, G, F, E, D. All up to I class is graded as "pale," and after that "common."

The Best MONEY MAKER for a Job Printer, is the IMPROVED "MODEL" SELF-INKING PRINTING PRESS.

Made in seven sizes—4 for hand use and 3 for Treadle. This cut shows our smallest size Treadle Machine.

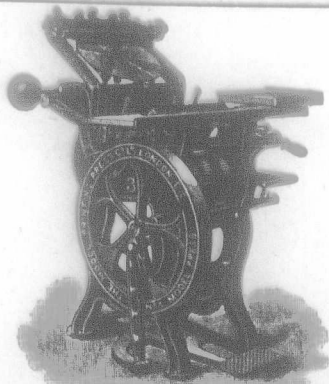
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Inside of Chase.

- No. 1—3½" x 5½"
- " 2—5 " x 7½"
- " 3—6 " x 9 "
- " 4—7 " x 10 "

Speed: 800 to 1000 copies per hour.

COMPLETE PRINTING OUTFITS.



TREADLE MACHINES.

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- " 5—7" x 11"
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NOTE—Buyers of these Presses in Canada have 33% p.c. in their favour, by

acting in England, under the new tariff, from this date.

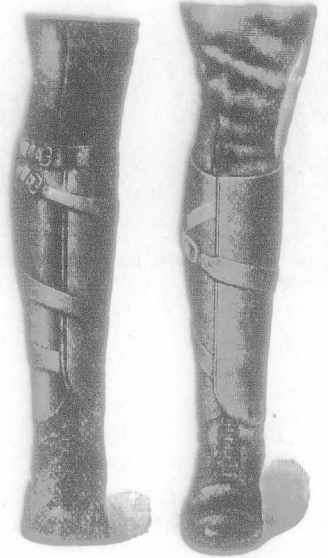
DIAMOND MAKE LEGGINGS.



**BROWN & SONS,
LIMITED.**

MANUFACTURERS,

WELLINGBOROUGH, England, and 3 Long Lane,
LONDON, E.C., England.



Specially made for Canadian Market 33½ p.c., in favour of Canada.

CASUALTY INSURANCE DECISIONS.

Where there is no controversy to the means by which insured came to his death, it is purely a question of law whether death resulted from a cause insured against by the policy. *Dezell vs. Fidelity & Casualty Co.*

A policy insured against bodily injuries sustained through external, violent, or accidental means, but provided that it did not cover injuries resulting from anything accidentally or otherwise taken, administered, absorbed, or inhaled. Held, that the exception did not preclude a re-

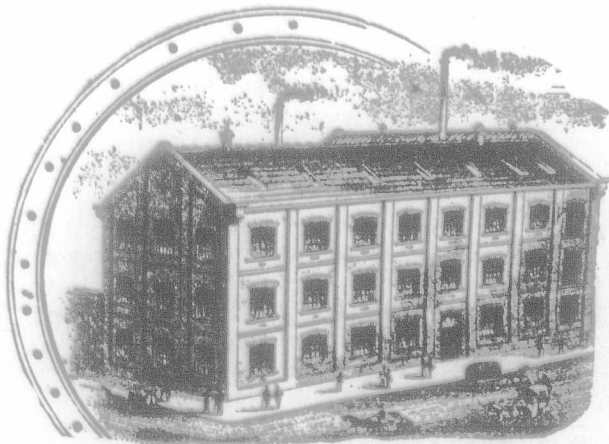
covery for unintentional death caused by medicine, even though containing poison, taken or administered in good faith to alleviate physical pain. *Dezell vs. Fidelity & Casualty Co.*

A certificate in an accident benefit association provided that it would pay, on the loss of an arm by accident, one-half, not exceeding \$2,500, of the amount realized from one disability assessment levied on its members, on receipt of specified proofs of the injury. Held to contain an implied contract to levy an assessment on the receipt of the proofs. *Garcelon vs. Commercial Travellers Eastern Acc. Ass'n.*

Shannon's Code, sec. 3306, which provides that no representation or warranty made in negotiations for a contract or policy of insurance, or in any application therefore, shall be deemed material or defeat the policy, unless the misrepresentation is made with actual intent to deceive, or unless it increases the risk of the loss, applies to fidelity bonds given to an employer to indemnify him for losses occasioned by the fraud of an employee. *First Nat. Bank of Nashville vs. United States Fidelity & Guaranty Co.*

A fidelity bond given to reimburse a bank for loss occasioned by the fraud or

Walker Bros., MILL ROAD,
Wellingborough, - - England.



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BOOTS
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SHOES,

Made expressly for the Canadian Market, 33½ per cent. under the New Preferential Tariff.
F. O. B. London or Liverpool.

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PARTNERS { Wm. EVANS,
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WILLIAM EVANS,

Wholesale
High
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... Boot and Shoe Manufacturer ...

ASHLEIGH SHOE WORKS,
Brunswick Street.

LEICESTER, - England.

Special prices to Canadians under the New
Preferential Tariff.



dishonesty of its bookkeeper recited that the insurer would make good to the employer, to the extent of \$7,000, all pecuniary loss occasioned by the dishonesty of the employee occurring during the continuance of the bond or any renewal thereof. The liability of the bond was limited to default occurring during one year. A renewal bond guaranteeing the fidelity of the employee for the following year was given. It recited that it was a renewal bond, subject to the conditions of the original bond. Held, that the renewal bond

was a new contract only so far as it extended the indemnity of the original bond to another year, but there was in effect one bond, with one penalty. First Nat. Bank of Nashville vs. United States Fidelity & Guaranty Co.

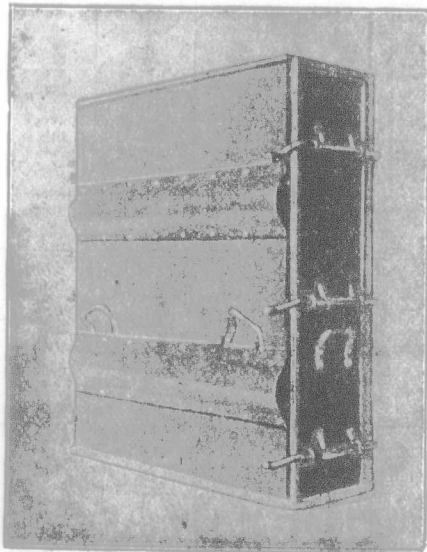
Commerce of the Empire was held in Montreal last week, the object being to discuss how the interests of Canadian industries could best be promoted in Great Britain, and what they considered, as a result of their observations in this country, would be the best outlet for English money. There is a strong feeling manifested by the delegates that more English investment should be diverted to Canada than has been the case, and that

TO DIVERT CAPITAL TO CANADA.

A private meeting of the British delegates to the Congress of the Chambers of

SOAP FRAMES The JASON UNSHRINKABLE UNDERCLOTHING

PATENTS—No. 5107/98; No. 10862/99.

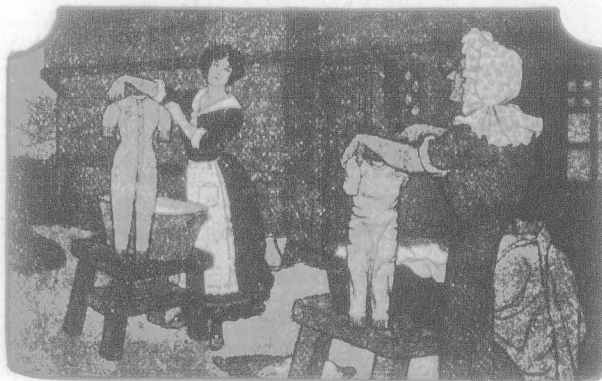


Made of Special cold flattened, close-annealed Steel Plates, fitted with clamping bars. Weight complete, 5 cwt.

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

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MEN'S SHIRTS & PANTS
LADIES' VESTS & COMBINATIONS,

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Summer and Winter Weights.



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Ladies' and Children's Boots and Shoes.

Styles and Shapes always Up-to-date.

WEST & BLACKWELL, Humberstone Road,
LEICESTER, ENGLAND.

We can beat the World for Styles and Prices, under the New Preferential Tariff.

less should find its way into United States channels. The general feeling is that a great future is in store for Canada, and that it is on the eve of a season of brilliant prosperity.

What is wanted immediately is money, and the delegates generally have made up their minds to influence its investment here. The delegates would not state the result of the meeting. Mr. Kenneth B. Murray pointed out that they were simply delegates, and as such could not pledge themselves to any course of action until they had seen their own Chambers of Commerce. However, he had hopes that this congress would be of great benefit to Canadian industries.

GRAPHITE MINING.

The largest known deposits of crystalline graphite in Canada are in the counties of Ottawa and Argenteuil, Que. Smaller deposits occur in Lanark, Leeds and Frontenac counties, Ont., writes H.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Sept. 29, 1900.

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

BRITISH AND FOREIGN.—Quotations on the London Market, Sept. 19, 1900 Market value p. p'd up sh

Alliance Assur.....	250,000	2s. p.s.	20	2 1-5	10	10½
Atlas.....	24,000	24 p.s.	50	6	27½	28½
British and Foreign Marine.....	67,000	35	20	4	18	19
Caledonian.....	21,500	12s. p.s.	25	5	52	28½
Commercial U. Fire, Life and Marine.	50,000	27½	50	5	52	53
Guardian Fire and Life.....	200,000	9	10	5	9½	10½
Imperial Fire.....	60,000	25	20	5	5	5
Lancashire Fire.....	125,492	5	20	2	2	2
Lion Fire.....	100,000	3	20	1¼	20	21
London and Lancashire Fire.....	25,100	22	25	2¼	53	55
London Assurance Corporation.....	25,982	20	25	12½	9	9½
London & Lancashire Life.....	10,000	10	10	2	28	29
Liv. & Lon. & Globe Fire and Life.....	291,752	20	20	10	77	79
Northern Fire and Life.....	20,000	22½	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	20s. p.s.	25	2¼	27½	28½
Norwich Union Fire.....	11,000	25½	100	12	110	113
Phoenix Fire.....	52,772	25	50	5	23¼	24½
Royal Insurance Fire and Life.....	125,224	50½	20	20	47½	48½
Sun Fire.....	240,000	2s 6d p.s.	10	10	10½	1 ¾
Union.....	45,800	18 p.s.	10	4	7½	8½

*Excluding periodical cash bonus.

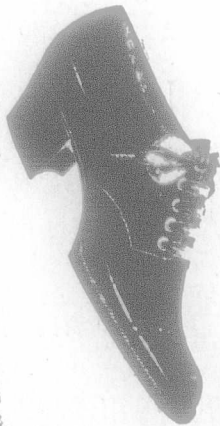
— J. HOLMES —

WHOLESALE

Boot & Shoe Manufacturer,

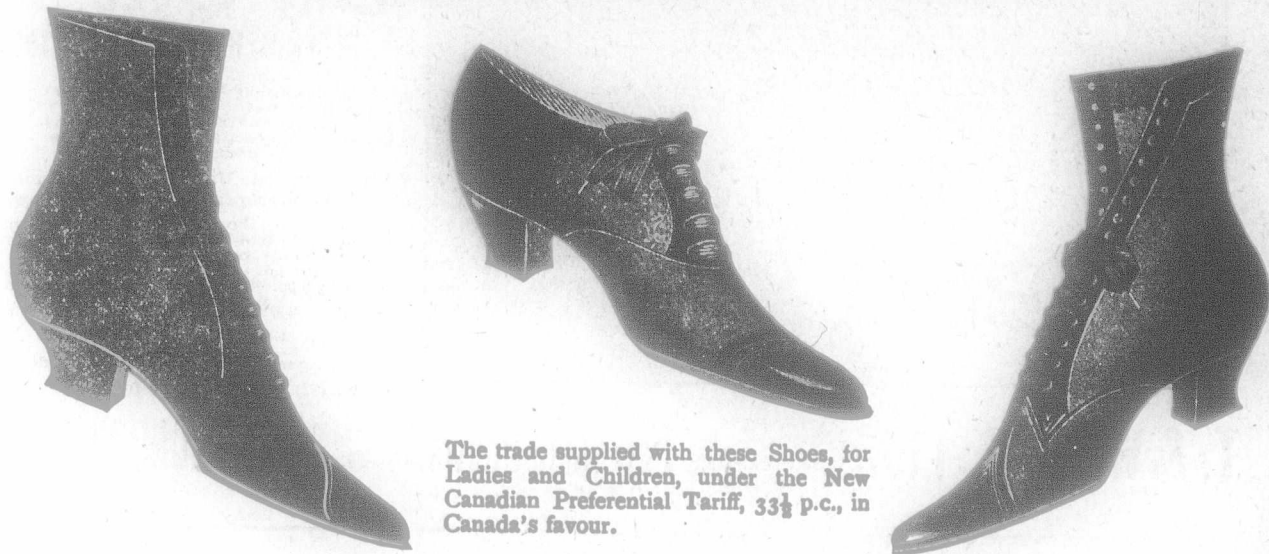
Rambler Works, Clarke Road,

Northampton,
ENGLAND.



33½ p.c. in favour of
Canadians.



J. T. BRAMMAGE,**WESTERN ROAD,
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F. H. Brummell, in the Engineering and Mining Journal. Of this quality there are two distinct classes of ore, "lump" and "disseminated," the former usually occurring in Limestone, as nodules, or filling pockets and small veins. There are also many minor occurrences where the lump ore constitutes small veins in diorite or other igneous rocks. As yet no discovery of lump has warranted systematic mining. Disseminated graphite ore is practically a Sillimanite or other gneiss carrying graphite in a flaky or crystalline form, and varying in graphite content from a trace to 35 per cent. These bands of gneiss are found in the township of Buckingham and Lochaber, Ottawa county, many beds having a thickness of over 20 feet, and assaying on an average about 20 per cent of graphite. A number of beds have been opened and ore extracted and treated at the different mills in the district, more especially in later years at those of the North

American Graphite Company, the Buckingham Company, and the Walker Mining Company.

As in many other industries the process of manufacture adopted by the different producers has been jealously guarded, the different "secrets" being considered the individual property of the refiner. Irrespective of secret methods, the practice adopted may be divided into wet and dry processes. No mill confining its operations to the dry or air method has as yet been commercially successful, because the similar gravity of the component minerals prevents a satisfactory separation. Several pneumatic separators lately put on the market have been partially successful, although they have not been able to eliminate the mica.

The wet or water separation method has been successful to a marked degree and high grade graphite is being produced in this manner by the North American Graphite Company, of Buckingham, which is,

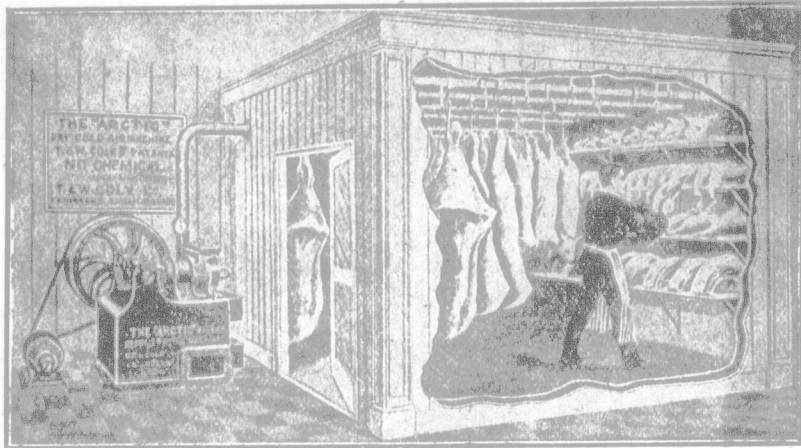
at present, the only company in operation in the province of Quebec. It is expected that the plant of the Walker Mining Company will soon be at work. In the process of concentration used by these companies the ore is crushed and stamped wet, and a coarse separation made by stationary buddles. The concentrates are then dried, ground by buhr-stones and screened. An improvement, resulting in a saving in cost of about 25 per cent, has lately been made by the Brumell separator, which treats the ore after drying by floatation upon, rather than immersion beneath, the surface of the water. By the wet method a higher degree of concentration is obtained than by the dry process, and the ground and finished concentrates retain their size of particle to a marked degree. As a consequence, those companies which employ wet methods are enabled to put upon the market the largest sized and purest flake crucible and lubricating stock.

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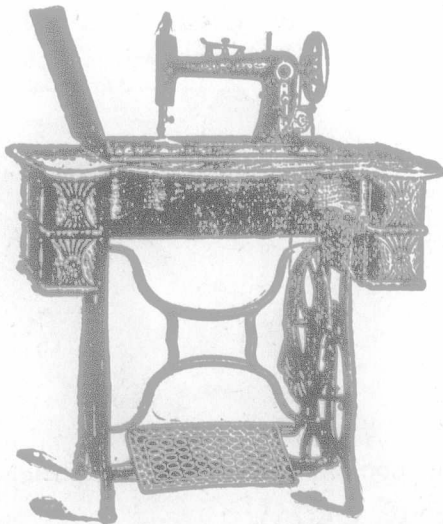
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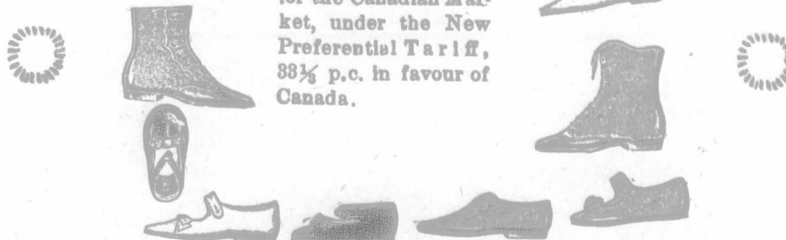


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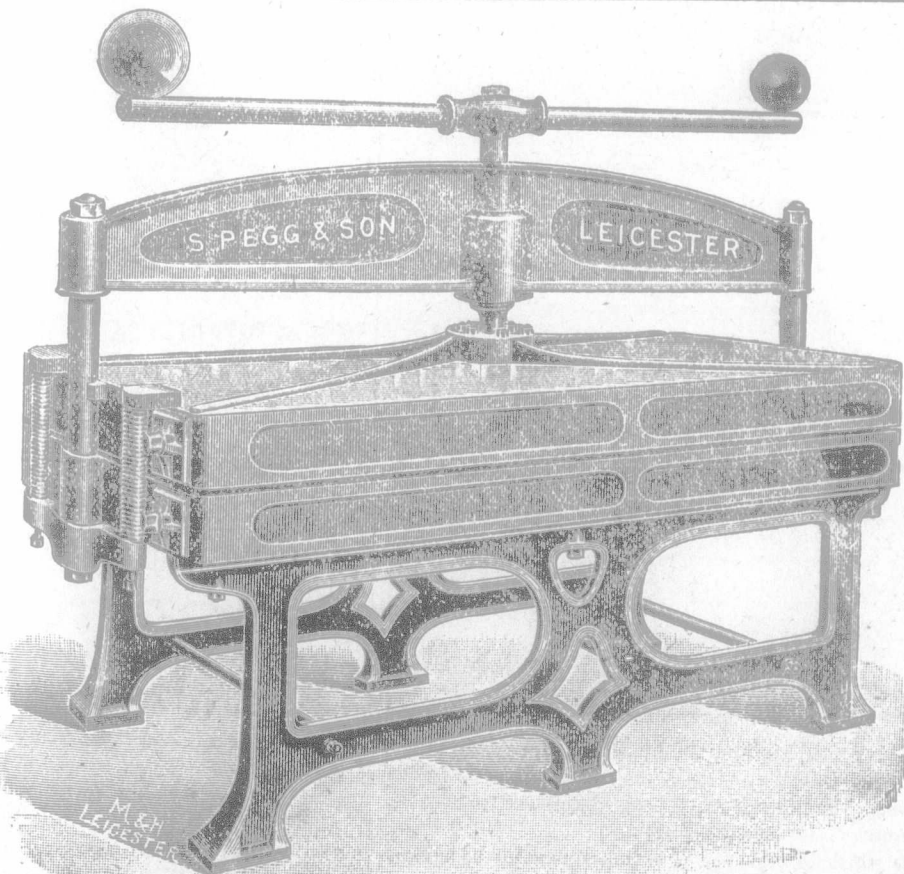
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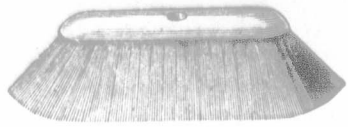
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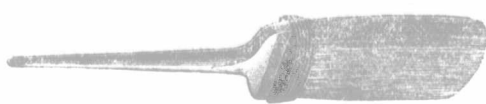


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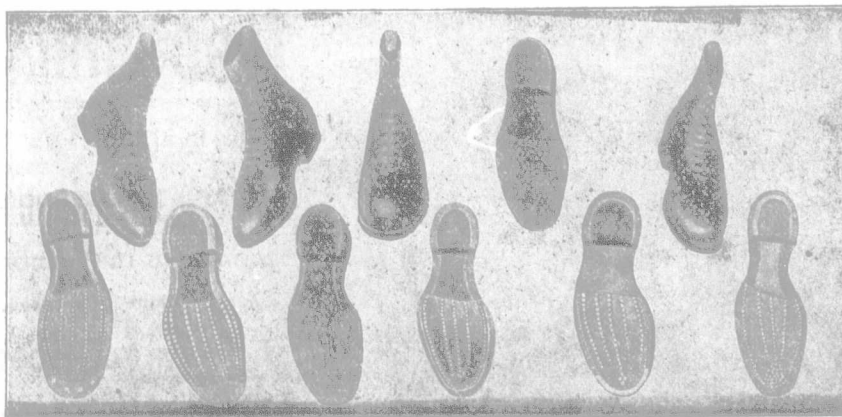


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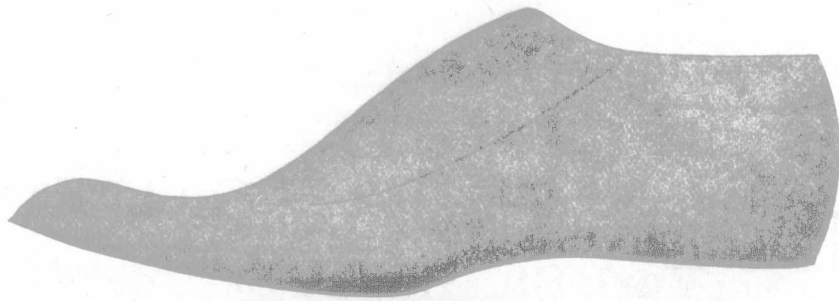
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3 1/2 p.c. loan, 1909	104	106
Manitoba, 1910, 5 p.c.		

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	1906, 5 p.c.	100 108
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	1912, 5 p.c.	105 108
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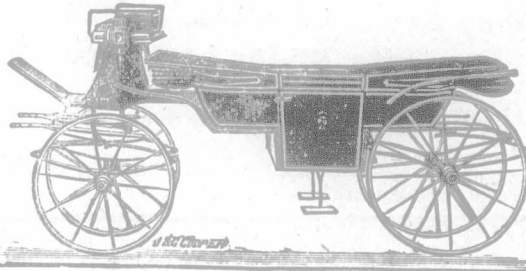
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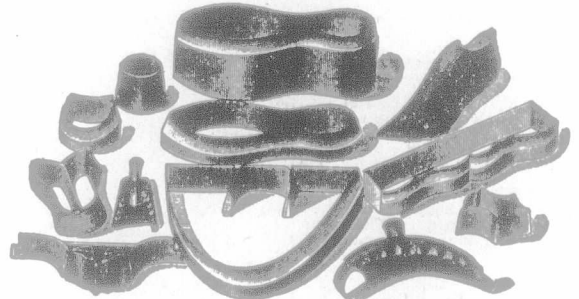
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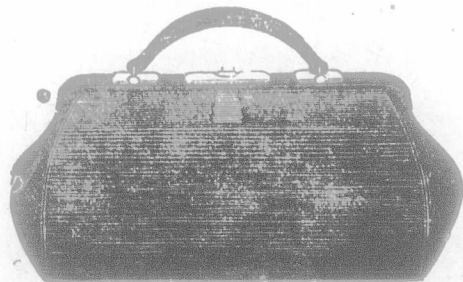
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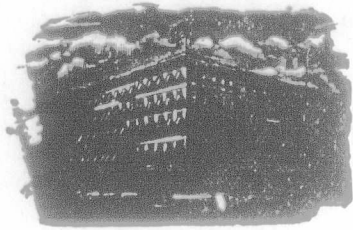


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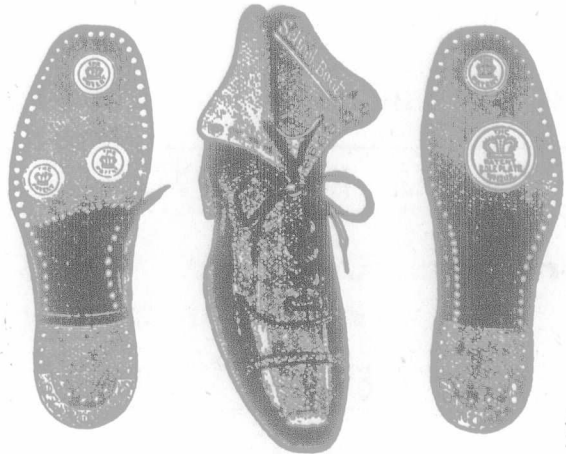
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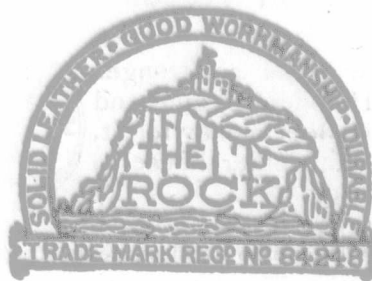
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Screwed**

AND

**Stitched
Goods**

OF

**GUARANTEED
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This Brand has stood the Test of Years

NEW SAMPLES IN GLACE AND BOX, ARE THE ACME OF GOOD VALUE IN FINE FOOTWEAR.
PYTCHLEY and HARROLD STS., **NORTHAMPTON, Eng.**
33 1-3 Per Cent. in Canada's Favour.

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We make the best SHOES for the money in England, specially supplied to Canadian, 33½ p.c. less than any other Country, under the New Preferential Tariff.

Electrically Driven Tools

—ON THE—

Kodolitsch System.

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Engineers & Shoe Machinists,
315 Belgrave Gate,
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Every Manufacturer should see
our NEW DESIGNS in

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Revolution Presses.**

We make a Stronger
and Heavier Machine, and
charge less money for it,
than any other house in
the trade.

SPECIAL NOTE:

These Shoe Machines, are supplied to the Canadians by us, 88½ p.c. in their favour, under the New Preferential Tariff.



**Sole Cutting Knives
SPECIALTY.**

Our Deep Knives for the
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manship.
Depth 4 inches and 4½ inches

**FACTORIES FITTED
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Price List on Application.

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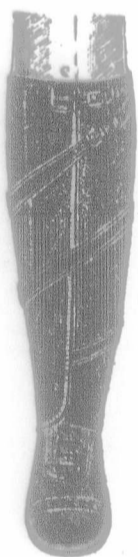
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WHOLESALE MANUFACTURERS
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For the Home and Export Markets.

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Kid and Crup, Kid and Calf.

In Ordinary Machine-Sewn or Hand-Sewn Welts.

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A Perfect Fitting Boot.

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LADIES' HIGH CLASS FOOTWEAR.

Made in ½ sizes, 5 shapes, and 4 fittings.

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The highest in **QUALITY**, Up-to-date in **STYLE**, and strictly in
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Cuts will be inserted as soon as received.

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CHURCH & CO.,

—MANUFACTURERS OF—

Men's Boys' and Ladies'
BOOTS AND SHOES

Northampton, - - England.

SPECIAL PRICES UNDER THE NEW TARIFF.

Cuts will be inserted when received.

Carter & Sons,

QUEEN'S PARK BOOT FACTORY,

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Makers of High Class and Medium



BOOTS AND SHOES.

Under the New Canadian Tariff.

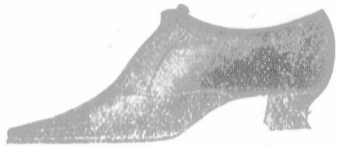
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Manufacturers of

Boots & Shoes,

For the Colonial Markets.



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Thomas Bird & Sons

MANUFACTURERS OF EVERY DESCRIPTION OF

Men's and Youths' Boots and Shoes,
FOR HOME AND EXPORT.

THE "GLOBE" BRAND GUARANTEED.

Our Goods are noted for good Honest Wear, so give satisfaction to the Public.

SAMPLES SUBMITTED WITH PLEASURE.

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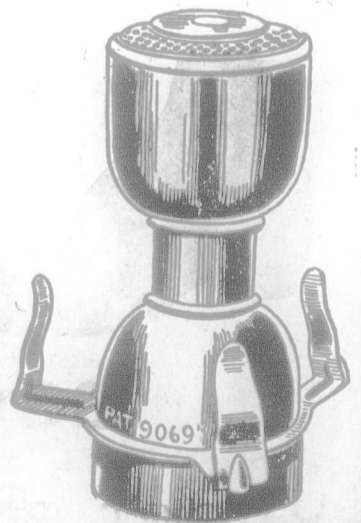
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English and Continental Patents Secured.

The New Export Incandescent Lighting Company, Ltd.,
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having had numerous enquiries for a Burner which being simple in construction and easy to clean shall meet the popular demand as to price, have pleasure in submitting this Burner with confidence to their Clients.

It is Brass throughout, consisting of two pieces only—the one part is shewn in Fig. 3, containing the gallery holder, chimney guard and injector, this latter having in its base a threaded orifice to take the adapter. The second part is shewn in Fig. 1, which completes the burner. This section is gently inserted into the support shewn in Fig. 3. It is manufactured to fit perfectly so as to prevent escape of gas or the ingress of air save in the space and manner specially provided.



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The Federal Life ASSURANCE COMPANY.

HEAD OFFICE - HAMILTON, CANADA.

Capital and Assets	- - -	\$2,512,387 81
Surplus to Policyholders	- - -	1,037,647.33
Paid Policyholders in 1902	- - -	20,144.68

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,
President and Managing Director.
J. K. McCUTCHEON,
Sup't. of Agencies,

H. RUSSELL POPHAM, Provincial Manager.

Get the Best ←

Do not place your insurance policy until you have learned all about the Guaranteed Investment Plan offered by

The Manufacturers Life Insurance Company

HEAD OFFICE - TORONTO.

Scottish Union and National INSURANCE COMPANY.

Of Edinburgh, Scotland.

ESTABLISHED 1804.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn	
Capital	\$30,000,000
Invested Funds	\$13,500,000
Total Assets	\$4,473,705
Deposited with Dom. Govt.,	125,000
(Market value.)	

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

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British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, .. .	\$1,000,000.00
Assets, .. .	\$1,864,730.13
Losses Paid since organization, ..	\$22,527,817.57

Geo. A. Cox, President. J. J. KERRY, Vice-Pres. P. H. SIMS, Secretary
EVANS & JOHNSON, General Agents, 1733 Notre Dame St., MONTREAL.

Right and Fair

THE right plans of Life Insurance, honest in purpose, correct in principle; fair methods of dealing with policyholders and agents—impartial in treatment, just in settlements—all cardinal aims of the management of the UNION MUTUAL.

Union Mutual Life Insurance Co.,

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Good Agents always welcome; satisfactory territory open for men of that stamp.

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

Fire risks accepted on most every description of insurable property.
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Agents Wanted throughout Canada.

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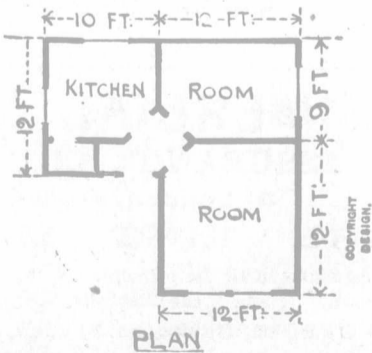
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IRON BUILDINGS

To all Parts of the World.

Shipping Price Lists and Designs on Application
Highest Awards—21 Gold and Silver Medals.

HUMPHREYS Ltd, KNIGHTSBRIDGE
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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.

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N. B. BR., 124 Prince William St., St. John, N. B.
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For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
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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.

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Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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Policies Issued on all Approved Plans.

Cash Values,

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GUARANTEED.W. C. MACDONALD,
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Head Office, - TORONTO.

Montreal Office:
174 ST. JAMES ST.,**THE Royal-Victoria Life Insurance Co.**
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CAPITAL: \$1,000,000.

Head Office - MONTREAL

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OF THE CENTURY. Hall Marked

Has no Equal.

Prices to all Classes, \$1.00 each.

Writes Easily, Smoothly and Fluently. Every dealer should stock them.

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Manufactured for the Canadian Market, in England, 38 1/2 p.c. less, under the New Preferential Tariff.

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FIRE AND MARINE. Incorporated 1851.

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Annual Income, 3,586,000.00

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Makers of Non-Conducting Boiler and Steam Pipe Covering of Special High Efficiency.

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

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