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The Journal of Commerce

VOL. XLVII, No. 24.

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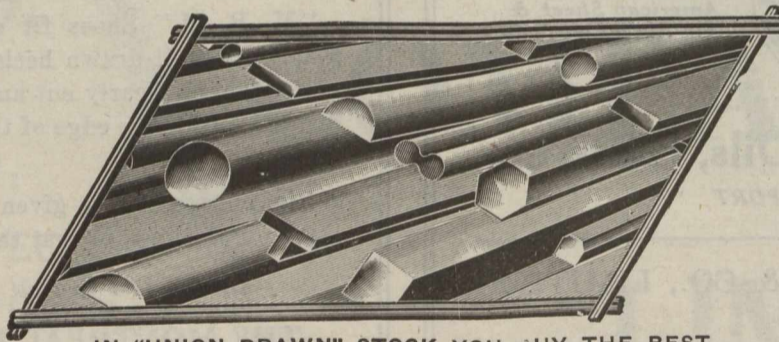
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Bank on December 31, 1918*

LIABILITIES.	
Capital Paid-up	\$14,000,000.00
Reserve Fund	15,000,000.00
Undivided Profits	535,757.19
Notes in Circulation	37,788,656.74
Deposits	337,475,496.57
Due to other Banks	6,851,706.27
Bills Payable (Acceptances by London Branch)	321,974.55
Acceptances under Letters of Credit	10,835,591.36
	<hr/>
	\$422,809,182.68
ASSETS.	
Cash on Hand and in Banks	\$69,804,371.01
Deposit in the Central Gold Reserves	26,000,000.00
Government and Municipal Securities	56,236,065.08
Railway and other Bonds, Debentures and Stocks	14,587,371.33
Call Loans in Canada	11,443,391.09
Call Loans elsewhere than in Canada	26,980,919.83
	<hr/>
	205,052,118.34
Loans and Discounts	198,324,832.03
Liabilities of Customers under Letters of Credit as per contra	10,835,591.36
Bank Premises	6,592,475.43
Real Estate other than Bank Premises	1,169,481.02
Mortgages on Real Estate sold by the Bank	91,865.75
Deposit with Dominion Government for Security of Note Circulation	742,818.75
	<hr/>
	\$422,809,182.68

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The Journal of Commerce

MONTREAL, CANADA

VOL. XLVII, No. 24.

GARDEN CITY PRESS, TUESDAY, JUNE 17, 1919.
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Canada and the West Indies

CANADA has recently had two very energetic, if unofficial, agents in the British West Indies, who have given the people of that region much interesting and seemingly welcome information concerning the Dominion. In Jamaica, Mr. Harry J. Crowe, of Toronto, has been very warmly advocating the political union of the British West Indian colonies with the Canadian Dominion. Mr. Crowe has not been unmindful of the views of those who seek for closer commercial relations, without political union. While admitting that the more moderate scheme would have some benefits to its credit, he tells the Jamaicans that they should look to Canadian capital for the development of West Indian enterprises and that Canadians cannot be expected to make such investments unless the West Indies become part of Canada. Mr. Crowe's addresses have been listened to with much attention and undoubtedly have helped to arouse a lively interest in Canadian affairs among the Jamaican people.

The less extensive project of commercial union between the Dominion and the West Indies is warmly advocated by Mr. T. B. Macaulay, President of the Sun Life Assurance Company of Canada, who has for some years been a close student of West Indian conditions. Assuming that a scheme of political union is impracticable, Mr. Macaulay has devoted his attention to the possibilities of closer and greater trade relations. On a recent trip to the South he made a stop at Bermuda, the first port touched by the steamers from Canada, and while there addressed a large meeting held under the auspices of the Bermuda Chamber of Commerce. The general reasons favoring better trade relations, Mr. Macaulay held, are stronger than ever now, owing to changes of geography and conditions arising from the war. Some of the West India islands, having passed under the control of the United States, had acquired advantages in the American markets from which the British islands were excluded; hence it was of the utmost importance that the British West Indies should find a market for their products in Canada. He cited the Bahama Islands as particularly suffering from the advantages which their competitor, Porto Rico, enjoyed in the Am-

erican market. Recognizing the value under any conditions the American market must have, and the fear of West Indians that any closer commercial relations with Canada would provoke retaliation from the States, Mr. Macaulay argued that there was no danger of such retaliation. That question, he said, had been settled when Canada gave a preference to the Mother Country. American retaliation was then talked of, but the American authorities found no reason for such a course. There was only one country, the speaker said, that attempted retaliation—Germany. Canada "taught Germany a lesson in retaliation by placing taxation on all German goods for entry into Canada, and very soon the Germans began to whine." Germany had enough of retaliation and was glad to make terms with Canada.

Several Bermudians spoke favorably of Mr. Macaulay's scheme. One, Mr. H. W. Watlington, gave this glimpse of the Bermudian position:—

"Mr. H. W. Watlington spoke and referred to the fact that because of the high cost of cultivation Bermuda could only produce 'de luxe' vegetables. It could not afford to grow anything for sale cheap. He felt that the subject needed a great deal of consideration and Bermuda needed to think a great deal before taking any new steps. However, he concluded, Mr. Macaulay has told us that if we do take a step and get punished for it, why then we will have Canada at our backs. If he was satisfied that the Canadian government would back up Bermuda he would say go ahead."

A few days later, Mr. Macaulay visited British Guiana and addressed a large meeting at Georgetown, Demerara, under the joint direction of the Chamber of Commons, the Sugar Planters' Association and the Royal Agricultural and Commercial Society. British Guiana is commonly spoken of as among the West Indian islands, though in fact it is on the South American continent. Practically, however, it belongs to the West Indian group, and is one of the most important parts of it. At the Georgetown meeting—which by the way was held at 8 a.m., and largely attended—and at a luncheon tendered to him later in the day, Mr. Macaulay went very fully into the Canadian trade project, and answered many questions. One

point developed by a speaker, Mr. Garnett, was that the idea of a West Indian federation was not viewed favorably in British Guiana. "It would be a mistake," said Mr. Garnett, "for this colony to link up with other West Indian colonies in any scheme of federation. It was a problem that they could solve for themselves with Canada."

Mr. Crowe's project of a political union of the West Indies with Canada is a very large one, surrounded by difficulties which under any circumstances will require time for consideration. But the commercial union advocated by Mr. Macaulay ought to be within the reach of statesmanship at no distant day. The movement is one in which the initiative must be taken by the smaller colonies. For Canada to take official action would probably arouse the suspicion of the others. It is enough for the present to let our West Indian friends know that every effort they may make looking towards closer commercial relations with the Dominion will be received sympathetically. That much is made known by Mr. Macaulay's very praiseworthy campaign.

Mr. Crerar Resigns

HON. T. A. CRERAR'S resignation of his seat in the Cabinet and his office as Minister of Agriculture will be viewed with much interest, because it is the first break in the Union Government; with much regret, because he has been a most capable and popular Minister; and with profound respect, because even those who do not agree with his economic opinions must honor a man who gives such evidence of the sincerity and the strength of his convictions. Mr. Crerar's retirement is the beginning of the break in the Cabinet that was inevitable. Formed for the purpose of carrying on the war, the Government could not reasonably be expected to continue longer than the war period, and a period of reconstruction immediately following. In the presence of the stress of war many questions, important in their place, could be laid aside. That stress having passed, these questions begin to thrust themselves to the front. The tariff question becomes a leading one, and as Mr. Crerar's views concerning it are very different from those of some of his colleagues, including the Finance Minister, he has decided that the first after-the-war budget marks the proper moment for his retirement.

Mr. Crerar is not much of a politician. He came to his important office without a day of previous experience in public life. He often said that he did not expect to continue long in his position as a Minister. When an Opposition member spoke of the platform of the Western farmers as one of which he understood the Minister of Agriculture had approved, Mr. Crerar instantly replied, "Yes, I not only approved of it, but I had a part in its preparation, and I stand by it to-day." Perhaps a more experienced politician would

have evaded such a question, but the whole House honored Mr. Crerar for his frank and courageous answer.

Mr. Crerar is a fine representative of the Western spirit. In his work in connection with the Western graingrowers' organizations and in his later work, as Minister of Agriculture, he has proved his capacity. He is not in any sense an extremist. The fact that one of his character and disposition feels so strongly on the subject of Canada's economic policy cannot fail to make a deep impression on the public mind of the country.

At Winnipeg

THE strike situation at Winnipeg is still very grave, but there are signs of improvement. The power of the strike committee is perceptibly weakening; the position of the authorities is distinctly stronger. An important factor in this improvement is the attitude of the returned soldiers. Some of the returned men had shown sympathy with the strikers and there was a fear that more would follow them. Happily this fear proved groundless. The men who fought for liberty in Europe have made it clear that they mean to stand for the preservation of law and order and true liberty at home. The discovery of this fact by the strike leaders has had a sobering effect, while at the same time the passage at Ottawa unanimously and in a few minutes, of special legislation strengthening the hands of the authorities as respects the arrest and deporting of disorderly persons has warned some of the Winnipeg agitators that they will have to behave better if they are not to be expelled from Canada.

There has been much criticism of the Dominion Government's alleged lack of firm action at the early stages of the strike. In a trouble of this kind it is much easier to find fault than to devise wise and effective measures. It is possible that sterner action at the beginning would have checked the trouble; but it is quite as possible that severe measures at that stage in the inflammable atmosphere that existed would have produced an explosion more serious than what has occurred.

In one respect the Government have taken a step that should be cordially supported by all who desire the preservation of order. The postal officials of Winnipeg had no grievance. The differences that had arisen some time before had been settled by concessions made by the Government to the men. Nevertheless, at the bidding of the strike leaders, the postal officials engaged in the sympathetic strike, deserted their places and left the interests and convenience of the public to suffer. If from that moment they had been summarily dismissed from the public service they would have had no cause of complaint. Servants of the people, bound by their oaths of office to discharge the duties assigned to them, they repudiated their agreements, disregarded

their obligations, and joined in a conspiracy against the people at large. Even then, however, they were treated with unearned leniency. They were notified that if they would return to their duties at an appointed time they would still be considered members of the service; otherwise their official relations would cease. A few of the men had the good sense to see the folly of the course they had been taking and returned to their work. The majority, unfortunately, preferred to listen to the advice of strike leaders who told them that "the Government were only bluffing." It remains for the Government now to show that they were not "bluffing," and that the men who joined in this mutiny shall not be permitted to return to the public service.

Britain's Air Victory

THE world a few days ago rendered due homage to the American Commander Read and his gallant crew of the "N.C.-4," for their great feat in crossing the Atlantic in a seaplane. Commander Read and his men, belonging to the American navy, were not competitors for the "Daily Mail" prize of \$50,000 for the first non-stop flight across the Atlantic. They made their flight by easy stages, and they had the assistance of a line of American vessels which were sent out to rescue them in event of their failure, a fact which, in their case, diminished, to some extent, the risks which other aviators had to take. Nevertheless, the flight of the Americans from the United States to England via Nova Scotia, Newfoundland, the Azores and Portugal was at the moment a wonderful achievement, for which they and their nation were deservedly honored.

The Australian, Hawker, and his partner, Grieve, following quickly, attempted a greater feat—a non-stop flight from Newfoundland to England without any of the protective measures which the Americans had enjoyed. For a few hours it was believed that the gallant pair had perished, and the world began to give them the honor due to brave men even when they fail in their purpose. Then came the glad news that, though they had not fully succeeded, they had nearly done so, and that they live to tell the story of their effort. No wonder that their safe arrival in Scotland was hailed with world-wide joy.

And now the feat of Read and his party and that of Hawker and Grieve are eclipsed by the marvellous achievement of Capt. Alcock and Lieutenant Brown, who, in their Vimy Bomber, have made a non-stop flight from Newfoundland to Ireland, a distance of nearly two thousand miles, in 16 hours and 12 minutes, at a speed of over 120 miles an hour! Alcock and Brown win the "Daily Mail" prize and make a record as to speed that will not be easily beaten.

Production and Distribution

Improvement of Both Essential —Co-operation the Means.

By J. W. MACMILLAN.

These are two things which require, for their own sakes, to be on terms of the most cordial friendship. Yet we find them, as a rule, in enmity to each other.

It is obvious that, if there is to be a distribution of wealth, it must first be produced. And that the amount which any one can get is limited by the amount which has been produced. And that, even for those whose share is least, the total quantity to be divided is of importance. The cabin-boy of the pirate ship, who drew a fiftieth part of one single share, hoped for a rich prize even as the Captain did, to whom fell a quarter of the whole. Thus we should expect that all who have any portion or lot in the national enterprise of producing wealth should desire to see the total production increased.

It is equally obvious, however, that the amount of production depends on the character of the distribution. For the production is by the labor of those who share in the product. And if these who labor, or any part of them, nurse a grievance against the manner of distribution their labor will not be hearty and efficient. And angry spirit makes a poor workman.

The times in which we live call for an acceleration of effort in gathering the harvests which human skill and energy may reap from nature's vast and varied fields. Our Dominion finds herself, like other countries, loaded with debt, much of her machinery of production out of adjustment, and her people claiming a higher standard of comfort than ever before. It is evident that we must make more wealth if we are to pay our debts and enjoy the things we covet.

One class of our community sees this with admirable clearness. It is set before us by all that class of papers which represents the owning and controlling interests. One huge organization has advertised the gospel of increased production from the Atlantic to the Pacific. We must grow more, mine more, fish more, manufacture more, export more, if we are to occupy the place we crave in the world of commerce, or, indeed, if we are to have the spread on our tables and the conveniences in our homes which we need to make life comfortable.

THE WAGE-EARNER'S GOSPEL.

On a large portion of our population this exhortation falls dead. These are the wage-earners, who have, on the whole, turned from the hope of individual escape from poverty and have accepted their lot as members of a class, wherein all suffer or prosper together. Their papers preach another gospel, the shorter day and the bigger wage, as the means by which labor may get more of the wealth produced. Little talk here of there being more to divide. It seems to be assumed that there is plenty to divide, if only the division is equitable. The whole effort is to make the amount larger for each worker, and to enlarge the number of workers who participate.

This is one of the evidences, and one of the causes, of the class-antagonism which hot-gospeppers in the economic sphere find is so easy to foment. A picture of a man of evident wealth, living in a handsome house, and riding about the streets in an expensive car, whose message to his workers is "Work harder! Produce more!" is very convincing to an audience who are being daily fretted by high prices and the fear of unemployment. And, on the other hand, the demand of a business agent of a trades union that wages go up and hours go down at the same time, and that

among men who are commonly suspected of limiting their output, kindles the indignation of any active, enterprising, ambitious manager of a business plant.

It is surely desirable that some way should be found to make the owners more concerned about improved distribution and to make the workers more concerned about improved production. It seems clear enough that so long as each refuses to co-operate with the other in improving production and distribution at the same time we are not likely to have peace in the industrial world, and that both profits and wages will suffer.

In the city in which I am writing this article there is being waged an economic battle. Whether it will come to anything more violent it is impossible to tell. But both production and distribution have been halted for three weeks. Several millions of dollars of wages have been unearned and the strikers are that much poorer than they would have been. Factories are idle, stores doing very little, the street cars stopped, the services of mail and express cut down. Everybody is unhappy and wishes it was over.

INCREASED PRODUCTION INCREASED WEALTH.

I have a good reason for refusing to discuss, in a controversial way, the causes and methods of propaganda which lie back of this general strike in Winnipeg. I wish to do no more in this article than to point out what nobody will deny, that it is a capitalization of discontent with the distribution of wealth. Like many other capitalizations the assets are padded, no doubt. But the discontent was there or it had never flamed and boiled in this eruption. The average worker believes that he is not getting a square deal in the division of the wealth he helps to create.

And is he? That is the question for his employer to study. If he wants his factory, or mine, or bank, or railway, or farm, to have a bigger output he had better face that question.

But, as I have said, the question of production lies always behind. The wage-earner has quite as much need to ask himself whether or not there is really enough to give everybody plenty when it is fairly shared by all. It is not an easy question for him to find the answer too. I have better advantages for discovering how much is the annual income of Canada than the average worker has, and I confess that I have had difficulty in getting the facts of the matter. One seldom sees any discussion of the amounts of national wealth and national income.

It is too lightly assumed that we have big surpluses. Whatever the reason be, nearly every discussion of these matters assumes that there is luxury and plenty for everyone if it were divided up equally. The enormous fortunes of a few men are constantly cited in proof. But these men are so few that if their fortunes were divided among the millions of the poor no one would be appreciably richer. The fact is that civilized peoples are just barely out of the era of the deficit and into the era of the surplus. Thanks to invention, discovery, credit and organization the civilized peoples have come to be reasonably safe from famine. And that is about all. If each of us got an even share none of us would get rich.

CANADA'S INCOME IS SMALL.

Taking Sir George Giffen's calculations as a basis it was figured at the opening of the war that the annual income of the Canadian people was about \$2,000,000,000. This would allow \$250

for each inhabitant, man, woman or child. For the typical family of five it would give \$1,250. Not so very much, is it? Of course these figures would be considerably altered if applied to the situation to-day.

But I do not know how to make the alterations which would bring them up to date, and moreover the year 1914 is probably a better year for averaging things upon than the year 1919. Well, that is our production—\$1,250 per family if no family got less or more. Recall prices in 1914, and it will be seen to be little more than enough for decent living. Surely any policy of slowing down on production is ruinous. In the name of the poor, in the name of the underpaid, let us increase our wealth.

One constantly sees statistics as to the great inequalities in the ownership of wealth. They are startling figures, and should humiliate us all. A society which allows its wealth to be so segregated has sinned against its own children. But it is not the ownership of wealth so much as the income which really counts, and the disparity is much less when stated in terms of income. For instance, the railways of the United States represent enormous holdings of wealth. Yet those railways are not earning enough to pay a cent of interest on the stock which represents their ownership. The income from the railways goes largely to the railway employees. It is true enough that ten per cent. of the people in any modern nation own the greater part of the wealth. But it is not true, nor nearly true, that they enjoy the greater part of the income. The actual inequality in human incomes, while shamefully great, is yet much smaller than the average manual worker is led to believe that it is.

MORAL IS "GET TOGETHER."

The moral of this meditation is "Get together!" There is enough goodwill in either capital or labor, if it can make itself heard above the shouting of the apostles of fear and hate, to grapple with the problem of national wealth. As the strike moves on from one development to another in Winnipeg one noticeable feature is letters in the newspapers from strikers calling for conciliation in place of antagonism. The strike has become a revelation of the futility of class warfare. Its destruction does not lead to construction, as its advocates fondly believed and loudly declared. Its results are loss and sorrow, poverty and illness, anger and enmity. If the employers who refuse to their workers the rights of organization and the employees who insist that employment is nothing but exploitation can be made to go away back and sit down while men of a more generous and intelligent type take their place it is not impossible that a way may be found by which there may be plenty for all and for all to share that plenty.

GREEK STEAMER AT MONTREAL.

The arrival of the Greek steamer Ellen, in port last week, from Andros, is further testimony to the international importance of Montreal as a shipping centre. Vessels flying the flags of all nationalities are to be seen at the various docks along the harbor front, and since the opening of navigation this season the foreign visitors, mostly tramp steamers, have included Italians, Dutch, French and Norwegian, as well as a vessel flying the British flag, but built in Germany, Austria and Japan. In addition many United States vessels have passed through the port, and there has been, of course, a predominance of British and Canadian vessels. The Ellen, for which McLean, Kennedy are the agents, came in light, and is berthed at Windmill Point. Captain Condylis and his crew are all of Greek nationality.

Port and Shipping News

C. P. O. S. WISHES CANADIAN
REGISTRY.

LINER FOR CANADA AUSTRALIA ROUTE.

The Union Company announces that an order has been placed in the Clyde for a 14,000-ton liner, to run in conjunction with the Niagara-Vancouver service.

ANOTHER GERMAN FREIGHTER.

The German steamer *Clare Hugo Stinnes*, which reached port last week from Spesia, Italy, light, is another unit of the Kaiser's merchant marine which was taken over by the British after the armistice. She is a big freighter, of 3,099 tons nett, built in Bremen in 1910, and now has London for her port of register. She will load a cargo of flour here for the United Kingdom under the agency of the Furness-Withy Company.

VESSEL COMPLETES MAIDEN TRIP.

The Anchor-Donaldson liner *Saturnia*, which left Montreal on May 30, arrived in Glasgow June 9, according to advices received by the Robert Reford Company, agents. The *Cassandra*, of the same line, reached Glasgow June 8. The *Cairngowan*, a new Thomson line freighter of 3,257 tons nett, is here to the Robert Reford Company on her maiden trip across the Atlantic, after having carried a cargo to Italy from her home port of Leith.

DRY DOCKS AT PRINCE RUPERT.

Dry docks at Prince Rupert, British Columbia, with a capacity of 20,000 tons, and financed by American capital, have begun operations on an extensive scale, according to the report just submitted to the U. S. Department of Commerce by Consul E. A. Wakefield. The dock was constructed by the Grand Trunk Pacific Railway Company and is under lease of the Prince Rupert Dry Dock & Engineering Company.

A contract has been signed with the Canadian Government to build two 8,100-ton ocean freighters of the standard transverse type to cost over \$1,500,000 each. The ships are to be 400 feet long, 52 feet beam, 31½ feet hold depth, speed 11½ knots and developing 2,500 horsepower. They are to be completed within eighteen months. It is the expectation of the officials of the company that this is but the beginning of an important permanent industry in northern British Columbia.

In connection with the shipbuilding plant particular attention is to be given to ship repair work. Full lines of repair ports and replacements for vessels of every type are to be stocked in connection with the repair plant. This will prove a very great convenience to ships in northern waters, as the nearest dry dock is the Government dry dock at Victoria, British Columbia, which is often not available, and the next nearest is at Seattle, 600 miles south.

There are deposits of coal and iron in various parts of northern British Columbia merely waiting developments, and this seems certain to occur within a very short time. Mining activities are more marked to-day than at any time since the war started. Ship construction material will soon be at hand.

Prince Rupert is nearer by about 500 miles to the markets of the Orient and Siberia than any other Pacific port. With a splendidly built transcontinental railway line for conveying merchandise from the Atlantic seaboard and interior points to this natural shipping port it is certainly well within reasonable limits to predict that Prince Rupert is destined to become one of the greatest of the Pacific ports.

SPECIAL CANADIAN RATES.

At the special request of the Canadian mission in London the Elder-Dempster Steamship Company have made special rates to ports in the Union of South Africa for merchandise purchased in Canada. This information is contained in a cablegram received by Mr. Lloyd Harris, head of the mission in London.

NON-TRANSFER REGULATION.

Canada is taking similar action to that recently legislated by Great Britain to prevent the sale or transfer of shipping to foreign countries. Under the new proposed legislation, of which the Ministry of Marine and Fisheries gave notice in a resolution a week ago, it is proposed "that a transfer or mortgage, or transfer of a mortgage, of a British ship registered in Canada to a person not qualified to own a British ship, or to a foreign-controlled company, shall not have any effect until the same is approved by the Minister of Marine and Fisheries."

U. S. TITLE TO GERMAN SHIPS.

America's title to interned German ships appear to be somewhat endangered. Complications in the shipping question, which appeared easily solvable six weeks ago, are tying up the final award to America. These disputes involve France, Italy, Japan, and Brazil. Italy apparently is providing the chief obstacle, though without furnishing any reason. Signatures of the British and French were obtained several weeks ago to an agreement for the ships seized in her ports. Italy also announced her readiness to sign, but when it came to affixing her signature she always held off on some pretext or another, without denying the propriety of America's position.

MORE PAY FOR WHARF CHECKERS.

Checkers in the port of Montreal will receive 50 cents an hour for day work and 55 cents an hour for night work, with a ten and nine hour day respectively, under a new agreement just entered into between the Steamship Checkers' Union and the various steamship companies. The working day will be from 7 a.m. to noon, and from 1 p.m. to 6 p.m., while the night shift will be from 7 p.m. to 11 p.m. and midnight to 5 a.m. Coopers and gearmen under the agreement will receive 49 cents an hour for day work and 54 cents an hour for night work, with double rates on Sundays for all workers. The agreement is retroactive with respect to wages to May 30.

C. P. O. S. CHAIRMAN HOME.

Mr. G. M. Bosworth, chairman of the Canadian Pacific Ocean Services, who has been over in England for some weeks, returned on the *Melita*. "The chief problem connected with shipping on the other side," he said, "is that of labor. The strikes are constantly holding up ships, and I have just received a cable saying that two of our ships are detained owing to this cause." Mr. Bosworth stated there was nothing new arising out of his visit overseas, which had been for ordinary business. It had already been announced, he said, that the C.P.O.S. were building some ships for the St. Lawrence traffic. He confirmed the news already received unofficially from England that Mr. E. T. Stebbing, who has for the past three years been general agent, passenger department, at New York, now becomes passenger traffic manager for Great Britain and continent at Liverpool, vice H. S. Carmichael, resigned.

What is hoped to prove the basis of Canada's mercantile marine is reported from London. It is understood that the Canadian Pacific Railway Company has applied to the Government to have its ships transferred from British to Canadian registry while still retaining the same privileges. As the Government is endeavoring to induce shipowners in this country to transfer their ships from British to Canadian registry it is thought that the wishes of the C. P. R. will be met without any difficulty.

Canada, if it is ever to attain its status as a great nation, must develop its shipping facilities and ultimately have a merchant marine of its own. If the Canadian Pacific takes the first step, it is hoped others will follow. It is of course the only purely Canadian company involved, and if any of the other steamship concerns decided to follow suit, a division of their fleets between English and Canadian registry would be necessary. However, there are all sorts of possibilities in the shipping world and the organization of a new company which aims to handle Canadian trade is not the least of them. Among the advantages which would accrue to the Canadian Pacific under Canadian registry would be better control of their shipping space, fifty per cent. of which is still used by the British Ministry of Shipping.

'NUFF SED.

A correspondent sends us a cutting from a Mexican paper to the effect that an excellent yarn (true) is circulating in local Allied circles. The chief of a large German house in this city, recently cabled from New York City, to a well-known fire insurance agent here, asking why the British companies refused to insure his firm, considering the fact that its name had been removed from the "Black Lists." The report is that the agent in question responded by sending the German a copy of the celebrated Hymn of Hate!—Manchester Policy Holder.

HEARD ON THE STREET.

That one cure for price conditions is greater production.

That sentiment has turned bearish and irregularity may be anticipated.

That the new British Loan has been officially dubbed the "Joy Loan."

That the stock market presents many uncertainties at the moment.

That the market will be materially benefitted by a return to lower levels.

That a little more conservatism will be shown on the stock markets for some time to come.

That the tightening of money after the long advance on the market, marks the end of the "joy-ride."

That if conditions don't improve, application may have to be made for a League of Nations mandatory for Canada.

That there is no abatement in the continued advance of commodity prices and as a consequence an uneasy feeling is being engendered in some quarters.

That a bond flotation of the newly-organized Ames Holden Tire Co., which is to have a plant at Kitchener, Ont., will be one of the next in the industrial line.

Trade and Commerce

DEMAND FOR TIMBER LIMITS.

The Lake Superior Corporation is negotiating to sell a large section comprising 682,000 acres of pulp lands owned by the Corporation and its controlled Algoma Eastern Railway Company. Under present prosperous conditions of the pulp and paper industry there is a keen demand for limits, and the Corporation should have no difficulty selling its holdings at a good figure. Negotiations have been in progress with the Spanish River Company, the plants of which are advantageously located to handle timber from the limits.

SEVEN PACKING COMPANIES MERGE.

The merger of seven packing companies, announced several days ago, has taken permanent form, under the name of the Allied Packers, Inc. It is asserted that the concern will have an output which will be the sixth largest in the country, ranking next to the so-called "big five," in the packing industry. The concerns consolidated in the new company are the C. Klinck Packing Company, of Buffalo; Parker, Webber and Co., of Detroit; F. Schenck, Sons & Co., of Wheeling, W. Va.; W. S. Forbes and Co., of Richmond, Va.; The Macon Packing Co. of Macon, Ga., and the largest packing company in Canada, which has five plants, and is believed to be Matthews-Blackwell Co. The gross business of the companies participating in the merger amounted to approximately \$165,000,000 in 1918.

TRADE WITH SOUTH AFRICA BROADENS.

"Though the percentage share of Canada in the import trade of South Africa was not increased," says Mr. H. K. Vere-Hodge, in reference to this country's trade with the Union of South Africa, "Canada has continued to furnish us with an important range of articles far more varied in character than in pre-war times. This is in a great measure due to the growth of new industries, and the increased manufacturing capacity of Canadian factories brought about by war conditions; it is also in a great measure due, doubtless, to the difficulty of drawing upon old sources of supply for many manufactured goods, and to the alert representation of Canadian commercial interests.

"There is no doubt that the total value from Canada would have been much larger even than it has been (namely, £941,621 in 1918), but for the decrease in the importation of foodstuffs into the Union. In 1913 Canada furnished foodstuffs to the value of £464,214, as compared with £29,232 in 1918. In other words, foodstuffs comprised 54 per cent of the total value of imports from Canada in 1913, as against only 3 per cent in 1918.

"Amongst articles of Canadian manufacture introduced there were in addition to agricultural implements and machines, many goods similar in character to those previously imported from the United States and Europe, such as cutlery (chiefly razor blades), rubber shoes, nails and screws, baling wire, steel bar, wire rope, enamelled ware, horseshoes, iron pipes, lampware, wheelbarrows, linseed oil, corks and electric cable. Large increases also were noticed in tools, spades, and shovels."

In connection with the above statement it is perhaps well to mention here, says Trade Commissioner W. J. Egan, that Mr. Vere-Hodge's reference to the total imports from Canada is on general merchandise and for the Union only. The actual imports from Canada for the Union, including railway material, telephone and telegraphic supplies for the Union Government, is

to a value of £1,235,164, an actual increase over the year 1917 of £257,495, and for British South Africa, the imports from Canada for last year totalled in value £1,343,830, an increase of £354,332 over the previous year. The above figures speak only of imports received from Canada, as the actual exports from Canada for British South Africa in the twelve months ending December, 1918, were to a value of \$9,704,215, which is an increase over the year 1917 of \$4,812,689. The difference is due to losses and accidents at sea. Last year's wonderful increase in export from Canada to South Africa shows the great field there is in South Africa for the supply of iron and steel. Canadian engineering plants will find a big and growing demand in manufacturing and mining machinery, as well as in mining and railway material of all kinds.

CANADIAN EXPORT PRIVILEGES.

A cablegram from the Secretary of State for the Colonies to the Governor General of Canada, dated June 4, says, referring to the cablegram of March 12, announcing the removal of all restrictions on the importation into the United Kingdom of goods, the manufacture of British Dominions, except in the case of gold and spirits other than brandy and rum and hops, the Board of Trade has decided to accept as produce or manufacture of the British Dominions goods which owe at least 75 per cent of their total value to Dominion or Colonial labor and materials. It is not contemplated, however, that so high a percentage should be applied for the purpose of preference. This means that in order that Canadian manufacturers may enjoy the privilege of exporting goods to the United Kingdom, free from the restrictions imposed on the manufacturers of foreign countries, they must make a declaration in each case that 75 per cent of the total value is due to labor and materials of Canada, or some other part of the British Empire.

TOBACCO DEALERS ORGANIZE.

To prepare for the general tariff revision promised by Sir Thomas White in his budget speech last week, the Canadian tobacco industry was organized last week into the Dominion Cigar and Tobacco Association. The organization meeting was held at the Windsor Hotel, Montreal, and the manufacturing, wholesale, jobbing and retail interests of the country were well represented. The new association, it is stated, will work for tariff revision which will bring down the present prices of smokes to the smoker, present Government imposts, both in customs duties and excise, representing one of the heaviest costs of tobacco to the consumer.

All branches of the industry are represented in the association. The officers elected were: President, Col. J. Bruce Payne, Granby, Que. vice-presidents Tobacco division, Mr. J. Pickard, Rock City Tobacco Co., Limited, Quebec; Cigar manufacturers division, Mr. R. Grothe, L. O. Grothe, Limited, Montreal; Leaf packers and brokers, Mr. C. S. Spriesser, Montreal; Wholesalers and jobbers' division, Mr. N. L. Green, Regina, Sask.; Secretary-Treasurer, C. S. Richardson, Toronto.

Work of organizing the retailers in the different Canadian centres will be started at once. Plans for a tariff policy, to be presented to the promised tariff commission, will be prepared at once, arrangements being made for subsequent meetings in Montreal and throughout the country.

Representatives of the different branches of the trade were present from Montreal, Hamilton, Toronto, London, Quebec City and various Quebec centres of tobacco packing, manufacturing and retail trade.

Men of the Moment

IMPERIAL BANK DIRECTOR.

Mr. Frank Rolph, who has been elected a director of the Imperial Bank, is head of the firm of Rolph, Clark & Stone, lithographers, Toronto. Mr. Rolph is one of the best known business men in the Queen City, and in addition to his business activities, has been prominent in war work of various kinds.

MR. LORNE C. WEBSTER.

Mr. Lorne C. Webster, who has been elected a director of the Merchants' Bank, is one of the best known among the younger business men of Montreal. He is a director of the Nova Scotia Steel & Coal Company, president of Holt Renfrew & Co., and connected with a half score other financial and industrial corporations.

CHARGED WITH FRAUD.

Grant Hugh Browne, who has been charged with fraud in munition contracts by the United States Government, is a well known American promoter. He has also large interests in Canada, being president of the Steel & Radiation Company of Toronto, a director of the Page-Hersey Iron Tube & Lead Company, Toronto, and president of the United Cobalt Exploration Company.

LABOR MINISTER IS BUSY.

The Honorable Gideon Robertson, Minister of Labor, who has been given the task of settling the Winnipeg strike, has been head of the Labor Department for some two and a half years. However, he holds a seat in the Senate instead of in the Commons, and in that way is not responsible to any constituency. Mr. Robertson was a telegraph operator, and at the same time was active in labor circles, working his way up to the Chairmanship of the Order of Railway Telegraphers. He is the first labor representative to head the Labor Department in Canada.

JOURNALIST, SOLDIER, KNIGHT.

Major-General Sir E. W. B. Morrison, who has just been knighted, was formerly a newspaper man, but dropped the pen for the sword, first in the South African War, and again in the Great War which has just closed. General Morrison commenced his journalistic career in Hamilton, later going to Ottawa, where he was editor of The Citizen. He specialized in the Artillery Branch of the service, and won distinction in South Africa as an artillery officer. He went overseas with the first contingent in 1914 as Lieutenant-Colonel, and ended up as General Commanding of the 5th Canadian Division in charge of artillery. As the Canadian artillery was probably the best overseas, much of the credit for its efficiency is due to the good work performed by General Morrison.

AUTHOR OF THE FISHER BILL.

The Right Honorable W. H. Fisher, who is said to be slated for the post of British Ambassador to Washington, is president of the Board of Education, and one of the strong men of the Coalition Cabinet. He was born in 1853, educated at Oxford, and studied law. For several years he was private secretary, first to Sir Michael Hicks-Beach, and then to the Honorable A. J. Balfour. Later he held a number of minor ministerial posts, working his way up to full cabinet position. In turn he has been President of the Local Government Board, Chancellor of the Duchy of Lancaster and now head of the Education Department. In the latter sphere he has done excellent work, practically re-organizing the whole British Educational System.

What the Companies are Doing

BETHLEHEM DIVIDEND CUT.

The Bethlehem Steel Corporation, like other steel companies, has realized poor net earnings for the current quarter and it is not likely that dividends will be earned.

Directors were justified in declaring 2 per cent. quarterly on the \$60,000,000 common stock at the April meeting, as earnings in the first quarter, due largely to shipbuilding returns, were fairly good.

The Bethlehem board is a conservative body and the consensus of opinion is that the present quarterly 2 per cent. rate will not be maintained if profits fail to fully cover common dividend requirements. It would not be surprising if the extra dividend was eliminated at the meeting next months and only the regular 1½ per cent. dividend declared. But this is a question to be decided by the board of directors. Bethlehem Steel is strong financially and it is the object of the management to keep it in a strong cash position until the future is more certain.

Dividend charges last year aggregated \$9,386,160 and interest charges, including proportion of discount on bond and notes issues, \$9,748,000, making total interest and dividends of more than \$19,000,000.

Now that war business has been eliminated, it is the object of Bethlehem to get down to a peace basis, liquidate its indebtedness to the lowest level possible and conserve cash resources. This, and small earnings, a natural result of the ending war—are the developments that have created the feeling that the Bethlehem directors may follow the policy of the United Steel Board and eliminate all extra common dividends at their meeting next month.

MAPLE LEAF PROFITS LESS.

Another satisfactory year is reported by the Maple Leaf Milling Company for the period ended March 31st last in its financial statement issued last Thursday. Though the close of the fighting brought a temporary cessation to the buying of flour for export, which resulted in the closing down of Canadian flour mills for several months early this year, the Maple Leaf Company reports net earnings of \$929,105, compared with \$1,021,266, the previous year and \$738,644 in 1916-17.

It will thus be seen that, despite the partial close-down, the year was but slightly less satisfactory than the best year in the company's history. A study of the report, however, shows features which are obviously the result of the uncertain condition of trade during the early part of this year, when the market for flour was practically non-existent. For example, the inventory of grain, flour, feed, etc., has gone up to \$4,749,000, compared with \$1,999,000 a year ago, while bank advances are similarly increased to \$4,675,000, compared with cash in bank a year ago of \$346,000. Those amounts have since been reduced by about \$1,500,000.

Current assets now exceed current liabilities by about \$2,350,000, compared with \$1,100,000 last year. Dividends on preferred stock were unchanged at \$175,000, while dividends on common were \$600,000, compared with \$562,500 in the previous year. The balance carried forward this year is \$1,568,545, compared with \$1,572,508 the year before. Contingent reserve stands at \$457,937, compared with \$611,539, but depreciation reserve has been increased to \$750,000 from \$500,000.

Investments, which doubtless include large holdings of Victory bonds, have risen to \$2,545,000 compared with \$390,000 last year. Good will and trade marks are unchanged at \$229,660 and total assets have advanced from \$8,802,000 to \$13,364,000.

BRAZIL'S EARNINGS UP.

Gross earnings of the Brazilian Traction, Light & Power Company for April aggregated 9,208,000 milreis as compared with 8,330,000 a year ago, an increase of 878,000.

A feature of the monthly earnings report was the decrease in the operating expenses, the first for the year, expenses at 4,112,000 being down 127,000 milreis, leaving net earnings at 5,096,000, an increase of 1,005,000.

The aggregate gross earnings for the year to the end of April were 35,032,000, and net earnings were 18,277,000, an increase of 2,979,000.

RAIL EARNINGS HIGHER.

Traffic earnings of the three principal Canadian railway systems for the first week in June aggregated \$5,404,844, an increase of \$127,596, or 2.4 over the corresponding week a year ago.

Of the three roads reporting, the Canadian National showed the only decrease for the week, one of .5 per cent.

Following are the earnings for the week with the changes from a year ago:

	1919.	Inc.	P.C.
C. P. R.	\$2,957,000	\$111,000	3.9
G. T. R.	1,119,297	106,816	10.5
C. N. R.	1,328,547	*89,220	.5
Totals	\$5,404,844	\$127,596	2.4

*Decrease.

TEXTILE COMPANIES PROSPER.

The statement made recently by Sir Charles Goreton at the annual meeting of the Dominion Textile Company to the effect that 1918 had been a phenomenal year in the textile industry the world over, is borne out most strikingly in a survey of the dividend declarations of English companies contained in the Manchester Guardian of May 20 last. These are taken to indicate that the phenomenal prosperity of the Canadian industry last year has its counterpart in the Manchester district.

The list includes the following:

Gloewick Spinning Company, Oldham—Quarterly interim dividend of 1s and bonus of 1s per share, or equal to 20 per cent. per annum.

Raven Spinning Co., Chadderton—Quarterly dividend of 1s 3d and bonus of 1s 3d per share, equal to 20 per cent. per annum.

Wye Ring Spinning Co., Shaw—Dividend of 1s and bonus of 2s 6d per share, making 4s 6d for the half year, or at the rate of 90 per cent. per annum.

Rutland Spinning Co., Shaw—The directors have decided to add 20s per share to the company's capital, making the share £4 paid, equal to 33 1-3 per cent. interim.

Empire Spinning Co., Heyside, Oldham—Dividend of 2s 6d and bonus of 10s per share, making £1 2s 6d for the half year, or equal to 90 per cent. per annum.

Grimshaw Lane Spinning Co., Middleton Junction—Dividend of 22s 6d per share, making 45s for the half year, or equal to 72 per cent. per annum.

Iris Ring Spinning Co., Hathershaw, Oldham—Dividend of 2s 6d per share, making 7s 6d for the half year, or equal to 75 per cent. per annum. A bonus call of 5s per share is also being added to the capital out of the reserve fund, making the shares 25s paid. This company has paid the same dividend rate and added to the value of its capital stock to a similar extent for the past three years. The dividend is now equal to nearly 300 per cent. on the old basis.

GEN. MOTORS CORP. INCREASED.

Stockholders of the General Motors Corporation at a meeting in Washington last Thursday gave a vote of approval to the action of the directors in increasing the capital of the Corporation from \$370,000,000 to \$1,020,000,000. The total capital is thus divided: Debenture stocks, \$500,000,000; common, \$500,000,000; preferred, \$20,000,000.

GRAND TRUNK RAILWAY.

Summer Service Between Montreal and Portland.

Commencing June 26th, 1919, from Montreal, and June 27th from Portland, Me., night trains between Montreal and Portland will arrive and leave from Union Station, Portland. Day trains will arrive and leave from Grand Trunk Station, Portland. Trains leave Montreal (Bonaventure Station), 8.30 a.m. daily, and 8.20 p.m. daily. Cafe parlor car on day trains, sleeping cars on night trains.

ENCOURAGING PROSPECTS FOR CONVERTERS' CO.

There was a fairly large representation of shareholders at the annual general meeting of the Canadian Converters Company, Limited, which was held at the head office, Montreal, on Wednesday.

James R. Gordon, who occupied the chair, in his remarks, pointed out that the company had experienced a successful year, and that the prospects for the current year were encouraging. Some good enquiries for spring goods have already been received, and the expectation is that business will be as good as that of last year. Taking into consideration the fact that prices were as high, if not higher, than prevailed in 1918, the outlook was good.

The board of directors was re-elected as follows:

James R. Gordon, president; James N. Laing, vice-president; Thos. J. Rodger, John Baillie, J. H. Roy, J. M. Mackie, and G. N. Brooks.

W. I. ELECTRIC MEETING.

The annual meeting of the West India Electric Company which had been adjourned was held in Montreal last week, when the shareholders approved of the appointment of an auditor for the current year, this having been held in abeyance at the general meeting on March 12 last, when the report of the company was submitted and directors elected for the ensuing year.

The president, James Hutchison, who has recently returned from a visit of inspection of the company's properties in Jamaica, stated to The Gazette recently that the earnings for the first three months of 1919 constituted a new high level in the history of the enterprise, and continue to show very satisfactory improvement. The increase, he said, is keeping well in pace with that in operating expenses the company not experiencing the conditions common to traction and power concerns of Canada and the United States, owing largely to the employment of native labor.

Materials, Mr. Hutchison stated, are still excessively costly, but the company had been fortunate in having its water-power development in good order at a time when coal was scarce and very expensive, this commodity selling at around \$16 per ton on the Island.

Business conditions generally in Jamaica, he said, are prosperous and there are many opportunities there for Canadian trade. Planters are much encouraged over the preference to be given to outlying parts of the Empire by the British Government, and are now going in for sugar growing more than in the past. Owing to the tropical storms common on the Island, banana growing, although at times highly profitable, is also hazardous, and planters are abandoning this occupation for the safer one of cane sugar growing.

World of Finance

N. Z. HAS BIG DEBT.

The war has added £81,000,000 to the national debt of New Zealand, which approximately amounts to £170 per head of the population. The national wealth of New Zealand is equal to £400 per head, and the bank deposits to £72 per head.

CAPITAL SAFE IN QUEBEC.

As soon as the present wave of industrial unrest which is sweeping over Canada shall have been passed, it is proposed to place in the Province of Quebec one hundred million dollars for immediate investment, according to Hon. Walter Mitchell, provincial treasurer, in the course of an address at Sherbrooke. Hon. Mr. Mitchell stated that prominent financiers in New York had told him that they and other capitalists were well satisfied with affairs in Quebec, and the prospects for safe investment, but were awaiting until the present labor disturbances had been settled and the country became normal.

BRITISH LOAN INNOVATIONS.

A new feature in the new British loan is the introduction of the principal annual drawings for redemption, whereby the holders of drawn bonds received a bonus amounting to fifteen per cent. The loan is in two parts. One is a long date funding loan and the other is in the form of "victory bonds. This latter has never been a feature of British loans. There is a limit fixed to the amount the public will be asked to subscribe. The lists will be open for about four weeks and the aim is to beat the record created by the war victory loan which realized over one billion pounds. The ideal sum would be about one and a half billion pounds as this amount would cover the whole floating debt.

BRITISH LOANS HELD BY NON-RESIDENTS FREE FROM TAX.

The bonds of both issues of the new Victory Loan will be exempt from all British taxation if they are in beneficial ownership of persons non-resident in the United Kingdom or Ireland. The bonds of either issue will be accepted under certain advantageous conditions as payment for death duties.

The Government will undertake to set aside at the close of each year a sum equal to 2¼ per cent. on the nominal amount of the bonds originally created, the balance of which, after the payment of interest and other charges, will be devoted to a sinking fund for the funding loan and the annual drawings on the victory bonds. For instalments, all time payments will be extended to January.

COLLECTING TAX ARREARS.

A total amount of \$2,310,009 was collected on 1918 arrears on the realty tax during the period between January 1 and June 1, according to figures available at the City Hall, Montreal. The amount of 1917 arrears collected during the same period last year was \$1,766,236, an increase of \$543,000. This increase, however, does not indicate abnormal conditions. The collections this year were made on 1918 taxes, the realty tax being 1.35 per cent, while the collections last year were on 1917 taxes, when the realty tax was only 1 per cent. Again, the 7 per cent interest charge introduced in 1918 has stimulated payment of arrears. In addition to the \$2,310,000 collected on 1918 arrears, the sum of \$435,436, representing arrears on 1917 taxes, was also collected during the last five months.

TO AUTHORIZE ISSUE.

A special meeting of the common shareholders of Nova Scotia Tramways & Power Co. has been called for June 24 at Halifax, for the purpose of authorizing an issue of \$2,000,000 of the company's unsecured three year notes, of which half is to be issued as soon as approved by the Public Utilities Commission of Nova Scotia.

HURTING CANADA'S CREDIT.

A prominent business house in Toronto last week received the following advice from the manager of its Chicago branch: "The Chicago Clearing House has just made a ruling that on account of the strike situation in Canada it will not accept Canadian cheques except for collection. My object in writing you is to ask if you will not, in sending my commission cheques, send a New York or Chicago draft. Otherwise I shall not get credit in my bank for at least ten days after your cheque is deposited."

FLAX-SPINNERS BONDS.

An issue of \$150,000 of seven per cent. first mortgage 15-year bonds of Flax Spinners, Limited, is being put on the market by Graham, Sanson and Co., Toronto. The bonds are dated April 1, 1919, are due April 1, 1934, and are in \$500 and \$1,000 denominations. The selling price is 102.35 and interest, yielding 6% p.c. Flax Spinners, Ltd., was recently formed as a subsidiary to Dominion Linens, Ltd., which owns all the stock. The plant of each company is located at Guelph, Ont., and the output of this pinning company is to be sold to Dominion Linens, Ltd. The latter company guarantees the present bond issue.

SMITH PAPER BONDS OVER-SUBSCRIBED.

It is understood that the recent public offering of \$800,000 six per cent first mortgage bonds of Howard Smith Paper Mills, Limited, has been oversubscribed. In connection with the gossip on the likelihood of a dividend resumption for the common stock, reports were to the effect that a distribution would likely come earlier than the fall, as suggested. One rumor mentioned 3 per cent for the half year, thus placing it on a 6 per cent basis. Three distributions of 2 per cent at quarterly intervals were made, two in 1917 and one in 1918, but it was not admitted officially that the stock was on an 8 per cent basis, although the Street thought so. It is now said that the earnings applicable to the common are running at the rate of well over 20 per cent per annum.

PROVINCES TO BORROW AROUND \$50,000,000.

The Monetary Times estimates Canadian provinces have to borrow about \$50,000,000 this year to carry out announced programs. Loans up to May 31 total:

Provinces.	Amount.
British Columbia	\$3,000,000
Alberta	1,000,000
Saskatchewan	3,000,000
Manitoba	3,080,000
Ontario	10,000,000
Quebec	1,625,000
New Brunswick	1,450,000

Total \$23,155,000

Estimated revenue and expenditure follows:

	Est. rev.	Est. exp.
British Columbia	\$10,209,960	\$11,071,113
Alberta	9,362,470	9,343,309
Saskatchewan	9,754,445	9,343,309
Manitoba	8,450,400	8,377,119
Ontario	18,408,428	13,213,906
Quebec	10,449,393	10,399,345
New Brunswick	2,064,830	2,054,187
Nova Scotia	3,229,896	3,223,327
P. E. I.	528,166	527,423

Totals \$72,457,988 \$67,553,038

Scissors and Paste

ON WITH THE DANCE!

The Midas curse is on the country—and well did Midas deserve his ass's ears. Never was there such evidence of prosperity, and never was there more dissatisfaction. All prosperity is relative. If the people higher up are allowed to go on piling up their surpluses and wallowing in ever-increasing luxury, naturally their victims lower down will not consent to be left out entirely in the cold. It is time for someone to call a halt to the dizzy dances—may that someone be the government.—Hamilton Spectator.

STRIKES.

The stories of sympathetic strikes, soviets, etc., in Canada during the past week have been truly horrific, but we are inclined to believe they have been overdrawn. The New York Times, in an editorial reviewing the strike, calls it a revolution, but testifies to the good order maintained. Latest reports show Eastern unions averse to the strike, negotiations going on in Winnipeg, and other signs of subsidence of the trouble. It has been an unusual series of labor troubles arising from the increasing cost of living.

Canada is too well off to waste her substance on riotous soviets. R. H. Coats, Dominion Statistician, sets the country's wealth at \$17,000,000,000, these figures being arrived at by inventory method. Great trade opportunities are opening in various parts of the world, and manufacturers have had a profitable year. Foodstuffs, dry goods and leather are advancing to prices beyond those during the war, however, and employers might as well make up their minds to a permanent adjustment of wages to a new level.—N. Y. Commerce and Finance.

DON'T GO TOO FAR IN CANADA.

The Canadians have fought in the war with a certain old-fashioned elemental energy, an Elizabethan gayety of danger. The fighters have come back to a nation worthy of them. Behind their awakened world-wisdom, tolerance and delight in action, their national consciousness and their easy humor and insouciance, there is an impregnable something which the architects of disorder may well fear. In Canada a wise person, decently subject to the instinct of self-preservation, will be careful not to go too far. As a blusterer he may amuse. He may even make himself considerably disagreeable to the majority of his fellow citizens; but he has to be careful. The easiest-going of men are likely to be the most resolute and implacable when you have irritated them a little too much.—New York Times.

SCHEIDEMANN'S JOB.

Chancellor Scheidemann seems to have the correct idea of his job. It must be his part to protest, with all the declamation that is in him, that he never, never, never will throw Germany's bleeding form to the Allies. It is the only thing a chancellor can do. He has practically to give up all other work and think of names to call the peace treaty. It does not matter that he might, if he had it in him, be more constructively employed. The pressing demand is that the treaty be denounced. It is soothing to the people, who have almost no other pleasures now that looting Belgium and French towns is ended. They collect in crowds, call for the chancellor, and demand that the treaty be denounced. He does his best, of course. It is weary work, for he scarcely has time to change his wilted collar when the crowds are back to hear if he has thought of anything new.—Kansas City Star.

Ticker Talks

As was anticipated the suggestion comes from Toronto that the Senate be "locked-out."

The ex-Kaiser has still a few friends in Canada and they are not all in internment camps.

Some of the strikers may excuse themselves by saying that it is too hot to work anyway.

The Winnipeg strike may be broken, but the "broken parts" seem to be of considerable size.

Jesse Willard will never hit Dempsey as hard as the Rt. Hon. H. H. Asquith has hit Lord French.

If it is any consolation to Canadian consumers, it may be stated that in Buda-Pesth butter costs \$30 a pound.

The Government says "that man O'Connor" is not available to act as counsel to the Cost of Living Committee.

"Back of the Calgary Strike is broken," reads a headline. It is well known that anyone with a broken back can't live very long.

"Dairying oppose higher rate on milk" was a misleading headline as it was only an increase in carriage rates to which the dairymen objected.

The ex-Crown Prince prognosticates another war in ten years. Maybe, but it won't be "Little Willie" who will order the attack on Verdun next time.

The Labor Gazette reports a decrease in the cost of the family budget for April. Nevertheless, such a report doesn't make the cost of living any less.

It is not to be wondered at that taxes are so heavy when it is known that a one-time Cabinet Minister spent nearly \$28,000 on repairs to his private car.

Montreal wants two blades of grass to grow where but one grew before, therefore a number of citizens were arrested for sitting on the grass in the public parks.

The Dominion Government has a rent problem too. Last year it cost the Government \$601,843 in rents for various buildings chargeable to the war appropriations act.

Vienna newspapers are demanding punishment for speculation in foodstuffs, which is bringing the population to the verge of starvation. In some respects, it appears, Austria is ahead of Canada.

It is argued in some quarters that the League of Nations is an insurance for the British Empire, whereas the idea really is to make the whole world as united and harmonious a whole as the British Empire is.

This is a nasty one: A speaker at Hamilton the other day declared that "the deportation of agitators from the country would remove the 'cream of the Scotch' from Canada."

Dr. Bernhard Dernburg, German Minister of Finance, advocates a League of Nations loan to enable European nations to recover their economical equilibrium. Sounds as though the doctor had lost his cerebral equilibrium.

"Don't let Germany win the war through the United States Senate," is the slogan of a national campaign that has been started to defeat the Knox resolution which calls for the separation of the League of Nations from the Peace Treaty.

BACHELOR GIRL COMMUNITY.

Six London, Ontario, bachelor girls have placed instructions with a local architect and builder to build cottages for them on a plot of ground secured in the southeastern section of the city. The girls stipulate that the houses shall face each other, circling a small park plot which will be common property. Each house will have a living room, dining room, kitchenette, bath and two bedrooms, and will be equipped with a separate furnace. The girls, who has disclosed their identity only to the architect and builder, announce that all intend to go through the world without the aid—or hindrance—of husbands. If they find others like-minded, they are ready to admit them to the charmed community, but it is probable that any change of views on matrimony will bring expulsion to the waverer.

DIVIDENDS.

Ottawa—Ottawa Traction regular quarterly 1 per cent, payable July 1 to holders of record June 15.

Montreal—Imperial Tobacco Co. of Canada, Ltd., interim 1½ per cent on the ordinary shares, payable June 27.

Ottawa—Ottawa Car Manufacturing regular quarterly 1 per cent, payable July 1st to holders of record June 15.

Montreal—West India electric regular 1¼ per cent for quarter ending June 30, payable July 2 to record of June 25.

Montreal—Canadian Cottons, 1½ per cent, preferred 1½ per cent, both payable July, to shareholders of record June 23.

Hamilton—Dom. Cannery, regular quarterly 1¼ per cent on preference, payable July 2 to record of June 21. Books close June 23 to 30.

Montreal—Canadian Car and Foundry regular 1¼ per cent on preferred for quarter ending June 30, payable July 10 to stock record of June 26.

Montreal—Intercolonial Coal 3 per cent on common and 3½ per cent on preferred for half year ending June 30, payable July 1 to record of June 21. Dividends of 2½ per cent and 3½ per cent on common were paid on July 31, 1918, and 3½ per cent on Feb. 5, 1919.

THE BRITISH POINT OF VIEW.

There are great possibilities open to the manufacturers of Great Britain to secure business in Canada, says the London "Financier" and continues to explain why. "The Dominion purchases annually from the United States materials and merchandise to the value of about £75,000,000.

A large proportion of this amount might be supplied from Great Britain if the British manufacturer were to adopt aggressive methods to secure Canadian trade.

It is a fact that under present conditions a great many classes of merchandise can be manufactured in Canada at lower cost than in Great Britain. In order, therefore, to overcome this high cost of home production, and to meet the competition so close at hand in the United States, many British firms are finding it to their advantage to follow the example of G. and J. Weir, Limited, of Glasgow, in establishing branch manufacturing plants in Canada.

The Canadian Government, the municipalities of Canada and the business community in the Dominion will all welcome their advent with open arms. In many cases Canadian towns and cities will offer special concessions in the form of free building sites, and in many cases exemption from taxation.

Newsy Notes

It is reported that Hon. C. J. Doherty will sign the peace treaty for Canada.

The C.P.O.S. liner "Scotian" is held up at Liverpool by striking ships' stewards.

The German civilians and American soldiers are having frequent clashes in the Coblenz district.

The Calgary diocese of the Anglican Synod has passed a resolution condemning the Alberta Liquor Act.

Admiral Kolchak is reported to have refused the Allies' offer of conditional recognition of the Omsk Government.

The Allies have refused to consider the request of Germany to become mandatory in certain of its former colonies.

It is proposed to reduce the shares of the Marconi Wireless of Canada from five dollars to two dollars and a half.

Persia is asking an indemnity of nearly four billion francs on account of fighting which took place in that country.

Thirty-one thousand people have paid their income tax. Twenty-four have incomes above one hundred thousand dollars.

The Canadian Manufacturers Association will take a strong stand against the suggestion made in some quarters to nationalize the C. P. R.

Following the serious race riots caused by the presence of African negroes in England, it has been decided to intern them till they are repatriated.

The return of 2,000 former officers and sailors taken from German vessels seized by the United States at the beginning of the war, will begin about July 1st.

Lloyd George has replied to the South African deputation that Great Britain cannot take any action which would mean the disruption of the Union of South Africa.

The special committee of the House investigating the Civil Service will ask that hours of labor be more stringently kept, and that fewer days of leave be granted.

During 1918 fire losses in the United States amounted to \$290,000,000, the greatest in any year except 1906, when the San Francisco earthquake and conflagration occurred.

Preparations are being made to start the Canadian Government steamship service between Vancouver and Halifax during the coming month.

Amendments to the Canadian shipping Registry laws will shortly be proposed with a view to inducing Canadian shipowners to transfer their tonnage from British to Canadian registry.

Guelph needs domestics and factory workers, and is looking to England for them, the secretary of the Chamber of Commerce having written to the British Board of Trade for surplus female labor there.

The amount of shipping through Canadian ports controlled by the Canadian Director-General of the British Ministry of Shipping has been greater during the first five months of 1919 than during all the previous year.

CANADA'S TEXTILE INDUSTRY

From Fleece to the Finished Fabric

(SECOND ARTICLE.)

Washing—Wool Sorting—Grades & Classifications
—The Dyeing of Wool—Picking—Carding—
Beaming — Felting — Gigging — Finishing
— Old Time Dyeing Methods

Washing Wool.

In the manufacture of woolen goods, the proper washing of the raw fibre is of the utmost importance, because upon this manipulation depends the success of the subsequent operations in the manufacture of the goods as well as in the final dyeing. This applies especially to imported wool which is seldom washed in a proper manner. A second washing of the wool is highly injurious, as it makes it rougher and harder besides felting it. Diligent inquiries to ascertain the cause of this occurrence have led to no definite results in the way of securing data which would apply to all cases. Various causes may co-operate to produce a defective washing. Ill success may be due to the nature of the detergent employed. Many kinds of soap contain too much free alkali, and by using such, not only the dirt, yolk, etc., are removed from the wool, but the fineness of the fibre is also deteriorated, as the free alkali acts upon the substance of the wool, the keratine, and destroys the fine serrations. In other cases too much of the wool fat may have been removed. A properly scoured wool should retain about three per cent of its fat. If it has less, it becomes dry and brittle. If the wool issues badly from the first washing, it must be ascertained whether it was scoured too strongly. Should this be the case a second washing would only aggravate the evil, and an attempt should be made to restore by artificial means the necessary percentage of fat to the wool.

The choice of the detergent is an important point in wool washing. There are numerous agents, but the choice of the proper one can be made only after duly considering what effects are to be produced by the washing. The operation is for the purpose of removing the yolk and fat, as well as all extraneous substances mechanically adhering to the wool, such as dirt, dust, etc. The wool yolk is the dried exhalation of the skin and consists of a soap-like combination of potash and fat, potash and lime salts, free from fat, cholesterine and similar substances. These constituents vary from each other in their solubility. Some of them dissolve in cold water, but more readily in hot.

In order to dissolve the fatty constituents, however, special solvents are required, the most active of which are the solutions of the alkalies—caustic soda and caustic potash. But they are open to the objection that with the least want of attention they destroy the wool fibre. For this reason alkali salts, in which the strength of the alkalies is dulled by acids, are employed immediately after them, but with a feebler action, comes ammonia, the several

solutions of which are more and more being employed in the washing of wool. The carbonate of ammonia, also, is at present used quite successfully, as it is milder than either soda or potash. As regards the question as to whether soda or potash should be used experiments have shown that the former is to be decidedly preferred, because although less violent in its action, it gives more satisfactory results, and is also much cheaper.

When using either potash or soda the operator must be very careful, as both of them have a corrosive action upon the surface of the wool. The strength of the solutions of these salts must be closely regulated according to the quantity of the wool yolk to be removed. Wool with a high percentage of this ingredient can stand a more concentrated lye than another with a lower percentage. Washing with soap makes wool soft, clean and white, but its use sometimes occasions great trouble in the dyeing operation. If the wool is not thoroughly rinsed after been washed with soap, some of the latter is apt to remain in it, and cause great inconvenience to the dyer. Wool intended for vat blue must first be well washed then rinsed well. These operations involve additional expense and some loss of time, but this is amply compensated by a better result and the preservation of the fibre. Well-washed wool loses less in spinning than a badly-washed one. It is recommended that wool destined for piece-dyed cloth be washed with soap, because the milling process removes any soap remaining in the cloth.

Sorting.

The sorting of wool is conducted in a far more systematic manner than is usually supposed by the ordinary person. Sorting or classifying is what might be termed the initial process of woolen and worsted cloth manufacture, which fact alone is amply sufficient to rank it as an important branch of the business, for any defect or mismanagement occurring at this juncture must necessarily terminate in causing a multitude of imperfections in the subsequent processes.

Twelve and sometimes fourteen distinct grades of wool are obtained from a single fleece of common sheep's wool, each of which must be separated from the other and allotted to individual boxes before they are suitable for use in the construction of a woven fabric, unless it be a common flannel or blanket and even then it is found to be advantageous to make an assortment according to the character of the wool.

Sheep's wool is classified under two grand divisions. The first includes "carding wools," or those which are intended for use in the fabrication of woolen cloths. The second includes "combing wools" and are those intended for use in the fabrication of worsted cloths.



The Blending of Wool is One of the Preparatory Processes.

The exceedingly valuable qualities of the fibre procured from the sheep place it among the most important and useful materials used in the manufacture of woven fabrics. Its remarkable affinity for dye-stuffs, its peculiar felting powers, and its strength and elasticity, all tend to form an excellent combination, particularly adapted for the construction of woven fabrics. These favorable features have been known and utilised for many generations. Even previous to the invention of the ancient roll carding machine and spinning wheel, the warm, lustrous and soft feeling hairy growth of the sheep was employed in forming cloths for outer garments. In what manner the raw material was converted into yarn is unknown.

A fibre of wool may be theoretically defined as a very fine hair. If examined under a microscope, however, a slight difference is found to exist between wool and hair. The true distinguishing properties between a fibre of wool and a strand of hair are exceedingly difficult to scientifically define; in practice, however, the degree of distinction is well known. If a fibre of wool were straight and smooth, as in the case of hair, it would not retain the twisted state given to it by spinning, but would rapidly untwist when relieved from the force used in spinning, the wavy condition of the wool fibres causing them to entangle around each other, thereby retaining the fibres in close contact. The deeper these scales or serrations are, the closer they will unite, and consequently form a firmer structure.

Qualities of Wool.

The serrations on the fibre of wool are plainly evident to a sensitive touch, and it is mainly owing to their existence that comprises a difference between wool and all other materials used in the manufac-

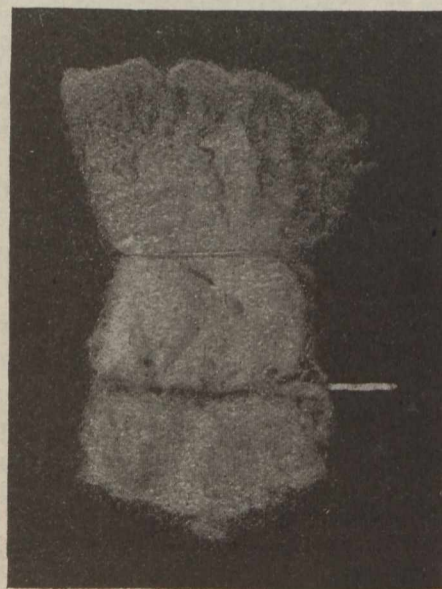
ture of textile fabrics. To their existence in the fibre is also due the felting power of all woolen fabrics. It is the important factor which causes the fabric, when exposed to pressure, moisture and heat of the fulling mill, to mat and felt and shrink in length and breadth, and increase in thickness. The excellent felting properties of the Australian wools are well known to manufacturers of woolen goods. A single fibre of this wool is found to contain as high as 2,600 serrations in an inch. The essential properties of all wools intended for cloth manufacture consist in elasticity and strength of fibre, a tendency to felt, a good clear whitish color and a fine soft feeling staple.

The finest grade of wool is procured from young lambs, but as the exceedingly high cost of this wool prevents its general use in any but fine and expensive cloths, it is comparatively little used. This excellent wool is sheared from young lambs, when five or six months old, and is generally known as lamb's wool. A single pound of this fine staple is frequently carded and spun to the remarkable length of 19,200 yards, being equal to 15 run yarn. The second clip is obtained some six months later, and is longer in staple, not quite so fine, and is called "yearlings." From this time on the sheep is sheared every spring and fall, the wool thus procured being designated as fleece wool.

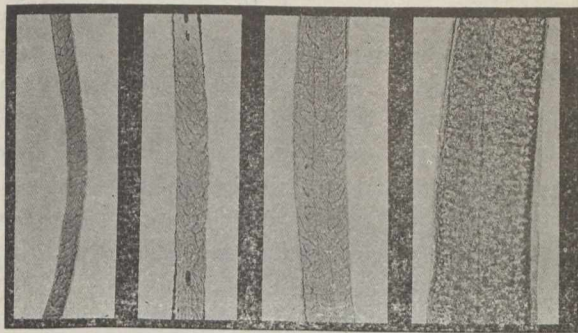
Pulled wool is procured from the tanneries. The skins of the sheep are steeped in a strong solution of acids, which tend to loosen the wool from the skin, thus facilitating its easy removal by hand. Pulled wool though adaptable to the majority of fabrics is inferior to fleece wool when a clear white cloth is required. It is also difficult to obtain a soft delicate color on it, for the reason that the chemicals used in the bath at the tannery have somewhat altered the former features of the fibre. For the manufacture of cassimeres, colored knit goods, flannels, blankets, pulled wool is very desirable.

The Dyeing of Wool.

The dye-stuffs used in the various processes of dyeing wool are very numerous, and when two or more are associated, many different shades and tints are produced. In mills where colored stock is used, the matter of coloring is of the utmost importance, for upon the excellency of the colors and their proper combination practically depends many of the general characteristics of the finished fabric.



A Break in the Wool.



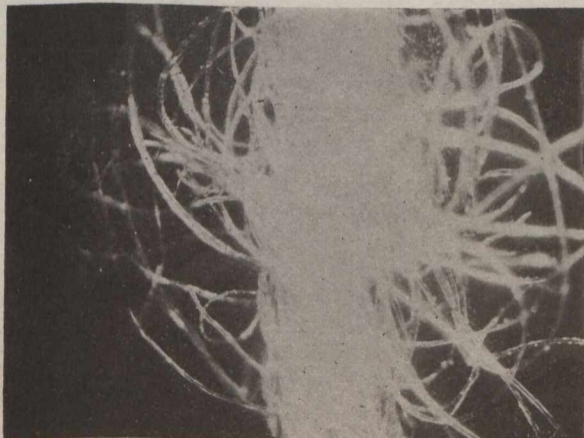
Figs. 1 2 3 4
Magnification of wool fibres extracted respectively from (1) region of the shoulder; (2) the sides towards the hindquarters; (3) region of the tail and legs, and (4) the coarsest fibre.

Wool possesses a strong affinity for dye drugs, and, with the exception of silk, is by far the easiest of all fibres to color. Frequently a quantity of wool on being introduced into the dye vat, will absorb every particle of the coloring matter and leave the liquor perfectly clear. Not infrequently is the wool fibre partially destroyed by means of a too severe application of the powerful acids necessarily used in coloring certain shades. Although wool is celebrated for its valuable affinity properties, yet after absorbing the colors, it lacks the power to retain them, unless aided by another agency. This agency is generally found by the use of alum, which acts as a mordant and fastens itself to the wool, the dyestuff in turn adhering to that.

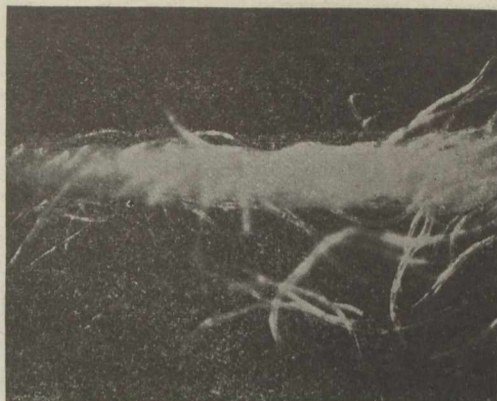
Old-Time Dyeing Methods.

The study of history, and especially ancient history, together with old-time manners and customs, affords a special pleasure to many readers. Not alone the professional antiquarian or hobbyist, but every profession or trade may derive instruction as well as pleasure from the study of the works of their old-time predecessors. Take the art of dyeing.

This art has existed from time immemorial. In the dim vista of the past many of its secrets are hidden, but by historical enquiry much may be gathered of the old-time methods of dyers, who sought for chromatic mysteries lurking in shrubs of their deserts, the vine leaves and blossoms and the molluscs of the seas. It was no doubt the very important and honourable position of the dyers of those days, the secrets of whose calling were handed down from father to son, that necessitated our enlightenment being largely dependent upon natural inferences and the obvious recourse they had, even in those days,



Micro-photo of yarn such as might be produced from the coarse fibre illustrated at top of page or from a mixture of Nos. 3 and 4.



Micro-photo of a fine count yarn such as might be produced from Nos. 1 and 2.

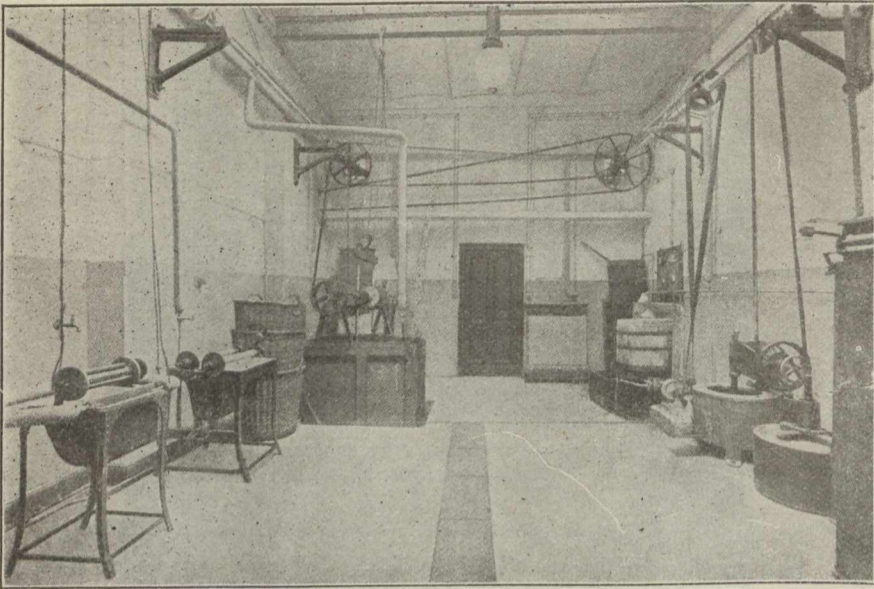
to the application of chemical principles—to-day the same as then. In the light of present day methods, synthetic color chemistry has made all things plain, but the art of the dyer of the Orient was his “secret and glory.”

Imitation and the desire to produce what nature has afforded to fascinate the senses, are among the first yearnings of our intellectual nature. Nature supplied us with the first color materials, leaving to our intelligence their methods of application. But the evolution of dyeing was a natural process, Joseph, with his coat of many colors, had lived in more advanced times. The Persians traced the earliest beginnings of the dyer's art to the Babylonians and Chaldeans, and the production of a bright, glowing scarlet or red, the famous Tyrian purple—the emblem of royalty—was the secret and glory of the Oriental dyer, and the excellence of his handiwork placed him in a higher position in the state than even the wealthy Arabian merchants.

Tyrian Purple.

Tyrian purple, discovered in Tyre about 1500 B.C., was obtained from the shellfish belonging to the Murex, abundant on the Eastern Mediterranean. We generally date from the introduction of this coloring matter the beginning of the art of dyeing, though, probably, the employment of sheep's blood, from which a rich and permanent vermilion was obtained by some secret process, may be traced to still earlier times. So costly was Tyrian purple in the days of Augustus that one pound sold for \$200. In later times it was dyed in Tarsus and Alexandria, introduced into Phoenicia and Egypt by the Arabian merchants by way of the Persian Gulf. It is well to remember that in those ancient days white wool came from Syria and Arabia, flax from Egypt and silk from Persia. Among many of the lost arts in color production may be mentioned the exquisite blue of old Persian tiles, illuminated manuscripts and rugs. It was not indigo, though the first introduction of indigo cannot be even approximately fixed.

The ancient Egyptians used indigo madder and saffron, though these were probably introduced by the Arabian and Greek merchants. Pliny's account dates their employment at least 1,000 B.C. The earliest examples are, of course, to be found in mummy cloths and bindings. These cloths are of wonderful texture and durability, and measure as much as eight by four feet. The older cloths were colored with saffron, but the Greeks introduced more gaudy hues. For long time these cloths were supposed to



Dyeing Laboratory at Higher Textile School, Bar-men, Germany.

be cotton, but it has been proved beyond doubt that they are linen made from the Egyptian flax, of which material were also made, towels, awnings and sail-cloth.

Kermes, An Old Dyestuff.

Another old dye-stuff employed by the Oriental dyer (now supplanted by Mexican cochineal) was Kermes, a variety of coccus insect found upon oak trees about the Mediterranean, and said to be even more permanent than cochineal, but less brilliant. In combination with madder it produces scarlet, cherry and various shades of pink. But even these antiquated dyers must move with the times, though slowly and now the basis for reds are Campeche wood and Brazil wood.

Archil, or Orchil, obtained from various lichens found upon the rocks near the sea, and produced by putrefaction and fermentation, was largely used for dyeing silks in Persia. Its coloring matter is orcein and the finest qualities are now derived from the Archil plant, found in the Cape Verde Islands, the Canaries and Levant. The Greek and Roman dyers made great headway up to the fifth century in our era, though much was lost during the succeeding centuries of barbarism. But Italy did not suffer so much from the troubles of the dark ages and rapid strides were made upon the revival of trade in the thirteenth century, when Oriental products were imported in large quantities.

It was at this stage in the development of dyeing in Europe (1429) that the first book on dyeing was published at Venice by a Florentine, named Rucellai, in which the method of dyeing purple Archil dye "from certain lichens from Asia Minor" was given as a new discovery. From these lichens are also obtained cudbear and litmus—but that brings us to a more modern aspect of the subject.

Vegetable Coloring Matters.

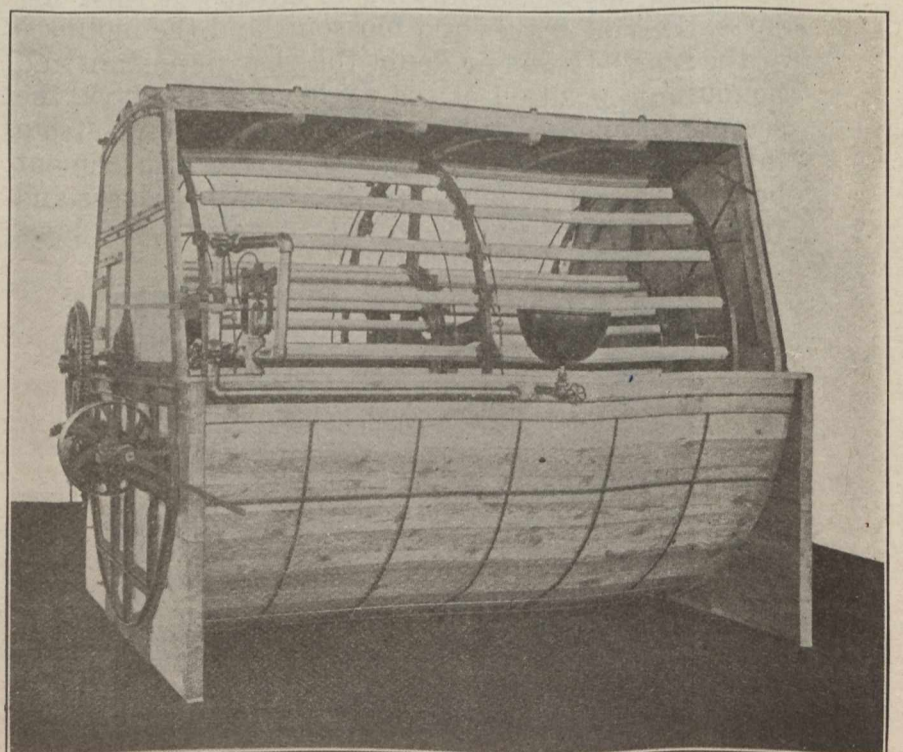
To return to earlier times, the other vegetable coloring matters used were Persian berries for yellows, which, though indigenous to Asia Minor, thrived better in Persia, and produced fuller shades. They also had then, as now, tumeric, the extract of the East Indian root, curcuma, and from saffron and

sumac roots. The identity of this color is easily determined by the application of an alkaline solution which turns it brown. Greens were produced with indigo and yellows. With buckthorn Chinese greens are obtained; and with turmeric and Persian berries, intermediate shades both bright and dull. Browns were produced with madder over indigo, and deep Persian blues with from indigo overpure madder. These processes are followed today. The old-fashioned mordants, before the use of borax, tartar, or copperas, etc., was known, were valencia, pomegranate rinds, sumac, divi-divi and barks.

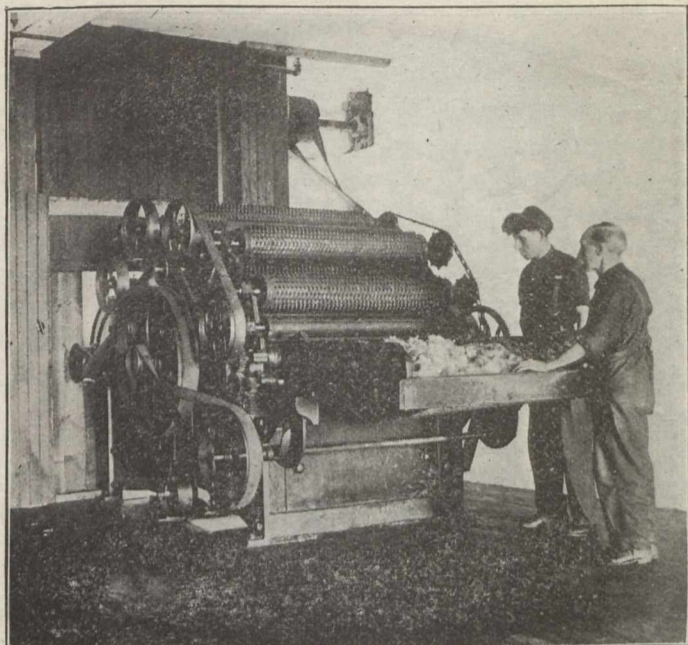
But all these vegetable coloring matters did not exhaust the list of decoctions that the dyer of the Orient included in his hereditary recipes, for he also extracted wonderful chromatic virtues from ivy, myrtle, vine and mulberry leaves, laurel, angelica berries, artichokes, thistles, capers, etc. Mumford, in his valuable work on "Oriental Rugs," says that "the reds most common in Persian carpets are produced by combining alum water, grape juice, and a decoction of madder, and drying in a moderate sun." The flowers of madder are steeped and the liquid fermented to secure extraordinary shades of color." He also mentions the method of producing popular shades of violet. The dyer starts with an equal proportion of milk and water, then madder is added in certain quantities, and lastly, the whole converted by sour grape juice.

Anilines Supplant Natural Products.

There is no doubt that the wonderfully bright, solid and lasting shades, obtained by the old-time and by the present day Eastern dyers are not only attributable to the exclusive use of vegetable dye-stuffs and mordants, but also to the genius of the dyer, unhampered by chemical formulae or the exigencies of competition, that are apt to breed carelessness through haste, inattention to those apparently small matters that some people attribute the secret of genius. Time, atmosphere, light, water and the inborn appreciation of the beauties of harmonious color tints that were ever about him, were the Oriental dyer's heritage.



Dyeing Machine.



The Picking Machine.

Modern methods and German anilines, however, threaten to supplant the old-time natural products even in Persian dye houses, and has done so to a great extent in India. The punishment in Persia for using anilines was to have the right hand cut off, but such laws are certain to lapse into desuetude with the onward march of synthetic color-chemistry that has already given us synthetic alizarine and synthetic indigo.

The Picking Department.

The essential object of the picking process, is to open and separate the matted locks of wool and to thoroughly mix and combine the several colors of wool of which the mix may be composed. This important work is accomplished by a mechanism known as the wool picker. The wool is distributed on the feed table, conveyed by feed rolls to the cylinder and the rapid revolutions of the powerful steel-toothed cylinder act upon the wool in such a way that the matted and tangled tufts of wool are all opened and rendered fit for the more delicate teeth of the carding machine. Hence the aim of the picking operation is to prepare the locks of wool for the subsequent process of carding, and, if improperly picked, the result will be plainly indicated by the severe strain put upon the delicate teeth of the machines. Before passing the wool to the carding machines it is necessary to oil the fibres in order to facilitate their passage through the various cylinders and rolls without breaking and tearing them.

The Process of Carding.

Wool carding is a continuation of the foregoing processes of picking, but upon a much more systematic plan. The essential points of the several processes of carding consist in: opening and disentangling the fibres of wool, thereby destroying their natural condition; re-arranging the fibres in a parallel form with such an exceedingly fine degree of nicety as to favor their reduction to yarn by the subsequent process of spinning. For the successful accomplishment of these important operations the employment of cylinders and rolls covered with fine steel wire

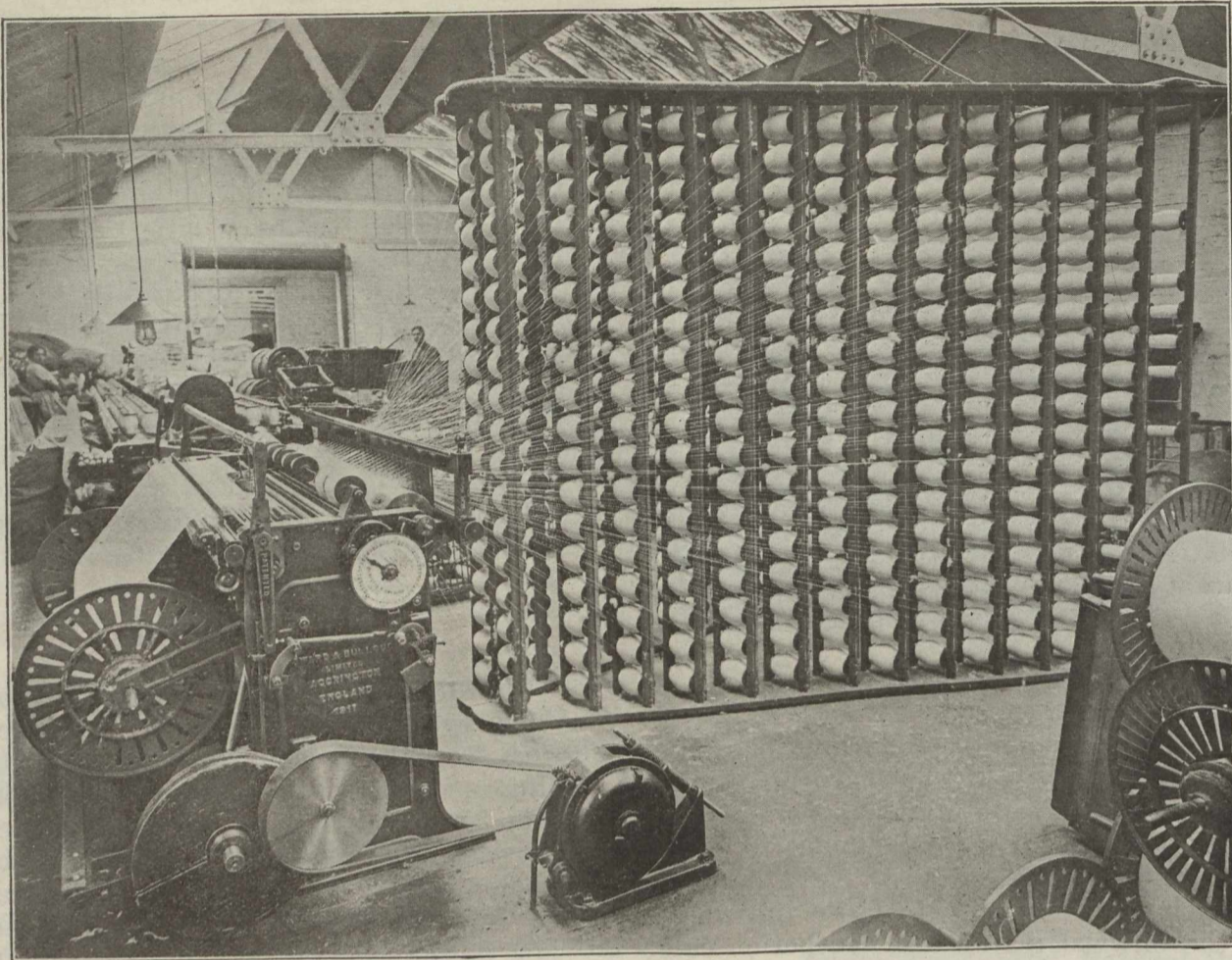
points are required, the points of which must necessarily be sharp, for the purpose of grasping the wool with facility, and it is likewise of importance that they should be perfectly smooth in order to allow it easy removal again without injury to the delicate structure of the fibre. It is, of course, understood that the fibres are not arranged individually in parallel lines, for the essential object of this operation is to mix and intermingle them. But at the same time the law of uniformity must be observed. Consequently after passing through the card, the filaments lie in regular relation to each other, yet the fibres present anything but perfect parallel lines when examined in bulk under the microscope. Long years of experience and study, together with fine mechanical judgment and an extensive knowledge of the nature of the different grades of wool is required by the practical carder.

Spinning.

Spinning is essentially for the purpose of imparting a twist to the previously prepared strands of wool from the finisher of the carding machine. Spinning is thus only the completion of a work that has been three parts done. Probably one of the most intricate and ingenious pieces of mechanism in the woolen mill is the apparently complicated, yet simple head motion of the self-acting spinning mule. The spinning-mule is a most fascinating machine to watch. It reproduces the motions of the spinster at the hand-wheel who attenuated her thread by drawing away her hand from the spindle. In the mule the condensed sliver is drawn thinner by the outward motion of a carriage bearing the spindles which retreats bodily on wheels and rails away from the rollers that pay out the sliver. The spindles put in the twist. The outcome of the operation of the



Guatemalan Indian Boy Carding Cotton.



Motor Driven Beaming Machine With Spring Suspension.

spinning mule is a yarn, inferior in tensile strength to the product of the worsted process, but greatly superior in felting properties.

Warping and Beaming.

Beaming is the final process to which the yarn is subjected while in the dressing department, and consists in winding the prepared sections from the creel on to the beam of the loom. As considerable strain is necessary to accomplish this work, the gears, pulleys and other mechanisms of the beaming-off machine are contrived with a view to great strength. The ordinary observer would scarcely recognise a perfect warp in the multitude of yarns that form a mass of apparently mixed patterns at this juncture. Probably the essential feature in regard to proper beaming is to preserve regularity of the tension on the yarn. If too little tension is applied the warp yarns will be strained and perhaps materially injured.

The first essentials in the production of cloth are warp yarn, which is usually two-fold, and weft yarn, which is usually single. In neither case is the spun yarn in the most suitable form for further manipulation on account of the limited length which it is possible to put on to a spinning and doubling bobbin. It is therefore necessary to wind the yarn from several of these on to something larger, because in each case the longer the threads the fewer the stoppages for changing and replacing empty and full bobbins. Thus time is saved and production increased. In the case of warp yarn, it is customary to wind the yarn into cheese form in which from 5,000 to 6,000 yards may easily be obtained. An important feature in regard to winding is that each cheese must contain the same number of yards, and must be of uniform diameter and tension.

After the yarn is wound the first process is warping. A warp consists of a certain number of threads—all approximately of the same length—on the warp beam, and the width of the warp is determined by the width of the piece. There must be equal tension in the process of warping, otherwise an effect will be left on the finished fabric. The knots must be non-slipping and small in order that they may easily pass through the gear in the weaving operation. In the old days hand warping was the order of things, a "creel" being employed. Often these creels would not contain many more than 20—40 threads, whereas in a power warping machine it is possible to put upon creel anywhere from 200 to 400 threads. It is quite a common thing for there to be 4,000 threads in a warp. In addition to the old hand warping creel, the warping was done by hand, the yarn being placed upon bartrees about 3 yards long. In those days it was the common custom to reckon the length of a warp as so many "strings" which meant a warp consisting of 20 strings or equal to 60 yards.

Weaving.

The modern weaving loom, in its main essentials, is the same in principle as that which has been used by craftsmen from time immemorial. The modern power loom, differs only from the hand loom in its speed and complexity. The hand loom weaver lifted the "healds" controlling the warp threads by operating a lever with the foot and threw the shuttle by means of a strap and arm worked by hand, the threads being beaten home when woven, by reed wires. The power loom has more motions than could be worked by hand or foot. The warp is let off automatically from its beam, the throwing of the shuttle and the beating up of the weft is done by

power. Even the replenishing of shuttles is automatic on certain looms. The woolen loom, used for the production of heavy cloths, is run at a much slower speed than the worsted broad loom. On the worsted broad loom, there may be from 90 to 100 picks per minute, while the narrow dress goods loom runs as high as 20 picks per minute. In a heavy woolen with coarse yarn the weft threads in one inch may number no more than thirty, and in a fine worsted there may be as many as 200, thus a certain number of yards of fabric of one sort that can be woven in a day, may take a week to weave of another kind of cloth.

Felting.

It is very evident that an open texture cloth is changed to a close texture during the fulling process, yet the fundamental question is, what is the cause of it. Fabrics manufactured of yarns in which the material is composed of cotton, flax, jute or other vegetable fibres do not felt and mat. Undoubtedly the woolen fibre is practically the only one that does to any perceptible degree. This felting feature is peculiar to the woolen fabric, caused by the character of the arrangement of the individual fibres in the construction of the woolen thread. The carding operation, the spinning and, in fact, all the mechanical operations through which the woolen thread has passed, not only tends to substantially facilitate the felting power, but also greatly accelerates it. A worsted thread on the other hand, is so formed that it is more liable to diminish the felting than to facilitate it. Consequently it is obvious that the woolen fabric will full and felt considerably more and in better form than one constructed of worsted.

Gigging.

The next process is that of Gigging. The gigging or raising machine consists of a large skeleton cylin-

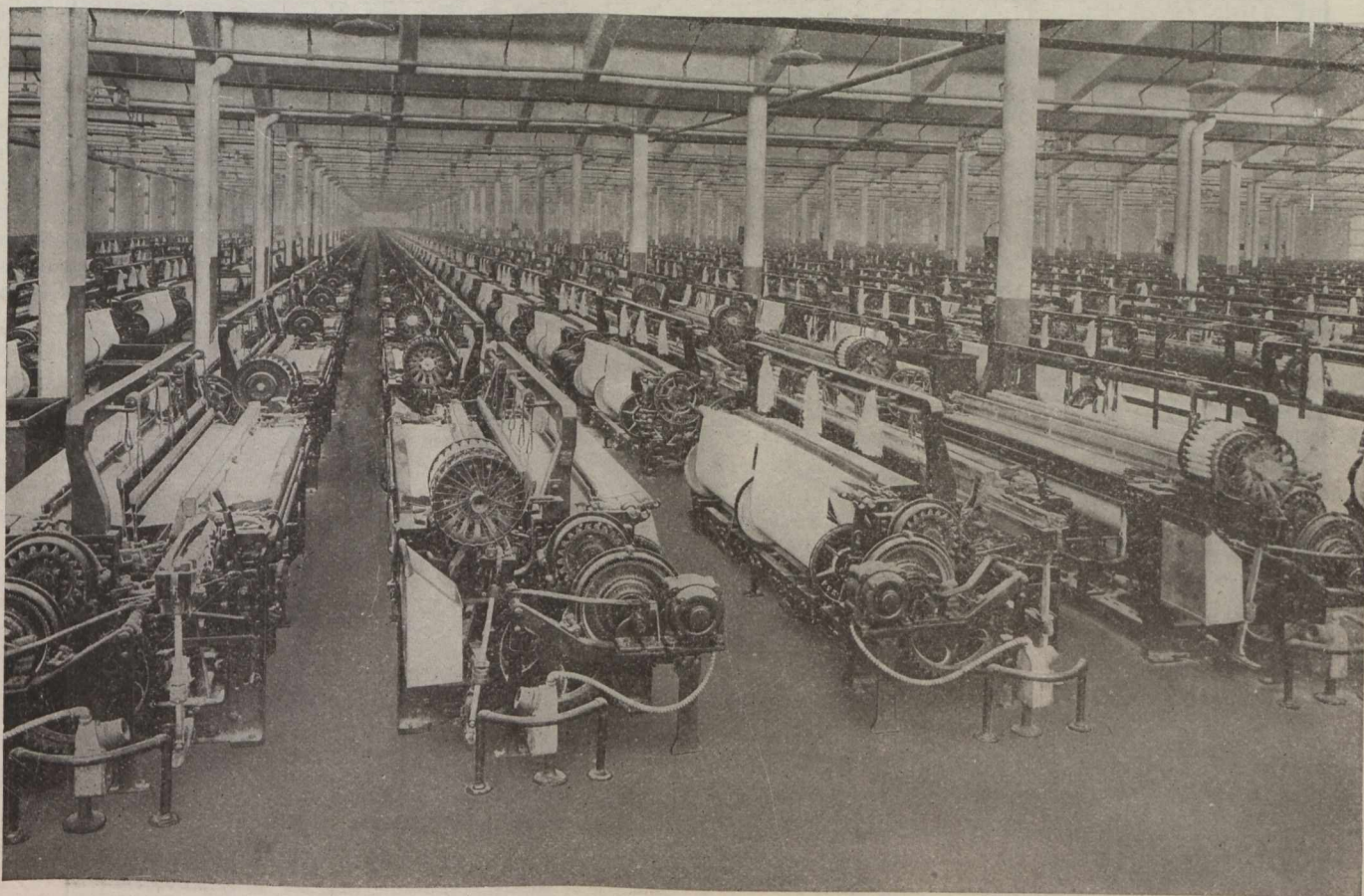
der, containing a number of iron slats closely set with sharp-pointed teasles. These teasles are rapidly revolved against the surface of the cloth, which tends to raise the nap. The primary object of this operation is to disentangle and open the fibres, and thus prepare them for the subsequent process of cutting, which is accomplished by the fine sharp edges of the revolving blades of the automatic shearing machine.

Dry gigging consists in raising or gigging the nap in proper form for practically the complete removal of it by the shear, thus giving clearness and brilliance to the figured design, and greatly augmenting the tints and delicate shades of the fabric. This is in consequence of the shear blade cutting off every particle of the raised nap and leaving the face of the goods clear and distinct.

Wet gigging differs to a considerable extent from dry gigging. While it is evident that in the latter process the raised nap or pile is completely removed by the shear, in the former process the raised nap is simply sheared to a uniform condition, and the only change perceptible, is the evident improvement in the evenness of the nap, as all straggling fibres and irregular places are cut down to a smooth even surface. Goods gigged in this manner retain the fibre and thus facilitate a more lustrous finish. This is the most intricate piece of machinery to manage in the finishing of cloth.

The Doeskin Finish.

The preliminary processes of preparing this noted finish to fabrics requires considerable skill in arranging the gig to disentangle the fibres on the face of the goods and adjust them in a parallel form without breaking or destroying their structure. In order to successfully accomplish this end, the cloth is dampened, which tends to render the fibres soft and pliable. It is very important that this operation



Seven Acres of Northrop Looms.

receives careful treatment, and frequently old teasles are employed in the first application, followed by a new or sharper set. By this means the nap is gradually raised without breaking or destroying the fine, delicate fibres. The cloth is now dried and sheared, and again dampened and cross-raised (from list to list) then giggered from end to end in one direction and reversed, then dried, sheared and pressed.

The boiling method is now used by successively winding the fabric around a large wooden roller and steaming it several times. The cloth is re-wound at each interval. Another giggering is requisite, after which the cloth is rinsed in water and again dried for the final operations of dry giggering and shearing, followed by cold pressing which imparts lustre and brilliance to the face of the fabric.

The Melton Finish.

The Melton finish consists essentially in removing the nap by two or more successive shearings,

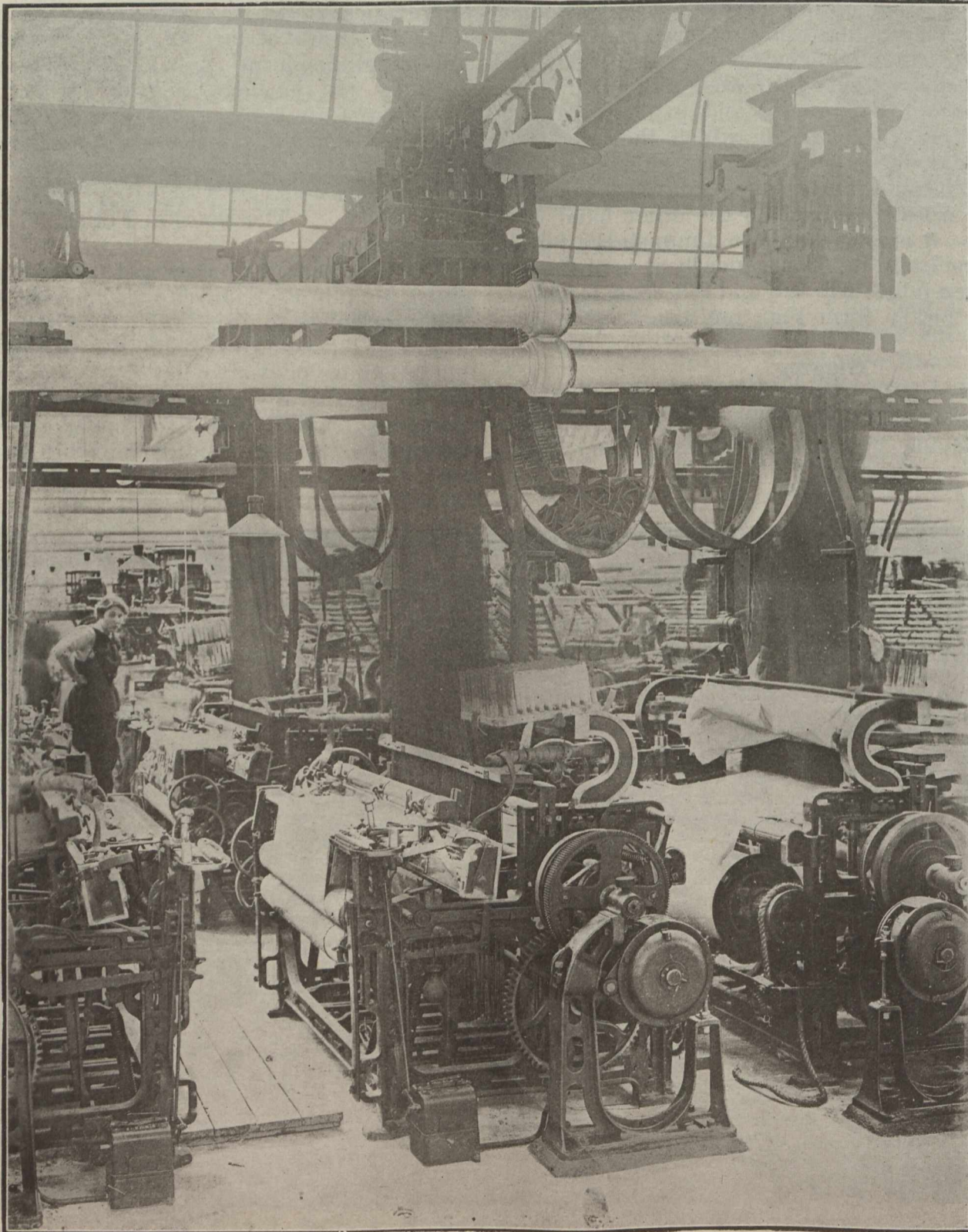
after having previously dry giggered the fabric. Then follows pressing, steaming and cold plating. The melton finish is remarkably firm and smooth, and resembles Scotch finish to a great extent.

Brushing.

The essential object of this operation is to remove all the loose specks and particles of foreign matter from the surface of the cloth. This is attained by submitting the cloth to the action of the stiff, hairy brushes of the brushing machine, the brushes of which are in a cylindrical form and rapidly obliterate all surface specks and lumps from the fabric. Steam is frequently applied to overcome electrical currents, by a system of perforated steampipes, arranged to eject their contents through the cloth.

The final process of the woolen manufacturing business is pressing with rotary steam rollers, which press and steam the fabric simultaneously.

(To be Continued.)



Jacquard Woolen Cloth Looms with Individual Drives.

About Things In General

TO CONTROL COST OF FOOD.

Board of Commerce Suggested.

Giving evidence before the Cost of Living Committee, in answer to the question what he thought should be done to control the cost of foodstuffs, Mr. W. F. O'Connor, K.C., former Cost of Living Commissioner, said that a court should be established, which might be called the Board of Commerce, with a lawyer or a Judge as Chairman. He had already recommended this. All matters in connection with the cost of living and trading should be placed under its jurisdiction. Such a case as that of bread at Halifax should be dealt with by this court. The court would have power to issue orders and to compel obedience. Failure to obey would be a proved case of criminality, and penalties would be imposed. It was something, he said, which for years merchants in Canada had been asking for. Such a case as the refusal of a wholesaler to supply goods to a retailer who offered to pay cash, would be dealt with by this court.

As regards cold-storage, Mr. O'Connor said in reply to Mr. Hocken that if he was a Cabinet Minister he would move to-morrow that the Government take over all the cold-storage plants in Canada and operate them. This, of course, would not apply to the plants owned and operated by a trader for his own business entirely.

Mr. O'Connor was asked if in his opinion the cold-storage operators had been using their facilities to unduly inflate prices.

He stated that his impression was that the cold-storage men were using their advantages to make as much money as they could, but that didn't seem wrong, as all other traders were doing the same thing.

He added that in the aggregate the loss of foodstuffs in cold-storage plants was small.

COST OF CLOTHING SHOULD BE LOWER.

The Cost of Living Commissioner is laying a report before the Minister of Labor, which shows that the prices of textiles and staple articles of clothing should decline in the near future.

The ordinary story of the salesman of such goods is that prices are going higher than ever before. In view of such alarming statements, preliminary investigations have been made into the matter. Information collected from the leading manufacturers shows conclusively that insofar as the price of the goods at the mill affects the situation, these statements are utterly misleading.

The situation regarding woollens and worsteds is that Canada is more heavily supplied with the raw material than ever in her history, and the price for the same is very much lower than last fall, the finished cloth is now coming on the market more freely than when the looms were engaged in weaving khaki cloth, and the cloth sold this spring by the manufacturer, which should reach the wearer this fall, was sold at lower prices than the material sold last season. In many instances Canadian cloth for suiting and overcoatings is going forward for sale at an 8 to 10 per cent. decrease. Apparently the middlemen are loaded with old stocks of the higher-priced materials which they desire to sell to the public at the old prices. It is particularly unfortunate that returned soldiers should be stampeded into buying by such false rumors, when, by waiting a little time for part of their outfit, they should be able to buy at better advantage. These tales are causing an artificial and unhealthy demand upon the market, which in turn causes inflated prices.

OIL SUPPLY FOR 2,000 YEARS.

Speaking at a banquet of the Purchasing Agents' Association on Wednesday, at the King Edward Hotel, Toronto, G. I. Grearson, of the Imperial Oil Company, prophesied a great oil future for Canada. In the great unexplored lands of the Mackenzie basin was enough oil, it was estimated, to keep up the present supply for 2,000 years, and this supply, Mr. Gearson believed, would soon be accessible. At the beginning of the year his company has set out to spend \$500,000 investigating the oil in the north, and the prospects had looked so good that they had decided to spend \$1,000,000.

While only 2 per cent. of the available coal supply on the continent has been used up, 25 per cent. of the petroleum supply had disappeared. The United States Bureau at Washington, the speaker said, counted that in 25 years the supply of crude petroleum would be used up. "They might be right — Americans are sometimes right — but we have here in Canada something that is going to substantiate."

GUARD MERCHANTS AGAINST DISHONESTY.

Kiwanian J. J. Fitzgerald, of the Montreal Merchants' Association, was the speaker at the luncheon last week of the Kiwanis Club. Mr. Fitzgerald took as his subject "Preventing Losses Through Dishonesty." His address was largely to merchants and he said during the course of it that losses of his kind were due to two immediate causes, the presentation of temptation and the immunity from punishment.

Recently the Merchants' Association has taken the matter up and eighty-five cases had been taken to court, all of which were conducted with the utmost satisfaction to the association. He said that the association was really doing the work of the district attorney under the system as in vogue in the United States, and that success was attending the efforts. He then outlined the causes and said that efforts were being made to minimize this loss to the Montreal merchants as far as possible.

ONLY 30,000 PAID INCOME TAX.

Canadians are poorer—or else the incomes of the country are more evenly distributed — than most people believe, if the 31,310 people shown in a statement tabled in the House of Commons as having paid their assessment under the 1917 Income War Tax Act up to April 30, 1919, are all that should have paid. The total amount paid by these 31,310 people was \$6,445,349.57, and 23,907 comparatively low-salaried men among the comfortably fixed classes with yearly incomes under \$6,000 provided \$1,028,747.76 of this amount. Of men with incomes reported as being between \$6,000 and \$10,000 annually 4,497 gave the Treasury \$860,912.33. They were easily beaten by the 2,055 men in the higher category of incomes ranging from \$10,000 to \$20,000, who gave a total of \$1,158,107.74. Only 461 men with incomes between \$20,000 and \$30,000 gave any money, but their contribution produced \$700,216.08. In the next category of incomes, from \$30,000 to \$50,000, it appeared that 241 men had more than the last class to give, a total of \$821,659.84 being combed from them. Farther up in the scale of fortune's favorites 125 men, with incomes ranging from \$50,000 to \$100,000, provided \$881,153.59 toward the expenses of government. Getting to the highest category of those who paid, one discovers that 24 people in Canada had incomes exceeding \$100,000 a year, and rightly enough they gave \$994,552.23. This statement does not include corporations.

SEPARATE LEAGUE FROM PEACE TREATY.

The U. S. Senate Foreign Relations Committee by a vote of 8 to 7, ordered a favorable report on the Knox resolution, virtually to separate the League of Nations covenant from the peace treaty proper. The resolution if passed by the Senate would notify the world that the United States reserves the right to delay its decision on membership in the League of Nations until the Senate and the people have fully determined whether they wish membership.

FEWER DAILY PAPERS.

The Canadian Newspaper Directory for 1919, just issued by the publishers, A. McKim, Limited, Advertising Agency, of Montreal, Toronto, Winnipeg and London, England, indicates great activity in the publishing field during the past year. While the number of daily papers published in 1918 diminished from 135 to 126, due mainly to the effect of the high cost of newsprint, the total number of Canadian publications increased from 1,490 to 1,552. Fifty-five new weeklies have arisen during the past year. Altogether the situation warrants optimism of the soundest nature, reflecting, as it does, the healthy condition prevailing generally from East to West of the Dominion.

HIRAM WALKER'S WILL.

Argument was concluded before Justice Sutherland and judgment reserved on the motion by the Secretary of State for Canada for an order vesting in the Minister of Finance, as custodian on the alien enemy property, the share of the Countess Ella Matuscha in the Canadian estate of her father, Franklin Hiram Walker, of Detroit. W. N. Tilley, K.C., with C. C. Robinson, appeared for the Crown, and Glyn Osler for the National Trust Company, which is looking after the administration of the estate on this side of the border. The entire estate is valued at \$3,762,897, of which \$2,969,204.40 is in Ontario. The residue of the estate was left by Mr. Walker, who died in August, 1916, to be divided equally between his wife and only child, the countess.

EMPLOYERS MUST RECOGNIZE LABOR EVOLUTION.

Human conscience, common sense, and brotherhood, in the opinion of John D. Rockefeller, Jr., will solve the labor troubles of to-day.

"As the leaders of industry face this period of reconstruction," said Mr. Rockefeller, in a talk to employers recently. "What will their attitude be? Will it be that the 'standpatters,' who ignore the extraordinary changes which have come over the face of the civilized world and have taken place in the minds of men, who, arming themselves to the teeth, attempt stubbornly to resist the inevitable and invite open warfare with the other parties in industry? And who say, 'What has been and is must continue to be. With our backs to the wall we will fight it out along the old lines or go down in defeat.'"

"Those who take such an attitude are wilfully heedless of the fact that its certain outcome will be financial loss, general inconvenience and suffering, the development of bitterness and hatred, and, in the end, submission to far more drastic and radical conditions imposed by legislation, if not by force, than could now be amicably arrived at through mutual concession in friendly conference.

"Labor and capital are partners. They must have contact. Partners know each other, they rub elbows, sit around the same table, come to understand each other's point of view. This attitude, this relationship, is the personal relation in industry. Nothing else will take its place, nothing else will bridge the chasm of distrust and hatred."

COMMODITY MARKETS

EXPORT VOLUME BIG.

During the past week Bradstreets reports that there has been more export tonnage leave this port than usual. The budget has been, of course, the chief feature of the week, however. It is proposed to reduce the system tariff on foodstuffs, clothing, boots and shoes, hides, skins, leather, harness, saddlery, agricultural implements, petroleum oil, mining machinery and bituminous coal by the abolition of customs war tax five per cent. on British goods and the abolition of the war tax of seven and a half per cent. In order to make up for this reduction the Government proposes to increase taxation on revenues and profits. There is a great deal of labor unrest all over this country which is effecting most lines of business to a certain extent. Most of the wholesale trade, however, are very optimistic that the outcome of the present struggle between capital and labor will soon be settled. It is reported that our maple sugar crop this year is short of an average crop by about three million pounds. There is a good enquiry for these products from Great Britain and almost every boat with a general cargo takes a fair quantity of maple syrup and sugar to the home land. A feature of the export trade during the past week has been the departure from this port of a full cargo of frozen beef. Further full cargoes of refined sugars from our Canadian refiners also went forward. There is a big demand for refined sugars in the local market. Advances are noted in the local prices of coffee, canned peas, canned apples and canned pumpkins, pearl barley and corn flour. Gasoline declined one cent per gallon. The hide and leather market is very firm and stocks are light and prices rule higher. Boots and shoes are advancing in sympathy with this market. Bran declined fifty cents per ton. The butter market is easier and prices rule lower. Cheese is also lower. Baled hay is scarce and prices very firm. Collections are coming in well and retail trade is good.

Dun's Bulletin says of Montreal trade: With the advance towards mid-summer, the wholesale movement naturally shows some slackening off, but city retail trade is good and money continues to come in freely, while the lightness of the failure list is very noteworthy, only one small failure being reported in the district for the week.

The revision of the customs duties on teas and coffees has had somewhat of a disturbing influence on the grocery trade, as many were expecting an increase in duties, whereas the duty on roasted and ground coffee is reduced 5 cents a pound, on unroasted coffee 4 cents a pound, and the duty on teas grown in British dependencies is reduced by 3 cents a pound. The reduction does not apply to Japan, Java, or China teas. In the expectation of an increased duty large quantities of teas were taken out of bond last week. Sugars are in good request, with the advent of the preserving season, and refinery prices are unchanged on the basis of \$9.95 for standard granulated. The Dominion canners' combination advises jobbers to place their orders early, claiming to already have orders for several hundred thousand cases for export, and predicting higher prices later on, the more particularly as stocks of last season's pack are practically cleaned up. It is estimated the pack of peas will be below normal. The prospects as regards tomatoes are favorable, and an average pack is figured for corn, and most lines of fruits. The flour market is active, with a heavy export movement, nearly all outgoing steamships taking large lots.

Dry goods wholesalers report a very fair volume of business for the season. A government trade expert, who claims to have been making an investigation as to conditions in the woollen trade, has made a statement that there is no scarcity of goods in the said line, a contention which has met with very pronounced contradiction, not only from mill agents, but also from manufacturers of clothing. Cotton values continue to stiffen.

In general hardware there is a rather better movement, the unlikelihood of any lower prices in the near future being generally recognized. Builders' hardware, tools, etc., are still comparatively neglected.

The weather has been more favorable to farming operations, and vegetation has made rapid progress since last writing.

Only one district failure for the week, with liabilities of about \$6,000.

EIGHT MILLION MORE EGGS IN STORAGE.

An interesting statement has been issued by the Montreal Produce Merchants' Association with respect to the quantity of butter, eggs and cheese held in cold storage in Montreal at the end of the month of May. Comparative statements are also made with the previous month, and the corresponding period last year.

The statement shows that there is a decrease in the number of packages of creamery butter over last year, at the end of May this year there being 21,307 packages of creamery butter in cold storage as compared with 22,955 during the preceding month last year, and 5,493 packages during the end of April this year. The past thirty days therefore has shown a big increase in the quantity of creamery butter in storage here. The statement shows a very small quantity of dairy butter in storage. This, however, is common in the trade at this season of the year. There are 803 packages of creamery butter in cold storage now as compared with 2,063 packages on May 31, 1918, and 135 packages at the end of April this year.

The statement as to eggs is particularly interesting. It shows that at the end of May this year there were in cold storage 10,618 cases of fresh eggs, each case containing 30 dozen, as compared with 7,958 cases of the same size at the end of May, 1918. Here is an increase over the preceding and corresponding period last year of nearly three thousand cases, or roughly ninety thousand dozen eggs. Of cold storage eggs there were 83,046 cases of 30 dozen each in stock now as compared with 59,700 at the end of May, 1918, or an increase of 23,346 cases over the preceding corresponding period last year, or 8,404,560 eggs, and still the price of eggs rubs shoulders with aristocrats on the market. Of pickled eggs there are none in stock.

GRAIN.

Notwithstanding the brilliant condition of the United States Government wheat crop report issued this week, which indicated the largest yield of spring and winter wheat ever grown in that country and the splendid progress of the rye and barley crops, a strong undertone prevailed in the option markets for all lines of coarse grains, which was attributed to some unfavorable news from different sections of the corn belt, the strong buying power and the covering of short interests which resulted in prices of corn in Chicago closing with a net gain for the week of $4\frac{1}{2}$ c to $5\frac{1}{2}$ c per bushel, and oats $1\frac{1}{2}$ c to $2\frac{1}{2}$ c.

ROLLED OATS.

There has been no improvement in the domestic demand for rolled oats on account of the fact that jobbers generally are well supplied and the consumption at this season of the year is small. Prices are unchanged, with standard grades in broken lots selling at \$4.10 to \$4.25 per bag of 90 lbs. and Golden cornmeal at \$5.25 to \$5.35 per bag, delivered to the trade.

FLOUR.

The labor strike in the west is not interfering with supplies of flour coming forward here, but millers say that they are having some difficulty in getting sufficient wheat from the interior to keep the mills in operation to their full capacity. Locally, sales of car lots of Government standard spring wheat flour for shipment to country points were made at \$11 per barrel, in jute bags, ex-track, Montreal freights, and to city bakers at \$11, ex-track, or at \$11.10 delivered, and broken lots to city bakers sold at \$11.10 ex-track, and to grocers and other dealers at \$11.20, ex-track, all less 10c per barrel for spot cash. Winter wheat flour is quiet and firm, with sales of small lots at \$11.40 to \$11.50 per barrel in new cotton bags, and at \$11.20 to \$11.30 in second-hand jute bags, ex-store. White corn flour in a jobbing way is selling at \$10.10 and rye flour at \$8.75 to \$9 per barrel, in jute bags delivered to the trade.

PRODUCE.

A weaker feeling has prevailed in the egg situation this week, which was attributed to the warm weather, the poorer quality of the stock, the falling off in the demand for supplies for export account, the accumulation of stock, the recent weakness in the United States markets, and the continued liberal receipts here for the season of the year, which all go to depress prices, and they closed to-day 1c to 3c per dozen lower than a week ago. Another bearish factor of the market was the removal of the $7\frac{1}{2}$ per cent war tax here, and the fact that American firsts in Chicago at 39c per dozen could be laid down here for 43c, cases free. The latest reports from the country were that buyers here were bidding 41c to 42c f.o.b. for shipment.

PROVISIONS.

A weaker feeling prevailed in the Canadian live hog situation in the early part of the week, and prices at the leading centres declined 50c to \$1 per 100 lbs., with sales in Toronto at \$21.25 fed and watered, and at \$21.50 weighed off cars, and in this market at \$21.50 for selected lots weighed off cars, but later in the week the market became stronger under a more active demand and smaller offerings and prices fully recovered the above decline, and closed firm with sales at Toronto at \$22.25 per 100 lbs. fed and watered, and at \$22.50 weighed off cars, and here selected lots sold at \$22 off cars, which prices show a net gain for the week of 50c to \$1 per 100 lbs. as compared with the closing figures last week. There was no change in prices for dressed hogs in this market during the week. The demand was steady for small lots and a fair trade was done in a jobbing way in city abattoir fresh-killed stock at \$30 to \$30.50 per 100 lbs.

The London to Australian trip being made by airplane is looked to as opening a way for a regular service between the two places. There are no large distances to be flown without resting, and the whole trip is merely a number of hops.

Survey of the Industrial Field

Mr. B. S. Rowntree, Setting Forth Labor's Demands, Says: "If They are Met on Fair Terms, We Shall Have Peace"

London, England.

Mr. B. Seebohn Rowntree, the well-known publicist and writer on social questions, and a director of the firm of Rowntree & Co., has written the following article for *The Christian Science Monitor*:

"I think it was Karl Marx who prophesied that Britain was the only European country which would pass through an industrial revolution without bloodshed and without injustice. The accuracy of the prophecy will soon be tested, for revolutionary changes are already occurring, and one need not be very long-sighted to see them covering the whole field of industry. Indeed, it is difficult, if not impossible, to keep pace with their rapidity. A survey of the industrial situation written to-day is likely to be out of date in a month or two.

"At times of such swift and widespread change, there is always danger of ill-considered action and of panic legislation. Employers especially are so absorbed in dealing with problems which call for instant solution, that they do not give themselves time to survey the whole situation calmly and dispassionately. Yet without such an impartial survey, the trend of events may be decided almost by chance, and lead to results which neither Capital nor Labor really desires.

CAUSES OF LABOR UNREST.

"The present Labor unrest is due to many causes, and it is important to separate those which are permanent from those which are temporary. Among the latter we may note especially the high cost of living, the large amount of unemployment, and the anxiety to which this gives rise, a certain impatience due to the exhaustion and strain of a long war, uncertainty as to the method of fulfillment of the promises given to trade unions, the knowledge that many people have made enormous profits out of a world disaster, and the belief that a nation which can find £7,000,000 a day for war, over a period of years, can afford to maintain its workers on a scale that formerly seemed well-nigh impossible. Moreover, there is a strong feeling among the workers that the psychological moment for them to improve their lot has arrived, and that if they fail to take the fullest possible advantage of it, such an opportunity may never occur again. They think that industrial conditions, in a year or two, will have settled down, for good or evil, into a groove, and then it will be a slow and laborious process to change them.

"But underneath these temporary causes of unrest, there are others which are permanent, and only as we succeed in removing these can we hope for any enduring settlement. Briefly, the permanent causes are four. First, the workers, better educated, more alert, more conscious both of their disabilities and of their strength than they have ever been before, are determined to secure a standard of living which, at the very least, will raise them above the poverty line. They refuse to believe that it is an essential condition of modern society that the great mass of them, year after year, should constantly be confronted by the problem of making two ends meet, which were never intended to meet. Meanwhile, they see much of the wealth of the community continually sidetracked, as it were, in favor of the comparative few, and they grow more and more determined to safeguard the interests of the many.

DEMAND FOR CONTROL.

"Secondly, workers have begun to protest against the position occupied by Labor in the world of

industry. There is a resolute and definite claim on their part to take a share in controlling industrial conditions. The views of the Syndicalist and Guild Socialist are only held by a small minority, but the demand for a substantial measure of control is widespread.

"Thirdly, there is a demand that workers who are capable of working and willing to work should be freed from the menace of unemployment, which at present hangs like a dark cloud over the lives of millions.

"Lastly, the workers ask for shorter hours. There is a growing conviction among them that life should mean something more than 'bed and work.' Moral and intellectual claims have not been preached in vain, and those who lead in the Labor ranks realize fully that a man who leaves home for work at 5 or 5.30 in the morning, and does not return until 5.30 or 6 o'clock at night, has neither the vitality nor the leisure for self-development.

"These, then, are Labor's four principal demands. If they are met on fair terms, we shall have industrial peace. If they are refused, we shall have industrial war. Clearly, we must decide whether they are just and reasonable. If we believe that they are, then we must, without delay, consider how to give effect to them, not in a niggardly or parsimonious spirit, but as fully as the economic circumstances of industry will permit.

"But let us beware of a serious danger. The demands which I have formulated must be dealt with, not only at once, but as a whole. To attempt to deal with them separately, or in a piecemeal, half-hearted fashion, is to court certain failure.

WAGES AND COST OF LIVING.

"Clearly, the advance in wages which we wish to secure must be an advance in real wages. An advance which involves a corresponding advance in the cost of living can serve no useful purpose. But, as Dr. Bowley has clearly demonstrated in his pamphlet on 'The Division of the Product of Industry,' a substantial increase in wages involves an increased production and an increased efficiency which can only be guaranteed by the whole-hearted efforts of employers and workers alike. Now, cordial co-operation between Capital and Labor is impossible, unless Labor is given a real share in controlling working conditions, and is adequately safeguarded against the consequences of unemployment arising from any purely temporary dislocation which may follow on the introduction of labor-saving machinery or improved methods.

"Coming to concrete proposals for immediate action, I believe that the following steps should be taken, if we desire to have peace in the world of industry.

"1. A trade board should be set up for every industry, and the duty should be imposed upon it by statute of fixing, at the earliest possible moment, minimum wages which will enable a man to marry and to maintain a family of normal size in a state of physical efficiency, with a certain margin for contingencies and recreation.

"For the woman worker, the minimum wage should be sufficient to maintain her in health and respectability with, similarly, a small margin for incidental expenses. I think that this method is preferable to that of fixing a national minimum wage by Parliament.

"2. As a first step toward giving the workers a

quite definite share in the control of industry, Whitley councils should be established in all industries. But I am confident that these will fail without the universal establishment of workshop committees which exercise real authority. In addition, a commission should be set up to consider whether the workers should be given still further control at once, and if so, by what methods

"3. An inquiry should immediately be set on foot into the difficult question of how the workers may best share in the prosperity of the industries in which they are engaged. Profit-sharing, as ordinarily practiced, has not been generally successful in stimulating their best efforts. Some scheme must be devised whereby the workers will have before them all the facts regarding the profits made in their particular industry. When Capital has been paid, the minimum amount which will attract whatever supplies of it are necessary for the development of that industry, the remainder of the profits must be shared between Capital and Labor in an agreed proportion. It must be made worth while for every worker to do his best. In any arrangement come to, it would of course be necessary to safeguard the interests of the consumer.

"4. Unemployment insurance on a scale which will free the workers from any danger of real suffering or privation through lack of work should be made universal and compulsory. Its cost should be distributed between the workers, the employers and the state, as it is in the insured trades.

"5. Parliament should at once pass an act making 48, or perhaps 47 hours, the maximum normal working week in all industries. Modifications, according to seasons, would be necessary in certain trades.

DEPRECATES SUPERFICIAL REMEDIES.

"It may be urged by some readers that these are drastic proposals, but the position to-day is such that no superficial remedy will avail to bring about an industrial peace. Fundamental changes are called for. If we face the situation boldly and wisely, an industrial revolution whose consequences are wholly good, may be brought about by peaceful means. But if those who, in the past, have exercised an autocratic sway, buying labor as cheaply as possible, and scrapping it without a thought when it had served their purpose, insist on carrying into the new world the methods they employed in the old one, we shall still have a revolution, but it may well be disastrous both to Capital and Labor.

"Only if we make it clear that we realize the situation, and are already coping with it to the best of our ability, can we justly ask the workers to be patient, and to remember that Rome was not built in a day. I think that they could be persuaded to patience if they could be quite certain that Rome was actually being built with all possible speed. But, rightly or wrongly, they suspect that the employing classes do not really mean business in the great task of creating a new and better England. Now this suspicion cannot be exorcised by promises or prophecies. In one way or another, our vast community must actually pool its interests, and those must lead the way who have the most to pool. We have faced death, we must now face life, not as classes, not as sections, and not as individuals, but as a united nation."

Thomas Ince, motion picture promoter, has offered a prize of fifty thousand dollars to aviators who will attempt a flight from Venice, California, to Australia. To the first man to land on that island \$35,000 will be paid. To the first aviator attempting to reach Australia, but who failing reaches the Hawaiian Islands \$10,000 will be paid and in the event of none of them reaching these latter islands five thousand will be paid for the best showing made.

ESTABLISHED 1872

Bank of Hamilton

Head Office: HAMILTON

CAPITAL AUTHORIZED... 5,000,000
 CAPITAL PAID UP 3,000,000
 SURPLUS 3,500,000

BUSINESS LARGE AND SMALL

This Bank is equipped to render complete banking facilities to individuals, partnerships, and companies, both large and small. With branches throughout every province of Canada, and correspondents in all parts of the world, your banking business will be handled with promptitude and at the minimum of expense.

Our facilities are at your disposal.

**THE CANADIAN BANK
OF COMMERCE**
465 BRANCHES

The Royal Bank of Canada

Incorporated 1869

Capital Paid-up \$15,000,000
 Reserve Funds \$16,000,000
 Total Assets \$430,000,000

HEAD OFFICE: MONTREAL.

SIR HERBERT S. HOLT, President.
 E. L. PEASE, Vice-President and Man-
 Director.

C. E. NEILL, General Manager.

576 Branches in CANADA, NEWFOUND-
 LAND, CUBA, PORTO RICO, DOMINICAN
 REPUBLIC, COSTA RICA, VENEZUELA,
 BRITISH WEST INDIES,

SPAIN, Barcelona—Plaza de Cataluna 6.
 FRANCE, Paris—28 Rue du Quatre Sep-
 tembre.

LONDON, Eng. NEW YORK
 Prince Street. E. C. 68 William Street.

SAVINGS DEPARTMENT at all
 Branches

Business Founded 1795

American Bank Note Company

Incorporated by Act of the Parliament of
 Canada

ENGRAVERS AND PRINTERS

BANK NOTES AND CHEQUES
 CORPORATION BONDS
 STOCK CERTIFICATES
 MUNICIPAL DEBENTURES
 and other MONETARY DOCUMENTS.
 Head Office and Works: OTTAWA.

Branches:—

MONTREAL, Bank of Ottawa Building.
 TORONTO, 19 Melinda Street.
 WINNIPEG, Union Bank Building.

Banking Transactions

THE BANK OF FRANCE.

Paris, June 12.—The weekly statement of the Bank of France shows the following changes:

	Francs.
Gold in hand Inc.	262,821
Silver in hand Dec.	792,482
Circulation Inc.	77,636,475
Treasury deposits Dec.	12,890,199
General deposits Dec.	160,487,500
Bills discounted Dec.	85,517,843
Advances Inc.	28,600,711

THE BANK OF ENGLAND.

London, June 12.—The weekly statement of the Bank of England shows the following changes:

	£
Total reserve Inc.	281,000
Circulation Dec.	186,006
Bullion Inc.	94,428
Other securities Dec.	922,000
Public deposits Dec.	1,126,000
Other deposits Inc.	3,260,000
Notes reserve Inc.	195,000
Gov. securities Inc.	2,771,000

The proportion of the Bank's reserve to liability this week, is 18.17 per cent; last week it was 18.25 per cent.

Rate of discount, 5 per cent.

BANK BUYS VALUABLE CORNER.

It was announced Thursday that the Dominion Bank has purchased from A. W. Austin the property at the southwest corner of Bay and Queen streets, Toronto. This property has a frontage of 77.6 feet on Bay street and 70 feet on Queen, and is assessed at \$202,750. The purchase price is understood to be in the neighborhood of \$300,000.

The bank announces that work will be commenced this summer on a two-storey brick and stone building to be used for banking purposes only. The city is at present negotiating for the acquisition of a five-foot strip on both streets for the purpose of widening this corner to conform with the corner opposite. It is probably that this five-foot strip will extend along the entire frontage of the property.

WEEKLY CLEARINGS HIGHER.

Bank clearings at twenty Canadian cities for the week ended June 11th aggregated \$344,173,624, against \$267,701,121 for the same period in 1918, being an increase of \$76,472,503. Among cities showing large increases were Montreal, up 40 per cent to a new high record; Toronto up 34 per cent; Kitchener up 43 per cent, and Sherbrooke up 47 per cent. Following are the clearings for the week, with corresponding figures from a year ago:

	1919.	1918.
Montreal	\$143,358,339	\$101,399,744
Toronto	100,023,504	72,187,222
Winnipeg	39,648,613	43,697,731
Vancouver	11,450,024	11,042,788
Ottawa	11,135,730	8,667,314
Hamilton	6,293,025	5,006,600
Halifax	5,830,196	4,787,519
Quebec	5,493,270	4,537,727
Edmonton	3,877,380	2,081,978
London	3,471,562	2,658,600
St. John	2,389,669	2,342,800
Victoria	2,416,854	1,981,495
Saskatoon	2,031,849	1,740,657
Kitchener	1,160,897	817,868
Brantford	1,107,745	880,238
Sherbrooke	1,011,850	689,087
Fort William	851,038	617,738
Peterboro	831,766	679,547
Lethbridge	696,399	689,834
New Westminster	593,894	564,634

Totals \$344,173,624 \$267,701,121
 Moose Jaw reported clearings of \$1,549,220,
 and Brandon \$693,538.

BASIC INDUSTRIES ARE ACTIVE.

Just now, when the newspapers are filled with stories of industrial unrest in many parts of Canada, it is refreshing and inspiring to peruse a record which shows that, after all, the great main currents of the country's life are going on much as usual, and that prospects for production and prosperity are, on the whole, favorable. Such an impression is received from a study of the reports from branch managers recently received at headquarters of the Imperial Bank. These letters, covering scores of branches in the Dominion from Quebec to the Pacific coast, show a large degree of industrial activity, and a promise of agricultural production that should go far to keep the country in a safe financial position. Not only that, but a favorable light is shed on one great social problem of the day, and that is the re-establishment into civil life of the great army of returned soldiers. In almost every case the local banker writes to say something like this:

"All returned soldiers are gradually being assimilated, and the majority of them taken back by their former employers, with mutual satisfaction."

Exceptions to this strain and some variations are seen in the reports from a few of the larger cities, but in no case is the comment on this point of a character to cause anxiety. The re-absorption of soldiers has not been so complete in Vancouver as in the other cities, while Montreal reports some difficulty with men returning there who had no particular avocation before enlisting. A little restlessness by returned men is also reported from Ottawa. Toronto reports on this point were favorable, as were those of Winnipeg, while smaller centres in a number of cases speak of the returned men as belonging definitely to the neighborhood to which they come back, and of their going immediately to the farm from which they went.



SUCCESS and Independence.—Do not depend on what you earn but on what you save. The Standard Bank of Canada can very materially assist you to win success and secure independence. 294

**THE
STANDARD BANK
OF CANADA**

MONTREAL BRANCH
 136 ST. JAMES STREET
 E. C. GREEN, - - MANAGER

In and Out of Canada

ROYAL BANK OF CANADA.

The following staff appointments are announced by the Royal Bank of Canada: B. C. Stone, to be manager of Toronto, Cedarvale Branch; R. M. Wilson, manager of Toronto, Gerard and Jones Branch; A. J. Kelly, manager at Iroquois Falls; J. L. Gauthier, manager of Quebec, St. Sauveur Branch; P. J. Clarkin, manager, Harbor Buffett, Nfld.

NEW COMMERCE BRANCHES.

Branches of the Canadian Bank of Commerce have been opened at the following points:—

Capreol, Ont.—Sug-agency to Sudbury. Berthierville, Que.—J. L. Rousseau in charge. Baden, Ont.—W. H. Collins, manager. Gottingen street, Halifax—H. McEwen, manager. Quinpool road, Halifax—W. K. Phillips, manager. South Barrington street, Halifax—A. G. Shatford, manager. Campden, Ont.—Sug-agency to Beamsville. Gananoque, Ont.—A. B. Laird in temporary charge. Grand Bank, Nfld.—P. H. Homan in charge. Fairbank, Ont.—J. B. How in temporary charge.

SAGUENAY PULP CO.'S BONDS.

There has been placed on the Canadian bond market \$5,500,000 6½ per cent serial secured gold bonds of the Saguenay Pulp and Power Company.

As a result of this important financing some leading Canadian interests have joined the Board of Directors of the Saguenay Pulp & Power Co., the Board being as follows: Hon. F. L. Beique, Senator, Vice-President of the Hochelaga Bank and Director of the Canadian Pacific Railway; Edward C. Pratt, General Manager of the Molson's Bank; Louis Chable, Vice-President of American Paper Exports, Inc., New York; Hon. J. M. Wilson, Senator, Director of the Hochelaga Bank, Director of Montreal Tramways; J. E. A. Dubuc, Chicoutimi; Jos. Quintal, President of the Chambre de Commerce of Montreal; Hon. Nemese Garneau, M.L.C., Quebec, Director of Provincial Bank of Canada; R. F. Hammond, Vice-President, Craig-Becker Company, Inc., New York; John T. Steele, Buffalo.

The syndicate that is offering the bonds on the Canadian market is practically the same as that which successfully placed the offering of \$7,300,000 Montreal Tram-Power bonds.

In the English field the offering is being handled by the firm of McCuaig Bros. & Co., Members of the Montreal Stock Exchange, and by the Molsons Bank, acting on behalf of the members of the subscription syndicate.

THE MONTREAL CITY & DISTRICT SAVINGS BANK.

Notice is hereby given that a Dividend of Two Dollars and fifty cents per share has been declared on the Capital Stock, called and paid-up of this Bank, and will be payable at its Head Office, in this City, on and after Wednesday, the second day of July next, to Shareholders of record, Saturday, fourteenth June next, at noon.

By order of the Board,

A. P. LESPERANCE,

Manager.

Montreal, May 28th, 1919.

ATLANTIC SEACOAST RESORTS.

Portland, Maine, throned on the hills overlooking Casco Bay, the brightest gem of the Maine seacoast, is not less charming to-day than when Henry Wadsworth Longfellow, America's best loved poet, went up and down its pleasant streets. The attractions of the wonderful territory surrounding Portland, are manifold, there being innumerable natural beauties and cool retreats. Among these the seashore takes pride of place. Among the many favorite resorts for Canadians are Falmouth, Cumberland Foreside, Cape Elizabeth, Willard Beach, Scarborough, Prouts Neck, Old Orchard, Kennebunk and York Beach. Old Orchard is recognized as the finest and safest surf bathing beach in the world. A special feature of the Grand Trunk service this year will be that the night train now leaving Montreal 8.20 p.m. daily with through sleeping cars will, commencing June 26th, run through to the Union Station, Portland and returning commencing June 27th will leave Portland (Union Station), for Montreal at 7.30 p.m. daily. The day train with parlor-cafe car now leaving Montreal daily at 8.30 a.m. will run through to the Grand Trunk Station, Portland. Returning will leave Grand Trunk Station, Portland, for Montreal, 7.45 a.m. daily. A handsome illustrated descriptive folder with all information and list of hotels may be had free on application to M. O. Dafoe, Grand Trunk Railway, 122 St. James St., Montreal.

Great schools of mackerel are reported off the coast of Nova Scotia. Fishermen at Bauline, Louisburg and other ports are reaping a harvest. One boat took twelve thousand fish on Tuesday. The salmon fishery to date is a failure, the catch not being one-tenth of that taken in former seasons to the middle of June.

THE MOLSONS BANK

Incorporated by Act of Parliament 1855

Paid-Up Capital \$4,000,000
Reserve Fund \$4,800,000

Head Office: MONTREAL

BOARD OF DIRECTORS.

Wm. Molson Macpherson President
S. H. Ewing Vice-President
F. W. Molson Director
Wm. M. Birks Director
W. A. Black Director
John W. Ross Director
J. M. McIntyre Director

Edward C. Pratt, General Manager.

The Dominion Bank

160 St. James Street

Careful attention is given to *Foreign Exchange Business* Cable and Mail Transfers, Drafts and Letters of Credit issued. A General Banking Business transacted.

M. S. BOGERT, Manager

Travellers' Cheques



Travellers' Cheques issued that will freely pass as cash anywhere in Canada or the United States. More convenient and safer to carry about than ready money.

The Home Bank of Canada

Branches and Connections Throughout Canada
Transportation Bldg. 120 St. James Street
2111 Ontario St. East Cor. Davidson Street
1318 Wellington Street, Verdun

The Toronto plumbers have received a voluntary increase of ten cents per hour, and their minimum wage is now seventy-five cents per hour. The electrical workers' union announces a similar wage minimum granted them through an increase of seven and a half cents per hour. They have a forty-four hour week and a six months' agreement.

ESTABLISHED 1832

Paid-Up Capital
\$9,700,000



Reserve Fund
and Undivided Profits over
\$18,000,000

TOTAL ASSETS OVER \$220,000,000

The strong position of the Bank of Nova Scotia not only assures the safety of funds left on deposit with the Bank but also places it in a position where it can readily care for any legitimate business needs of its customers. We invite business of every description.

THE BANK OF NOVA SCOTIA

Solid Growth

Up-to-date business methods, backed by an unbroken record of fair-dealing with its policyholders, have achieved for the Sun Life of Canada a phenomenal growth.

Assurances in Force have more than doubled in the past seven years, and have more than trebled in the past eleven years.

To-day they exceed by far those of any Canadian life assurance company.

**SUN LIFE ASSURANCE
COMPANY OF CANADA
HEAD OFFICE - MONTREAL**

The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men
**GOOD OPPORTUNITY FOR MEN TO BUILD UP
A PERMANENT CONNECTION**

We Particularly Desire Representatives for City of Montreal

Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT - Manager for Canada.

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE, A.D. 1714.

Canada Branch, Montreal:
T. L. MORRISEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE DOMINION

\$5,000

provision for your home, plus

\$50 A MONTH

Indemnity for yourself.

Our New Special Indemnity Policy

Shares in Dividends.
Waives all premiums if you become totally disabled.
Pays you thereafter \$50 a month for life.
Pays \$5,000 in full to your family no matter how many monthly cheques you may live to receive.

Ask for Particulars.

**CANADA LIFE
TORONTO**

INSURANCE

MOTOR UNION INSURANCE CO.

The Motor Union Insurance Company, Limited of London, England, has obtained a license to do fire, accident and automobile insurance throughout Canada. For the present it will operate exclusively on the automobile business. It has assets of \$7,820,000 and a surplus of \$2,350,000 and has a deposit at Ottawa at \$112,800.

It will operate non-tariff and issue a form of policy which it claims is much superior to those at present being sold. Its head office is at 59 Yonge St., Toronto.

IN CASE OF FIRE.

Don't get excited. Keep cool and attack the seat of the fire at once. Always have a bucket of water containing bi-carbonate of soda in saturated solution) and a chemical fire extinguisher within easy reach.

The tubes of dry powder sold as fire extinguishers are practically useless. Don't buy them. They won't give you protection.

There are several liquid chemical fire extinguishers on the market that contain carbon tetrachloride as the extinguishing fluid. They are reliable and easily handled.

Care should be exercised in buying fire extinguishers to see that the containers are made of copper; as steel and iron will corrode and render the extinguisher useless inside of a year or two.

The standard types of fire extinguishers bear the labels of the Underwriters' Laboratories, which insure their efficiency, construction and material.

A fire may easily be quenched at its incipiency by the vigorous use of a broom kept thoroughly wet; or by being smothered by the application of wet blankets, rugs, sacks, etc.

In escaping from a fire put a wet handkerchief in your mouth, creep or crawl along the room with your face close to the ground. Children should be taught to press out a spark instantly if one catches in their clothing and also that running into the air will cause it to blaze immediately.

—Ontario Fire Marshal.

PEACE TREATY INSURANCE.

The provisions suggested for the Peace Treaty in so far as they relate to insurance have reached Canada and provide that:

For insurance contracts mixed arbitral tribunals shall be established of three members, one chosen by Germany, one by the Associated States, and the third by agreement, or failing which by the President of Switzerland. They shall have jurisdiction over all disputes as to contracts concluded before the present peace treaty.

Fire insurance contracts are not considered dissolved by the war, even if premiums have not been paid, but lapse at the date of the first annual premium falling due three months after the peace. Life insurance contracts may be restored by payments of accumulated premiums with interest, sums falling due on such contracts during the war to be recoverable with interest. Marine insurance contracts are dissolved by the outbreak of the war, except where the risk insured against had already occurred. Where the risk had not attached, premiums paid are recoverable. Reinsurance treaties are abrogated, unless invasion has made it impossible for the reinsured to find reinsurer. Any Allied or Associated Power, however, may cancel all the contracts running between its nationals and a German life insurance company, the latter being obliged to hand over the proportion of its assets attributable to such policies.

Howard S. Ross, K. C. Eugene R. Angers

ROSS & ANGERS

BARRISTERS and SOLICITORS
Coristine Building, 20 St. Nicholas St., Montreal

BLACK DIAMOND

FILE WORKS

Established 1863. Incorporated 1897.
Highest Awards at Twelve International Expositions, Special Prize, Gold Medal, Atlanta, 1895.

G & H. Barnett Co.

PHILADELPHIA, Pa.

Owned and Operated by

NICHOLSON FILE COMPANY.

Commercial Union Assurance Company Limited

OF LONDON, ENGLAND.

The largest general Insurance Company in the World.

Capital Fully Subscribed	\$ 14,750,000
Capital Paid Up	1,475,000
Life Fund, and Special Trust Funds.	73,045,450
Total Annual Income Exceeds	57,000,000
Total Funds Exceed	159,000,000
Total Fire Losses Paid	204,667,570
Deposit with Dominion Government	1,323,333

(As at 31st December, 1917)

Head Office, Canadian Branch:
Commercial Union Bldgs., 232-236 St. James Street, Montreal, Que.

Applications for Agencies solicited in unrepresented districts.

J. MCGREGOR, Manager Canadian Branch.
W. S. JOPLING, - Assistant Manager.

PROFESSIONAL

THE SOCIETY FOR THE ADVANCEMENT OF INSTRUCTION IN THE LANGUAGES. — Instruction in the Languages and Mathematics. No. 91 Mance Street, or telephone East 7302 and ask for Mr. E. Kay

Founded in 1806.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

OF LONDON.

ASSETS EXCEED \$50,000,000.
OVER \$10,000,000 INVESTED IN CANADA.
FIRE AND ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

277 Beaver Hall Hill, MONTREAL.
Agents wanted in unrepresented towns in Canada.
J. E. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.

Every Agent Wants

to represent a Company whose name is his introduction. One whose policies are unexcelled. Liberal dividends. Strength and security unsurpassed.

The figures for 1918 emphasize these points in the North American Life.

Business in Force	over \$70,900,000
Assets	18,100,000
Net Surplus	2,750,000
Payments to Policyholders	1,700,000

These are reasons why the Company is known as "Solid as the Continent." Correspond with E. J. Harvey, Supervisor of Agencies.

NORTH AMERICAN LIFE ASSURANCE COMPANY

HEAD OFFICE TORONTO

BRITISH INSURANCE PASSES AMERICA.

The chairman of the London City Equitable Fire Insurance Company dealing with the question of American business at the annual meeting, said "Working from the cardinal principle of spreading our risks we have again cast our eyes across the Atlantic and wondered whether we ought to enter the American field. We have been approached by various parties inviting us to take the plunge, and leading insurance papers on the other side of the water have even gone so far as to make positive statements on this point. However, I can assure you that we examined the subject without any prejudice and have weighed both sides with the utmost care. On the one hand it was represented to us that there was an unusual opportunity for a good English company. The magnates of the re-insurance world, so we were told, the great German companies, like the Munich, the Cologne and the Madgeburg, had been dethroned without prospect of re-instatement. Consequently there was a vacuum, and we were the right people to fill it. This was the psychological moment, and no such chance was likely to offer itself again.

Without question there was much force in this line of argument. It would in many ways be a favorable moment to found re-insurance relations in the United States. But then we looked at the reverse side of the medal. Thanks to those good steeds, "Opportunity" and "Skill," we have now reached the winning post, but we are still in our youth, and even the most vigorous frame may suffer irretrievable damage by being made to carry heavy weights before its prime. If we went to America, obviously we could not content ourselves with one or two contracts; to get any spread at all we should have to take at least half a dozen. This would soon involve us in heavy commitments. We might and undoubtedly should, start out with the intention of limiting our American writings to a certain proportion of the total volume of our fire business, but in practice it would be exceedingly difficult to adhere to this, and we might end by finding ourselves in the awkward predicament of the tail that wagged the dog. In any case, I am inclined to think we should add to our overhead charges out of all proportion to the profits we made. Our attitude, therefore, at the present time as regards America is that, unless the attraction of American business to us is greater than has so far appeared, we shall not undertake the very considerable liability which re-insurance of United States business entails."

Why Mutual Policies Are Easy To Sell

FIRST—Because of the co-operative and democratic principle on which the company is founded; the Mutual Life Assurance Company of Canada is a company consisting of policyholders, maintained by policyholders, exclusively for policyholders.

SECOND—Because the purpose for which the company was established is now generally understood; the company since its establishment in 1869 has consistently followed one aim — that of furnishing the largest amount of protection for the least possible outlay.

THIRD—Because the company's day-by-day activities advertise it; the Mutual of Canada since its organization has paid to policyholders or their beneficiaries or holds as a trust to guarantee future payments, over sixty millions of dollars.

"BE A MUTUALIST!"

The Mutual Life Assurance Co. of Canada
WATERLOO - - - ONTARIO.

Items of Interest

Dr. Karl Muck, former conductor of the Boston Symphony Orchestra, who is interned at Fort Oglethorpe, Ga., as an alien enemy, is to be deported, Assistant United States Attorney Dewey announces.

Fairly generous increases in salaries will be given to the Ontario civil servants as soon as Civil Service Commissioner McCutcheon makes a report on salaries to the Government, Premier Hearst has announced.

The Consul General of Japan at Honolulu has forbidden his countrymen to wear kimonos on the street. He explains his order as being part of a campaign he is waging to induce his people to adopt European styles.

A number of prominent business men at Tokyo have decided to form a Japan-American submarine cable company to lay another cable across the Pacific. The company, which will have a capital of \$25,000,000, will seek a subsidy from the Japanese Government.

Offers of more than \$15,000,000 to be loaned to builders on mortgages within the next two months, to relieve the housing famine in Greater New York, were made to the Lockwood executive committee last week by the heads of nine New York savings banks.

Thanks largely to the loyal support of the Canadian women in giving preference to the Canadian-produced goods, the sardine industry of the Maritime Province has so improved that some of the firms have re-opened several weeks before it was anticipated.

Eleven special constables were taken to hospitals, half a hundred heads broken, and Sergt. Frederick George Coppins, Brandon, reported dying as a result of the first clash of a mob of strikers and special constables in Winnipeg last week.

The Empire Trust Company, of New York, got judgment by default at Osgoode Hall last week for \$328,821.91 and \$37.10 costs in an action against the San Antonio Land and Irrigation Co. of Toronto. The amount was declared due on a promissory note.

The name "Toronto" may soon be found on the map of France, according to information received from sponsors of the 75th Battalion, who were instrumental in relieving the inhabitants of Le Quesnel during the war. The inhabitants of this town are said to desire to be known henceforth as Torontonians.

The following business men of the city have made application for membership in the Montreal Board of Trade: A. G. Snowdon; James M. Thompson, of J. C. Thompson & Co.; J. Russell Murray; A. D. Radovsky, of the Universal Importing Company; Thomas G. Hodge, of George Hodge & Son, Ltd.; J. D. Cameron, of T. J. Coyle Co., and Arthur L. Bennett, of W. S. Goodhugh & Co.

Hugh A. Allan, who has been elected a director of the Royal Trust Company, is a member of the well known shipping family which has been so prominently identified with the commercial and transportation life of Canada for two generations. He is a son of the late Andrew Allan, who with his brother, the late Sir Hugh Allan, formed the shipping firm of H. & A. Allan, whose fleet of transatlantic liners obtained world-wide shipping recognition as the Allan Line.



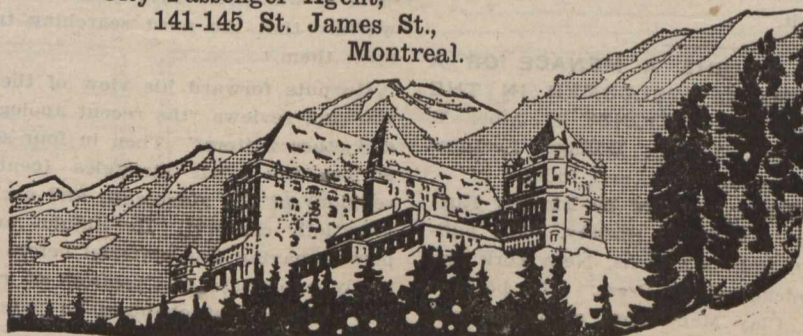
Summer With the Frost On

That's Banff. Snow mountains, and a sky as blue as Venice — air that tingles, and Hot Springs that make swimming in the big blue pool an adventure in contradiction. Swiss guides, and golf and surefooted mountain ponies with cowboy guides — and the most metropolitan of hotels, on a shelf between two Alps.

Three hundred miles of pony trails branch off from Banff into Canadian Pacific Rockyland. And there's everything in mountains from the sort you climb with a tallyho, to the kind that gets you a souvenir ice axe.

TICKET OFFICES: 141-145 St. James Street, Tel. Main 8125; Windsor Street, Place Viger, Westmount and Mile End Stations.

F. C. LYDON,
City Passenger Agent,
141-145 St. James St.,
Montreal.



Book Reviews

By H. S. ROSS.

LESSONS IN ENGLISH, by Arthur Lee, Superintendent of Schools, Clinton, Mo., and published by Charles E. Merrill Company, 432 Fourth Avenue, New York City.

These lessons are based on the text of the famous texts of Reed and Kellogg so much in use a few years ago. The vogue of the Reed and Kellogg series of text-books in language and grammar, extending over more than a generation, is one of the remarkable facts in the history of American school textbooks. The continuing popularity of the series and its immense sales prove that the books have an amazing vitality and adaptability. Teachers and pupils pay them the high tribute of satisfaction and confidence.

It is in the teaching of composition that the greatest advances in elementary English instruction have been made in recent years. The increasing use of literature, both prose and poetry, not only as models, but as a means of stirring the imagination and freeing tongue and pen, is reflected in this revision. The use of pictures, the relation of expression work to life, the harmonizing of the book problems with the child's world, are here emphasized. It has not been forgotten, however, that every good text in this field must be in large measure a drill book. Much talking and much writing on subjects which occupy the pupils' mind—to which he gives attention in his other studies or in which he can easily be led to take an interest—have been provided.

The new Lee series should appeal to those who do not wish to over-emphasize literary appreciation. Letter writing is given the necessary space and along lines which should be interesting to young students and which connect with the practical affairs of life.

SOCIAL INSURANCE IN THE UNITED STATES, by Gurdon Ranson Miller, is one of that splendid series (The National Social Science Series) published by A. C. McClurg & Co., Chicago. Price 60 cents.

Social insurance is Conservation in its most lofty sense. It is the community's attempt to preserve the universal welfare of its most valuable asset—its citizens. Much has been done, much remains to be done. This book is not and does not profess to be the last word on the subject; it is a valuable summary, an effort to give a view of some of the new social needs which face us on this continent.

The question of the maladjustment of economic law is not raised. That there should be unemployment and unsatisfied needs at the same time, or that the producers of wealth should be unable to provide themselves against misfortune does not enter into the author's calculations. This is the way most people view such a subject even though it does not square with the fundamental principles of economics.

One wishes such an excellent treatment of the subject had included a hint of the real causes of unemployment, and of much of the sickness and old age dependency. Notwithstanding this (to the reviewer) limitation the book will repay anyone who reads it.

RISING JAPAN—IS SHE A MENACE OR A COMRADE TO BE WELCOMED IN THE FRATERNITY OF NATIONS? by Jabez T. Sutherland, D.D., LL.D. Billings Lectures (1913-14) in Japan, China, and India.

There is a brilliant foreword by Lindsay Russell, President of the Japan Society. The publishers are G. P. Putnam's Sons, New York and London, The Knickerbocker Press. The book is dedicated to Dr. Clay MacCauley, of Tokyo and Baron Ei-Ichi Schibusaw, of Tokyo.

Those who desire to obtain trustworthy information regarding Japan at this time, when her relations with the allied governments are so intimate, and especially all who are apprehensive of danger from Japan, in California, in the Philippine Islands, or in China, will do well to read this exceedingly timely book. It gives what the leaders in Japan believe to be probably the most just, fair, and reliable, and at the same time, the most instructive statement which has appeared in brief form, from any source, of the true character of the Japanese people, of the leading features of their civilization as compared with our own, and of the real aims and ideals that as a nation they have set before themselves for realization.

The book is a splendid antidote to the jingistic articles which have been appearing too frequently in some of the American magazines.

THE BANKRUPTCY OF RELIGION, by Joseph McCabe, author of "The Sources of The Morality of The Gospels," etc. Published by Watts & Co., 17 Johnson's Court, Fleet Street, London, E.C. Price 5 shillings net.

The author claims that the war has created an interest in religion which recalls the Victorian struggle of "science and theology." "It is not questioned by the clergy that there has been for some decades an increasing deafness to their appeals; nor will it be questioned by most of the opponents of the clergy that this decay of church-going was very largely due to a weariness of appeal and counter-appeal. We have outlived the days when a Bradlaugh or a Brewin Grant could attract an immense and enthusiastic crowd of artisans to hear a spirited argument about the immortality of their souls." He thinks we have discovered that the cultivation of sound moral principles is a fundamental condition of happiness and that the Churches which claim to be the proper agents of that cultivation are being re-examined and that Christianity is once more on trial in the European mind.

"The British Empire is notoriously slow to act, but it met its grave crisis with confidence, and will survive it without vital injury, because it had vast accumulated resources. We had had but one war in sixty years; we had enjoyed twenty years of remarkable prosperity; we had a prestige abroad which rested on the solid basis of an annual national income of two thousand million pounds, foreign investments amounting to two thousand million pounds, and an unshakable command of the seas. This mighty and unimpaired strength was slowly asserted, and "decadent England" proved itself still one of the greatest Powers of the world."

He claims the churches were, when they met the crisis, enfeebled, impoverished, and lowered in prestige by decades of unceasing and unsuccessful warfare. That millions had fallen away. That few great laymen would plainly identify themselves with them. That many were refusing to make a lip-profession of creeds they did not literally believe. That old dogmatic standards were in tatters and that most scholars frowned upon the doctrines which were still imposed upon children and the unlearned. That they dared not formulate a plain and consistent social gospel. They were divided, distracted and despondent; "and it was after fifty years of this enervating warfare that the most searching trial of all fell upon them."

He puts forward his view of the moral of the war and reviews "the recent apologies of clerical and other writers." Then in four sections he describes the great struggles (centering around religion) of the nineteenth and early part of the twentieth century. He thinks any thoughtful person, having this material before him, can correctly appreciate the position of religion in our life. In the last chapters he puts forwards the claims of Rationalists.

A Little Nonsense

TOO INQUISITIVE.

"Papa, where is Atoms?"

"Atoms?" I don't know, my boy. You mean Athens, probably."

"No, I mean Atoms—the place where everything is blown to."

OPTIMISM.

"That bald-headed man who just went out is the greatest optimist I ever met," said the druggist.

"That so," asked the customer.

"Yes," replied the druggist. "When I guaranteed my brand of hair-restorer he bought a bottle and then bought a comb and brush because he figured he'd need them in a few days."

KILLED BY A "BISON."

Lord Reading talked at a Washington dinner party about the cockney accent. "A cockney cook," he said, "came over and settled in America. Her mistress, who was a widow, told her one day how she came to lose her husband. 'I lost my husband on the western prairies,' the woman said. 'He was killed by a bison. I suppose you know what a bison is?' 'Lawks, yes,' said the cockney cook, 'I'd like to 'ave a quid for every one I've made a puddin' in."

THE MISSIONARY'S TASK.

Dr. Torrey, the evangelist, in speaking of missionary work, remarked: "Teaching the heathen must be most difficult of all. Just think—first you must teach them the language before you can even lay the foundation for a knowledge of God. The task reminds me of a missionary friend of mine who was working among the Indians. One of his pupils came to him one day and informed him that a sparrow had built a nest in the cross trees of his lodge. 'Is there anything in the nest yet?' asked the missionary. 'Heap much,' said the Indian, proud of his English. 'The sparrow has pups.'"

RAISING WIFIE'S SUSPICIONS.

The Governor of a Western state, determined not to be interrupted by so many callers, instructed his negro doorman to say to all callers that "the Governor is not in."

"But if they say they have an appointment with you, Governor?" asked the doorman.

"Just say, 'They all say that,'" ordered the Governor.

All went well until the next day, when a lady called, and when she was told that the Governor was not in she replied:

"I know better than that. You tell the Governor his wife is here to take him to the theatre."

"Oh," said the doorman, "they all say that."

BUTTERFLY WITHOUT WINGS.

"Remember, constable," said the portly Mayor to the policemen who stood on duty at the Town Hall on the night of the children's fancy dress ball, "no adults can be admitted."

"Right yer Mayorship," said Dooly as he set about regulating the crowd.

Everything was in full swing when Dooly felt himself clutched by an excited looking woman. "My little girl is in there," she said, pointing to ballroom, "and she's forgotten part of her costume."

"Can't help it, ma'am. No adults is to go in."

"Nonsense," cried the woman. "'My little girl has gone as a butterfly, and has forgotten her wings. I want to put them on her."

Dooly wrinkled his forehead and tried to think if any of the official regulations prescribed for a case like that.

"Orders is orders, ma'am," he said at last. "Ye'll have to let your little girl go as a caterpillar."

Leather World

From all over this country and the United States come the reports of daily advances in leather and hide prices, with the result that the present leather situation is unique in the history of the trade. Those who are conversant with conditions asserted that the advance will continue. Few ventured to predict how much further prices will continue to rise, but there is practical unanimity among leather men that prices will go higher. An analysis of the conditions which produced such an abnormal market show in conclusion that large exportations are mainly responsible for the rapidity in the advance. As a matter of fact, the spirit among leather men is evidently somewhat panicky. Stocks have apparently touched bottom, and information from various sources leads to the belief that there are plenty of buyers with practically no sellers.

The export demand is heavy, and large shipments have been sent abroad. Prices have largely resulted from supply and demand. In the case of patent leather, formerly prices were in the neighborhood of 55 cents. At present \$1 can easily be obtained. According to a local manufacturer, at no time during the war, when leather prices were so stringent, were prices within 4 cents per pound of what is being readily paid today.

The need of leather and leather goods in Europe is tremendous, according to those who know the export situation. The members of the leather trade are fully aware of this, and they are asking and getting high prices for their products. The market for shoes in Europe is very broad. It is

said that Europe can absorb all the shoe shipments from this country with ease.

The prices of hides and skins are up, while the prices of the various materials which are used by the tanning industry have soared. All these factors contribute to the high prices which prevail, and are responsible in no small measure for the figures placed on the finished products.

A Belgium agent is reported as being in Western Canada trying to buy some 50,000 head of breeding cattle for shipment to that country in order to replenish depleted herds. The removal of these cattle from Canadian herds would, of course, tend still further to shorten supplies and enhance values from the scarcity.

Many shoe factories are finishing their fall business. The demand has been large despite the price, and it is predicted that a shortage of shoes may be witnessed this fall. This will apply to both men's and women's shoes. Leather seems to be the controlling factor in production, and it is estimated that none in the industry are working over 75 per cent. of their capacity on account of their inability to obtain the necessary leather. The price this coming fall will be very strong, according to the trade. One large manufacturer has not made a number to wholesale below \$10 a pair, and others who make a cheaper grade of shoe find that their costs are exceedingly high.

It is reported from New York that six and a half million dollars of gold arrived there from Canada representing the first shipment of a commitment of approximately eighteen millions which Great Britain is sending to the United States.

CUNARD ANCHOR-DONALDSON

Regular Passenger Services to all British Ports

CUNARD LINE

From— To Liverpool
 New York.....VASARI June 16
 New York.....VESTRIS June 21
 New York.....ROYAL GEORGE June 24
 New York.....ORDUNA June 28
 New York.....CARONIA July 5
 New York.....CARMANIA July 12

From— To Southampton
 New York.....MAURETANIA June 14
 New York.....AQUITANIA June 28

From— (via Plymouth and Havre)
 New York.....SAXONIA June 4

From— To Piraeus, Greece.
 New York.....PANNONIA June 18

ANCHOR-DONALDSON

From— To Glasgow
 Montreal.....CASSANDRA (about) . June 28
 Montreal.....SATURNIA July 5
 Montreal.....CASSANDRA (about) . Aug. 5
 Montreal.....SATURNIA Aug. 9

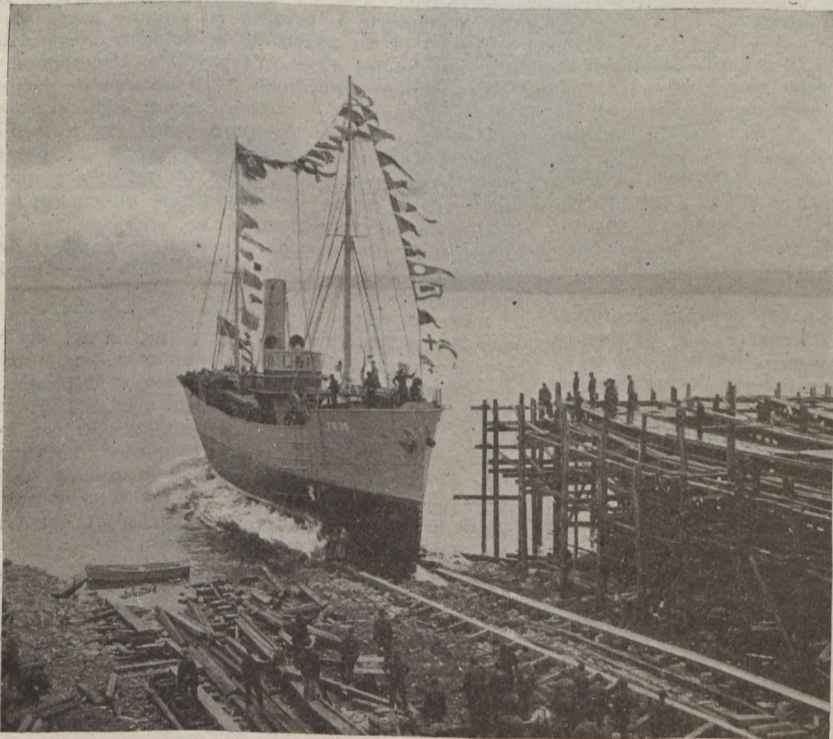
ANCHOR LINE

To Glasgow.
 Boston.....MASSILIA July 12

For rates of passage and further particulars apply to W. H. Henry, 286 St. James St., The Jules Hone Agencies, 9 St. Lawrence Blvd., Thos. Cook & Son, 530 St. Catherine St., West, Henders & Co., Limited, 45 Windsor St., L. Holstein & Co., 320 Notre-Dame St. West and all local ticket agents, or to

THE ROBERT REFOR CO., LTD.
 General Agents, (Canadian Services)
 20 Hospital Street, Montreal.

Davie Shipbuilding & Repairing Co., Ltd, Lauzon, Levis, P.Q.



TRAWLER
 LAUNCHED
 AT OUR
 YARD

ST. LAWRENCE SURVEY.

Mr. R. A. Wiillard, agent of the Department of Marine and Fisheries in Montreal, has just completed a thorough survey of the St. Lawrence between Montreal and Platon (just below Quebec) where his district ends. This is his first inspection since returning to Montreal after his active service overseas with the French army. He states that he found everything in good order on the river and that pilots seem to be well satisfied with all the arrangements of buoys and lights, and that all opinions expressed support the claim of the St. Lawrence that it is one of the best lighted waterways in the world.

MARCONI WIRELESS APPARATUS

Installed—Operated—Maintained
 Contractors to Canadian, Newfoundland and British Governments

MARINE SWITCHBOARDS

Made and installed

THE MARCONI WIRELESS TELEGRAPH COMPANY OF CANADA, LIMITED,
 173 William Street, Montreal.

CRUDE
 CALCINED
 DEAD BURNED

LUMP
 GRAIN
 POWDERED

MAGNESITE

The Scottish Canadian Magnesite Co., Limited
 MONTREAL, QUE.

We Guarantee Satisfactory Results

MODERN BAKERIES

May mean much or nothing, but when controlled by a Quality policy they are an asset to you as well as to us.

DENT HARRISON'S BREAD

Will meet your requirements, and "We Keep the Quality Up."
 Phone Mount 3566, or Ask Your Grocer.

License No. 5-034.

"GARDEN CITY DEVELOPMENT COMPANY, LIMITED."

Public notice is hereby given that, under the Quebec Companies' Act, letters patent have been issued by the Lieutenant Governor of the Province of Quebec, bearing date of the 20th day of May, 1919, incorporating Howard-Salter Ross and Eugene Real Angers, advocates; Henry-Murray Gardner and George-Thomas Porter, accountants; Ethel-Marion Thompson, stenographer, all of Montreal, for the following purposes:

To purchase, take on lease or in exchange or otherwise acquire any lands and buildings and any estate or interest in, and any rights connected with any such lands and buildings in or near the boundaries of Sainte-Anne-de-Bellevue, in the Province of Quebec, and to build on such land dwelling houses of reasonable dimensions supplied with proper improvements and intended to be let at a moderate price;

To develop and turn to account any land acquired by or in which the company is interested and in particular by laying out and preparing the same for building purposes, constructing, altering, pulling down, decorating, maintaining, furnishing, fitting up and improving buildings and by planting, paving, draining, farming, cultivating, letting on building lease or building agreement and by advancing money to and entering into contracts and arrangements of all kinds with builders, tenants and others;

To construct, maintain, improve, develop, work, control and manage any waterworks, gasworks, reservoirs, roads, clubs, restaurants, baths, pleasure grounds, parks, gardens, reading rooms, stores, shops, dairies, and other works and conveniences which the company may think directly or indirectly conducive to these objects, and to contribute or otherwise assist or take part in the construction, maintenance, development, working control and management thereof;

To build, equip, construct, alter, repair and otherwise deal with building structures, erections and other improvements;

To lend money either with or without security to persons undertaking to build or improve any property in which the company is interested and to tenants, builders, and contractors, for the erection of buildings on the lands of the company;

To purchase, lease, or otherwise acquire the whole or any part of the business, property, franchise, good-will, rights, and privileges held or enjoyed by any corporation carrying on any business which the company is authorized to carry on or possession of property suitable for the purposes of this company, and to pay therefor fully paid up or partly paid up reference or ordinary shares of the company, or in the bonds, debentures and to undertake the liabilities of any such person, firm or corporation;

To enter into partnership or any arrangement for sharing of profits, union of interests, co-operation, joint-adventure, reciprocal concession or otherwise, with any company carrying on or engaged in or about to carry on or engage in any business or transaction capable of being conducted so as to directly or indirectly benefit this company, to lend money to, guarantee the contracts of, or otherwise assist any person, and to take or otherwise acquire shares and securities of any such company, and to sell, hold, re-issue, with or without guarantee, or otherwise deal with the same;

To purchase, take or acquire by original subscription or in exchange for the shares, bonds, debentures or other securities of this company or otherwise, and to hold, sell or otherwise dispose of shares, stock, whether common or preferred, debentures, bonds and other obligations in any other company having objects similar in whole or in part to the objects of this company, or carrying on any business capable of being conducted so as directly or indirectly to benefit this company, and to vote all shares so held through such agent or agents as the directors may appoint;

To enter into any arrangements with any authorities, government, municipal, local or otherwise that may seem conducive to the company's objects or any of them, and to obtain from any such authority any rights, privileges, and concessions which the company may think if desirable to obtain, and to carry on or exercise and comply with any such arrangements, rights, privileges and concessions;

To promote any company or companies for the purpose of acquiring all or any of the property which may seem directly or indirectly calculated to benefit this company, and generally to purchase, take on lease or in exchange, hire or otherwise acquire any real or personal property and any rights or privileges which the company may think necessary or convenient for the purpose of its business;

To invest and deal with the money of the com-

pany not immediately required in such manners as may from time to time be determined;

To pay out of the funds of the company or with the approval of the shareholders by shares in the company or by both cash and shares all expenses of or incidental to the formation or flotation, advertising and procuring the charter of the company, and to remunerate any person or company for services rendered to the company in placing or assisting to place or guaranteeing the placing of any of the shares in the company's capital, or any bonds, debentures or other securities of the company;

To pay by issue of bonds, debentures or other securities as well as to use and apply its surplus earnings or accumulated profits authorized by law to be reserved to the purchase or acquisition of property to such extent and in such manner and upon such terms as the board of directors shall determine;

To adopt such means as making known the purposes and objects of the company as may seem expedient and in particular by advertising in the press, by circulars, by purchase and exhibition of works of art or interest, by publication of books and periodicals and by granting prizes, rewards and donations;

To do all such other things as the company may deem incidental or conducive to the attainment of the above objects;

To do all or any of the above things as principals, agents, contractors or otherwise and by or through trustees, agents or otherwise and either alone or in conjunction with others;

To consolidate or to join with any other company having objects altogether or in part similar to those of this company;

To distribute any of the property of the company in kind among the shareholders;

To draw, make, accept, endorse, execute, and issue promissory notes, drafts, bills of exchange, warrants, bonds and other negotiable securities or transferable instruments and evidences of indebtedness, under the name of "Garden City Development Company, Limited," with a capital stock of forty-five thousand dollars (\$45,000.00), divided into four hundred and fifty (450) shares of one hundred dollars (\$100.00) each.

The principal place of business of the corporation, will be at Sainte-Anne-de-Bellevue.

Dated from the office of the Provincial Secretary, this twentieth day of May, 1919.

C.-J. SIMARD,

2104-23-2. Assistant Provincial Secretary.

ROSS & ANGERS,

Solicitors for the Applicants.

20 St. Nicholas Street, Montreal.

"GARDEN CITY DEVELOPMENT COMPANY, LIMITED."

Avis est donné au public que, en vertu de la loi des compagnies de Québec, il a été accordé par le lieutenant-gouverneur de la province de Québec, des lettres patentes en date du vingtième jour de mai 1919, constituant en corporation Howard-Salter Ross et Réal Angers, avocats; Henry-Murray Gardner et George-Thomas Porter, comptables; Ethel-Marion Thompson, sténographe, tous de Montréal, pour les fins suivantes:

Acheter, prendre à bail ou en échange ou autrement acquérir aucuns terrains et bâtiments, aucunes terres ou intérêts en icelles, aucuns droits se rapportant à ces terrains et bâtiments, aux ou près des limites de Sainte-Anne-de-Bellevue, dans la province de Québec, construire sur ces terrains des résidences de dimensions raisonnables munies d'améliorations appropriées, pour être louées à des taux modérés;

Développer et faire valoir aucun terrain que la compagnie acquerra ou dans lequel elle a des intérêts, particulièrement en le divisant et préparant pour fins de bâtisses, constructions, altérations, démolitions, décorations, entretiens, aménagement, ameublement et amélioration des bâtisses, en les plantant d'arbres, pavant, drainant, fertilisant, cultivant, louant à bail de maison ou par contrat de bâtisses, en prêtant de l'argent aux, ainsi qu'en faisant des conventions et arrangements de toutes espèces avec les constructeurs, locataires et autres;

Construire, entretenir, améliorer, développer, exploiter, surveiller et gérer des aqueducs, usines à gaz, réservoirs, routes, clubs, restaurants, bains, lieux d'amusements, parcs, jardins, cabinets de lectures, magasins, boutiques, laiteries ainsi que d'autres structures et commodités que la compagnie jugera directement ou indirectement appropriées à ces objets, aussi contribuer ou autrement aider à prendre part à leur construction l'entretien, développement, exploitation, surveillance et administration;

Bâtir, aménager, construire, altérer réparer et autrement disposer des bâtisses, structures, constructions et autres améliorations;

Prêter avec ou sans garantie aux personnes entreprenant de bâtir ou d'améliorer aucune propriété dans laquelle la compagnie est intéressée ainsi qu'aux locataires, constructeurs et entrepreneurs pour l'érection de bâtisses sur les terrains de la corporation;

Acheter, louer, ou autrement acquérir la totalité ou aucune partie du commerce, de la propriété, de la franchise, de l'achalandage, des droits et privilèges que détient ou dont jouit aucune corporation exerçant aucune industrie que la compagnie est autorisée à exercer ou qui possède des biens convenant aux fins de la présente corporation, et les payer en actions entièrement ou partiellement libérées de la compagnie, préférentielles ou ordinaires, ou en obligations, débentures, assumer aussi le passif d'aucune telle personne, société ou corporation;

Faire société ou conclure aucun arrangement relatif au partage des bénéfices, à l'union des intérêts, à la coopération, au risque mutuel, à la concession réciproque ou autre, avec aucune compagnie exerçant, se livrant à, sur le point d'exercer ou de se livrer à aucun commerce ou genre d'affaires susceptible d'être exercé de manière à profiter directement ou indirectement à la présente corporation, aussi prêter de l'argent, garantir les contrats ou autrement aider aucune personne, souscrire ou autrement acquérir des actions et valeur d'aucune telle compagnie, et les vendre, les détenir, les rémettre avec ou sans garantie, ou autrement en disposer;

Acheter, souscrire ou acquérir par souscription originaire ou en échange des actions, obligations, débentures ou des autres valeurs de la présente compagnie, ou autrement, aussi détenir, vendre ou autrement aliéner les actions, le capital ordinaire ou préférentiel, les débentures, bons et les autres obligations d'aucune autre compagnie dont les objets sont en tout ou en partie semblables à ceux de la présente corporation, ou qui exerce aucun commerce susceptible d'être exercé de manière à profiter directement ou indirectement à la présente compagnie, voter aussi en vertu des actions ainsi détenues par l'entremise de l'agent ou des agents que les directeurs nommeront.

Conclure avec aucunes autorités, aucun gouvernement municipal, local ou autre, aucun arrangement qui semblera approprié aux objets de la corporation ou à aucun d'iceux et, obtenir de cette autorité les droits, privilèges et concessions que la compagnie jugera désirable d'obtenir, et exécuter, remplir et se conformer à ces arrangements, droits, privilèges et concessions.

Organiser une ou plusieurs compagnies aux fins d'acquérir la totalité ou aucune partie de la propriété et du passif de la présente corporation, ou pour aucun objet qui paraîtra directement ou indirectement approprié à l'avantage de la présente compagnie, et généralement acheter, prendre à bail ou en échange, louer ou autrement acquérir aucune propriété foncière ou personnelle ainsi qu'aucuns droits ou privilèges que la corporation croira indispensables ou convenant à l'objet de son commerce;

Placer et disposer des deniers disponibles de la compagnie de la manière qui sera de temps à autre déterminée;

Payer à même les deniers de la corporation, ou sur l'assentiment des actionnaires, en actions corporatives, ou à la fois en numéraire et en parts, les dépenses directes ou incidentes à la formation, à l'organisation, à la publication et à l'obtention de la charte de la compagnie, rémunérer aussi aucune personne ou compagnie pour services à elle rendus en faisant souscrire, aidant à faire souscrire ou en garantissant la souscription d'aucun nombre d'actions du capital corporatif, ou d'aucunes obligations, débentures ou autres valeurs de la compagnie;

Payer par émission d'obligations, de débentures ou d'autres valeurs, employer aussi et affecter son excédent de recettes ou ses bénéfices accrus qu'autorise la loi à constituer une réserve pour l'achat ou l'acquisition de propriétés, au montant, de la manière et aux conditions que le bureau de direction fixera;

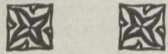
Pour faire connaître les fins et objets de la corporation, prendre les moyens estimés judicieux, et particulièrement annoncer dans les journaux par circulaires, achat et exhibition d'oeuvres d'art ou d'intérêt, publier des livres et revues, accordés des prix, récompenses et dons;

Faire toutes les autres choses que la compagnie jugera connexes à la réalisation des objets ci-haut;

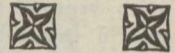
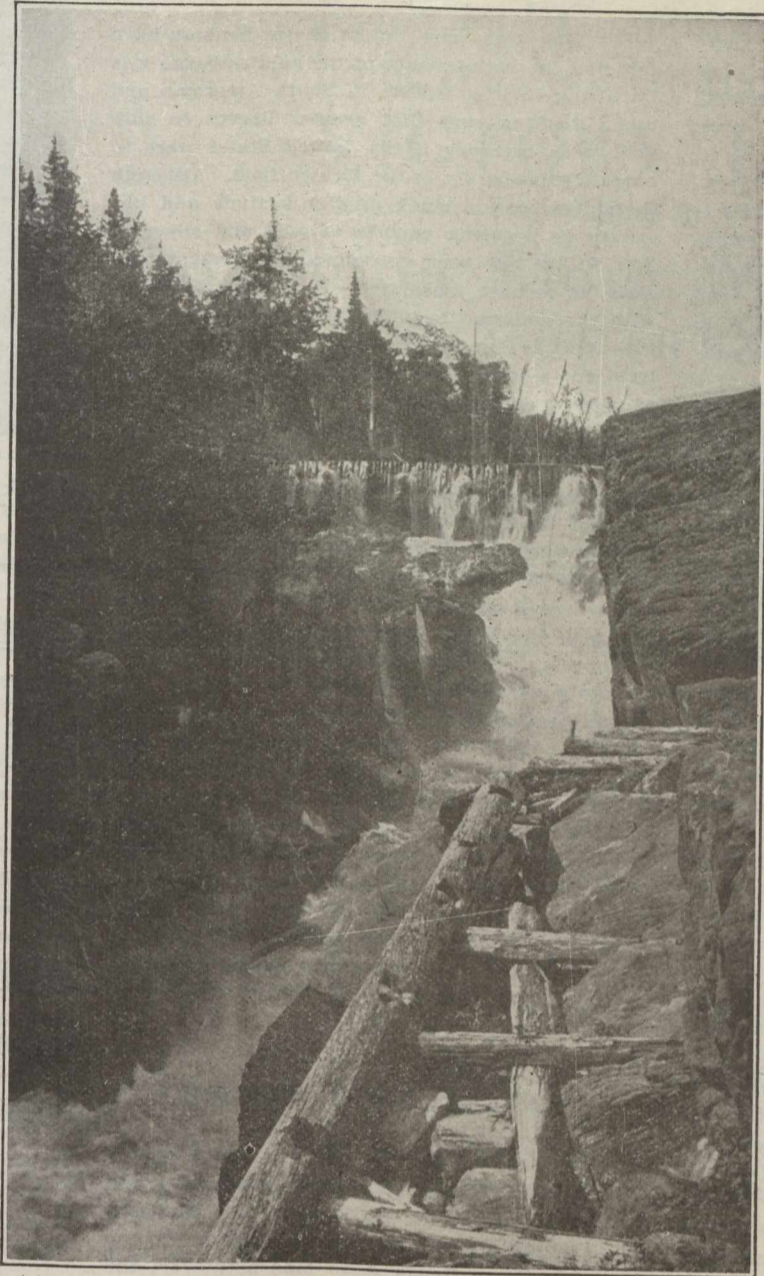
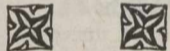
Faire toutes les choses précitées ou aucune d'icelles comme principaux, agents, entrepreneurs ou autres, et par l'entremise de filicommisaires, agents ou autres, et soit seuls soit conjointement avec d'autres personnes;

S'unir ou se joindre à aucune autre compagnie dont les objets sont totalement ou partiellement semblables à ceux de la présente corporation;

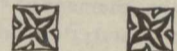
Nova Scotia Water Power



Investigations now under way by the Nova Scotia Water Power Commission have already revealed a natural resource in water power close to existing industrial centres and excellent ocean shipping ports, which, as yet, has hardly been touched.



A partial development of the site here shown has made possible the profitable operation of gold-bearing ores, great bodies of which merely await the development of adjacent water powers for successful and profitable operation.



For Further Information write

W. B. MacCOY, K. C.,

Secretary Industries and Immigration

HALIFAX, NOVA SCOTIA

Distribuer aucun bien de la compagnie, en nature, à ses actionnaires;

Tirer, souscrire, accepter, endosser, payer et émettre des billets promissoires, traites, lettres de change, mandats, bons et autres valeurs et instruments négociables et transférables ainsi que des documents d'obligations, sous le nom de "Garden City Development Company, Limited," avec un fonds social de quarante-cinq mille paistres (\$45,000.00), divisé en quatre cent cinquante (450) parts de cent paistres (\$100.00) chacune.

La principale place d'affaires de la corporation, sera à Sainte-Anne-de-Bellevue.

Datée du bureau du secrétaire de la province, ce vingtième jour de mai 1919.

Le sous-secrétaire de la province.

2103-23-2. C.-J. SIMARD.

ROSS & ANGERS,
Soliciteurs pour les Applicants.

20 rue St.-Nicholas, Montréal

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BRITISH CHANCELLOR ON CAPITAL TAX.

Mr. Chamberlain, Chancellor of the Exchequer, in his budget deliverance in the British House of Commons, gave two reasons for cutting the excess profits-tax in two: first, that where four-fifths of the profits are taken as taxes the taxpayer does not practice economy as closely as is desirable in the national interest, the nation is interested in having capital accumulations increase. Second, the high levy upon profits deters proprietors from new enterprises in which there are risks of loss. They will stick to established lines in which profits are small but reasonably certain, rather than venture against such odds. This policy is not in the public interest, as it represses enterprises and retards industrial progress. This view is sustained by practical experience everywhere. It is the hope of something above ordinary interest returns which induces men to go into untried enterprises, and they cannot afford to take the risk of loss if in the event of success the larger part of the profits are taken by taxation.

The Chancellor, although favoring higher death duties, is decidedly against the proposed levy upon capital, as distinguished from income. He does not favor a tax which would not only take all of a man's income, but reach down into capital. Upon this he says:

If by a tax on capital is meant a small annual charge, then I think that that charge is as widely distributed and more fairly and conveniently raised in the shape of our income-tax. If, on the other hand, there is meant a large levy on capital, a large slice to be taken out of capital, then I beg the committee to consider what the result might be. It is a bad time to propose such a tax when, for the past five years, you have been begging people to save, and when you are still obliged to ask them to save and to give you their savings. It is a bad time to tax those who have responded to your appeal by reducing their expenditure and making economies, and to let those go free who disregard your instructions and who spent their money when it was not in the interest of the State, or in ways which were not in the interest of the State.

Consider a levy on capital apart from the circumstances of the moment. The death duties make such a levy and they make it once in a lifetime, at a time when the taxpayer receives an accession of income, and since they are levied only at death, and we do not all die at the same time, the process of making the valuation and of levying the tax is a task of manageable proportions. It can be done justly and fairly as between man and man, and it can be done with a minimum of evasion or of fraud. Since only a portion of the capital of the country is dealt with in any one year, the tax is paid without any disturbance of credit, and without any depreciation of securities to the detriment either of the State itself or of the home. If a levy was to be made on all the capital of the country at one and the same time by the tax collector, all these advantages would be lost. To make an efficient valuation, fair as between man and man, and fair as between the revenue and the State, would exceed the power of any revenue administration in the world, and I make bold to say that ours is the best way. It would exceed their power at any time, and still more now, when they are charged with the overwhelming new responsibilities which the war has brought. It would be open to all the objections which arose and all the difficulties to which the valuation of the whole land of the country and the taxation of the land of the country gave rise under the Land Values Duty, and open to those objections on a vaster scale, because you would have to value not only real but personal property. Since very few people would have money lying idle sufficient to

pay their obligations under the tax, it would mean an immense disturbance of capital. Every one would be seeking to sell securities of one sort or another, and where all are sellers who would be buyers, and who shall measure the loss to the country by the depreciation of all securities (cheers), and who shall measure the loss to the individual through the same cause?

BIG MOVEMENTS OF BULLION.

For some time past United States bankers have felt that the maintenance of the gold embargo was impairing their prospects in South American and other markets, and that greater liberty to ship gold was necessary if the United States were to operate successfully in the foreign field. Although there has been a much greater latitude and liberality in licensing exports of gold and silver of late, it has not been considered by bankers possible to secure absolutely satisfactory results with the embargo technically in effect, and there has been the same desire to eliminate it which existed for a long time with respect to the control of foreign exchange.

There is a good deal of speculation with respect to the probable effect of the removal of the embargo, but most bankers are of the opinion that the movement of gold will now naturally be toward the United States, with the possible exception of some of the Oriental and South American countries, and probably Spain. The shipments to the latter country are not expected to be important, while it is understood that the Japanese are not desirous of importing heavily.

Some authorities believe that the export of gold from the United States within the next fortnight will amount to as much as \$200,000,000. Others expressed the opinion that counter-currents would come into operation, various countries sending their gold here because of the confidence that they could get it back when they wanted it, and that the outward and inward movements would speedily off-set one another. The belief that the neutral exchanges would be improved and that Sterling would benefit in sympathy is existent.

MONTREAL-N'FLD. SERVICE.

A direct freight service between Montreal and St. Johns, Newfoundland, was inaugurated on Saturday by the Gulf of St. Lawrence Shipping and Trading Company with the sailing of the steamship *Cervo Gardo*, 3,500 tons nett, from the Victoria Pier, here.

Efforts to establish a direct freight and passenger service between Montreal, Cape Breton and Newfoundland have been under consideration for some time, and have now so far matured that the Gulf of St. Lawrence Shipping and Trading Company, whose head office is at Mountain Hill, Quebec, have established an office at Victoria Pier for the handling of freight shipments to Newfoundland. The company will confine itself to a freight service for the present, pending the securing of a passenger vessel, but next year it is intended to establish a regular passenger service to Gaspé and Newfoundland.

The *Cervo Gardo*, which inaugurates the company's activities from this port, is under charter from the United States Shipping Board, and will arrive down from Cleveland to commence loading flour and a general cargo for St. John's. She is a new vessel of a type which the United States Shipping Board has been turning out on the Great Lakes by thousands since the United States entered the war, and is on her way to New York. Another vessel will be secured for this week's sailing, and it is hoped to maintain a regular weekly service if the quantity of freight carried warrants it.

AIRPLANE CONQUERS ATLANTIC.

Vimp Bomber Wins.

The final goal of all the ambitions which flying men have ventured to dream since the Wright Brothers first rose from the earth in a heavier-than-air machine was realized Sunday morning, when two young British officers, Captain John Alcock and Lieutenant Arthur W. Brown, landed on the Irish coast after the first non-stop flight across the Atlantic Ocean from Newfoundland.

Describing the experiences of himself and Lieutenant Brown, Captain Alcock in a message from Galway says:

"We had a terrible journey. The wonder is we are here at all. We scarcely saw the sun, or moon or stars. For hours we saw none of them. The fog was very dense, and at times we had to descend within 300 feet of the sea.

"For four hours our machine was covered with a sheet of ice caused by frozen sleet. At another time the fog was so dense that my speed indicator did not work, and for a few minutes it was very alarming.

"We looped the loop, I do believe, and did a very steep spiral. We did some very comic stunts, for I had no sense of horizon.

"The winds were favorable all the way, northwest, and at times southwest. We said in Newfoundland that we would do the trip in sixteen hours, but we never thought we should. An hour and a half before we saw land, we had no certain idea where we were, but we believe we were at Galway or thereabouts.

"Our delight in seeing Eastal island and Tarbol island five miles west of Clifden, was great. The people did not know who we were, and thought we were scouts looking for Alcock.

"We encountered no unforeseen conditions. We did not suffer from cold or exhaustion, except when looking over the side; then the sleet chewed bits out of our faces. We drank coffee and ale and ate sandwiches and chocolates.

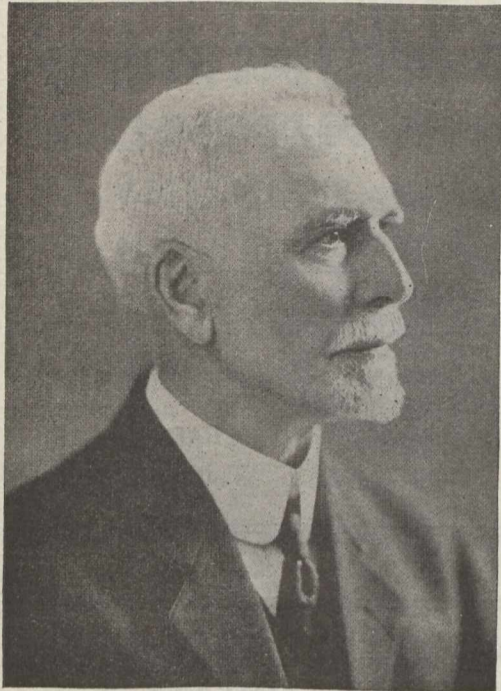
"Our flight has shown that the Atlantic flight is practicable, but I think it should be done, not with an airplane or seaplane, but with flying boats.

"We had plenty of reserve fuel left, using only two-thirds of our supply.

"The only thing that upset me was to see the machine at the end get damaged. From above, the bog looked like a lovely field, but the machine hank into it to the axle, and fell over on her side."

NEW HOLIDAY TRAIL THAT IS UNEXCELLED.

The beauties and vacation attractions of the Canadian Rockies and the Scenic Seas of the North Pacific Coast are described in an illustrated folder just issued by the Grand Trunk Pacific Railway. Jasper Park and Mount Robson Park are among the great regions in the alpine kingdom opened up by the railway to tourists and sportsmen. Canada's highest peaks, with scores of glaciers and lakes, can be inspected in their full majesty from the railway line. The traveller may stop off at an alpine camp where there are the comforts of a hotel in the heart of the mountains, making delightful daily excursions afoot or on horseback. Upon reaching the Pacific Coast at Prince Rupert the famous Grand Trunk Pacific oil burning steamships are ready to carry you through the "Norway of America" to Vancouver, Victoria or Seattle — one of the world's finest, yet most sheltered, sea voyages. Plan your trip now and write to nearest Grand Trunk Agent for copy of folder "The Canadian Rockies — Mount Robson Route — Scenic Seas of the North Pacific Coast."



W. B. WOOD, President

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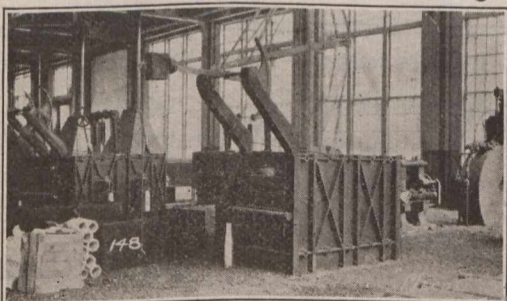
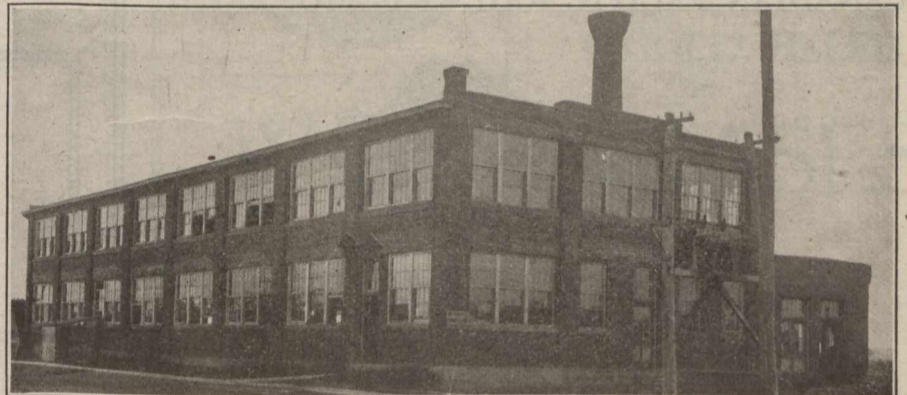
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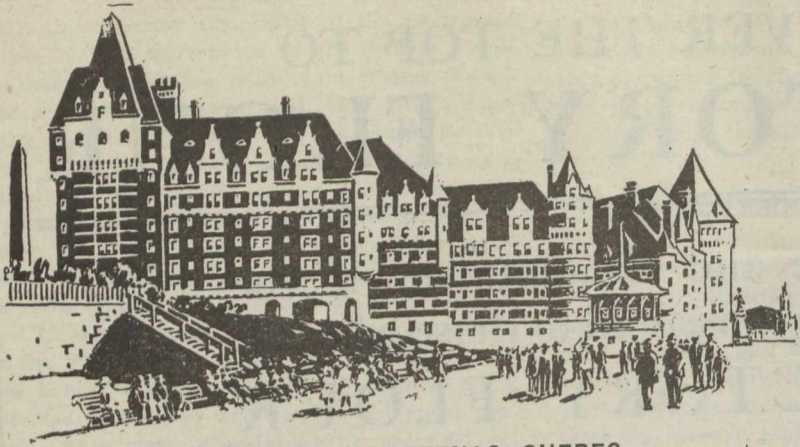
In the first place, the initial cost of a Mecol oil-burning Furnace is only half the cost of a coal-burning Furnace.

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Canadian Pacific Hotels from the Atlantic Ocean to the Pacific set the standard for hotel accommodation in Canada. Each hotel is distinctive in appointment and style; each has the same superb Canadian Pacific service

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THE ROYAL ALEXANDRA, Winnipeg, so well known and so popular with travellers that it has been enlarged to twice its original size.

THE PLACE VIGER, Montreal, is an ideal hotel for those who prefer quietness and yet wish to be within easy reach of the business centre.

THE PALLISER, Calgary, a handsome new hotel of metropolitan standard, from the roof of which the snow-capped Canadian Pacific Rockies are visible.

THE HOTEL VANCOUVER, a spacious hostelry that overlooks the Straits of Georgia and contains 650 rooms.

THE EMPRESS, Victoria, a luxurious hotel that appeals to the artistic sense, in a city of picturesque homes and Old Country atmosphere.

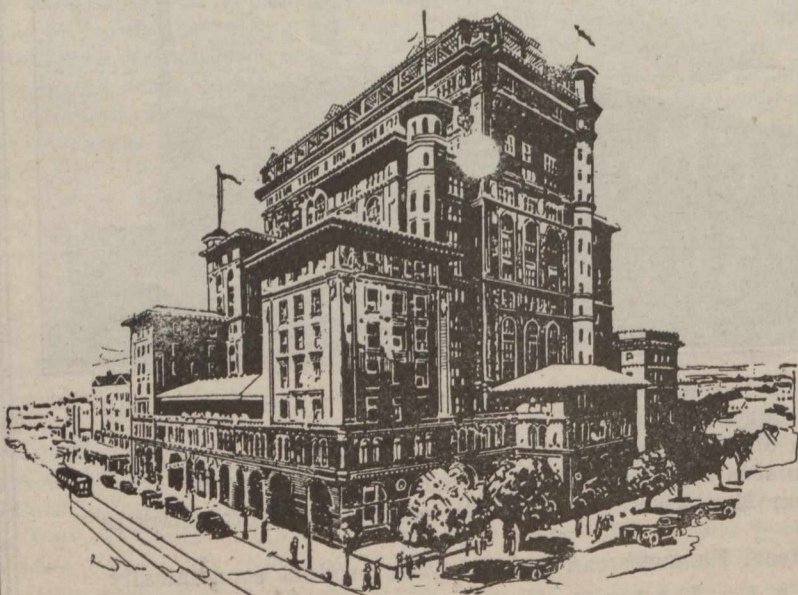
The above hotels, and others similarly situated at strategic points on the main transcontinental line of the Canadian Pacific Railway at McAdam, N.B., Sicamous, B.C., and Penticton, B.C., are open all the year round. Six other hotels, including four in the wonderful Canadian Pacific Rockies, are open in summer only.

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Passenger Traffic Manager

F. L. HUTCHINSON,
Manager-In-Chief Hotel Dept.

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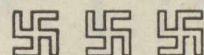
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Ducks,	Cambrics,
Scrims,	Art Tickings,
Drills,	White & Grey Cottons,
Blankets,	Galateas,
Quilts,	Towels & Towelling,
Crepes,	Bags,
Spreads,	Yarns and Twines.

MONTREAL · WINNIPEG · TORONTO



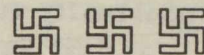
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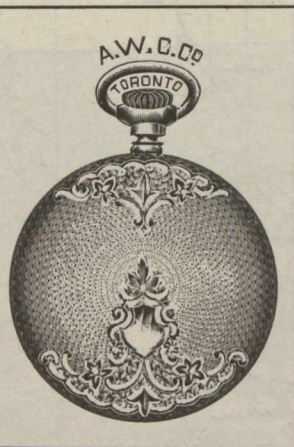
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The American Watch Case Co.
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For the Winter Months, an Express Train with Dining and Sleeping Cars will leave St. John's on Sundays, Tuesdays and Thursdays only.

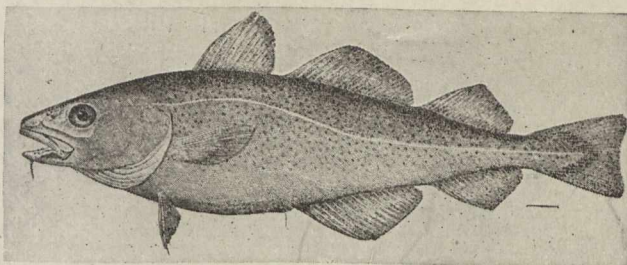
Connection from Canada and United States' points will be made at North Sydney, after arrival of the Canadian Government Railway Express, No. 5, on Tuesdays, Thursdays and Saturdays, the steamer arriving at Port aux Basques on Wednesday, Friday and Sunday morning, there connecting with Express Train for points between Port aux Basques and St. John's.

For further information, apply to
F. E. PITMAN, General Passenger Ticket Agent,
REID NEWFOUNDLAND COMPANY,
ST. JOHN'S, NEWFOUNDLAND.



Where the Codfish Come From

The climate of Newfoundland is more temperate than that of the neighboring Maritime Provinces; the thermometer rarely sinks below zero in winter, while the summer range rarely exceeds 80 deg. F.



Newfoundland Crown lands for farming purposes may be had for thirty cents an acre. The Island's agricultural development is going ahead by leaps and bounds.

WHETHER YOU WISH TO FISH FOR SPORT OR FOR PROFIT
:-: COME TO NEWFOUNDLAND :-:

HER fishing resources for either the commercial fisherman or the sportsman are the greatest in the world. They now produce well over fifteen million dollars of wealth per annum, and they are only beginning to be developed.

Newfoundland is the home of the cod fish and this forms the largest item in her fish production. But the island also produces large quantities of herring, salmon, lobster and many of the lesser fishes.

Heretofore these have come on the markets of the world in the dry-salted and pickled condition. But the frozen fish industry is rapidly developing. The latest reports from the British markets affirm that "the recent arrival of Newfoundland frozen fish was superior to the fresh fish often received from the Iceland grounds."



Newfoundland's forest wealth is large. The mineral resources are only partially known, although the iron mines on Bell Island have an output of 1,500,000 tons, and the industrial possibilities are attractive from every point of view.

The Government of Newfoundland gives generous aid to agricultural development. The value of agricultural products now approximates over \$4,000,000. Sheep raising is being encouraged and the progress in that direction is remarkable.



Imperial Bunkering Stations

BUNKER oil meeting Lloyd's specifications supplied at all stations. Diesel oil for Diesel or other internal combustion marine engines available in any quantity desired at Halifax, Montreal, Sarnia and Ioco. Fuel oil supplied either in or out of bond at Vancouver and Prince Rupert.

All stations carry a full supply of high-grade lubricating oils and greases. Every equipment for prompt delivery. No wharfage charges while fueling.

HALIFAX, N.S.
 Length of dock 440 ft.
 Depth at low tide 35 ft.
 Fuel oil tankage 105,000 bbls.
 Diesel oil tankage 35,000 bbls.
 Loading capacity per hour 4,500 bbls.

QUEBEC, P.Q.
 Length of dock 700 ft.
 Depth at low tide 21 ft.
 Fuel oil tankage 70,000 bbls.
 Loading capacity per hour 1,200 bbls.

MONTREAL, P.Q.
Montreal East.
 Length of dock 250 ft.
 Depth at low tide 28 ft.
 Fuel oil tankage 115,000 bbls.
 Diesel oil tankage 35,000 bbls.
 Loading capacity per hour 2,000 bbls.

Cote St. Paul.
 Dock accommodates largest steamers using canal.
 Depth at low water 15 ft.
 Fuel oil tankage 50,000 bbls.
 Diesel oil tankage 16,000 bbls.
 Loading capacity per hour 1,200 bbls.

TORONTO, ONT.
 Dock accommodates largest steamers entering harbor.
 Depth at low water 15 ft.
 Fuel oil tankage 50,000 bbls.
 Loading capacity per hour 1,000 bbls.

HAMILTON, ONT.
 Dock accommodates largest steamers entering harbor.
 Depth at low water 15 ft.
 Fuel Oil tankage 50,000 bbls.
 Loading capacity per hour 1,000 bbls.

SARNIA, ONT.
 Length of dock 285 ft.
 Depth at low water 19 ft.
 Fuel oil tankage 225,000 bbls.
 Diesel oil tankage 75,000 bbls.
 Loading capacity per hour. 1,000 bbls.

FORT WILLIAM, ONT.
 Length of dock 400 ft.
 Depth at low water 19 ft.
 Fuel oil tankage 40,000 bbls.
 Loading capacity per hour. 1,000 bbls.

VANCOUVER, B.C.
Ioco.
 Length of dock 200 ft.
 Depth at low tide 30 ft.
 Fuel oil tankage 41,000 bbls.
 Diesel oil tankage 14,000 bbls.
 Loading capacity per hour 2,000 bbls.

Grand Trunk Dock.
 Dock accomodates largest sea-going vessels.
 Depth at low tide 33 ft.
 Fuel oil tankage 65,000 bbls.
 Loading capacity per hour 1,200 bbls.

VICTORIA, B.C.
 Length of dock 100 ft.
 Depth at low tide 33 ft.
 Fuel oil tankage 5,000 bbls.
 Loading capacity per hour. 800 bbls.

PRINCE RUPERT, B.C.
 Length of dock 100 ft.
 Depth at low tide 40 ft.
 Fuel oil tankage 110,000 bbls.
 Loading capacity per hour 1,000 bbls.

OIL BUNKERING STATION AT ST. JOHN N.B. NOW UNDER CONSTRUCTION.

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 Power - Heat - Light - Lubrication
 Branches in all Cities