

The Linde British Refrigerator Co., Ltd.
301 ST. JAMES ST., MONTREAL.
Sole Manufacturers
Cold-Air-Circulation System.

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

2597

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 53. No. 25.
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MONTREAL, FRIDAY, DECEMBER 20, 1901.

M. S. FOLEY,
EDITOR AND PROPRIETOR

McINTYRE SON & Co.,

MONTREAL.

IMPORTERS of DRY GOODS.

*DRESS GOODS,
SILKS,
LINENS,
SMALL WARES,
TREFOUSSE KID GLOVES,
ROUILLON KID GLOVES.*

18 VICTORIA SQUARE.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,
MONTREAL.

Manufacturers and Importers of

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

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

AGENTS FOR

BERLIN ANILINE CO.,
Berlin, Germany.

Manufacturers of Aniline, Colors and
other Coal Tar Products.

JAMES CORISTINE & Co.,

(LTD.)

Manufacturers and Importers of

Hats

Caps

and **Furs**

MONTREAL.

FARM FOR SALE.

○ ○ ○

FOR SALE, IN CANADA (ABOUT 5 MILES West of Niagara Falls) in the Garden of the Dominion that First-Class Grain, Pasture and Fruit Farm known as "BEECHLANDS," situated immediately East of the town of Thorold, and 4½ miles from St. Catharines, in the Province of Ontario; about ½ mile from P. O., Market, Railway Stations, Churches, Schools, &c., containing about 90 acres fertile loam clay; Fishing Stream, Partridge Grove, Barns, Stables and other Outhouses, all for \$7,500. Contains large Stone House, Orchard, Grove and Lawn, Gothic Stone Lodge. Easy terms. Produces Wheat Oats, Barley, Hay, Clover, Apples, Grapes, Pears, Peaches, Plums, Cherries, Quinces, Strawberries, and other small fruits. The steam railway service to the Falls has been replaced by an electric railway service. Address the owner, M. S. FOLEY, Editor and Proprietor of the "Journal of Commerce," Montreal, Canada.

X The following Brands
Manufactured by . . . X

THE American Tobacco Co.

OF CANADA, Limited,

Are sold by all the Leading Wholesale
Houses . . .

OUT TOBACCOOS.

Old Chum,
Seal of North Carolina,
Old Gold.

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

X X

MARK FISHER SONS
AND COMPANY,

Merchant Tailors and
. . . **Woollen Buyers**

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

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

STAPLE WOOLLENS

than we are doing at present.

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

Mark Fisher, Sons & Co.,
VICTORIA SQ., - MONTREAL

ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

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

CANADIAN AGENTS:

**Boston Hot Blast Heating, and Pneu-
matic System of conveying Mill Stock.**

GEO. W. REED & CO.,
MONTREAL.

**Destructors and
Boiler Furnaces.**

HORSFALL DESTROYER CO.,
Ltd.,
LEEDS, England.

Canadians can purchase these furnaces
under the new Canadian Tariff, 33⅓ p. c.
cheaper than any other Country.

**BLACK DIAMOND
FILE WORKS.**

Est. 1863.

Inc. 1895.



HIGHEST AWARDS at TWELVE
International Expositions.

SPECIAL PRIZE,
GOLD MEDAL,
AT ATLANTA, 1895.

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

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) \$12,000,000.00
 Reserved Fund, - 7,000,000.00
 Undivided Profits, - 510,084.04

HEAD OFFICE: MONTREAL.

BOARD OF DIRECTORS:

Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., President.
 Hon. Geo. A. Drummond, Vice-President.
 A. T. Paterson, Esq., Ed. B. Greenshields, Esq.,
 Sir Wm. C. Macdonald, R. B. Angus, Esq.,
 A. F. Gault, Esq., James Ross, Esq.,
 R. G. Reid, Esq.

E. S. CLOUSTON, General Manager.

A. Macnider, Chief Inspector and Supt. of Branches.
 W. S. Clouston, Insp. of Branch Returns.
 F. W. Taylor, Asst. Insp. James Aird, Sec.

BRANCHES IN CANADA:

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

IN NEWFOUNDLAND:

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

IN GREAT BRITAIN:

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

IN THE UNITED STATES:

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

BANKERS IN GREAT BRITAIN:

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

BANKERS IN THE UNITED STATES:

New York—The National City Bank.
 " The Bank of New York, N.B.A.
 " National Bank of Commerce in N.Y.
 Boston—The Merchants' National Bank.
 " J. B. Moors & Co.
 Buffalo—The Marine Bank, Buffalo.
 San Francisco—The First National Bank.
 " The Anglo-Californian, Bank.
 Montreal, 17th November, 1900.

THE BANK OF TORONTO.

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Paid-up Capital - \$2,340,000
 Reserve Fund - 2,340,000

DIRECTORS:

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

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

BRANCHES:

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

BANKERS:

London, Eng.—The London City and Midland Bank, Ltd.
 New York—National Bank of Commerce.
 Chicago—First National Bank.
 Careful attention given to the collection of Commercial Paper and Securities.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1886.

Incorporated by Royal Charter in 1840.

Paid-up Capital, - \$1,000,000 stg.
 Reserve Fund, - 850,000 stg.

London Office, - 5 Gracechurch St., E.C.

COURT OF DIRECTORS:

J. H. Brodie, Ed. Arthur Hoare,
 John James Cater, H. J. B. Kendall,
 Gaspard Farrer, Frederic Lubbock,
 Richard H. Glyn, George D. Whatman,
 Henry R. Farrer.

Secretary A. G. Wallis.
 Head Office in Canada, St. James street, Montreal.

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

BRANCHES IN CANADA:

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

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES.

Agents in the United States.
 New York (52 Wall St.)—W. Lawson and J. C. Welsh, Agents.
 San Francisco (127 Sansome Street)—H. M. J. McMichael and J. R. Ambrose, Agents.
 London Bankers—The Bank of England and Messrs. Glyn & Co.

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

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

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

BOARD OF DIRECTORS:

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

BRANCHES:

Alvinston, Ont. Meaford, Ont. Sorel, P.Q.
 Aylmer, " Montreal, P.Q. St. Thomas, Ont.
 Montreal, St. Catherine St. Branch.
 Montreal, "Market and Harbour"
 Branch, Jacques Cartier Sq.
 Brockville, " Morrisburg, Ont. Toronto, Ont.
 Calgary, Alberta, Norwich, " Toronto, Ont.
 Chesterville, Ont. Ottawa, " Trenton, "
 Clinton, " Owen Sound, " Vancouver, B. C.
 Exeter, " Port Arthur, " Victoria, B. C.
 Fraserville, Que. Quebec, P.Q., " Victoriaville, Q.
 Hamilton, Ont. Revelstoke, " Waterloo, Ont.
 Hensall, " Station, B.C. Winnipeg, Man.
 Kingsville, " Ridgetown, Ont. Woodstock, Ont.
 Knowlton, Que. Simcoe, "
 London, Ont. Smith's Falls, Ont.

AGENTS IN EUROPE:

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

IN UNITED STATES:

New York—Mechanics' National Bank; National City Bank; Hanover National Bank; The Morton Trust Co. Boston—State National Bank; Kidder, Peabody & Co. Philadelphia—Philadelphia National Bank; Fourth Street National Bank. Portland, Me.—Casco National Bank. Chicago—First National Bank. Cleveland - Commercial National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin National Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco—Canadian Bank of Commerce. Portland, Oregon—Canadian Bank of Commerce. Seattle, Wash.—Boston National Bank.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers' Circular letters issued available in all parts of the world. Also "Bank Money Orders" payable at all banking points in the Dominion.

The Chartered Banks.

THE ROYAL BANK OF CANADA.

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

BOARD OF DIRECTORS:

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

HEAD OFFICE: HALIFAX, N.S.

E. L. Pease, General Manager (Office of the General Manager, Montreal); W. B. Torrance, Sec. and Supt. of Branches; W. F. Brock, Inspector.

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

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

CORRESPONDENTS:

Great Britain, Bank of Scotland. France, Credit Lyonnais. Germany, Deutsche Bank. Spain, Credit Lyonnais. China and Japan, Hong Kong & Shanghai Banking Corporation. New York, Chase National Bank. Boston, National Shawmut Bank, Chicago, Illinois Trust and Savings Bank. San Francisco, First National Bank. Portland, Ore., First National Bank. Seattle, Washington National Bank. Spokane, Exchange National Bank. Collections made at lowest rates and promptly remitted for. Telegraphic transfer made and drafts issued at current rates.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

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

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

AGENTS:

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, - \$1,000,000
 Capital Subscribed, - 800,000
 Capital Paid-up, - 401,200
 Reserve, - 134,000

BOARD OF DIRECTORS:

John Cowan, Esq., - President.
 Reuben S. Hamlin, Esq., Vice-President.
 W. F. Cowan, Esq., W. F. Allan, Esq.,
 Robert McIntosh, M.D., J. A. Gibson, Esq.,
 Thomas Patterson, Esq.,
 T. H. McMillan, - Cashier.
 BRANCHES—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont.
 Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.
 Correspondents at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

THE ONTARIO BANK.

Capital subscribed - \$1,500,000.00
 Capital Paid-up - 1,290,000.00
 Rest - 850,000.00
 Profit and Loss Account - 16,986.04

HEAD OFFICE: TORONTO.

DIRECTORS:

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

BRANCHES:

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

AGENTS:

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

The Chartered Banks.

The Canadian Bank of Commerce

DIVIDEND No. 69.

NOTICE is hereby given that a DIVIDEND OF THREE AND ONE-HALF PER CENT upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

Monday, the 2nd day of December next.

The Transfer Books will be closed from the 16th of November to the 31st of November, both days inclusive.

The Annual General Meeting of the shareholders of the bank will be held at the banking house, in Toronto, on

Tuesday, the 14th day of January next.

The chair will be taken at 12 o'clock.

By order of the board,

B. E. WALKER,
General Manager.

Toronto, October 22nd, 1901.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL paid up.....\$1,995,750
RESERVE FUND.....1,500,000
HEAD OFFICE.....HAMILTON,

Directors: President
JOHN STUART, A. G. RAMSAY, Geo Roach, Wm. Gibson,
John Proctor, Hon. A. T. Wood, A. B. Lee, (Toronto.)
J. TURNBULL, Cashier.
H. S. STREVEN, Assistant Cashier.

AGENCIES:
Beamsville, Hamiota, Man. Palmerston,
Berlin, Indlgu Hd, n.w.t. Pilot Mound,
Blyth, Jarvis, Man.
Brandon, Man. Listowel, Plum Coulee, M.
Carman, Man. Lucknow, Port Elgin,
Chesley, Delhi, Manitou, Man. Port Rowan,
Dundalk, Mitchell, Simcoe,
Dundas, Moccasin, Southampton,
Georgetown, N.W.T. Toronto,
Gorrie, Morden, Man. Vancouver, B.C.
Grimsby, Niagara Falls, Wingham,
Hamilton, E. End Orangeville, Winkler, Man.
Hamilton, Owen Sound, Winnipeg, Man.

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

Eastern Townships Bank.

DIVIDEND No. 84.

NOTICE is hereby given that a dividend of Three and one-half per cent, upon the paid-up Capital Stock of this Bank has been declared for the current half year, and that the same will be payable at the Head Office and Branches, on and after Thursday, the second day of January next. The Transfer Books will be closed from the 16th to the 31st December next, both days inclusive. By order of the Board.

WM. FARWELL,
General Manager.

Sherbrooke, 3rd December, 1901.

The Chartered Banks.

UNION BANK OF CANADA

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

HEAD OFFICE, QUEBEC

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

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

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

THE QUEBEC BANK.

HEAD OFFICE, QUEBEC

Founded 1818. Incorporated 1822.
CAPITAL AUTHORIZED - \$3,000,000
PAID-UP - 2,500,000
REST - 700,000

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

Branches:
Quebec, St. Peter St. Thorold, Ont.
do Upper Town. Three Rivers, Que.
do St. Roch. Toronto, Ont.
Montreal, St. James St. Shawenezan Falls, Q.
do St. Catherine St. E. St. George, Beauce, Q.
St. Henry, Que.
Ottawa, Ont. Victoriaville, Que.
Theftord Mines, Que.
Pembroke, Ont. Agents.
London, Eng., Bank of Scotland.
Boston, National Bk. of the Republic.
New York, U.S.A. Agts. Bk. of Brit. North Amer.
do Hanover National Bank.

HALIFAX BANKING CO

Incorporated 1872.
Capital Paid-Up, \$600,000
Reserve Fund, 475,000

HEAD OFFICE, HALIFAX, N.S.
DIRECTORS:
ROBIN UNLACK, President.
C. W. ANDERSON, Vice-President.
JOHN MACNACAN, W. J. G. THOMSON, W. N. WICKWIRE
H. N. WALLACE, Cashier.
A. ALLAN, Inspector.

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

BANK OF NOVA SCOTIA.

INCORPORATED 1832.
Capital Paid-up.....\$2,000,000.00
Reserve Fund.....2,600,000.00
Head Office, HALIFAX, N.S.

DIRECTORS.
JOHN Y. PAYZANT, President
CHARLES ARCHIBALD, Vice-President
R. L. BORDEN, J. WALTER ALLISON
Geo. S. CAMPBELL, Hector McInnes.
General Office, TORONTO, Ont.
H. C. McLeod, Gen. Manager.
D. WATERS, Chief Insp'r. GEO. SANDERSON, Insp'r.

BRANCHES.
In Nova Scotia—Amherst, Annapolis, Bridgetown, Dartmouth, Digby, Glace Bay, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Pugwash, Stellarton, Westville, Yarmouth.
In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews (sub. to St. Stephen), Sussex, Woodstock.
In P. E. Island—Charlottetown and Summerside.
In Quebec—Montreal and Paspebiac.
In Ontario—Almonte, Arnprior, Berlin, Ottawa, Toronto.
In Manitoba—Winnipeg.
In Newfoundland—St. John's and Harbor Grace.
In West Indies—Kingston, Jamaica.
In United States.—Boston, Mass.: Calais, Maine.
b'g'c' 111

Traders Bank of Canada

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

Board of Directors:
C. D. Warren, Esq. President.
John Dryan, Esq. Vice-President.
HON. J. R. STRATTON, C. KLOEPPER, Esq. M. P. Toronto.
J. H. BEATTY, Esq., of Thorold
W. J. SHEPPARD, Wabashaene.

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

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

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

BANQUE D'HOCHELAGA.

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

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

Head Office, Montreal.
BRANCHES—Quebec, P. Q. Vankleek Hill, Ont.
Three Rivers, P. Q. Winnipeg, Man.
Joliette, P. Q. St. Henri, near Montreal
Sorel, P. Q. 1393 St. Catherine " "
Valleyfield, P. Q. 1756 " "
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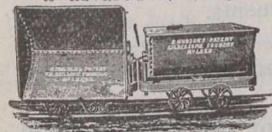
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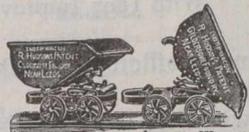
59—R. H.'s Patent 6-Ton Steel Double Side Tip Wagon, to work with ordinary Kly Wagons



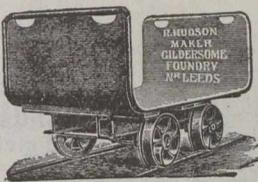
62—R. H.'s Patent Steel Goods Wagon, with Side Doors



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



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



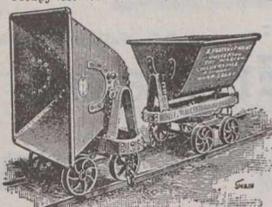
76—Hand Trolley, made to carry any weight or to suit any rail gauge.



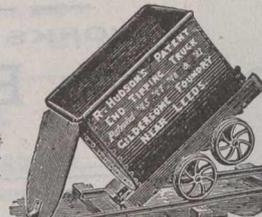
7c—R. H.'s Patent Steel Mining Wagon



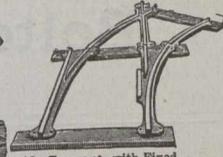
43—R. H.'s Patent Railway. For 9 1/2 in. Rivets, or Loose Parts. Will last ten times as long as the ordinary kind. Guaranteed thoroughly satisfactory



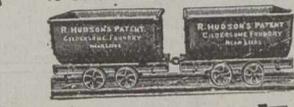
60—R. H.'s Patent Double-Centre Universal Tip Wagon tipping either Endways or Sideways at will



1—R. H.'s Patent Steel End Tip Wagon



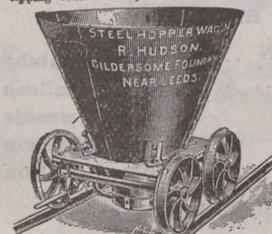
40—Turnout, with Fixed Point



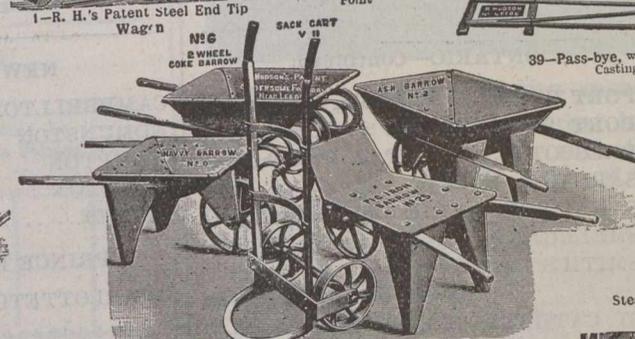
39—Pass-by, with Fixed Points Castings only



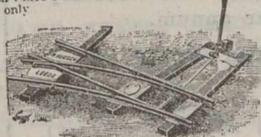
17—R. H.'s Patent Self-contained Ball Bearing Turntable, dispensing with Lubrication and Masonry Foundations



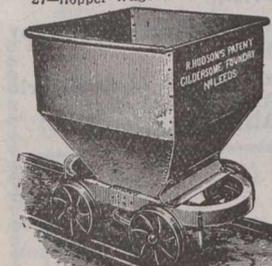
27—Hopper Wagon, with Slide Door



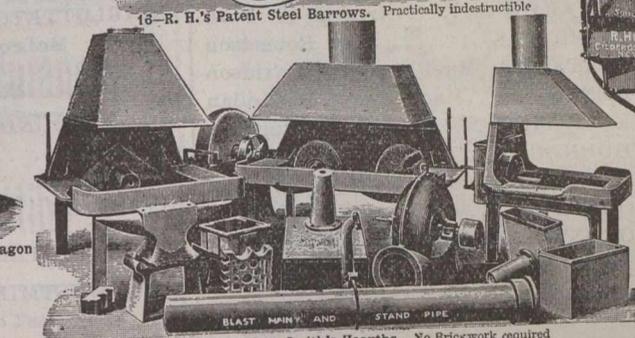
16—R. H.'s Patent Steel Barrows. Practically indestructible



10—Left-hand Steel Points & Crossing



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



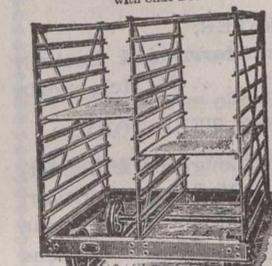
6—R. H.'s Patent Iron Smith's Hearths. No Brickwork required



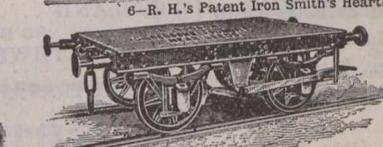
Steamship Barrow. Drawing V 10



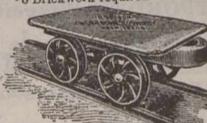
67—R. H.'s Improved Steel Ladder. Strong, very light, and durable



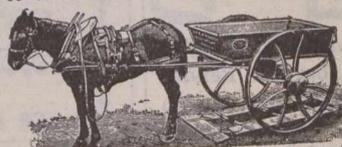
68—Cake Drying Wagon



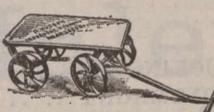
56—10-Ton Platform Railway Wagon



58—Steel Plate Bogie



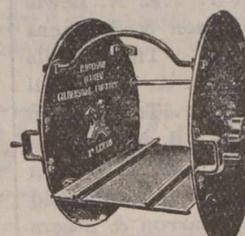
51—R. H.'s Patent Steel Cart, with R. H.'s Patent Steel Wheels and R. H.'s Patent Steel Shafts. Practically indestructible.



22—Two Tons Steel Plate Bogie. Practically indestructible.



71—R. H.'s Improved Steel Tank Cart. 200 Gallons capacity



78—Tippler for Mining Wagons



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



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



70—Foundry Fettling Box



57—Steel Coal Box with Drop Bottom



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



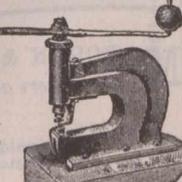
61—Rope Bucket, with R. H.'s Patent Catch for Wire Rope Tramways



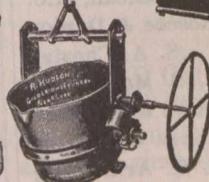
62—Mining Kibble with or without Valve in Bottom



4—Purpose Coal Wagon



59—Fly Punch



23—Foundry Ladle

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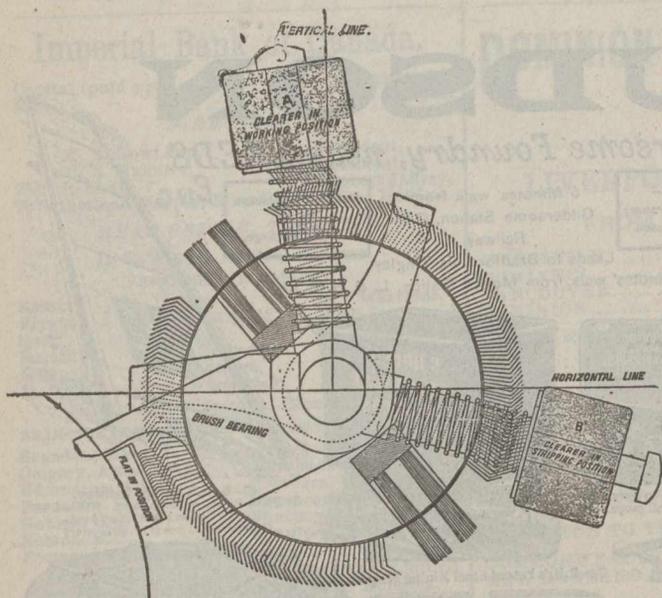
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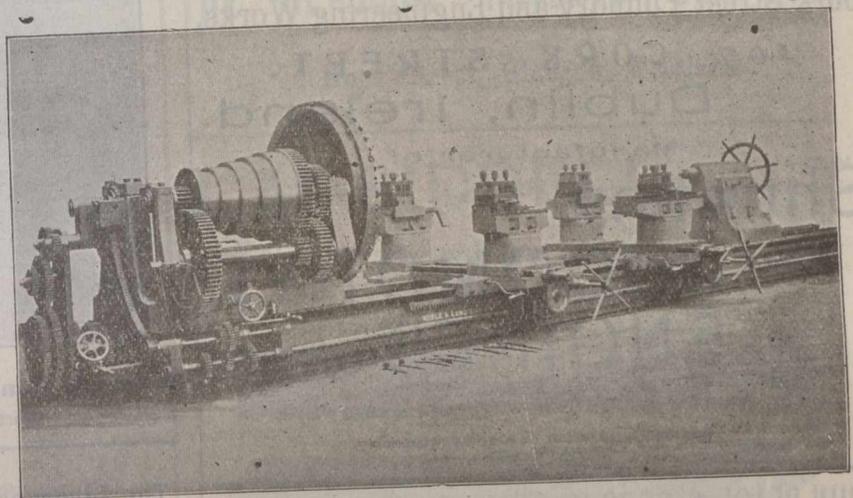
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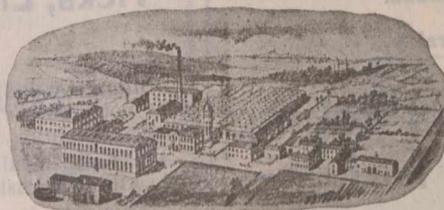


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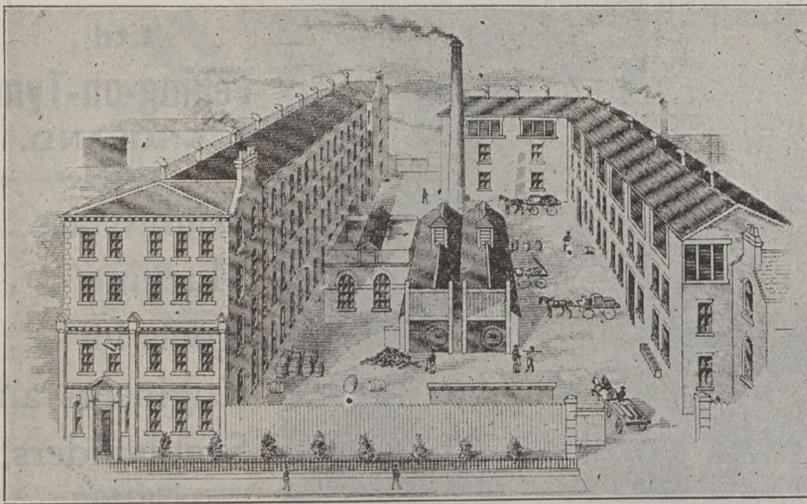
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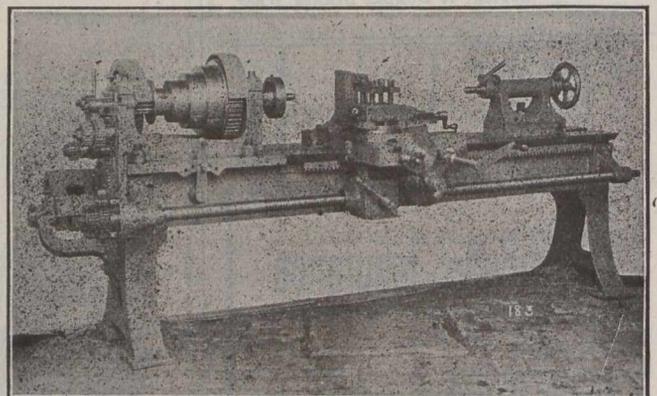
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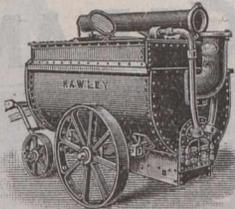
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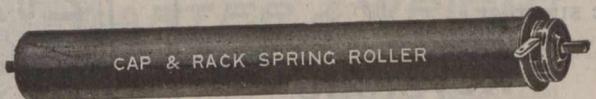
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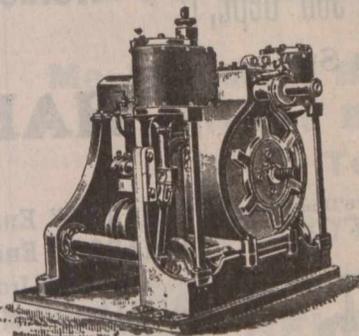
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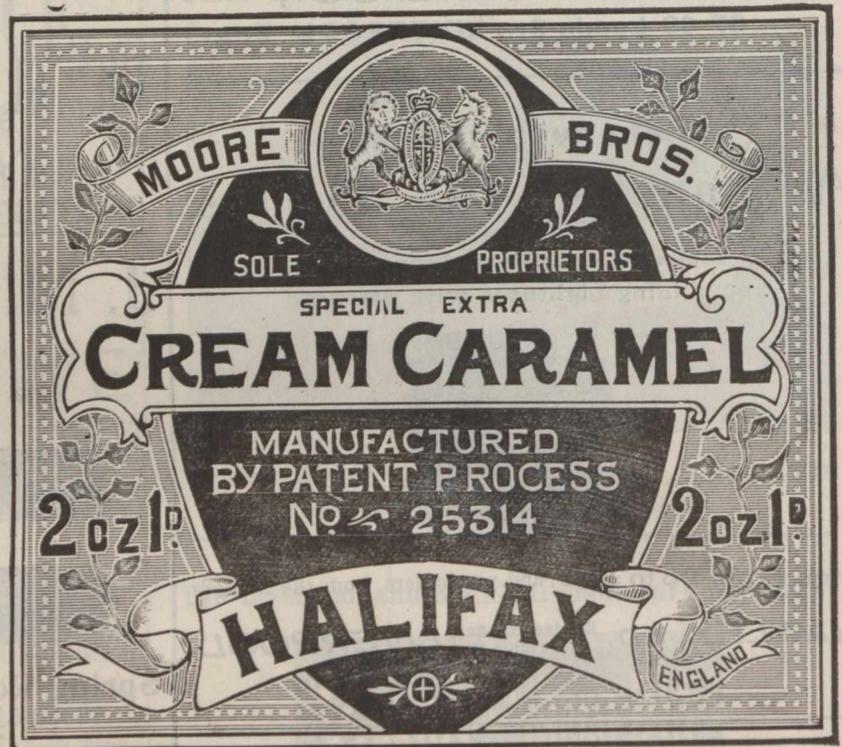
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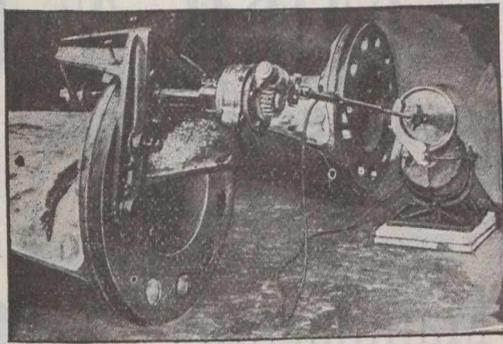
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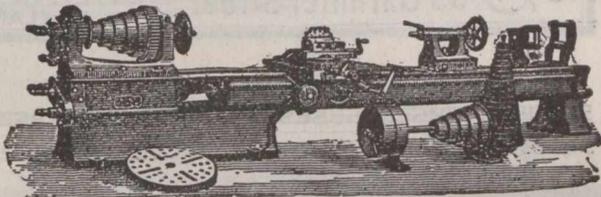
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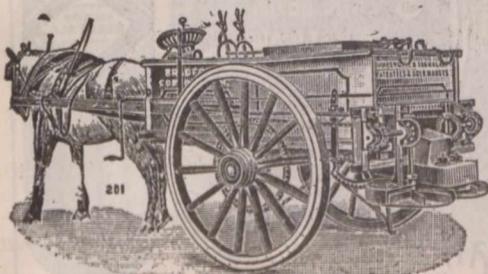
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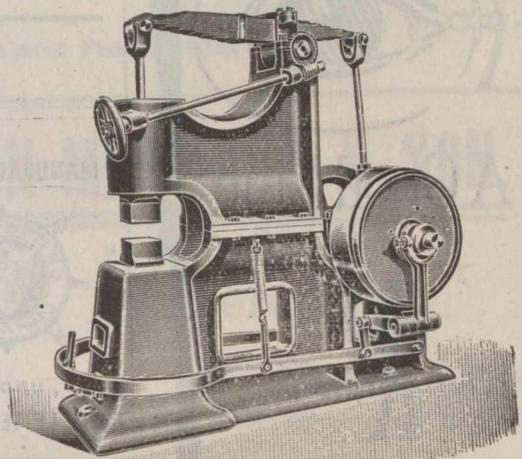
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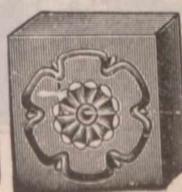
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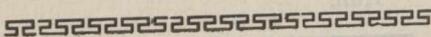
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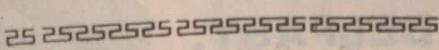
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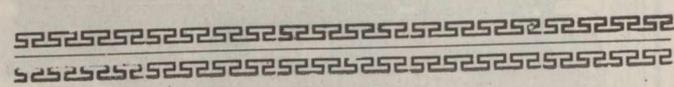
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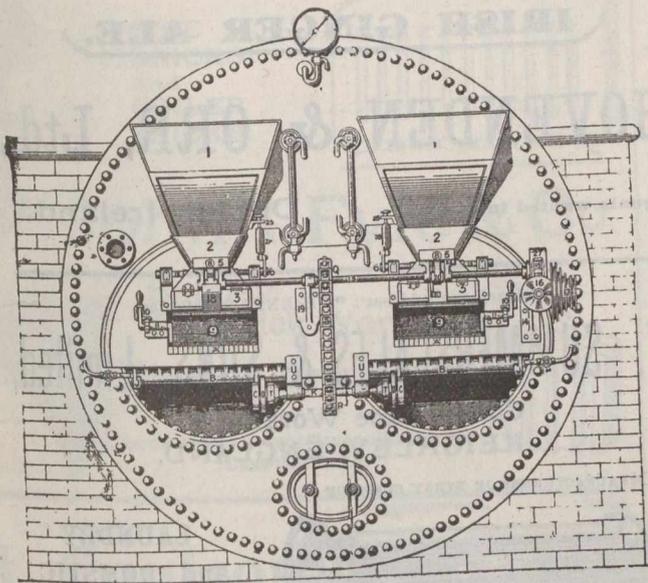
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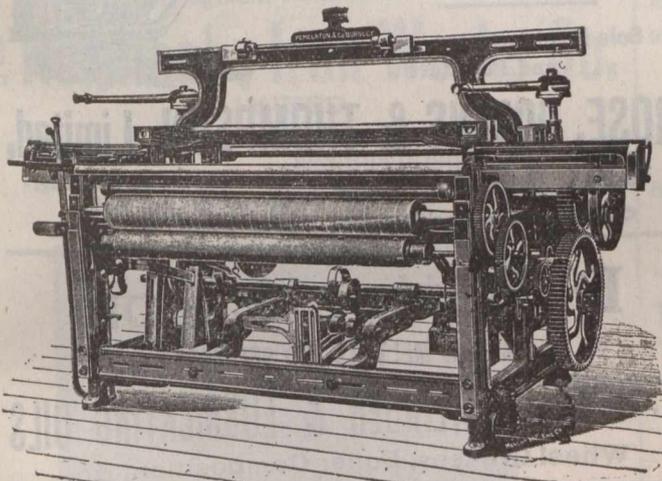
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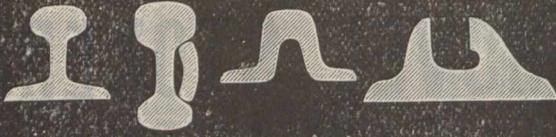
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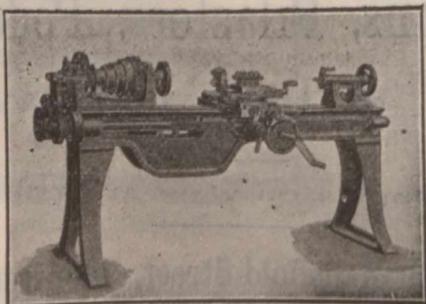


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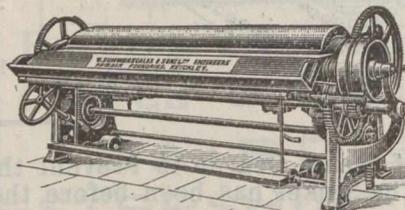
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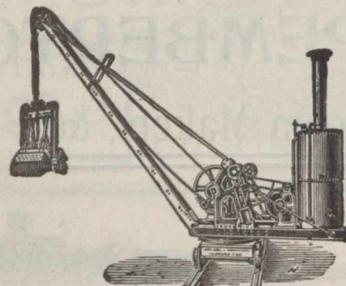
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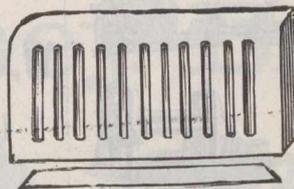
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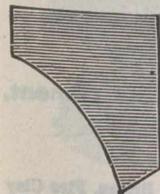
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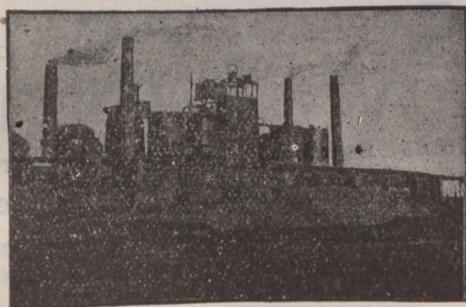
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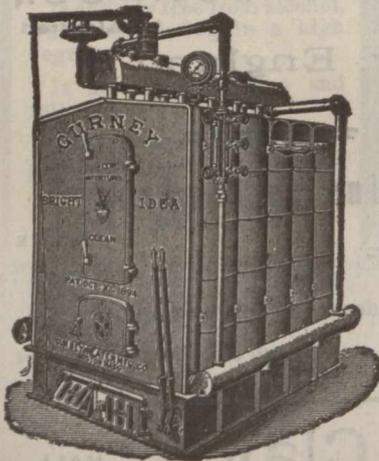
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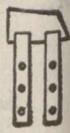
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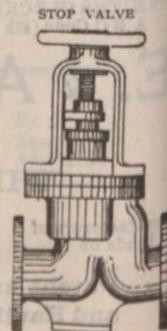
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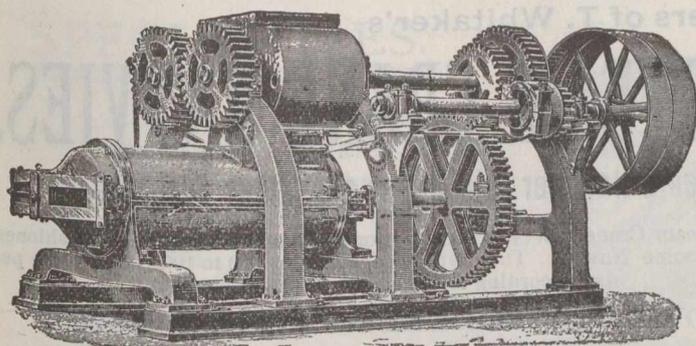
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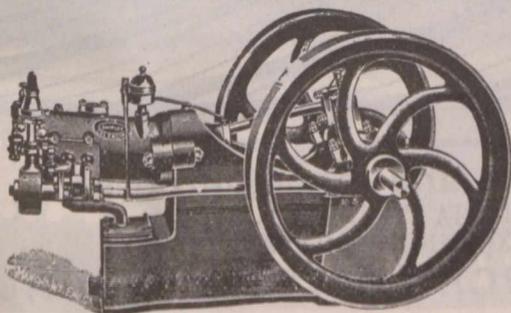
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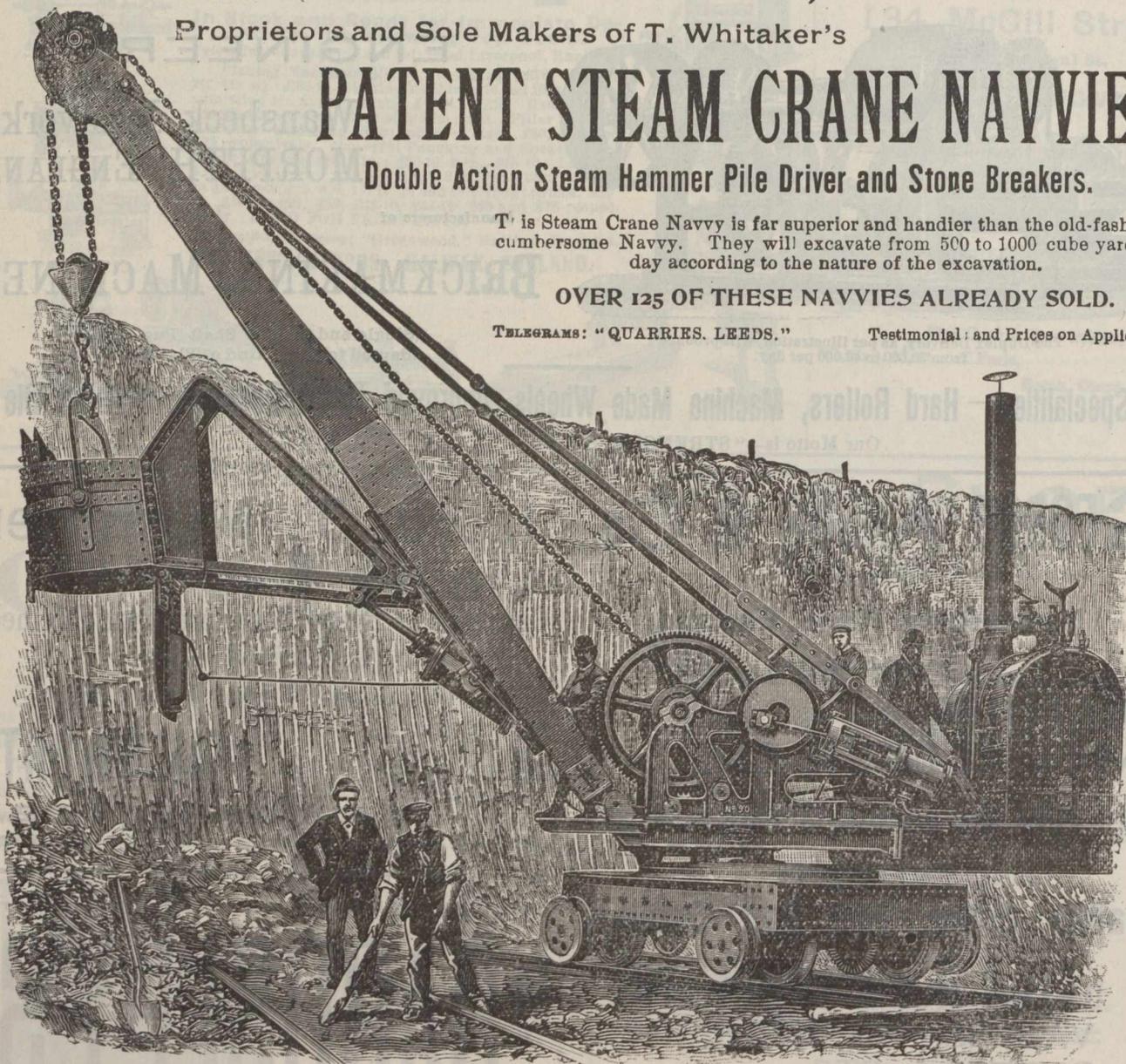
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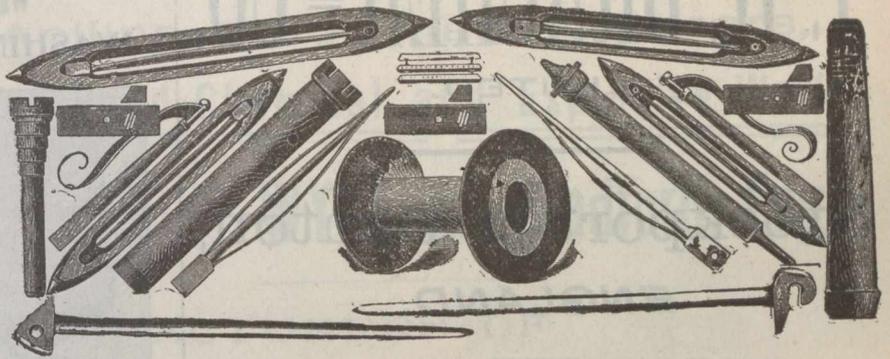
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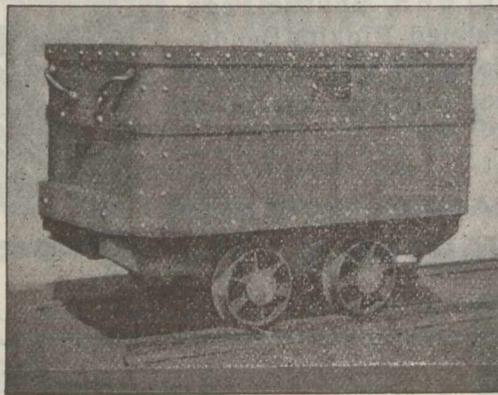
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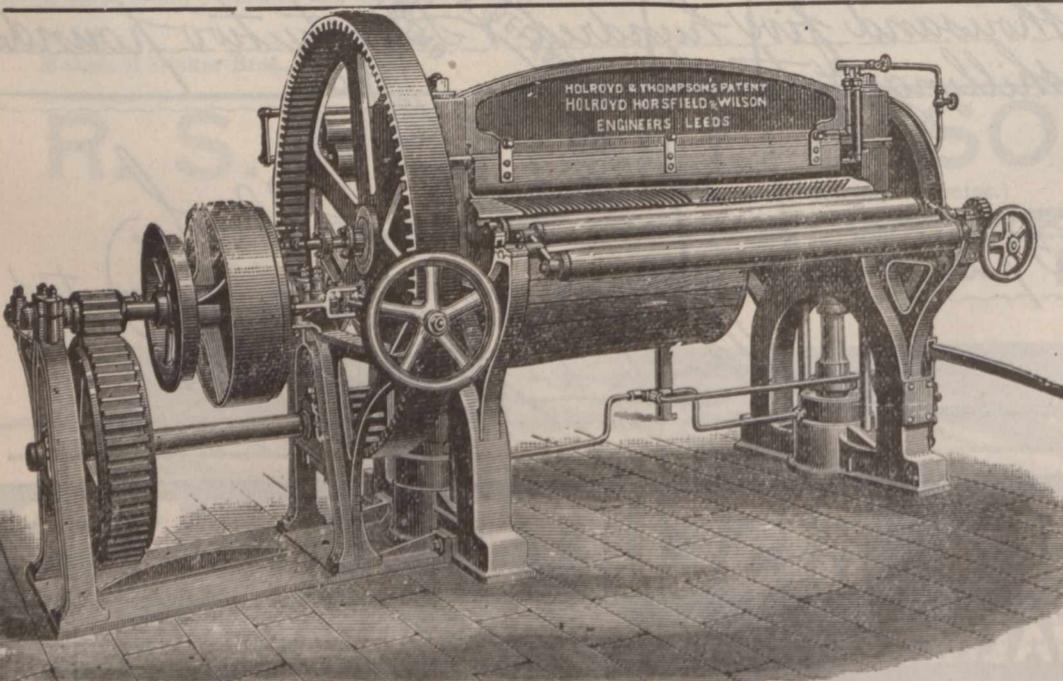
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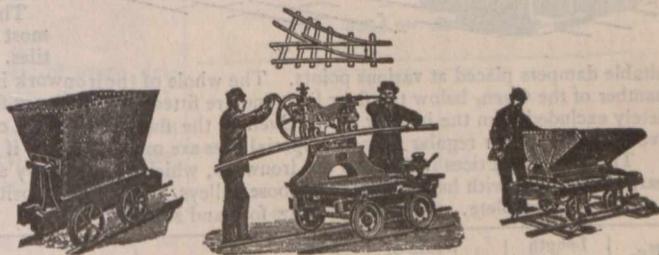
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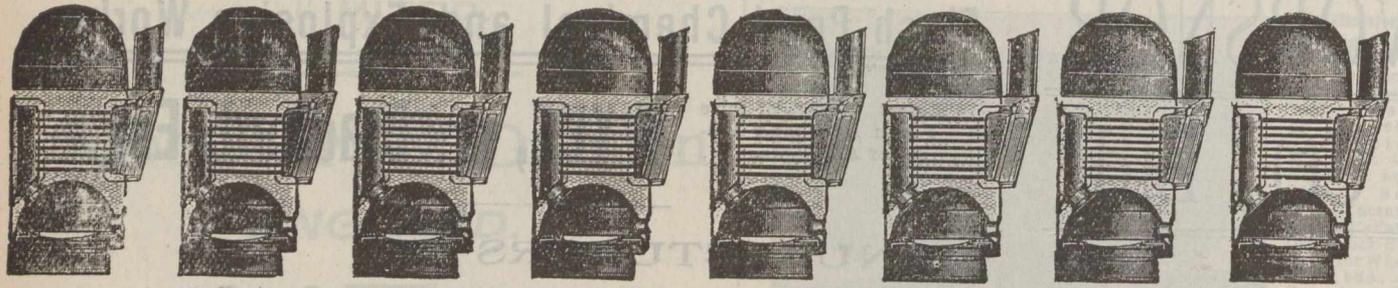
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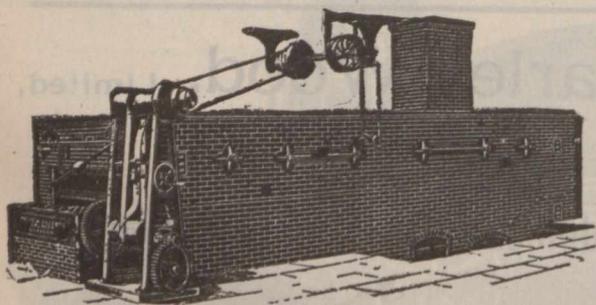
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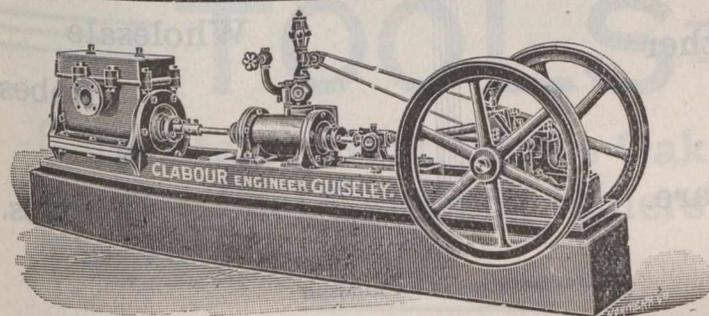
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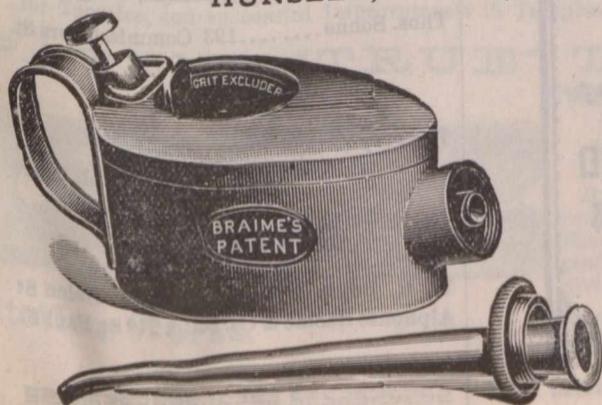
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Canadian Colored Cotton Mills Company.

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

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Bell Tel.:—Main 2123, Accountant & Auditor.
SOLE REPRESENTATIVE FOR THE PROVINCE OF
QUEBEC OF
The ACCOUNT, AUDIT & ASSURANCE Co., Ltd.
OF NEW YORK.
11 & 17 Place d'Armes Hill, MONTREAL, QUE.

Commercial Summary.

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

There is always genuine satisfaction in knowing that you will get just what you want when you trust your orders for Printing to us—because we not only make a special study of the requirements of each order, but also give due regard to taste and effect

171 St. James St.....

Journal of Commerce.

James Needham

Manufacturer of every description of

TOOLS

Carpenters', Gentlemen's Oak Tool Chests, Tool Cabinets, Joiners' Mallets, Etc.

CITY OAK WORKS,

BROWN ST. And SHOREHAM ST.,

SHEFFIELD, ENGLAND.

(Cuts will be inserted as soon as received.)

Telegrams: "UNITY, PADIHAM."

The Unity Wood & Iron Co.

MACHINISTS, IRON and BRASS FOUNDERS,

Patent Temple Makers and Patentees,

Guy Foundry, Padiham, Lancashire, England.

We are the oldest Temple Makers in existence, and have taken out more Patents for Temples, and successful Improvements in Temples, than any other Firm.

PATENT "TRUE" TEMPLE.

With Steel Cap and Patent Adjustable Roller Bearers.

By far the best Roller Temple yet produced, and superseding Ring or Swiss Temples. Thousands are now in use and are giving the greatest satisfaction.



Station Works,

Padiham, England.

—The Detroit authorities have fixed the price of gas at 70 cents per thousand feet.

—There were shipped to South Africa from Canada up to December 9 last, according to a memorandum prepared by the Agricultural Department, 107,744 tons of hay, 1,914 tons of flour, 2,090 tons of oats, 40,776 cases of beef, and 11,743 cases of jam.

—The American Shipbuilding Company, says a Cleveland dispatch, has closed a contract for two large steel steamers, making thirty-six vessels of the large type that the company has now under construction. The new boats will be 416 feet keel, 50 feet beam and 28 feet deep. The boats will not be delivered until August, 1902.

—The estimated cost of local improvements in Ottawa for the past year is \$114,763 a decrease of \$54,720 compared with last year. The city's share of the local improvements came to \$74,969, the remaining cost being borne by the property interested. The total amount expended in granolithic sidewalks is \$57,829.20; for plank walks, \$3,318.50; for sewers, \$51,246.81; for macadam roadways \$2,369.

—Telegraphic advices from Calais, Me., say that the Canadian Pacific Railway has surveyed a route across Maine to form a connecting link between parts of its system and to provide a through line for its traffic from the Atlantic to the Pacific. The road now crosses Maine from Mattawamkeag to Vanceboro, under a lease arrangement, on the Maine Central tracks. By building a line from Mattawamkeag to Princeton the Canadian Pacific can be independent, and can make connections which will give it through traffic by a shorter and easier route. It is understood that work will be begun in the spring. The line will cross a hitherto undeveloped part of Maine.

Telegrams: "FLEMING, HALIFAX," ENGLAND.

ESTABLISHED OVER 100 YEARS.

FLEMING, BIRKBY & GOODALL, Ltd.,

REGISTERED OFFICES:

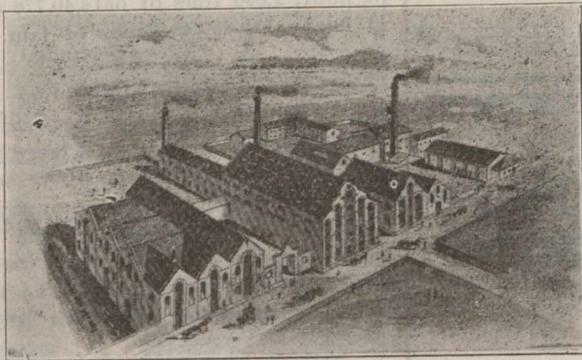
West Grove Mill,
HALIFAX, ENGLAND.**BELTING.**STANDARD Oak Tanned Leather Belting
... Superior Hair Belting ...
Sewn Cotton Duck Belting,
& C.**FLEMING'S "TEON" BELT, UNRIVALLED FOR WORK IN HEAT
Steam, Damp, Acids and out of Doors.**

—The Dominion Coal Company, Nova Scotia, has begun the filling of a contract entered with the Boston & Maine Railway for the supply of 80,000 tons of coal.

—The Jupiter Steel & Coal Company, formed by Pittsburgers, with a capital of \$1,000,000, has decided to erect a large branch works at Port Norfolk, Va. The object of placing the works there is to utilize Texas oil for fuel. The freight on oil from Port Arthur around the coast, added to the cost will be less than the cost of stoking coal and drawing ashes.

**Preston's Liverpool Distillery
Company Limited.**

Finest Grain Spirits,



Distillery: - - BANKHALL, SANDHILLS.

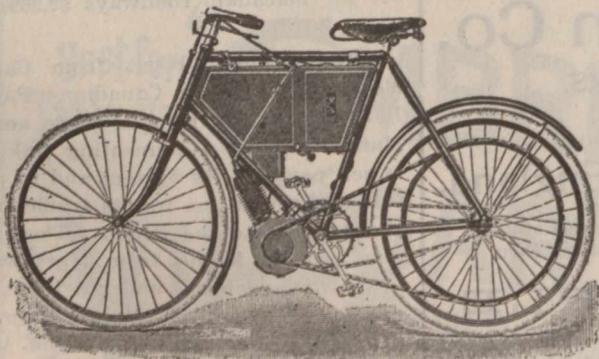
OFFICE:

4 India Buildings, Water Street,
LIVERPOOL, Eng,

ESTABLISHED 1887.

Telegrams:—"PNEUMATIC, Leeds."

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



THE IMPERIAL
PRIMO MOTOR BICYCLE,
MANUFACTURED BY THE
LEEDS MOTOR EXPERTS,
WALKER BROS., "PRIMO"
Meanwood Road, LEEDS, Eng. WORKS.

—The Chamber of Deputies, says a recent Paris cable, after adopting several unimportant amendments, passed the bill granting bounties to merchant vessels by a vote of 434 to 125.

—The Imperial Tobacco Company, London, Eng., has, it is cabled, registered its capital at the vast sum of £15,000,000. With the exception of some of the railway companies, it is the largest industrial concern in the United Kingdom.

—Revised returns issued by the Census Bureau give the population of Montreal within municipal limits 267,730. The population of Greater Montreal, embracing many suburban places, in reality a portion of the city, is put down at 350,669.

—We learn from Ottawa that Judge MacTavish handed out his decision in the appeal of the Ottawa Gas Company against their assessment which was raised from \$40,000 to \$75,000 by the Assessment Commissioner. The scrap iron basis of valuation is upheld, and the assessment has been reduced to \$45,000.

—It was announced recently at London that J. R. Ellerman, who negotiated the sale of the Leyland Line to J. P. Morgan, has bought the shipping fleet of Westcott Lawrence, trading in the Mediterranean and Black Seas. The purchase is supposed to be connected with Mr. Morgan's schemes. The fleet consists of nine steamers.

—A contract for the building of a pier 1,000 feet long at Rosslare, County Wexford, Ireland, has, it is stated, been concluded. This is part of the scheme to connect Fishguard Wales, and Rosslare, by a line of fast steamers, with the idea of eventually making this the fastest American mail route to London.

—The Ontario Provincial Winter Fair closed at Guelph on the 13th inst., after the most successful record in its history. The attendance, judged by the actual gate re-

SLADE & Co., Ltd.THE ROYAL
TOFFY WORKS,

LEEDS, - ENGLAND

Manufacturers of
the finestHOME
MADE
TOFFY.33½ per cent. in favor of Canadians, under the
New Tariff.

VENTILATORS & SMOKE CURES

"Acme" Mechanical Ventilator. SPHERICAL VENTILATORS.

NEAT,
GOOD,
CHEAP.
IN
ZINC.

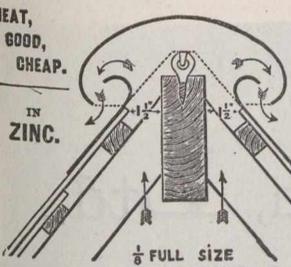


Fig. 8.—Section.
Acme Patent Concealed Ridge Ventilator Outlet.

OR
ROLLED
COPPER

Fig. 9.—As fixed. Side View.
25 YEARS' EXPERIENCE.
Tests and comparison invited.
Made to any design.

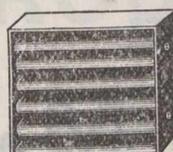


Fig. 4.
ACME LOUVRES for Walls, Gables, Roofs, etc

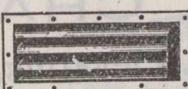


Fig. 13.
ACME Door and Partition Louvre Ventilator



Fig. 23.
By Electricity, Water, Gas,
Steam, Hand or Horse Power.



Wave Proof. Snow Proof. No Goods
Any Size or Pattern for
Buildings, Drains, etc.



ACME VENTILATING & HEATING CO.
LIVERPOOL.



3. 2.

"ACME" CHIMNEY COWL. In Steel,
Copper and Terra-Cotta. Readily swept.
Prevents Down-draught. 25/10 to 35/10.
One of several types of Cowl and
Stubs for all kinds of Chimney
situations.

ACME VENTILATING & HEATING CO.,
LIVERPOOL, ENGLAND.

Grams, Keyworth, Liverpool.
A. B. C. Code, (4th Edition.)

ceipts, apart from free passes, doubled that of last year, which was 11,000. This year's figures will show an attendance of over 20,000.

—Government officials left Ottawa recently to investigate and report upon needed harbour improvements at Quebec. There is very little water in the famous Louise Basin, and it is said dredging cannot be done without causing almost irreparable damage. The manager of one of the navigation companies reports that only one berth is available for a big ship.

—Fire losses in the United States and Canada for the year to December 1, aggregate \$150,874,050, against \$151,941,550 in the same time last year, and \$123,512,550 in the eleven months of 1899. The year is thus likely to prove as severe for the fire insurance companies as that of 1900, which included two especially destructive conflagrations, at Ottawa-Hull, Ont., and on the river front at Hoboken, N.J.

—A St. John, N.B., delegation consisting of Ald. Christie and Maxwell, and Director of Public Works Gushing, representing the City Council; and John H. Thompson and George Robertson, M.L.A., representing the Imperial Dry Dock Company, left recently for Boston, to be joined there by a Dominion Government engineer, their purpose being to inspect the dry docks on the Atlantic coast to get ideas on a dock for St. John.

—From Washington we learn that Representative Jackson (Kas.), has introduced a bill providing that the United States Government purchase the Western Union and Postal Telegraph Companies, and thereafter operate them in connection with the post office department. Provision is made for appraisal of the property of the companies and for the payment of its appraised value when the amount is reported to Congress.

—From Toronto we learn that the executive committee of the Canadian Press Association met there recently to discuss the determination of the paper manufacturers to



FINE COLORS & PAINTS

Established 1848.

FINE COLORS

of all kinds for Printers, Printing Ink Manufacturers, Lithographers, Artists, Colormen, Linoleum and Floorcloth Manufacturers, Scenic Artists, Implement Makers, High Class Painters, Decorators, &c.

PAINTS

Of every description for Painters, Decorators, &c.

VARNISHES

For Coach and Carriage Builders, House Decorators, &c., also Litho Varnishes.

SPECIALITIES :—Holmes' Durable Reds, Permanent Madder Reds, Crimsonettes, Persianettes, Vermilionettes, Lakes, Pulp Colors, Blues, Greens, Lime Colors, Drop Blacks, Chromes, White Zinc, etc.

Write for Prices and Samples to Head Offices and Works:

W.H. HOLMES & SONS, Portland Road,
Newcastle-on-Tyne, Eng

LONDON OFFICE:

40 St. John Street, London, E.C., Eng.

Established 65 years.

Telegrams: "SUBLIME, Liverpool.

DESSICATED COCOANUT.

JOHN SHORE & SON,
39 Old Hall St.,

LIVERPOOL, Eng.

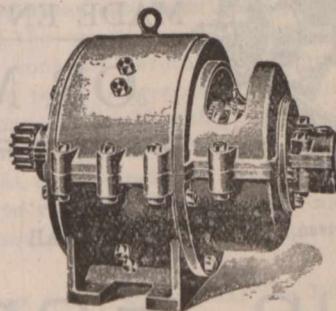
samples at your disposal.
Terms: Cash against B. Lading.

ALFRED SYKES,

**ELECTRICAL
ENGINEER,**

Spring Place Works,

Huddersfield,
ENGLAND.



NOTE—Buy British Dynamos, under the New Canadian Preferential Tariff, 33 1/3 in favour of English Goods.

**Brass Founders, Copper Smiths,
Brass Finishers.**

Hartcliffe, Lee & Malkin, Ltd.,

CHAIN MAKERS

For Driving, Conveying, Elevating, &c.

**St. Simon St., SALFORD,
MANCHESTER, Eng.**

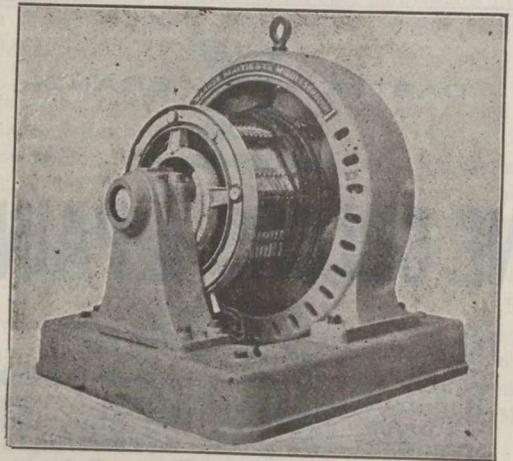
Special quotations under the New Preferential Tariff.

raise the rates on newspaper print; also, to decide what action shall be taken regarding the paper combine investigation, Justice Taschereau having completed his report on the investigation. The committee decided to send a deputation to the Government at Ottawa to protest against the removal of the duty.

—London advices state that the question of electrifying its entire system is engaging the attention of the London and Northwestern Railway, Great Britain's greatest railroad, and the matter seems to have reached such an advanced stage as to justify its mention in the financial columns. The Globe says that the directors and the experts who were summoned for consultation are said to have

formed the opinion that the road could thereby considerably accelerate and cheapen its service.

TELEGRAMS:—"Install," Middlesbrough.



30 KILOWATT DYNAMO.

Warren, Beattie & Co., ELECTRIC POWER ENGINEERS,

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

... MIDDLESBROUGH, England.

**SASH —
WEIGHTS**



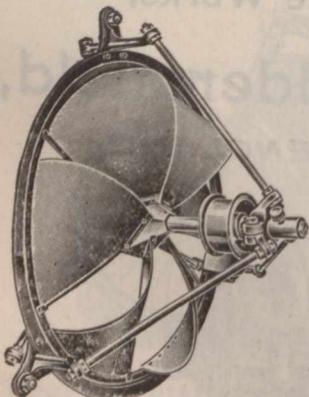
Manufactured for the Canadian Market under the New Tariff, by

**C. H. Taylor & Son,
CYCLOPS FOUNDRY,
LEEDS, ENGLAND.**

"Sun" Ventilating Fans

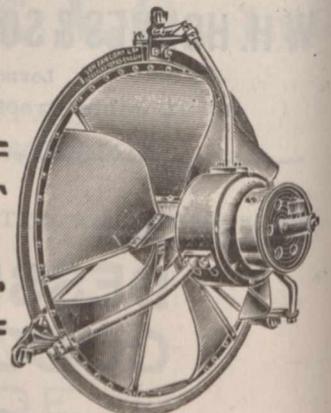
Highest Efficiency, Strength and Lightness

MADE ENTIRELY OF WROUGHT OR MALLEABLE IRON.



Belt Driven.

For Ventilating, Drying and All Cooling Purposes . . .



Electrically Driven.

"Sun" Fan Co. Ltd., GENERAL BUYING AGENTS WANTED.
Special prices to Canadians under the New Tariff, 40a Thornton Road, BRADFORD, ENG.

'RODGERS' PULLEYS'

(REGISTERED.)

WROUGHT IRON THROUGHOUT:—RIM, ARMS AND BOSS.

THE ONLY PULLEY MADE WITH A WROUGHT IRON BOSS.

Split or Solid.

All Sizes up to 24 feet Diameter.

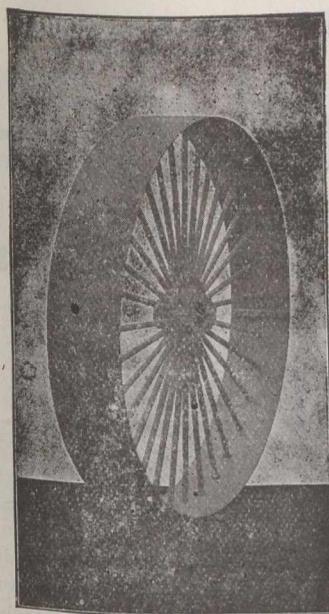
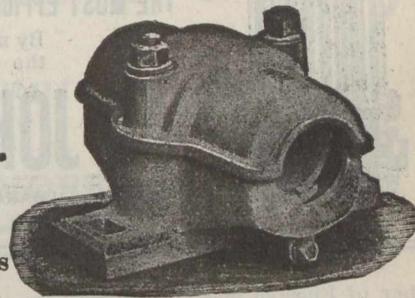
140,000 in use.

THE BEST PULLEY IN THE WORLD.

Pamphlets, Drawings and Prices
Forwarded on application.The "NON-DRIP" Shaft Bearing. (ETCHELL'S
PATENT.)

Self Swivelling. Self Lubricating. No Drip Cups Required.

SOLE MAKERS:



SEND FOR PRICES.

HUDSWELL, CLARKE & CO., Ltd.,
RAILWAY FOUNDRY. (Telegraphic Address: "LOCO," Leeds.) **LEEDS, ENGLAND.**

—A Toronto letter states that the season of navigation just closed has been one of the most successful in the history of that port. Freight receipts show an increase of about 30 per cent. over those of last year, the chief increase being in coal, which was about 20,000 tons in excess of last season. There has been a falling off in revenue owing to the reduction in the dues. While the Pan-American trade was in a sense disappointing, the passenger traffic throughout the summer was unusually heavy.

—At the recent meeting of the shareholders of the Canada Woollen Mills, Limited, the following were elected directors for the ensuing year: Messrs. W. R. Brock, M.P., G. F. Benson, Timothy Eaton, W. D. Long, W. D. Matthews, R. Millichamp, Geo. Randall (Waterloo). At a subsequent meeting of the Board Messrs. Brock and Long were elected President and Vice-President, respectively. Messrs. R. Millichamp and John F. Morley, with the President and Vice-President, form the Executive Committee of Board.

—The following officers were elected at the recent annual meeting of the Toronto, Hamilton and Buffalo Railway: President, J. N. Beckley; vice-president, Sir Thomas G. Shaughnessy; secretary and treasurer, Charles F. Cox. The statement for the six months ended September 30 shows: Gross earnings, \$273,719, an increase of \$65,702; expenses, \$152,366, increase, \$18,364; net, \$121,353, increase, of \$47,608; fixed charges, \$65,600; surplus, \$55,753; of which \$22,666 was credited to the sinking fund, leaving a final balance of \$33,086.

—The McPherson Switch & Frog Company, in a proposition to the ratepayers of Niagara Falls, Ont., promised to erect their plant, which will cost \$40,000, and give employment to 40 men within the town limits if the town will grant ten years' exemption from taxes and a grant of \$2,500 towards the purchase of a site. At a recent public meeting the proposal was unanimously accepted, and an agreement signed to support a by-law for that purpose. This, it is stated, is the first of many industries that will follow the development of the Canadian Niagara power.

—The automobile is gradually advertising its coming place in the world of traffic. A Berlin cable states that a German of the name of Max Trudeller, and five English and French sportsmen, are preparing to make a tour of the world in an automobile. They will start from Paris, and will travel by way of Aix-la-Chapelle, Berlin, Moscow,

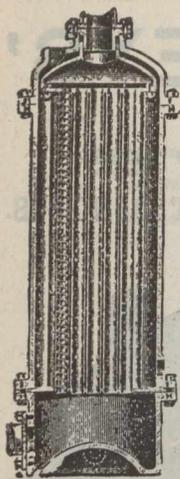
and Peking to the Chinese coast, where they will take a steamer for San Francisco. Thence they will proceed to Mexico, Chicago and New York. They will use a thirty horse power machine. It is estimated that the cost of the trip will be 250,000 francs.

—A cable from London announces that an important agreement will shortly be arrived at in connection with the proposed fast mail service to Canada. A correspondence is now proceeding between the Dominion authorities and the Colonial Office on the subject, and it is understood that the long standing difficulty as to the proportion of the subsidy will be disposed of by the Dominion Government making greater contributions, upon the condition that the contractors give special facilities for carrying Canadian dairy and other produce for the home markets. A later cable denies that the above extra subsidies have been proffered.

—The Russian Fur Manufacturing Company (of which Isaac Levi and Adolph Francklein are the registered proprietors) has paid the extra duty amounting to \$131 on the \$6,000 worth of furs seized by the U.S. Customs authorities at Rouse's Point six weeks ago. Their appeal to the New York Board of Appraisers resulted in the Rouses' Point officials being sustained in every particular. They are also said to be endeavouring to effect a settlement of the suit for \$1,000 damages brought against them by an ex-employee whom they charged with petty stealing and which charge was dismissed by the Police Magistrate.

—The Town of Toronto Junction will at the next session of the Provincial Legislature make application for the ratification of a new agreement with the Union Stock Yards Co. A previous agreement with the company has already received the sanction of the Legislature and the new agreement contains several amendments. One of these is that the town be granted permission to exempt 65 additional acres of land, which will make in all 100 acres the company purposes utilizing in its business. It is also asked that the company be given permission under the agreement to establish a beet sugar industry. The pulp would be used as feed for live stock.

—A Gothenburg report states that the English Government has recently enacted a law prohibiting the use of poisonous whitelead glazing in the industry. It is further said that this has brought forth protests from a num-



The "Airedale" Exhaust Steam

Special prices to Canadians
under the New Tariff. . .

Green's Patent.

Pressure Feed Water Heater.

WITH SPIRAL DEFLECTORS.

THE MOST EFFICIENT HEATER ON THE MARKET.

WILL PAY FOR ITSELF IN TWELVE MONTHS.

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

JOHN BARRETT, Eastburn Foundry Crosshills,

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

KEIGHLEY, England.

ber of English manufacturers, who consider the law nearly impossible to comply with. The Rorstrand Porcelain Factory in Sweden, and a factory in Dresden, Germany, have, however, solved this important technical problem by mixing the white lead in glazing with certain substances converting the lead into an insoluble—and thus armless—silicate of lead. The English Government has sent a chemist to study the new method.

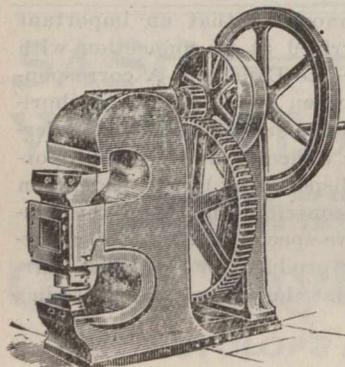
—At the recent annual meeting of the Dominion Commercial Travellers' Association the following office-bear-

ers were elected for 1901-1902: President, Mr. James Robinson, by acclamation. Vice-president, Mr. George Mann, 1,203 votes. The other candidates were Messrs. Gus. Harris, 576 votes, and Fred. Birks, 216. Directors, Messrs. W. B. Matthews, 1,247; E. F. Dautre, 1,195; R. C. Wilkinson, 1,182; W. H. Evans, 1,159; Arthur Fournier, 1,078. The number of death claims paid since the last annual meeting is 19. After paying all claims to the end of the fiscal year, December 6, a balance of \$3,949 which remains will materially aid in inducing new members to join the society.

—The Customs Department has released one thousand box cars, which were seized from the Canada Atlantic Railway about two years ago for duty, on the plea that the cars which had been made in the United States, were being used exclusively for business between Coteau and Depot Harbor, and therefore were imported and should pay duty. The seizing officers held that the cars were not being used for international traffic. If the law were strictly interpreted, it might have a most serious effect upon international trade, and might lead to the abrogation of the bonding privileges, some American transportation companies being as it is, anxious to see the bonding privileges abolished.

—Two leading weekly reviews, says a London cable, although they both support the Government, adopt curiously different tones in discussing the Hay-Pauncefote treaty. The Spectator thinks all statesmen and diplomatists concerned in the matter deserve the greatest possible credit for wise and sympathetic handling of the problem; while the Saturday Review, after a reference to Senator Lodge's speech as a clear proof of the complete nature of Lord Lansdowne's surrender to the United States, goes on to say: "If this history of diplomacy has shown anything, it has proved the absolute helplessness of broad principles and wide applications in dealing with unscrupulous politicians."

HOW'RE YOU FIXED FOR PUNCHING and SHEARING MACHINES?



Single Ended Punching and Shearing Machines.

This one would do you good and does not cost a fortune to own it. Our No. 4 latest is suitable for General Jobbing and Machine Shops, Blacksmiths, Fence Makers, Carriage and Waggon Builders, etc. Shears 4 x 8, and Punches 5/8 holes through 3/4 Iron. Depth of Punch Gap, 9 in.; Depth of Shear Gap, 3 in. Fitted with Back Stand, Steel Pinch and Tumbler Stop Motion. Complete with Punch and Die. A First-class Machine. Packed and delivered free on board at Manchester or Liverpool, £33.

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

A. KINGHORN & CO.,

TODMORDEN, ENGLAND.

**PHOENIX
IRON
WORKS,**

Canadians have 33% per cent. in their favor by purchasing these machines under the New Canadian Tariff.

James Howarth,

EMERY, ROLLER and STRICKLE MANUFACTURER.

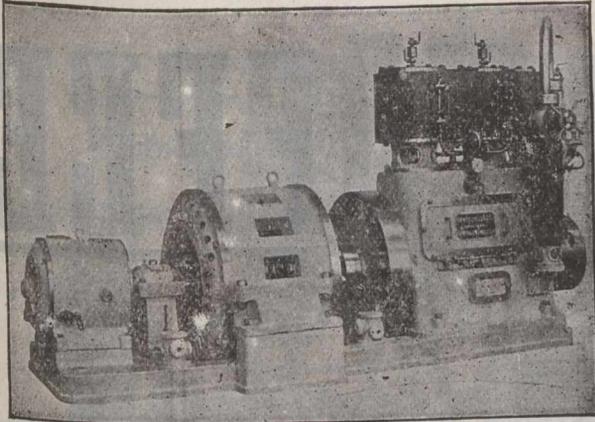
Milkstone Emery Roller Works,
Rochdale, - - England.

Improved ROLLER GRINDING FRAMES of all descriptions. ROLLERS re-covered with COMPOSITION and EMERY manufactured on an IMPROVED PRINCIPLE BY OUR OWN PATENT MACHINERY. The Emery is very angular and requires only a light touch on the Card and is guaranteed true, being especially adapted for tempered Steel Cards.

Emery Filleting. Wood and Improved Flexible Cloth Strickles made to Order, any size or shape. Cuts will be inserted when made.

Telegrams: "MAGNETO," Bradford.

ROSLING, APPLEBY & FYNN,



LIMITED.

TRAFALGAR WORKS.

Bradford, Yorkshire, England.

—The American Palace Car Company of New York has been incorporated with a capital of \$5,000,000. The incorporators include President J. H. Hoadley, of the International Power Company; L. W. Baldwin, president of the Empire Bank of New York; and W. J. Arkell, of New York. Directors of leading railroads are interested, among them being Rane Nagelmaker, the sleeping car magnate, of Europe. The company is not in opposition to the Pullman Company as some of the heavy stockholders of the latter are interested in it. It will manufacture a different style of car—one which can be transformed into a chair car by day and into a sleeper by night.

—The awards have been made by the Supply & Tender Board Office, Adelaide, respecting railway materials for South Australia, for which tenders were invited July last. A contract for 567 air brake details was awarded to the Westinghouse Air Brake Company. The value of the contract was £1,189 13s. The contract for the remainder of the material required was divided among the following British colonial firms: Elder Smith & Co., Limited; G. P. Harris; Scarfe & Co., Limited, and G. Wills & Co. The latter firm was also awarded contracts for the supply of 400,000 spring washers for fishbolts, at the rate of £1 1s per 1,000, and the supply of 500 miles of galvanized wire netting.

•—It is not yet possible to properly estimate the extent of the damage caused by the late storm in England. The terrible tales of the seas have yet to be told. It is certain, however, that eleven years have elapsed since such havoc was wrought with telegraph wires, though, of course, there have been many breakdowns of a less serious nature. The combination of wind and rain appears to have been irresistible in nearly every part of the Kingdom, with the exception of London. Snow settled on the wires and weighed them down; then frost contracted them to the breaking point, and the wind did the rest. Birmingham, although visited most severely suffered little inconvenience, owing to the fact that it possesses an underground cable to London. The commercial loss to the country must be considerable.

—Ottawa advices state that the hydrographer of the Admiralty has issued a notice warning mariners that on the east edge of the bank of Newfoundland, and thence westward to the shore the currents are very variable. The ordinary set of the current over the Great Bank is south-westward, but north-easterly currents are by no means rare. Mariners approaching Newfoundland in thick weather should on no account neglect to use the lead, and should proceed with caution, as it is impossible to foretell with certainty how the current may have been setting.

The Marine Department emphasizes the Admiralty's warning, and points out that an investigation made by Chief Engineer Anderson last August established that many wrecks occurred through vessels being considerable north of the reckoning.

—After several months of experimenting, says a New York letter, to adopt oil as a fuel in place of coal, a successful trip has been made by the Standard Oil Company's tug No. 4, operated with an oil-burning boiler. The advantages from the use of the oil burner are that steam is obtained quicker, the heat produced is more intense and the oil burns with a perfectly white flame. The engines are built on a new plan. Nine jets are ranged in the firebox. The oil is forced in by air pressure pumps. It is calculated that four barrels of oil is equivalent to one ton of coal. The cost of a barrel of oil is 50 cents, while coal by the ton costs the oil company \$3.25. The boat was given a severe test and no more difficulty was had in towing a load than with a boat fired with coal. It is said that it will be given a further test, and if found continuously satisfactory all the company's tugs will be similarly equipped.

—A company, known as the "United Gold Fields of British Columbia," will apply to Parliament for authority to build a railway from Frank, west of the fifth meridian, North-West Territories, in a northerly direction to Grassy Mountain.—The Canadian Northern Railway Co. will ask for permission to amalgamate with or purchase the undertaking of the Morden and North Western Railway.—The Deer Valley Railway and Coal Company will ask Parliament to declare its corporate powers in full force and to extend the time for completion of the railway until July 1, 1903. Extension of time will be sought for the completion of the Medicine Hat Railway and of the Atlantic and Lake Superior Railway.—Parliament will be asked to incorporate an association which seeks to promote the study of financial and mathematical science and accountancy.

—The consolidated revenue for the five months of the fiscal year ended November 30th amounted to \$23,141,976, an increase of \$1,631,271 over the revenue for the same period of 1900, and \$6,941,129 in excess of the ordinary expenditure. The expenditure on consolidated account was \$16,200,847, or \$1,782,258 more than for the first five months of the previous fiscal year. The details of the revenue were as follows: Customs, \$13,262,089; increase, \$1093,759. Excise, \$4,200,182; increase, \$351,842. Post-office, \$1,355,000; increase, \$75,763. Public works, \$2,758,539; increase, \$253,774. Miscellaneous, \$1,066,163; decrease, \$127,868. The capital expenditure for the five months reached \$5,285,225, exceeding that for the same

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period of last year by over \$800,000. The sum of \$227,837 was paid out in the form of iron bounties, of which \$42,257 was expended last month.

—According to a Cleveland, U.S. report, the independent iron and steel companies have contracted for upwards of 20,000,000 tons of raw material under contracts running for several years. Since the organization of the United States Steel Corporation there has been considerable talk about that organization buying the property of the outside mines. Accordingly, the independent furnacemen have taken the action noted above. In some cases the prices have been fixed and the Mesabi ores will be based on this year's figures. The prices for the long time contracts will not have much bearing on prices for 1902. All sales of Mesabi ores are being made at an advance of 25c a ton over the prices that ruled this year. Vice-President Gayley, of the United States Steel Corporation, suggested the above advance, and the independent mines owners, as a rule, agreed with him, and the greater part of the deals that have been closed for 1902 were made on that basis.

—An experiment, it is stated, will be tried at the St. Louis, Mo., Fair grounds in the way of cooling air, the proposition being to reduce the high temperature by drawing down cool currents from an altitude of 800 or 1,000 feet above the ground, and flooding the grounds with air from ten to fifteen degrees cooler than the surface temperature. The plan comprehends the construction of an aerial tower or standpipe of the aforesaid height, with lower termination about fifty feet above the ground, where large fans or blowers are attached that will draw a current downward at the rate of twenty or thirty miles an hour, equivalent to a pumping capacity of half a million cubic feet of air per minute. This volume of air will cover an acre ten feet deep—in an hour sixty acres, and in six hours, 360 acres. It is expected that calefaction through the ac-

tion of the sun's rays will be counterbalanced and neutralized by the constancy of the current in the daytime. After sundown temperature, it is said, can be held below 80 degrees Fahrenheit. The fans are to be started at 4 a.m. when the air is coolest. By 10 o'clock the buildings and grounds would be filled with fresh air, and so maintained during the day.

—The November crop bulletin has been issued by the Ontario Department of Agriculture. The total area under crop was 8,799,272 acres, compared with 8,794,953 in 1900, and 7,834,213 in 1891. The yield of apples is placed at 14,430,650 bushels. The yield of tobacco is estimated at 3,113,580 pounds, from 2,935 acres, or 1,061 pounds per acre. Of this the County of Essex produced 2,290,752 pounds. The total yield last year was 2,854,000 pounds. The yield of red clover seed was 262,232 bushels, compared with 163,632 bushels in 1900. Of alsike there is 112,010 bushels, compared with 100,164 bushels last year. The quantity of live stock in 1901 and 1900 respectively is as follows: Horses, 621,885, 617,309; cattle, 2,507,620, 2,429,309; sheep, 1,761,799, 1,797,213; hogs, 1,491,883, 1,771,641; poultry, 9,399,730, 9,541,241. The number of live stock sold or slaughtered during the year ending June 30 was as follows:

	1901.	1900.
Horses	50,755	47,926
Cattle	610,920	560,893
Sheep	729,148	690,058
Hogs	1,973,405	2,056,049
Poultry	3,495,999	3,164,287

—A produce concern called the Hudon-Robertson Produce Company, which secured premises at 54 Foundling street in this city on November 26th last, has closed its shutters largely on account of the investigation of the detective department into their methods. The firm

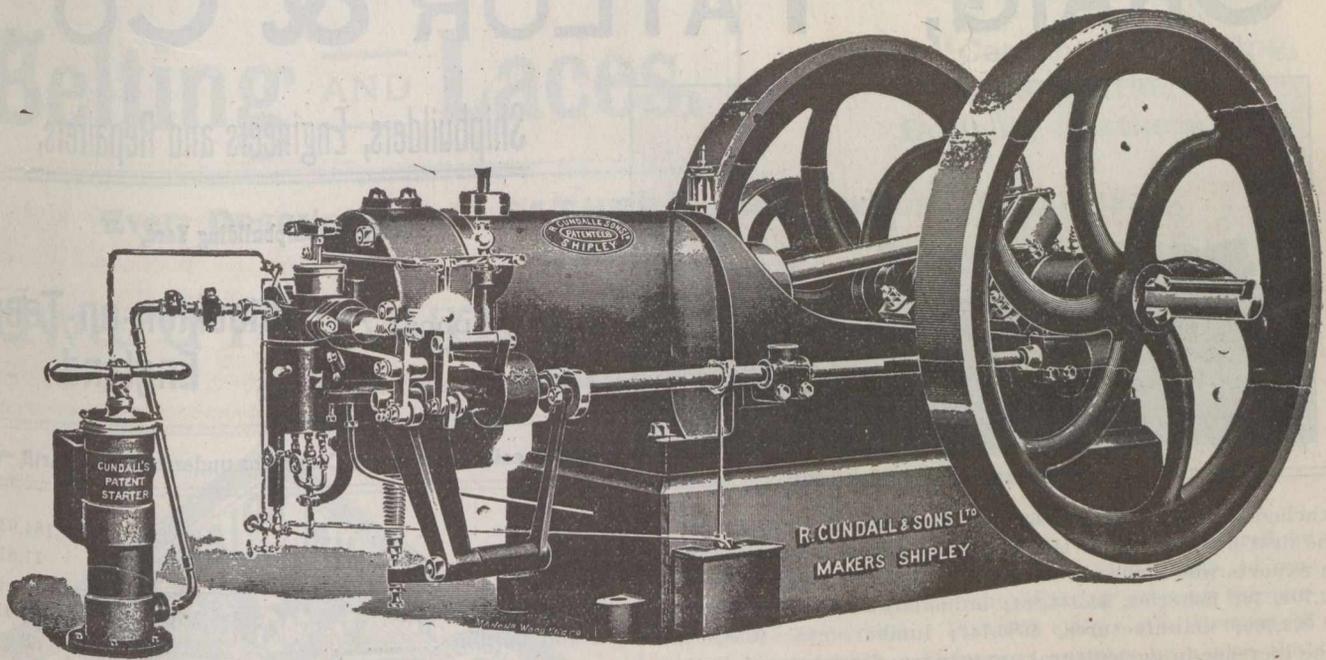
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ENGLAND.

Had they been permitted a longer career they started in the usual way by flooding the country with circulars inviting consignments of produce and offering such gilded prices that suspicion was aroused in the trade. Ostensibly there were two partners,—Hudon, who appears to be a myth, and Robertson, a New Englander, who seemed to be largely a figure-head. The worker was one Bishop, who was summoned to the Chief Detective's office and warned that an eye would be kept upon him. This seemed to be a sufficiently strong hint. For, when an officer arrived with a warrant for the arrest of Bishop, on a charge of obtaining a suit of clothes on false pretences, the place was found to be closed up and the company was no more. It is not believed that they secured many consignments—for the farmers have been bitten by these schemes before—but any that do come in will be sold by Meldrum Brothers. It is fortunate, however, that the detective department were notified in time and that the concern only lasted about ten days. might have secured as large a haul as some of their predecessors.

—Recent Montreal business changes include: Messrs. Edward & Owen Hart, fruit merchants, who were doing business together under the firm name of O. & E. Hart, have dissolved partnership, and the business is now being carried on by Mr. Edward Hart, under the old firm name.—Dame Kate Whitlaw of Montreal, widow of Mr. E. L. Bond, is carrying on business alone as insurance agent, under the firm name of "E. L. Bond."—Louis E. Masson, wholesale grocer, Montreal is carrying on trade as a manufacturer of chemical produce and patent remedies under the name "The Dormol Chemical Company."—The Dr. J. M. MacDonald Electric Company and The Dr. Moritz-Busch Anholt Company, is the firm name under which Dr. Marion C. Von Lohs is trading alone as merchant and manufacturer.—Mendoza Laglois, real estate agent, and P. E. Beaudry, accountant, are doing business in partnership as real estate and general agents, under the firm

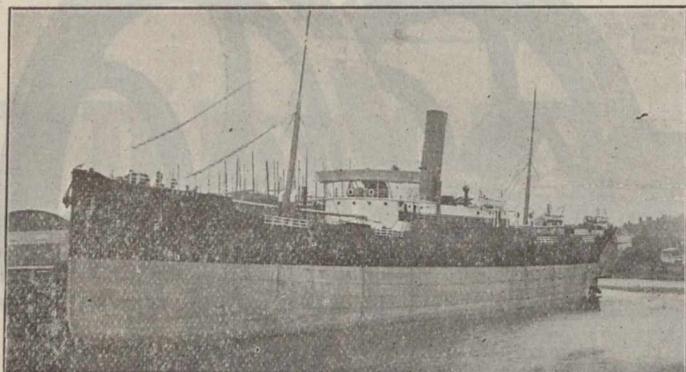
name of Langlois & Beaudry.—Markus Markus and Max Teitlebaum, who were doing business under the name of the "Standard Umbrella Manufacturing Company," have dissolved partnership. Markus Markus is now doing business alone under the above firm name.—Joseph Larue is doing business as a manufacturer and dealer in millinery goods under the firm name of "Montreal Millinery Company."—Oliver Downing, manufacturers' agent, and John Crawford, book-keeper, who were in partnership under the name of "Downing & Co.," traders, have dissolved partnership.—A special partnership has been registered in the case of "A. Vaillancourt & Co.," grocers. The firm consists of Marie Testare dit Normand, widow of Chas. Vaillancourt, who is the general partner, and Arthur Vaillancourt, who is the special partner, his contribution to the firm being his labour and industry.—Notice is given that Alphonse Valiquette of Montreal, contractor, has ceased to do business under the firm name of Old. St. George, E. Lepage & Co., merchants.—William Farrell, Montreal, wine merchant, is the name and style of a business firm being conducted by Arthur Farrell, of Montreal, testamentary executor of the late Mr. William Farrell.—Mr. William Agnew, of Montreal, has been doing business alone as a wholesale dry goods merchant and importer since December 1, under the firm name of Wm. Agnew & Co.—The partnership of "Gillies & Paterson," wholesale paper dealers which was formerly composed of Alexander Gillies, of Toronto, and of Geo. F. Paterson, of Montreal, has been changed, Mr. Alexander B. Gillies of Toronto, having been admitted into the firm.

—The trade figures for the five months ended November 30 have been made public and in comparison with the same period of last year they denote a satisfactory growth in both imports for consumption and exports. The total imports for consumption were \$84,412,717, an increase of \$7,313,513. The imports of dutiable goods show an advance of \$3,221,000, and the free goods an advance of \$2,347,000. The total exports, reckoning only domestic products,

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reached a total of \$94,798,698, or \$4,863,000 more than for the first five months of the last fiscal year. The increase in exports was made up as follows: Agricultural products, \$2,701,739; fisheries, \$1,344,881; animals and their produce, \$1,022,760; manufactures, \$686,747; lumber, etc., \$358,882. The increase in agricultural exports was largely contributed to by shipments of wheat. The imports for November only were \$3,643,000 ahead of the same month last year. The exports show a betterment of \$1,742,091. To this increase agricultural exports furnished \$1,248,779, and animals and their produce \$521,375. There was a slight falling off in minerals, lumber and manufactures for the month. The following is a detailed statement of the imports and exports for the five months:

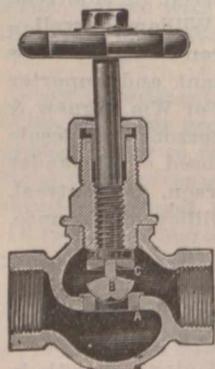
Imports.	1900.	1901.
Dutiable goods	\$44,967,375	\$48,188,395
Free goods	29,951,417	32,298,950
Total	\$74,918,792	\$80,487,345
Coin and bullion.	2,180,412	3,925,372
Grand total	\$77,099,204	\$84,412,717
Duty collected	12,201,970	13,100,701
Exports—Domestic Merchandise.		
Products, mine	\$20,392,974	\$19,318,279
Products, fisheries	4,770,499	6,115,380
Products, forest	17,884,147	18,243,029
Animals and their produce.	30,495,148	31,517,908
Agricultural products	9,702,919	12,404,658

Manufactures	6,498,201	7,184,990
Miscellaneous	42,050	11,810
Total merchandise	\$89,785,938	\$94,798,000
Coin and bullion	149,673	2,680
Grand total	\$89,945,611	\$94,798,000

—The sixth series of the 1901 London wool auction sales closed on the 14th instant, with offerings of 9,170 bales including a selection of fine new clips. A cable stated the demand was brisk, and full rates were obtained. Some West Australian lots were bought in, holders refusing to accept the prices offered. Buenos Ayres was in good demand and firm. The attendance throughout the entire series was particularly good for the season; there was brisk all-round competition every day for most grades of merinos and finer cross-breds. While coarse greasies sold well at the low values established when the sales opened, good merinos were firm and 5 per cent. above the October average throughout the series. Inferior and faulty merinos were 5 per cent. cheaper, but this weakness disappeared somewhat near the close. Good greasy sold well mostly for foreign account. France was particularly active during the past week. Superior and faultless scourings sold about the October rates; faulty seedy were 5 to 10 per cent. lower; fine cross-breds were scarce, and in keen request throughout at an average advance of 5 to 7 per cent. Medium and coarse grades, at the outset of the series, were 7½ per cent. lower. Later, under the influence of American and French competition, medium greasies improved 5 per cent. above the opening, following a very

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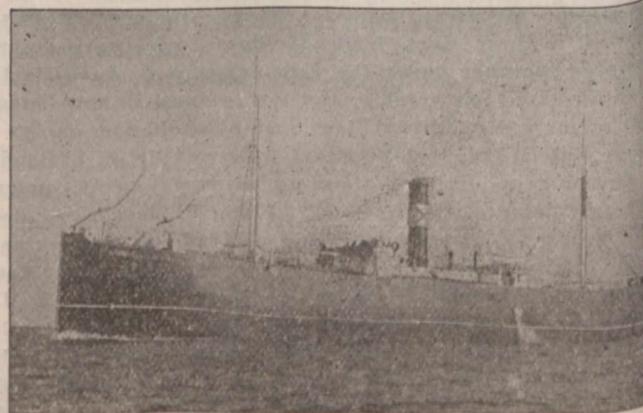
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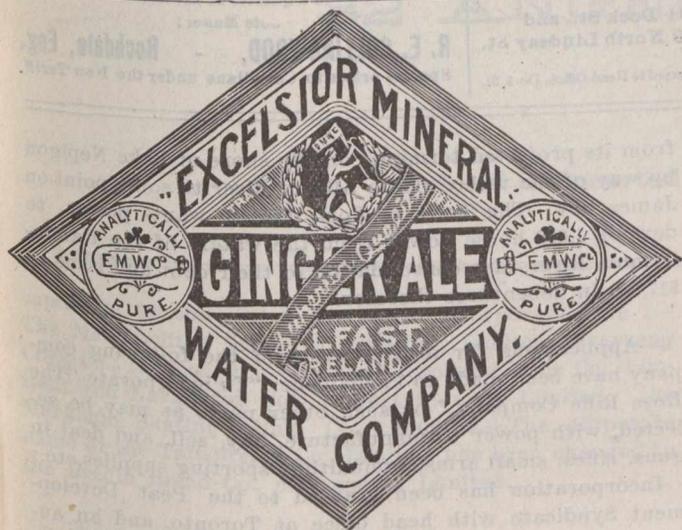
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irregular course. The demand for scoured was better. Slipes were in large supply. Finest grades sold at previous quotations, but other grades, particularly medium lambs, showed a 10 per cent. decline. Cape of Good Hope and Natal scoured snow whites were 5 per cent., and greasy snow-whites were 5 to 7½ per cent. cheaper, despite the short supply. The close of the series was generally firm. There were 1,150,035 bales catalogued. The total amount purchased for the Continent amounted to 87,000 bales, and for the United States 3,000 bales. The new season's wool, as a rule, is finer and somewhat shorter than that of last season, and generally light in grease

and very burry and seedy. Many Queensland clips show a large percentage of earthy waste.

—Eastern Townships Notes.—Suit has been entered by F. J. Griffith against W. H. Griffith, of Sherbrooke, to render an account of a partnership existing between the parties from 1888 to 1900. Plaintiff claims a settlement of alleged large profits. Defendant answers by a plea that the alleged partnership was illegal, the plaintiff not being a licentiate of pharmacy; a certified clerk, nor a certified apprentice and that consequently, although plaintiff has received large sums of money, he cannot claim any benefits derived from such illegal work. The point to be decided is an interesting one.—An omnibus line has been started in Valleyfield, running three busses daily from 6 a.m. to 10 p.m., covering the principal streets of the town. Six tickets are sold for a quarter. So far the venture has met with good encouragement. An electric line is hinted at as a possibility of the near future.—At a recent meeting of the creditors of the defunct firm of Evans Bros., Richmond, Mr. W. J. Ewing was appointed auditor, and Mr. P. S. G. Mackenzie and Mr. W. L. Ball were appointed inspectors. The liabilities are about \$1,700 and the assets practically nothing. The firm were in business only about five months.—Mr. Geo. B. Hall, who owns and operates four creameries and cheese factories at Barnston, has secured the services of a young Dane, and expects that the extensive dairy interests with which he is connected will reap large advantages from his experience.—The Orford Mountain Railway slate exhibit, consisting of roofing slate and manufactured household articles, met with success at Buffalo and the company has sent the whole exhibit on to the Philadelphia exhibition. At Buffalo the exhibit attracted the attention of men interested in the slate business, and enquiries have followed which promised further development of a considerable Town-

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Lancashire Steel Potato Peeler

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Saves 1 lb. of Vegetable in 6 lbs., and Works in a quarter of the time.

Sole Maker:

R. E. COLLINGSWOOD, - **Rochdale,**
 Special prices to Canadians under the New

ships' industry.—The wheat crop of John Muir, Hinchinbrook, averaged 32 bushels to the acre. The crop was plump in the berry and would grade Manitoba No. 1 hard.

—Electric railways between Cornwall and Toronto, 266 miles, and Brockville and Ottawa, 60 miles, is contemplated by the Ontario Electric Company, which seeks incorporation at the coming session of the Ontario Legislature. The following names are associated with the enterprise: Sir Richard Cartwright, Ottawa; A. L. Jewell, Boston, banker; Cornelius Bermingham, Kingston, manufacturer; Horace N. Smith, Boston electrician; John Carson, Kingston, merchant. The company also ask permission to build branch lines, in no case longer than 30 miles.—The Hamilton Suburban Railway Company seeks incorporation and power to construct lines from Hamilton to Waterloo, passing through Galt, Preston, and Berlin; also from Galt to Guelph, passing through Preston and Hespeler; also from Hamilton to Guelph.—The Aylmer, St. Thomas, & London Electric Railway wants incorporation and power to construct a line from Aylmer to St. Thomas and thence to London.—The Essex & Kent Radial Railway Company wants an extension of time in which to commence their line for one year from the passing of the amended act, and three years for completion.—The Canada Western Railway Company asks for incorporation and authority to construct and operate a railway from Fort Frances by way of Rat Portage to a point at or near the confluence of the Winnipeg and English rivers on the western boundary of the Province of Ontario.—The Nepigon Railway Company ask for an extension of time for the commencement and completion of their proposed line; also power to extend it

from its projected terminus on the shore of Lake Nepigon by way of the valley of the Albany River to some point on James Bay.—The Town of Fort William wants power to develop 1,000 horse power from the waters of the Kaministiquia River, also consolidation of their debt and issue of \$17,000 in debentures therefor.

—Applications for incorporation of the following companies have been made to Parliament: "To incorporate the Ross Rifle Company," or such other name as may be selected, with power to manufacture, buy, sell, and distribute guns, rifles, small arms,ammunition, sporting supplies. —Incorporation has been granted to the Peat Development Syndicate with head office at Toronto, and authorized capital of \$40,000. Joseph M. Shuttleworth, manufacturer, and Christopher Cook, banker, Brantford; Lorne Campbell, stock broker; Dr. E. W. Spragge and D. A. McPherson, Toronto, are provisional directors. Messrs. T. B. Reive, Dr. Geo. Flerheller, T. McCann, Thos. Graham, Robt. J. Corson, Hartman Jones, and F. M. Tuckett, of Markham, and Oliver Beare, Armadale; Thos. Weir, Brown's Corners; G. M. S. Wilson, Toronto, have been incorporated as the Markham Ranch Co., Limited, with a share capital of \$25,000.—Messrs. L. Breithaupt, M.P.P., W. H. Breithaupt, H. J. Bowman, J. M. Staebler, S. Anthes, Alex. Millar, K.C., John Cochrane, of Berlin, and Peter Shirk, of Bridgeport, have been incorporated as the Berlin and Bridgeport Electric Street Railway Company, Limited, with a share capital of \$50,000.—Messrs. Wm. Munns, W. M. Macmillan, Percy Waddington, H. Munns, W. L. Dawson, of Toronto, have been incorporated as the Crown Manufacturing Co., Limited, with a share

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32 ANGEL STREET,

Sheffield, Eng.

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capital of \$20,000.—Other companies incorporated are :—
The Metropolitan School of Dancing, Limited; Freyseng
Cork Co., Limited; the Canadian Revolving Door Co., Lim-
ited; the Navigation Co., of Port Stanley, Limited; the
Markham Skating Rink Co., Limited.—The corporate
name of the Tait-Bredin Co., Limited, has been changed to
the Bredin Bread Co., of Toronto, Limited.

—The charter of the Dresden, Ont., Sugar Company, Lim-
ited, has been received. The incorporators are James
Davidson of Bay City, Mich., President; John H. Walsh,
of Detroit, Mich., Secretary; S. J. Fitzsimons of Detroit,
Treasurer; Timothy Hurley of Detroit, and G. E. Weir of
Dresden, Solicitor. The president, says a correspondent,
is the well known millionaire shipbuilder of Bay City, and
he is taking an active interest in the factory. He has
looked over the site and the surrounding country and has
promised that the factory will be in operation in ample
time to handle the crop of beets for 1902. Representatives
of three large American companies have been at Dresden
recently at the invitation of the company to look over the
ground preparatory to tendering for the building of the
plant, the contract for which will be let in Bay City. Land
has been procured for the site, and such work as can be
done this winter will be commenced immediately. The
farmers have contracted some 2,200 acres, with very little
solicitation. An agriculturist will go to work at once to
secure the balance of the requisite 6,000 acres. The plant
will be a most modern one. It will cost about \$600,000,
and have a capacity of 600 tons of beets daily. To meet
the increased railway facilities necessary, the Michigan
Central Railway will be extended from the north through
Dresden to Ridgetown. Several hundred acres of beets
were grown in the vicinity this season for the Lansing,
Mich., factory. Thus the farmers have had some experi-
ence, and the soil has proven to be splendidly adapted to
the growth of sugar beets. The company will brook no
delay in the completion of the plant, as they fully intend
making the first barrel of beet sugar in the fall of 1902.

—Believing that baked black beans, which her husband
ate while convalescing from an attack of typhoid fever or
appendicitis—she doesn't know which—caused his death,
and that the fatal result of the meal may be properly
termed an accident Mrs. Hannah Miller of Philadelphia
has, says a New York letter, brought suit against the Fi-
delity and Casualty Company to recover \$5,000 damages,
the amount of an accident policy she held on her husband's
life. The insurance company filed a demurrer, but Judge

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**ROSEBANK DISTILLERY, LD., FALKIRK,
SCOTLAND.**

Wheeler held that there were sufficient grounds on which to base an action, and allowed the case to go to trial. It will come up soon in the United States District Court, before Judge Lacombe. Miller was suddenly taken ill. It was not known whether he had typhoid fever or appendicitis, but he lay at death's door for several days. Soon his condition began to mend, and with the improvement came a strong desire on the patient's part for more substantial food. About four days after he began to recover his strength he asked his wife to prepare him some baked beans, stipulating particularly that she use black beans. Miller's physician is alleged to have stated that the food asked for would do no harm. Miller ate a great quantity of the beans, and a short time afterward was taken with severe pains and died. The post-mortem examination showed that the beans had perforated the man's intestines. If judgment is rendered against the company it will create a new class of risk which they may not care to assume. Legal authorities say that there is not another case on record of a suit having been brought on such grounds.

—Victoria, B.C., advices of recent date state that two writs were served on the Victoria representative of the British Yukon Company, otherwise the White Pass & Yukon Railway, each claiming \$20,000 from the company, on the grounds that the rates on their railways had not been approved by the Dominion Government, as required by the Dominion Railway Act. The claimants are the Upper Yukon Consolidated Company and John Clearihew, both large shippers to points in the Yukon. They ask the return of freight and passenger fares paid the company and damages, relying on the claim that the rates of the company were not approved by the Railway Committee and on section 290 of the Canadian Railway Act, which reads: "Every person from whom any company exacts any unjust or extortionate toll, rate or charge shall, in addition to the amount so unjustly exacted, be entitled to recover from the company as damages, an amount equal to

three times the amount so unjustly exacted." These are but test cases, and if the claimants are successful actions involving millions of dollars will be commenced against the company, the representatives of which are in Ottawa at present in connection with the refusal of the Dominion Government to approve the tariff submitted by the company. Higgins & Elliott are acting for both claimants. They will contend that the rates were exorbitant, averaging about 20c per mile, and that those taking actions incurred serious loss through the company allowing secret rebates to competitors.

—From Washington we learn that Chairman Payne has presented the Philippine tariff bill. The bill is designed to raise revenue for the Philippines. It also extends the

CONTRACTORS TO H. M. GOVERNMENT.

HARRAP Bros.

Sole Makers of the Celebrated

CARLE

SIRDAR

RUG
WOOL

(REGISTERED)

Also Manufacturers of WORSTEDS, SCOTCH FINGERINGS,
GERMAN WOOLS, "PRIMULA" ANDALUSIAN, and all
kinds of KNITTING WOOLS.

Bective Mills, Alverthorpe, Wakefield, England.

Special terms to Canadians under the new tariff.

ADMIRALTY CONTRACTORS.

TeL. Address: "PUMPS," Leeds.

THE
LEEDS ENGINEERING & HYDRAULIC Co.,

Manufacturers of

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

ELECTRICALLY DRIVEN PLANT.

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

Special prices to Canadians under the new tariff

A. & R. THWAITES & CO.,

LIMITED,

Inventors of
SODA WATER,
Dublin,
IRELAND.



Manufacturers to

Her Majesty the Queen

and

H.R.H. the Prince of Wales.

(Established 1799.)

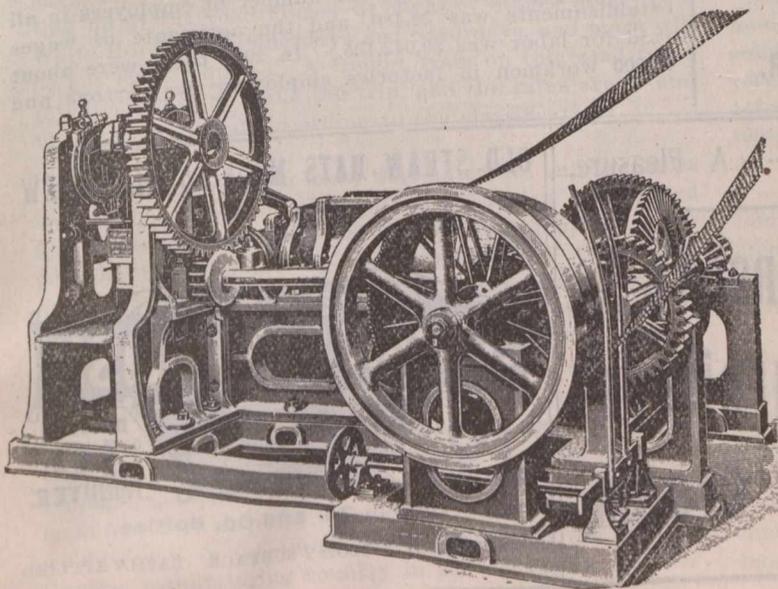
rate now existing upon imports from foreign countries to articles brought into the United States from the Philippine Islands. For the Philippines themselves the United States commission prepared a tariff act to raise sufficient revenue to support a government. This bill proposes to make this Philippine tariff a part of the statutes of the United States. The policing of the Philippines will call for a large increase in appropriations. Educational work requires large appropriations. The improvement of the harbor at Manila calls for three million dollars. The building of roads is expensive. All these expenditures, in the end will prove of direct benefit to the taxpayers of the United States. The bill also provides for the collection of tonnage taxes on vessels plying between the ports of the United States and the Philippines. It further provides that vessels not of the United States may ply between these ports, notwithstanding coastwise navigation laws, until the first day of January, 1905. At present Americans who ship goods to these islands are handicapped by the internal revenue tax and duties paid upon foreign goods imported here and used in the manufacture of

articles sent to the Philippines. The proposed bill is designed to remedy this.

—The final returns of the census will not be available for some weeks as returns have yet to be received from remote places in the Mackenzie district. The census of Cariboo district had to be taken twice, as the first schedules were lost in a steamer wreck. A section in the interior of Ungava, which was to have been enumerated by a missionary, is not yet reported. Commissioner Blue expects, however, to be able to announce officially the total population of the Dominion in January.

—During the present year 15.6 miles of roadway, 17 miles of concrete sidewalks, 20 miles of wooden sidewalk, and 5,255 feet of sewers have been laid down in the City of Toronto. Of the roadways $2\frac{3}{4}$ miles were cedar blocks, 2 2-3 miles macadam, and $4\frac{1}{2}$ miles were asphalt. There are now 233.13 miles of sewers in the city and about 467 miles of sidewalks. During the year 65,858,000 gallons of water were used for street watering, Snow was

Telegraphic Address:
"ALEXSON, LEEDS."



Patent Combined Stiff-Plastic Brickmaking and Pressing Machine

Brick, Tile and General Clay Working Machi- nery

Herbert Alexander & Co.
LIMITED.

Queen's Engineering Works

Water Lane,
LEEDS, Eng.

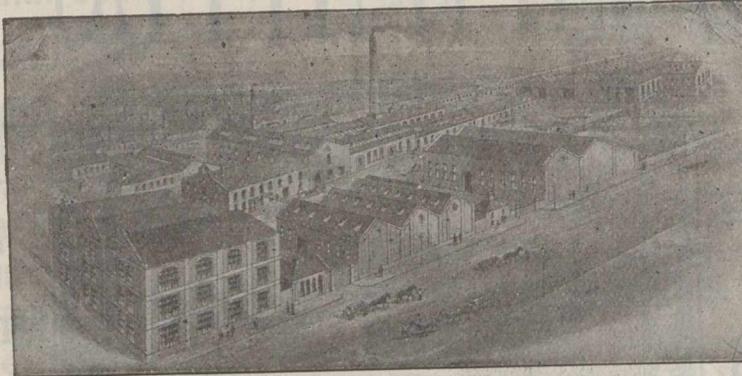
Telegraphic Address: "ROPES, SUNDERLAND."

Contractors to the Lords of the Admiralty.

CRAVEN & SPEEDING BROTHERS,

Hemp Rope Department.

- Manila Rope, Staple Brand.
- " " "Red Star" "
- " " "Blue Star" "
- Sisal Rope.
- New Zealand Rope.
- Tarred Russian Hemp Rope
- Boltrope & Boltrope Cordage



- Wire Rope Department.
(COLLIERY SECTION.)
Special "C" quality Extra Plough Steel Ropes.
"D" quality Plough Steel Ropes.
Special "A" quality Patent Improved Steel Wire Ropes.
"B" quality Patent Improved Steel Wire Ropes.
- Wire Rope Department.
(SHIPPING SECTION.)
Special Flexible Steel Wire Hawsers and Ropes.
Extra Special Flexible Steel Wire Hawsers and Ropes.
B.B. Galvani'd Wire Rigging

AGENCIES : London, Liverpool, Birmingham, Glasgow, Cardiff, Hull.

FOREIGN AGENCIES: Hamburg, Antwerp.

SPECIALITY:—Manila Binder Twine "RED STAR" Brand.

HEAD OFFICE :

Sunderland, England.

removed from 268 miles of sidewalks. The scavenging department removed 79,225 loads of ashes, and 36,148 loads of garbage. The total expenditure in the Engineer's Department has been \$1,009,315, of which \$356,081 comes out of current revenue, \$488,609 out of debenture issues, and \$164,554 went for water works maintenance.

—Bay of Quinte Ont., Notes.—The new gasoline grist mill at Shannonville owned by Walter R. Pennock, was totally destroyed by fire on Sunday morning. The fire was evidently incendiary, as the inside was saturated with oil or some equally inflammable substance.—The oil boring

apparatus at Melrose is working very satisfactorily. Many are visiting the village to watch operations. — Large number of men are leaving Deseronto daily for the woods.—The fleet of the Deseronto Navigation Company is at the shipyard for the winter. Needed repairs will be made to the vessels.—Two carloads of live stock and a quantity of dressed fowl were shipped to Montreal market from Marbank last week.—Clover threshers are now in this vicinity. There are some fine crops. One farmer had about eighty-five bushels of a very fine sample.—W. Finley of East Angus, has purchased the paper mill at Strathcona, and intends starting it soon.—A large quantity of fine turkeys were disposed of to buyers for the Montreal market at the rate of 8 cents per pound.—The boiler and engine works of the Calvin Company, Garden Island, were burned recently, entailing a loss of \$10,000, with no insurance. The cause of the fire is not known.

—The census of manufacturing industries in Toronto, according to an Ottawa letter, shows a very satisfactory increase over the figures of ten years ago. In the census of 1891 every establishment employing from one person upwards was counted, while in the recent enumeration only factories which employed five persons and upwards were included in the reckoning. The total number of industries ten years ago was 2,100; this year they are about 1,200 less. Ten years ago the number of employees in all establishments was 24,480, and the aggregate of wages paid for labor was \$9,042,125. In 1901 there were about 44,000 workmen in factories employing five persons and

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

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

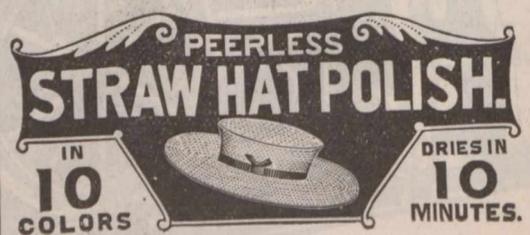


Will not Fingermark.

Polishing -- A Pleasure.

Stephenson's Furniture Cream.

OLD STRAW HATS MADE EQUAL TO NEW



Sold in 3d. and 6d. Bottles.

RESISTS DAMP. GLOSSY SURFACE. EASILY APPLIED

STEPHENSON BROS., Ltd.,

BRADFORD, England.

Special Prices to Canadians Under the New Tariff.

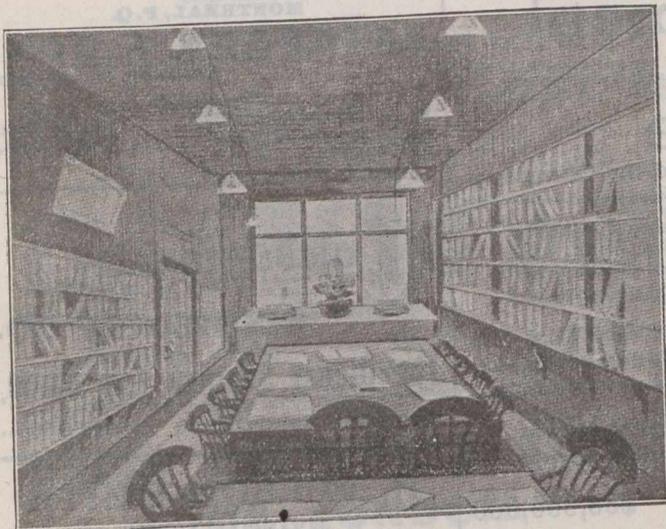
Telegraphic Address: "UNION," St. Helens.

Established 1837.

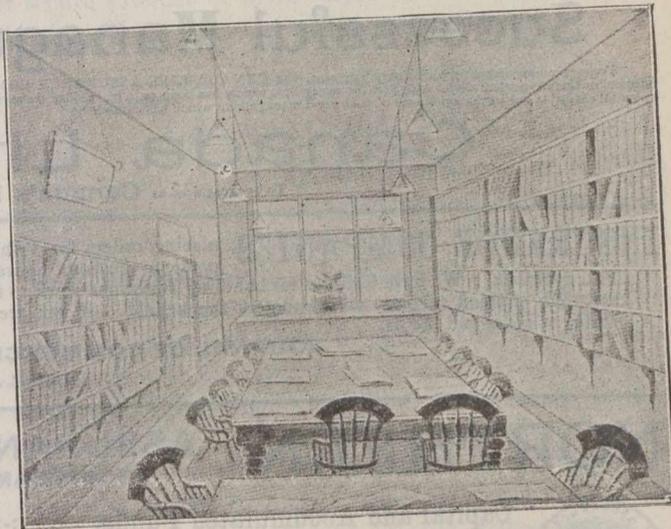
Union Plate Glass Company,

LIMITED,

REFRAX GLASS.



Interior of Room Lighted with Ordinary Polished Plate Glass.



Interior of Same Room Lighted with Refrax Glass.

POCKET NOOK,
ST. HELENS,

Lancashire, England.

upwards, and the amount of wages paid for labor was about \$15,500,000. Ten years ago the value of products in all factories was \$42,489,352. For the present year it is, in round numbers, \$59,000,000. The returns for this census are not yet quite complete and the figures are subject to revision.

—A sleigh trip from White Horse to Dawson, 380 miles in five days, is now a feature of travel in the far north-west. The cost of such a luxury would be \$100. These facts are given in a time card of the White Horse Yukon Railway. This figure for the stage trip does not include meals, which cost \$1.50 each, or beds in the road houses at \$1 per night. The passenger may carry twenty-five lbs. of hand baggage free, but for all excess he must pay 50 cents per pound. The road houses are located as near as possible twenty-five miles apart, and teams do not travel more than from one road house to the next without being changed. Travelling is all done by day, the stages putting up at the road houses at night. Stages start from White Horse on Wednesdays and Saturdays, and more will be put on if required. A freight train on this road takes seventeen days to make the trip, and the rates are 30 and 40 cents per pound, according to the classification.

—From Pittsburg we learn that extensive improvements and enlargements of the various plants of the United States Steel Corporation have been decided upon by the advisory board of the big steel combination. One of the plans is to equip all the open hearth furnaces of the Carnegie Steel Company, at Duquesne, that the steel may be made by the Monell process, which has proved so successful at Homestead. The American Tinplate Company will, in the near future, instal machinery for the rolling of black plates for tin mills, that will be largely automatic. With the new method it is estimated that the American Tinplate Company will be able to compete with foreign manufacturers at home without the aid of the tariff, which would result in the United States becoming the greatest tinplate manufacturing country in the world.

—Casualty Insurance Decisions.—In an action on an accident policy excluding from the risk of loss of limb resulting wholly or partly, directly or indirectly from "un-

necessary exposure to danger," it was shown that plaintiff, while hunting, placed his gun, loaded and cocked, against a fence, and, after climbing over was injured in the wrist, necessitating amputation, by a discharge of the gun in drawing the same through the fence. Held, that the injury resulted from an unnecessary exposure to danger, precluding recovery, *Sargent vs Ventral Acc. Ins. Co.*, 87 N.W. Rep. (Wis.) 796.

—Halifax advices state that the Dominion Coal Company has decided to re-open the International Mine, at Bridgeport, C.B., which was closed for some weeks, and to put a full force of men to work. It was intended to keep the colliery closed till March, but owing to heavy contracts it has been found necessary to use the coal of this mine. The company has closed a contract with the Maine Central for 15,000 tons, to be shipped at once. The coal shipped to Norway is giving excellent results.

—From Paris we learn that the revenue receipts for the month of November show a decrease of 8,148,700 francs, as compared with the corresponding month last year. The receipts for the 11 months of 1901 show a falling off of 148,545,900 francs, as compared with a similar period in 1900.

—In an advertisement of Messrs. John Musgrave & Sons, Limited, Globe Iron Works, Bolton, Lancashire, England, appearing in our columns, the words "Over 10,000 I.H.P. supplied for electrical purposes alone," should have read, 70,000, as shown in this week's issue.

—The ratepayers of the adjoining municipality of Delorimier, by a vote of 116 to 13, decided to grant a bonus of \$16,000 to a Montreal boot and shoe company, which proposes to start a factory in the town.

—The Government statisticians report that the estimates of the New South Wales wheat crop are 19,000,000 bushels, an average of 12.8 bushels per acre.

—It is reported that an attempt is being made to circulate the \$2 bills of a Prince Edward Island Bank that has passed away.

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

Invested Funds,	\$48,400,000
Investments in Canada,	14,930,000

[WORLD WIDE POLICIES.]
Thirteen months for revival of lapsed policies without medical certificate of five years' existence.
Loans advanced on mortgages and Debentures purchased. Agents wanted.
D. M. McGOUN, Manager.
J. HUTTON BALFOUR, Secretary.

Insurance.

PHENIX ASSURANCE CO'Y
OF LONDON, ENG.
Established in 1783. Canadian Branch Established in 1864.
No. 164 St. James St.
MONTREAL, P. Q.

PATERSON & SON,
Agents for the Dominion
City Agents:
E. A. Whitehead & Co. English Dept.
G. A. Raymond & Co. French Dept.
S. Mondou.

Successful Management

From commencement up to January 1st, 1900, the CANADA LIFE ASSURANCE COMPANY has paid or credited policy holders, or their representatives, with \$176 for every \$100 which has been paid in, besides defraying all expenses of management. This splendid record is one of the evidences of that good management which has caused the

Canada Life
To be recognized as Canada's Leading Company

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

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

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND (1892)

Capital and Accumulated Funds,	:::	\$38,355,000
Annual Revenue from Fire Premiums.....	}	5,715,000
Annual Revenue from Life Premiums.....		
Annual Revenue from Interest upon Invested Funds.....		
Deposited with Dominion Government for the security of Canadian policy-holders		200,000

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

THE
Trust & Loan Company of Canada
(Incorporated A. D. 1845 by Royal Charter.)

Capital Subscribed	-	\$7,500,000.00
Paid Up Capital	-	1,581,666.00
Cash Reserve Fund	-	870,375.00

Negotiate Loans on City Property and improved Farms at low rates and on very desirable terms.
Address, THE COMMISSIONER,
THE TRUST AND LOAN COMPANY OF CANADA,
26 St. James St., MONTREAL, QUE.

THE CANADIAN
Journal of Commerce.
MONTREAL, FRIDAY, DECEMBER 20TH, 1901.

THE INTERNATIONAL OUTLOOK.

The steady decrease in European demand for American products of all kinds, with the one exception of food-stuffs, has led to considerable unrest in manufacturing circles on this side of the Atlantic. It seems certain that the much-talked-of American invasion of the markets of the world has ceased. Possibly the novelty has worn off, and people are returning to their old suppliers. And possibly the commercial situation in the Old World does not warrant any extension of the demand beyond what the local factories are able to supply. At present the salient features in the international trade situation are:—

1. A constant increase throughout the world of productive capacity, without a corresponding increase in the

THE MANCHESTER FIRE ASSURANCE COMPANY.
Established 1824. CAPITAL, - - \$10,000,000
Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO. JAS. BOOMER, Manager.
R. P. TEMPLETON, Assistant-Manager.
C. R. G. JOHNSON, Resident Agent, MONTREAL.
1723 Notre Dame St.

IMPERIAL LIFE ASS'CE CO'Y OF CANADA.
UNEXCELLED SECURITY.

1. CAPITAL.—One Million Dollars.
2. GOVERNMENT DEPOSIT.—The Government Deposit of The Imperial Life is Larger than that of any other Canadian Life Insurance Company
3. RESERVES.—The Imperial Life holds relatively the strongest reserves of any Canadian Life Insurance Company.
4. ASSETS.—For every \$100 of liabilities to Policy-holders The Imperial Life holds \$180 of securely invested assets.

E. S. MILLER, Provincial Manager,
Office: Bank of Toronto Bldg. Montreal, Que.

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,
General Insurance Agents and Brokers
ESTABLISHED 1865.
* 11 HOSPITAL STREET, *
MONTREAL.
Telephone Main 1277. P. O. Box 2081.

ability to consume. 2. In the United States a great cheapening in the costs of production, arising from the employment of new forces and processes. 3. An artificial forcing of entrance into foreign markets by the ex-

Mutual Reserve Fund Life Association

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

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

...AND..

An Increase in Insurance in Force.

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

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

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

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

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

UNION ASSURANCE SOCIETY OF LONDON.

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

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

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:
Cor. St. James and McGill Streets, - **MONTREAL.**

T. L. MORRISEY, Manager.

port of goods below cost prices. 4. In Great Britain, abnormally high wages and vexatious restraints on labor by the unions. 5. In Germany, a reaction from speculation and overtrading; losses on exports and rising wages; a tariff struggle which, if it results on the side of the Government, may be expected to provoke retaliation in Austria, France, Russia, Italy, and the United States.

Herein are a number of elements tending to check the growth of prosperity, and so conflicting in their character as to render any clear forecast of the future impossible; but all pointing to a coming industrial struggle for which we are fortunately well prepared, thanks to our still latent natural advantages, our expanse of virgin soil, and our untouched mineral, timber, and agricultural resources. But if we can send cheaper iron and steel to Britain than she can make herself, it does not follow we shall thereby injure the Mother Country. It will simply enable her to produce ships, machinery and tools cheaper than she does now. That is all.

This is the true end of industrial warfare. We must recognize the fact that destruction is just as inevitable as construction in the history of the world's development. Whole industries have disappeared as new inventions rendered them unnecessary; and every year millions of dollars of capital are thrown into the scrap heap in the shape of obsolete machinery discarded in the process of keeping pace with the march of mechanical improvement. The firm that expects to hold its own while encumbered with useless burdens is bound to be disappointed. Success depends upon the cheapness of production, and this, in its turn, depends upon securing the highest efficiency from the man as well as the machine. Fortunately, Canada is well-equipped for the struggle.

Our manufacturers have the originality and readiness of resource of their American cousins, backed by the integrity and painstaking attention to detail of our kin across the sea. We have the natural resources of mine, forest, and farm. All that we need is more capital to develop them. And this must come in time. The steadily increasing mass of idle capital in older countries must sooner or later seek a profitable outlet. And where can it secure sounder or more lucrative investments than in developing the resources of this great Dominion?

THE MANITOBA CROPS.

The returns of the Manitoba harvest show that the crop yield of 1901 exceeds even that of the banner year of 1899. Not only has the acreage of wheat increased from 1,629,995 acres to 2,011,835 acres, but the average yield per acre was 25.1 bushels, as against 17.13 in 1899. And what is true of wheat is equally true of oats. The acreage of oats increased from 575,136 acres to 689,951 acres and the average yield from 38.8 bushels to 40.3 bushels per acre. In barley the acreage also increased. But the average yield was less than in 1899; being but 24.2, against 29.4 bushels. Compared side by side, the yields of the two banner years show as follows:

	1901.	1899.
	Total yield.	Total yield.
	Bushels.	Bushels.
Wheat..	50,502,085	27,922,230
Oats	27,796,588	22,318,378
Barley	6,536,155	5,379,156
Flax	266,420	304,920
Rye	62,261	64,000
Peas	16,349	20,490
Total	85,179,858	56,009,174
Potatoes	4,797,433	3,226,395
Roots	2,925,362	2,670,108

These figures show that the principal increase was in the great staple of wheat, the total yield of which was over 44 per cent. larger than in the previous record year of 1899. The average yield per acre was also largely in excess of the normal, and the total wheat yield of the present year was alone equal to the yield of both wheat and oats in the best previous crop year in the history of the province. In addition to the magnificent grain and root crop indicated in the figures given above, the farmers of the province marketed \$395,540, and the ceameries \$442,424, worth of butter, and cheese was made to the value of \$88,348. The stock owned was 142,080 horses, 263,168 cattle, 22,000 sheep and 94,680 pigs. Evidently Manitoba must be classed as one of the most prosperous provinces in the Dominion.

Yet Manitoba is by no means a thickly settled country. Out of the 2,800,000 acres of fertile land in the valley of the Red River, but 550,000 have yet been touched with the plough. Of the 4,600,000 acres lying between the main line of the Canadian Pacific Railway and the Dakota border line west of the Red River valley, but 800,000 acres have been cultivated. And north of the railway (but within its reach) are 4,600,000 acres more land, of which barely 500,000 acres are being farmed. It may be said, therefore, that, although Manitoba compared with the North-West Territories is comparatively thickly settled, there is still room for thousands of comfortable homes. And the magnificent showing made by the Province this year should lead to a diversion of a por-

tion of the stream of immigration now entering the Dakotas into our own equally fertile lands. During the past season 12,000 settlers passed over the Calgary and Edmonton branch of the Canadian Pacific and little communities have sprung up as if by magic along its path. The territories are now recognized, in spite of the severity of the winter, as possessing all the requisites for a healthy and industrious population. Of the men they breed, the South African contingents are the best example. And a collection of western children is a most convincing testimony to their qualities as a nursery for the coming generation.

BANK OF OTTAWA.

The Bank of Ottawa has been advancing steadily from strength to strength for some years past under the progressive and conservative management of Mr. George Burn. At the annual meeting held at Ottawa on the 11th instant, a statement was presented of exceptional excellence, showing a largely increased volume of business, and profits to correspond. The net profits last year were \$319,515, which is within a small fraction of 16 per cent. of the paid-up capital. The profits last year were \$241,108. This sum, however, would have been larger but for the directors having decided to use a portion of the large profits of 1900 for the liquidation of doubtful accounts—a very wise course. Out of the profits of 1901 two dividends of 4½ per cent. each were paid, \$21,253 applied in reduction of Bank premises, and \$100,000 transferred to Reserve Fund, which left, \$18,521 to augment the balance at credit of profit and loss to be carried forward to next year. The Reserve Fund now stands at \$1,765,000, which is 88.25 per cent. on the paid-up capital, the intention apparently of the management being to raise the rest to a sum equal to the capital. While paying a dividend at rate of 9 per cent. this is somewhat of a difficult task to accomplish in as short a term of years, as those desire it to occupy who wish a larger dividend.

The statement shows the assets which are immediately available to be \$4,174,852, which is 40 per cent. of the total deposits. Such a percentage is considerably higher than what practical bankers of authority regard as necessary, but it is wiser to be on the safe side. The increase in deposits last year was exceeded by increase in current loans and discounts.

The position of a bank whose discounting business is growing faster than its deposits, and which has reached the limit of its circulation, is not an agreeable one to a manager as it involves the rejection of business. The question then arises, whether there is a sufficient assurance of such growth in discounts being likely to continue if funds are found by enlarged capital and consequent power to enlarge note issues. During such a time as the present it is well to be careful of raising more capital, as a reaction is certain to come, when business will shrink in volume, and profits decline.

An alternative is the acquisition of larger circulating powers, which is a very live question just now and one that will be so until some relief is provided for the banks. There is no reason whatever for limiting the note issues to paid-up capital under such conditions as exist in Canada. We have no gold currency here, and the whole movements of trade are dependent upon an adequate supply of note issues. The notes issued by our banks are amply protected, being a first charge upon the assets, of

which they only amount to 10 per cent. There are other securities, but the main one is more than ample. Were the circulation raised one-half, the amount would then only be 15 per cent. of the assets, and the increase in note issues would be only 50 per cent. of the double liability of the stockholders. It is almost puerile to discuss the question of the safety of a circulation so guarded.

The references to this topic by President Magee, the General Manager, and shareholders made the annual meeting specially interesting. But the handsome profits were a feast in themselves.

CANADIAN BANK OF COMMERCE.

The shareholders of the Bank of Commerce at the annual meeting in June last, decided to hold future annual meetings in January, instead of June, as hitherto. In order to initiate this change it was found necessary to hold the first annual meeting, under this arrangement, in January next and to make up the statement on the 30th November instead of 31st of May. Thus we have only half a year's business reported upon in the statement just issued. In it are included the sections of business taken over from the Bank of British Columbia so that a thoroughly complete and clear comparison between the figures now presented and any earlier ones cannot be made, as the exact amounts of the transfers from the Bank of British Columbia have not been revealed. However, the following will enable some rough idea to be formed of the enlarged business of the bank and what portion came from the institution it absorbed:

	Nov., 1901.	Nov., 1900.	Nov., 1899.
Circulation Bk of C.	\$7,266,266	\$5,073,274	\$3,713,579
“ Bk of of B.C. . . . .	.....	1,087,755	1,197,030
Total both banks.. . . .	\$7,266,266	\$6,161,029	\$2,910,609
Deposits Bk of C.	\$51,679,365	\$33,554,702	\$25,046,358
“ Bk of B. C. . . . .	.....	5,399,387	5,433,146
Total both banks.. . . .	\$51,679,365	\$38,954,089	\$30,479,504
Discounts, Bk of C... . . .	\$43,081,354	\$26,251,759	\$18,215,300
“ Bk of B. C... . . . .	.....	5,218,747	3,764,666
Total, both banks.. . . .	\$43,081,354	\$31,470,506	\$21,979,966

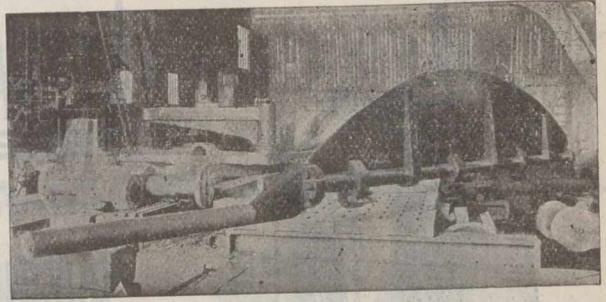
By the above it is evident that quite apart from the additional business taken over from the Bank of British Columbia, there has been a very large accession of business from other sources. The Bank of Commerce has secured public confidence and popularity to a remarkable degree. The great ability of Mr. B. E. Walker, General Manager, is universally recognized, as is the competence of Mr. Plummer, his lieutenant. Mr. Mathewson, manager of the branch in this city, is rapidly enlarging the bank's business and rising into a front position amongst our bankers. He has learnt to be firm without rudeness, courteous under all circumstances, and is regarded as a sagacious banker.

—The fifty-eight breweries operating in the province of Ontario have contributed \$25,500 to the provincial treasury during the past few weeks, and the demand of the department has been satisfied for the year. The average provincial fee paid is \$425 for the year.

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TURNING THE LEAF.

The commencement of the year has always been considered an appropriate time to make any changes, alterations, extensions of business, etc., which the experiences of the preceding months may have suggested, or the details of business warranted. Happily for trade throughout the Dominion, conditions for the approaching New Year do not, in a general way, warrant retrenchment. The farmers have been blessed with fairly good crops, while extra good prices have been received for all they could raise. This even now applies in the case of dairy produce, fowl, pork, etc. Even wool, which has appeared like dead stock for the past two years has, within a couple of weeks, been shipped to the Boston market at a rate which at least shows a degree of satisfaction, for it proves that Canadian wool is wanted over there at a price.

If mining has been dull in the far West the slackness has been more than offset by the activity in railway construction and the need of men for harvesting, threshing, etc., which has brought high wages to all who could be found ready to accept steady employment. Piano and organ factories which have been accustomed in past years to periods of slackness, are, some of them, forced to run day and night in order to keep pace with the demand.

It may be mentioned here that such factories as the above-mentioned are, in a general sense, the surest guides of prosperity or depression, just as failures in the jewellery trade signify the lack of money in any particular community. When jewellers are busy the county in which they are located is prosperous. This has been proven of late through the few failures in the jewellery trade in Canada.

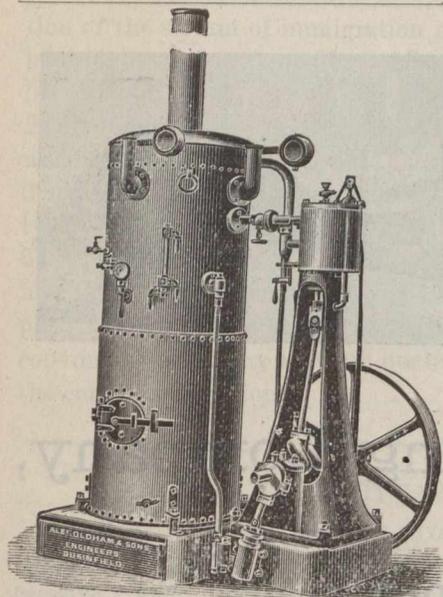
Another source of injury to trade, which has been felt more or less in other countries has been, happily, but little seen in Canada during the past year. We refer to "strikes," which, whether just or unwise as befits their several conditions, are always a source of loss for the time being, both to those immediately interested, and to the merchants who have become creditors and who find their only source of payment temporarily stopped. The prolonged Boer war has, likewise, thrown considerable money in the Canadian farmers' way by raising the price of horses, oats, hay, etc., while at the same time, creating an immediate and hurried demand. These condi-

tions have told directly on the cities where employment has been steady and remunerative.

All this tells but one story of the mercantile classes. Trade has been good throughout. Enterprising retail merchants have prospered and extended their sales while wholesale firms have had fewer failures to contend with and consequently have made more money unless, as in the case of dry goods, circumstances for which rise and fall of values were responsible compelled selling at very close margins on much of the stock. These latter, however, are looked upon in trade circles as "drifts," for which the next season is as likely to bring proportionate amends.

The generally prosperous condition of the retail trade will naturally call for changes at the turn of the year which will be for improvement in business and a larger turn-over, rather than for extra care and curtailment of expenses. Few prosperous merchants are content with the amount of business being done, while all may be said to be anxious for ideas which will promote trade and increase profits for the year 1902. Something to be always remembered is that opposition dealers are using every means in their power to get increased trade, regardless of where it comes from, or of who suffers from the loss of it. This is well known as "the life of trade," but how many keep the necessary life under perpetual surveillance?

As an illustration of how the lack of perpetual vigor is sometimes observed in the largest cities as in country towns, we cite the case of a young man who was seeking a position in Chicago some years ago. Calling on the Western superintendent of a New York specialty house which conducted business through the medium of numerous retail stores scattered throughout the United States, he applied for a position as manager of a branch store. No vacancy. "Well, sir," said this solicitor, "let me open a new store for your firm. I'll guarantee to make it pay." "How will you prove it," he was asked. "Well," he replied, "I know of a city within the State where no such store is conducted, if you'll permit me to open a branch there, I'll guarantee, with one assistant, to sell over \$100 cash on the opening day, and another \$170 the following week." "If you could do that amount of business," said the superintendent, "we would tell you to go



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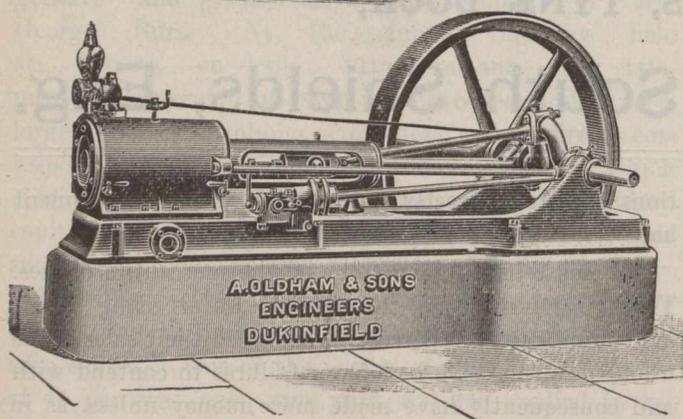
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ahead to-morrow morning, but my experience has been wide in the opening of stores, and while I could always find men who were enthusiastic enough to shove trade for an opening day, or even a week, I have found the greatest difficulty in securing the services of managers who can keep their vigour perpetually at a pitch high enough to overwhelm their desire for a period of ease following what they considered a rush. It is quite easy to get a crowd for one day at an opening but the difficulty is found in keeping it up. If you will guarantee our firm that you will take in \$150 cash the fifth week after you start we will open a store for you within two weeks from now; and by your accepting a subordinate place in one of our city stores meantime."

The New Year will open with exceptionally good chances for a prosperous year in all lines of merchan-

dise. No staple goods are at present likely to become lower in price. The tendency is for an advance. Therefore, retail merchant may feel that values will be at least sustained. The generally prosperous condition of the country will admit of arrangements being made for increased trade, and those who will seek it on judicious lines will find the field capable of sustaining their anticipations.

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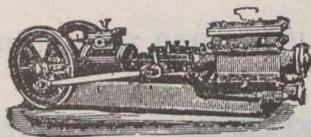
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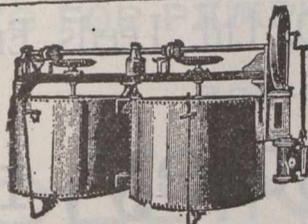
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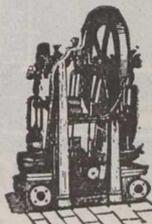
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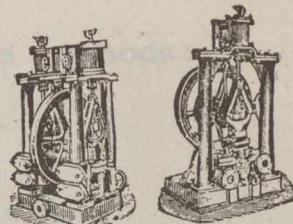
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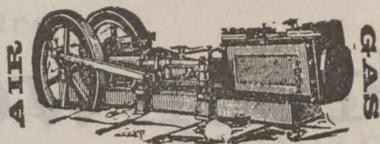
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THE CUT IN COPPER.

The first sign of weakening in the position of the Copper Trust came at the close of last week, when the selling agents of the Amalgamated formally cut prices 1 1/4 to 1 1/2 cents per pound, and the long struggle to maintain the price at 17 cents came to an end in face of the threatened imports of the metal from Europe. The talk of world-wide combination to keep up values never crystallized into anything tangible, and the Amalgamated wisely decided to cease to struggle against the laws of supply and demand and to adapt the market to the real situation.

We do not have to look far to see the reasons for the cutting of values in the copper market. Stated briefly, the facts are that the consumption of copper in Europe has contracted something like fifty per cent. during the past year, that the price of European copper and the demand for American copper had fallen, as was only natural under such circumstances, whereas neither the production of the metal nor the price had declined to any appreciable extent in the United States. Thus unless an equivalent increase in American consumption of copper took place the effort to maintain an artificial price was obviously doomed to failure.

No doubt the American industries are still consuming as much copper as they did a year ago. And no doubt the

Amalgamated Copper Co. is powerful enough to carry a large accumulation of unsold copper for a while. But they could not hope to carry an amount equivalent to 40 per cent. of the yield. For a while, by cutting dividends and astute financing they have been able to do so. But the acknowledgment of weakness has been made by the first of what seems destined to be a series of cuts in copper values. And there is nothing in the future situation that seems promising. The much too rapid extension of the electrical industry in Germany, France and Russia during the past two years must be followed by a more or less prolonged period of conservatism and reduced purchases. Britain still draws her copper supplies preferably from Spain. In the United States the consumption, if not decreasing, certainly shows no sign of increasing to a point sufficient to absorb the steadily growing surplus of unsold copper. And in Europe the copper output for October shows an increase of 1,040 tons over that of the corresponding period of 1900 and a growth of 12 per cent. for the ten months. Evidently European producers have been taking advantage of the arbitrary maintenance of the price in the United States to recover a part of the trade which had hitherto been controlled by American exporters. Thus, no universal combination to control prices is either possible or probable, and the only resource open to the Amalgamated is to frankly accept the situation, however unpalatable such a course may be.

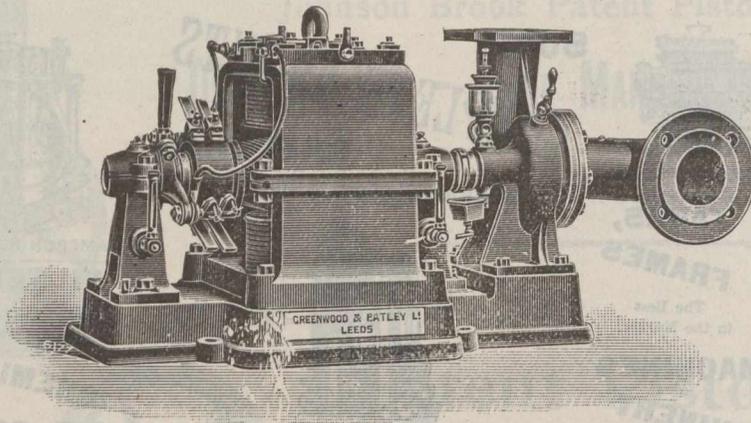
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To whom all Communications should be Addressed.

THE COMING CIVIC ELECTIONS.

The time is approaching when the municipal elections will be uppermost in the minds of a certain portion of the citizens of Montreal—the day of polling for which will be the 1st of February next. We use the term a “certain portion of the citizens of Montreal” because it is a fact that a very large proportion of our citizens look upon the municipal government of the city from different standpoints—both of which are equally reprehensible and unworthy of respect for their views in this matter and which really involves the best interests of the community as a whole.

One section of those we allude to will stand, on what they doubtless consider, a high plane of intelligence, and say that the whole body of the City Council and its officials are all alike bad and unworthy of the notice of the respectable portion of the community—“such as we are—anyway it makes no difference to us, and as they are beyond redemption we will do nothing and do not care anything as to the result”—except perhaps a latent hope that things may move better in future.

Another section of the community will reason—as we are aware many of them do—that whilst the municipal misgovernment of the city, for a decade previous to the advent of the present reform administration, is deserving of all possible condemnation and the danger has been exposed and made obvious, nothing more remains to be done, and matters will right themselves and everything will be as lovely in the future as we could desire. It is needless to say that neither of these classes of our citizens—many of them of the very highest

standing in society — are entitled to popular respect. Community of interests requires that all should take active part in the common good and welfare. As a matter of fact, the municipal government of the city affects more intimately the individual interest and comforts than does that of the provincial or federal governments. The taxes imposed for revenue by the city are more per head than those imposed for provincial or federal purposes, and yet the municipal taxes are imposed for purposes that provide — or are supposed—for the comfort safety and enjoyment of life as a community. What the municipal government does touches more nearly the vital interests of daily life of our citizens than does that of either the provincial or federal governments, and yet, strange to say, it attracts least the attention of that portion of the community that should, from its supposed intelligence, lead to its betterment.

The provincial government comes next in importance as it affects the making of laws bearing upon all the interests of our civil and social life, and yet the selection of broadminded men as representatives is thrown into the background as compared with the excitement that is worked up in elections for representation in the Federal Parliament, where the influence for usefulness is less by far, on the comfort and welfare of the people at large than is that of a good civic government of such a city as Montreal.

For a number of years Montreal has suffered from a long term of civic maladministration and financially was such that it had become almost hopeless to redeem it, and the various services of the city were reduced to a most deplorable condition. Three years ago an effort

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was made to improve matters by a few energetic aldermen and at the last general municipal elections a majority of aldermen was returned to support the reform element.

After determined efforts success has so far resulted and the financial position been relieved to an extent that if the policy of reform of abuses and a prudent economy be continued, the City Council will be henceforth in a position to place and keep the streets and all the other branches of the city services in a condition that the citizens can appreciate with a sense of justifiable pride.

To insure this the electors will have to use discrimination in the candidates they vote for at the coming elections. The men who have done such good service in the reform movement the last two or three years should be re-elected by large majorities, if not by acclamation, if they consent to serve again, as it is to be hoped they all will. Those who have as steadily opposed reform and endeavored to return to the old ruinous order of things should be left out of the Council.

What is required of the electors is that they should choose men of uprightness, intelligence and good business capacity and perfectly independent of all the various organizations that are continually seeking to profit themselves at the expense of the general public without regard to right or reason.

If the policy outlined by the very able leader of the reform element of the present Council—Alderman Laporte—at the public meeting last week be supported and carried out by the incoming Council, there will be plenty of money for the future for all the needful works without resort to additional taxation or a resort to the old abominable practice of going to Quebec for authority to borrow money for yearly expenses.

The coming elections will be the opportunity for deciding what will be the policy of the future and it behooves those who have hitherto held aloof from taking any part in municipal elections to join and take that full share in their responsibilities, as good citizens, that their own interests and comforts as well as a public spirited regard for the general welfare imperatively calls for.

HARBOUR MATTERS.

The recent events in harbour matters—during the last few weeks—cannot be considered as cause for congratulation or satisfaction to the members of that body, or tend to elevate it in the estimation of the public in so far as its wisdom or its sense of prudence in the management of the port is concerned.

As a matter of fact, it has shown itself to be anything but an independent organization capable of originating or carrying out the objects for which it was formed. It has gradually ceased to be an independent body; it is subservient to other influences and is devoid of responsibility to any public opinion that can reach it.

It is not altogether a pleasant conclusion to arrive at, but there it is. The controversy in the matter of the elevator was a most unfortunate one. Into the merits of that question as to the stability or strength of the proposed Jamieson elevator we do not express any opinion, as we do not profess to have the knowledge requisite to do so.

Mr. Jamieson's ability as an expert on such constructions is acknowledged on all hands and, for aught we know, his plans would have stood the test in practice. The mistake the Harbour Board made was in

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sending the plans to the Minister of Public Works for his approval without being satisfied that the building would be strong enough, in all respects, to meet the requirements. Their own engineer raised a doubt as to this in his report recommending the conditional acceptance of the tender. Had that point been settled satisfactorily after it had been raised by their own engineer—and from what has passed since it likely would have been—before it was sent to the Minister, the probability is that it would have been accepted and all the embittered controversy that ensued would have been averted. That false movement of rushing the cart before the horse led to the present confusion in the elevator matter. What the result may be is, at this writing, uncertain, as there appears to be a deadlock in the matter, but there is a prospect of further reports from engineers on the subject!

At last the Harbour Board has responded to the advice of the Minister of Public Works and is about to prepare a general plan of what is required to enable the renovated harbour to give all the facilities expected from the large expenditure of public money made, and to be made. This is an important move and it seems strange that it should have been neglected so long.

In this connection, we notice that some of the shipping men and engineers from the Public Works Department and the harbour have visited a recently constructed system of wharves near Philadelphia, which has been highly praised by the newspapers of that city. A

report of that visit may be expected shortly, but whether the conditions there are suitable for Montreal, as things are, or are likely to be, is, so far as we understand them, quite problematical.

Those wharves referred to are owned by the railroads, and worked entirely in their interests; and the cars are run on to them at all hours day and night. There is not the general traffic there, to be considered, such as exists on the wharves at Montreal.

As we have frequently had occasion to represent in these columns, the changes in the course of trade in this country will call, sooner or later, for a more unrestricted railroad traffic on the wharves than heretofore if this is to become the great port that we believe it is destined to be. That end cannot be obtained with a common regard to the safety for life and property, if the railway and the vehicular and foot passenger traffic are all to be on the same surface level. Some prudent provision for the future in this regard must be considered, and now would seem to be the opportune time. Any system of permanent arrangement that does not embrace this feature will be shortsighted and prove a failure.

It was decided by the Board on Saturday to return \$47,000 out of the \$50,000 deposit made by the celebrated Connors syndicate as a guarantee for the fulfillment of the contract entered into for the erection of elevators and warehouses in return for certain concessions and privileges granted by the Board. The failure to carry out its promises by the syndicate is an old story and familiar

Butterworth & Dickinson,

A. I. and

A. B. C.

Codes.

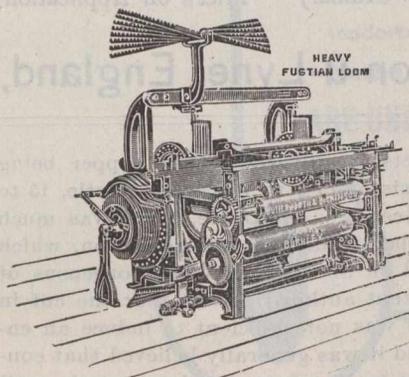
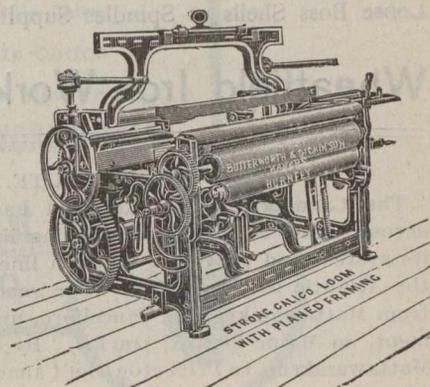
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to our readers and the country generally. That syndicate was heralded with such a flourish of trumpets that many people doubted the genuineness of the scheme and some went so far as to say that it was a Buffalo movement to delay the inevitable diversion of the bulk of the trade, which is evidently destined to pass over the St. Lawrence route.

It looks now as if that intention may have had something to do with the movement. However that may be, the reason given now and pleaded in justification for the return of the deposit is that the syndicate was so hampered and tied down by the onerous conditions imposed by the Board that it could not obtain the money to carry out the contract.

It seems strange at this day to hear such a claim made and admitted by a body of men administering a public trust. Most people who have followed this matter are aware that after the contract was signed the syndicate issued a prospectus, which is now before us, in which it was proposed to issue \$3,000,000 of stock on which to base a further issue of bonds, \$1,000,000 of which stock was to be given to the promoters who had obtained such valuable privileges and concessions from the government and the Harbour Commissioners of Montreal.

This did not look as though the syndicate considered the terms imposed by the contract were onerous, and a high price was placed on the services rendered in obtaining them. The auger they were operating, however, was too large and the scheme fell flat as soon as it was floated, as all business men simultaneously felt it would.

Even then the members of the Board claimed that if the syndicate failed to carry out the project, the deed of agreement which was drawn up by one of the most able of the legal fraternity—since raised to the Bench—and that happen what might for the worse—the lease under it could be cancelled at short notice, and the \$50,000 deposit would be forfeit, and under no consideration returned. A fresh reading of that agreement shows that there was nothing unreasonable in the terms; the condi-

tions were so clear as to weaken the excuse as to the difficulty of obtaining a resiliation of the lease. By that document the \$50,000 was a deposit to cover and pay as liquidated damages to that amount in case of failure to carry out the contract. Under the circumstances, the business astuteness and care for the interests of the trust displayed by the Harbour Board do not show to the best advantage. These matters give point to the tendency to change the constitution of the Board advocated in some quarters. At the present time there is no real authority in it, neither is there any responsibility direct that public opinion can reach.

By law and custom the Board is bound to report its work and statements annually. During the last three or four years that report has been dilatory in making its appearance. The report for the year 1900 is not yet out and so far nothing can be learned when it will be. It has been repeatedly asked for in person and in these columns, but no satisfactory answer can be obtained. The information that report should contain was wanted for legitimate business purposes and should have been accessible in the early part of last winter. People will begin to ask what is the reason for declining to publish the report. If there is a good reason it should be given publicity, otherwise people will talk and surmise "this, that and the other thing."

USE OF BANK HOLIDAYS.

Commenting on a recent article on the bank frauds in Liverpool, an English country banker writes to the London Economist to recommend that every bank should insist on its officials taking an annual holiday of two weeks or more. If this (as he points out) had been done in Goudie's case, his ledger balances at the end of the week would have been extracted by another clerk, and the frauds discovered. Of Pullinger, who defrauded a London bank largely 41 years ago, he says that he was never absent on a holiday. His frauds were discovered when he was absent from his post for a few hours at the funeral of a friend.

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A NEW ROUTE.

The Canadian Pacific Railroad has surveyed a route across Maine to form a connecting link between parts of its system and provide a through line for its traffic, from the Atlantic to the Pacific. The road now crosses Maine from Mattawamkeag to Vanceboro, under a lease arrangement, on Maine Central tracks. By building a line from Mattawamkeag to Princeton the Canadian Pacific Railroad can be independent and can make connections which will give it through traffic by a shorter and easier route. It is understood that work will be begun in the spring. The line will cross a hitherto undeveloped part of Maine.

tween the two markets is still wide, Lake copper being quoted on the new basis of 15 $\frac{3}{8}$ to 15 $\frac{5}{8}$, electrolytic, 15 to 15 $\frac{1}{4}$ and castings 15 cents. Of course, there was much excitement in the copper trade over the reduction, which was actively discussed on all hands. The consensus of opinion among competent authorities was that the cut in the price of the metal was not sufficient to induce an enlarged consumption and it was generally believed that consumers would continue to buy from hand to mouth until the London and New York markets made a closer approach to a parity, either through an advance abroad or a further decline here.

THE PRICE OF COPPER.

The lowering of the price here does not bring the level of the New York quotation to that current in London, where the price is equal to about 11 $\frac{1}{2}$ cents. Still, it must be borne in mind that the London quotation is for a lower grade of copper than that produced by the constituent companies of the Amalgamated and also by the Lake Superior mines. Notwithstanding this the difference be-

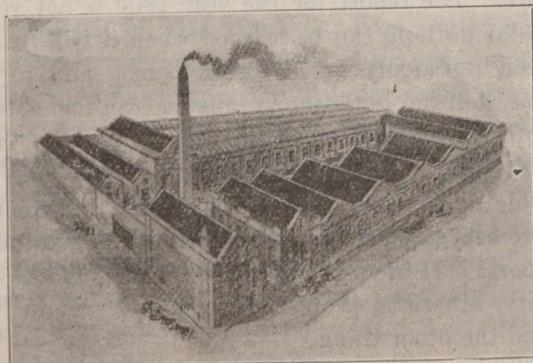
DUFFERIN COUNTY, ONT., PROGRESS.

A correspondent at Shelburne, Ont., writes: The solid prosperity of this county you have recorded for a long series of years, and to-day there is no reason to change the tune. Year after year the fact is becoming more apparent that in an agricultural way this county has no superior in Canada. Other counties have their periodical failures in crops but that calamity has yet to befall Dufferin. In freedom from insect pests it has been blessed, drought save once in fifty years, so far as I can learn has only once done damage and then only partial, while animal plagues have been as near nil as in any part of the known world. There are several reasons why this unique record

Established 1861.

.. Bootle Jute Factory Co., Limited ..SPINNERS
AND ...
MANUFACTURERS.

JUTE BAGS AND BAGGING.



JUTE SACKINGS & HESSIANS.

DUNDEE WORKS,

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

Telegrams: "MILLS," STOCKPORT.

JAMES E. MILLS,

Heapriding Hat Works,

STOCKPORT, ENGLAND.And at 27 Milton Street,
LONDON, E. C., ENG.

Wholesale Manufacturer of

**Soft, Stiff and Flexible
Fur Felt Hats.**

Specialities in EXTRA LIGHT HATS for the Colonial Markets.

Special attention paid to Packing of Goods for Export.

Made for the Canadian trade under the New Preferential Tariff.

JOHN STONES,

Shiffnall Mill,

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

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

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ROOFING **FELTS,**

Foundation Felts. Dry Hair Felts.
 Inodorous Felts. Silicate Cotton
 Slaters' Felts. Patent Hair Fabric.

ARE UNEQUALLED **THE WORLD OVER**

Manufactured by
D. ANDERSON & SON, Ltd., Lagan Works, Belfast. IRELAND
 Hand-books with your Specialties, Name and Address, free.

LOYALTY TO THE TRADE IS OUR MOTTO.

has been and is likely to be maintained. Situate on the height of land between Lakes Huron and Ontario, it is a breezy country, hence pure air lends vigor to man and beast, while a plenitude of spring creeks furnish abundance of pure water, a sure preventive of typhoid and other fevers in man, and inflammatory diseases in beasts. The past summer was a record one in the erection of fine barns and dwellings. One gentleman here, Mr. William Hillhouse, who runs a retail hardware store, second to none in Canada in any town outside of Toronto, went in the course of business some fifteen miles west of here and saw no less than twenty bank barns and ten brick or brick veneer dwellings going up.

Farm property sells quickly. Since the death of the late William Jelly, the father of Shelburne, his farms have all been sold, realizing some \$33,000. Five years ago they would not have netted \$20,000. It used to be said farming didn't pay. It pays in Dufferin notwithstanding the enormous waste in agricultural implements I spoke of in a former letter. This waste is almost universal in Canada and is no worse in Dufferin, than in other counties. Yet agriculture prospers, and from the farm our universities and professions are filled. The prosperity of Dufferin is based on no adventitious circumstances, such as mining, or manufacturing, but is solely the outcome of the very best agricultural conditions. Crops the past summer were only fair, and coming after the enormous yield of last year farmers were disappointed. But the shortage has been quite recouped by the magnificent prices obtained. Oats and peas have soared away up, the former to near fifty cents, and the latter to 86 cents. Rye, 53c; barley, 52c; wheat, 76c; buckwheat, 52c; red clover seed, \$5; alsike, \$7. These prices tell their own tale. Pork has ranged from \$5.50 to \$6.50 per hundred, live weight, and horses and cattle had realized excellent prices. It need hardly be chronicled that Shelburne reflects the prosperity of its surroundings.

DAIRY PRODUCE.

A private London circular, date 6th instant, treating of the dairy produce situation, says: Butter.—The month of November in London has been the driest for the last 44 years with the exception of 1858 when the rainfall was 6-100 of an inch less than this year, and there were eight rainy days against seven now. At the 14 stations in the United Kingdom which send results to the Meteorological Office, North Shields, and one or two Northern stations had a rainfall above the average for the month, but at all other stations it was deficient. From 1st January to date,

only one station shows an excess above average and that is North Shields, the deficit elsewhere ranges from 7½ inches at Yarmouth and Dungeness to an average of about 3 inches everywhere else. The demand for Australasian butter steadily improves but it cannot be called brisk. The temptation to follow the Danish fall in values has been too strong for certain agents handling Australian and New Zealand butter, and they have reduced prices by 4s per cwt. This desire to follow the Danish lead occurs only when the lead is downward. In December, 1899, and in 1900 the Danish quotation rose steadily for weeks, but these agents selling Australian kept their prices at a dead level and refused to follow the upward movement. As soon as Danish began to fall, Australasian with alacrity followed. Prices of choicest quality Australian and New Zealand may be quoted at 108s to 110s some agents selling at 106s to 108s. Finest brings 100s to 104s. During the week the Arcadia from Australia has arrived with 26,600 boxes of butter, and the Britannia has left with over 24,000. Large as these quantities seem the arrivals for the four weeks ending the middle of January will be nearly 27,000 boxes less than in the same period last year. Canadian butter is in rather less demand but is selling at equal prices to Australian. The market in Copenhagen is firmer than it was last week and the official quotation remains unchanged. It is generally expected that a rise must shortly take place owing to the scarcity of strictly choicest butters on the market. The arrivals of Russian and Siberian are the smallest since last spring.

Cheese.—The demand for Canadian cheese is slowly improving, and, under a steady growth, prices have advanced to 48s for choicest September goods, there being little difference in value between white and coloured. Earlier arrivals have also shown an increase in value to the extent of about 1s to 2s per cwt. The Gothic is due next week with about 1,600 crates of new season's New Zealand cheese aboard. Corresponding week, 1900, Canadian cheese was quoted at 54s to 55s for choicest, and at 52s to 53s for finest.

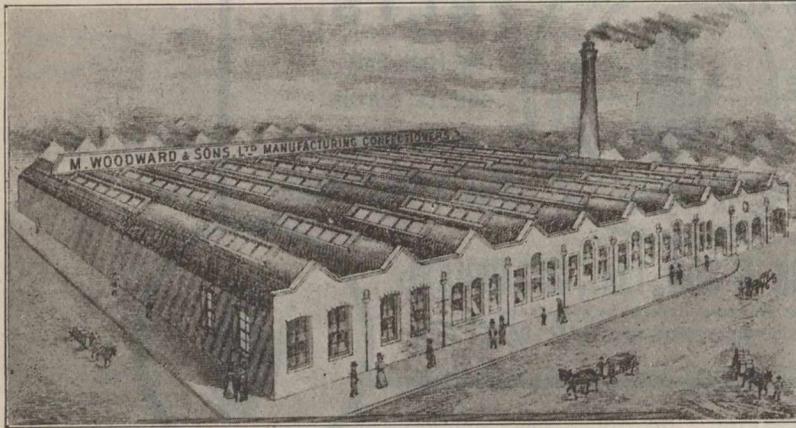
THE TRUST SYSTEM.

Experience with the trust system is slowly but surely bringing out its various defects. Under ordinary competitive conditions it is quite unlikely that the copper market would be burdened with such an immense surplus as if all reports are true, is now being carried by the Amalgamated Copper Company. We have often been told about the advantage of the steadying power of these great combinations over market prices. Nobody ever doubted this power; the question has been how this power would be

ESTABLISHED 1848.

M. WOODWARD & SONS, Ltd.,

WHOLESALE & EXPORT



Manufacturing Confectioners,

Manufactory and Office :

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.

utilized whether it would be exerted to preserve a reasonable balance between supply and demand, or whether it would be used to hold prices at an artificially high level regardless of trade conditions. The latter is the usual practice. Such an over-supply of copper as is now reported would have been impossible under ordinary competition; some holders would have foreseen the effect of increased demand and larger supplies; prices would have been lowered months ago, and the adjustment would have been automatic and gradual, instead of with the shock to the markets which recent revelations have produced. The Amalgamated Copper experience offers some very instructive lessons concerning trusts, not the least important of which is that even the big combinations cannot indefinitely violate the inexorable laws of supply and demand, which some trust enthusiasts appear to think have been relegated to the past.

Meetings, Reports, &c.

BANK OF OTTAWA.

The twenty-seventh annual meeting of the shareholders of the Bank of Ottawa was held on Wednesday, the 11th day of December, 1901, in the bank. Among those present were: J. Roberts-Allan, Newell Bate, Geo. Bryson, J. C. Browne, John Christie, Jas. F. Cunningham, W. C. Edwards, M.P., John B. Fraser, Rev. Thomas Garrett, Geo. Hay, John Mather, Denis Murphy, John L. Murphy, Chas. Magee, David MacLaren, John J. McGee, Walter S. O'Dell, C. Berkeley Powell, M.L.A., Geo. H. Perley, Gordon B. Patten, Sheriff Sweetland, L. R. J. Steckel, F. J. Wilson, Buckingham, J. G. Whyte.

Moved by Mr. David MacLaren, seconded by Mr. Denis Murphy:

"That the president take the chair and the general manager be requested to act as secretary."

The chairman then asked the secretary to read the

REPORT OF THE DIRECTORS

The directors have pleasure in presenting the twenty-seventh annual report, showing the result of the bank's business for the year ended 30th November, 1901:

The balance at the credit of Profit and Loss Account on the 30th of November, 1900, was.. \$46,344.26.
Net profits for the year ending 30th November, 1901, after deducting expenses of management and making necessary provision for interest due to depositors, unearned interest on cur-

rent discounts, and for all bad and doubtful debts... .. 319,515.08
\$365,859.34

Appropriated as follows:

Dividend No. 50, 4½ per cent., paid 1st June, 1901	\$8,740.49
Dividend No. 51, 4½ per cent., payable 2nd December, 1901	90,000.00
Applied in reduction of Bank premises and furniture	21,253.18
Carried to Rest Account	100,000.00
	\$300,993.67
Balance carried forward at credit of Profit and Loss Account	64,865.67
	\$365,859.34

The balance at credit of Rest Account on 30th November, 1900, was	\$1,660,455.00
To which has been added, Premiums on New Stock	4,545.00
Transferred from Profit and Loss Account as above	100,000.00
	\$1,765,000.00

Your directors are pleased to be able to report that, as will be seen from the statements submitted, the bank has shared in the prosperity which has been enjoyed by the country generally during the past year.

Since the last annual meeting branches of the bank have been established at Granby, Quebec; Cobden, Ontario; and on Somerset street in the southwestern part of this city. The evidences of progress at each of these points have so far been satisfactory.

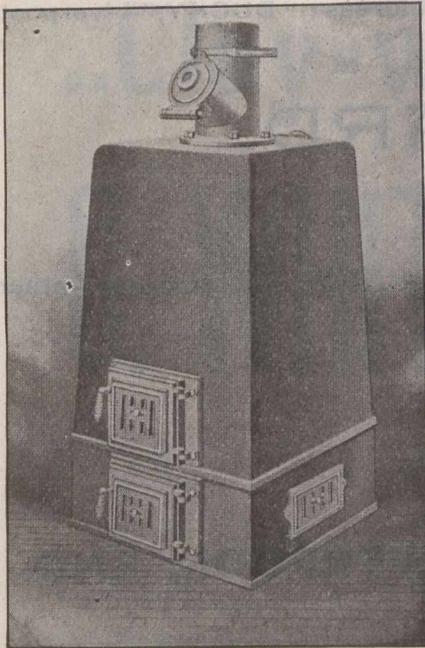
In order to provide for the increasing needs of the business at the head office, the accommodation for which had become inadequate, it has been found necessary to prepare the upper portion of this building for occupation of the head office staff, and to increase the vault room.

The directors being prohibited by law from allotting fractions of shares, and having a balance of fifty-one shares left after the last allotment, decided, in May last, to sell the same. Tenders were asked for by advertisement, and the price realized was at the rate of \$203.25 per share, the extra premium over the rate of allotment (\$1,440.75), being included in the profits of the year.

The usual inspections of the offices of the bank have been made during the year.

The officers of the bank have performed the various duties assigned to them to the satisfaction of the directors. All of which is respectfully submitted.

CHARLES MAGEE, President,



Telegrams :—"Lumby, Halifax, Eng."

BOILERS

FOR ALL PURPOSES.

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

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

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

GENERAL STATEMENT OF LIABILITIES AND ASSETS.

As on 30th November.

LIABILITIES.

	-1900-	-1901-
Notes in circulation.....	\$1,866,361 00	\$1,958,966 00
Deposits bearing interest.....	\$8,262,401 93	\$8,768 411 39
Deposits not bearing interest.	1,436,875 45	1,630,593 48
	9,699,277 38	10,399,004 87
Deposits made by, and bal- ances due to other banks in Canada	429 00	205,960 00
Balances due to Agencies of the Bank, or to other Banks or Agencies, else- where than in Canada and the United Kingdom.....	804 32	
Balances due to Agencies of the Bank, or to other Banks or Agencies in the United Kingdom		411,233 78
	\$11,566,871 70	\$12,975,164 65
Capital (authorized \$2,000,000).		
Capital paid up.....	\$1,993,940 00	\$2,000,000 00
Rest	1,660,455 00	1,765,000 00
Dividend 4½ per cent. (pay- able 1st December)	86,960 68	90,000 00
Former dividends unpaid.....	263 21	338 50
Reserved for interest and ex- change	12,938 00	10,872 00
Rebate on current discounts..	66,754 00	73,410 00
Balance of Profit and Loss Account carried forward..	46,344 26	64,865 67
	3,867,655 15	4,004,486 17
	\$15,434,526 85	\$16,979,650 82

ASSETS.

Specie	\$325,884 24	\$343,968 96
Dominion Notes	749,089 25	880,330 25
Deposits with Dominion Gov- ernment for security of note circulation	90,000 00	95,000 00
Notes of, and cheques on other Banks	314,862 11	355,465 63
Deposits made with, and bal- ances due from, other Banks in Canada.....	59,132 18	267,499 06
Balances due from Agencies of the Bank, or from other Banks or Agencies, in the United Kingdom	233,034 02	
Balances due from Agencies of the Bank, or from other Banks or Agencies else- where than in Canada and the United Kingdom.....	253,842 57	347,985 40
Dominion and Provincial Gov- ernment securities	464,612 77	464,252 77
British National War Loan and Consols	144,430 87	264,527 67
Canadian Municipal Securities or Foreign or Colonial Public Securities other than Canadian	452,899 21	389,214 89
Railway and other Bonds, Debentures and Stocks....	485,587 67	766,607 40
	\$3,573,374 92	\$4,174,852 03
Call and short Loans on Stocks and Bonds, in Can- ada	748,108 34	735,765 69
Current Loans in Canada....	10,905,386 08	11,826,119 24
Overdue Debts (estimated loss provided for).....	62,508 06	73,893 19
Real Estate, other than Bank premises	6,155 20	7,075 64
Mortgages on Real Estate sold by the Bank.....	8,994 25	11,945 03
Bank Premises	130,000 00	150,000 00
	\$15,434,526 85	\$16,979,650 82

GEORGE BURN,
General Manager.

Established 1828.

Cable Address: "DUCHY," Liverpool.

PURE



LARD.

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

LARD OIL.

For delicate machinery is the finest known.

BAR MOTTLED SOAP.**IRVEN BROTHERS, LIVERPOOL, ENG.**

Under New Canadian Tariff Law.

THE PRESIDENT'S ADDRESS.

The President, Mr. Magee, then said: I am glad to see such a large representation of the shareholders present to-day, but I regret to learn that Mr. Alexander Fraser is not well enough to be here.

The report which has just been presented and read is one which I am sure will be considered satisfactory by the shareholders, as it is the best of the many good showings the bank has made. The net earnings are \$78,406.09 greater than last year, or nearly four per cent., which shows that in common with all the other banks we have participated in the general activity in business and prosperity of the country.

The increase in deposits is about \$700,000 and in loans \$900,000. The increase in circulation is small, only \$92,000, but this brought us to the legal limit, and together with the majority of the chartered banks we have been much inconvenienced by our circulation being restricted to the amount of the paid up capital. There are only three banks in the Dominion that have much reserve of circulation. Under the present law, the only relief the banks can get is by increasing their capital, and this in most cases is not necessary, as the amount of banking capital is generally believed to be sufficient for the wants of the country.

If the banks are to fulfil their mission in the future as they have done in the past, and provide for the periodical and necessary expansion of the currency to move the crops, the Bank Act will have to be amended, and the banks allowed to increase their issue of notes beyond the

amount of their paid up capital, either by allowing them to issue up to say, 50 per cent. of their rest, or by their depositing with the Government interest bearing bonds for the amount of the over-issue. One thing, however, is certain; relief will have to be given and it will rest with the Bankers' Association to suggest to the Finance Minister and the Government the best means of meeting the difficulty.

The security afforded to the holder of the notes of any chartered bank—the involuntary creditor—is so perfect that there can be no danger in allowing the banks the necessary facilities under proper safeguards to furnish currency sufficient to meet the wants of the public in times of great business activity.

Last year I referred to the improved facilities for the transaction of business at many of our branches. Since then the office at Hull has been completed and occupied. A new office at Bracebridge will be ready for occupation before the end of the month, and at Parry Sound we expect the new bank building to be finished by the 1st of May next.

The growth of our local business has been such that the directors were obliged to provide quarters for the head office staff up stairs, and as this room that we are now meeting in will be required for the accommodation of the local manager, a new board room is also being provided on the first floor.

The directors are disappointed at not being able to receive the shareholders there to-day, but the delays inci-

Christmas Jewellery.

DIAMONDS are the Best Investment, because they never decrease in value: in fact their tendency is always higher. There is no better Christmas present for a lady than a **Diamond**. Our large stock comprises some exceptionally brilliant stones of medium weights, which we hold at low figures.

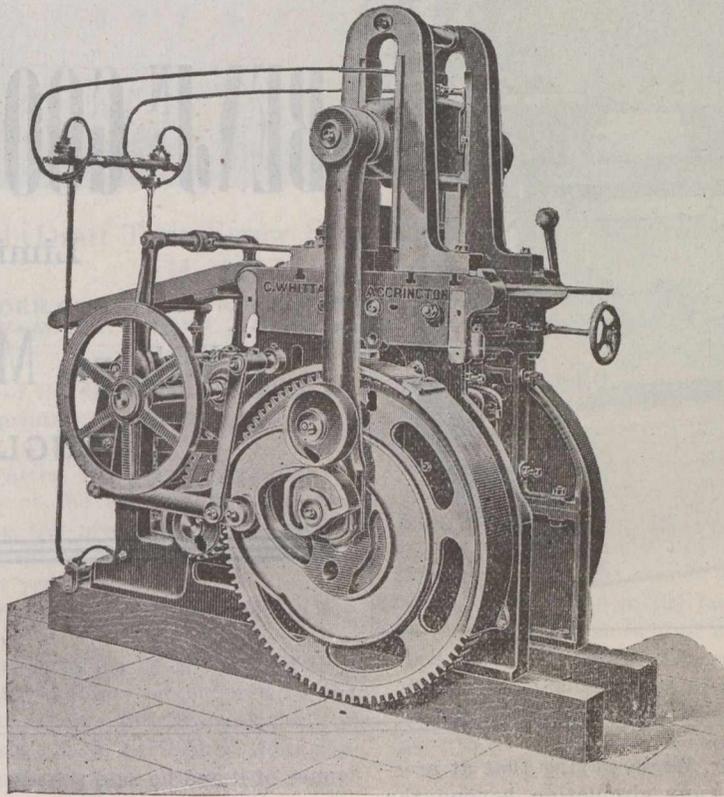
R. HEMSLEY, IMPORTER OF DIAMONDS.

253-7 St. James St. Established 1870. ... MONTREAL ... 1913-5 Notre Dame St.

..Clay-working Machinery..

Manufactured by

C. WHITTAKER & CO., LTD.



Dowry Street
Iron Works,

ACCRINGTON, Lancashire, England.

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

dent to the construction of a modern strong room for the custody of money and securities, and the remodelling of the first floor and the entrance thereto have been such that it will not be possible to have the work completed before the end of the month.

You will notice that there is an increase in the bank premises account of \$20,000, and this after charging the business of the year with over twenty-one thousand dollars.

The policy of the directors is to keep this account down to the lowest possible amount, but in many places where we have branches it is not easy to obtain suitable premises without building for ourselves. The shareholders, may rest assured, however, that the bank premises, safes, fittings and furniture are good value for the amount at the debit of the account.

Business throughout the Dominion is quite active, and as most of the provinces have been blessed with magnificent harvests, I have no doubt this activity will continue for some time longer, but sooner or later, a reaction will come. Already financial depression exists in Germany and to a lesser extent in other European countries. Cotton, woollen and other manufacturing industries in the United States and Germany are suffering from over-production, and attempts are being made to find a market for the surplus in Great Britain, Canada and other countries, at reduced prices. The result will be that some of our mills and factories may either have to close or work shorter hours.

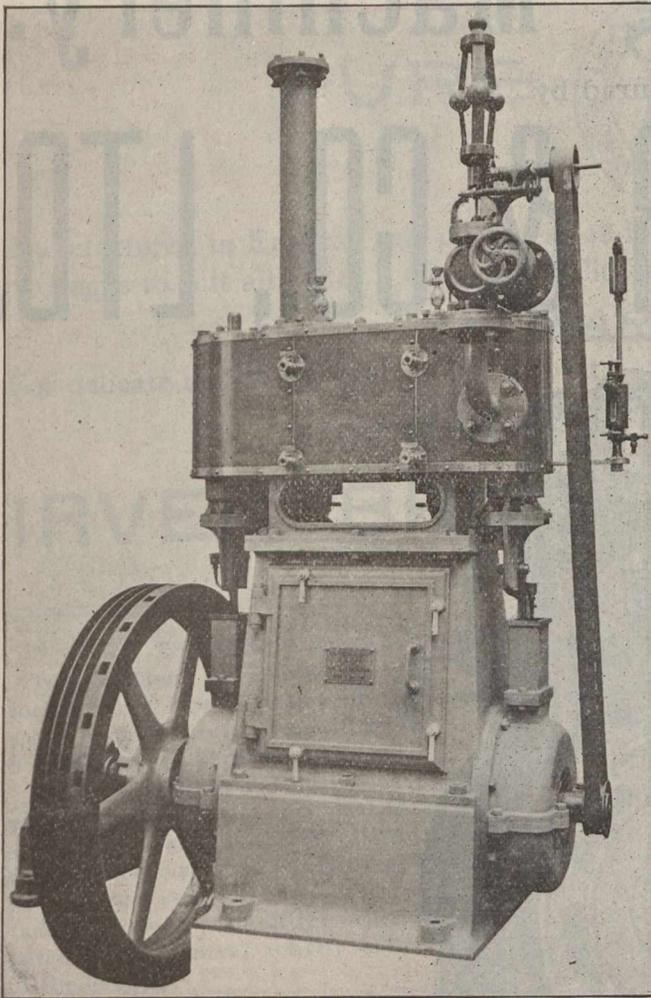
Quite a factor in the prosperous condition of our farmers during the past two years has been the large amount

paid to them for horses, hay, oats, and other products by the British Government for shipment direct to South Africa. When peace is restored (and it cannot be long delayed now) this demand will probably cease, and the loss of the market be seriously felt for a time. In view of these possibilities, the policy of your directors is to be conservative, and to strengthen the position of the bank so that we may be ready for any change in the condition of business which the future may develop, our desire being that our shareholders may depend upon getting their dividends as regularly in times of depression as in prosperity.

I do not think it necessary for me to make any further comment upon the report, and following our usual custom, time will be given for the putting of questions that any of the shareholders present may desire to ask, before moving the adoption of the report.

Mr. C. B. Powell, M.L.A., said: "Before the resolution is put to the meeting I would like to say that a rumor has been abroad among some of the shareholders not actively connected with the management of the bank, that in view of the good showing for some years and the magnificent increase in the earnings now submitted to us, the rate of dividend would be increased at no distant date to 10 per cent. I would like to ask the directors if this is likely to take place."

Mr. J. G. Whyte said that he would like to know if there was any reason why the banks should not be allowed to circulate their own bills against a proportion of their rest account, as well as against the capital.



These Engines are manufactured from 3 horse to 50 horse power under the new Canadian Preferential Tariff by _____

BENJ^N GOODFELLOW,

Limited.

HYDE, nr. MANCHESTER,
ENGLAND.

The President replied to Mr. Whyte saying that at present the law did not admit any circulation beyond the amount of capital, but that he saw no good reason why the proportion of the reserve or rest fund of each bank should not be utilized to some extent as a basis of circulation. To Mr. Powell the president said that the question of increasing the dividend had not been seriously discussed by the directors, but that if they followed the example of other banks the reserves of which were about the same proportion to the capital as that of the Bank of Ottawa, they would be likely to delay any increase until the rest reached the amount of the capital or came within measurable dis-

tance of it, and he said the shareholders could estimate for themselves as to how long this would take at the present rate of progression. Provided that business continued satisfactory, the president estimated that it would take two or three years at the most. He desired to emphasize the fact that the directors considered a regularly paid dividend of 9 per cent. very good, and that the first increase would most likely be in the way of a bonus.

Mr. Whyte said that in view of the fact that several of the large banks were paying smaller rates of dividend, the shareholders ought to be quite satisfied with the present rate.

It was then moved by the president, seconded by the vice-

Fletcher • Brothers,
ASHTON-UNDER-LYNE,
ENGLAND.

**NEW STEAM
" DIVERGENT "**

STOP VALVES

With Patent Removable Expansive Seatings, Simple Bye-Pass Arrangement.

SAFETY VALVES

With separate outlet for Low Water Steam distinct from High Steam.



Richard Robinson,
BRASS and IRON FOUNDER,

Manufacturer of all kinds of
Extra Strong Gun Metal

Steam Fittings,

ENGINEERS' AND MILLWRIGHTS' BRASS WORK.

WILLIAM ROBINSON'S Patent Improved

Syphon Box or Steam Trap

Over 50,000 have been sold.

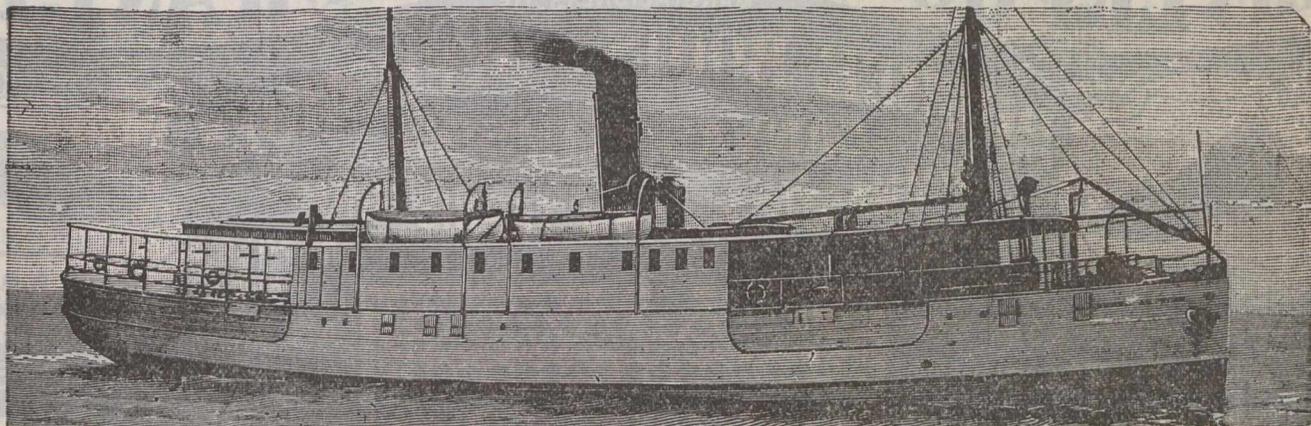
MANOR STREET WORKS,

GUIDE BRIDGE, near Manchester, Eng.

(Cut will be inserted as soon as made.)

Special rates to Canadians under the New Preferential Tariff.

Lytham Shipbuilding & Engineering Co. LYTHAM, ENGLAND.



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

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

president, "That the report of the directors and statement now read be adopted and printed for the information of the shareholders."—Carried.

Moved by Mr. Gordon B. Pattee, seconded by Mr. John L. Murphy, "That the thanks of the shareholders are due and are hereby tendered to the president, vice-president and directors for their careful attention to the interests of the bank during the past year."

The vice-president briefly thanked the shareholders for their vote of thanks.

Moved by Mr. Newell Bate, seconded by Mr. J. J. McGee, "That the thanks of the shareholders be tendered to the general manager and other officers of the bank for the efficient manner in which they have performed their respective duties."

THE GENERAL MANAGER.

The General Manager said: It gives me much pleasure to respond to this resolution, and to thank you for the cordial way in which you have adopted it. We have now on our pay-roll a staff of 151, and I am satisfied that, taken them all through, no more painstaking, willing or faithful officials can be found anywhere.

I have once or twice at these meetings called attention to the very satisfactory growth in the material wealth of the country as shown in the increase of bank deposits.

Mr. Clouston, the president of the Canadian Bankers' Association, at its last annual meeting gave some interesting statistics showing, among other items, that the sav-

ings of the people had grown since 1891 from \$40 per head to \$74.

A careful comparison makes the amount of increase in deposits of all kinds since 1890 including loan companies, government and other savings banks, as well as banks working under the general act, to be \$252,233,000 or about \$23,000,000 per annum. The question naturally arises, "Where has all this money come from?" An answer to this is to be found in the fact that our returns of exports of food products show that most of it is coming out of the land, the increase in the export of twelve items of farm products comparing 1890, with 1900, being \$47,873,000. Again, we have a much larger class of consumers through the growth of population in the cities and towns, and in the mining districts of British Columbia, and the Yukon, so that the increased exports do not by any means show the amount coming out of the land.

It is believed that this year there are 2,000,000 acres of wheat under cultivation in Manitoba alone. A close estimate recently made by one of the experimental farms in the west gives the cost of producing an acre of wheat to be \$7.87, including interest on cost of land, deterioration of implements, etc. As the greater portion of this land has returned from \$13.00 to \$20.00 per acre, and this estimate does not include returns from other cereals,

Telegraphic Address: "STANDARD WIRE, SOWERBY BRIDGE."

The STANDARD WIRE COMPANY, Limited,

MANUFACTURERS OF

Patent Plough Steel Rope Wire.

Patent Mild Plough Steel Rope Wire,

Patent Steel Rope Wire,

Galvanised Hawser Wire to Lloyds' Tests.

Galvanised Cable Wire, Bright and Annealed Wire.

Bright and Annealed Core Wire,

Galvanised Mild Steel Rigging Wire,

Soft Steel Screw Wire, Tinned Mattress Wire.

SOWERBY BRIDGE,
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ALSO AT

DARLINGTON.

Hartley Baxter & Co.

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Electro-Plate
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Manufacturers,

TENTER STREET.

Sheffield,
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(Cuts will be inserted as soon as made.)

ESTABD 1859

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MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES

CANVAS, PLIMSOLL, GYMNAS TIC & LAWN TENNIS SHOES

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

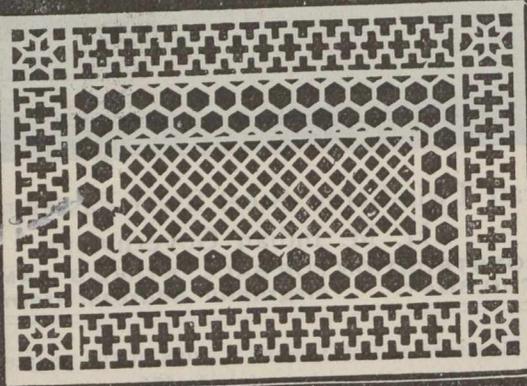
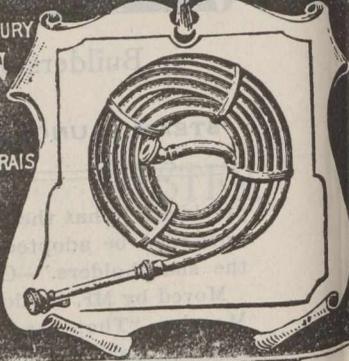
CAB TYRES
PNEUMATIC CUSHION AND SOLID TYRES

WASHERS AND ALL KINDS OF MECHANICAL RUBBERS. INDIA RUBBER THREAD

34 ALDERMANBURY LONDON ENGLAND
20 RUE DE MARAIS PARIS FRANCE

HEAD OFFICE & WORKS
VAUXHALL RD LIVERPOOL ENGLAND



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

or from sale of pork or dairy products, it will be readily seen that the figures confirm my contention that the increased wealth of the country is coming out of the land. To come back to our own institution, it is interesting to note that in 1890 the proportion of capital to rest of all the banks was 6.48 per cent., of the Bank of Ottawa it was 42½ per cent., in 1901 the proportion of capital to rest of all banks is 54.72 per cent., the proportion of the rest account of this bank to the capital has meantime grown to 88¼ per cent.

While this Dominion has not been seriously affected of late years by the financial storms which have more or less disturbed our good neighbours to the south of us, we may, I presume, in the natural course of events expect some diminution of the present prosperous times. I trust, however, that by wise and conservative management we may continue to hold and improve our present position.

Sheriff Sweetland said that while the resolution he had to move did not call for a speech, he would like to express his satisfaction with the report. He believed he had been at every meeting of the shareholders since the bank commenced business and he quite agreed with the conservative policy expressed by the president as to the wisdom of not paying a higher dividend than now, until the rest was further increased. He thoroughly believed in the building up of a substantial rest, for if the shareholders did not receive the benefit of it in dividends, they did in the enhanced value of the stock, as the value of their property was being continually added to.

It was then moved by Sheriff Sweetland, seconded by C. Berkeley Powell, M.L.A., "That a ballot box be now opened and remain open until five o'clock for the election of seven directors for the ensuing year, and that Messrs. J. F. Cunningham and F. J. Wilson be appointed scrutineers, the poll to be closed whenever five minutes shall have elapsed without a vote being tendered."

While the ballot was being taken Mr. W. C. Edwards, M.P., said that while he was not in the habit of attending bank meetings he was glad to be present here to-day, and to congratulate the directors on the excellent showing for the year. Alluding to the president's remarks as to the lack of circulation, he said that he was one of those who considered that the banks did great service to the community generally, and that they ought to be allowed greater

latitude in the matter of circulation at times when large crops were being marketed and great business activity prevailed. As he understood the case at present, a bank with \$1,000,000 capital and \$100,000 rest could circulate as much as a bank with \$1,000,000 capital and \$1,000,000 rest, which was an anomaly. He thought the Government might well introduce some measure of relief to which he would give his warm support.

The scrutineers reported that the former directors had been re-elected, and the meeting adjourned.

At a meeting of the newly elected board, held subsequently, Mr. Charles Magee was re-elected president, and Mr. Geo. Hay vice-president for the ensuing year.

GEORGE BURN,
General Manager.

FIRE LOSSES.

Montreal, Dec. 14.—John J. Hayes' shoe stock sustained some \$400 damage. Cause, overheated stove.—Owen Sound, Ont., 12.—Coal drying building of the Grey & Bruce Cement Works damaged. Loss, \$1,000; insured in several companies.—Toronto, 12.—Woodenware and brush factory of Taylor, Scott & Co., damaged to extent of about \$500. Cause, hot box on buffing machine. Fully insured.—Harrington, Man., 15.—The elevator engine house, owned by E. A. Holmes, burned. Two lives were lost. Cause, explosion of gasoline engine.—Stratford, Ont., 14.—McCarthy Bros.' gun store burned. Powder explosion wrecked interior of building. Contents insured for \$1,000.—Shallow Lake, Ont., 14.—Harrison & Hawke's shingle mill burned. Building owned by Owen Sound Portland Cement Co.; light insurance. Former loses \$700; insurance, \$450.—Harrington, Ont., 14.—Colborne's dry goods store badly damaged. Stock almost completely destroyed. Insurance or building, \$1,500; on stock, \$4,000.—St. John, N.B., 14.—Double brick building occupied as packing establishment by F. E. Williams, and as a residence by S. Campbell partially destroyed. Former claims loss on stock of \$7,000 to \$10,000; insurance about \$2,500. Campbell's furniture was insured.—Belleville, Ont., 13.—P. Harte's kennels damaged. Loss \$300; insured. A frame schoolhouse, Wallaston Township, burned. Loss \$600, insured for \$300 in Liverpool & London & Globe.—Petrolia, Ont., 16.—Residence of Mr. Coy, milk dealer, burned. Insured in the Perth Mu-

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Improved Horizontal Steam Engines (Class J.)

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

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

PLEASE INDENT THROUGH MERCHANTS.

Telegrams: "LEES, HOLLINWOOD."

Special estimates to Canadians under the new Preferential Tariff (Cut and description will be inserted next week.)

tual and Norwich Insurance companies.—Winnipeg, 16.—The Anglican church at Treherne, burned. Insured. — Montreal, 15.—Cork factory owned by John Auld badly damaged. Estimated loss about \$70,000. Mr. Auld is insured for \$30,000 on stock and machinery and \$10,000 on the building, divided among the following companies: On stock—Commercial Union, \$5,000; Guardian, \$5,000; Hartford, \$7,500; North British & Mercantile, \$9,000; Royal, \$7,500; Western, \$5,000; total, \$30,000. On building—Atlas, \$5,000; North British and Mercantile, \$5,000; total, \$10,000.

John P. Black & Company, underwear, insured for \$92,500 on stock and \$10,000 on machinery, divided as follows:— On stock—Alliance, \$5,000; Imperial, \$5,000; Niverpool & London & Globe, \$5,000; London and Lancashire, \$5,000; North British and Mercantile, \$5,000; Norwich Union, \$5,000; National of Ireland, \$5,000; Quebec, \$5,000; Queen, \$7,500; Royal Canadian, \$31,000; Union, \$4,000; Western, \$5,000; total, \$92,500. On machinery—North British and Mercantile, \$2,000; Royal Canadian, \$10,000; Union, \$7,000; total, \$10,000. Latter's loss will amount to about five per cent.

ANSWERS TO CORRESPONDENTS.

St. Francis, Sherbrooke.—The proportion recovered—or rather borne away—is variously estimated at from \$20,000 to \$30,000. Found money.

Endowment Policy, Ottawa.—The scheme is one of the shrewdest in modern life insurance business. It builds churches—regardless of denomination—and serves two other purposes besides. It is, however, we fear, more practicable on that side of the river where spiritual influences prevail.

Saugeen, Walkerton.—There is some thought of a return to plank-walks in Montreal. Smooth flag and composition sidewalks are found very unsafe in winter. Planks cost about one-half; they last about ten years; they are easily replaced, and are not destroyed by occasional lifting for pipe repairs.

BUSINESS TROUBLES.

—A. S. & W. H. Masterman, pork packers and dealers of this city, have made an assignment. The total liabilities are placed at \$150,000 and 50 commercial firms are concerned in this assignment. The chief creditors are Le Credit Foncier Franco-Canadien, who hold a mortgage for \$56,150; Samuel Price who has notes against the firm for \$8,100. The city has a claim for \$11,300 for assessment due. The Ogdensburg Coal Company has a claim of \$2,081.99; the Union Abattoir Company comes next with an open account for a sum exceeding \$1,000; D. Deslauriers, of Dorval, holds a mortgage for \$9,270. The Quebec

Bank has notes to the extent of \$5,005; the Merchants' Bank of Canada has a claim of \$16,000 and Miss Hannah Masterman has an open account for \$2,304. The firm's troubles date back to 1895 when they took over \$200,000 out of their means to erect a sulphite pulp mill at Chatham, N.B. This mill never was anything but a loss and in November, 1900, they were forced to assign owing over \$137,000. The mill sold for \$135,000 in cash and \$50,000 in paid up stock, and the firm secured an extension. They paid the first instalment but could not meet the second. And as the bank has been pressing them they had no recourse but an assignment.

—John Hood & Co., picture dealers, of St. James street, have assigned, with liabilities of about \$20,000, owed almost exclusively to foreign creditors. The list is as follows: Boussod, Valadon & Co., New York, \$1,800; J. P. Mendoza, London, Eng., \$1,735; the Fine Art Society, London, Eng., \$1,567; Arthur Tooth & Sons, New York, \$1,426; Thomas McLean, London, Eng., \$1,040; Franz Haenspstangi, New York, \$866; C. E. Clifford & Co., London, Eng., \$809; Frost & Reed, Bristol, \$639; Berlin Photographic Company, New York, \$552; Fischel, Adler & Schwartz, New York, \$525; Detroit Photographic Company, \$509; Eyre & Spottiswoode, London, Eng., \$378; Empire Moulding Works, Rochester, \$370; C. Klackner, New York, \$368; Legatt Bros., London, \$340; E. W. Savory, Ltd., Bristol, \$311; Thomas Agnew & Sons, London, \$257; Emile Spielvogel, New York, \$236; Cadbury, James & Co., London, Eng., \$220; A.

Woods (protested cheque), \$207; Campbell estate, \$1,500; Miss A. C. Hood (salary), \$375. The assignment is not an unexpected one. He has been in deep water for a long time, owing to lack of capital and severe competition from old established firms.

—H. Lefkovitz & Co. a small clothing firm on St. James street west, have assigned, owing about \$3,000. The principal creditors are: M. Saxe & Sons \$846; O. Ornstein, \$491; Gault Bros., \$458; M. Genser Bros., \$206; Louis Lefkovitz, \$295; Jos. Lohman, St. Henri (rent), \$235.

—Roderick Mackinnon, doing business as the "Mackinnon Tea Company," has assigned, owing about \$2,000. This was a small tea enterprise and his principal liabilities are for the crockeryware given as premiums. The largest creditors are: The John L. Cassidy Co., Ltd., \$448; Lockerby Bros., \$270; The Timmis Noble Co., \$243; Rose, Finley & Co., \$175.

FINANCIAL.

Montreal, Thursday Ev'g,

19th Dec. 1901.

As noted editorially elsewhere, the collapse of the U. S. Copper Trust has been a financial event of portent and magnitude. The shares in ten weeks dropped to half their quoted value, involving many in ruin, and nearly precipitating a panic in the New York market. Mr. Moran is said to have lent \$1,500,000 to a arm of brokers to avoid their defaulting and bringing on a crash. The whole affair is a huge scandal, a swindle in

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

Proprietors, GOODALL, BACKHOUSE & CO., LEEDS.

AGENT FOR CANADA

ENGLAND.

CHAS. GYDE,

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

fact. In 1898-9 the promoters asked the public for 75 millions to buy copper mines, and they found persons gullible enough to invest blindly in the scheme. The Copper Trust was on a par with bunco-steering, yet the N.Y. Stock Exchange allowed the fraud to proceed and to develop until the bubble burst. A tobacco combine is being organized in England on a scale to rival U.S. trusts. John Bull will not be outdone, if money and energy can save him. That he can be taken in is no news. The spirit that led to the South Sea Bubble is still at work as was shown by the London & Globe Finance Corporation, which collapsed some time ago and is just announced to have liabilities of about six millions and assets not more than

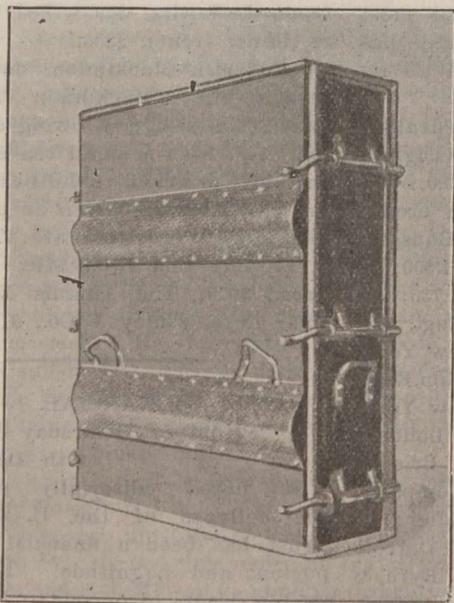
two millions. The whole business was a mining stock speculation and, of course, a scheme to enrich the promoters at the public expense. Private advices from London hint that criminal proceedings will be instituted, as fraud is palpable. The report of the Bank of Commerce and of the Bank of Ottawa each make a record for these institutions. They do well to keep the dividend well within earnings. The expansion of business this season is shown by the Clearing Houses of Canada showing for the first week of December a total of \$47,761,000 as compared with \$36,731,000 for same week last year, and \$38,853,000 in 1899. The increase is 30 per cent., which is 21 per cent. higher than for 16 of the chief cities in the

United States.

The production of pig iron is going past all records. The output of the blast furnaces is up to 324,600 tons per week. Up to last May the production had never reached 300,000 tons; yet the stocks are not increasing. Gold is again flowing out to Europe, much of it to meet engagements made earlier in the year, for which exports seem insufficient. This has tightened the New York market, so that money on call has been ranging 7 per cent. and upwards. Gold production figures just issued show the output of Canada to have been \$27,880,500 in 1900, and South Africa, \$8,671,000, against \$73,023,000 in 1899. Consols are a trifle higher, 93 13-16, under purchases on German account,

SOAP FRAMES

PATENTS—No. 5107/93; No. 10362/99.



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

Easily Erected. Self-Caulking. Guaranteed not to Warp.

Wheels and Axles fitted if required.

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

Soap Trade Supplied under the new Tariff

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EILLS & COMPANY,

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

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

SPECIAL AGENTS FOR

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IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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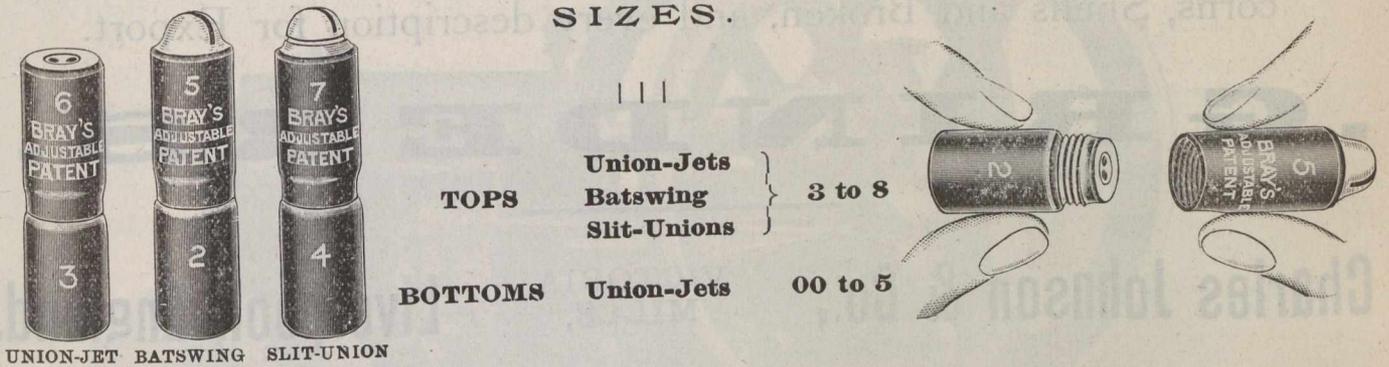
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Contain all advantages of our "SPECIAL" Burner being in two parts, a top and bottom, which can be adjusted to suit any pressure of gas. See Woodcuts.



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

that indicate anticipation of early peace. These international financial movements account for national feeling to a greater extent than is generally realized. If abuse of England pays, in a Stock Exchange sense, England will be abused; if a better spirit pays better, then all becomes serene. but sales are moderate. Pacific has been selling at 113 $\frac{1}{8}$ to 113 $\frac{3}{8}$; Montreal St., 268 $\frac{1}{4}$; Richelieu, 111 to 113 $\frac{1}{8}$; Toronto St., 108 $\frac{3}{4}$ to 109; Cable, 181 to 181 $\frac{1}{2}$; Dominion Coal, 48 $\frac{3}{8}$ to 48 $\frac{1}{2}$; Steel, 25 $\frac{3}{4}$ to 26; preferred, 80; Heat & Power, 96 to 97 $\frac{1}{2}$; Twin City, 108 $\frac{1}{2}$ to 108 $\frac{3}{4}$. Commercial Cable was depressed by the Marconi affair; which is quite a specimen of Stock Exchange absurdity. Bank of Commerce has sold at 153 $\frac{1}{4}$; Dominion, 234; Hochelaga, 140; Traders, 110; Imperial, 228 $\frac{1}{2}$; Berlin, exchange on London, 20m. 41 $\frac{1}{2}$ pf.; Paris, 25f. 14 $\frac{1}{2}$ c. Local foreign exchange, 60's, 9 to 9 $\frac{1}{8}$; demand, 9 $\frac{3}{4}$

to 9 $\frac{1}{8}$. Money somewhat tighter. Season's trade heavy, but checked by zero weather and no snow.

The following is a comparative table of stocks for week ending Dec. 19th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares sold.	Highst.	Lowst.	Average same date 1900.
Montreal	51	260 $\frac{1}{4}$	260	.....
Molsons	4	208	207	190
Merchants	71	152	150 $\frac{1}{4}$	.....
Commerce	18	152 $\frac{1}{2}$	152 $\frac{1}{2}$	.....
Hochelaga	90	140	139	.....
Miscellaneous.				
Can. Pac. Ry.	28251	113 $\frac{3}{8}$	111 $\frac{3}{4}$	88 $\frac{1}{4}$
Montreal St.	1210	270	267 $\frac{3}{4}$	274 $\frac{1}{2}$
Toronto St.	152	116 $\frac{1}{2}$	115	109
Twin City	3023	109	105	70
Rich. & Ont.	1045	111 $\frac{1}{2}$	109	108 $\frac{3}{8}$
Com. Cable	2926	183	173	165 $\frac{1}{2}$
Bell Tel.	102	171	170	171
Mont. Cotton	73	114	114	132

Dom. Cotton	156	47 $\frac{1}{4}$	46 $\frac{3}{4}$	88
Payne	1750	20	18	77 $\frac{1}{2}$
Mont. Power	1665	97 $\frac{1}{2}$	94 $\frac{3}{4}$	.....
Virtue	5800	27	24	31
Dom. Coal, com.	2036	48 $\frac{3}{4}$	47	.....
Do. prof.	117	120 $\frac{1}{4}$	119	108 $\frac{1}{2}$
Dom. I. & S., com.	1360	26	25	.....
Do. prof.	683	80 $\frac{3}{4}$	79	.....
Laur. Pulp bd.	5000	105	105	104
Dom. I. & S., b.	143000	82 $\frac{1}{2}$	80 $\frac{1}{2}$	.....

MONTREAL CLEARING HOUSE.
Clearings. Balances.

Total for week ending Dec. 19, 1901	\$18,250,151	\$2,647,021
Corresponding week, 1900	16,380,810	2,279,616
" 1899	16,518,694	2,267,121
" 1898	14,730,739	2,383,546

BRAZILIAN EXCHANGE.

For week ending Dec. 17th, 1901.	
Dec. 11	12 $\frac{1}{4}$ d

GEORGE NEWTON, LTD.

GAS METER MANUFACTURERS,

OLDHAM, ENGLAND.

Special quotations under the new Canadian Preferential Tariff.

Cuts will be inserted as soon as received.

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PEPPER

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

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Special Prices to Canadians under the New Tariff.

12	...	12 11-32d
13	...	12 7-16d
14	...	12 15-32d
16	...	12 1/2d
17	...	12 19-32d

OTTAWA CEARING HOUSLE.

Clearings. Balances.
Total for week ending 12 Dec., 1901. \$1,795,140 \$515,512

MONTREAL WHOLESALE MARKETS.

Thursday, 19th Dec., 1901.

The approach of the Christmas and New Year holidays finds most wholesale dealers rounding up the year's work, and preparing for stock-taking, if not already through, conditions that do not call for activity, which rather reverts to the retail counters for the time. In groceries sugars have taken a drop which was scarcely expected, bringing price of granulated down to the record price of some years ago. Present conditions, how-

ever, point more to a continuance. Hardware is quiet, the only features being a drop in copper of 1c and of over 1-3 of a cent in lead. Leather is quiet locally while export trade continues good. Dry goods display the usual inactivity prior to the turn of the year. Dairy products are about steady the activity in cheese about offsetting the dullness in butter. Flour and feed are in active demand at higher prices for both. Dressed poultry is in brisk request and prices for choice stock are fairly high, owing to suitable winter weather.

BUTTER.

Market very slow. Demand has almost entirely disappeared and sales for the week average extremely light. Receipts show considerable increase and stocks are accumulating. Choicest fall creamery, 20 1/2c to 21c; winter makes, 19c to 20c; Townships dairy, 18c to 19c; Western dairy, 15c to 17c; rolls, 16 1/2c to 17c.

El Padre Needles

10 Cents.

VARSIITY,

5 Cents.

The Best

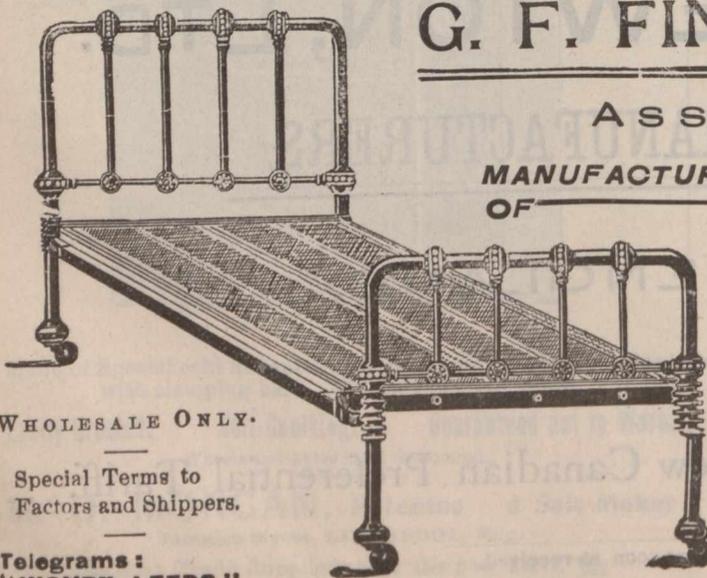
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that money, skill, and nearly half a century's experience can produce.

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Assembly Works,

MANUFACTURER OF

BEDSTEADS.

Folders, Chair-Bedsteads, Wire Spring Mattresses, and Coppered Diamond Spring Mattresses.

WIRE MESHES FOR MATTRESS MAKERS.

Angle Irons and Dovetails for Wood Bedsteads.

Special terms to Canadians under the New Preferential Tariff.

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Telegrams: "WOVEN, LEEDS."

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

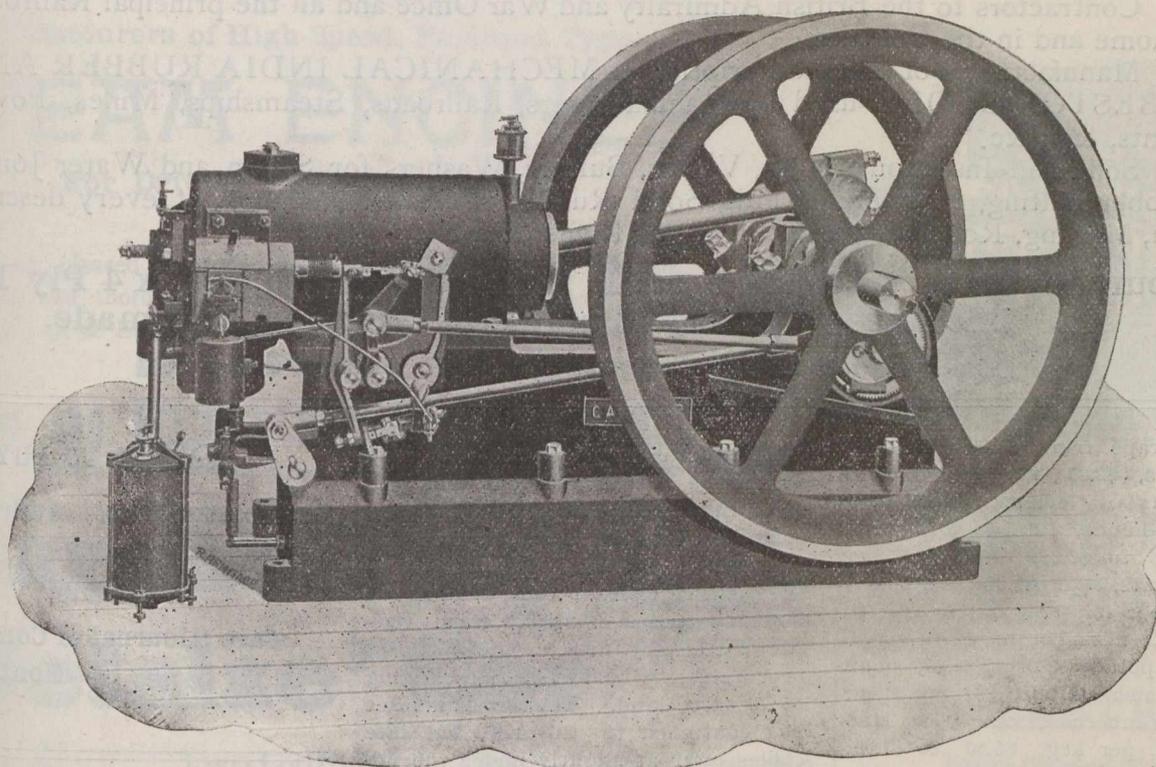


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Makers of :

Gardner Oil Engines—Petroleum.
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 Gardner Spirit Engines—Gasoline, Benzoline.
 Gardner Alcohol Engines—Methylated Spirit.
 Gardner Launch Engines—Oil, Spirit or Alcohol.

Engines from $\frac{1}{2}$ B. H. P.
 Horizontal and Vertical.
 Tube Ignition with Ignition Valves.
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More than 2000 Engines Sold and Working Successfully in all Parts of the World.
200 Engines Always in Progress.

LONDON OFFICES AND SHOWROOMS,

87 QUEEN VICTORIA STREET, E. C.

CHEESE.

The market is considerably improved, stock selling more readily. Choicest western is quoted at 10c to 10 $\frac{1}{4}$ c; Eastern at 9 $\frac{1}{2}$ c to 9 $\frac{3}{4}$ c.

DRESSED POULTRY.

With light arrivals the market is ruling strong. Choice stock is scarce. Turkeys sell at 9c to 10c lb.; ducks, 8c to 8 $\frac{1}{2}$ c; chickens, 7c to 8c lb.; fowls, 4c to 6c lb. Large quantities of old stock are dragging on the market since the early part of the month and are offering extra low.

EGGS.

Market firm; demand good. Prices unchanged. Strictly new laid shipped stock is scarce at 28c to 30c; fall selected are quoted at 23c to 24c; fall gathered straight stock, 19c to 20c; cold storage, 16c to 17c. Offerings of No. 2 stock are small with ready sale at 13c to 15c.

FISH.

Cold weather and prohibitory days for meat have combined to cause activity in the market. Prices on tom cods are lower. Arrivals heavy. Quotations are: Fresh—B.C. salmon, 10c to 12c lb.; Restigouche or Gaspe salmon, frozen, 14c; haddock, fresh, 8c; pike, 5 $\frac{1}{2}$ c to 6c; whitefish, 7c to 8c; dore, or pickerel, 7c to 8c; halibut, 9c to 12c lb.; mackerel, 10c lb.; steak cod, 5c; smelts, 7c; frozen her-

ring, \$1.75 to \$2 a hundred fish, new tom cods, \$1.75 to \$2.00 a barrel. Salt—B.C. salmon, No. 1, \$11.50 to \$12 per bbl.; Labrador salmon, No. 1, \$14 per bbl.; No. 2, \$11.50 to \$12; half-barrels, \$6.50; Loch Fyne herrings, \$1.15 per keg; salt herrings, bbls. \$5.50; do. half bbls., \$3; green cod, No. 1, \$6; do. No. 2, \$5; large, \$7. Prepared—Boneless cod, in bricks, 6 cents lb.; boneless fish, loose, in 25 lb. boxes, 4 $\frac{1}{2}$ c; 5 lb. boxes, 5c lb.; skinless or dressed cod, \$4.75 case; dry cod, in cwts., \$5 to \$5.50. Smoked—Herrings, \$1 box; Yarmouth bloaters, 12c per box; finnan haddies, 6 $\frac{1}{2}$ c to 7c per lb.; kippered herrings, \$1.25 box; Yarmouth bloaters, \$1.25 box; St. John bloaters, \$1.25 box; ciscoes, \$1 to \$1.25 per basket. Oysters—Bulk standards, \$1.30 a gallon; and selects, \$1.60.

FLOUR AND FEED.

Demand for flour keeps steady, millers reporting a much better inquiry than anticipated following the good condition of the country roads so far this season. Values have again advanced on some grades. Feed of all kinds is in heavy demand and taxing the resources of distributors in keeping orders cleared. Prices are again advanced as will be seen on reference to figures on another page, both bran and shorts being raised \$1 per ton.

The higher price of fresh killed hogs will keep demand lively even at these figures. Rolled oats are in good local demand even at the extreme prices now reported. Last week's figures obtain. Baled hay is in good demand and firm in price. Owing to scarcity of cars dealers are having difficulty in getting supplies forward. We quote: No. 1 hay at \$10.50 to \$11; No. 2 at \$9.50 to \$10; clover mixed, \$8.25 to \$9; and clover, \$7.50 to \$8 per ton, in car lots.

GREEN FRUIT, ETC.

The Christmas trade has enlivened the market, if anything, beyond the usual. Oranges are not dear and the weather conditions bespeak a lively holiday trade so that retailers have been buying more freely. Cranberries keep firm at the unusually high prices quoted. Winter apples are dull, owing to the high prices asked. Liverpool cables report a steady demand for best stock, with extreme prices being paid for select apples. Greenings, 19s to 22s; Baldwins, 20s to 23s 6d; Spies, 17s to 23s; Russets 18s 6d to 23s 6d; Kings, 22s to 25s; second, 3s less. Local quota—California Val. oranges, \$4 to \$5; California navel oranges, \$4 to \$4.25; Jamaica oranges, 4.75 brl.; do. in boxes, \$3.25; Florida oranges, \$4.00 per box;

Irwell Rubber Co., Limited.

MANCHESTER, - - ENGLAND.

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

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

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

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

Special rates under the new Canadian Tariff. Enquiries invited.

Jamaica grape fruit, \$4.00 per box; lemons, 360s, \$2.85; do. 300s, \$3.00 to \$3.25; chests of lemons, \$5.50; bananas, eight-hands, \$1.00 to \$1.35; No. 1 do., \$1.75 to \$2.25; extras, \$2.50; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4¼c to 4¾c per lb.; nuts, Pecans, extra large, 16½c sweet potatoes, brls., \$4.25; small crates Spanish onions, \$1 to \$1.10; Cape Cod cranberries, \$8 to \$9.50; Malaga grapes, per keg, \$5.50 to \$7.00; pines, 15c to 25c each; extra pines, 45c do.; evergreen, 200 ft. bundles, \$2.50 to \$2.75; Columbia pears, \$3.00 per box; Catawba grapes, 25c per basket; cauliflower, \$4.60 per brl.; Cal. celery, 7 to 12 doz. crate, \$4.75. Holly, \$4.50 per case. New crop Florida strawberries are offering in the New York market at 75c per qt. box.

GREEN HIDES.

Local market quiet and unchanged as to values. In the New York market packers' stocks were reported light and offerings were limited. The market closed steady with full values realized on any transactions. In the Chicago market packers were well sold up and offerings were light. Prices held firm at 14c for native steers, 13¾c for heavy Texas, 12½c for butt brands 12¼c for Colorados, 12c for heavy native cows, 10½c to 10¾c for light do. and 10¼c for branded do. Country hides were firm at 9¼ to 9½c for No. 1 buffs.

GROCERIES.

A drop of 10c per 100 lbs., all round, in sugars, this week brought prices down to as low a figure as ever recorded. Best granulated is now sold at \$4 and Acadia, where in stock, at \$3.95. Yellows, \$3.25 to \$3.90. London cable advices reported a quiet market for raw beet sugar, with prices unchanged at 7s ¾d for December delivery and 7s 1½d for January do.; cane was quiet and without change. It is reported that Licht in-

creased his estimate of the beet crop of Europe to 6,710,000 tons and predicts further increase; this estimate compares with an estimate made by him late in October, when he placed the yield at 6,340,000 tons, thus showing an increase of 280,000 tons. Currants are very firm. The cheapest procurable are held at 5c, and ranging to 7c as to kind. The Greek market has continued to advance, but late cables offer at slightly under the figures of last week. Reports from England indicate a steady demand at firm rates, and it appears that a higher basis has been the rule but a full response to the advance in Greece has not been recorded. It seems that a somewhat larger crop must have been gathered in Greece than had been previously estimated, inasmuch as a prominent shipper in Patras now estimates a carry-over on January 1st in Greece of some 30,000 tons. Should this be the case, it seems that the available quantity for export would foot up about 125,000 tons, as against previous estimates of about 110,000 tons. A private cable on Tuesday quoted currants for January shipment on the basis of 16s 4½d. Raisins are also firm. The cheapest in fine off stalk are now held at 5½c. California seeded raisins are advanced 1c lb., being worth here 10c to 10½c for cheapest. Cal. loose muscatel raisins are worth here 7½c for 2 cr.; 8c for 3 cr.; and 8½c for 4cr. The trade here buy Malaga raisins instead, being cheaper and better. Canned tomatoes are very firm. It is rumored that an Ontario packer refused 85c f. o. b. factory, for a round lot on U.S. account. It is thought among the trade not unlikely that tomatoes may reach \$1 in the near future, as prices across the border are said to be \$1.35. Mail advices from Baltimore, U.S., on tomatoes state that indications for

WANTED TO BUY

An Asbestos Mine. Address with full particulars,

Rochdale,

Care "Journal of Commerce,"

Montreal,

Canada

the total pack for the country for 1901 point to a pack of between four and four and one-half million cases, as against an average pack of 1898, 1899 and 1900 of six and one-half million cases per year. Even accepting the outside figure of four and one-half million cases as the pack of 1901 it will be seen that there is a shortage as compared with the average for the past three years preceding 1901 of 33 to 35 per cent., with actual consumptive demand greater than it has been at any time during the past ten years. — Cable advices from London state that several prominent handlers of filberts have withdrawn entirely from the market. Dates are higher in the London market. — The National Broom Manufacturers' Association of the United States and Canada met at Chicago on the 17th inst. Over 80 per cent. of the manufacturing plants of the United States were represented. The principal topic discussed was the high price of broom-corn and the shortage of the supply. It was said that the crop in Missouri and Oklahoma is far short of the average this season, and this together with the fact that the Union Broom Supply Company has gathered in nearly all the available corn, has brought the price of that commodity to a place where it is said there is no profit in the manufacture of brooms at the present price. A committee on

TAYLOR & WATKINSON,

Patentees and Inventors of

MACHINE-CAST PRINTERS' LEADS,

Clumps and Metal Furniture.

Peter's Yard, Church Lane, Kirkgate,
LEEDS, ENG.

Printers' Leads under the New Canadian Tariff

BROWETT, LINDLEY & CO., LTD.

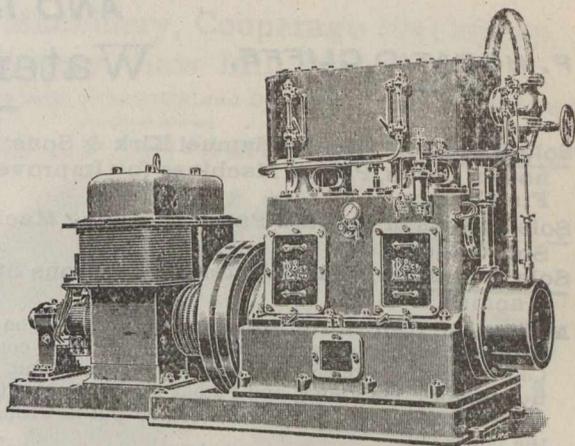
Patricroft, Manchester, England.

Manufacturers of High-Speed, Enclosed Type,

STEAM ENGINES

For Driving Dynamos Direct

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



SOUND AND RELIABLE BRITISH MANUFACTURE.

Marshall's Belsize' Car

Two Cylinders. 12 h.p. 12½ cwt. No Chains. No Belts. Unrivalled Hill Climber. Send for Particulars.

MARSHALL & CO.

BELSIZE WORKS,

Rayton, MANCHESTER, - - - England.

London (Eng.) Depot: MANN & OVERTON, 25 Mortimer Street, Regent Street, W.
Agents for Sheffield and District: Messrs. COOKE & WADE, Cutler's Hall, Sheffield, Eng.

EXTRACT OF INDIGO,
REDUCED INDIGO.

J. W. EASTBURN,

Baglan Chemical Works:

HALIFAX, ENGLAND.

Special prices to Canadians under the new Canadian Tariff.

resolutions was appointed to report at next day's meeting.

IRON AND HARDWARE.

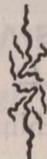
Locally trade in iron and the heavy metals is quiet since the close of navigation. Country dealers stocked up before the advent of rail rates and the town trade is principally in Christmas goods such as cutlery, tools,

Iddon Brothers

INDIA-RUBBER ENGINEERS,

Brookfield Iron Works, Leyland, near Preston, England.

**ENGINEERS AND
RUBBER MACHINISTS.**



Plans for Erection and Completion of New Rubber Works throughout, on the Most Modern Principle.

SPECIALITIES: ALL KINDS OF RUBBER MACHINERY.

SPECIAL NOTE: Buyers of Rubber Machinery, have 33½ p.c. in their favor by purchasing from the Makers and Inventors in England under the new Canadian Preferential Tariff.

Telegraphic Address: "ELKANAH, HALIFAX."

National Telephone, No. 183.

Makers of all kinds of DYEING and Finishing Machinery.

ELKANAH HOYLE & SONS, LIMITED,**MILLWRIGHTS, ENGINEERS, MACHINE MAKERS,
AND IRONFOUNDERS,****F. HORATIO CLIFFE,**
Managing Director.**Waterside Works, HALIFAX, ENG,****Sole Makers of Messrs. Samuel Kirk & Sons' Wood-**
house, Leeds, Patent Machines for Improved Cloth
Finishing.**Sole Makers of Reflitt's Patent Pressing Machine for**
Soft Goods**Sole Makers of Reflitt's Patent Continuous Steaming**
Machine.**Makers of Hydraulic and Screw Presses on the most**
improved principles, with Telescopic and Elbow connections.
Cotton Baleing Presses and Baleing Boxes, Patent Wrought-
Iron Steam Press Plates, and Patent Malleable-Iron Glands for
Press Cylinders, so that leathers can be put in without tasing
the plates out.**Makers of every description of Hydraulic Pumps,**
worked either by HAND or POWER, with or without Steam
Engine attached.**Makers of all kinds of Machinery, on the most improved**
principles, for DYEING, DRYING and FINISHING of all kinds of
TEXTILE FABRICS, such as Orleans, Cobourgs, Lastings, Serges,
Paramattas, Baratheas, Henriettas, Lamas, Cashmeres, Reps-
de-Lain, Merinos and Manile Cloths, and all other kinds of
BRADFORD MANUFACTURED GOODS, viz.: Cratbing, Singeing,
Scouring, Washing, Drying, Starching, Tentering, Stretching,
Calendering, Mordanting and Hot-pressing Machines.**Dyeing Machines, for Blacking, Blueing, Buffing, Saddening,**
Chroming, Pading, Jigging and Washing-off Machines.**Melange Machinery for the Dyeing, Drying and Printing of**
wool "Sliver."**Stead and Gledhill's Patent Steaming Apparatus.****Stead and Appleyard's Patent Black Rolling and**
Steaming Apparatus.**Stead's Improved Felt-hardening Machine, Wet and**
Dry Finishing and Tinting Machinery, for Mohairs,
Lustres, Poplins, etc.**Wet Finishing Machines, with from One to Seven Pairs of**
Nip Rollers, with Drying Machines attached.**Poplin Machines, for Paraffin Wax Stiffening.****Gas Singeing and Brushing Machines.****Worsted Coating Scouring Machine, to run Piece at full**
width.**Tinting Machines, with from One to Three Sets of Nip Rollers.**
Warp Dyeing Machinery, Bleaching and Sizing DRYING
MACHINES, for Cotton and other Warps.**Patent Expanders, to keep pieces out at width.****Hydro-Extractors, both turned from underneath and above.****Grinding Mills, for Indigo, Lac and Argols.****Soap-scouring Machines, Milling Machines, Hot-air**
Tentering and Drying Machines, for the "Estamene"
Finish.**Also Makers of Steam Engines for working the above**
Machines, either separate or combined, of all descriptions.**Messrs. Ingham and Butterfield's Patent Rigging**
Machines.**Calenders made with Wood, Iron, Copper, Brass, Steel, Cotton**
and Paper Bowls.**Horizontal Hydro-extractors with Copper Cylinder.****Damping Machines.****Old Calendering Machines, with Five Rollers.****Improved Lancashire Jiggers.****Makers of the Newest Construction of Machines, for**
the Dyeing, and Finishing, of Cotton Velvets, Velvets,
Plush, etc.; Treadles, Pegging Machines, Jiggers, Tubs, Cut-
ting machines; Waxing, Painting and Brushing Machines;
Lustreing, Tentering, Beating Neilies, One Cylinder Brush,
and Damping Machines, Dye Vats, etc.

house hardware, skates, guns, etc. In the heavy metals the break in copper values in the States and the marking down of lead have unsettled market, although it has not yet affected prices here. Both the copper and lead trusts have found the burden they were carrying too great and each have decided to see if lower prices will not stimulate demand.

LEATHER AND SHOES.

As usual at this period trade is very quiet. There is one exception, however, in the case of jobbing sole

leather, which supply is not equal to demand. The movement of leather to England continues unabated. Exports for the past year will, it is reported, show a heavy increase over that of any former season. Local trade will show but little life before the second week of the New Year. Shoe manufacturers report the outlook for spring trade as gratifying. In the retail business but few failures are recorded.

OILS, PAINTS, VARNISHES.

Oils and turpentine are quiet and

unchanged. Paints are devoid of interest and expected to rule uneventful till after the turn of the year. Shellacs are away up, having advanced almost 100 per cent. during the past month. New prices are given in paint list on another page. Cable advices report indigo as holding the firm attitude assumed at the recent sales.

PROVISIONS.

Fresh killed hogs are firm in price at last week's quotations. There was a slight decline early in the week, but

ORIGINAL INVENTORS. PATENTEES AND SOLE MAKERS OF**BARKER'S SELF-LANDING AND DELIVERING HOISTS****THE BEST MACHINES IN
THE WORLD FOR LOADING
AND UNLOADING GOODS.****Makers of all kinds of CAGE HOISTS and LIFTS to work by Hydraulic,
Electric, Gas or Steam Power. Many Thousands Supplied.****Also of OVERHEAD TRAVELLING and other CRANES.****BARKER'S PATENT SELF-CLOSING AND LOCKING DOORS FOR
HOIST WELL OPENINGS.****All kinds of Mill Gearing, Machine-Made Wheels, Shafting, &c.****JOHN BARKER & SONS, Limited. PARK STREET IRON WORKS,
OLDHAM, ENGLAND.**

If Canadians purchase these Cranes in England, they have 33½ p.c. in their favor under the new Preferential Tariff. [Cuts will be inserted when made.]

**MATTHIAS,
SPENCER
& SONS,**

Manufacturers of

**MINING
TOOLS...**

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

**Albion
Steel
Works,**

SHEFFIELD, ENGLAND.

(Cuts will be inserted as soon as made.)

JOHN PICKLES & SON,

Saw-Mill Engineers and Wood-Working Machinists.

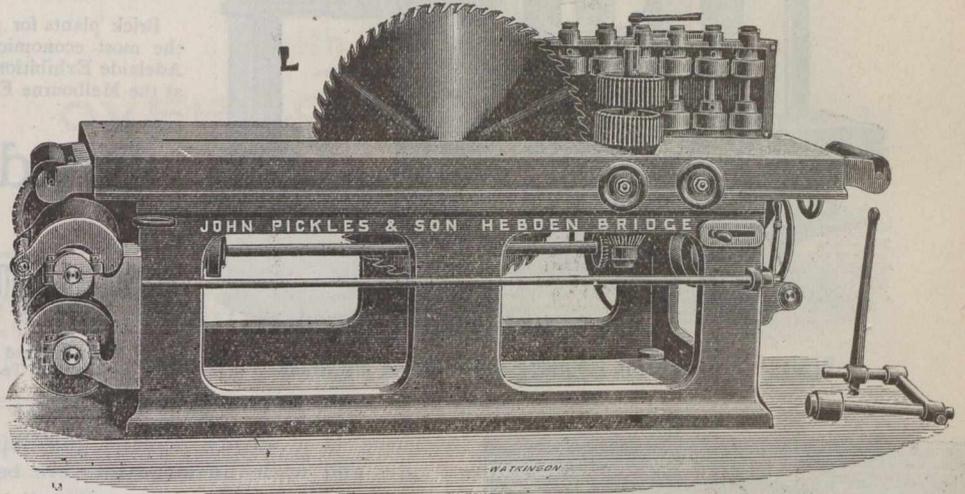
HEBDEN BRIDGE, ENGLAND.

Makers of Every Description of

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

FOR HOME, FOREIGN and COLONIAL REQUIREMENTS.

CARRIAGE, WAGGON and SHIPBUILDING MACHINERY.



Engines, Boilers, Shafting, Saws & c.

Large Illustrated Catalogue on Application.

Complete Saw Mill or Woodworking Plants quoted for and supplied to any country.

Complete Plants of Latest Machinery for Cask and Barrel Making.

reaction to former figures took place later. Present prices are \$8 to \$8.50 as to size and quality. Smoked hams and bacon have been in better demand, but prices are unchanged.

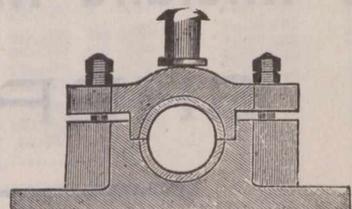
Quotations are as follows: Selected heavy Canada short cut mess pork, \$22 to \$22.50; heavy Canada short cut mess pork, \$21 to \$21.50; Canada short cut back pork, \$21 to \$21.50;

Patent Mica Grease

**SAVES 80 TO 90 PER CENT.
OVER COST OF OIL**

Used on all kinds of Machinery and specially adapted for India and hot climates.

TRADE MARK.
PATENT MICA GREASE



**PATENT MICA PACKING
REGISTERED.**

Patent Mica-Cotton Packing.
Patent Mica-Asbestos Packing.
Patent Mica-Flax Packing.
Patent Mica-India-Rubber Packing.

Will stand any degree of Heat and are Self-Lubricating. The advantages of these Packings over ordinary Packings are They do not harden in the Glands. They are more durable. They do not Score the Rods, but put a mica surface on them similar in appearance to Electro Plate. They are 25 per cent lighter than ordinary Packings. All kinds of other Packings, I. K. Valves, &c., in stock and made to order.

"MICA" BETING SYRUP.

The Harbinger Patent Elastic Metallic Packing

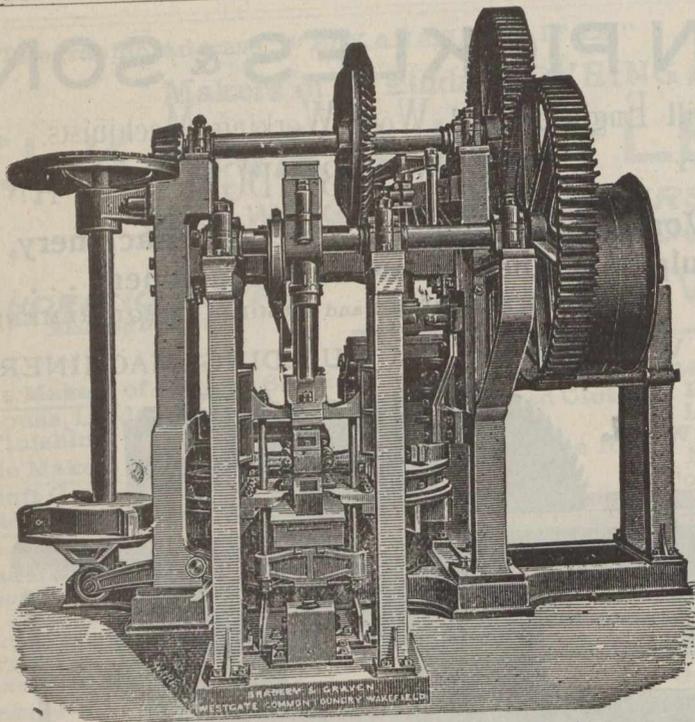
Is Absolutely the Best and Cheapest.

Sole Proprietors and Manufacturers

The Mica Lubricating Company,

(Registered.)

63 King Street, SOUTH SHIELDS, England.



Craven's Patent Brick Moulding and Dressing Machines.

BRICK MACHINERY

For Working all kinds of Clay.

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

Double the Strength of any other Machines in the Market.

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

Bradley & Craven,

LIMITED

Westgate Common Foundry, WAKEFIELD, Eng.

Manufactured for the Canadian Market, under the new Preferential Tariff, 32% per cent. in favor of English Goods.

ESTABLISHED 1878.

THOMPSON'S PRINTERS' PEARLINE REGISTERED.

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

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

WORKS:— HIGH COURT LANE, LEEDS

England.

heavy Canada mess pork, long cut, \$21 to \$21.50; heavy Canada short cut, clear pork, \$21 to \$21.50; light Canada short cut, clear pork, \$20.50 to \$21; pure Canadian lard, in 20-lb. pails, 11¼c; compound refined lard, in wood pails, 20-lb., 8½c; Boar's Head brand, in 20 lb. wood pails, \$1.95 to \$2.00, and Globe at \$1.72½ to \$1.80; 20 lb. tin pails, ¼c per lb. less; hams, 13c to 14c; and bacon, 15c per lb. Liverpool.

WOOL.

The local market is quiet, the holiday season not calling for any activity even though such should be otherwise observable. The London auction sales closed on the 14th inst., with prices firmly maintained. A Boston report of the 18th instant states:— The wool market maintains a strong tone and the outlook is favorable.

There is a steady demand for supplies and while no large lots are being cleaned up there is enough call to keep prices strong. The call for Territory wools continues steady, and sales are making at full prices. Purchases are mostly of moderate lots and wanted for immediate use. Good lots of fine medium are selling on the scoured basis of 42c to 43c, with fine at 45c firm and staple wools at 46c to 48c. Oregon wools continue steady on the basis of 41c to 44c for fine with value at 35c to 38c and staple at 45c to 48c. The market for fleece wool is firm with the demand moderate.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Thursday Dec. 19th, 1901.

As usual during the two weeks preceding Christmas wholesale dealers take a breathing spell while their more ambitious retail customers are hustling to keep pace with trade. This

year is no exception, as we notice the latter being more active than ever in anticipation of what Christmas trade in prosperous times and under best of winter weather is expected to bring forth. Sorting orders in dry goods have been numerous, and returning travellers for the holidays have brought tangible signs of good trade from interior points. However, in a general way wholesale business will show a falling off until after the turn of the year, and few changes in values will, as a result, be recorded.

Country Produce.— New laid eggs are scarce at 25c for case lots, Fresh gathered are purchased at 18c to 19½c; limer, 17c; No. 2 do., 15c to 16c. —Butter.—Choicest dairy is limited while finest is in plentiful supply, and in fairly good demand. Quotations are: Creamery, prints, 20c to 22c; do. solids, 19c to 20c; dairy pound rolls, 17c to 18c; do. tubs, 16c; do. medium and low, 10c to 12½c.

The Midland Mfg. Co., Limited,

SHEFFIELD,

ENGLAND.

CUTS WILL BE INSERTED AS SOON AS MADE.

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

Bottle Washing Machinery

OUR NEW PATTERN "KINGSTON."

No. 2

22-dozen Half-pint Beers.

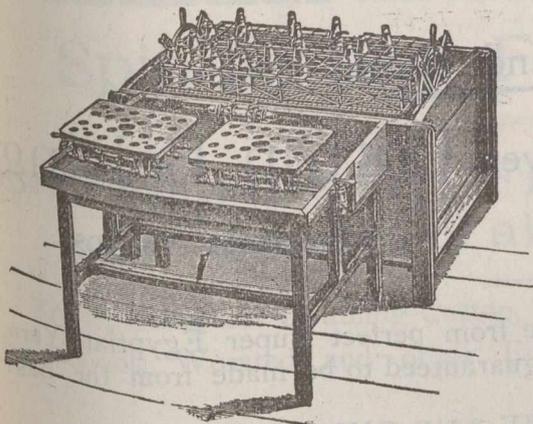
Fitted with Revolving Rinsers as shown,

£27

with Bottle Sinker.

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

Machines from £10 to £40.



Original Inventor and Patentee.

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

Special estimates to Canadians under the New Tariff.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Dec. 19 (Bid)	Cash value per S.
British North Am.	243	4,866,666	4,866,666	1,703,333	3	Apl. Oct	129	313 47
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3 1/2	June Dec	147	78 50
Commercial, Windsor..	40	500,000	380,000	60,000	2	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	122 0
Eastern Townships.....	50	2,000,000	1,742,535	1,050,000	3 1/2	Jan July	150	75 00
Halifax Banking Co.....	20	600,000	600,000	475,000	3 1/2	Feb. Aug	158	79 00
Hamilton	100	2,000,000	1,995,750	1,500,000	5	June Dec	205	205 00
Hochelaga	100	1,500,000	1,500,000	750,000	3 1/2	June Dec	152	152 00
Imperial	100	2,500,000	2,500,000	1,850,000	5	June Dec	229	229 00
Merchants' Can.	100	6,000,000	6,000,000	2,800,000	3 1/2	June Dec	151	151 00
Moisons	50	2,500,000	2,500,000	2,150,000	4	Oct April	208	104 00
Montreal	200	12,000,000	12,000,000	7,000,000	5	June Dec	258	516 00
Nationale	30	1,200,000	1,200,000	275,000	3	May Nov	95	28 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	2,582,840	4 1/2	Feb. Aug	232	232 00
Ontario	100	1,500,000	1,397,080	350,000	2 1/2	June Dec	124	124 00
Ottawa	100	1,994,900	1,993,380	1,667,74	4 & 1	June Dec	205	205 00
People's of N. B.....	150	180,000	180,000	155,000	4	June Dec	250	375 00
Provincial.....	25	873,487	781,248	700,000	3	June Dec	132	122 00
Quebec.....	100	2,500,000	2,500,000	1,700,000	3 1/2	Feb Aug	175	17 0
Royal	100	2,000,000	2,000,000	45,000	3 1/2	April Oct	233	116 50
St. Stephen's.....	100	200,000	200,000	75,000	5	June Dec	229	229 00
Standard	50	1,000,000	1,000,000	2,240,000	5	June Dec	112 1/2	112 25
Toronto	100	2,340,000	2,340,000	250,000	3	June Dec	150	75 00
Traders	100	1,350,100	1,344,420	505,606	3 1/2	Mch Sept	150	75 00
Union (Halifax).....	50	800,000	900,000	550,000	3	June Dec	.....	.....
Union of Canada.....	100	2,000,000	2,000,000	184,000	3 1/2	Jan Oct	.....	.....
Western.....	100	500,000	401,289	192,000	3	Jan July	169 3/4	169 75
Agri. Sav. and Loan Co.....	50	630,200	630,200	800,000	4 1/2	Jan July	128	128 00
Bell Telephone Co.....	100	5,000,000	5,000,000	398,481	2 1/2	Jan July	55	55 00
Brit. Can. Loan & Inv. Co.....	100	1,987,900	389,314	180,000	3	Jan	90	90 00
Brit. Mortg. Loan Co.....	100	450,000	2,700,000	350,000	3	Jan July	115	57 50
Can. Colored Cot. Mills Co.....	100	2,700,000	1,004,000	1,490,057	3 1/2	Jan July	114	57 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	5,951,350	250,000	3 1/2	Jan July	136	136 00
Can. Per & W. Can. M. Corpn.	10	5,951,350	750,000	450,000	2 1/2	Jan July	72	36 00
Can. Sav. & Loan Co.....	50 & 7 1/2	750,000	1,250,000	30,000	2	July Dec	124	62 00
Central Can. Loan & Sav. Co	100	2,500,000	934,200	1,000,000	1 1/2	Jan	45	45 00
Dominion Sav. and Inv. Co.	50	1,000,000	1,000,000	.....	6	Jan	112	112 00
Dominion Telegraph Co.....	50	1,000,000	3,333,600	356,752	3	Jan July	135	135 00
Dominion Cotton Mills Co.....	100	3,333,600	1,100,000	200,000	3 1/2	Jan July	179	89 50
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	890,000	4 1/2	Jan July	70	70 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	175,000	3	Jan July	111	111 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	210,000	3	Jan July	68	34 00
Imperial Loan and Inv. Co..	100	732,724	720,647	87,500	3	Jan July	110	55 00
Landed Banking and Loan ..	100	700,000	700,000	160,000	3	Jan July	55	55 00
London & Can. Loan and Ag.	50	1,000,000	877,267	50,000	3	Jan July	173	86 50
London Loan Co.....	50	679,700	678,550	.....	2	Jan	241	96 50
Manitoba & North-W. Ln Co	100	1,500,000	375,000	.....	5	April	265	132 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	580,318	2 1/2	Feb. Mch.	112	112 00
Montreal Gas Co.....	40	3,000,000	2,998,640	600,000	4	Feb. Mch.	95	95 00
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	.....	3 1/2	Jan July	187 1/2	34 87
Montreal Cotton Co.....	100	1,400,000	1,400,000	360,000	3 1/2	Jan July	121 1/2	60 75
Merchants Cot. Co.....	100	1,250,000	1,250,000	150,000	3	Jan July	24	12 00
Montreal Loan and Mortg.....	25	500,000	500,000	585,000	3	Jan July	70	35 00
Ont. Indus. Loan and Inv.....	50	466,800	314,386	.....	2	Jan July	109 3/4	109 75
Ont. Loan and Deb. Co.....	100	2,000,000	1,200,000	50,000	2	Jan July	240 1/2	120 50
People's Loan and Dep. Co.	50	600,000	600,000	164,355	3	Jan July	186	93 00
Real Est. Loan Co.....	40	373,720	373,720	.....	2	May Nov	108	108 00
Richelien & Ont. Nav. Co.	100	2,088,000	2,088,000	320,155	.....	Jan.	7 1/2	136 00
The Royal Electric Co.....	100	2,250,000	2,250,000	250,000	2 1/2	Jan. July	108	78 50
Toronto Electric Light Co..	400	2,000,000	2,000,000	.....	.....	.....	112 1/2	112 50
Toronto Mortgage Co.....	50	1,445,880	724,540	.....	.....	.....	.....	.....
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	.....	.....	.....
Windsor Hotel	.....	.....	.....	.....	.....	.....	.....	.....

* Paying quarterly dividends.

MARSHALL & CO.

Electrical and Mechanical Engineers, Motor Car Builders, Exporters of Machinery, Etc., Instrument Makers, Experts in Ventilation, and Humidification. Belsize Works, Clayton Lane, Clayton, Manchester, Eng. This well known firm of car builders desire to acquaint the Canadian trade with the completeness of their outfits, as regards simplicity of construction, durability and ease of motion. They respectfully invite correspondence with a view to business, feeling assured through the great success their motor cars, etc., have achieved in Europe that the Canadian trade will be as fully satisfied after mature trial. Marshall's "Belsize" Car, 12 horse power. No belts. No chains. Motor — Two vertical water cooled cylinders placed under the metal bonnet in front of car. Ignition, electric. Speeds, three forward, one reverse. Frame, strong channel iron. Wheels, 4 wooden wheels, 31 in. diameter. Tyres, pneumatic. Steering, locked steer with inclined wheel. Transmission, motion is transmitted between the engine and gear box by means of a clutch, and from the gear box by means of "Cardan Joints" to the rear axle. Water circulation, a geared pump is driven off engine shaft forcing the water through a radiator fixed in front of bonnet. Price, £350. Terms of payment: One third with order, balance on delivery. Marshall & Co. have built this car to meet the demand for one driven by means of gearing and without chains or belts. They have succeeded in making it very speedy and exceptionally powerful for hill climbing, and have done this without sacrificing its strength of construction in order to cut down weight; by making it strong enough in the first place to stand every day wear and tear, and then putting on the necessary motor of 12 horse power.

RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

“Union” Hair Belting and the
 “Hercules” Solid Woven Cotton Belting

Telegraphic Address : “LETHAM, OLDHAM.”

Telephone, No. 102.

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

Special lines in “Self-Lubricative” STEAM ENGINE AND PUMP PACKINGS.
 Samples and prices free on application.

Address: Waterloo Mills, Oldham, England.

Special Prices to Canadians under the New Tariff. (Cuts will be inserted when made.)

“PIONEER” GOLDEN FLAKE CAVENDISH TOBACCO.

MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE :

½ lb. tins	\$1.20
¼ lb. tins	\$1.25
⅛ lb. package	\$1.30
1-16 lb. package	\$1.30
Per lb.	

“Order direct or through your jobber.”

Manufactured by The
 Richmond Cavendish Co., Ltd.,
 Liverpool, England.

Special prices to Canadians under the new Tariff.

er. The car has a long wheel base in order to gain stability, ease of steering, and sufficient room for four passengers without cramping them, as in the ordinary voiturette. “Marshall Tonneau,” 8-horse power. Simplicity. English-made throughout. Motor, 8-horse power, single water cooled cylinder, with aluminium crank chamber. Extra large radiator, and strong gear driven circulating pump. Ignition, electric. Speeds, three forward and reverse. Frame, channel iron. Tyres, pneumatic, “Clipper Michelin,” back, 3½in.; front, 2½in. Steering, inclined wheel steering, on the right. Brakes, one hand and one foot. Transmission, belts and chains. Control, the changing of speeds and reversing is done by means of one handle. Price, £350. Terms

of payment: One third with order, balance on delivery. Marshall & Co. have specially designed this car for those who desire, at a reasonable price an exceptionally speedy car, speedy not only on the level, but on

MONTREAL CITY AND DISTRICT SAVINGS BANK.

Notice is hereby given that a Dividend of Eight Dollars and a Bonus of Two Dollars per share on the Capital Stock of this Institution has been declared, and the same will be payable at its Banking House in this city on and after

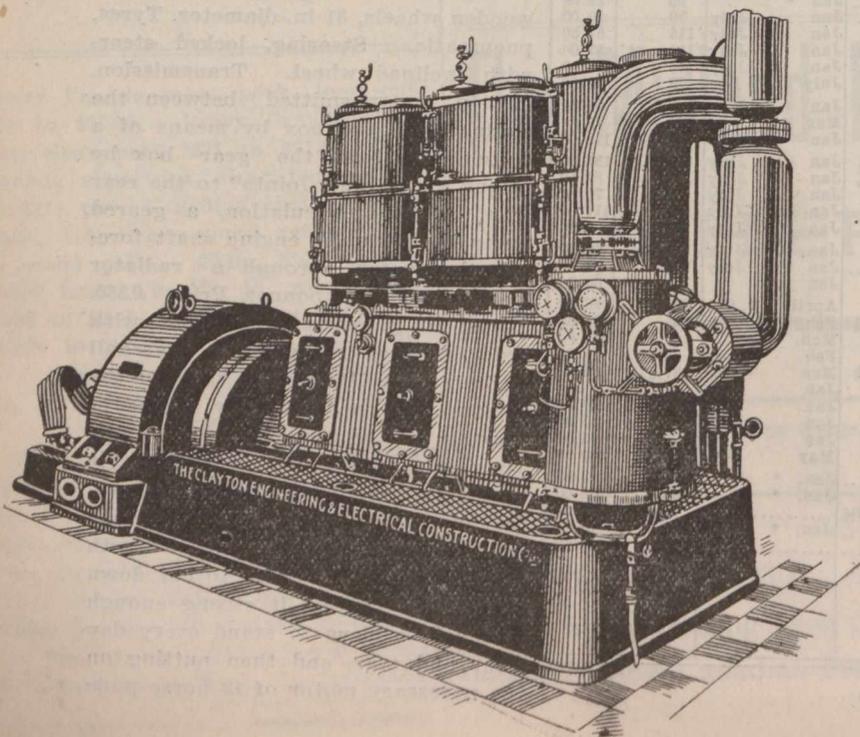
THURSDAY, THE 2nd DAY OF JANUARY NEXT.

The transfer books will be closed from the 15th to the 31st December next, both days inclusive.

By order of the Board,
 A. P. LESPERANCE, Manager.

Montreal, 30th Nov. 1901.

The GLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited



HEAD OFFICE AND ENGINE WORKS :

Newton Hyde, near Manchester, Eng.

ELECTRICAL WORKS :

Clayton, near Manchester, Eng.

Telegraphic Address : “DYNAMO, HYDE.”
 Telephone : No. 62, HYDE.

DIRECT-COUPLED.....

High-Speed Plants

for

Traction or Lighting.

WILLIAM BODDEN & SON, Limited.

Spindle and Flyer Manufacturers.

Steel Spindles and Flyers and Ring Spindles of all kinds

For Spinning and Doubling Cotton, Silk, Flax, Wool, Worsted and other Fibres.

Speciality.—**THE ACME SPINDLE**
with Bodden's Patent Screw Oil Tube.



SPINNING
and
DOUBLING RINGS.

LONG and SHORT COLLARS, WHEELS, FOOTSTEPS, and other Accessories for Cotton Machinery.

Repairs to Slubbing Intermediate and Roving Frames.—By our special methods we can make old frames almost equal to new, no matter how distant the Mill may be from our Works.

Hargreaves Works, - - Oldham, England.

SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF.

the hills. A car that is easily understood and kept in thorough order by anyone with the slightest mechanical knowledge. Everything about the car is designed with a view to withstand every day use on ordinary roads. The chains are exceptionally strong and are tightened by means of radius rods independently of the belts. The belts used are made of double hide, of special width and strength, to ensure there being not the

slightest trouble with this means of transmission. The body is of the popular "Tonneau" shape and has been specially designed with a view to getting over the lack of room which is so noticeable in a good many of the "Tonneau" bodies which are now on the market. Marshall and Co. frequently receiving from their clients expressions of their satisfaction with the workmanship and capabilities of their motor cars and have

much pleasure in publishing (by permission) four of the most recent:—Chiselhurst, April 16th, 1901.—Messrs. Marshall & Co., Clayton, Manchester.—Dear Sirs,—It affords me great pleasure to send you a short account of one of your improved six horse power motor dog carts which I purchased from you last October. It has covered over 1,000 miles and has given great satisfaction. I find I can travel with a full load of four people and

Established 1870.

Telegraphic Address: "ARTESIAN, Manchester."

Water Supplies

Increased Threefold by
THOMAS MATTHEWS' PATENT

Deep-Well and Bore-Hole Pump

Specially Adapted for all Trades requiring Large Quantities of Water.

BORE HOLES ANY SIZE and DEPTH. Consultations in respect to Water Supplies. Careful Analysis made of Water from Bore Holes, and Reports as to their Suitability for Manufacturing Purposes. IMPROVED TUBE-DRIVEN WELLS. MILLWRIGHTING, STEAM ENGINES of every description, &c. Prompt Personal attention to Repairs and Breakdowns.

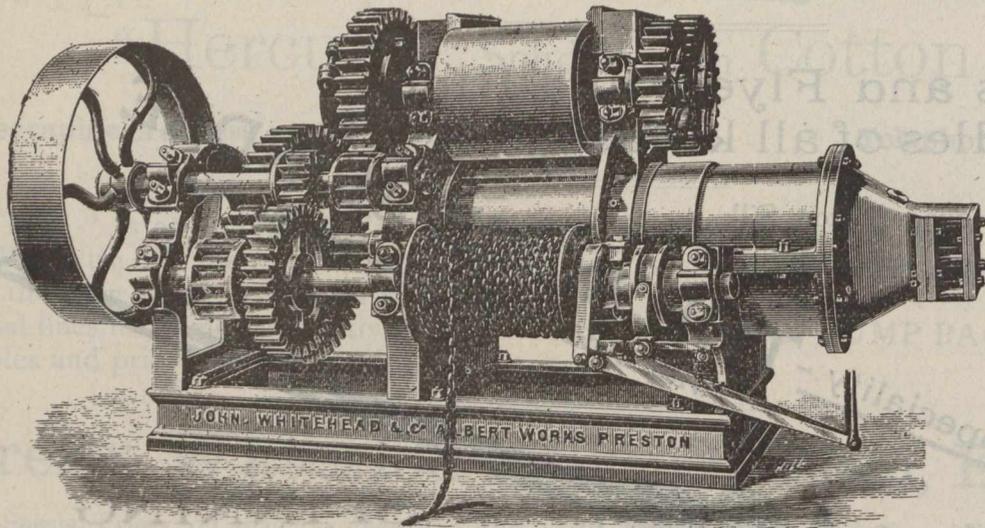
THOS. MATTHEWS, HYDRAULIC ENGINEER, Pendleton, Manchester, ENGLAND.

Special terms to Canadians under the New Preferential Tariff.

Telegraphic Address:
"BRICKTILE, PRESTON."

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

JOHN WHITEHEAD & CO., LIMITED.



Albert Works,
PRESTON, ENGLAND.

Brickmaking Plant

"The Manchester."

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

Slater's Patent "RELIABLE" DRAUGHT DUST & RAIN STOPPER

For the Bottom of Doors.

Stock Two sizes, & you can suit any WIDTH of door.
Cut in two minutes to any length.

Also THE CHEAP

"CHAMPION"

Easy to Fix. Easy to Remove.

Lowest Price. Quickest Sale.

The CHEAPEST Draught, &c., Preventer obtainable.

BEST DISCOUNT TO THE TRADE.

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

a good quantity of luggage at an average of 15 miles an hour, and am sure the car is capable of running at top speed from 25 to 30 miles an hour if desired. The engine has caused little or no trouble with the excep-

tion of an occasional adjustment, and the carriage building, general appearance, quietness and ease of running have given every satisfaction to my friends. The Clipper pneumatic tyres which you fitted are wearing well, and

THE MOST NUTRITIOUS.

EPPS'S COCOA

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

EPPS'S COCOA

BREAKFAST-SUPPER

up to the present have had no trouble with them. Wishing you the success you deserve. — Sheffield, April 26th, 1901.—Messrs. Marshall & Co., Manchester.—Gentlemen,—Your five horse power car, which you converted for me into six h.p., has more than realized my expectations, and must say that I am very pleased and surprised at the difference which this makes both as to hill-climbing and speed. As you know, this is a very hilly country indeed, but now I can get about with perfect ease. I must also compliment you on the way you have fixed my radiator and pump. I also find the roller bearings capital, and money well spent. I can assure you it gives me the greatest pleasure to write this. — Salford, Manchester, April 26th, 1901.—Messrs. Marshall &

Telegrams:—"PUMPHREY, Glasgow."

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

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

Icing
and
Caster

SUGARS as they should be!

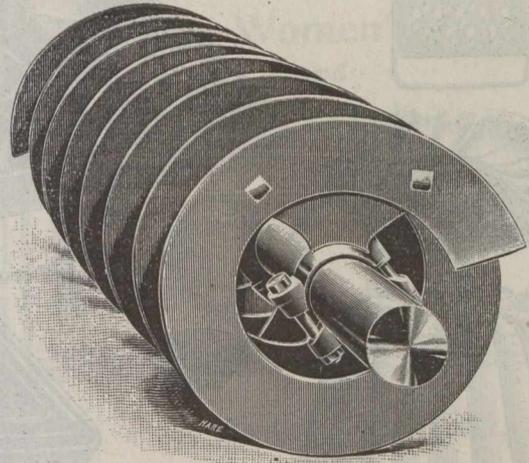
Special Prices to Canadians under the New Tariff.

Contractors to H. M. GOVERNMENT.

Telegrams: "CONVEYOR, ACCRINGTON."

CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,
ACCRINGTON, Lancashire, Eng.



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

T. Kerfoot & Co.

MANUFACTURING
PHARMACEUTICAL
CHEMISTS - - - -

LABORATORIES, WAREHOUSES & OFFICES:

BARDSLEY VALE MILLS,
Near Ashton-under-Lyne, Eng.

LONDON WAREHOUSE:

42 Lamb Conduit St, HOLBORN, W.C, Eng.

THIS LITTLE TRADE MARK



ON A SAW GUMMER

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

A. B. JARDINE & CO.,
HESPELER, ONT.

At the Office of * * *
The "Journal of Commerce"
You can get everything in the line of
JOB PRINTING.

GIVE US A TRIAL

Co., Clayton.—Dear Sirs,—The car I purchased from you last June has now covered about 3,000 miles.—It has had some very severe tests on all kinds of roads, including about 1,000 miles amongst the hills and passes of North Wales (during which it never had a hitch) and I am pleased to say it has given every satisfaction.—Pontefract, April 29th, 1901.—Dear Sirs,—The car runs well but the batteries are not altogether satisfactory. What kind do you advise? I hear that you are using new ones. [This car was sold August, 1900.]—Messrs. Marshall & Co.—Send for prospectus to Marshall & Co., Belsize Works, Clayton, Manchester, Eng. (Openshaw tram: Piccadilly to Clayton Lane), or to Mann & Overton, 25, Mortimer St., Regent street, London, W.

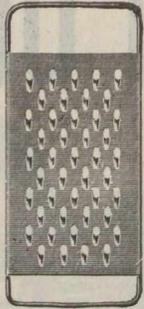
THOMAS E. WHITWORTH.

On another page of this Journal may be seen each week an advertisement under the above heading, showing cuts of improved split frames for curling and shaping felt hat brims. That this house is well patronized wherever known is testified by the number of testimonials being received. A recent notice in an English periodical devoted to the hat trade, reads: "In split frames Mr. T. E. Whitworth, of Denton, has been keeping very busy—his specialty being in this direction. Hat manufacturers may see frames at work by arrangement; most gratifying reports about them are on Mr. Whitworth's correspondence file." In an illustrated price list before us the following reference

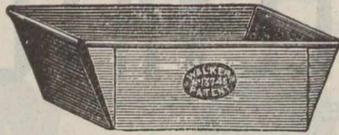
WALKER & HOLROYD,

GENERAL STAMPERS, PIERCERS,
AND SHEET METAL WORKERS,

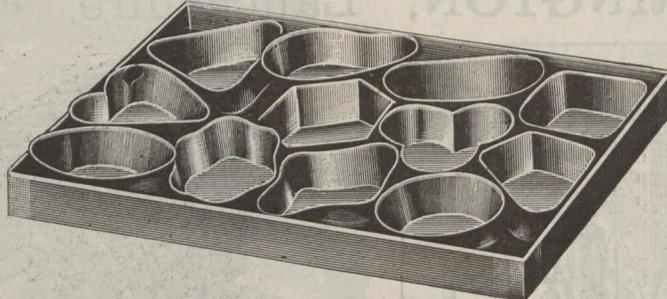
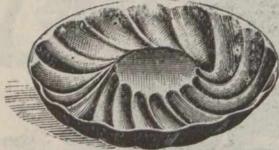
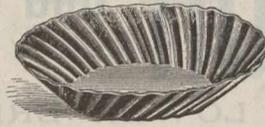
PIONEER WORKS, THORNBURY, BRADFORD Yorksh re, Eng.



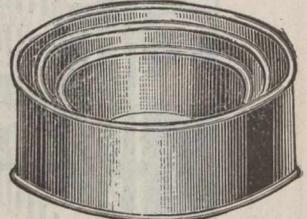
Vegetable Grater.



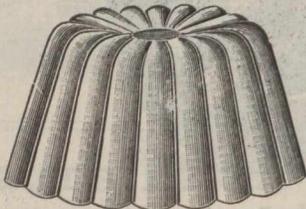
Stamped Seamless Bread Tin.



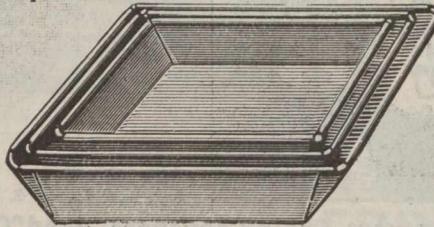
Stamped Seamless Queen Cake Tins.



Loose & Fast Bottom } CAKE MOULDS.



Stamped Steel Jelly Mould.



Seamless Drip Tin.



INVESTMENTS.

Opportunities for safe investments in Canada, at 4 to 5 per cent. Correspondence invited.

Address: INTEREST,
P.O. Box 576,
Montreal, Canada.

is made to the excellence of the materials advertised:

Split Frames for Curling and Shap-

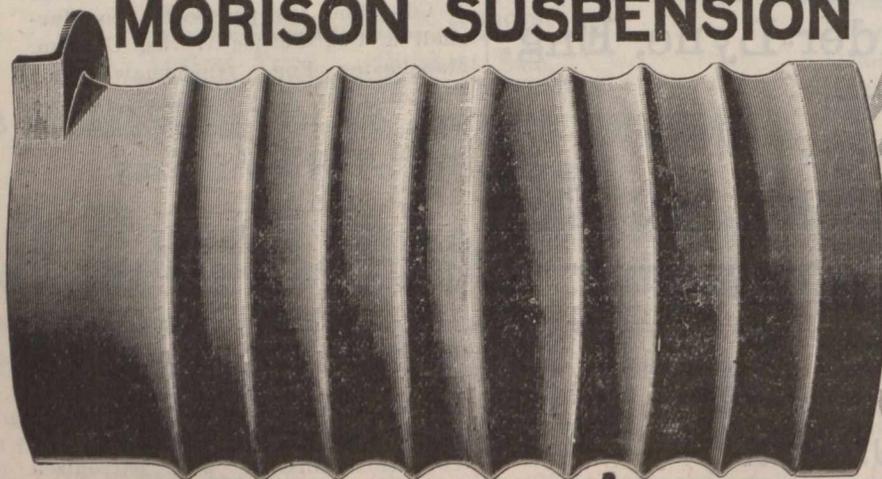
ing.—In bringing before your notice my improved split frames for curling and shaping felt hats, I beg to state that in order to meet the increasing demand for these frames I have fitted up my works with special machinery and tools, and am now prepared to execute all orders entrusted to me (of whatever nature) superior to any other maker.

The chief features I desire to draw your kind attention to in my split frames are (1) that I guarantee the strictest accuracy in every part of the

frame, and (2) that the workmanship is of the highest and best kind obtainable, hence many of the users testify that my frames are the most reliable and by far the best that are now being made.

I shall be pleased to forward you sample frames of any shape that you may desire on receipt of pattern hat, which will be returned with frames, or if you prefer I can send you samples from my stock on receipt of particulars. Price of frame, 27s each; price of brass cover, 3s each.—Improv-

MORISON SUSPENSION FURNACES.



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

FLANGED COMPLETE BY HYDRAULIC MACHINERY AT ONE HEAT.

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

The Leeds Forge Company, Ltd.
LEEDS, ENG.

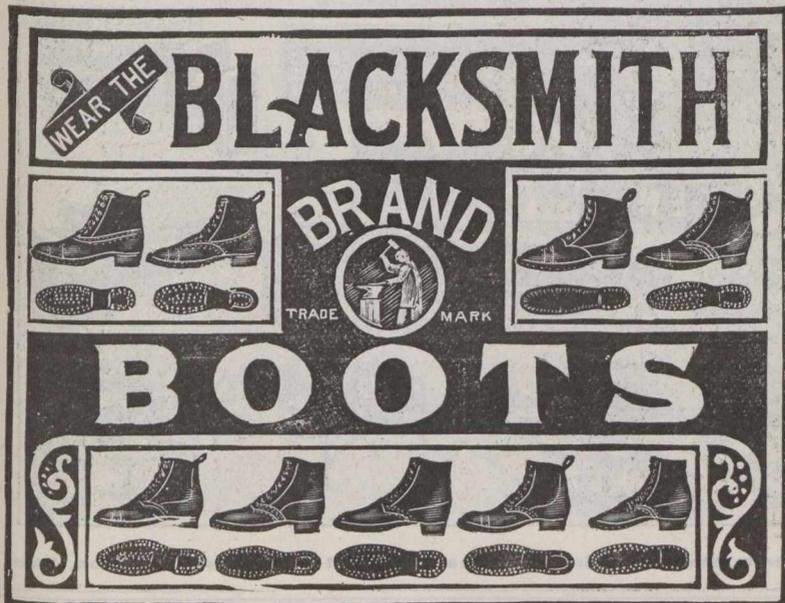
These Furnaces are made from special quality of Open-Hearth Acid Steel made at our Works, from the best selected brands of Swedish and Cumberland Hematites.

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

Agent: Mr. GEORGE HOLLAND, 12 Seymour Avenue, Montreal, P.Q. - P.O. Box 5291.

JOHN HALLIDAY & SON

Wholesale and Export Manufacturers
Of Strong and Medium



Men's,
Women's
and
Children's

BOOTS

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

WARRANTED
ALL
LEATHER.

BRAMLEY, LEEDS,
ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, DECEMBER 19, 1901.

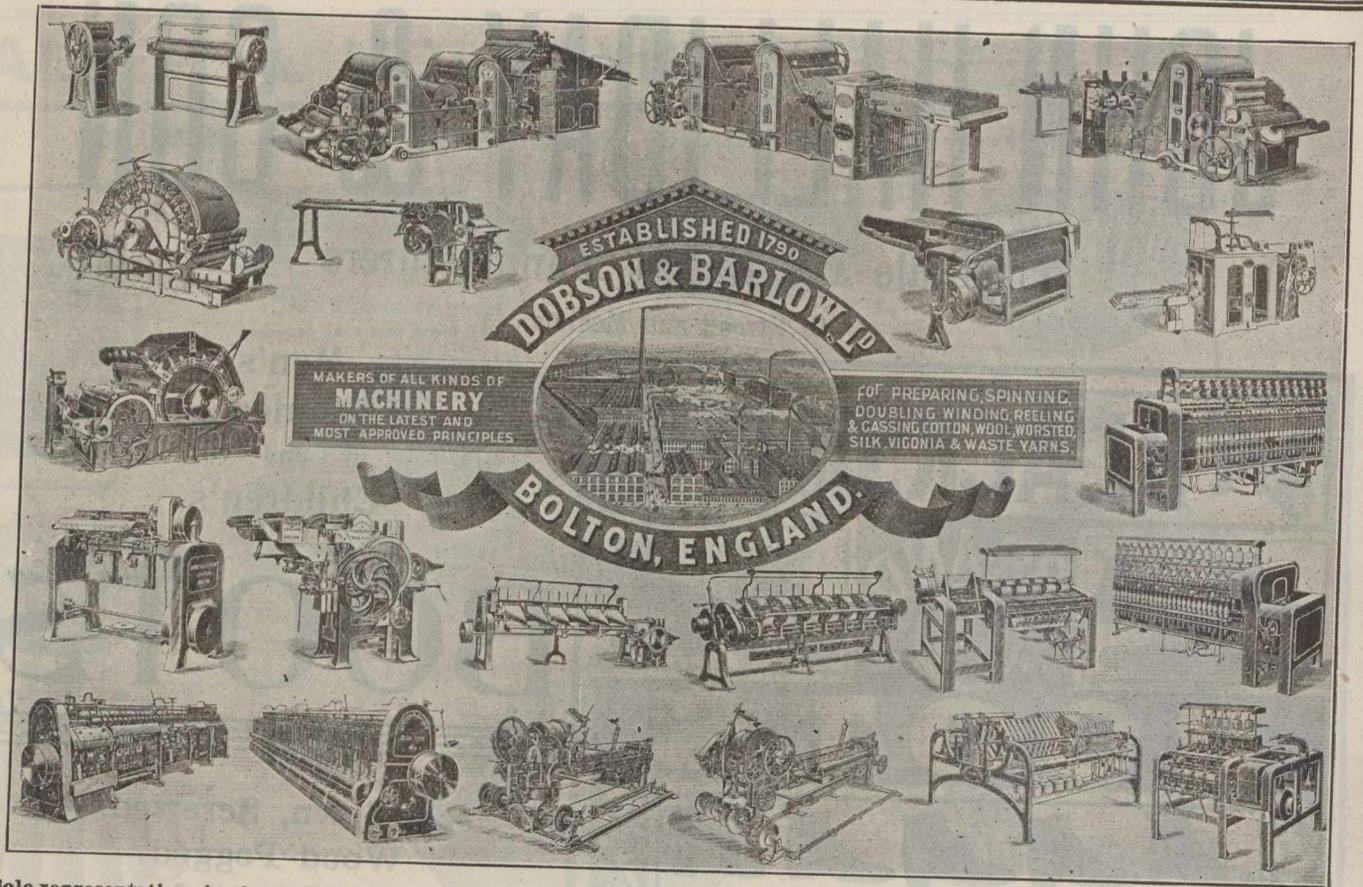
Name of Article.	Wholesale
Drugs & Chemicals	
Acid Carbolic Cryst medl.	\$ 0 35 0 40
Aloes, Cape.	0 16 0 18
Alum	1 40 1 75
Borax, xlis	0 05 0 07
Brom. Potass	0 70 0 80
Camphor, Ref Rings	0 00 0 80
" Ref oz. ck.	0 80 0 85
Citric Acid	0 40 0 45
Citrate Magnesia lb.	0 25 0 45
Cocaine Hyd. (oz)	5 50 7 00
Copperas, per 100 lbs	0 75 0 80
Cream Tartar	0 20 0 25
Epsom Salts	1 25 1 75
Glycerine	0 16 0 20
Gum Arabic per lb.	0 20 0 40
" Trag.	0 50 1 00
Insect Powder lb.	0 22 0 30
do per keg, lb.	5 00 5 50
Menthol, lb	1 65 1 75
Morphia	2 75 2 50
Oil Peppermint lb.	1 25 1 50
Oil Lemon	4 00 4 25
Opium	0 07 0 10
Oxalic Acid	0 50 0 75
Phosphorus	0 08 0 10
Potash Bichromate	3 00 3 40
Potash Iodide	0 35 0 45
Quinine	0 65 0 80
Strychnine	0 30 0 35
Tartaric Acid	0 30 0 35
Licorice.—	
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.	2 00 0 00
Acme Licorice Pellets, cans.	2 00 0 00
Licorice Lozenges, 1 5 lb. cans.	1 50 0 00
Heavy Chemicals.	
Bleaching Powder	2 50 3 00
Blue Vitriol	5 50 7 50
Brimstone	2 00 2 50
Caustic Soda 60	2 25 2 50
" " 70	2 50 2 75
Soda Ash	1 25 1 50
Soda Bicarb	1 75 2 25
Sal. Soda	0 75 0 85
" Concentrated	1 50 2 00
Dyestuffs.	
Archil, con	0 27 0 29
Cutch	0 06 0 09
Ex. Logwood	0 09 0 12

ed Rack for Split Frames, Setting Frames. &c. &c.—It is needless to describe the advantages that may be derived from the use of a rack similar to the one illustrated, as it readily commends itself as being an indispensable requisite in every hat works. It is simple and neat in construction, quite firm, and can be placed near to a wall or in the centre of any ordinary room. Each rack is fitted with strong wood shelving and iron stands in proportion to the size required. The rack is designed to hold eighteen sets of frames (eight to the set), Price, £3. A smaller size is also made to hold nine sets of frames (eight to the set), Price, 36s.

Improved Gas Velouring Stove and Iron Heater, for use in hat factories, warehouses, and retail shops. — In drawing your attention to this line, it should be stated that the improved gas velouring stove and iron heater has already been pronounced to be the best of any yet introduced to the trade. The gas consumption is as small as possible, and the gas is mixed with a good supply of air, thus rendering it absolutely smokeless and entirely free from smell. A saving in gas is also effected by the stove having been so constructed as to leave no superfluous metal to heat, as in many other stoves. Price of stove, 5s 6d each nett. Send for illustrated catalogue and special terms to Canadians under the new tariff, to

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, DECEMBER 19, 1901.

Name of Article.	Wholesale.
Fish.	
Chip Logwood	\$ 1 75 2 50
Indigo (Bengal)	1 50 1 75
Indigo Madras	0 70 1 00
Cambrer	0 08 0 05
Madder	0 09 0 2
Annac	60 00 65 00
Tin Crystals	0 25 0 30
Fish.	
Bloaters, per box	1 00 1 25
Labrador Herrings, N.F.	0 00 0 00
Herrings, Nova Scotia	0 00 5 50
Mackerel No. 2, brls.	0 00 12 50
" " 1/4 barrel	6 00 6 50
Green Cod, No. 1	0 00 5 50
Green " large	0 00 4 50
No. 2	5 00 5 25
Large dry Gaspe per qntl.	11 50 14 00
Salmon, brls Lab.	0 00 7 00
Salmon, (half brls)	11 50 12 0
" Brit. Cbl brls.	0 04 0 06
Boneless Fish	0 05 0 06
" Cod	4 50 4 75
Skinless Cod, case	0 00 3 00
N. S. Salt Herrings, in half-brls	0 00 0 00
Salt Lake Trout, half-brls	0 00 0 00
Salt Whitefish	0 00 0 00
Loch Fyne Herrings, keg	1 10 1 15
Flour.	
Winter Wheat patents	4 00 4 10
Manitoba patents	0 00 4 30
Straight roller	3 65 3 80
do bags	1 75 1 80
Strong Bakers	0 00 4 00
Superfine	0 00 0 00
Rolled Oats	5 40 5 50
Corn meal, bag	0 00 1 60
Bran bulk	20 00 21 00
Shorts	2 00 24 00
Moullie	4 00 27 00
Farm Products.	
BUTTER; Choicest Cr.	0 20 0 21
Winter makes do.	0 19 0 20
Townships Dairy	0 18 0 19
2nd Grade	0 16 0 17
Western "	0 15 0 17
Good to choice	0 14 0 15
Fresh Rolls	0 16 0 17



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

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, DECEMBER 19, 1901.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Farm Products.—Con.		
CHEESE:		
Finest, col'd.	0 10	0 10½
Eastern	0 09	0 09½
Inferior	0 00	0 00
Bees:		
New shipped	0 28	0 30
el. fall	0 23	0 24
Cold Storage	0 16	0 17
Lined	0 14	0 16
No. 2	0 13	0 15
Hops: N. Y. State, per lb.	0 14	0 15
Pacific Coast	0 14	0 14½
Canadian	0 12	0 19
German	0 28	0 35
English	0 30	0 00
British Columbia	0 18	0 26
Hoe Products:		
Bacon, smoked, per lb.	0 14	0 15
Hams, city cured	0 13	0 14
Pork Ca. s.c. per bbl.	20 50	21 00
do mess.	21 00	22 50
Dressed Hogs, light	0 00	8 25
“ heavy	0 00	7 75
Lard, per lb Can pure	0 11	0 11½
“ Com. Refined	0 07	0 08
SUNDRIES:—		
Potatoes, per bag	0 80	0 90
Honey, White Clov., Comb.	0 12	0 13
“ Extracted	0 08	0 10
Beeswax	0 25	0 30
BEANS: prime	0 00	0 00
do. Best hand-picked	1 40	1 45
Groceries.		
Canned Goods:		
Lobsters, ½s to 1 lb.	1 75	3 25
Sardines, ½	7 00	17 00
Canadian Sardines	3 75	4 00
Mackerel	1 00	1 10
Salmon, 4 doz. case	3 60	5 00
Clams, 1-lb tins, per	0 90	1 00
Oysters	1 15	1 40
Tomatoes, 3s. per doz.	0 85	0 90
Peaches, 2-lb.	1 65	1 80
“ 3-lb.	2 25	2 50
Pears, 2-lb. tins, per doz.	1 50	1 60
Strawberries, Pres'd 2s	0 00	1 65
Raspberries 2s.	1 45	1 60
Pineapples, 3-lb tin, p. doz.	2 30	2 40
Gooseberries Pres. 2s.	0 00	1 50
Gr'n Gazes, 2-lb. tins, p. d.	1 30	1 50
Blue Plums, 2 lbs	1 00	1 10
Turn, 2 lb. tins.	0 80	0 85
Peas, 2-lb tins.	0 82	0 90
String Beans	0 80	0 85
Sugars: Factory.		
Ex Granulated, bris.	0 00	4 00
Acadia gran'd.	0 06	3 95
Ex Ground, in bris.	0 00	4 75
“ in bxs.	0 00	4 95
Powdered, in bris.	0 00	4 50
“ boxes	0 00	4 65
Paris Lump, in bris.	0 00	4 75
“ half bris.	0 00	4 85
“ 100-lb bxs.	0 00	4 75
“ 50-lb bxs.	0 00	4 85
Branded Yellows	3 35	3 89

Thomas E. Whitworth, Hatters' Machinist, Bond street Iron Works, Maton, near Manchester, England.

TAYLOR & WATKINSON.

Messrs. Taylor & Watkinson, of Peter's Yard, Church Lane, Kirkgate, Leeds, Eng., are inventors, patentees and manufacturers of machine-cast printers' leads, clumps and metal furniture. They are the inventors of the machine for planing the ends of leads to gauge instead of leaving them in the rough state when chopped by the lead cutter. They have also invented a machine that cuts the whole length of three foot leads at once into one size or as many as required. It will cut 112 pounds in twelve minutes, no matter whether the leads be one or three point thick or whether six or fifty ems long. The use of this machine does away with the charge for cutting leads to gauge. Customers can get six em leads, or any other size cut and planed at the same price as the long lengths. The firm are makers of the improved French metal furniture from moulds designed and made by themselves. This is the only furniture in the trade with both top and bottom alike and no pieces of corners to break off. It is planed to gauge on sides ends, top and bottom. The firm practically supply all the leads used in Australia, South Africa and a large portion of India. They keep ten tons usually in stock and can fill orders for leads from a pound to tons. They are now entering the Canadian market and our printing firms cannot do better than communicate with them.

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, DECEMBER 19, 1901.

Name Article	Wholesale	
	\$ c.	\$ c.
Molasses (Barbados)		
do brls. & ½s.	0 28	0 29
Evaporated Apples	0 31	0 32½
0 00	0 10	
Raisins:		
Sultanas	0 09	0 12
Loose Musc. Malaga	0 08	0 10
Layers, London	0 00	1 50
Con. Cluster	0 00	2 00
Extra Dessert	0 0	2 75
Royal Bucking'm	0 00	3 25
Valencia	0 05	0 06
“ Selected	0 06	0 06½
“ Layers	0 06	0 07
Currants, Provincials	0 00	0 05
Fillatras	0 00	0 06
Patras	0 00	0 00
Vostizzas	0 00	0 07
Prunes, Cal.	0 07	0 09
do French	0 04	0 05
Figs in bags	0 08	0 13
“ new layers	0 00	1 70
Baking Soda, 112 lb. keg.	0 12	0 15
Spices: Cassia, mate	0 12	0 15
Mace	0 03	0 20
Cloves	0 15	0 16
Nutmegs	0 35	1 00
Jamaica ginger, bl.	0 08	0 15
“ unbl.	0 07	0 14
African	0 06	0 10
Pimento	0 10	0 12
Pepper, Black	0 17	0 19
“ White	0 25	0 27
Mustard, 4 lb jar, Eng.	0 72	0 75
“ 1 lb	0 23	0 25½
Rice, C. C.	0 00	3 00
“ standard B.	0 00	3 10
“ Patna, 100 lb.	4 12	4 62½
“ Burmah	4 00	4 10
“ Crystal Japan	5 00	5 10
“ Carolina, 100 lb.	6 60	7 60
Pot Barley, bag 48 lbs	0 00	2 20
Pearl per lb.	0 03	0 05
Tapioca, Pearl	0 00	0 04
“ Flake	0 00	0 06
Gelatine, 1 qt pk.	1 10	0 00
“ 1½ qt pk.	1 75	0 00
Vinegar: lees 10 p.c. dis.		
Imp Trip	0 33	0 00
Cote D'or	0 28	0 00
Crystal Pickling	0 23	0 00
W. W. XXX	0 25	0 00
W. W. XX	0 20	0 00
W. W. X	0 17	0 00
Pure Malt	0 45	0 00
Older X	0 17	0 00
“ XXX	0 27	0 00
Hardware.		
Antimony	0 09	0 10
7/16" Block, L & F, W. D.	0 00	0 30
“ Stratta	0 00	0 00
“ Strip	0 00	0 81
Copper: Ingot	0 00	0 00
CUT NAIL SCHEDULE.		
Base Price, per Keg, car lots	2 45	0 00
Less quantity	2 55	0 00
Extras—Over and above 30d, 40d, 50d, 60d and 70d Nails.		

Telegraphic Address:—Musgrave, Bolton, England.

JOHN MUSGRAVE & SONS,

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Globe Iron Works,

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Mill Gearing and Cranes

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70,000

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alone.

MONTRÉAL WHOLESALE PRICES CURRENT.
THURSDAY, DECEMBER 19, 1901.

Name of Article.	Wholesale.
Terne Plate IC, 26x28.....	8 00 8 25
Russ. Sheet Iron	0 10 0 10
Lion & Crown tin'd sh'ts	0 00 7 75
22 and 24 guage case lots.....	0 00 7 75
26 guage	3 25 3 35
Lead: Pig, per 100 lbs;	0 00 0 04½
Sheet,	0 00 8 50
Shot, 100 lb., less 17½ p.c.....	7 00 0 00
Lead Pipe, per 100 lbs.....	less 30 p.c.
Zinc:	
Spelter, per 100 lbs.....	0 00 4 75
Sheet, Zinc	5 75 6 00
Black Sheet Iron.	
Per 100 lbs.	
8 to 16 guage.....	2 65 0 00
18 to 20 do	2 50 0 00
22 to 24 do	2 65 0 00
26 do	2 80 0 00
28 do	2 85 0 00
Wire:	
Plain galv'd, No. 5.....	3 95 0 001
do do No. 6, 7, 8.....	3 45 0 00
do do No. 9.....	2 90 0 00
do do No. 10.....	3 55 0 00
do do No. 11.....	3 65 0 00
do do No. 12.....	2 95 0 00
do do No. 13.....	3 05 0 00
do do No. 14.....	4 05 0 00
do do No. 15.....	4 55 0 00
do do No. 16.....	4 80 0 00
Barbed Wire—	
Spring Wire per 100, 1.00.....	3 00 f.o.b.
net extra.	Montreal,
Iron and Steel Wire pl'n	
6 to 9.....	2 60 base.
Rope.	
Sisal, base.....	0 00
" 7-16 and up.....	0 12
" ¾	0 12
" 5-16	0 12½
" ¾	0 13
" 3-16	0 12½
Manilla, 7-16 & lgr.....	0 15½
" ¾	0 16
" 5-16	0 16½
" ¾	0 16½
" 3-16	0 17
Lath yarn.....	0 11
Wire Nails.	
Base Price carload.....	2 77½
Less than	2 85
2d extra	1 00
2d f	1 00
3d	0 65
4d and 5d	0 40
6d and 7d	0 30
8d and 9d	0 15
10d and 12d	0 10
16d and 20d	0 05
30d to 60d	Base
Building Paper.	
Tarred felt, per 100 lbs.....	1 70 0 00
2 ply, Ready R'f'y., roll.....	0 80 0 00
3	1 05 0 00

It is not often that this country has to complain of drought. Ever since the collapsing crust of the earth created the depressions in its surface into which the waters gathered themselves and formed what we now know as the Atlantic Ocean, the Caribbean Sea and the Gulf of Mexico, their tidal action and the sun's rays have combined to create oceanic currents. These, flowing from the Atlantic tropics northeastward and southeastward towards the poles, have largely contributed to the conditions that have clothed the temperate regions of the earth with perennial verdure, and have ameliorated the severity of those of Arctic lands. That great river of warm water, termed the Gulf Stream, issuing from the Gulf of Mexico, divides itself into two streams—one flowing at some distance along the easterly coast of the American continent, by Newfoundland to the shores of Greenland, and thence to the Arctic regions to form what geographical explorers believe to be an open, iceless sea around the pole; while the second stream crosses the Atlantic, and, again dividing, the southern arm washes the shores of Spain and the Bay of Biscay, from which, deflected, it proceeds to envelop our island by flowing through the English and Irish Channels. Emerging from these, it rejoins the northern half, which has taken a more direct northern course some distance from the western shores of Ireland, whence together they seek the regions of the pole, like the great western division already named. To complete this rough sketch of the circulation of the waters of the earth, so far as they affect our own island, we need only mention that the waters which seem ever flowing to the Arctic regions along the north Atlantic, after radiating their warmth, are returned south-

MONTRÉAL WHOLESALE PRICES CURRENT.
THURSDAY, DECEMBER 19, 1901.

Name of Article	Wholesale.
Hides and Tallow.	
Montreal Green Hides	
" No. 1.....	0 07½ 0 00
" No. 2.....	0 06½ 0 00
" No. 3.....	0 05½ 0 00
Fanners pay \$1 extra for sorted cured & inspect'd Sheepskins.....	0 00 0 00
Clips.....	0 00 0 00
Lambskins each.....	0 00 0 60
Calfskins, No. 1.....	0 00 0 08
" No. 2.....	0 00 0 06
Horsehides.....	1 50 2 00
Leather	
No. 1 B. A. Sole.....	0 27 0 25
No. 2 B. A. Sole.....	0 25 0 25
No. 3 B. A. Spanish Sole.....	0 24 0 25
Slaughter, No. 1.....	0 28 0 29
light medium & heavy.....	0 28 0 29
" No. 2.....	0 26 0 27
Harness.....	0 26 0 32
Upper, heavy.....	0 24 0 36
Upper, light.....	0 35 0 37
Grained Upper.....	0 34 0 35
Scotch Grain.....	0 35 0 38
Kip Skins, French.....	0 60 0 65
English.....	0 45 0 55
Canada Kip.....	0 60 0 60
Hemlock Calf.....	0 60 0 70
" Light.....	0 50 0 60
French Calf.....	0 85 1 10
Splits, light and medium.....	0 22 0 25
" heavy.....	0 17 0 20
" small.....	0 18 0 20
Leather Board, Canada.....	0 06 0 10
Enameled Cow, per ft.....	0 16 0 18
Pebble Grain.....	0 12 0 14
Glove Grain.....	0 12 0 13
B. Calf.....	0 15 0 20
Brush (Cow) Kid.....	0 11 0 13
Buff.....	0 13 0 16
Russetts, light.....	0 35 0 40
" heavy.....	0 25 0 30
" No. 2.....	0 35 0 40
" Saddlers' doz.....	7 50 9 00
Imt. French Calf.....	0 65 0 75
English Oak lb.....	0 30 0 35
Dongola, extra.....	0 38 0 42
" No. 1.....	0 20 0 22
" ordinary.....	0 14 0 16
Colored Pebbles.....	0 13 0 16
" Calf.....	0 16 0 22
Oils	
Cod Oil.....	0 35 0 40
S. R. Pale Seal.....	0 50 0 55
Straw Seal.....	0 40 0 50
Cod Liver Oil, Nfd. Norw.....	
" Process.....	0 85 1 00
" Norwegian.....	0 95 1 10
Caster Oil.....	0 09 0 10
Caster Oil brls.....	0 00 0 09½
Lard Oil, Extra.....	0 75 0 85
"	0 65 0 75
Linseed, raw, nett.....	0 77 0 79
" boiled, nett.....	0 80 0 82
Olive, pure.....	1 05 1 15
Extra, qt., per case.....	0 00 3 70
Turpentine, nett.....	0 57 0 58
etroleum:	
Benzine.....	0 20 0 30
Gasoline.....	0 19 0 20
Silver Star.....	0 14 0 15½

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CONFECTIONERS

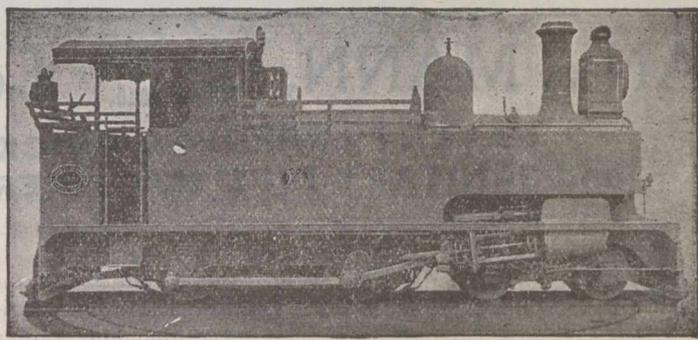
HALIFAX
ENGLAND

MONTREAL WHOLESALE PRICES RENT
THURSDAY, DECEMBER 19, 1901.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Imperial Acme	0 16	0 17
American W. W.	0 18	0 19
Astral	0 19	0 20
Class.		
United inches, 00 to 25	0 00	2 10
do 26 to 40	0 00	2 20
do 41 to 50	0 00	4 70
do 51 to 60	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. ags.	0 00	6 00
do No. 1	0 00	5 62½
do No. 2	0 00	5 25
do No. 3	0 00	4 87½
do No. 4	0 00	4 75
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'g	1 75	2 00
Yel. Ochre, French	1 50	3 25
Whiting, ordinary	0 45	0 50
do Gilders	0 60	0 70
do Paris, do	0 85	1 00
English Cement, cask	2 25	2 35
Belgian do	1 70	1 95
German do	2 30	2 50
American do	2 25	2 50
Fire Bricks per 1000	16 00	22 00
Fire Clay	1 50	1 75
Rosin	2 75	4 50
Glue:—		
Domestic Broken Sheet	0 13	0 15
French Casks	0 11½	0 13
do brls.	0 00	0 14
American White, brls.	0 16	0 20
Coopers' Glue	0 20	0 26
Golden Ochre	0 04	0 74
Brunswick Green	0 04	0 10
French Imperial Green	0 12	0 16
Genuine Quicksilver	0 90	0 95
No. 1 Farnit's Varn'g, pr. gl.	0 65	0 70
do do	0 75	1 00
do do	0 60	0 75
Brown Japan	0 50	0 75
Black Japan	2 00	2 25
Orange Shellac, No. 1	2 25	2 75
do do Pure	2 75	3 00
White do	0 00	2 00
Fatty Bulk 100 lb. brl.	0 18½	0 19½
Parisgreen in drum 1 lb pk.	0 18	0 19
Wool.		
Canadian Washed	0 12	0 13
North West	0 13	0 15
Unwashed	0 08	0 00
Pulled, combing	0 00	0 00
do super	0 00	0 21
do extra	0 00	0 21
B. A. Scoured	0 25	0 33
Natal	0 16	0 16½
Cape, greasy	0 13	0 15
Chilian	0 11½	0 13
Australian greasy	0 16	0 20

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to northern regions. Evaporation is consequently rapid, and the atmosphere along its course becomes highly charged with moisture. A circulatory movement of the atmosphere, analogous to that of the waters of the ocean, carries this vapour-laden portion over northern lands, which, not having been subjected to the tropical heat, are colder, and condense this vapour into clouds and rain, and thus supply the necessities of the vegetable and animal creation. These phenomena of the circulation of air and water, in their several phases of action, interaction, and counteraction, are wonderfully complex and beautiful, and intensely interesting to the student of nature. The conjoint effects of their influence give its humid character to this country which has done so much to make it the birthplace and home of our leading manufacturing industry—the cotton trade.

As already observed it, it is not often that this country has to complain of drought. With the ample provision made by Nature for our

supply of water, it is pertinent to ask why we should ever go short. The prevailing atmospheric currents which pass over Great Britain are westerly, south-westerly and north-westerly. It is only in the spring quarter of the year that we get easterly and north-easterly winds of any persistence. As to the reasons of this we need not enter. The prevailing winds, it will be seen, come from over the sea, and they bring along with them aqueous vapour derived from the Gulf Stream. This is condensed by the lower temperature of the lands over which the currents pass, and falls in copious rains. Compared with most other countries, Great Britain gets a super-abundant rainfall. The natural result is a stimulated and luxuriant vegetation, such as in long past ages and under varied geological conditions formed the accumulations of the vegetable matter that now constitute our coal deposits, which have so greatly enriched this country and given it the lead in material development, the basis of modern civilization. Coming down to the recent

wards in submarine currents of cold water over the same area to the places whence they came, and through the Behring's Straits into the North Pacific Ocean. The Gulf Stream, having been long exposed to the fervid heat of the sun in the tropics, is raised to a relatively high temperature, and in that state commences its flow

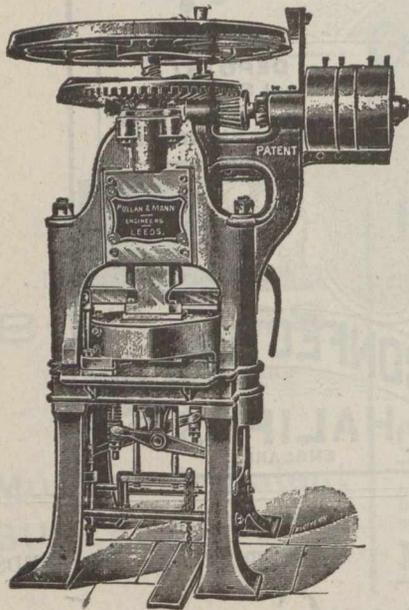
Telegraphic Address:—"GAMBRIAN, LEEDS."

Telephone—No. 1232.

Titley's Patent Screw, Brick AND Tile Press,

WITH PULLAN & MANN'S LATEST PATENT POWER GEAR,
REVERSING AND STOPPING MOTIONS.

Saves Hand Labour. Also produces Ornamental Bricks and Tiles.
Capacity, 5,000 to 6,000 per day. Approx. Weight, 30 cwts.



This illustration represents our well-known **TITLEY PRESS** fitted with our Latest Patent Power Gear, Reversing and Stop Motions, and our Patent Expanding Mould for Pressing SAND FACED BRICKS.

The Mould is simple in construction, having no flapping sides or loose joint; to get out of order. It opens and closes automatically, and can be readily cleaned. The power gear stops and starts the Press, the momentum of the Fly Wheel striking the blow as hitherto, but an Automatic Reversing Motion has been added which obviates the reversing by the attendant.

We have retained the Titley Patent Double Quick Action Screw and Phosphor Bronze Nuts which have proved so successful in the past for producing a really first-class brick.

The illustration shows a Sand Faced Mould, but it will be understood that this Press (as hitherto) is specially adapted for GLAZED BRICKS, HIGH-CLASS FACING BRICKS, AND ALL KINDS OF ORNAMENTAL BRICKS AND TILES up to 15 in. and 18 in. square.

This press will produce goods equal in quality to a Hand Press, and its advantages over hand pressing are:—
1st, Nearly double the capacity; 2nd, The cost of one or two men turning wheel; 3rd, Uniform pressure each stroke.

PULLAN & MANN, Cambrian Works, Leeds, England,
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**PATENT IMPROVED BRICK, TILE
and SANITARY PIPE MACHINERY, &c.**

times which are termed the historic period, ancient writers tell us of the condition of the country, and this was to a large extent the direct consequence of the copious rainfall. Vast portions of the lowlands, which have little elevation above the sea level, were pathless and uninhabitable swamps and marshes, from which the waters hardly ever got clear. The courses of the rivers and streams were obstructed to the extent of being choked by vegetation, and this caused their overflow upon and rendered uninhabitable the neighbouring lands. It was thus when the Romans came. The Britons, after finding themselves unable to withstand their disciplined legions, retired before them into these impenetrable woods and morasses, whither it was unsafe to follow them, and from which, when opportunity offered, they issued to strike a blow and retired again. These formed the fastnesses and strongholds of the natives, comparable to the barons' castles of a later day, and accounted for the long time it took the Romans to reduce the islands to complete subjection. In all probability the rainfall in Anglo-Roman days, and for centuries afterwards, was greater than it is now, because the wet lands the extensive pools, and the vast areas of forest country were always, by evaporation, and the respiration of trees, helping to surcharge the at-

mosphere with water, and so to increase the rainfall. Tree-clad countries generally have abundant rains; treeless lands are often almost rainless. With the increase of population and its pressure upon the land, reclamation from its primitive condition commenced. This was effected mainly by drainage, and as it increased in extent it appreciably lessened the amount of evaporation and correspondingly affected the rainfall. Man's requirements of the land becoming more and more urgent, led to the clearance of stream and river channels, so that overflows might be prevented or run off earlier than before, which again worked in the same direction. The gradual encroachment upon forest lands, and the destruction of trees, had the same effect; much moisture is discharged into a dry atmosphere, brought from below by the roots of trees and delivered through the leaves. We thus see that many agencies have been at work tending to diminish the rainfall, while at the same time the demand for an abundant water-supply has been tending to grow. It is, however, only within the past century-and-a-half—since the advent of the industrial revolution—that this growth has been rapid. The rapid increase of the population and its great concentration in small areas have brought hitherto unconsidered

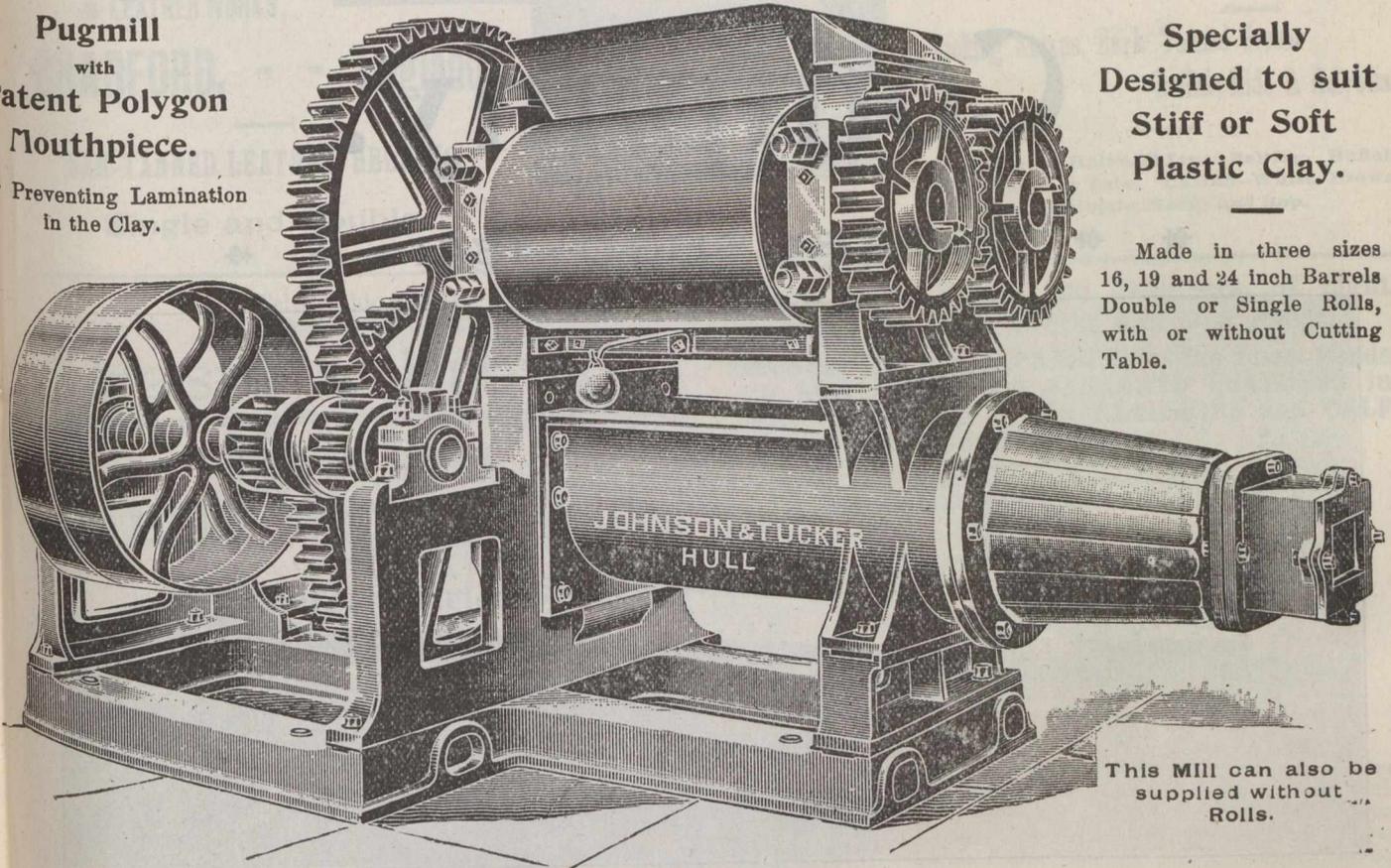
contingencies approximately near. Previous to the nineteenth century, such a thing as the failure of a water-supply, even when Nature was unassisted, was probably undreamed of, and it was only in connection with our largest towns and cities that special provision had to be made. True, the Romans, during their rule of the country, showed the people how to bring water to their doors in abundance; but the lesson was lost in the days of their successors, the Anglo-Saxons, who, being devoted to agricultural pursuits, found a sufficient supply in the springs and streams of the country over which they distributed themselves. But it is not merely the increased demand resulting from the growth of population that our authorities have to meet; there is a rapidly growing requirement of water for many purposes, and especially in the conduct of many of the industries of the country. The drought from which the land is now emerging has brought the increasing importance of the necessity of conserving the country's water supplies very prominently under its notice. The public health, and the pursuits of industry, are compromised by the waste which has been going on, from both these causes much suffering and loss may easily result, and may quite as easily be averted by timely enterprise and care in impounding on a

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with or without Cutting
Table.

This Mill can also be
supplied without
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more extensive scale than at present that which is now permitted to run unutilized to the sea. We cannot control our growing requirements, but we can diminish the present wasteful disposition of our stores. In this country taking two or three years together, Nature gives us an abundant supply, and, to avoid any risks such as those which have in this instance come near to our doors, we need only conserve more. There are scores of glens on our hill sides which at slight cost could be transformed into capacious reservoirs, which would not only prove useful but would also enhance the natural beauty of the country.

We do not suppose that any person of moderate intelligence ever doubts for a moment the amplitude of Nature's provisions of water, although our reservoirs may run low and our supplies be restricted. Nature is a grand economist. She needs the present land areas of the earth for the uses of the organic creations, vegetable and animal, and therefore her stores are otherwise disposed of than placed upon the surface. She lays up large quantities beneath the surface in subterranean reservoirs, and more extensively in the previous water-bearing rocks. This is one great storehouse which in every country is practically untouched. But the greatest of all is that ever present in the atmosphere. This is the grand, exhaustless reservoir of fresh water; its capacity is limitless; and its overflow large beyond conception.

Figures paralleled only by those expressing star distances are required to state it. Geologists and meteorologists have, nevertheless, endeavored to estimate the amount of the annual rainfall on the land surface of the earth. The land area is reckoned at 51,500,000 square miles, and the total rainfall over this area is, according to the latest and best estimates, 184,452,000,000,000 tons! Otherwise expressed, this is one hundred and eighty-eight billion four hundred and fifty-two thousand million tons. With this inconceivable quantity of water annually discharged from the heavens why should there be drought, either in Lancashire, India, or Russia? The following table will approximately show its distribution:—

	Area of land square miles.	Rainfall in tons weight.
North and South torrid zones	19,400,000	
North temperate zone	25,150,000	
South temperate zone	4,350,000	
North and South frigid zones	2,000,000	
North and South torrid zones	119,177,000,000,000	
North temp'te zone	60,000,000,000,000	
South temp'te zone	7,275,000,000,000	
North and South frigid zones	2,000,000,000,000	
Total annual rainfall on the land surface of the earth		188,452,000,000,000

Again, we ask—with this abundant supply, why should there be drought anywhere? We beg to suggest to the leaders of science, such as Lord Kelvin, Sir William Crookes, Professor Dewar, and many others, the desirability of turning their attention to this matter. We pump water from the bowels of the earth when it impedes our purposes; why not draw it down from the clouds in which it is floating a short distance over our heads, when the land, animals, and people are thirsting and dying for it? Rain-making has been left seemingly to the rain-doctor's of Africa's savage tribes and other similar people, and civilization despises them for their superstition. But do they deserve such treatment? Are they not wiser than the scientific leaders of to-day, who have never yet realised that rain-procuration is a problem the solution of which is daily becoming more urgent, if such disasters as Indian famines are to be obviated in future? Our little scarcities in this country are not worth mentioning alongside the drought famines that occur elsewhere in the world; but, were means discovered to prevent the larger disasters, they would probably be available for the amelioration of the minor ones. Electricity is the most promising instrument to employ, because the electrical condition of the atmosphere is constantly changing and the falling of rain, hail, and snow are largely consequent upon these changes. When the clouds are surcharged with electricity to a

Widnes Foundry Company.

✦ ✦ ESTABLISHED 1841. ✦ ✦



Morecambe Pier (East View),

ERECTED, 1898, BY

THE WIDNES FOUNDRY CO.

WIDNES,

Lancashire, - - England.

dangerous degree, we make provision for their innocuous discharge, and conduction of the electric fluid into the earth. Why cannot we turn these or similar means upon the rain clouds, or even upon the invisible moisture in the air and bring it down in rain? Electricity does many wonderful things for us now and we think it could easily be made into a rain provider. We trust attention will be directed to the solution of this problem.

VAST RAILWAY OUTLAY.

The Pennsylvania Railroad, the great rival of the New York Central,

says a New York letter, has sprung a project which means the expenditure of fifty million dollars in New York city and vicinity in the immediate future. Detailed plans of the Pennsylvania for tunnelling from New Jersey, under Manhattan Island, and under the East River to Long Island City, with a great terminal station between Thirty-second and Thirty-first streets, and Seventh and Tenth avenues, were filed recently. They were signed by President A. J. Cassatt and Charles M. Jacobs. The details of the scheme may be thus described: The approaches will require the utilization of the three blocks extending from Tenth avenue to Seventh avenue, between Thirty-first and Thirty-seventh streets, as well as the block

bounded by Thirty-second and Thirty-third streets, and Seventh and Eighth avenues, New York city, in order to allow for the connection with the tunnel already designed by the Long Island Railroad, which extends under Thirty-third street to a point just east of Broadway.

The tunnels will be single track affairs, tube shaped, and, as at present planned, one tube will follow Thirty-second street and one Thirty-first street, extending eastward from the terminal to Long Island City, while two of these tubes will extend westward to Jersey City, one under Thirty-second and one under Thirty-first street. The tunnels will run in a straight line to the East River front, entering the river at a point

Established 1857.

JOHN OLDFIELD & CO.,

THE CITY TANNERY
& LEATHER WORKS,

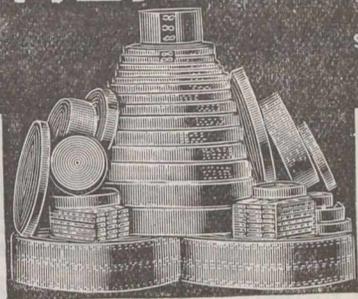
BRADFORD, - - England.

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Single and Double.

LEATHER BELTING

SINGLE AND DOUBLE
LEATHER BELTING



SPECIALTY
EXTRA STOUT
OAK-TANNED

LEATHER-LINK

—OR—

CHAIN BELTING.

For Electric and Heavy Driving

Picking Straps, Bark Tanned Green,
Buffalo Hide & Helvetia.

Solid Woven Hair and Linen Belting. Buffalo
Hide, Skeps or Tubs. LACES—White, Brown
(or Oiled,) Helvetia, Horny and Rep.

Special Rates to Canadians under the New Tariff.

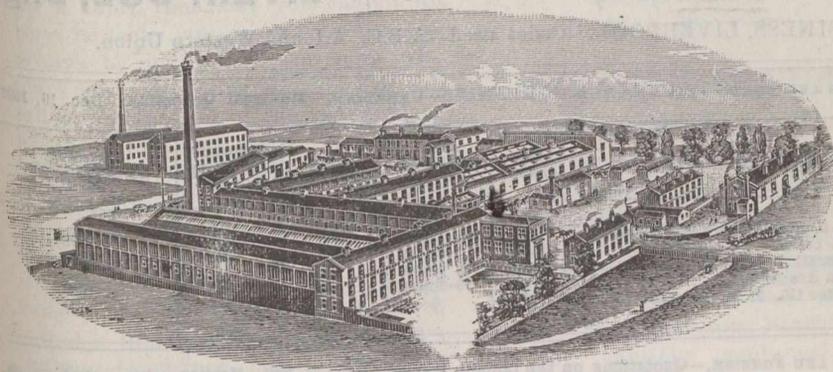
Telegraphic Address:
"HASTE, BRAMLEY, LEEDS."

Haste & Brown,

Hough End Tannery,

BRAMLEY, LEEDS, - Eng.

—Tanners, Curriers,—
Enamellers & Japanners.



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

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

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



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

"Robisco" White Metal,

(REGISTERED.)

THE STANDARD OF PERFECTION.

REGISTERED TRADE MARK.

FOR
MARINE,
RAILWAY,
TRAMWAY,
MINING,



ROLLING MILLS,
DYNAMOS
And
GENERAL
MACHINERY
BEARINGS.

PRICES ON APPLICATION.

SOLE PROPRIETORS

Robert Bowran & Co., 3 St. Nicholas' Buildings, Newcastle-upon-Tyne, - England.

street. Here, as a single tunnel built for two or more tracks, it will run almost parallel with Jackson avenue, and at an angle of about 60 degrees to Borden avenue, to Thompson avenue, as distance of about nine blocks, it will come to the surface. The map shows nothing of the tunnel on the New Jersey side, but, of course, it will connect with all the tracks of the Pennsylvania. All trains running through the tunnels will be operated by electricity, a motor being used similar to that employed in the Baltimore tunnel, which will take the trains on the outskirts of Jersey City and also in Long Island City, where the steam engines will be detached. The trains from the West will at first probably stop at the big terminal station in Manhattan, and passengers will have to change cars if they wish to go to Long Island points; but before long it is the intention to give Brooklyn just as good service as Manhattan receives, and it will be possible to take a train in the heart of Brooklyn for Philadelphia, Washington or Chicago without having to leave the seat. The tunnelling of the East River will be a comparatively simple engineering task, but for years experts have been puzzled over the North River situation, which up to the present

immediately south of the present Thirty-fourth street ferry slip. They will strike Long Island at a point between Borden avenue and Flushing

MILK CHOCOLATE.
GOLD MEDAL.—Highest Award at the GERMAN CONFECTIONERS' EXHIBITION, MANNHEIM (first time Exhibited)



Also in CROQUETTES, BUNDLES, &c.

MACLURE BROS.,

**60 Victoria Street,
 LIVERPOOL, Eng.**

Cable and Telegraphic Address:—"BUSINESS, LIVERPOOL." Codes used—A.B.C., A.I. and Western Union.

time has been considered impracticable to tunnel, because the river bottom is mud for a long distance and clay below this to a depth of nearly 150 feet before bed rock is reached. To go down to the rock with a tunnel would make the grade so steep that the cost of running trains would be prohibitive. Engineer Jacobs conceived a plan never before attempted. It consists in running the tubes through the clay at fifty feet or less below the bottom of the river and at distances of 150 feet sinking piers of steel and concrete to support the tunnel. These piers will rest on the bed rock. Inside of the tunnel there will be bridge work from end to end, which will rest on the piers—so that in reality this is to be a bridge and tunnel combined.

TALENT AND CHARACTER.

Talent helps a man to obtain success, but it is character which secures it for him. A man will succeed with character and very little talent, says a writer in an American paper, and will never succeed without character, whatever talent he may have at his disposal. By character I mean honesty, steadiness of purpose, perseverance, industry, sobriety, self-control, reliability and strict punctuality. The man who possesses these qualities need not leave the old world and try new countries to get a better chance in life; wherever he goes, wherever he happens to be, he is bound to be successful, simply because he is wanted, indispensable everywhere. No one wants shrewdness without honesty, or diplomacy without sincerity. When you are in the presence of a man who for many years has been a great suc-

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Dec. 16, 1901.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	15,000	1 1/2-6mos.	350	\$50	103 1/2
Canada Life.....	2,500	5-6mos.	400	50	....
Confederation Life.....	10,000	7 1/2 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	100 1/2
Guarantee Co. of North America.....	13,372	5	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, Dec 7, 1901. Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p. s.	20	2 1-5	9 1/2	10 1/2
Atlas.....	24,000	24 p. s.	50	6	£28	£29
British and Foreign Marine.....	67,000	25	20	4	18 1/2	19 1/2
Caledonian.....	21,500	12s. p. s.	25	5	5	36 1-1
Commercial U. Fire, Life and Marine.	50,000	27 1/2	50	5	44	45
Guardian Fire and Life.....	200,000	9	10	5	1 1/2	9 1/2
Imperial Fire.....	60,000	25	20	5	27	28
Lancashire Fire.....	136,493	5	20	2	3 1/2	3 1/2
Lion Fire.....	100,000	3	20	1 1/2	3	3
London and Lancashire Fire.....	85,100	22	25	2 1/2	16 1/2	17 1/2
London Assurance Corporation.....	35,862	20	25	12 1/2	51 1/2	52 1/2
London & Lancashire Life.....	10,000	10	10	2	8	8 1/2
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	42	43
Northern Fire and Life.....	30,000	*22 1/2	100	10	74	76
North Brit. & Merc. Fire and Life.....	110,000	30s. p. s.	25	6 1/2	36	37
Norwich Union Fire.....	11,000	*33 1/2	100	12	102	105
Phoenix Fire.....	53,776	35	50	5	£36 1/2	£37 1/2
Royal Insurance Fire and Life.....	125,234	58 1/2	20	46	49	49
Sun Fire.....	240,000	8s 6d p. s.	10	10	9 1/2	10 1/2
Union.....	45,000	18 p. s.	10	4	16 1/2	17 1/2

* Excluding periodical cash bonus.

cess in life, take it for granted that you have before you a steady, sincere, honest, and reliable man. Whatever talent he may possess is of not use to him unless that talent is the servant of his character, and you will find that this holds good, no matter what the pursuit in life of that man, whether he is a man of business, an employer or an employee, or a professional man, lawyer, doctor, journalist, artist, literary man, actor. It is owing to the absence of character that great geniuses have been known to die in poorhouses. It is on account of their character that men with little talent have died millionaires, and most respected ones, too.

It is not the cleverest boy of a class who is at the top; it is generally the

one who has the strongest character. Of course, if he has both genius and character he stands beyond competition. That goes without saying. There is no luck in life. Luck is of our own making. Luck means rising at 6 in the morning, living on one dollar a day if you make two, minding your own business and not meddling with other people's; luck means the hardships and privations which you have not hesitated to endure, the long nights that you have devoted to work; luck means the appointments you have never failed to keep, the trains you have never failed to catch; luck means trusting in God and in your own resources, a religion whose motto is "Help yourself and Heaven will help you." Luck comes to those

TRAVERS & CO.,

ENGINEERS,
BELFAST, IRELAND.

Makers of all kinds of . . .

Machinery for Bleachers and Finishers.

SPECIALITIES.

Hydraulic Mangles.

Heavy and Light Calenders.

High Speed (Patent) Beetling Machines.

Damping Machines for Cloth.

Water and Starch Mangles.

Drying Cans.

Yarn Squeezers.

Wooden Beetling Engines.

Rub Boards.

Wash Mills.

who help themselves and know how to wait.

If you are successful all the social failures will howl at the top of their voices that you have always been lucky. You may certainly be lucky for a short time, but you cannot always be lucky, any more than you can always be unlucky. The man who plays cards every day of his life will tell you at the end of the year that he has been lucky as many times as he has been unlucky. This is a mathematical law, a fatal law. The only way to be lucky at cards oftener than unlucky is to cheat; that is to say, to force your luck, to make it. The same in life; the only way to be lucky—that is to say, successful—is to leave nothing to chance, but to work and work and work again; to inspire confidence in others by the strength and uprightness of your character; to make yourself indispensable by your reliability and your devotion to your calling, pleasant by your cheerful-

ness, respected for your honesty and sincerity; and always to bear in mind that what can be obtained once by tricky means, can, as a rule, be obtained forever and ever by honest ones.

INSURANCE COMPLICATIONS.

In view of the fact that the courts, both State and Federal, are disposed to regard the representations made by the agent who delivers the policy as the representations of the company, which estops the insurer from raising the matter of forfeiture after a loss; and that, too, notwithstanding the cautions contained in the policy, it may become necessary, says the Baltimore Underwriter, for the companies and the agents to decline all explanations and leave the policyholder to ascertain his rights under an insurance policy as he does under

any other contract — from his lawyers. The Sanford case, in the Appellate Court of Illinois, emphasizes our caution. The report in the Standard shows that judgment was rendered against the Aetna. The facts were as follows: The premium on the policy was payable on February 10 of each year. On January 31, 1900, a notification to Sanford that his premium would be due on February 10 was sent to his office in Morris by Ira J. Mason & Son, agents of the company in Chicago. Sanford was in Mexico at the time. His son opened the letter and on February 5 wrote to Mason & Son, told them of the fathers' absence, and asked to be informed just what would be required by the company. Mason & Son wrote on February 8: "We enclose herewith a note for an extension of 60 days. . . . We suggest that you sign these notes for E. Sanford and in the meantime you can communicate with him and learn what his

John Smith,

Keighley, Yorks,

ENGLAND.

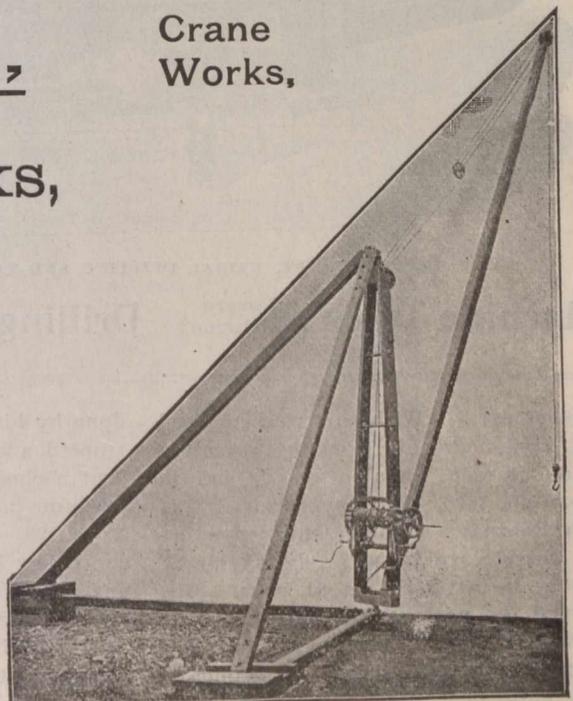
SPECIALITIES

Stone Saw Frames And Derrick Cranes.

Nat. Telephone, 29 Keighley.

Telegraphic Address: "CRANES, KEIGHLEY."

Crane
Works,

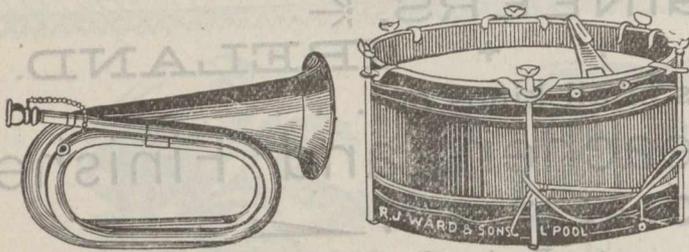


DERRICK CRANE.

Considerably over 3,000 Cranes at work.

Special prices to Canadians under the New Tariff.

R. J. Ward & Sons,

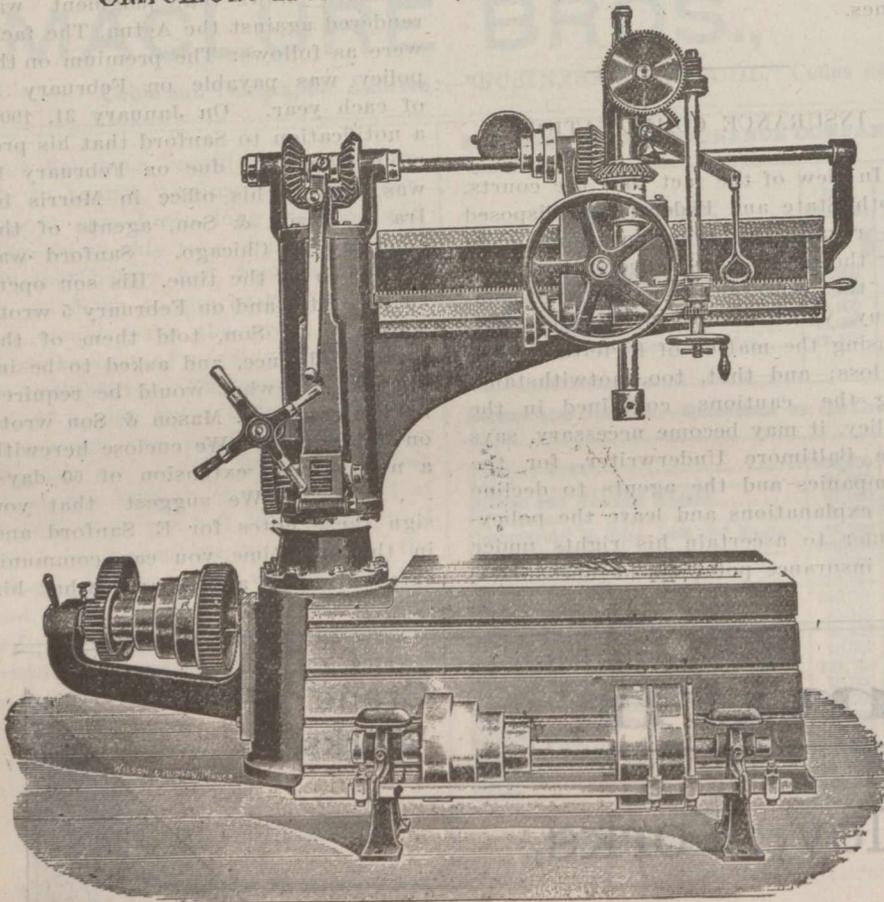


Military Musical Instrument Manufacturers.

Who'sale Importers
and Exporters of—

General Musical Merchandise,
10 St. Anne Street, LIVERPOOL, Eng.

GEORGE SWIFT,
Claremont Iron Works, HALIFAX, ENGLAND.



IMPROVED 5-FT. RADIAL DRILLING AND TAPPING MACHINE

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

wishes are." With this was enclosed an unsigned note for the premium and interest, payable on or before April 10, 1900. The son received this on February 9 and acknowledged it by postal card immediately, saying it would be attended to at once. He signed the note on the night of February 10, and it was mailed in Chicago on the morning, of Monday, February 12. Both the Masons testified that they never received the note.

Early in March Sanford returned home and was told of what had been

done by his son. On March 8 he contracted a bad cold. On March 10 he sent a cheque to more than cover the premium and it was returned until March 28. Mason & Son replied that the policy had lapsed on February 10, and that to revive it Sanford would have to certify that he was still in good health. This he could not do. On March 18 he died of pneumonia. The company refused to pay more than the cash value of the policy.

The court criticises the failure of Mason & Son to state explicitly that the cash or note should reach them on,

A BIG SELLER!!

Everyone in the Trade should stock them

KING'S OWN CARAMELS



8 a

1d

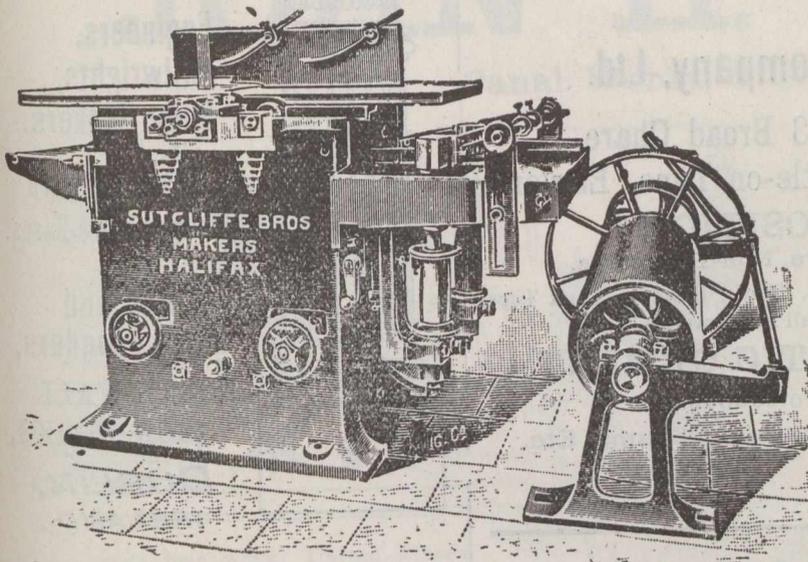
Manufactured
Solely by
The

**Lancashire Steam
Confectionery Co.,**

LIVERPOOL,
England.

Special prices to Canadians under the new tariff.

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



Combined 3-Sided and Planing out of Twist Machine.

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

Special prices to Canadians under the new Tariff.

or before February 10 and for the uncertainty involved in their letter of February 8. Following is a syllabus of the decision: 1. It is within the

power of an insurance company to waive such provisions as that here relied upon, and this may be by its course of dealing with the insured. 2.

That by what was said by Mason & Son in their letter of February 8, and by their omission to state therein that forfeiture would follow a failure to

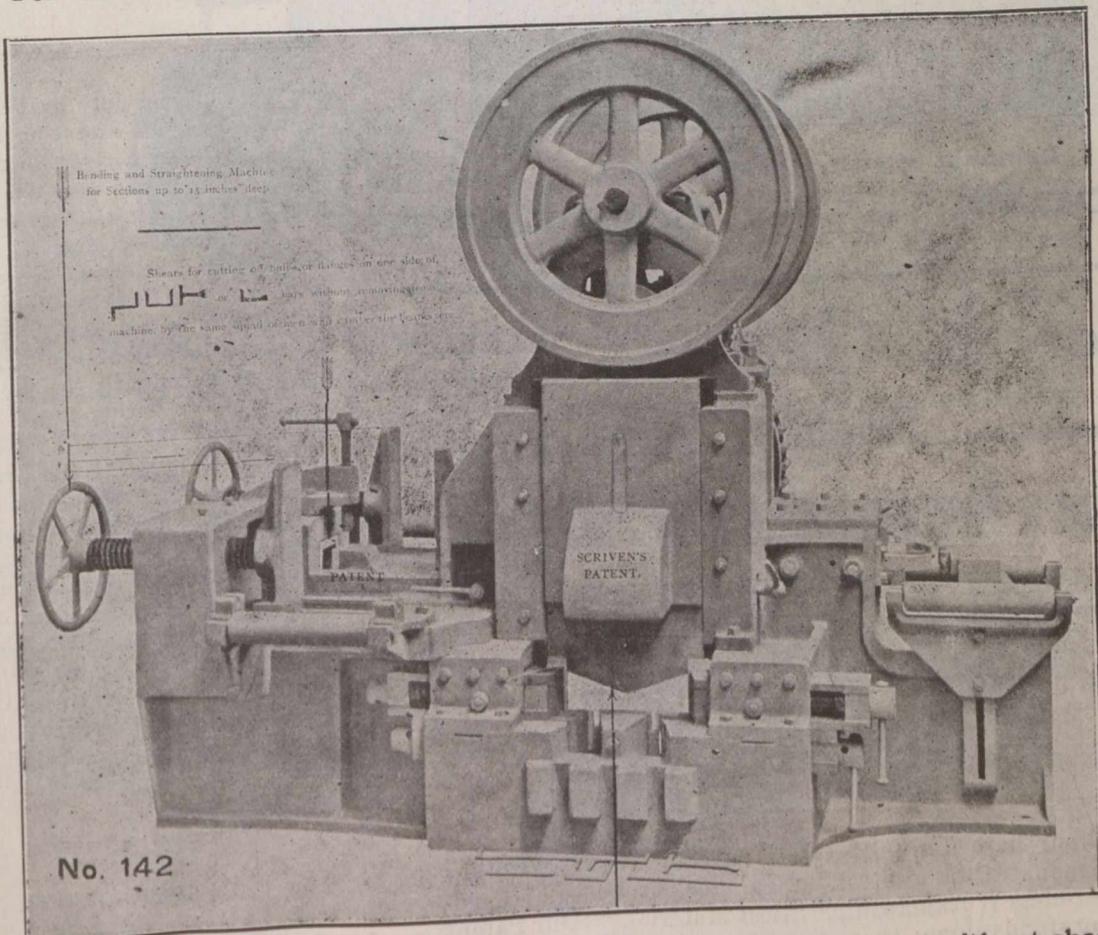
ESTABLISHED 1851.

Tel. Address: "SCRIVEN, LEEDS."

SCRIVEN & Co., LEEDS. ENG.

Machine Tools and Hydraulic Machinery,

For ENGINEERS, SHIPBUILDERS, BOILER MAKERS and BRIDGE BUILDERS



PATENT COMBINED MACHINE for Shearing either Right or Left Hand without changing a knife Also for Bending Beams and Shearing one side off the Bulb for riveting knees to, and Horizontal Punch
 Patent Angle-Bar Planing Machine. Patent Edge and Butt-Plate Edge Planing Machine.
 Scriven's Vertical Plate Bending Machine, with Bend Plates to end without flat.

ODIC COMPOSITIONS

MANUFACTURERS:

Odic Plastic Composition Company, Ltd.

33 Broad Chare,

Newcastle-on-Tyne, England.

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



"ODIC COMPOSITION"

Non-Explosive, Non-Poisonous.

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

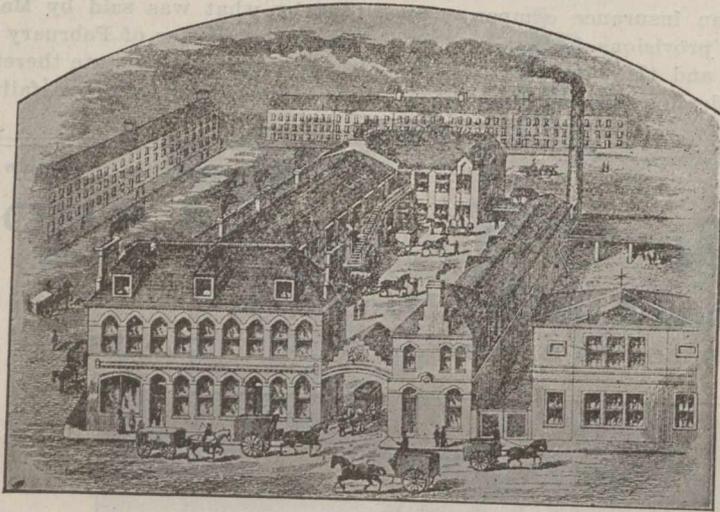
"ODIC" PLASTIC CEMENT

Non-Poisonous.

For Steam Joints, Boller Seams, Etc.

AGENTS WANTED IN CANADA.

R. D. & C. J. CRUICKSHANK,
BISCUIT MANUFACTURERS,



[ESTABLISHED 1848.]

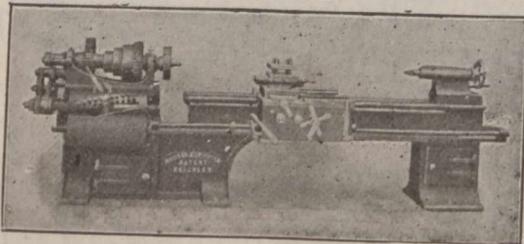
[ESTABLISHED 1848.]

Lambhill Street, Paisley Road,

GLASGOW. . . SCOTLAND.

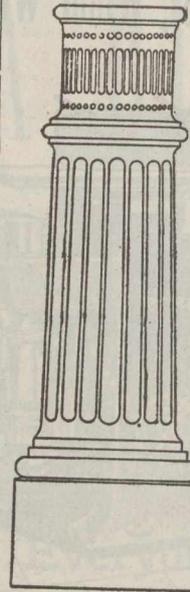
Hudson & Griffith, FLEECE STREET,
Keighley, Yorks, England.

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



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

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ROSS & WALPOLE
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Engineers,
Millwrights,
Boiler-Makers.

Electric Light and
Tramway Pole Bases.

Iron and
Brass Founders,
NORTH WALL
IRON WORKS,
DUBLIN,
IRELAND.

MANTELS,
TILES,
MOSAICS,

TRANSOM
and PAVEMENT
PRISMS.

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

pay or send the note by February 10, they granted an extension of 60 days and waived their right to forfeit the policy. 3. Having granted an extension of 60 days, the company could not, a month later, demand the execution of form 22, which required Sanford to admit thereby that the policy had already lapsed, and to certify that he was still in good health, as a condition to permitting the policy to remain in force during the 60 days. 4. Sanford had the right to pay the required amount at the time he sent the cheque, as the cheque was sufficient to cover the amount due; their retention of it beyond a reasonable time for its return or its presentation for payment precluded them from afterward asserting a forfeiture. By the cheque Sanford assigned \$130 of his funds in said bank to the company to pay said premium and interest thereon, and the company's agents retained the benefit of that assignment for eighteen days.

PATENT REPORT.

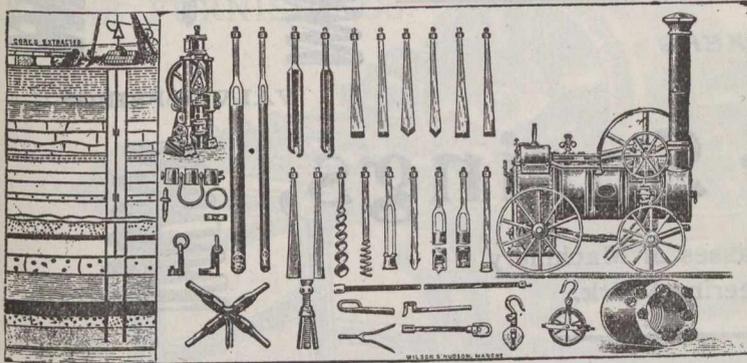
Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following United States and Canadian patents granted to

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.



Boring for Minerals, Oil,
Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of
all kinds of

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

Special Estimates under the New Canadian Preferential Tariff.

Canadians last week: United States,
—Railway frog, Duncan MacPherson;
wire fence tool, Robert Porter; pis-
ton, John Morrisett; refrigerator,

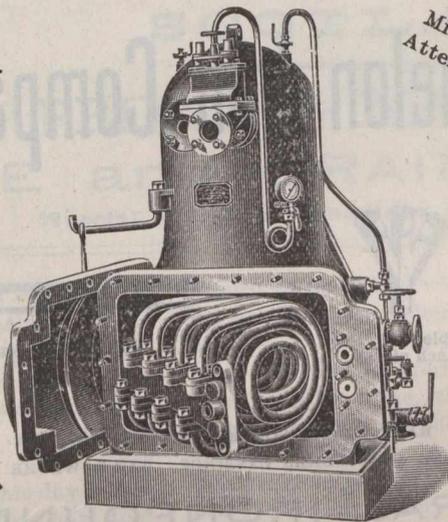
John D. Pennington; design, liquid-
fuel and air burner A. J. Fowler.—
Canada. Paper bags, P. E. Durst;
bottle and jar caps Alex. L. Schrem;

apparatus for thawing frozen ground,
Geo. R. Clarke; cover fastening for
fruit jars Ironi P. Doolittle; lens
mounts for rimless eyeglasses, Ausel
Leo; railway frog, D. MacPherson;
balls, Israel Kinney; hot water heat-
ers, Robt. G. Sturgeon; car fenders,
A. M. Ferguson and J. A. W. Beaudry;
milk aerators, J. Lemire; water fil-
ters, J. A. Smith and W. Revell; cross
cut and hand saws, W. Cherry; hay
tedders, Lyman M. Jones and Chas.
McLeod; steam log turners, I. N.
Kendall.

Morison's Radial Evaporator

Fitted in upwards of
2,000 STEAMSHIPS.

Minimum of Labour and
Attention required at sea.



General Handiness and
Facilities for cleaning
UNSURPASSED.

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

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

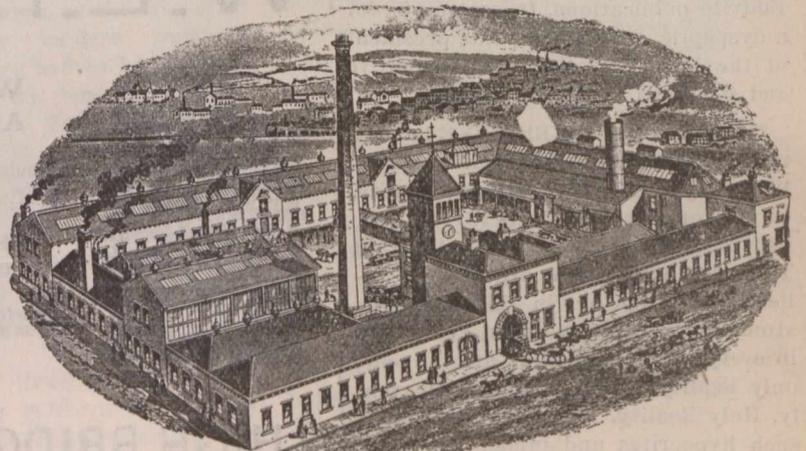
The following complete weekly list
of patents granted to Canadians is
furnished by Messrs. Fetherston-
haugh & Co., patent solicitors, Canada
Life Building: Canadian patents: —
J. Levey and T. Sadler, marine engine
governors; W. Beaton, tally sheets;
T. H. Duncombe, acetylene gas gener-
ators; W. S. Quigley, pastry cutters;
E. Bolman, rubber articles of foot-
wear; H. J. Squire, filters; F. Paul
and A. F. Gunlack, carburetters; P. J.
M. Waslyng, safety envelopes; E.
Graham and L. Graham, rotary en-
gines; Northgraves display stands;
A. Erichson, axes; B. C. Riblet, auto-
matic bucket loadings for wire rope

A. Earnshaw & Sons, Ltd.,

MAKERS OF

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

and
Milling Machines

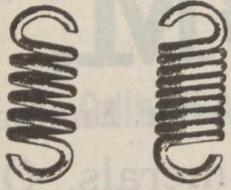


Crown Works,

HALIFAX, ENG.

Contractors to His Majesty's Government—War Department and Admiralty

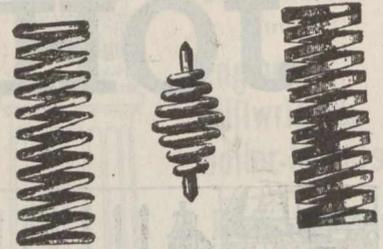
ESTABLISHED 1856.



VALVE SPRINGS.

Joseph Steel & Sons,

MAKERS
OF



VALVE SPRINGS.



Spiral Springs,

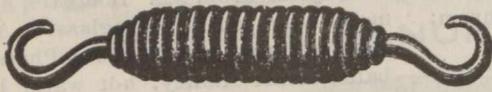
For all Classes of Machinery
and Engineering Work.



Harden near BINGLEY, Yorkshire, Eng.

Special terms to Canadians under the new Preferential Tariff

Telegraphic Address, "STEEL, BINGLEY."



tramways; B. C. Riblet, bucket clips for wire rope tramways; H. A. Frasch, cobalt and process of producing same; J. A. Frasch, process of producing caustic alkali; H. Harcastle and H. A. Haliday mowing machines. American patents: F. G. Bullock and T. Hartford, cot; T. A. Cameron and T. G. Boygrau, water closet attachment; J. W. Carswell and S. Trotter, apparatus for drying peat; C. Despardins, grain drill; G. Fenson, flour bolting machine; G. J. Kelley, game; G. R. Kennedy, perforator for printing presses; E. Normancut, shoe sewing machine; E. Normancut, presser foot mechanism for sewing machines; W. Stephenson, combined traction engine and thresher; S. T. Waggoner, automatic looking extension ladder; F. J. Watkinson, self acting roller blind; C. Whetham, photograph printing frame.

AN EDDYITE PRAYER.

The following sample of Christian Science is quoted in the Journal of Physical Therapeutics from one of the Eddyite publications. It is a prayer for a dyspeptic, drawn up by the president of the New York School of Primitive and Practical Christian Science:

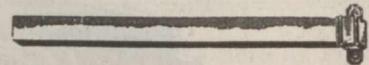
"Holy Reality! We BELIEVE in Thee that Thou art EVERYWHERE present. We really believe it. Blessed Reality, we do not pretend to believe, think we believe, WE BELIEVE. Believing that Thou art everywhere present, we believe that Thou art in this patient's stomach, in every fibre, in every cell, in every atom, that Thou art the sole, only Reality of that stomach. Heavenly, Holy Reality, we will try not to be such hypocrites and infidels as every

Telegraphic Address: "JAMELON," FALKIRK.

The Camelon Iron Company, Ltd.,



Single branch pieces. Double branch pieces.



Square Rain-water Pipe.

HOT WATER GOODS. RAIN WATER GOODS. GRATES. RANGES. HORTICULTURAL, AGRICULTURAL & BUILDERS' CASTINGS. GAS & WATER PIPES, &c.

GENERAL IRONFOUNDERS,
Camelon Iron Works, - FALKIRK, SCOTLAND.

THE CAMELON CLOSE FIRE KITCHENERS.

W. E. Foggin & Co.,

No. 9 by 9 of 17 g.



WIRE WORKERS
AND WEAVERS,

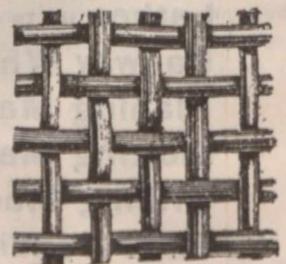
Manufacturers of all kinds of SCREENS
for Mining and other purposes

RIDDLES, SIEVES AND
GENERAL WIRE WORK.

Illustrated Catalogues and estimates
free on application.

ESTABLISHED 1830.

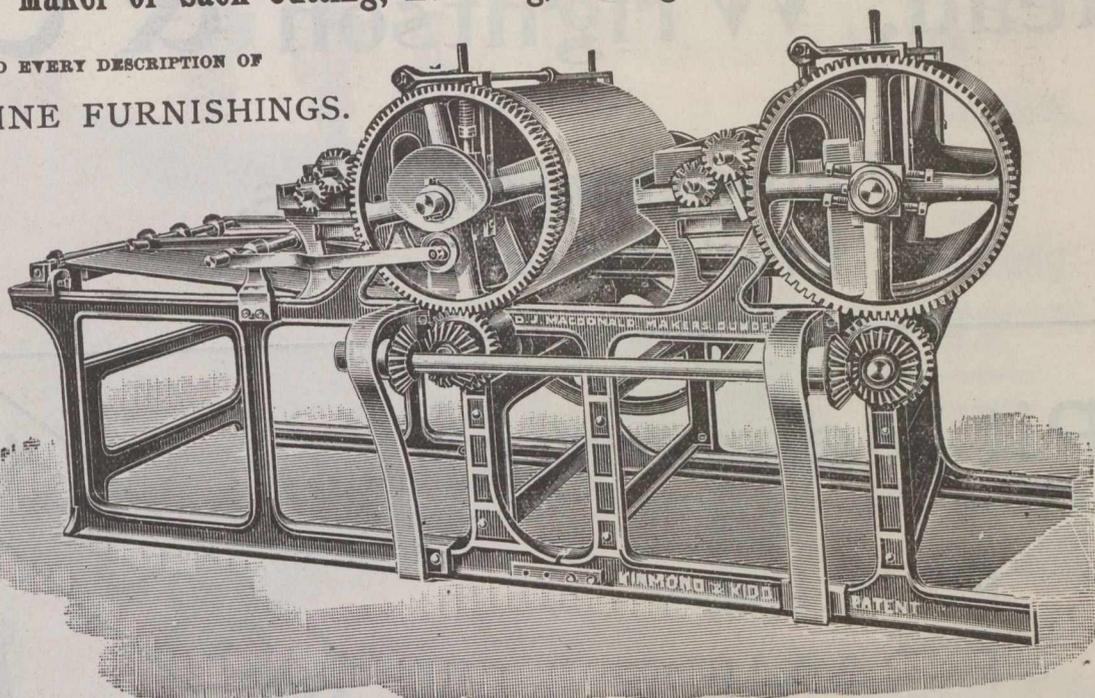
No. 4 by 4 of 11 g.



14 HIGH BRIDGE, Newcastle-on-Tyne, Eng.

D. J. MACDONALD, → M. I. ←
Mech. E.

Maker of Sack Cutting, Hemming, Sewing and Printing Machines,

AND EVERY DESCRIPTION OF
MACHINE FURNISHINGS.South St. Roque's Works, DUNDEE,
SCOTLAND.**SACK PRINTING MACHINES,** THE FINEST
MACHINE MADE
For JUTE and GRAIN BAG PRINTING.

Special Prices to Canadians under the New Tariff.

day of our lives to affirm our faith in Thee and then immediately begin to tell how sick we are, forgetting that Thou art everything and that Thou art not sick, and therefore that nothing in this universe was ever sick, is now sick, or can be sick. Forgive us our sins in that we have this day talked about our backaches that we have told our neighbours that our food hurts us, that we have wasted our valuable time, which should have been spent in Thy service, in worrying for fear that our stomach would grow worse, in that we have disobeyed Thy blessed law in thinking that some kind of medicine would help us. We know, Father and Mother of us all, that there is no such thing as a really diseased stomach; that the disease, is the Carnal Mortal Mind given over to the World, the Flesh, and the Devil; that the mortal mind is a twist, a distortion, a false attitude, the HARMATIA of Thought. Shining and Glorious Verity, we recognize the great and splendid FACT that the moment we really believe the Truth, Disease ceases to trouble us; that the Truth is that there is no Disease in either real Body or Mind; that in the Mind what seems to be a disease is a False Belief, a Parasite, a hateful Excrescence, and that what happens in the Body is the shadow of the LIE in the Soul. Lord, help us to believe that ALL Evil is Utterly Unreal; that it is silly to be sick,

absurd to be ailing, wicked to be wailing atheism, and a denial of God to say 'I am sick.' Help us to stoutly affirm with our hand in Your hand, with our eyes fixed on Thee, that we have no Dyspepsia, that we never had Dyspepsia, that we will never have Dyspepsia, that there is no such thing, that there never was any such thing, and that there never will be any such thing. Amen."

MODERN BUILDINGS.

How the sky-scraper became possible is explained in Success as follows: "The elevator made the great building commonly known as the 'sky-scraper' possible for modern business uses. Two things had to be provided for in creating the business section of a great city like New York or Chicago—concentration and plenty of room. This joining together of two things apparently opposite could only be accomplished by limiting the business section, and extending the buildings into the air. The elevator was the only instrument by which this end could be gained. Its development is one of the best illustrations of the adage, 'Necessity is the mother of invention.' It has revolutionized the architecture of our large cities. Without it, New York city of to-day, built

upon a long, narrow peninsula, with no possibility of extension, except in one direction, would be practically impossible. Human ingenuity never grappled with a greater problem or solved it more thoroughly. It was necessary to have an elevator, just as it was inevitable that great cities would extend into the air; and the system of elevators in a twenty-storey business building, which has the same effect on a city's welfare as the trains and trolleys that carry the people from their homes into the realm of the office buildings, is the solution. It was in 1884 that the running cable first came before the building public, and since that time the most substantial development in elevator perfection has taken place."

Upon that the Equitable News has this to say: "It is true that the sky-scraper is an outgrowth—or upgrowth—of the elevator. But we must go back of 1884 to get at the root of the matter. Henry Baldwin Hyde may be said to be the father of sky-scrappers, although he never built one. He was, however, the projector of the Equitable building, which was for many years the highest office structure in New York. To facilitate the renting of the upper stories of this high building Mr. Hyde conceived the idea of utilizing the elevator. Up to that time passenger elevators had only been used in hotels and in A. T. Stew-

Head, Wrightson & Co.

LIMITED.

Stockton-on-Tees,
England

... Pit Heapsteads ...

PULLEY
FRAMES

AND

PULLEYS.



SHAKING

SCREENS,

Travelling

AND

Picking Belts.

COAL SCREENING & CLEANING PLANTS.

TIPPLERS,
ELEVATORS, Coal Shipping Appliances.

art's department store. There was not a single passenger elevator in any office building in the world until 1870, and prior to that year no prominent business firms ever thought of occupying offices above the second or third floor in any building.

AN INSURANCE FABLE.

A man named Levinski hired a room in Chicago in a large block. Very soon, behold tenants in blocks of five coming to interview the real estate agents with great indignation. The agents went to the insurance companies demanding explanations.

"Levinski," said the insurance people briefly.

Now it is a fact that any man whose name ends in "ski" finds himself facing fancy rates in the matter of fire insurance. This is because a great many of those who practice the gentle art of firebug terminate their names that way; it is also the reason for many applicants applying to the supreme court every year to have their names changed to Jones, Smith, or other indistinctive cognomens. The real estate people wanted further details.

"Been four times tried for arson and once convicted," said the insurance folk.

A member of the firm went hastily to the new tenant. "We know all about you," said he. "Please move out!"

"Certainly not," said Levinski.

"We've got your record. You've been in state-prison. You're a firebug."

"That's my strong point," said Levinski.

"What do you mean?"

"Plain business. I've got your lease for six months. If I stay here you get soaked for fancy insurance. So do your tenants. They move out. You lose on both ends. All I have to do is to sit still. I don't even light a match. I just live on my past reputation. Give me \$800 and I'll leave."

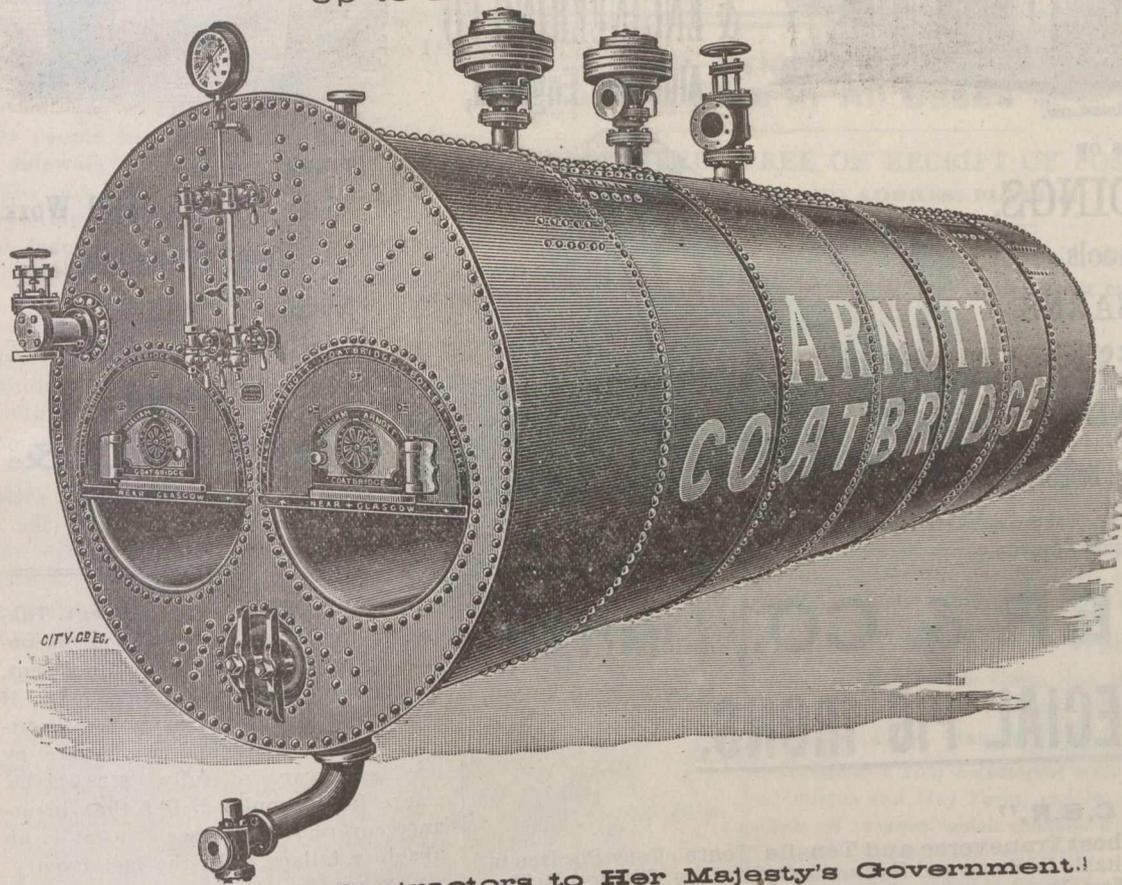
They finally compromised on \$500. Levinski moved. The insurance rates came down. The real estate people found that their tenant victimized half a dozen other firms in the same way for a total of nearly \$3,000.

ESTABLISHED 1870.

Telegraphic Address: A.B.C. Code, "BOILERS, COATBRIDGE."

HIGH-CLASS LANCASHIRE & CORNISH ... BOILERS

Up to 200 lbs. Daily Working Pressure.



Drilling,
Flanging,
Welding
AND
Rivetting

By most Modern Machinery.

Always a number of

High-class
BOILERS

IN
STOCK

OR IN

"PROGRESS."

Productive Capacity —
Three Boilers per week.
Crane Powers—30 Tons.

Contractors to Her Majesty's Government.

WILLIAM ARNOTT & CO., Coatbridge
COATBRIDGE, near GLASGOW, Scotland. Boiler Works,

INJURIES THROUGH DRINK.

The Court of Appeals of Kentucky states one of the exceptions from the insurance contracted for in the case of Campbell vs. Fidelity and Casualty Company of New York to have been of injuries, fatal or otherwise, received in consequence of having been under the influence of or affected by intoxicants. And it says that there seems to be a dearth of direct authority upon the question of what injuries may properly be said to have been received in consequence of having been under the influence of or affected by intoxicants. This clearly, it holds, does not include such as disease resulting from the direct or indirect effect upon the system of the intoxicants upon the nerves, the mind, or the disposition of the insured. For example, it applies where a man's nerves are so unsteady from the use of intoxicants that he loses his balance upon the edge of a precipice, and falls; where his mind is so affected by their use that he does not see a present danger but deliberately walks into it; or where his passions are so excited, and his temper so warped, that he recklessly does acts in themselves dangerous, or which naturally tend to produce dangerous results from others. Under this view it follows that it is not necessary, in

order to come within this exception of the policy, that the insured should be so far under the influence of intoxicants as to be in what is ordinarily termed a state of intoxication or drunkenness, but only so far under the influence of or affected by them that incapacity, nervous or mental, or the excitement of passion, should be such that injury results in consequence of it.

SHORTER HOURS.

Except in some cases of severe physical labor, it has never been demonstrated that eight hours' work was more efficient than ten, and generally the contrary has been proved, but it is sufficiently established that eight or ten hours' work is more efficient than fifteen or sixteen, even in tending light machinery like that used in cotton factories. Therefore, there is no great mystery about the report of an industrial experiment just tried near Moscow with gratifying results. A bank had to foreclose on a cotton factory, and it put a young engineer in charge of it who made various changes, and among other things introduced the eight-hour day, "and to the great surprise of the authorities, it gave excellent results. There was a steady increase in production, while at the same time the number of accidents decreased in a noteworthy man-

ner." The more intelligent workmen have been paid a share of the profits, with the result of increasing the production 15 per cent. Twelve and fifteen hours' work is not uncommon in Russia, and probably a large part of the working population is as much under-fed as it is overworked. American success has been achieved by the agency of workers well nourished and worked long enough, but not too long, and if the same means accomplish the same results abroad it is only what was to be expected. In fact, the improved dietary in most European countries is the cause as well as the result of increased production.

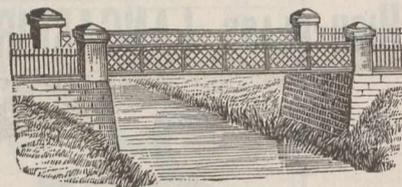
CAUSES OF FIRE WASTE.

Defective flues, overheated stoves, faulty machinery, and similar products of ignorance, says a Chicago paper, caused 23.13 per cent. of the fires. Careless handling of matches, lamps, cigars, hot ashes, etc., caused 23.85 per cent. more. Crime and mischief are known to have caused 8.52 per cent. They are conservatively estimated to have caused at least one-half the fires of "unknown" origin, which resulted in 21.5 per cent. of the total loss. "Spontaneous combustion" caused 4.25 per cent. Fires originating on adjacent premises caused 31.03 per cent. of the loss. At least 90 per



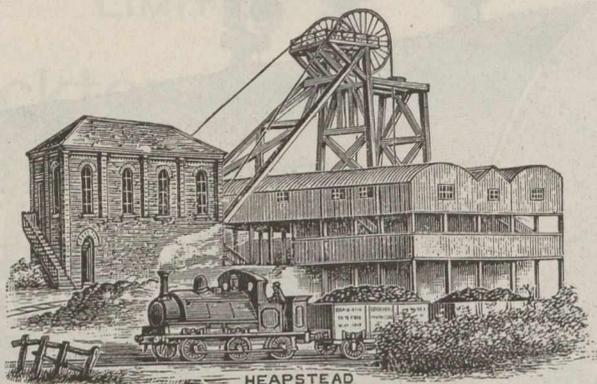
BUNGAL OW.

**THE ALNWICK FOUNDRY
& ENGINEERING CO.,
Alwick, England,**



MANUFACTURERS OF
IRON BUILDINGS,
Churches, Schools,
HOSPITALS, BARNS,
WAREHOUSES,
HEAPSTEADS.

Huts, Hay Sheds, Farm Buildings.



HEAPSTEAD

Wrought Iron
Constructional Work.

Steel Principals,
GIRDER..
BRIDGES,
CAGES,
FENCING, &c
COLUMNS.]

Special Prices to Canadians under the New Tariff

WARNER & CO., LIMITED,
Makers of... **SPECIAL PIG IRONS.**

Brand "WARNER C.E.R."

Gives the Highest Transverse and Tensile Tests of any Pig Iron in the market. Suitable for Steam and Hydraulic Cylinders, Chilled Rolls, and all High Class Engineering Castings, also for Best Puddled Bars.

Brands "H.W." "O.K." "C.P."

For Malleable Castings The brand "C.P." is the Purest English Pig Iron for Malleable Castings in the market. These three brands are all cast in Small Pigs.

Brand "ANGLO-SWEDISH C.P." (in slabs)

This is one of the Purest Irons in the market, and is suitable for mixing with other Irons to improve quality of Castings. It is also suitable for Steel Making.

PIG IRON MADE TO ANY ANALYSIS.

Cargo Fleet, Middlesbrough-on-Tees, - England.

cent. of these fires were primarily due to ignorance, carelessness, or crime. The only cause of any considerable loss classed as "unavoidable" was

lightning, with only 2.15 per cent. Taking all the facts together, it is reasonable to estimate that fully 95 per cent. of the loss was preventable. Or, if crime be considered as not preventable, there still remains a waste by fire last year of fully \$128,000,000. There is a popular belief that insurance covers these losses. That is an absolute fallacy. In the last twenty-six years fire losses in the United States have aggregated \$2,899,741,021. Payments of insurance have been a little over \$1,700,000,000.

STEAM BOILER PROBLEM.

An insurance paper has it that Mayor Harrison of Chicago has ordered the removal of all steam boilers under the sidewalks in that city. Notices to that effect are being served by Boiler Inspector Blaney. There are many thousands of boilers located in this manner in Chicago. The reason given by the mayor for this move is that "boilers under sidewalks are dan-

Established 1868.

Telegraphic Address: "BRICK, Leeds."

Brick-Making and Grinding Machinery.

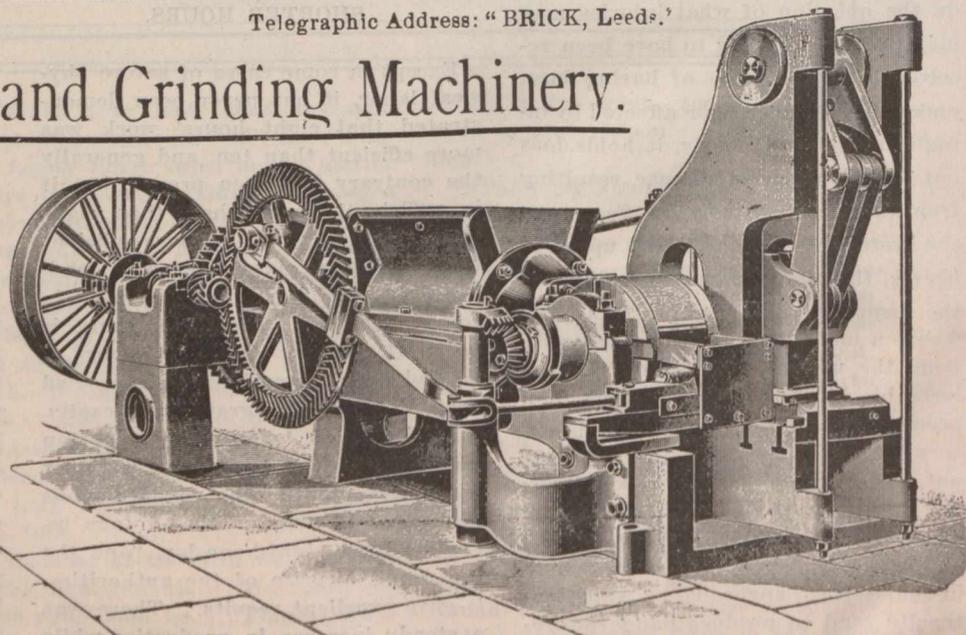
Manufactured
by...

**Richard
Scholefield,**

ENGINEER,

..Burley Vale Mills..

**Kirkstall Road,
LEEDS, Eng.**



Patent "ECLIPSE-ALL" Stiff-Plastic, Brick-Making and Pressing Machine, (With Toggle Lever Power Press Combined.)

gerous. Should one explode the damage would be great. Upon that the Monthly Bulletin of the Fidelity and Casualty says: "It would be interesting to know in what place a steam boiler is not dangerous. If placed within a building an explosion might cause the building to fall. Then where would the people be who were on an adjacent sidewalk?" The Underwriter adds: "Why not put them on the top of the building? On top the boiler might be inconvenient, but it would be less dangerous to persons in the building or on the sidewalk. They must be put somewhere or the modern sky-scraper would be useless if one had to climb its staircases; and many a manufacturing plant would have to move into the suburbs, if the steam boilers are not allowed on or about the premises in cities. It is a difficult problem, but Mayor Harrison is very near right when he makes the sidewalks safer for the pedestrians than they are, when liable to be blow skyward at any moment."

—It is tated that an intimation is on its way to Hon. Edmund Barton, Premier of Australia, to the effect that the Government of Canada is prepared to discuss with the executive of the Commonwealth the subject of closer trade relations. The negotiations on behalf of Canada will doubtless be conducted through the Postmaster-General, who when in Australia last summer had a preliminary chat with Mr. Barton. Canada's exports to Australia for the fiscal year ended June 30 last amounted to \$2,211,405, as compared with \$1,626,441 for the previous year. We took from Australia last year imports for consumption to the amount of \$426,467. This was a falling off compared with 1900. The chief items in the exports to the Commonwealth last year were as follows:

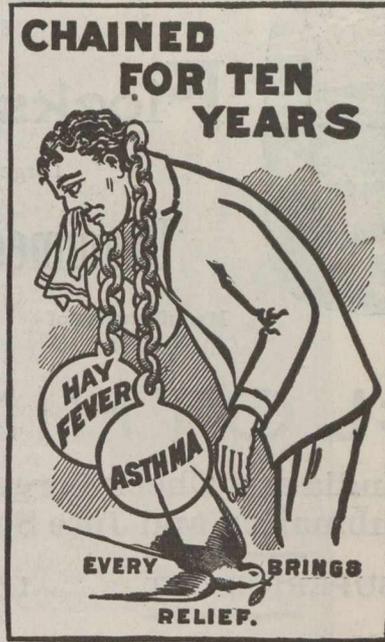
Agricultural implements . . .	\$437,217
Bicycles and parts of	303,563
Flour, 47,484 barrels	209,947
Planks, boards, etc., 31,142 M.	287,475
Cotton fabrics	209,480
Other cottons	25,254
Canned salmon, 2,121,234 lbs..	182,281
Spruce deals.	55,321
Manufactures of India rubber.	56,938
Machinery	54,755
Drugs, chemicals and medicines	23,104
Clothing and wearing apparel	21,731
Hardware	11,037

Asthma Cure Free!

Asthma'ene Brings Instant Relief and Permanent Cure in All Cases

SENT ABSOLUTELY FREE ON RECEIPT OF POSTAL.

WRITE YOUR NAME AND ADDRESS PLAINLY.



There is nothing like Asthmalene. It brings instant relief, even in the worst cases. It cures when all else fails.

The Rev. C.F. WELLS, of Villa Ridge, Ill., says: "Your trial bottle of Asthmalene received in good condition. I cannot tell you how thankful I feel for the good derived from it. I was a slave, chained with putrid sore throat and Asthma for ten years. I despaired of ever being cured. I saw your advertisement for the cure of this dreadful and tormenting disease, Asthma, and thought you had overspoken yourselves, but resolved to give it a trial. To my astonishment, the trial acted like a charm. Send me a full-size bottle."

Rev. Dr. Morris Wechsler,

Rabbi of the Cong. Bnai Israel.

NEW YORK, Jan. 3, 1901.

DRS. TAFT BROS' MEDICINE CO.,

Gentlemen: Your Asthmalene is an excellent remedy for Asthma and Hay Fever, and its composition alleviates all troubles which combine with Asthma. Its success is astonishing and wonderful.

After having it carefully analyzed, we can state that Asthmalene contains no opium, morphine, chloroform or ether.

Very truly yours,
REV. DR. MORRIS WECHSLER.

AVON SPRINGS, N. Y., Feb. 1, 1901.

DR. TAFT BROS. MEDICINE CO.

Gentlemen: I write this testimonial from a sense of duty, having tested the wonderful effect of your Asthmalene, for the cure of Asthma. My wife has been afflicted with spasmodic asthma for the past 12 years. Having exhausted my own skill as well as many others, I chanced to see your sign upon your windows on 130th street, New York, I at once obtained a bottle of Asthmalene. My wife commenced taking it about the first of November. I very soon noticed a radical improvement. After using one bottle her Asthma has disappeared and she is entirely free from all symptoms. I feel that I can consistently recommend the medicine to all who are afflicted with this distressing disease.

Yours respectfully,
O. D. PHELPS, M.D.
Feb. 5, 1901.

DR. TAFT BROS. MEDICINE CO.

Gentlemen: I was troubled with Asthma for 22 years. I have tried numerous remedies, but they have all failed. I ran across your advertisement and started with a trial bottle. I found relief at once. I have since purchased your full-size bottle, and I am ever grateful. I have family of four children, and for six years was unable to work. I am now in the best of health and am doing business every day. This testimony you can make such use of as you see fit.

Home address, 235 Rivington street.

S. RAPHAEL,

67 East 129th st., New York City.

TRIAL BOTTLE SENT ABSOLUTELY FREE ON RECEIPT OF POSTAL.

Do not delay. Write at once, addressing DR. TAFT BROS.' MEDICINE CO., 79 East 130th St., N. Y. City.

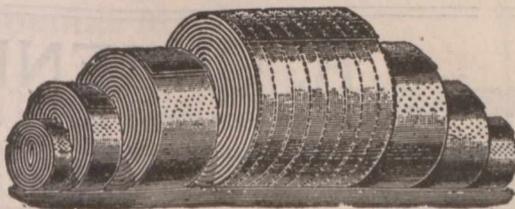
Sold by all Druggists

FLETCHER & SHAW, GOVERNMENT & RAILWAY CONTRACTORS, Ryburn Leather Works, SOWERBY BRIDGE, ENGLAND.

T'grams—"Fletcher & Shaw, Sowerby Bridge.

Manufacturers of every description of

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



Telephone No.—0980, Halifax.

**Cotton, Hair
and Link Belting, &c**

Special prices to Canadians under the new Canadian tariff.

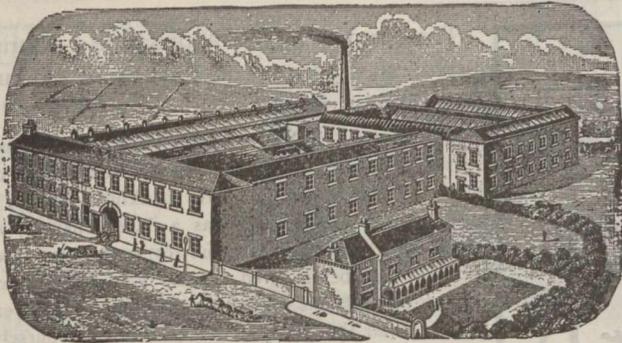
Telegraphic Address: "PURIFIER, BATLEY."

ESTABLISHED 1865

JOHN ILLINGWORTH & SONS,

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

BATLEY, ENGLAND.



RIDINGS MILLS.

Patentees and Sole Makers of the
CELEBRATED PURIFIED

Flocks and Wools,

Large Stocks of all Descriptions of

Drummed Wools & Ruggings

Manufacturers of
all kinds of . . .

FOR COLLAR MAKERS
AND BROWN SADDLERS.

HORSE CLOTHING

FOR HOME AND EXPORT

Kersey, Rugging, Tiltings, India and Check Serge. Prince's Check, Linen, Hemp, Navy Canvas, Combination and Jute Sheets of every variety.

BEST MAKE.

SUPERIOR CUT.

LOWEST PRICES.

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

NONE BUT THE TRADE SUPPLIED.

PRICES ON APPLICATION.

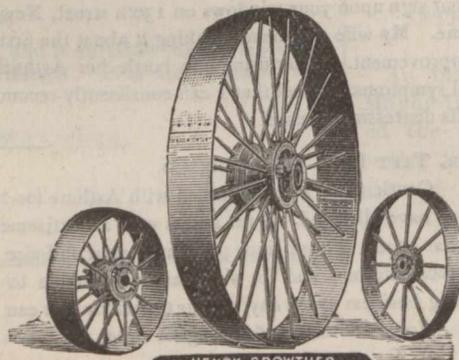
Wrot.-Iron Pulleys.

Bright Steel Shafting.

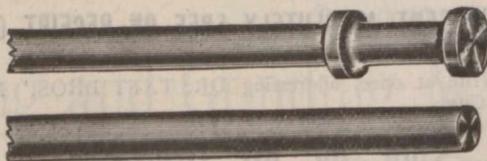
Lists sent Post Free
on Application.

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

Telephone
43.



HENRY CROWTHER
MAKER OF BRIGHT IRON PULLEYS,
CLECKHEATON YORKS



HENRY CROWTHER,

Rolling
Mills,

Cleckheaton,
YORKS, ENGLAND.

Special Terms to Canadians under the New Tariff.

Boots and shoes.. . . .	11,471
Cheese, 104,567 lbs.	10,418
Pine	11,717
Split peas	8,384
Pianos	41,889
Organs	26,595
Household furniture	20,352
Whiskey.. . . .	15,299
Wood pulp	11,063
Carriages and parts of	6,000
Eggs, 2,860 dozen	620

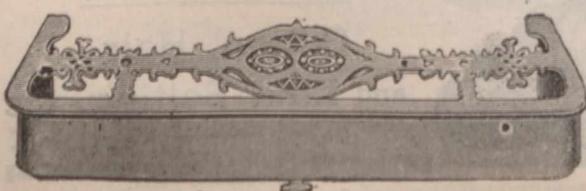
CANADIAN CUSTOMS TARIFF.

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

The initials N. O. P. represent and have the meaning of the words "not otherwise provided for."

(Continued from Page 2568.)

Musical instruments of all kinds, N.O. P., 30 p.c., provided that musical in-



R. GREENLEES & Co.,

Fender and Ashpan Makers,
42 GREAT CLYDE STREET, GLASGOW, SCOTLAND.
Works: 30 East Howard Street.

Illustrated Price Lists on Application.

Spirits; Nitric acid, 20 p.c.; Nitric and sulphuric acids combined or mixed, 20 p.c.; Nitrous ether, &c., see Spirits; Nitro-glycerine, and giant powder, 3 cents per lb.; Nitro, explosive, 3 cents per lb.; Noils, being the short wool which falls from the comb in worsted fabrics, free; Non-elastic webbing, see Webbing; 20 p.c.; Notarial seals, of paper, 35 p.c.; Notches for umbrellas, &c.; see Umbrellas; Numbering and dating machines, 30 p.c.; Nuts, wrought iron and steel, see Nuts in Iron; Nuts, almonds, shelled, N.E.S., 5 cents per lb.; Nuts, almonds, shelled, imported under the provisions of the French treaty, 3 1-3 cents per lb.; Nuts, shelled, N.E.S., 5 cents per lb.; Nuts, shelled, N.E.S., imported under the provisions of the French treaty, 2 cents per lb.; Nuts, peanuts, shelled, 3 cents per lb.; the same imported under the provisions of the French treaty, 2 cents per lb.; Nuts, Brazil nuts, pecans and walnuts, not shelled, 3 cents per lb.; the same imported under the provisions of the French treaty, 2 cents per lb.; Nuts, filberts not shelled, 2 cents per lb.; the same imported under the provisions of the French treaty, 2 cents per lb.; Nuts, filberts, shelled, 5 cents per lb.; the same imported under the provisions of the French treaty, 2 cents per lb.; Nuts of all kinds, other, N.E.S., not shelled, 2 cents per lb.; the same, imported under the provisions of the French treaty, 2 cents per lb.; Nut crackers, to pay according to material; Nuts, cocoa nuts, see item Cocoa Nuts; Nuts, crude, drugs, see Drugs, Crude; Nutmegs, and mace, 25 p.c.; Nutgalls, and extracts thereof, see Dyeing Articles; Nux vomica beans, crude only, free; Nux vomica beans, N.E.S., 20 p.c.

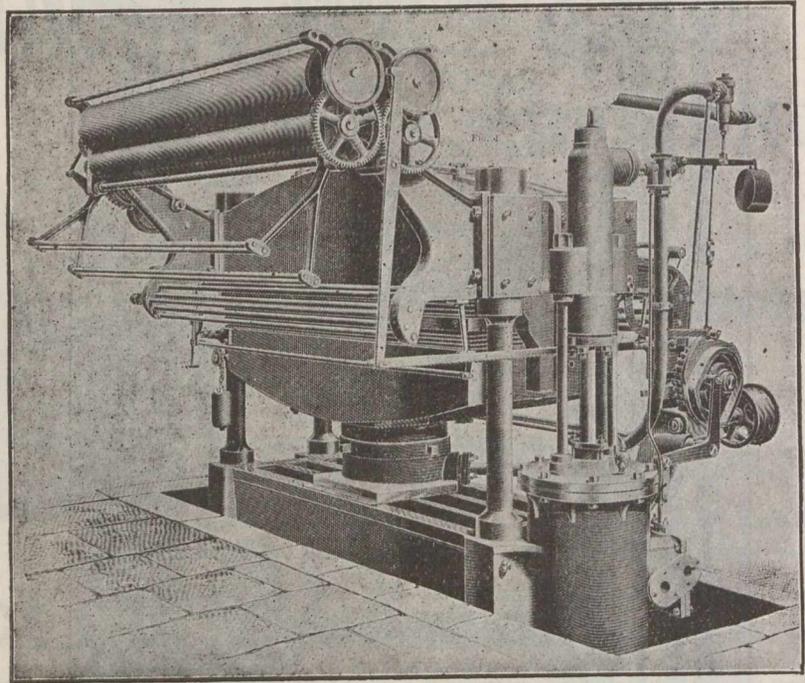
O—Oak and oak bark extract, see Dyeing Articles, free; Oak bark, ground, free; Oak, lumber, and timber, see Lumber in Wood; Oak furniture, see Furniture; Oak, manufactures of, N. E. S., see Wood; Oakum, free; Oatmeal cloth, 20 p.c.; Oats, 10 cents per bushel; Oats, damaged by water in transitu (on appraised value), 20 p.c.; Oat flour, 20 p.c.; Oatmeal, 20 p.c.; Oatmeal damaged by water in transitu (on appraised value), 20 p.c.; Ochres, ochrey earths, raw siennas, and colours, dry, N.E.S., 20 p.c.; Ochrey earths, same as ochres; Offal, fish, see iFsh Skins and Offal; Oil, Aniline, crude, free; Oils banana oil, 20 p.c.; Oil, coal oil and kerosene, distilled, purified, or refined, naphtha and petroleum, N.E.S., 5 cents per gall.; Oils illuminating oils, composed wholly or in part of the products of petroleum, coal shale or lignite, costing more than thirty cents per imp. gall., 25 p.c.; Oils, products, of petroleum, N.E.S., 5 cents per gall.; Oil, carbolic, or heavy oil, free; Oil, cement, as lubricating, 25 p.c.; Oil, cotton seed oil, 20 p.c.

(To be Continued.)

By H. M.
Royal Letters Patent.

NUSSEYS & LEACHMAN'S PATENT PRIZE MEDAL

Pressing and Tentering Machines.



MAKERS **W. B. LEACHMAN & CO.,**

EXCEL WORKS,

Great Wilson Street,

LEEDS, ENGLAND.

Telegrams : Manchester
"CURRENT."

HEAD OFFICES
Ordsal Station Works,
SALFORD, MANCHESTER

DORMAN & SMITH,

Manufacturing Electrical Engineers,

ORDSAL STATION ELECTRICAL WORKS,
Salford, Manchester, Eng.

OIL Lubricating Burning

In Casks, Barrels
or Drums.

Specially Prepared
for Export.



JAMES LIGHT & SON, LIMITED
LIADGO WORKS and 9 Rumford St.,
LIVERPOOL, England.

Cog,

Locomotive,

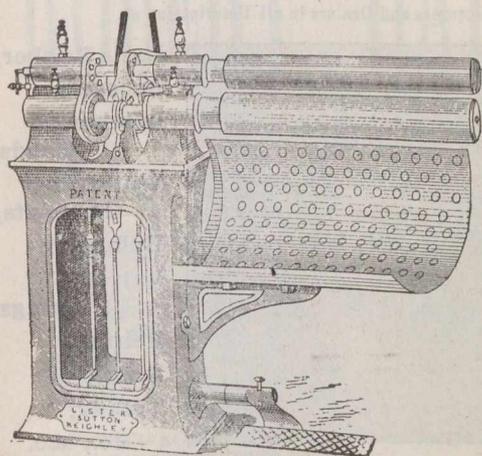
Antifriction,

Water-Wheel,

GREASE

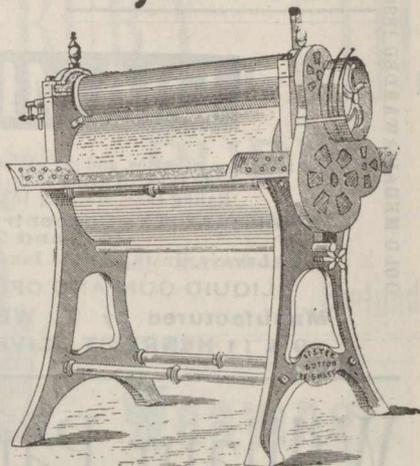
Cables to
"LIGHTHOUSE."

High Class Modern **LAUNDRY MACHINERY,** Handor Steam Power.



PATENT SKIRT AND BODY IRONING MACHINE. (Laundry Machinery under the New Tariff.)

James Lister & Co.,
LAUNDRY ENGINEERS,
Lister Hill Works,
SUTTON,
 Near Keighley, ENG.



COLLAR AND CUFF IRONING OR POLISHING MACHINE. Made in sizes 12 to 30 inch rolls.

THE TURRELL CAR.

specification.

- Motor.**—7 h.p. vibrationless, two cylinder motor.
 - Gear.**—Patented system having the wheels always in mesh.
 - Wheels and Tyres.**—
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 - 34in. artillery wheels, with 2in. Connolly solid tyres.
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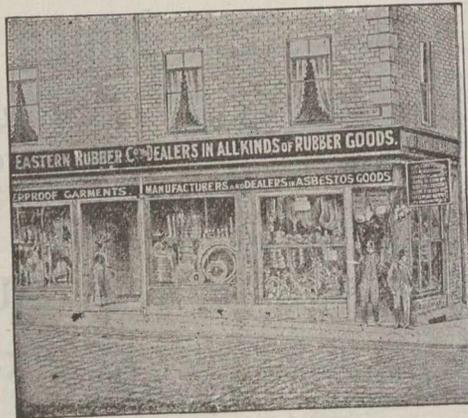
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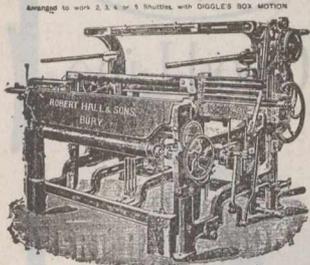
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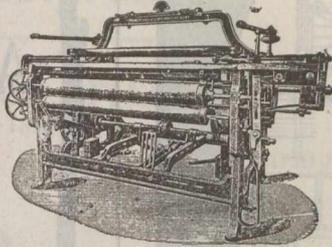
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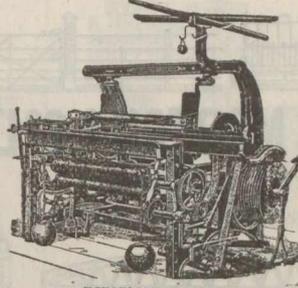
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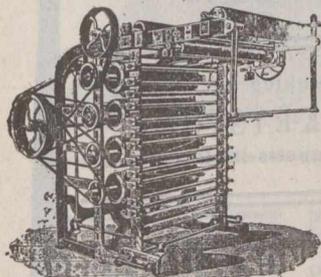
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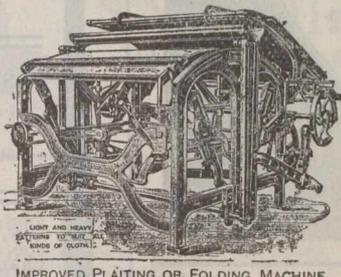
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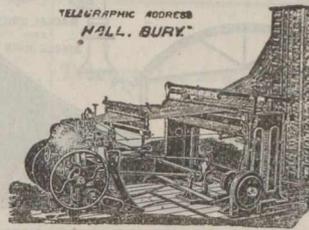
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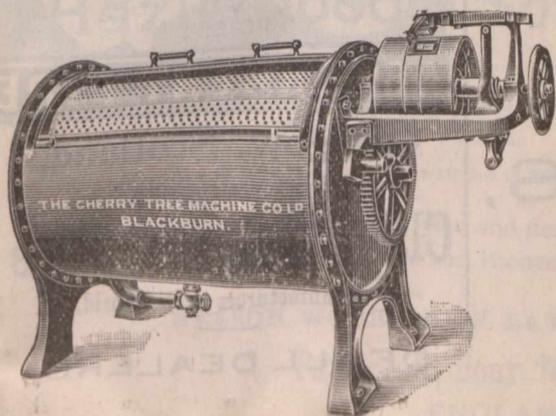
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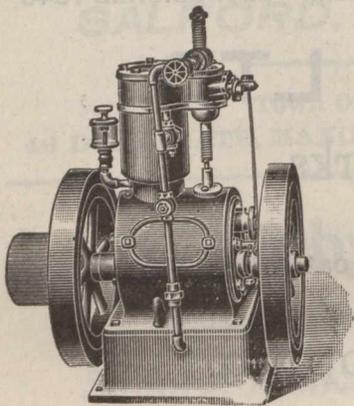
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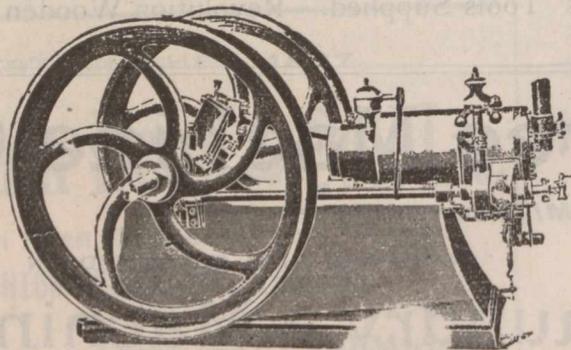
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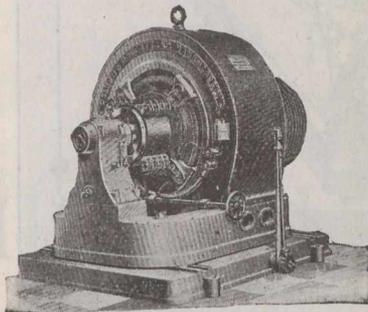
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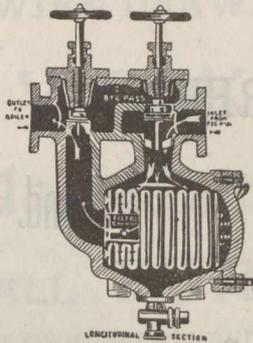
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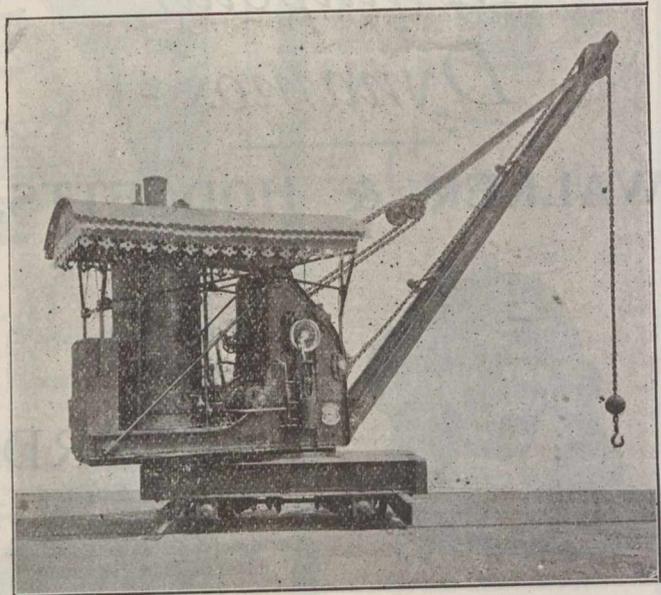
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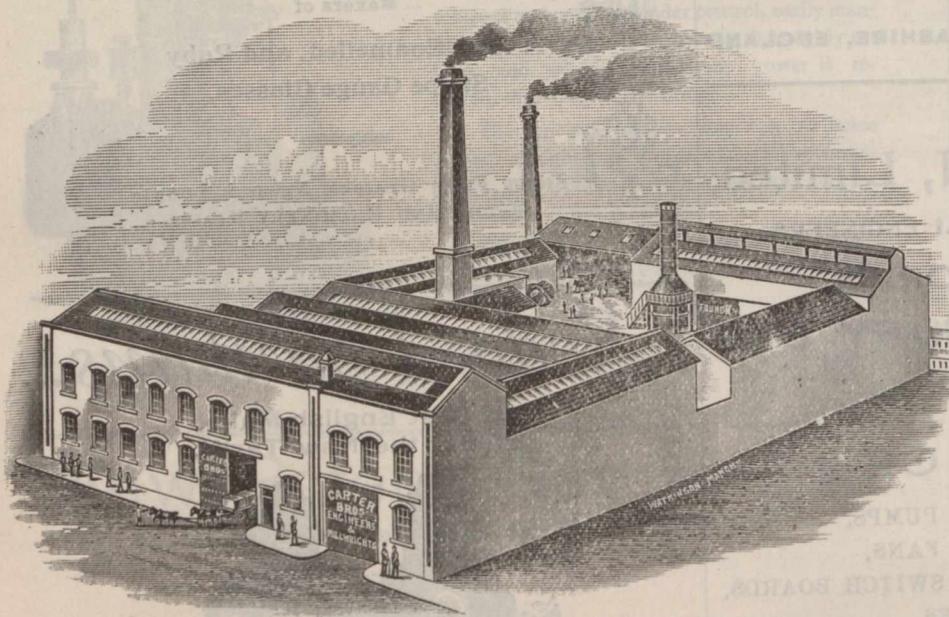
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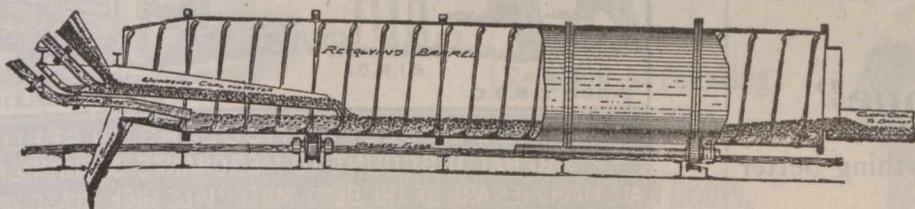
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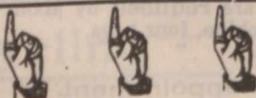
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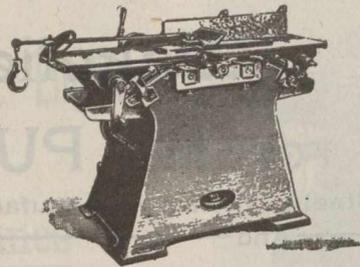
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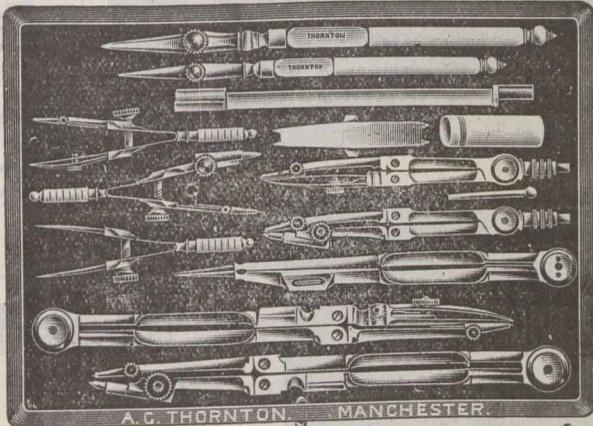
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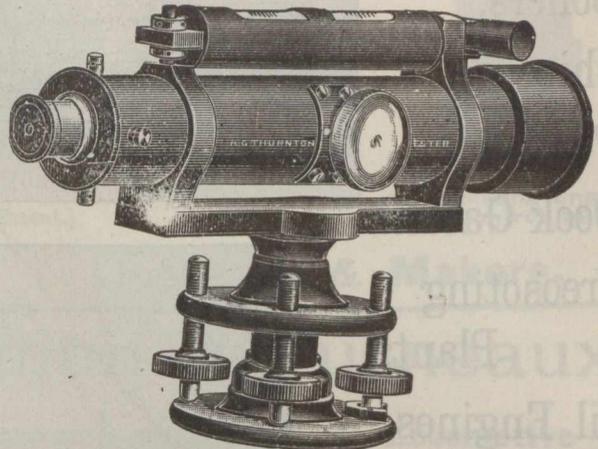
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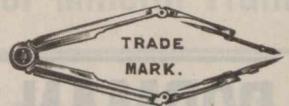
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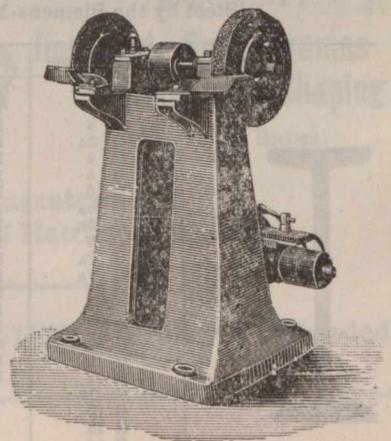
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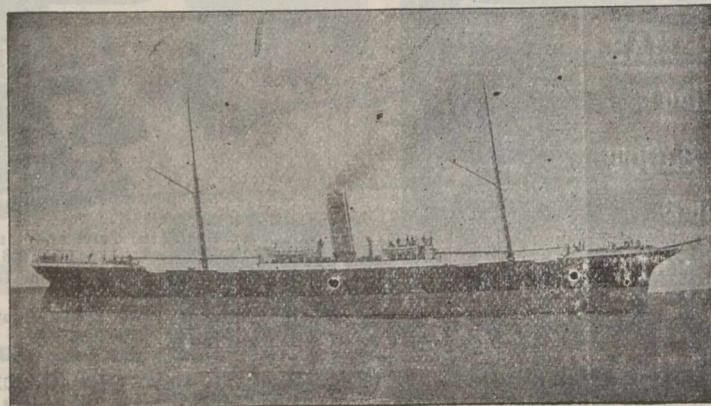
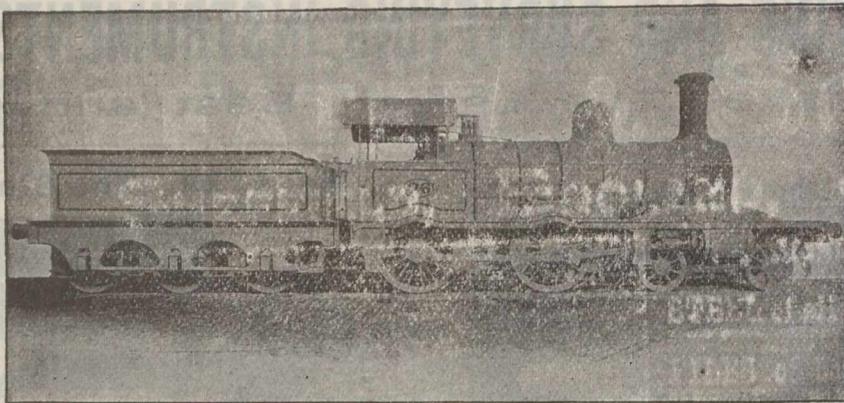
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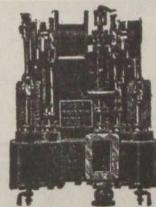
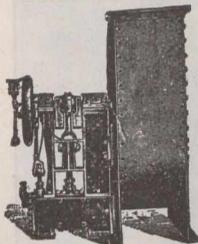
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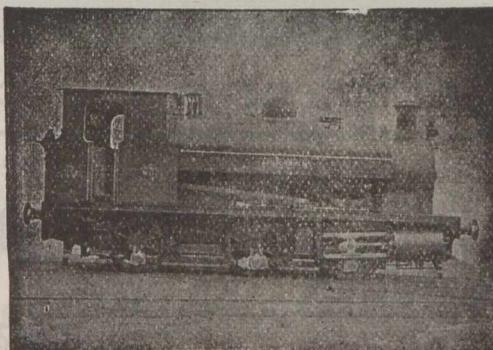
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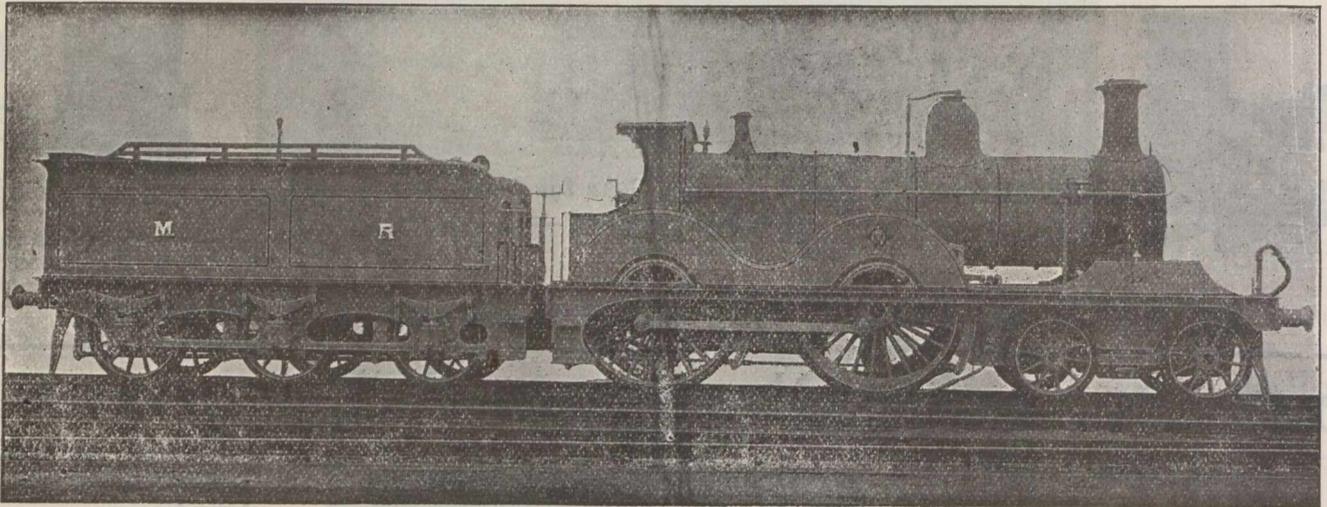
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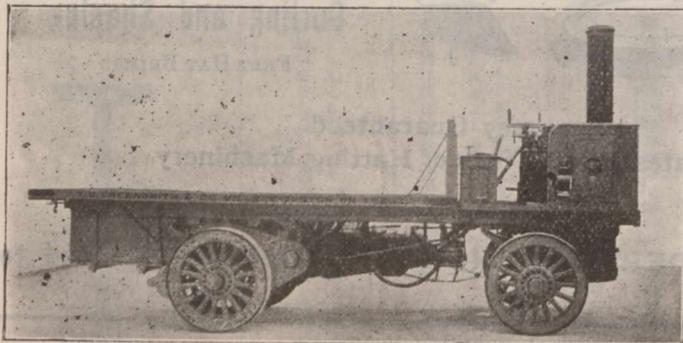
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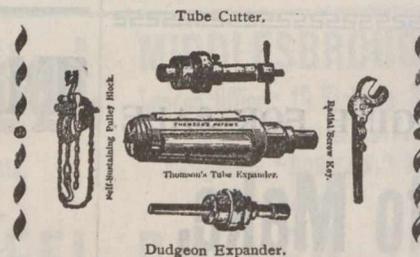
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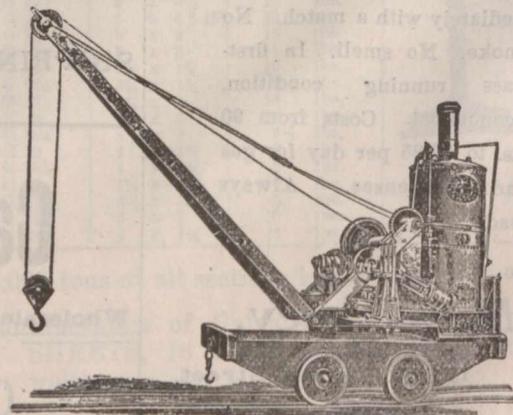


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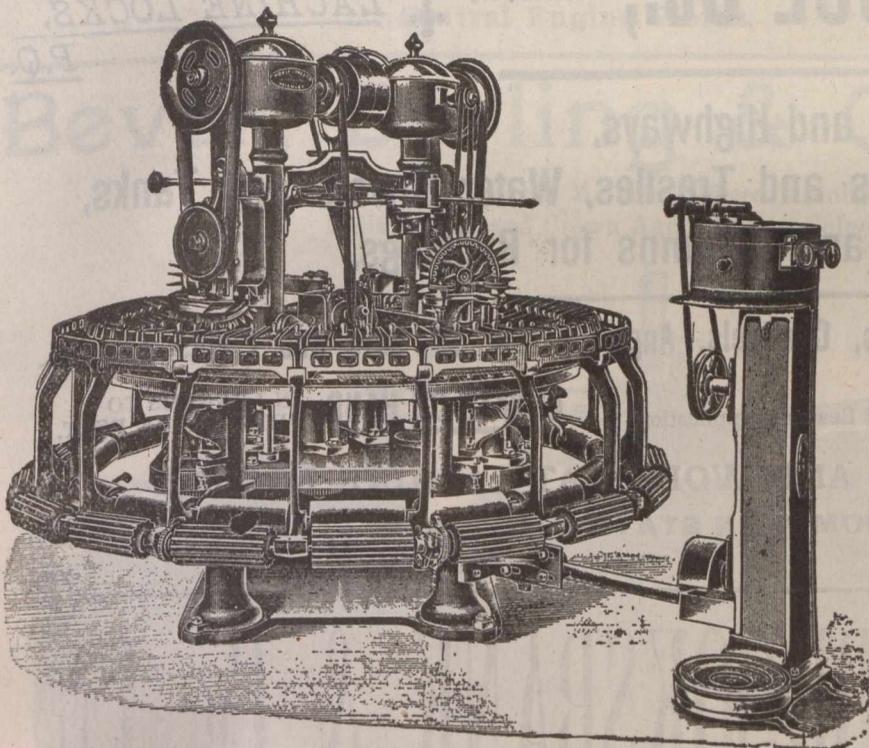
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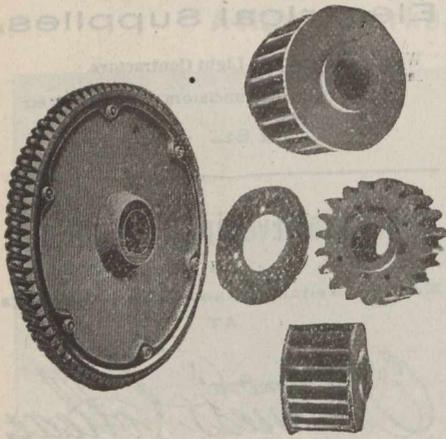
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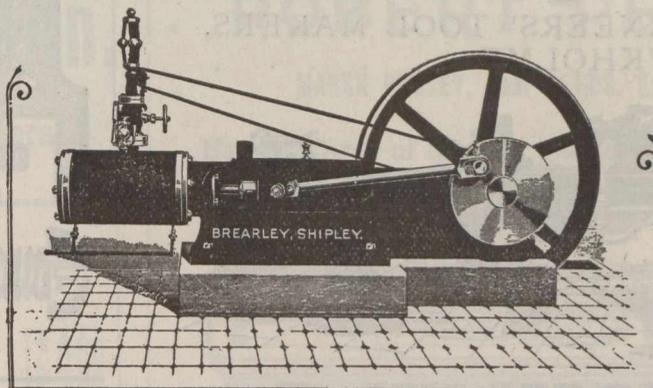
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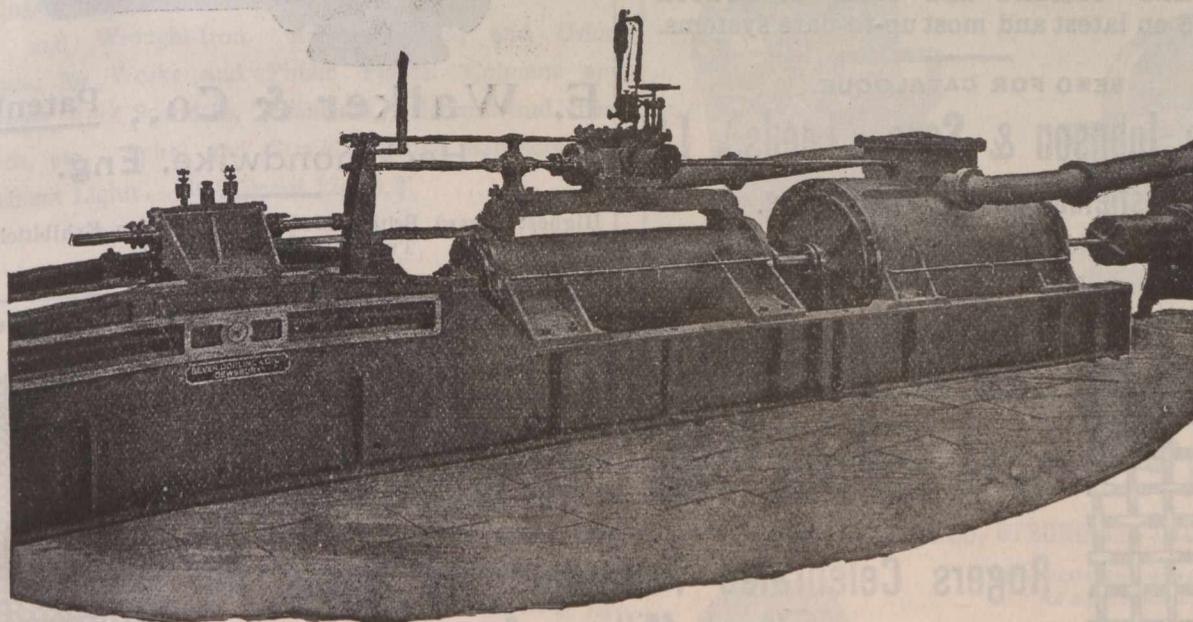
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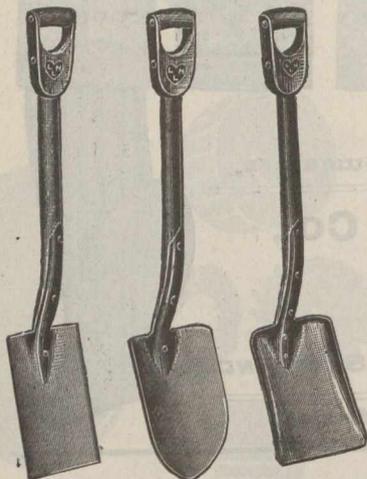
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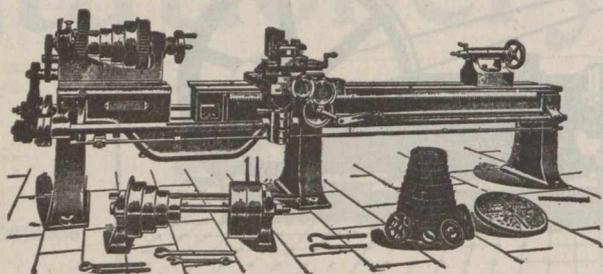


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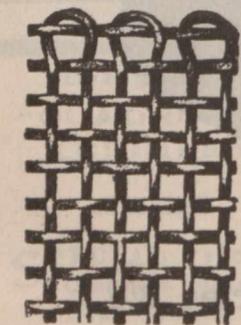
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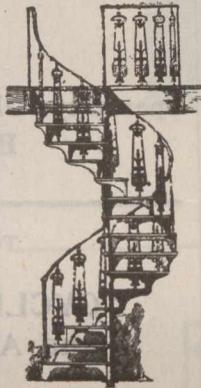
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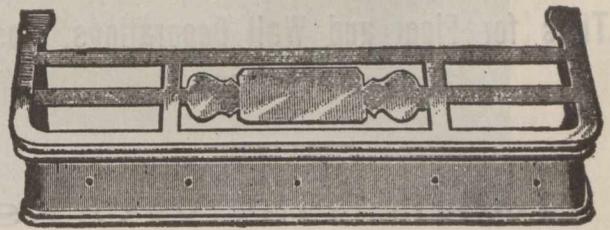
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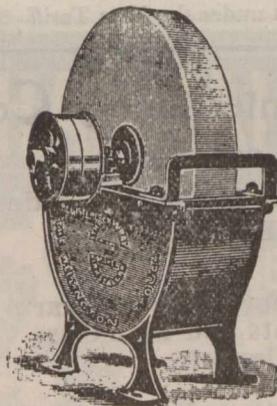
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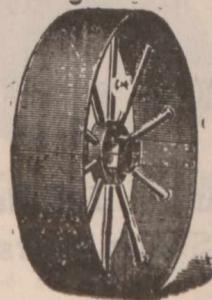


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100	City of London (Ont) 1st pref 5 p.c.	101	103
100	City of Montreal stg. 5 p.c. 1874	102	104
100	City of Ottawa, 4½ p.c. stg.	100	103
	redeem 1873	108	106
	redeem 1875		
100	City of Quebec, 6p. c. redeem 1875 ..	107	109
	redeem 1873		
100	City of Toronto, 4 p. c. 1889-98	100	102
	6 p.c. stg. con. deb. 1874-1876 ..	101	107
	5 p.c. gen. coa. deb. 1879	113	115
	4 p.c. stg. bonds,	103	105
100	City of Winnipeg deb., 1884, 5 p.c.	107	109
	Deb. scrip. 1883, 5 p.c.		
MISCELLANEOUS COMPANIES.			
100	Canada Company	31	34
100	Canada North-West Land Co.	6½	7½
100	Hudson Bay	21½	22½
BANKS.			
	Bank of British North America	65	67
	" Montreal	511	516
	Canadian Bank of Commerce	15	16



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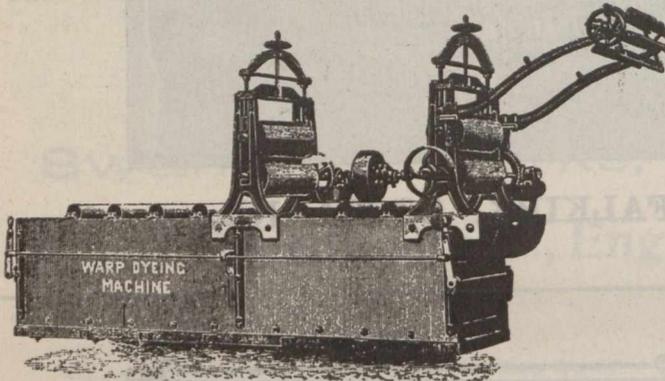
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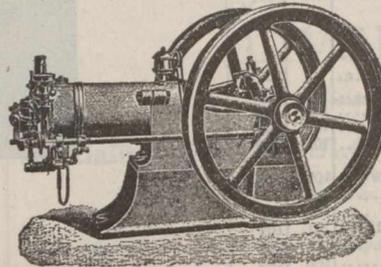
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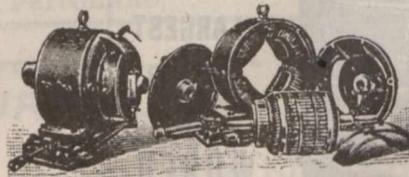
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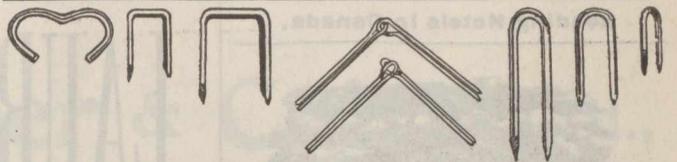
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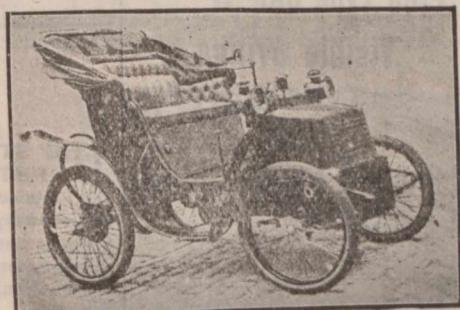
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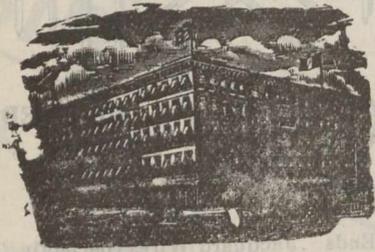
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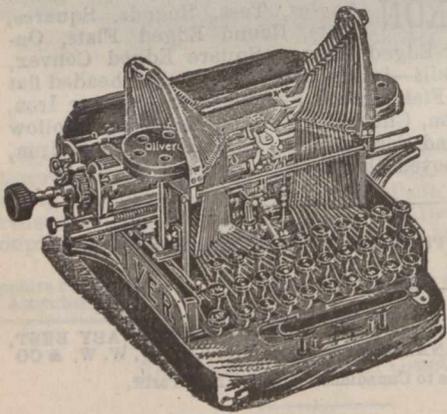
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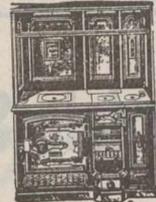
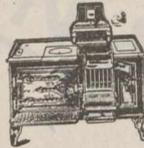
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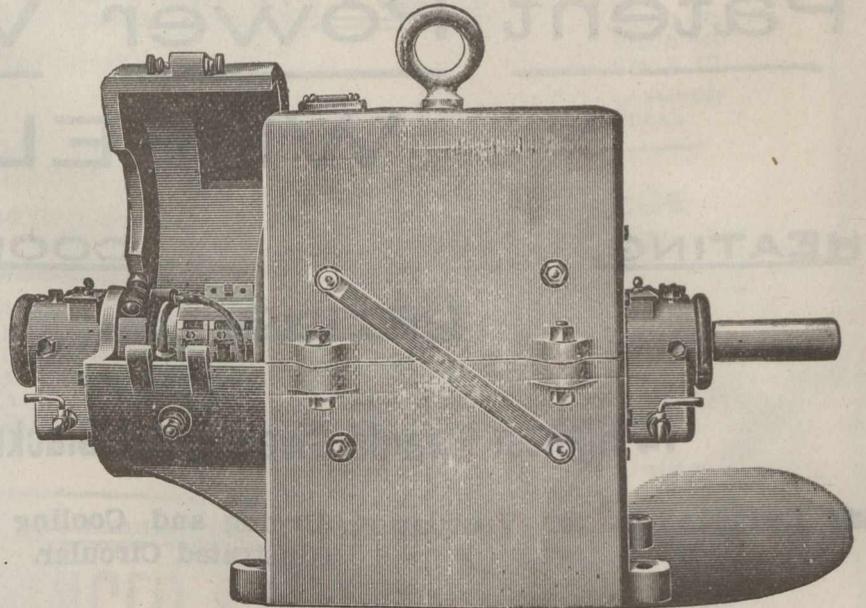
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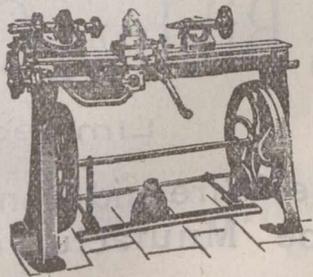
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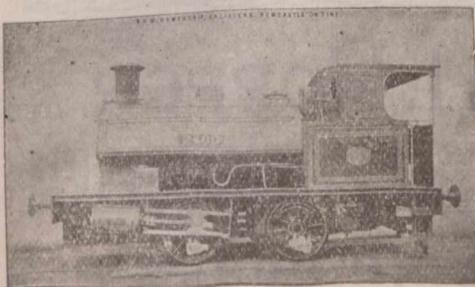
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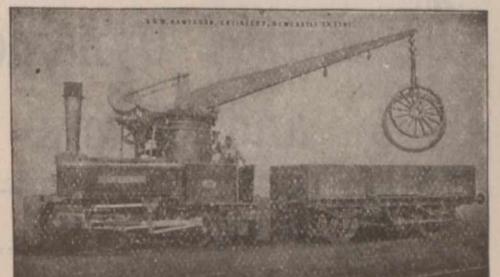


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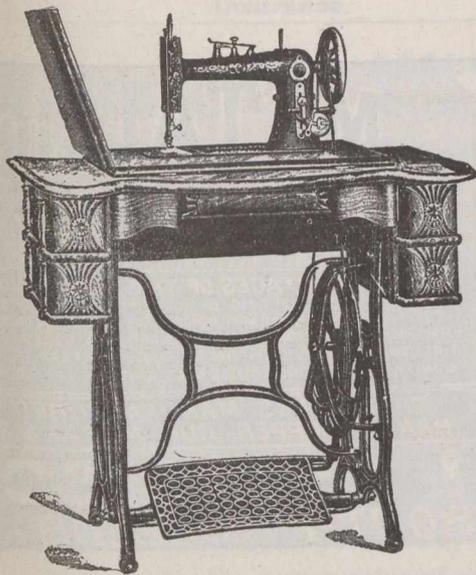
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SOLE MAKERS **NEWTON**
TYNE DOCK CORRUGATED PACKING WORKS



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SOME ADVANTAGES OF THIS PACKING ARE:
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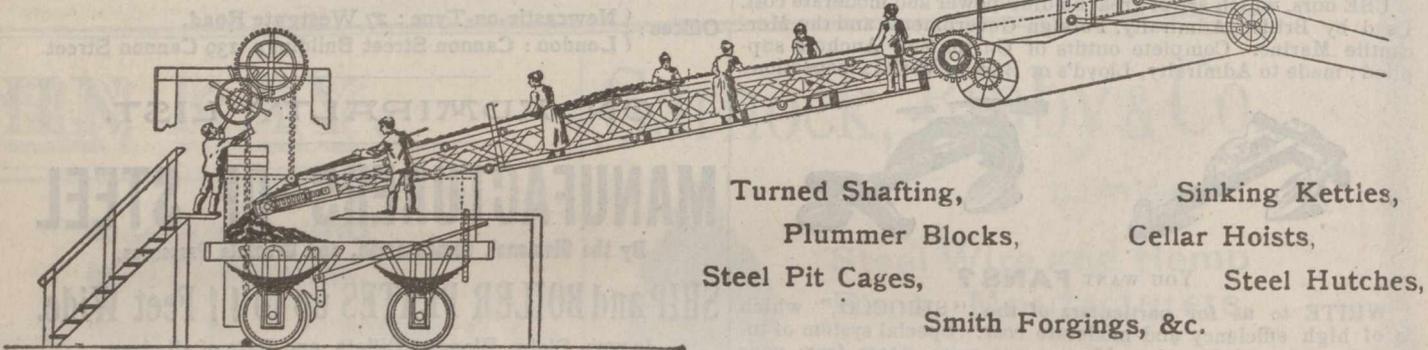
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 Paid Policyholders in 1900 - - - - 170,813.58

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STATEMENT FOR THE YEAR ENDING DEC'EMBER 31st, 1896

Assets, - \$184,935,690.80

Reserve on Policies (American Table, 4 p.c.).....	\$168,221,920.00
Liabilities other than Reserve	1,623,951.00
Surplus.....	15,089,822.00
Receipts from all sources.....	41,838,145.00
Payments to Policy holders.....	29,885,472.00
Whole Life Risks assumed and renewed 219,308 policies	637,727.276
Risks in force : 273,213 policies, amounting to.....	801,867,475.00

NOTE.—The above statement shows a large increase over the business of 892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year

AGENTS WANTED. Apply to

FAYETTE BROWN, Manager, MONTREAL.

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

(OF LONDON.)

Assets exceed, - - - \$22,000,000.

Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL
 J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

Scottish Union and National INSURANCE COMPANY,

Of Edinburgh, Scotland.

ESTABLISHED 1834.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.
 Capital \$30,000,000 | Invested Funds.....\$13,500,000
 Total Assets 34,472,705 | Deposited with Dom. Govt., 125,000
 (Market value.)

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

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: 112-118 King St. West, TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets	\$ 3,977,263.88
Cash Income.....	1,005,970.55
Net Surplus.....	500,192.39
Insurance in Force.....	25,575,142.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY,
 Managers for Province of Quebec,
 180 St. James St., Montreal.

Saxe & Archibald, ARCHITECTS
 Room 79, Imperial Building,
 MONTREAL.

OILS.

The IMPERIAL OIL COMPANY, Ltd.

—REFINERS AND MANUFACTURERS OF—

CANADIAN PETROLEUM PRODUCTS,
 Under New Patent Process

Refined Oils, Benzine, Napthas and Gasolenes, Lubricating Oils, Greases
 Paraffine Wax Candles, Fuel Oils, &c.

Refineries: SARNIA and PETROLIA, Ont.

Branches:

MONTREAL, P.Q. ST. JOHN, N.B. HALIFAX, N.S. WINNIPEG, Man.;
 VANCOUVER, B.C.

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

The QUEEN CITY OIL COMPANY, Limited,
 Head Office: TORONTO, Ont.

Branches: OTTAWA, HAMILTON, LONDON, KINGSTON, and other Stations
 Province of Ontario.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President:

Gain in Insurance in force 1900
\$140,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON,
AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Available Assets, - - \$61,187,215

Funds Invested in Canada, - \$3,300,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:

A. F. GAULT, Chairman.
WENTWORTH J. BUCHANAN, Deputy Chairman.
SAML. FINLEY, E. S. CLOUSTON.
HON. SIR ALEXANDRE LACOSTE, K.C.M.G.
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUH,
Esq., Vice President; Frank Haight, Esq., Manager;
John Killer, Esq., Inspector.

UNCONDITIONAL POLICIES

ARE ISSUED
BY THE . . .

CONFEDERATION LIFE ASSOCIATION.

Cash Values,
Extended Insurance,
Paid up Policies,

GUARANTEED.

Full information sent on application.

H. J. JOHNSTON,
Prov. Manager,

174 ST. JAMES ST.,
MONTREAL.

W. C. MACDONALD,
Actuary.

J. K. MACDONALD,
Managing Director.

Head Office, - TORONTO.

Royal-Victoria Life Insurance Company.

CAPITAL, - - \$1,000,000.

MONTREAL.

HEAD OFFICE:

INCREASE IN BUSINESS IN 1900, COMPARED WITH 1899.

Interest.....	\$ 9,001.79	Increase over 1899.....	20 per cent.
Premiums.....	86,416.79	Increase over 1899.....	42 "
Total Cash Income.....	95,420.47	Increase over 1899.....	40 "
Reserves, Government Standard.....	120,633.21	Increase over 1899.....	70 "
Insurance in Force.....	2,116,880.00	Increase over 1899.....	24 "

DEPOSITED with the Canadian Government for the protection of Policy-holders, \$153,000.

DAVID BURKE, A.I.A., F.S.S.,
General Manager.

B. S. & W. WHITELEY

Press
Paper
Manufacturers,

Pool Paper Mills, POOL, nr. LEEDS,
ENGLAND.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,925,000.00
Annual Income, 2,994,000.00

Head Office. - Toronto, Ont.

Hon. GEO. COX, Pres. J. J. KENNY Vice-Pres. & Man.-Dir
C. C. FOSTER, Secretary.

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

THE IMPERIAL

INSURANCE COMPANY LIMITED
FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
& B. KEARLEY, RESIDENT MANAGER.

NATIONAL ASSURANCE COMPANY

OF IRELAND.

ESTABLISHED 1822.

Capital Fully Subscribed, - \$5,000,000.

Canadian Branch:

Trafalgar Chambers, - 22 St. John Street, Montreal.

H. M. LAMBERT, MANAGER.

DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent
and Pearl Batting.**

Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple.
Not even in lowest grades. Three grades—Three prices and far the best for the price.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL.
JAMES MCGREGOR, Manager.