

# The Journal of Commerce

MONTREAL, CANADA

VOL. XLVIII, No. 39

GARDENVALE, P. Que., SEPTEMBER 28, 1920

PRICE, 10 CENTS

## An Industrial Experiment

By J. W. MACMILLAN

## The Western Crops This Year

By E. CORA HIND

## A Vacation for Business Men

## The Production of Flax

## What Canada Offers Settlers

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## The Journal of Commerce

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## Election Law

In the trial of a controverted election petition in Ontario a few days ago, the respondent was called on to answer charges of every kind of offence known to the political calendar. These charges were set forth at great length in a petition duly filed under the law respecting the trial of such cases. The charges were published in the newspapers and thus the respondent stood before the public as one solemnly accused of high political crimes and misdemeanors. Many days passed between the filing of the accusations and the trial of the case, the respondent meanwhile resting under the grave charges so set forth. Then the day of trial came, and after a little flurry in general support of the petition, the counsel for the petitioner admitted in the court that as respects the greater part of the charges, he had no evidence to sustain them. Forty-five charges of wrong-doing were publicly abandoned. Yet these accusations, now admitted to have been groundless, were published to the wide world and probably read by many people who will never hear of the later confession of their unfounded character.

Such proceedings do a great injustice to the person who is accused. If a newspaper, in the ordinary course of journalism, published an article accusing a citizen of wrong-doing, the publisher would be liable to prosecution, criminal or civil, by the person unjustly accused. But because the charges were made in the form of an election petition, and published as a part of the record of a court, it seems to be held that they are not libellous, and consequently the person who is falsely accused has no remedy.

The Ontario case is not an exceptional one. It is one of many of the same character that have occurred in connection with elections. The making of charges with no foundation is a too common practice in election cases. Surely such proceedings call for reform. The purity of election is necessary to the success of our democratic institutions. Where there is evidence that bribery and corruption have been practiced in an election contest, the offenders should be called to a strict account. But nobody should be permitted to make with impunity

reckless and slanderous charges against a member or candidate. The law should require that charges of wrong-doing should be made only where the petitioner has knowledge of the facts and is ready to support his charges before the courts. Those who make such charges and cause them to be published where there is no ground for them should not escape responsibility for their conduct. There is need of some reform in our election law to prevent the injustice that so often occurs under the present system.

## The Question of Holidays

The demand voiced last week by large commercial and industrial interests for the stabilization, so to speak, of the Easter holiday is one which raises the whole question of holiday dates, a question which has long needed reconsideration in the light of modern conditions. A scientific programme of holidays, adapted to the climatic characteristics of the various seasons and admitting of no changes except in the way of carefully considered and deliberately enacted alterations for permanent betterment, would undoubtedly be protective of much saving to employers and of greater comfort and enjoyment to the holiday-makers themselves.

Probably the most difficult of all holidays to bring into line with a rational design for the year would be this Easter holiday which the Chambers of Commerce have been discussing. It is a purely religious observance in its origin, though its practice has had but little religious coloring, at all events in Protestant communities, in recent years. The religious tradition governing its annual occurrence is very ancient, and could hardly be altered without the unanimous consent of all the religious bodies of foremost importance in the country or countries which might set about the establishment of the improved industrial calendar; and that unanimity is probably too much to hope for, even in these days of Lambeth Conferences and other evidences of brotherliness.

Even allowing Easter to retain its quaint peculiarities of date, it would still be possible to reform the rest of the holiday calendar with excellent results—though in

a country of such wide area as Canada it would be difficult to secure equal climatic suitability for a given set of days in all Provinces and latitudes. The main thing, however, is to scatter the holidays at reasonable intervals (avoiding the deplorable clash which now exists between Victoria Day and the King's Birthday) and to make them a little more numerous, or perhaps more lengthy, at those seasons when the spirit of unrest is most acute in men's minds—say at the first definite setting-in of spring, and in the richest days of autumn. Despite the recent protest by housewives about the nuisance of laying in provisions two days in advance for such an important table festival as Thanksgiving, it seems that Monday must always be the day consecrated to holiday purposes. Feeding is no longer the most important part of such occasions; change of place is the vital thing. Men and women and children who are tied down by the modern industrial and commercial system to one spot of the earth's surface for twelve months of the year are entitled to avail themselves of modern transportation facilities when their holidays arrive, and to use them to the full they must have two or three days at their disposal.

The holiday which is half observed and half unobserved is a nuisance to everybody and a benefit to scarcely anybody. The holiday which breaks up industrial and commercial operations at a time when those for whom exists cannot take advantage of it, for climatic or other reasons, is a heavy loss of productive power with small compensating benefit. The whole question is worthy of careful consideration by all the parties involved, from the religious organizations to the children, and from the labor unions to the general managers.

### The Immigration Question

The immigration question appears to be occupying a more prominent place in the United States presidential campaign than was expected. It is unfortunately a question, not unlike the tariff, which is extremely apt to be viewed from violently local and sectional, not to say personal, angles, so that solutions arrived as a result of election controversy are scarcely likely to be marked by wide knowledge and sound judgment. However, the New York Journal of Commerce appears fairly confident that something will be done by Congress in the near future, and that that something will involve a recognition of the important and elemental fact that the way to protect any nation against the undesirable effects of a large infusion of alien ideas as the result of immigration is not to stop immigration—a practically impossible policy in countries which are far more sparsely settled than the rest of the world—but to provide for a systematic process of education and assimilation to be applied to the

immigrants after they have landed in the country.

"Immigration through the ports of the eastern coast of the United States", says the Journal, "is now advancing with rapid strides. There would be a similar increase in the West if we were willing to permit it. Up to date we have done nothing and the time has come when it is essential to hit upon an immigration policy which will necessarily include a policy of dealing with immigrants after their arrival with a view to "Americanizing" them. The problem is of conspicuous importance because of the violent prejudice which has been aroused in the ranks of labor through the prospect that there may be competition with resulting wage reduction, while on the other hand employers are clearly urgent to encourage the movement of aliens into the United States in order to get the aid they need in running their factories on full time. There will have to be action by Congress, and this is likely to provide both some form of immigration restriction based upon reasonable tests of fitness and especially some means of education and assimilation after arrival. Since this is certain to be a topic of the utmost interest during the coming four years, it would be well if both candidates could get away from the small change of political evasion and take a definite stand which would show their attitude. There is no subject of greater general social and economic interest, affecting as it does the structure of our future government and political organization."

Most Canadians will probably learn with a measure of surprise that there is so much dissatisfaction with the machinery for "Americanising" immigrants into the United States, since the subject has received attention there for a much longer period than in the Dominion. Whatever the United States may do in this respect, it is urgent that Canada should not allow herself to fall any further behind. The proportion of immigrants to old population will for many generations be larger in this country than in the Republic, and that is the true measure of the problem. A definite provision for assimilation is absolutely necessary if our standard of civilization is to be kept up; and this does not mean that we must alter the religious beliefs of our new arrivals or their ideals of truth and beauty (which may be quite as good as our own), but that we must habituate them to our own standards of economic life and of public morals. The cost of this assimilating process might quite properly be charged against the immigrants themselves. At any rate a willingness to submit to it should be a prime requirement for admission.

### Prices and Long Run

Mr. Henry Ford's latest pronouncement reads like the literature of his Peace Ship period. It is in effect a promise to "get High Prices out of the trenches by Christmas." The Peace Ship did not make good; but then, few advertisers are able to carry out every word of their advertisements. Mr. Ford thinks in advertisement headlines, and

his own price reduction move is a headline of the most flamboyant kind. Whatever effect it may have on the prices of other articles, it will certainly boom Mr. Ford's own business and what more can be asked of any advertising?

Mr. Ford's great characteristic is that he never waits to see what anybody else is going to do, or to be compelled to do anything himself. He takes necessity by the forelock. It may very likely be true that the automobile industry generally will have to reduce prices in the near future; Mr. Ford most certainly does not yet have to, yet he is the first to do it. It is magnificent, and it is most decidedly war.

The automobile is halfway between a necessity and a luxury. The cheaper it is, the more it approximates to a necessity. If it enables a man to save its cost in carfare and house-rent—to live in the suburbs instead of squeezing himself into the central parts of town, or to keep his sons and daughters on the farm or in the village by enabling them to get away to the town at will—then it is a necessity. Every ten dollars knocked off its cost makes it a necessity to a wider public than before. Mr. Ford is determined that his car shall not be a luxury to anybody. He thinks that luxuries are going to have a hard time. He is probably right. It does not follow that the cost of other necessities will tumble very promptly. But in the long run if luxuries are largely curtailed, and the labor and capital devoted to the production of them are transferred to necessities, the prices of necessities will have to come down. It is likely to be a decidedly long run. Not everybody can transfer his plant from luxuries to necessities by making a change in the price.

### NOTES OF THE WEEK.

Proposals to stabilise exchange between different countries of the Empire are interesting and have a laudable object; but most of their authors appear to overlook the vital necessity of complete control of its own currency to any nation desirous of serious autonomy.

The question of the keeping open of motor routes for all-winter traffic between Canadian cities is one of the most important elements in the discussion of the relative merits of radials and good highways. Canadians have overcome most of the transportation disadvantages of their somewhat rigorous climate, and there seems to be no good reason why they should not succeed in operating motors on well-paved roads throughout practically every day of the winter.

The Western crop is estimated to be worth a billion dollars. It will be good news to the tax-collectors that so large a sum will thus pass under the operations of the Income Tax and other fiscal measures.

# An Industrial Experiment

How the "Industrial Democracy" was devised and run in a large clothing factory by John Leitch.—Unionism and Industrial Democracy irreconcilable

By J. W. MACMILLAN.

Many of the readers of the Journal of Commerce are doubtless familiar with the "industrial democracy" as devised and introduced into a number of plants by John Leitch. It is set forth most clearly in his book "Man to Man," which every employer of large numbers of workers and every person who is interested in present-day problems of industry might read with advantage. Mr. Leitch's scheme is based, as he emphatically insists, on the common recognition by management and wage-earners of a just and worthy conception of industry. On that foundation the plant is organized after the fashion of the government of the United States. There is a cabinet, which is the executive; a senate, drawn from the foremen of departments; and a house of representatives, elected from the workers. It will be seen that the senate and the cabinet represent management and that the house represents labor.

The financial part of 'industrial democracy' is known as the collective economy dividend. This is a production bonus, and consists of one-half of the increase of profits, the calculation being based on the current profits at the time of the adoption of the Leitch plan in the plant.

Mr. Leitch has a wonderful story to tell in his book of the rehabilitation of the plants to whom he 'sold his idea'. Disaffection, slacking on the job, lack of group sense among the workers, huge labor-turnovers, and the other ills which in recent years have beset the factories of the world, disappeared at once. Production has increased, profits have increased, harmony between management and labor has increased. And this happened in different sorts of plants. Some of them were places where skill reigned, and others where only facility counted for anything. Some of them employed men, some employed women, some employed both men and women. Some employed only English-speaking workers, and some of them 'foreigners'.

Six years ago this plan was taken up by a big clothing factory in the middle west. During that period it had been continuously at work, with conditions so changed by it that no one in the factory dreamed of going back to the former condition. On the other hand, they have gone forward. Professor Carpenter of the University of Wisconsin has written for the U. S. Labor Review an account of the development and alteration of the plan within that factory. My purpose in this article is to give a sketch of this progress and change.

While the Leitch plan is modelled on the government of the United States it necessarily fails to be true to its model in one important feature. The governing bodies of the republic are elected from one great constituency, the electorate of the country. Whereas the 'industrial democracy' is compelled to take account of the two rival bargaining elements of capital and labor, so that the house is inevitably representative of one interest and the senate and cabinet of another. They may agree with each other, but their agreement is of the nature of division and compromise. The essential contest is always there. Indeed it is the presence of that contest which is the occasion of the plan being used.

Another vital difference between the state and the factory lies in the nature of the rule or gov-

ernment to be administered. In the state delay is continually sought. The government of the United States has been called "a thing of checks and balances". It aims at deliberation and is more concerned to avoid errors than to compass achievements. Not so in industry. There speedy action is imperative. Decisions have to be made and acted upon immediately. Mistakes may be corrected, but hesitation is fatal.

Now this difference in speed came to make itself felt after a time in the clothing factory. Any grievance on the part of any worker must first be considered in the house, then taken up in the senate, and then passed on to the cabinet. This took time, and especially when the senate refused to concur in the judgment of the house. The disagreement between the two branches of the plant congress had to be smoothed over before the grievance could be advanced another stage. Hence in the spring of 1918 the house decided to appoint a wage-rate committee which should take up such matters directly with the cabinet. This was going right over the heads of the senate. Three months later this wage-rate committee was empowered to deal with one of the major difficulties which had arisen regarding wages. In the autumn the 'constitution' was revised and the senate abolished. When one recalls the few achievements which have been made in a century and a half to the constitution of the United States, and contrasts the rapid and peremptory manner in which these clothing workers dealt with its replica, and that their revision extended even to the cutting off of one of the three legislative bodies, one sees how wide is the difference between running a republic and running a clothing factory.

About this time the International Ladies Garment Workers union arrived on the scene, and started in to organize the workers in the plant. Mr. Leitch, in his book, claims that his plan is not one which provokes the hostility of organized labor. He is over-sanguine. Labor organizations look jealously on anything which increases the devotion of workers to their establishment. They want the loyalty of the workers to go out to their class. Thus the unions have never regarded profit-sharing and bonus systems with favor. Accordingly the organizers of the union proceeded to cry down the 'industrial democracy' of the factory. They claimed that the earnings of the workers, bonus and all, were less than the wages paid in the same industry in New York, where their union was strong. They also claimed that the bonus system, or 'collective economy dividend,' resulted in overstrain and shortened lives for the workers.

The reply of the management was that while wages were higher in New York that the steadiness of employment was less. With periods of short time, and periods when the factories were closed, and a continuous instability because of strikes and threats of strikes, the annual income of the New York unionized worker was less than the annual income of the worker in their factory. As to the charge that the eagerness to produce which had been begotten of the bonus system shortened lives they suggested calling an expert physiologist to report on the matter.

The management won as against the union. The physiologist came, an authority from Johns Hopkins university, who reported that there was

no overwork nor overstrain. The workers were also convinced that they were not suffering in pocket as compared with the New York operatives. The union called a strike, but scarcely one in the factory laid down his tools. The house passed a resolution refusing to sanction the strike and condemning the union for presuming to call a strike without consulting their body.

It will be seen that we have now an establishment in which the wage-earners are strongly organized, and nabashed in presenting whatever claims they deem themselves justified in holding. They have direct and immediate access to the management. Let us see in what way they reacted to several matters which arise constantly in industrial plants.

First, as to the dismissal of employees. This is one of the first matters upon which a union takes a stand. It engages to protect its members against wrongful discharge. The workers in this factory declined to join the union. Were they disposed to forfeit the power to defend each other in regard to dismissals? It happened that a test case arose when the management 'fired' the only member of the house who had favored the union. Their action was to appoint a committee of the house before whom should be brought all cases of proposed dismissal. This committee, in conference with the management, drew up a list of offences for which dismissal might be inflicted. The company agreed to justify its action in any given case as in harmony with this agreement. If it was unable to convince the committee the discharged employee was to be reinstated.

Second, as to time-studies and physical examinations. These are matters which have aroused the opposition of the workers in many instances. In this factory, however, they have become the rule, and play an integral part in the administration of the work. It would appear that labor loses its dread of such things as it gains control of the conditions under which they are applied.

Third, in regard to the 44-hour week. This had been one of the gains of the unionized workers in New York, and consequently one of the prime arguments of the union organizers had been based on it. The house considered the question, and decided to ask for it. They promised that it should mean no lessening of output, and appointed a committee to see that production was maintained. They provided that any worker falling short in the five days which were to constitute the normal week should make up his deficiency on Saturday, at no advance on regular wage-rates.

There is much more in the story which Professor Carpenter tells which I might recount. But I shall content myself with an observation or two. For one thing, it is apparent that all through the six years since John Leitch erected his 'industrial democracy' in that factory there has been good feeling between management and labor. These highly controversial questions have all been dealt with and the decisions reached by a concurrence of the executive and the wage-earners. There has been no strike, nor threat of strike in that plant. For another thing, it is extremely unfortunate that the loyalty of the plant should be set in opposition to the loyalty to one's class. Plant-loyalty, after all, is but a larger individualism, a diffused selfishness, as is family love which refuses to be neighborly. One loyalty does not cast out another, unless the objects of the two are irreconcilable. A man may be a good citizen of a town and a good lodge member at the same time. A woman may be a good mother and a worthy member of a woman's club too. A manufacturer may be a good friend to his business and a good member of the C.M.A. Why cannot a worker be loyal to his boss and loyal to his comrades also?

# The Production of Flax

Canada has produced a successful flax-puller which eliminates what was formerly too expensive labor — Russia and other countries are not raising flax on account of after War conditions so it may be successful here

The production of fibre flax in Canada is one of the industries given impetus by the war and its aftermath of conditions in Europe. About 25,000 acres of fibre flax are being harvested in Canada this year and the success of the planters bids fair to make the industry a growing one. The great difficulty about raising fibre flax is that it must be pulled by the roots, not cut as other grain crops are. This gives rise to the need for so much labor that in a country like Canada where labor is dear, the cost is prohibitive. Canada has, however, produced a machine for pulling flax which is said to be successful and with this aid the industry may be infused with new life. In eastern Canada flax is raised only for the seed from which oil is refined and it will be impossible to raise the fibre sort there but in western Ontario the right sorts for fibre can be raised and also in eastern Quebec.

The following from Commerce Monthly of New York gives a good idea of the world conditions regarding flax and the linen industry:

The linen industry of the world is facing a crisis as a result of the war and the ensuing political and social agitation. In 1914 Russia was producing more than 80 per cent. of the world's flax. Russian flax constituted the bulk of the fibre used for making heavy sailcloth and the coarser linens. A large part of this flax was raised in the regions adjoining the Baltic Sea, the district first invaded by the Germans. Exports of flax from Russia were not materially reduced until after the internal government troubles in 1917, but since that date only scattered shipments have found their way to the waiting buyers outside. Practically the only Russian flax available at present consists of Esthonia, Lithuania and Latvia, states formerly part of Russia's Baltic territory.

While the figures for production in the warring countries are necessarily unsatisfactory, and in the case of Austria-Hungary and Russia entirely lacking for some years, Table A serves to indicate the relative supplies available to the western flax trade before and since the war. Only countries are included which produce flax in commercial quantities. In addition to the countries appearing in the table, Spain, Bulgaria, Roumania, Serbia, Sweden, Algeria and Egypt also raise flax, but in amounts too small to be of importance in the trade.

While the Russian crop for 1918 is not known, it has been estimated at about 80,000 tons. The 1919 crop is said to have been still poorer, and

it is predicted that the 1920 yield will likewise be curtailed. Whereas, under the old regime, flax was the advantageous crop from the standpoint of taxation, there is now a heavy excise tax placed upon it by the Soviet Government apparently in order to force the raising of foodstuffs. The acute shortage of fats has encouraged the converting of seed into oil for cooking purposes. As a result of this and the low grade of the 1919 crop, many who formerly planted flax for fibre lack desirable seed and can plant for a yield of oil only. The absence of cotton and other textiles has caused more linen to be used by the peasants who are the main producers of Russian flax. Poor transportation, uncertainty of the currency, and the scarcity and high prices of farm labor, implements and horses are not conducive to the production of flax for sale abroad. Many of those who formerly raised flax have left their home districts, and the organization which accumulated supplies, prepared them for the market and arranged for their export has been broken up.

The valley of the River Lys, comprising West Flanders and the northern part of France, produces the famous Courtrai flax, the finest in the market. This district for practically the duration of the war lay in the occupied area if not actually within the war zone. Such flax as may have been raised in Belgium between 1914 and 1918 passed to the Germans. France harvested a much reduced crop in these years, and both Belgium and France in 1919 report less than two-thirds their normal flax production.

Austria-Hungary next to Russia produced more flax than any other country, contributing in the pre-war period about 5 per cent. of the world's supply. Much of the crop was raised in Bohemia, Moravia and Silesia, the district now embraced in Czechoslovakia. This country reported a crop of 7,480 tons for 1918, and can be looked to for small amounts of flax in the future. Outside of this area, nothing has been known since the opening of hostilities as to Austro-Hungarian production.

German flax production was of little importance before the war. Flax growing was chiefly carried on in German Silesia, part of which is now at least temporarily lost to Germany. Japan, which has been credited with raising more flax than Ireland, has never exported it in commercial quantities. Japanese production has increased rapidly since the outbreak of the war, but there is a feeling within the country that the flax crop

should be kept for home use. From the standpoint of the international market for flax and linen, the only producing countries of importance whose output may be said to have approximated normal since 1914 are Ireland, the Netherlands and Italy, and these collectively produced less than 3 per cent. of the world's commercial flax crop in 1913. Attempts have been made since the disappearance from the market of flax from other sources to increase production in these three countries, but their combined output in 1919 was less than their annual average for pre-war years.

The growing of flax appears to have been an established industry at the opening of recorded history and it is thought to have been carried on by the Slavs in what is now European Russia as early as the sixth century B. C. The flax plant is an annual, with a bright blue flower, and under the best conditions grows only to a height of from two to three feet. It is planted in the spring and harvested in the fall. Flax fibre, like hemp and jute, is found in the outer layer of the stalk.

Growing flax for fibre and for oil seed are two distinct industries, and different varieties of seed are planted. When flax is left standing until the seed matures so much oil is drawn from the stalk that the fibre is too harsh for any but the coarsest uses. In planting flax for a harvest of fibre the ground is thickly sown in order that the plants may be tall and free from branches, but flax grown for seed only is sown less thickly so that the plants may have ample room for developing branches and seed pods. Fibre from such flax is too short for spinning purposes. The great piles of so-called flax straw accumulating in seed-growing districts represent a great economic waste. In Canada recent attempts at paper making from flax straw have not been unsuccessful, and in Argentina, the largest producer of flaxseed, the straw is a source of constant experiment in the endeavor to find a substitute for high-priced jute bags from India. The bulk of the straw from seed-bearing flax in the United States is burned and used as fertilizer, but an increasing amount is being boiled and made into the heavy paper now used to replace charcoal and animal hair in the lining of refrigerator cars. Flax straw fibre is also used for upholstery packing.

## Handling of Fibre.

Fibre flax, unlike jute and hemp, must be pulled by hand so that the fibre may be as long as possible; and although numerous attempts have been made, especially since the outbreak of the war, no machine has been found for doing this work. After pulling, the seeds are removed by a process called rippling, usually performed in the field. This is followed by retting or the rotting of the fibre from the woody centre known as the boon, this process being accomplished by soaking in water or by exposure to the action of moisture in the air. The method of retting differs widely in various localities. In Ireland the bundles of fibre are placed, roots down, in shallow artificial ponds, covered with sods and allowed to remain for ten days or more. When fermentation has reached a certain stage, the bundles are removed and the fibre spread out thinly in uniform rows on a closely cropped meadow to dry. From three to ten days are usually required for drying after which the fibre is bundled and stacked for "scutching".

In Belgium the famous Courtrai flax which is noted for its lustre, fineness and strength, is first dried, then stacked or housed throughout the winter before being retted. About the first of April, retting is begun and lasts into October or November. The fibre is placed in crates and immersed in the sluggish waters of the River Lys which seem particularly adapted by chemical content for

(Continued on page 15)

Table A—Available Supply of Flax Fibre 1909-1919 By Principal producing Countries.

	1909-1913		1914-1919					
	(5-yr. aver.)		1914	1915	1916	1917	1918	1919
Russia . . . . .	617,180	388,000		364,000	333,000	253,000		
Austria-Hungary . . . . .	32,297	(b)		(b)	(b)	(b)	(b)	(b)
Belgium (a) . . . . .	23,164	.....		.....	.....	.....	(b)	13,385
France . . . . .	18,135	10,433		4,938	.....	4,491	6,752	9,675
Japan . . . . .	13,394	28,437		31,874	46,437	45,282	63,849	(b)
Ireland . . . . .	10,581	8,126		9,664	14,491	15,362	15,698	13,720
Netherlands . . . . .	7,712	4,827		5,769	9,752	6,233	3,425	5,059
Italy (c) . . . . .	2,808	2,264		2,461	2,461	2,362	2,362	2,362
Czechoslovakia . . . . .	(d)	(d)		(d)	(d)	(d)	7,480	(b)

(a) Average for 1911-1913.

(b) Production not known.

(c) Estimated.

(d) Included in Austria-Hungary's production prior to 1918.

# The Western Crops This Year

Northern Alberta will produce exceptionally fine seed oats this year.—Farmers are worried over possibility of transportation congestion when movement starts

BY E. CORA HIND

Winnipeg, September 15th, 1920. — Yesterday I issued the seventeenth Annual Crop Estimate for the Manitoba Free Press, placing the yield of wheat at 248,745,000 bushels, oats 352,109,000 bushels, barley 47,564,000 bushels, flax 7,152,000, rye 8,912,000, or a grand total for the five cereal crops of 664,482,000 bushels. This estimate was based on a personal inspection of the crops, which covered 47 days of continuous travel including some thousands of miles by train and 3,217 by motor, in the course of which scores of fields were examined and sampled. A daily diary was kept in which was recorded the writer's estimate of yield for the districts covered that day. Finally this estimate was checked against a report from the local correspondents of the Free Press at 240 points throughout the west.

The writer's journeys crosscut the three provinces from south to north, and very nearly from east to west, and while every district was not personally inspected, it is safe to assume that there is no condition under which crops were produced during the present year which was not inspected. The yields of wheat by provinces were as follows:

Manitoba 2,687,000 acres at 17 bushels	
per acre . . . . .	45,679,000
Saskatchewan 9,440,000 acres at 14½	
bushels per acre . . . . .	136,680,000
Alberta 3,494,000 acres at 19 bushels	
per acre . . . . .	66,386,000

This gives a total acreage in wheat of 15,621,000. In Alberta an allowance of 150,000 acres was made for the areas blown out on the 8th of June last. The total acreage in oats in the three provinces is 9,919,000 acres. It will be seen from this that the total oat yield of 352,109,000 is not a large crop, though it is by a number of millions the largest crop yet produced in the west, exceeding the banner crop of 1915 by something like 17,000,000 bushels.

The average yield for the provinces was 33 bushels in Manitoba, 35 in Saskatchewan, and 38 in Alberta. Speaking broadly, the oat crops in the north of all three provinces were very good, but in the south and centre, many yields were light owing to the fact that oats were seeded late and were caught by the dry spell at the last of June but also, a good many of the light crops are to be attributed to the use of poor seed.

This year, parts of Saskatchewan and Manitoba were visited by a frost on the 20th of August, and some of the later oat crops were effected by this first, but in Northern Alberta where an unusually large acreage was seeded to oats, there was no frost up to the 9th day of September, and this half of Alberta will be in a position to furnish an exceedingly fine sample of seed oats.

The barley crops varied very widely. Manitoba has more than double the acreage of any other province in barley, and some of these crops are yielding as high as 65 bushels to the acre, but on the other hand, in the extreme south there are very light crops, and in the extreme north some of the late crops were caught by frost, so that the average is not likely to be over the estimate of 30 bushels. Saskatchewan's average for barley is placed at 25 bushels, and Alberta at 23 bushels. Up to the present, Alberta has always regarded barley as purely a feed chop for local consumption, and not much attention has been given to its production.

Of all the crops grown this year in the West, flax is the most unsatisfactory. The acreage is placed at 1,178,000 for the three provinces. This is using the Dominion Government's figures, and many thousands of acres of this crop will not yield a sufficient amount to pay for the cost of production and threshing. A good deal of the trouble may be laid to the seeding of flax on new breaking. These crops are almost invariably weedy and germinated very unevenly, it being a common thing to see a field with patches of fully ripened flax and patches of flax just in bloom, and this is sure to make for an uneven sample. In northern Manitoba and southern Alberta are to be found the cleanest and most even flax crops, but these are very few in number.

Having ascertained by an estimate, the amount of crop, the next question is its value, and on this opinions are very widely varied, but figuring it on the closing price for October options on the day that the estimate was made, and taking the price for wheat on No. 2 Northern, on oats at No. 3 C.W., Barley at No. 4 C.W., and Flax at No. 3 C.W., and Rye at No. 3 Rye, the total value would be a little over a billion dollars. As there is no fixed price this year for wheat, the actual returns may fall somewhat below these figures, but in any case, it is an extremely valuable crop.

There has been a little broken weather in Saskatchewan and Manitoba which has interfered with threshing in some districts, but on the whole, the season so far has been favorable, and this will make for a very good grade of all grains.

## Transportation.

The farmers are much worried over the possibility of congestion in the movement of grain. The present price of wheat is high, and there will be a tendency to market as quickly as possible, and elevators will fill rapidly, and in view of the fact that coal this year must be carried east instead of west the outlook is not of the most encouraging. The Canadian National Railways, in either main line nor branches, has never rejoiced in a very good road bed. During the years of the war, very little was done to improve any Railway, and certainly the lines of the Canadian National, over which the big coal trains must be hauled, is very far from being satisfactory. The Grand Trunk Pacific on the other hand had a splendid road bed to start with, and very little work is necessary to bring it up to a high degree of efficiency. While a good deal of grain can be diverted from the Canadian National lines to the Grand Trunk Pacific, there is little or no possibility of diverting coal along this line.

## Alberta

The great bulk of coal from northern Alberta must come from the Rosebud Valley, that is, from the Drumheller and Rosedale mines. The Canadian National is the only road with a feasible right of way into this valley. Its grade is a very bad one, and its line of rail, known as the Goose Lake line should have heavy rails laid its entire length, if it is to stand the heavy traffic necessary for the movement of any large amount of coal; of course, coal from the Galt and Taber mines will come over the Canadian Pacific Railway, and some coal can be hauled from Edmonton, but the Rosebud Valley is one of the chief sources of supply, and as already stated, the Canadian National Railway have the only feasible right of way into it.

Of course the present condition of the Government Railways must not be laid down as a sample of Government operated roads. They took over the lines in bad condition, but when all allowances are made for the existing difficulties, no one can travel on the Canadian Pacific Railway and then pass to the Government lines without at once feeling the different atmosphere which prevails. On the one Railway everything is at concert pitch, on the other, there is already apparent the inevitable leisureliness of Government employees, and this is a far more serious matter than the general public can conceive of. A District Superintendent on the Canadian Pacific Ry, during the tremendous grain rush of 1915, put the case very concisely when he said that if a call boy delayed ten minutes in the calling of a freight crew, it was felt from Winnipeg back to the Rocky Mountains; in other words, if anything like the necessary work is to be accomplished, every Official from President down to call boy must be on the jump, and if they are not, then congestion ensues.

## Cost of Ties.

Speaking about putting roadbeds in order, an interesting item came to light recently in connection with the destruction of tie timber by fire. It seems that so much of this timber has been destroyed by forest fires in the last few years that the Railways are obliged to bring the bulk of their ties from British Columbia, and what are only second grade ties, today cost from a \$1.35 to \$1.45 to lay per tie. As there are 3,000 ties in a mile of railway, this is some bill of expense. The writer has a very vivid recollection of a time, possibly 25 years ago when ties contractors were very glad to get contracts for number 1 tamarack ties delivered at the Railway, for 7c. a piece. This item alone will give a key to what it costs to maintain a roadbed in first class condition.

## Higher Rates.

Somebody will claim that this argument in favor of the recent advance in the freight rates, but it is nothing of the kind. The writer has no more sympathy with the way in which the Government has handled the freight rate increase than have the Board of Trade, the United Farmers, or any other organization in the West which has to do with the movement of freight. It is highly probable that all the protesting that the West can do will be of no avail, but the West will continue to protest, and of that the East need have no manner of doubt.

## Tariff Inquiry.

The Tariff Inquiry opened here on the 14th and adjourned today to go further west. The case of the Organized Farmers was presented by Norman Lambert, Secretary for the Canadian Council of Agriculture, and part of the hearing here was devoted to the hearing of the case for those in favor of protection. Mr. Lambert was requested by Sir Henry Drayton to present further particulars when the Commission sits here on its return from the further West.

## Rural Credit.

The Rural Credit Loans for the province of Manitoba for the past eight months of 1920, amount to slightly more than \$2,000,000.00. It would seem to indicate that under the new system of the Government furnishing the money for these loans instead of the Banks, that the Rural credits has become even more satisfactory than it was under the old system.

Winnipeg, Manitoba.—Pulp resources in north-eastern Manitoba will constitute a large source of future supply according to the inspector of Dominion forest reserves who recently made a survey. He reports that a good quality of spruce is found which would make excellent pulp but there is no outlet at the present time for the finished article.

# What Canada Offers Settlers

Col. J. S. Dennis of the C. P. R. addressed the Chemical Industries Sixth Annual Exposition in New York on need for more people to develop Canada's resources

That Canada's undeveloped resources and wide stretches of fertile land must be combined with the men and money of the United States was the burden of an address last week by Col. J. S. Dennis, assistant to the president of the Canadian Pacific Railway Company, at the formal opening exercises of the Chemical Industries Sixth Annual Exposition at the Grand Central Palace. Colonel Dennis is recognized as one of Canada's authorities on colonization and development and has been at the head of this branch of the railway's work for many years.

He pointed out that Canada had the greatest field for development on the North American continent and that the United States, the richest country on earth, was practically the only place in the world that can supply the elements Canada needs most.

Colonel Dennis emphasized that Canada has the greatest railway mileage per capital in the world; that 17 per cent of the world's supply of coal is north of the international border; that it was abundantly supplied with natural gas, gold, silver, nickel, copper, iron and other minerals. Only through the co-operative action of the United States is Canada to convert her natural resources into wealth. A great deal of scientific research has been carried on during the past few years and much more is to be done. This is of particular interest to Canadians.

"Colonization is Canada's most important problem to-day," said Colonel Dennis. "Colonization means not only the obtaining of farmers to cultivate Canada's vast unoccupied areas of good agricultural land but the increasing of her population by the immigration of desirable citizens who will undertake the development of all her other natural resources by providing the necessary capital and labor. Development is not possible without additional capital and labor, and these can only be provided through the medium of increased population secured by proper immigration and colonization efforts.

"Canada is naturally proud of the fact that her participation in the late war has given her a standing among the nations of the world and that to-day the name Canadian is recognized as distinguishing a citizen of a progressive and virile country, but her share in that great struggle has involved her in financial obligations which can only be met and discharged by increasing her population and developing those natural resources which, while potentially ample security for many times her national debt, can only be more productive of wealth through developments."

Colonel Dennis predicted that the 1921 census would give Canada a population of 8,500,000 and suggested that a minimum of 500,000 immigrants per year should be aimed at to give Canada adequate population and allow for assimilation.

To these anticipated immigrants Canada offers 190,000,000 acres of unoccupied agricultural lands in the four Western provinces. Thirty million acres of these good cheap lands lie within fifteen miles of constructed railway lines.

In conclusion Colonel Dennis referred to the newsprint situation. He called attention to Canada's policy for developing industries north of the international boundary. He noted that Canada's developed coal fields are situated on her two coasts leaving the central provinces dependent on the United States for fuel. Canada recognized, he said, that it was mutually beneficial for both countries to have harmonious reciprocal arrangements.

To visualize the vast resources of Canada, the Canadian Pacific has, at considerable expense, construction a map 18 feet long and 8 feet high which shown over seventy known mineral areas. Through the use of 2,500 small electric lamps ingeniously placed, a lecturer can, by use of switches, flash on the lights to indicate the various deposits of seventy different minerals. This map, on exhibition at the Grand Central Palace, is the only one of its kind ever constructed and shown generally, as far as known, the areas containing minerals and transportation facilities.

Miscellaneous expenses other than fuel, power, labor and raw materials, chargeable against manufacturing operations rose from \$268,938 in 1917, to \$339,763 in 1918.

Table I, gives the quantities and values of the materials used in the starch and glucose industry in 1918, itemized as to quantity and value at the factory.

Table I Materials used in the Starch and Glucose Industry in 1918

Kind	Unit of Measure	Quantity	Value
Corn	lbs.	139,974,408	\$ 3,858,312
Potatoes	"	9,923,279	106,064
Corn Starch	"	503,950	32,495
Sugar and Syrup for mixing	"	1,657,082	113,399
Containers of all kinds	"	.....	750,560
Chemicals	"	.....	44,763
All other miscellaneous materials	"	.....	87,112
Total			\$ 4,992,705

Corn starch as used in one factory to make dextrine exclusively, but in three other plants it was also used for the manufacture of glucose and dextrine, so that it is not possible to determine the amount of starch utilized in the manufacture of either of these products.

The principal commodity in the item "Chemicals" is hydrochloric acid, which is used principally for the manufacture of glucose by the hydrolysis of starch.

Table II, gives the selling value at the works of all the products and by-products manufactured during the year. From these two tables, the value added by manufacturing can be determined, and it is found to be \$2,796,037.

Table II. Products of the Starch and Glucose Industry in 1918.

Kind	Unit of Measure	Quantity	Value
Corn Starch	lbs.	19,041,506	\$ 1,445,324
Laundry Starch	"	4,820,377	391,456
Potato Starch	"	2,055,472	177,353
Chinese Starch	"	1,263,227	122,284
Glucose (including all syrup)	"	64,803,113	4,191,098
Grape Sugar	"	688,378	37,392
Corn Oil	gal.	242,451	404,659
Stock Feed	tons	14,510	796,349
Dextrine	lbs	655,070	54,949
Total			\$ 7,620,864

Corn oil is made by pressing the germ of the common Indian Corn. By refining and deodorizing it with superheated steam, an edible product may be obtained. This grade of oil is used in cake and biscuit making and for oiling baker's pans. It is also used in the manufacturing of oleomargarins and as a salad oil. Hydrogenated corn oil is a satisfactory stiffening agent for lard substitutes, and is extensively used too, in soap making. Although the output is not large, it is finding a ready market, and the probability is that the production and consumption of corn oil will be greatly increased within the next few years.

The apparent consumption of starch in Canada may be determined by adding the quantity imported to that manufactured, and deducting the exports. This computation shows that 22,842,582 pounds of starch of all kinds were used in Canada in 1918. All the potato starch was produced in seven plants in which this commodity was the only product. Three establishments made corn starch from corn and produced Corn Oil as by-product. One firm made only Chinese Starch, while another made dextrine exclusively.

## The Starch and Glucose Industry

BY S. J. COOKE, B.A., A.I.C.

The Starch and Glucose industry in Canada included 12 establishments in 1918 and the same number in 1917. The value of the total assets of the industry increased from \$3,670,806 in 1917 to \$3,784,664 in 1918, or 3%. Included in this total is the value of the land, buildings, fixtures, machinery, tools, material on hand, stocks in process, finished products, fuel and miscellaneous supplies, which decreased from \$3,218,216 in 1917, to \$3,112,311 in 1918. This leaves the increase in the cash and trading accounts at \$219,763 or 48%.

In 1917, there were 76 salaried employees in this industry. They received a total payment of \$92,312 of which \$48,865 was paid to the managers. In 1918, there were 71 in this class receiving in the aggregate \$98,595; managers receiving \$49,440. This gives a per capita payment to salaried employees of \$1,215 in 1917, and \$1,388, in 1918. The average number of wage-earners employed increased from 615 in 1917 to 633 in 1918; the total payment in wages rising from \$428,723 in 1917 to \$541,550 in 1918, or a per capita rating of \$636 in 1917 and \$856 in the succeeding year.

The following table shows the distribution of the employees and wage-earners throughout the

industry classified as to payment per week in the case of wage-earners, and nature of employment in the case of salaried employees, on a day of normal production.

	1917		1918	
	Male	Female	Male	Female
Salaries Employees				
Superintendents, Officers and Managers..	21	...	...	..
Stenographers, clerks, salesmen and other salaried employees.	40	15	24	23
Office sub total	61	15	48	23
Wage-earners receiving per week:				
Less than \$10..	59	57	23	71
\$10, but less than \$15.	119	5	46	18
\$15, but less than \$20.	301	..	195	2
\$20, but less than \$25.	48	..	292	..
\$25 and over	38	..	95	..
Work sub total	565	62	651	91
Total	626	77	699	114



# A Vacation for Every Business Man

Take a vacation this year! If you didn't take one in July or August, September is just as good, or perhaps a trifle better. Some men always make it a point to take their annual lay-off in September, because they figure that they need it more at the end of the wear and tear and the grind of the summer, than at any other time. And October, the finest month of the year in most parts of the United States, is absolutely ideal for vacation purposes, no matter how the vacation is spent.

But, regardless of the month, take a vacation! The fervor which can be detected behind the advice, if one examines the above closely enough, is due to a conviction of its soundness, born of recent observation of two paper men who will probably be selling paper right up to the last gasp which is permitted to them in this world. Both of them are good paper men, and that means a whole lot, considering the temptations which arise for paper men to be bad in one way or another; but in other respects, notably this matter of vacations, they are different as day and night.

One of them believes in vacations and the other doesn't. The latter, of course, gives vacations to the employes of the house as a matter of course, because employes nowadays consider vacations as an unwritten part of the contract; but he has not taken a vacation himself since he became a member and active head of the firm, some years ago. A lot of people have told him — one of them, by the way, was his doctor — that he is taking years from his life by sticking so closely and needlessly to the grindstone, but he informs them all, irritably and with a touch of wonder at their stupidity, that he simply can't get away from business long enough for a rest.

"Why, gosh darn it all, do you suppose I wouldn't like a vacation?" he inquires, peevishly, when the matter is put to him. "You don't think I stick to this infernal desk fifty-two weeks in the year because I love it, do you? I'm getting so I hate the sight of it, but I have to be here, or things would go to pot in less time than it takes to tell it. Some day I'm going to get away for a good long rest, but not just now — not while things are the way they are now; not by a jug-full."

And he grabs a few letters or invoices, and buzzes for his stenographer, and humps over his desk again, absolutely insisting upon the pressure of work and the indispensability of at least one man in the establishment, to wit, himself. Some day, too, there is no question but what he is going to get away for a long rest, just as he says. It will probably be spent in an expensive private sanitarium, and the doctor will call it a general breakdown; and his business will have to get along without him for a long time. Probably it will get along pretty well, too, as businesses have a way of doing.

At that, in his connection the man who is so operating his business that there is nobody to take care of the details of his desk for a couple of weeks is doing it in mighty poor fashion. Assuming that the business is of the most modest volume that any prosperous paper man's would be, it approaches absurdity for any man to declare, seriously, that he can't get away for a rest because things would get so snarled up as to be inextricable. His stenographer, if she is the kind of business girl a good paper man deserves, can take care of practically everything that calls for instant attention. The rest can wait until the boss gets back, if necessary.

Take, for example, the illuminating case of the other man referred to. He is a hale and hearty

citizen, some years older than the anti-vacationist, but actually younger in appearance, and probably in blood pressure and the general physical condition which tells what a man really is. Probably a lot of this superior physical fitness is due to his temperamental soundness and good sense; which is to say, to the same things which have governed his decision, now of some years' standing, to take adequate rest, and to work like the dickens when he is working. The formula has produced excellent results.

Some years ago, when he formed the connection with the house he now heads, coming from another paper house, he had worked out for himself certain conditions which he has since adhered to. One was to know his business; and he knows it. Another was to attend to his business; and nobody who knows him will say that he doesn't. But he did not consider it incompatible with business, but rather the contrary, to stipulate in his contract for an annual vacation of at least two weeks. And since he has been the boss of the concern he has made the vacations longer, sometimes as long as a month.

Yet the house has prospered and he has prospered. Moreover, as indicated, he has kept himself in shape to lick his weight in wildcats, as he has no hesitation in stating if anybody wants to know; and that is a thing which just about nine out of ten business men, no matter how successful otherwise, cannot truthfully say, but would give much of their financial and business success to be able to say.

Worse still, this vigorous worker and ardent vacationist has for several years made it a rule to take every Thursday afternoon off during the open season, for no other purpose than to play golf. He acquired the golf habit long before he was able to indulge it to this extent, but since becoming a big man in his business, with less real necessity for actual physical labor at his job, he has thrown off some of his former restraint, and is abandoned to the game. He does not deny it. He even brags of his score, when it is anything to brag about.

"I believe I was about ten years ahead of my time in this vacation matter," he modestly remarked, the other day. "That is, when I came over here, it was generally felt that a young business man could hardly afford to go away from his work for a couple of weeks every year, and that even the desire to do so might indicate that he was the wrong sort. You can understand, then, what it meant when I calmly made it a part of the contract we originally had that I was to have a vacation every year. It would have come darned near

spoiling the deal if I hadn't been a pretty good man, and able, on top of it, to sell the old boys on the idea.

"Yes, I sold 'em. I told them something of my business creed, and I told them that it meant absolutely tip-top physical and mental fitness all the time. They knew that I was a gogetter and a peepsome individual, and they figured that maybe I knew what I was talking about when I credited the fact to having sense enough to lay off once in a while. I guaranteed them that they wouldn't feel that they had lost anything at the end of the year, looking over my work for fifty weeks and my rest for two weeks; and, reviewing it carefully, I don't believe the matter ever caused any argument on that score. In fact, I know it didn't.

"It may be super-conscientiousness, or needless worrying, or just plain vanity, which makes a man feel that he can't be spared from his work for a week or two. There are clerks who feel that way, though they may not even be missed when they get away; but there are more executives, heads of departments or of businesses who cheat themselves out of their proper relaxation on that score, than of any other class. Sometimes, I know, when a chap is trying to run a business with inadequate capital, or when he is struggling with the conditions which nowadays make business more difficult than ordinary, he feels that it simply won't do to leave.

"But that is the very time when he should leave. I don't mean that the time for a vacation is the time when a man is really needed the most; but I do mean that when he gets to worrying too much, and losing sleep over business, maybe, it is time for him to fix things up so that he can get away for awhile. Then when he come back he won't worry — he'll pile into work like a thousand of brick, and instead of worrying he'll clean the worries out of the way. I've proved it often enough for myself. It works, by gum! And that's why I won't stand for any of these boys around here going without a vacation."

That is why, also, the various stock excuses, once analyzed, fall completely. Inability to get away does not exist with the good business man. If business is slow, he goes away to collect energy to make it better. If things are humming, he knows perfectly well that he can let them hum while he takes time off to enjoy his prosperity. If he is feeling fine, he wants to keep feeling that way; if not, he appreciates the need for rest and change all the more. So he gives the boys and his secretary all the instructions they really need — perhaps more — takes his golf bag or his fishing outfit and goes away to forget the office; and when he comes back, sun blistered and hearty, work is welcome.

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Port Arthur, Ontario.—The government report on the movement of last season's grain crop shows that 97,476,240 bushels of the total through the public and private elevators at the twin cities of Port Arthur and Fort William. Two main streams of wheat are shown as going to the United States. Of these 2,797,037 bushels went by way of Buffalo, and 1,167,959 via other United States lake ports, and 19,037,331 bushels moved by rail from the eastern pool whilst 184,109 bushels were cleared for consumption in the United States from the shipments from the east, and 3,964,996 bushels from the shipments to lake ports.

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## Banks, Bankers and Banking

### Are We Depending Too Much on Foreign Demand?

The National Bank of Commerce in New York publish in their weekly summary a statement that the United States manufacturer must look largely for home consumption of their goods. Perhaps this may be true of Canada also and all the high dreams of our export trade promoters brought to naught. Their summary is as follows:

The condition now prevailing in the United States of declining prices and of consequent hesitation on the part of the buyer, whether he be manufacturer or ultimate consumer, prevails in every important country of the world. The British textile industries have felt not only a slackened domestic demand, but the effects of curtailed buying in distant markets, especially India. The boot, shoe and leather industries of the United Kingdom are now in a state of stagnation. Extreme dullness in the main commodity markets is reported from Constantinople. Business in South Africa is likewise reported as dull. The Japanese situation is a matter of common knowledge. Ports

as widely scattered as the Piraeus and Barranquilla are congested with goods bought in large quantities at the floor-tide of postwar prosperity. These goods must now be handled on over-burdened railways, in markets disposed to be critical of prices.

The rest of the world has become accustomed to the absence of the countries of central and of eastern Europe as producers and consumers of manufactured goods, but their continued inability to buy certain classes of raw materials is being increasingly felt.

If the business hesitation now prevalent in the United States were peculiarly an American condition, a quick return to a condition of activity could be anticipated. An adjustment of international trade, however, will require a long period for its completion. American business must depend primarily on domestic demand, with the expectation of a fluctuating and uncertain foreign demand.

### Will Building Materials Come Down

Two outstanding influences have contributed to the unheard-of advances in materials prices—the high cost of labor (occupied with its inefficiency) and the lack of adequate transportation facilities. These influences have been at work now for many months. They have inevitably caused a shortage of supplies. And so, where any less aggravated situation might be remediable at its sources, this one has developed to an extent where remedial of a far more inclusive character must be applied.

In other words, the high materials prices now prevailing, although forced up by two artificial and somewhat temporary factors, now seem "pegged" by the immutable laws of supply and demand. Just as they have resulted from years of underproduction, so must they be corrected—barring catastrophe—by years of what, for our purposes, may be called over-production.

What actual basis there exists for the hope that "overproduction" of the kind we mean may be attained in the near future can best be determined from glimpses into the industrial centers upon whose output the construction world depends.

In the lumber industry I believe it can be fairly estimated that there is an excess plant capacity of close to 50 per cent. The same ability to nearly double present output, as far as capacity is concerned, may be found in the brick, stone and cement industries, while steel mills might fairly be expected to expand their production of structural steel through curtailment of other products.

Here, then, we have an excess of plant capacity and an abundance of raw materials. Given these two conditions, together with an improving rail service, and you have a pretty strong combination working toward the lowering of materials prices.

But that combination overlooks the labor element, which I have already described in my previous article, and the gaping shortage in building materials which is yet to be filled.

Any one willing to properly an abrupt decline in wages, an abrupt increase in efficiency and an early satisfying of the millions of homes and buildings still to be constructed can go further

and predict an early decline in materials. Far my part, I am unwilling, from the evidence at hand, to make that prediction.—Joseph John Koen, Jr., in "The Magazine of Wall Street."

Montreal, Quebec.—Canada's paper mills produced during the month of July 75,313 tons of newsprint. Their production for the first seven months of the year was 518,825 an increase of 62,300 tons over that for the same period in 1919.



**SERVICE.**—This Bank, for the past 45 years, has done its share in the development of the business of the Dominion. Our experience and equipment are at the service of every customer. 208

**THE STANDARD BANK**

OF CANADA  
MONTREAL BRANCH

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

## Banks, Bankers and Banking

### English Public Finance

The Bankers' Trust Company of New York is to be congratulated on its issuing a book on the public finance of Great Britain from 1766 to March 31, 1920. The book is exceptionally well gotten up, not only from the standpoint of matter but of binding and printing. The opening chapters deal clearly and exhaustively with the methods employed by Great Britain to finance the war and sustain her credit in the foreign market.

There is one particular statement in the opening chapter which may serve to give the reader some idea of the tremendous cost of the war. As Sir Philip Gibbs says in a despatch of last week, "mere figures cannot convey any idea of the cost." The fiscal expenditure of Great Britain for the six years from March 31, 1914 to March 31, 1920, are 11,268 million pounds and the total expenditure for the previous 226 years was 10,944 million pounds. The fiscal expenditure of

six years exceeds that of the previous two and a quarter centuries! Let a clever historian or sociologist draw the parallel between the England of 1688 and England of 1914. What momentous changes in the welfare of the people were effected by the expenditure of the money in that time and what a carnival of waste we have had during the last six years. The ingenuity of the British nation, even could it have been employed under the same pressure that war exerted upon it, would have been taxed to spend the money upon useful work. The possibilities would have been enormous. Today Anatole France speaks of Europe, and includes England, as dying. But the book gives some ray of hope out in that it upholds the soundness of Britain's financial measures during the war and pays high tribute to the way Great Britain supported the war not only on the field, but by enduring taxation and by working as few nations have ever worked before.

### Bradstreet's Montreal Trade Report

Bradstreet's report on Montreal trade is as follows:—The colder weather during the past week caused a better demand for woollen goods. Manufacturers state that while there is a tendency of some lines of raw material declining in price, it is offset by higher wages, shorter hours, coal shortage, etc.

Statistics show that our merchants imported during the fiscal year \$34,464,915 worth of American manufactured cotton, while the imports of raw cotton amounted to \$38,854,457. Manufactured English cottons imported during the same period were valued at \$19,339,240.

Merchants complain of the slow deliveries from our Canadian cotton mills. Buying of Fall millinery was not as heavy as usual. The hardware, paint and oil trade has shown very little change, the demand being normal. Country orders are better than the city trade.

Notwithstanding the sugar refineries lowering their prices this week, there is still little or no buying from the refiners, as merchants have suf-

ficient stock on hand, bought at lower prices than those now prevailing, to keep their immediate wants supplied. Retail grocers are rather conservative in their purchases in all lines of groceries.

There has been a slight improvement in the sales of boot and shoe manufacturers.

According to the statistics prepared by the fruit branch of our Government, it is reported that the apple crop of the Dominion of Canada will be a quarter of a million barrels less than that of a year ago. Grain crops of Canada are showing excellent quality.

Collections are good. City retail trade active.

Toronto, Ontario.—Preparatory to building a huge wireless experimentation station for communication between Canada and England, the Marconi Wireless Company of Canada have purchased 23 acres of land about nine miles from Toronto. It is understood that this is the first of a chain of wireless stations which it is expected to dot Canada and encircle the British Empire.

The suggestion is now made that the railway workers of the United States should buy the railways out of their increased wages, which it is said they could do in five or six years. What? And have to pay those increased wages out of their own pockets? What a crazy idea!

## THE MOLSONS BANK

Incorporated 1855.  
Capital and Reserve .. .. \$9,000,000.00  
Over 130 Branches.

### REMITTANCES ABROAD

**Drafts for Sterling, Francs or Lire sold at current rates of exchange.**

**Profit by present conditions to make your remittances. Consult our local manager.**

Belgium.—La Banque d'Anvers.  
**EDWARD C. PRATT,**  
General Manager.

## THE HOME BANK OF CANADA

Branches and Connections Throughout Canada  
QUARTERLY DIVIDEND NOTICE.

Place your Bonds, Papers and other valuables where they will be safe from loss by fire and burglary. A small rental—absolutely security and privacy.

BY ORDER OF THE BOARD,  
**J. COOPER MASON,**  
GENERAL MANAGER.

Toronto, July 21st, 1920.

## THE MERCHANTS BANK

Head Office: Montreal. **OF CANADA** Established 1864.

Capital Paid-up .. . . . . .	\$ 8,400,000
Reserve Funds .. . . . . .	8,660,774
Total Deposits (31st July, 1920) .. . . . . .	over \$163,000,000
Total Assets (31st July, 1920) .. . . . . .	over \$200,000,000

*President:* Sir H. Montagu Allan, C.V.O.  
*Vice-President:* A. J. Dawes.  
*General Manager:* D. C. Macarow.  
*Supt. of Branches and Chief Inspector:* T. E. Merrett.  
*General Supervisor,* W. A. Meldrum



### THE WORLD OF FINANCE

offers no more thorough and up-to-date system than that which regulates the workings of The Merchants Bank.

It is this careful training and efficient management which enables this Bank to give to its customers a most modern and satisfactory banking service.

391 BRANCHES IN CANADA EXTENDING FROM  
THE ATLANTIC TO THE PACIFIC.

## The Dominion Bank

160 St. James St.

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

**N. S. BOGERT,**  
*Manager.*

## Solid Growth

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

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

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

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

**LONDON AND SCOTTISH  
Assurance Corporation Limited.**  
Established 1862.  
For All Classes of Life Assurance.

**SCOTTISH METROPOLITAN  
Assurance Company, Limited.**  
For insurances against Fire, Accident, & Sickness; Guarantee Bonds; Elevator, Automobiles, Public and Teams, and Employers' Liability.

HEAD OFFICES FOR CANADA:  
London & Scottish Building,  
164 St. James St., Montreal.  
TOTAL ASSETS EXCEED. . . . \$25,500,000  
Manager for Canada: ALEX. R. BISSETT.

### STRIDING AHEAD.

These are wonderful days for life insurance salesmen, particularly, North American Life men. Our representatives are placing unprecedented amounts of new business. All 1919 records are being smashed.

"Solid as the Continent" policies, coupled with splendid dividends and the great enthusiasm of all our representatives tell you why.

Get in line for success in underwriting. A North American Life contract is your opening. Write us for full particulars.

Address E. J. Harvey, Supervisor of Agencies.

**NORTH AMERICAN LIFE ASSURANCE COMPANY**

"Solid as the Continent"

HEAD OFFICE - TORONTO, ONT.

**Commercial Union Assurance Company Limited**  
OF LONDON, ENGLAND.

Capital Fully Subscribed . . . .	\$14,750,000
Capital Paid-Up . . . . .	7,375,000
Life Funds and Special Trust Funds . . . . .	99,147,565
Total Annual Income Exceeds . . . . .	75,000,000
Total Funds Exceed . . . . .	209,000,000
Deposit with Dominion Government as at the 31st December, 1919 . . . . .	1,416,333

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

Applications for Agencies solicited in unrepresented districts.

W. J. Jopling, Manager Canadian Branch.

# The Western Livestock Industry

A tendency to conservative progress is the most marked feature of the fall's prospects in Western Canadian livestock. A special correspondent of the Industrial and Development Council of Canadian Meat Packers now investigating conditions in the Prairie provinces in view of the bountiful harvest, reports that two trends can be easily traced.

In the first place there is a steady development in the cattle industry. It is shown in an all round interest in better stock, better methods of raising and more attention to marketing needs, both for the live trade and for packing plants. Losses caused by the extreme feed shortage last winter are now estimated at about ten per cent. But its lesson has been learned. Thousands of stock raisers are now growing more feed grains. This is partially lost sight of in the enthusiasm that a splendid wheat crop, running round about eighteen bushels to the acre probably, has aroused all through the West. Then, too, the poorer animals were sold off during the shortage and future stock will be improved by the weeding out that has taken place.

Where, near the cities, dairying has grown rapidly there is a tendency to take up the dual purpose cattle, milking Shorthorns and Herefords mainly, rather than the specifically milk breeds. Supplies of beef are not so cut into as might at first sight appear.

But, in the second place, the supplies of hogs are down far below expectation. Many of the Western packing plants are handling less than 40 per cent of hogs compared with two years ago. The slaughter of breeding sows has been of incalculable damage. A round fifty per cent drop is none too much to attribute to the hog trade. Not only did the unfavorable price control and high prices of feed induce this, last fall and winter but the extremely high rates of labor for farm help seems to have perpetuated it and may do so for two years or more, if present indications prove anything. Everybody able to judge deplors the fact but they point to good prices for wheat and shrug their shoulders without prophesying too much. The opportunity for hogs in the East will be improved.

Yet one finds a pretty clear recognition that the Canadian bacon trade ought to offer bright prospects. Farmers and stockmen openly rejoice in knowing that the American hog is too fat for the Canadian and export trade. One packing plant not long ago experimented with hog carcasses bought not 180 miles from over the international line but in each shipment, though they specified low weights to their buyers, the hogs

were too fat for either export Wiltshire or domestic cuts. Of course this could be overcome by breeding the right type and proper feeding.

The two conditions in the Western livestock industry might be summarised as follows:

1.—A steady, cautious turn towards increased numbers of cattle of better quality;

2.—A sudden slump in the numbers of hogs for which there appears to be no remedy for the next twelve months and which indicates that in view of the abundant crop of cereals, now is the time to get into hogs.

## Alcohol Motor Fuel Research In Great Britain.

Vigorous efforts are being made by British men of science and engineers to discover all the possibilities of alcohol as a motor fuel. The increasing scarcity of petrol, and the prospects that the supplies from all visible resources will gradually shrink until they disappear in twenty-five years or so, lend a special urgency to the problem of finding a cheap and plentiful substitute. Realising how serious the situation was, the Royal Automobile Club and the Commercial Motor Users' Association, both of Great Britain, united in paying the cost of an ambitious programme of research, at the University of Manchester, into the value of alcohol as fuel. At the request of the Alcohol Motor Fuel Committee, appointed by the British Government to survey the whole question, the programme was put in the hands of Professor Dixon, who recently gave the results of his investigations in a lecture delivered in London. A scientific study was made by Professor Dixon and his assistants of the behaviour of alcohol and of mixtures of alcohol and benzole after ignition. The main object was to find out the conditions which would give the highest efficiency with existing internal combustion engines when run on alcohol or alcohol mixtures. Information of the greatest value to designers has been collected. British investigations in this field have extended to the value of potatoes, beet, maize, and other sources of power alcohol. It is quite possible that many tropical and sub-tropical plants which have hitherto been regarded as a nuisance or as of little value will prove to have a high yield of the substances out of which, by fermentation, alcohol may be produced in large quantities at a low price. The research now being conducted may therefore be the means of transforming the economic prospects of more than one country.

ESTABLISHED 1832

**Paid-Up Capital**  
\$9,700,000



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

TOTAL ASSETS OVER \$220,000,000

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

# THE BANK OF NOVA SCOTIA

## An Interesting Insurance Precedent

There are not a great many firms or institutions in Canada that can boast a history of over a century but lately an English life insurance corporation which has offices in Canada put out a book on their history and made it so interesting that even the thrillers appearing as modern fiction must take a second place. This is largely attributable to the fact that they secured the services of the well known English novelist, A. E. W. Mason who was able to make the most of their story. The Royal Exchange has a history dating back to the time of Elisabeth when it was founded by that astute financier, Sir Thomas Gresham. The founding of The Royal Exchange Assurance Corporation took place at a later date just before the bursting of the South Sea Bubble. The author dilates at some length on the orgy of trade carried on in the "Bubble" shares and the large number of other companies which flourished for a short day until their promoters, almost invariably, vanished with the funds. Some of the chroniclers of the age are freely drawn on and the narrative is both instructive and spicy. There was also the age when insurance was largely a means of betting and when it was possible to secure a policy on the life of anyone. A great many policies were issued on the life of Prince Charles Edward and while he was a fugitive he was freely insured against decapitation and other mishaps. All the prominent figures of the day figured prominently in the insurance annals and

when interest flagged in these, there was always the life of the king to insure. It so happened that a certain Marquis d'Este from France, attracted considerable attention and the question became general as to whether he belonged to the masculine or the feminine sex. A number of bets in the form of insurance policies were made in the coffee houses where the life underwriters frequented on this momentous question. He was finally approached by some of the gentlemen concerned and after some show of indignation agreed, in consideration of a certain sum, to satisfy all concerned at a well known coffee-house on certain day. There was a considerable increase in the number of policies on the subject and on the day appointed the marquis met those concerned at the coffee-house. Drawing his rapier he challenged those present to prove that he belonged to any sex other than the one whose garments he wore. As he was known to be extremely competent with this weapon none of the commercial gentlemen there accepted his challenge. Out of this case there grew a number of suits at law and Lord Chief Justice Mansfield laid down the finding that it was detrimental to the public interest to allow anyone to insure the life of another unless he could show a direct interest in the life of that person. This has been adhered to ever since and it is not now possible to secure insurance on the life of a person in whom one cannot show a business interest.

## Fire Prevention Day October 9

The Governor General has, by proclamation, set aside Saturday, October 9, as a day on which to specially emphasize the great loss which Canadians, individually and collectively, are sustaining through destruction by fire of both natural and created resources.

At a time of high building costs and acute scarcity of material, we are burning buildings at a criminal rate. Our fire loss of last year, viz., \$23,500,000, or approximately \$2.90 per capita, was the highest per capita in the world.

Not only is this a complete loss of national wealth, but its replacement creates increased competition for available building supplies, thus enhancing prices for new building. How can we hope to overcome the housing shortage when, in Ontario alone, last year 5,804 dwellings were damaged or destroyed, causing a loss of \$1,753,333? There were also 744 farm barns destroyed, at a loss of \$1,189,906, of which \$557,736 was uninsured.

### New Spanish Insurance Laws.

Spain, no less than any other European country, has suffered from the upspringing of many weak insurance companies during the war, and the danger which these concerns represent to the commercial community has now been recognized by the Spanish Government. In consequence, a deposit of about £8,000 is now being required of all companies transacting marine business, and in many cases the finances of the new concerns cannot stand even this small strain. Many of them are reported to be going into liquidation, and it is possible that the local Spanish market will be considerably reduced in capacity in the near future. The opening thus afforded to sound British concerns is obvious, but before any serious step is taken towards establishing a branch in the new market the conditions under which it must work should be considered. In Spain the underwriter

Lightning damaged or destroyed 1,102 buildings in Ontario, involving a loss of \$506,885, of which \$212,778 was not covered by insurance. None of these farm buildings was equipped with lightning rods, whereas but two buildings protected by lightning rods were damaged and these to the amount of \$22 only.

Matches were again responsible for the largest number of known fires, 1,148 in Ontario originating therefrom. Practically every fire due to matches is the result of carelessness.

Public education and a recognition of personal responsibility are essential to a reduction of the fire waste. It is particularly essential to interest the younger generation, through the Canadian teachers, in the efforts being made towards a reduction of the fire loss.

Fire Prevention Day will give a splendid opportunity for bringing this subject to the attention of pupils and should produce good results.

suffers from a considerable reduction of his premium owing to the heavy discounts and brokerages which are allowed to assured and agents. Indeed, of the gross premium, only 60 to 65 per cent, reaches the underwriter, although it must be admitted that the initial premiums are substantially higher than those current in the London market. Then again Spanish policy conditions are exceptionally full, for theft, pilferage, and other extra marine risks are demanded by the assured. It must also be assumed that the hull business which is placed in Spain is far from being the best, since the bulk of good Spanish steamers are insured direct in the London market. There is little doubt that a Spanish agency might prove a profitable proposition to a company wishing to extend its field of operations, but a first necessity would be an agent well acquainted with local conditions, and one capable of conducting affairs to the best advantage of his principals.

## Dominion Textile Company, Limited

Manufacturers of  
**COTTON FABRICS**

MONTREAL  
TORONTO WINNIPEG

Howard S. Ross, K. C. Eugene R. Angers  
**ROSS & ANGERS**  
BARRISTERS and SOLICITORS  
Coristine Building, 20 St. Nicholas St., Montreal

Founded in 1806.  
**THE LAW UNION AND ROCK INSURANCE CO., LIMITED**  
OF LONDON.  
ASSETS EXCEED \$50,000,000.  
OVER \$10,000,000 INVESTED IN CANADA.  
FIRE & ACCIDENT RISKS ACCEPTED.  
Canadian Head Office:  
**277 Beaver Hall Hill, MONTREAL.**  
Agents wanted in unrepresented towns in Canada.  
COLIN E. SWORD, Canadian Manager.  
W. D. AIKEN, Supt. Accident Department.

## UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE, A.D. 1714.  
Canada Branch, Montreal:  
T. L. MORRISEY, Resident Manager.  
North-West Branch, Winnipeg:  
THOS. BRUCE, Branch Manager.  
AGENCIES THROUGHOUT THE DOMINION.

Bell Telephone Main 2181-2182  
**The Strathcona Fire Insurance Co.**  
Head Office: 90 St. James St., Montreal  
**NON TARIFF**

Correspondence invited from Brokers and others able to introduce good fire business  
A. A. MONDOU, J. MARCHAND,  
Pres. and Gen'l Mgr. Secretary

## The Pulp and Paper Industry

# New Paper Prices Issued

Deliveries of paper are unimproved — Box Board industry is healthy despite some falling off of orders — Canadian Paper Trade Association issues new price list

Speaking generally, paper trade conditions remain unchanged, with the mills all extremely busy and deliveries improved. Aside from a rearranged schedule of resale prices for kraft paper, issued by the Canadian Paper Trade Association, there have been no changes in pulp and paper prices as they have existed during the past week or two. The mills report that they have orders enough ahead to keep the machines running until well on to the end of the year, and jobbers say that the volume of business they can do is only limited to the shipments they can get in from the mills. There is still a great shortage of raw material and paper makers are not only compelled to pay long prices for their pulp, but in many instances are unable to get anything like the amount required to meet their needs.

### Box Board.

Although, as stated last week, the box board industry is going through a somewhat quiet period owing to the closing down of some of the factories using cardboard and other boxes, such as the shoe manufacturers, it is stated that this is only temporary, and the mills say the effect is barely perceptible and they are still considerably behind with their orders. Prices for the various lines of board remain firm and unchanged and the trade is looking for a bigger output soon as the result of the program of improvements and expansion being carried out by the Canada Box Board Company. The ground wood plant of the company at Frankfort is expected to be in operation some time in October and changes are well advanced at the Frankfort, Montreal and Campbellford plants, which are expected to be completed shortly, when the tonnage will be considerably increased.

### Wrapping Papers.

There has been no let-up in the big demand and supply shortage in wrapping papers. A visit by a Toronto jobber to the mills this week revealed the fact that it is not easier to pick up shipments of paper at the mills now than it has been all summer. This jobber has been in the

habit of going direct to the mills in his effort to keep up his stock and meet the wants of his customers, but he admits that even this plan does not always meet with success and that it is with the utmost difficulty that he can pry a carload or two out of the mills on the occasion of his periodical trips. There have been no changes in the price list during the past week.

### Coated Papers.

Mills doing business in the coating line report that they are experiencing great difficulty in getting adequate supplies of body stock which is only another indication that paper is scarce. However, the mills are not looking for business as they are booked up till about the end of this year, although the paper shortage means that they can only operate one shift, whereas their manufacturing demands would more than justify continuous operation could they get the body stock. No. 1 coated is selling at 20c from the mill to the consumer and No. 2 is quoted at 19c. The mills say that they are well supplied with everything in the way of ingredients, fuel, etc., and that the only thing they need is more paper to run through the coating machines.

### Manilas.

Mills manufacturing manila paper report a big demand for the product. They are really getting more business than they can attend to and the tonnage is being seriously affected by the difficulty in securing adequate supplies of pulp. The last tag manila made at one of the mills was sold at 12½c, but it is predicted that from 14c to 15c a pound will be the ruling figure for stock now being turned out. One mill was in receipt of an enquiry from a dealer this week who wanted two carloads of tag at a price to be fixed by the mill anywhere in reason. What he was chiefly concerned about was the matter of delivery. Nothing could be guaranteed along this line and so the deal was off. It was impossible for the mill to make any promise as to the date of delivery by reason of the fact that they had no guarantee that the raw material for the making of the paper would be forthcoming.

### Tissues and Toilets.

While the prices of tissues and toilets remain unchanged the mills say that the increased freight rates, which represent about two per cent. in excess of the present selling prices, may result in a further increase in the prices of these two lines of paper, although as yet the two per cent. has been absorbed without revising the price lists. Manufacturers report a well-sustained volume of business but they are unable to get pulp supplies in adequate quantities, particularly bleached sulphite.

### Book Paper and Bonds.

Although reports from the mills indicate that the production of book papers is increasing somewhat, jobbers say that deliveries are not coming through any more freely. Some of the mills are at the present moment booking orders for January and even February delivery and orders booked months ago are only now being filled. Representatives of American mills in Toronto this week reported business as extraordinarily brisk on the other side of the line, one salesman stating that he was selling enough paper in one day

to keep his mill going for a day and a half, which means that more orders are being taken than production can very well take care of. Another representative of the bond paper mill stated that his mill could keep running for over two hundred days on back orders without a single new order being booked. These statements are fairly well borne out by the difficulty being met with in getting in certain lines of paper imported into this country from across the line.

### Kraft Papers.

The Canadian Paper Trade Association has sent out a circular advising the trade of a revision in the resale prices on kraft which apply to Ontario, with the exception of Port Arthur and Fort William, and to Quebec. The prices are as follows: Car load lots of 20 tons delivered in one lot and invoiced as one lot \$12.50; ton lots, \$14.25; less than ton lots, \$15.00. The following prices apply to the Maritime Provinces: Car lots of 20 tons delivered in one lot and invoiced as one lot, \$13.00; ton lots, \$14.75; less than ton lots, \$15.50.

### Canadian Banker Honored.

The appointment of Mr. Vere C. Brown, formerly Western Superintendent of the Canadian Bank of Commerce, as a member of the committee of executive managers of the National City Bank of New York, is a distinct tribute to the Canadian banking system and to the standing of Canadian bankers generally.

The National City Bank is the largest banking institution in America, its total resources exceeding \$1,000,000,000. It has 56 foreign branches in England, Belgium, Spain, Italy, South Africa, South America and the West Indies; and—through its ownership of the International Banking Corporation—a further 29 branches in India, China, Japan, the Philippines, Java, Straits Settlements, etc.

Its board of directors has 24 members, including many names Continentally known, such as James A. Stillman (President), William Rockefeller, J. Ogden Armour, Cyrus H. McCormick, Henry A. C. Taylor, etc.

The administration of the bank is organized in thirteen divisions, principally geographical, the general management being in the hands of the president and a small committee of executive managers, of which latter Mr. Brown is made a member.

### A Real Peace Type Aeroplane.

Most of the aeroplanes hitherto used for commercial purposes have been converted from models designed for bombing work during the war. British designers have, however, realised that better results could be obtained by designing the whole aeroplane afresh for its particular work of carrying passengers and goods. One of the first of the true Peace type of aeroplane has lately been put in service on the London to Paris and London to Amsterdam routes. This machine is able to carry eight passengers (in addition to the pilot) and up to 500 lb. of luggage. Alternatively, for goods transport only, it can carry a load of 2,240 lb. The speed at 5,000 ft up is 121 miles per hour; Calculations show that this aeroplane can convey a load almost as cheaply as the average cost of transport by road. The seats are comfortably upholstered and large windows are provided to give the passengers a good view of the country over which they are travelling.

Quebec, Quebec.—The apple production of the province of Quebec this year is figured at about 100,000 barrels as against 75,000 barrels last year, according to the secretary of the Pomological and Fruit Growing Society of the province. "The crop" he says "is easily 25 to 30 per cent. ahead of last year's and the quality is excellent."

## Interlake Tissue Mills, Co., Ltd.

Manufacturers of a full line of White and Colored M. G. Tissues, Brown and Colored Light Weight M. G., Kraft, White and Colored Sulphite Wrap, all grades of fruit Wraps, Dry Proof Paper. A full line of Toilet Paper, Paper Towels, Paper Napkins, Decorative Crepe Rolls, Lunch and Outing Sets.

### Head Office:

54-56 University Ave., Telephone Bldg.  
TORONTO Mills at Merritton

**THE PRODUCTION OF FLAX.**

(Continued from page 6)

this purpose. Very often the fibre is twice placed in the water, and in all operations the greatest care is taken. This is in marked contrast to the methods of handling flax in Ireland and Russia. In the latter country flax is usually retted by being spread out on the grass and left subject to the action of sun and rain. This method is known as dew retting and the flax thus produced is of medium quality and suitable only for making the coarser threads. Flax retted in stagnant water as in Ireland and the "blue flax" regions of Belgium is softer but less resistant than the Courtrai flax retted in sluggish running water. Running water is supposed to produce the most uniform, the brightest and the strongest fibre. Several methods have been tried for retting flax by artificial chemical action, but none of these can be said to have passed the experimental stage, with the possible exception of the Rossi microbiological system, which seems to be well established at Bonnetable, France.

When dry the retted flax is carried to the scutching mill, which in Ireland is usually located on a small stream and operated by an overshot wheel. Here the stalks are run through three fluted iron rolls which break the woody centre and leave the stalks more pliable. Handfuls of stalks are then held before revolving paddles which beat out the woody chips. The fibre is then bundled, put into bags and carried to the mill to be made into thread.

Flax is commonly thought to exhaust the soil, for, because of the shortness of its tap root, it draws all the nutriment from the top inches of the ground. In late years relatively more scientific attention has been devoted to its culture. It is now known that the use of clover as an alternating crop will prevent to a large extent any damage to the land.

Before the war flax was grown in practically all parts of Russia, but it appears to have thrived best in the clay soils and peat bogs of the there. In the Government of Yenisei, lying in the tidal amounts of both flax and hemp are grown more thickly populated western Siberia, sub-Baltic regions. Flax is not grown to any extent each year. The chief reason for the strong position of flax in the Russian agricultural system has been the custom among the peasants of planting flax on land newly put into cultivation. Before the war labor was plentiful and flax growing was looked upon with favor by the Imperial Government. Broadly speaking, flax was grown for fibre in the north of Russia and for seed in the south.

At one time Ireland supplied practically all the flax needed for home consumption, but production declined until the crop of 1913 was only about half that of 1860. The chief reasons for the falling off in the flax acreage was the appearance of cheaper Russian flax and the rise in wages resulting from the emigration of large numbers of rural workers. As the production of flax is both difficult and unpleasant and ordinarily no more profitable than potatoes, flax has given way to crops better suited to Ireland's economic conditions. It is only because of climatic advantages and the foothold attained through years of cultivation together with the fact that spinning and weaving have prospered there that flax continues to be raised at all in Ireland.

Earnest attempts to raise fibre flax have recently been made in countries hitherto raising flax for seed only. Australia, British East Africa and India succeeded in raising fibre, but it is hard to say what the future of such war-stimulated efforts will be. In 1919 some 5,000 acres were planted in fibre flax in the United States and about 500 tons of fibre were harvested. The United States is well adapted for growing flax, as is shown by its production of flaxseed, which ranks third in the world's production, following Argentina and India. In colonial days each farmer

had his small field of flax, the fibre being spun into thread and made into cloth by his family. Now that flax consumption in household industry has passed, the American farmer will not produce a crop which necessitates the handling of partially decayed vegetable matter while standing up to the waist in fetid water. If the present level of prices for flax fibre continues, it is not improbable that the United States will again enter the field of flax production. It is the opinion of agricultural experts, however, that if flax is to be raised successfully in this country, the farmer must be relieved of the straw as soon as gathered and that the separation of the fibre must be done in large quantities by some intermediate agent or by the consuming establishments.

Russia has always supplied the bulk of the world's fibre-producing seed, but seed direct from Russia is not considered as good as that carried to Holland or Belgium and acclimated for one or two seasons. Within the last few years fibre seed from the Canadian Province of Ontario has been gaining favor among Irish planters. In some countries the farmer sets aside a few plants to produce seed for the next year's crop of fibre. Ireland is about the only country making no use of the seed from its fibre crop, although such seed is extensively used for stock feeding in other countries.

About one-third of the flax spindles of the world are in the United Kingdom. Table B shows for 1914 the distribution by countries of flax spindles engaged in commercial manufacture. No account has been taken of flax-spinning equipment used for manufacture in the home for domestic needs.

**Table B—Distribution by Countries of Flax Spinning Spindles in 1914.**

Country	Spindles 1914
United Kingdom . . . . .	1,168,005
France . . . . .	577,449
Russia . . . . .	358,000
Belgium . . . . .	321,494
Austria-Hungary . . . . .	296,833
Germany . . . . .	287,009
United States . . . . .	67,412
Italy . . . . .	20,000
Sweden . . . . .	17,772
Total . . . . .	3,113,974

From the standpoint of the present flax famine, the countries most vitally affected are the United (Continued on page 17)

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Ottawa, Ontario.—The Canadian Wheat Control Board which handled the 1919 wheat crop on the basis of a fixed initial price has ceased to exist and the business of buying and selling Canada's most important agricultural product becomes the task of private firms and individuals. The attitude of the government is that under existing conditions when the allied governments are not purchasing immense quantities jointly it is not advisable that control should be made. The Royal Commission on Wheat Supplies for Great Britain which last year arranged with the Canadian Wheat Board will now buy through British brokers who in turn will purchase through Canadian brokers.

## Canada's Mining Industry

# New Mining Development in Ontario

BY OUR TORONTO CORRESPONDENT.

Developments which bespeak success for silver mining in South Lorrain are occurring on a number of properties on that camp and particularly on the old Keeley Mine, now being aggressively operated by Western Goldfields of Australia. A few days ago an entirely new vein system was opened up on the 425-foot level which shows a width ranging between 4 and 7 inches, with silver values running 3,500 ounces to the ton. A very large ore body of good mill rock has been brought into sight by this deep development and those in charge are highly elated with the results so far recorded. The formation, it is reported, is favorable to successful mining at a much greater depth. The 100-ton milling plant on the Keeley is nearing completion and will likely be running in full operation within the next four to six months.

Another South-east Coleman property is reported to be contemplating resumption of operations. The Hylands negotiations to this end are under way. The Victory Silver Mines hold the Hylands, and may sell some treasury stock to get the money to go ahead with. It is understood that Manager Cartwright is now in the south making all necessary arrangements.

It is stated in Porcupine that the time is not far distant when the V. N. T. will again be numbered among the camp's producers. It is understood that a start to get the property ready for operations will soon be made. It will take some considerable time to pump out the workings. Once this is done, and if the mine can get sufficient men, it will quickly get under way. There is a good tonnage of ore in reserve. The V. N. T. has been practically developed to the 600 foot level, but it is generally considered that its best ore has yet to be found. In other words it is believed that some of the main Hollinger veins dip into the North Thompson part of the property. This will be explored by diamond drill, it is reported.

The final payment of \$50,000 for the Murray-

Mogridge mine was made on Sept. 15 by the Murray-Mogridge Mines, Limited, to Messrs. Murray and Mogridge, the vendors, thus giving the company a clear title to approximately 680 acres of valuable mineral lands adjoining Wolfe Lake, Kirkland Lake District. Up to date a large amount of money has been spent on development work by the company and valuable ore bodies have been found on the 200-foot level averaging \$13.60 per ton. Extensive development work and the installation of a 100-ton mill is now being arranged, as well as the complete financing of the company.

In a drift at a depth of about 60 feet on the property of the Cobalt 53 Mining Company, in the Gillies Limited, high grade ore has been encountered. Until further work is done, however, it will not be possible to correctly estimate the importance of the find.

The installation of the mining plant on the Silver Bullion property at LeRoy Lake in the Gowganda district has been completed and mining operations are to be speeded up. A shaft was formerly put down about fifty or sixty feet on the property, following the vein, and the future work will be continued from this point.

The Keora mine is making good progress on the development of its veins 5 and 6 on the 250-foot level, according to a despatch from Porcupine. The workings are now about 300 feet from the shaft and it is understood that to get to the veins 100 feet more will have to be gone. This may take three months.

A renewal of activity in Deloro and Ogden townships in that section lying south and south-west from the Hollinger Mine area is promised for the early future. The favorable geological conditions and wide veins containing encouraging quantities of gold have attracted renewed attention with the result that money has again become available for work in this section. Large mineralized bodies were opened up prior to the war on the Haydon Porcupine mine, and at certain points on the vein considerable gold occurred.

any great output of block amber as the deposits do not show great promise in that direction. But it can probably be used for making pressed amber, and high class varnish which will withstand heat. What is needed to develop the mining assets of Manitoba, he says, is first an accurate survey and secondly, technical skill.

The Nipissing Mining Company, Ltd., it is reported, has purchased control of the Croton Magnetic Iron Mines Company, whose properties are located at Brewsters, N. Y. and within thirty-five miles of New York City.

Fredericton, New Brunswick.—"Any comparison whether British, Canadian, or American which have a proposition to develop pulp and paper enterprises in New Brunswick will receive every encouragement from the provincial government" says Premier Foster. "Our general policy towards pulp and paper enterprises is embodied in the statutes of the province and provides for the granting of licenses to cut on the Crown lands for the purpose of manufacturing pulp and paper under what are very reasonable terms. These licenses extend for a period of thirty years and may be renewed for another twenty."

## The Nipissing Mine and its Neighbors

FROM OUR TORONTO CORRESPONDENT.

Little news is coming out of Gowganda in regard to operations on the Trethewey, but it is understood that good progress is being made on the Office vein. The report that the vein had passed out of the shaft is explained by the report that the shaft being sunk, is a vertical one and that when it is carried to the 110-foot level it is estimated that there will be some 40 feet of cross-cutting necessary to again pick up the vein. The present work, it is stated, is not as productive of silver as were the earlier plans, but the present work is necessary to good mining and the treasury is amply libed to take care for the work.

The Nipissing Mine this week shipped 219 bars containing 299,587 fine ounces of silver. The shipment was consigned to Shanghai, China, and was one of the largest individual shipments sent out in recent years.

Recent discoveries of high-grade ore in the Cobalt-Porcupine are claimed, but actual facts and figures are withheld in accordance with the policy of the management. This property, which

adjoins the Nipissing on the south, was at one time a consistent producer of silver. It was originally owned by the Ontario Government and was sold by them in 1909 to a syndicate for approximately \$113,000. From reports it would appear as if a well-defined ore body of considerable richness has been uncovered and the prospects for future development under the guidance of John Reddington M.E. are of the brightest.

Mr. B. A. C. Craig, a well-known mining engineer of Toronto has just returned from a tour of the Le Pas country in Northern Manitoba and states that from a mining standpoint the entire district has great promise. "Manitoba has the same, or similar, mineral foundations that Ontario has," he said, "and already has a partially developed copper area that is much more extensive and much richer than any copper area so far found in Ontario." Large deposits of amber east of Churchill are owned by Mr. Craig and his last trip was to investigate the extent and quality of his claims. He doesn't anticipate



**THE PRODUCTION OF FLAX.**

(Continued from page 15)

Kingdom, France and Belgium. The British industry at the outbreak of the war was dependent on imports for more than nine-tenths of its supply. In 1919 imports were but one-eighth of the average amount received from abroad during the five years from 1909 to 1913, and the first six months of 1920 indicate only a small improvement for the current year. Table C shows imports of flax and tow into the United Kingdom from 1909 to June 30, 1920.

The high-grade flax raised in Belgium is exported largely to the United Kingdom, and the

Belgian mills have depended on Russian flax for the maintenance of their own industry. In the present shortage an embargo has been placed on the export of domestic flax, but in the face of prevailing prices, smuggling is very difficult to prevent. French linen manufacturers also imported large amounts of flax. Both the Belgian and French linen industries are under the heavy double handicaps of repairing the damage done to the linen mills during the German occupation and of securing an adequate supply of raw materials in the face of difficulties which appear insuperable.

The prevailing shortage of flax fibre has led to an extension in the manufacture of so-called "unions," or cotton and flax mixtures. Hemp, or soft hemp as it is sometimes called to prevent confusion with Manila hemp, which is a hard fibre and not hemp at all, is being used in growing amounts as a substitute for flax, especially in the United Kingdom and Belgium. The world's hemp supply like that of flax was raised chiefly in Russia, about 50 per cent. being from that source. Russia formerly produced about 340,000 tons of hemp each year and Italy about 82,000 tons. Hemp fibres are coarser and stronger than flax, and Italian hemp, being a very soft fibre, is quite suitable for mixing with flax. Italian hemp is water retted whereas other hemp is for the most part dew retted, and much care and labor is exerted in the preparation of the Italian product.

Hemp has hitherto been largely taken by the twine spinners, and the portion that can be secured by the flax trade is quite inadequate. Indian or sunn hemp is being used to some extent as a substitute for better hemp and flax. The United States raised about 8,000 tons of hemp in 1919, mostly in Kentucky, and 12,000 tons the year before. This fibre is made into tying twine, carper warp, seine twine, sailcloth and other fabrics and cordage where great strength is necessary. Hemp is grown and harvested in very much the same fashion as is flax and practically the same soil and climate are needed.

In most countries flax growing has been a declining industry for many years. Its cultivation seems unsuited to modern economic life. Russia was practically the only country where the flax crop was increasing at the outbreak of the war. Even if Russian production should again attain to the level of 1913, it seems probable that as Russian agriculture develops, the flax crop will eventually decline there, as it has in other countries. The survival of the linen industry is dependent upon the development of methods of handling flax which will enable it to compete with grain and other food crops. If this is not accomplished, linen as a fabric of common household use will in time become a thing of the past.

Winnipeg, Manitoba.—A new era in the manufacturing of steel in Canada was introduced with the opening of the new open hearth furnaces at Selkirk last week, by the Manitoba Rolling Mill Company. The new furnace has a capacity of from 60 to 90 tons of steel per day and additions will be made as business warrants them.

**COLD STORAGE STOCKS REPORT.**

The Dominion Bureau of Statistics, Internal Trade Division, published last week a report showing the stocks of meats, produce and fish in cold storage and in process of cure on September 1st.

The creamery butter in storage amounts to 23,825,514 lbs. and dairy butter amounts to 1,315,709 lbs. Comparative figures show stocks of creamery butter to have increased 32.37 per cent from last month and decreased .23 per cent from last year.

Oleomargarine stocks amount to 438,298 lbs. which is 6.38 less than last month and 17.41 per cent more than last year.

Cheese stocks amount to 16,041,019 lbs., showing an increase of 45 per cent from August 1st, but a decrease of 27.43 per cent from 1919.

Eggs stocks include 14,615,300 dozen in cold storage, 866,784 dozen, other than cold storage, and 377,007 lbs. of frozen. Cold storage eggs show an increase of 15 per cent from last month and 11.38 per cent from last year.

Pork stocks in storage and in process of cure total 28,069,530 lbs. These stocks include 5,532,236 lbs. of frozen, 1,026,777 lbs. fresh unfrozen, 1,956,899 lbs. dry salted, 6,223,213 lbs. sweet pickled and 13,339,405 lbs. in process of cure. Comparative figures show the following: Frozen Pork has decreased 43.91 per cent from last month and increased 1.13 per cent from last year; unfrozen pork decreased 35.32 per cent from August and 20.35 per cent from 1919, dry salted show a decrease of 24.72 per cent from last month and 25.44 per cent from last year, sweet pickles decreased 31.68 per cent from last month and 40.94 per cent from last year; in process of cure decreased 15.67 per cent from last month and 15.75 per cent from last year.

Beef stocks in storage and in process of cure total 6,956,012 lbs.; of which 3,246,370 lbs. are frozen, 2,487,594 lbs. unfrozen; 958,385 lbs. of cured, 263,663 lbs. in process of cure. Comparative figures show in the case of frozen beef a decrease of 18.14 per cent from last month and 77.96 per cent from last year; unfrozen has decreased 1.79 per cent from last month and 37.33 per cent from last year; cured has increased 13.22 per cent from last month and 71.69 per cent from last year; in process of cure has increased 42.23 per cent from last month but has decreased 37.10 per cent from last year.

The mutton and lamb in store amounts to 1,313,588 lbs. of which 1,139,295 lbs. are frozen. Comparative figures show an increase of 52.96 per cent from last month and 15.63 per cent from last year.

The poultry stocks total 376,391 lbs. which is made up of 14,482 lbs. of broilers; 89,841 lbs. of chickens, 91,928 lbs. of fowl 35,795 lbs. of ducks, 4,634 lbs. of geese, 41,978 lbs. of turkeys, and 97,733 lbs. of unclassified poultry.

The fish in cold storage amounts to 19,022,320 lbs. and other than cold storage 3,790,615 lbs. Comparative figures show the cold storage stocks to have increased 7.70 per cent from last month and decreased 12.26 per cent from last year.

**The Bank of Nova Scotia  
DIVIDEND NO. 203.**

Notice is hereby given that a Dividend at the rate of four per cent. on the paid-up Capital Stock of this Bank has been declared for the quarter ending September 30th next and that the same will be payable on and after Friday, the first day of October next, at any of the offices of the Bank, in Canada.

The Stock Transfer Book will be closed from the 16th to the 30th proximo, inclusive.

By order of the Board,  
H. A. RICHARDSON,  
General Manager.

Halifax, N.S., 13th August, 1920.

**ALGONQUIN PARK.**

The Grand Trunk Railway System, who own and operate the "Highland Inn" at Algonquin Park, Ont., have decided to keep this popular hotel open for the fall and winter season of 1920-21. Situated at an altitude of 2000 feet above the sea in wild and picturesque surroundings the Inn has become one of the most popular resorts in Ontario, both for winter and summer. October is a beautiful month in this territory. Reservations for the winter should be made early and those desiring full information should apply to N. T. Clarke, Manager, Highland Inn, Algonquin Park Station, Ont.

Winnipeg, Manitoba.—Two hundred and fifty million bushels is the estimated wheat crop of the three Western provinces according to the official estimate of the agricultural agent of the Canadian Pacific Railway. The estimated yield per acre is 16.25 bushels for Manitoba, 14.25 for Saskatchewan, and 19.3 for Alberta.

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# Increased Traffic Through Our Canals

The Transportation Division of the Dominion Bureau of Statistics publishes the following on the traffic through the Canadian Canals during August.

The total vessels passing through all Canadian Canals was 4,892 with a net tonnage of 1,928,260 an increase of 45,200 tons over August, 1919.

Passengers carried were 81,567 against 90,770 last year. Cargoes 1,459,032 tons against 1,224,110 last year.

To these totals should be added the traffic through the American locks at Sault Ste. Marie as follows:

Vessels 2,199, net tonnage 7,731,024, passengers 9,832, cargoes 12,019,693 tons.

Sault Ste. Marie Canal.—The total number of vessels through both Canadian and American locks was 2,915, net tonnage 8,446,022, cargoes 12,425,372 tons against 2,103 vessels, 5,138,200 net tonnage, 6,609,961 tons cargoes last year.

Through the Canadian Lock—vessels 716, net tonnage 715,583 tons, passengers 16,275, cargoes 405,679 tons.

There was a big increase in the down traffic through the Canadian and American locks over August 1919.

Total down August 1920—9,279,286 tons, August 1919—6,609,961 tons, increase 2,669,325 tons.

This was made up chiefly by increases of 4,056,827 tons of iron ore and 6,025,292 bushels of wheat.

For the season there has been 33,573,707 tons of iron ore against 29,407,053 tons down last year, an increase of 4,166,654 tons and 39,099,711 bushels of wheat against 56,106,225 bushels last year, a decrease of 17,006,514 bushels.

The ore shipments last year were affected by the strikes. The decrease in the wheat shipments is partially explained by an increase of 5,765,000 bushels by rail east from Fort William and Port Arthur to July 31 over last year.

The August shipments by rail and the rail shipments through from the west are not yet available.

There was an increase in the up traffic of 1,617,909 tons, principally in the soft coal. — Soft coal up August 1920, 2,533,614 tons. Soft coal up August 1919, 1,189,558 tons and Soft coal up August 1920, 1,294.

The total soft coal shipments for the season are 5,376,364 tons against 8,149,369 tons last year, a decrease of 2,773,005 tons.

The hard coal shipments for the season are 1,124,860 tons against 1,148,176 tons last year, a decrease of 23,316 tons.

There is one lock on the Canadian side of the river and four on the American side, two of which are larger than the Canadian lock. The fourth lock was opened September 1919. This explains the great difference in traffic through the Canadian and American locks.

The total freight through the Welland Canal was 346,976 tons down 22,744 tons up, total 369,720 tons against 336,337 in August 1919 and 362,626 in July 1920. Compared with 1919 there were decreases in grain oil and steel but an increase of 126,770 tons in soft coal. For the season there has been a net decrease up and down of 95,926 tons made up chiefly by decrease of 4,695,500 bushels of grain, 59,711 tons of oils and 14,373 tons of steel and an increase of 120,555 tons of soft coal. There was an increase of 39,202 tons of soft coal in August over July going down.

On the St. Lawrence Canal there was a decrease from July of 99 vessel passages but an increase 3,666 passengers and 40,920 tons of freight. Compared with last August there was a decrease of 4,204 passengers and an increase of 87,731 tons of freight.

The totals are, passengers up 5,872, freight 100,759 tons, down, passengers 16,441 freight 430,704 tons. Compared with August 1919 there was a decrease down of 125,900 bushels of barley, 11,090 tons of oil and an increase of 108,917 tons of soft coal. The coal shipments were August, 256,916 tons, July 232,995 tons, August 1919, 147,999. For the season there has been 543,500 tons of soft coal (mostly all down) against 579,840 tons last year.

Ottawa Canal 241 vessels, cargoes up 2,815 tons down 37,257 total 40,072 tons against 40,880 August 1919.

Chambly Canal, 280 vessels, cargoes up 40,646 tons down 18,009, total 58,655 tons against 39,963 tons August 1919.

Trent Canal 1,431 vessels, cargoes up 2,169 tons down 6,009 tons. Total 8,178 tons against 10,205 tons August 1919.

Rideau Canal, 232 vessels, cargoes up 5,001 tons down 5,003 tons, total 10,014 tons against 17,109 tons August 1919.

Murray Canal, 200 vessels cargoes up 24,088 tons down 757 tons, total 24,845 tons against 17,539 tons, August 1919. There were 2,649 passengers against 579 last August this increase was due to excursions from off the Trent Canal.

St. Peters Canal 184 vessels, cargoes up 1,221 tons down 7,956, total 9,177 tons against 8,979 tons in August 1919.

St. Andrews, 31 vessels, cargoes up 1,229 tons against 1,039 tons in August 1919.

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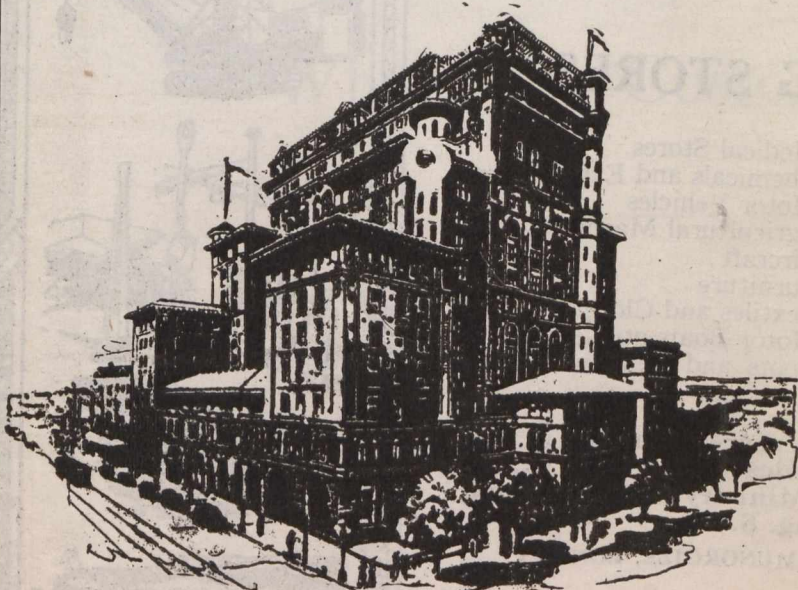
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