

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 55. No 19. {
New Series.

MONTREAL, FRIDAY, NOVEMBER 7, 1902.

} M. S. FOLEY,
EDITOR AND PROPRIETOR

| NOVEMBER | | | | | | |
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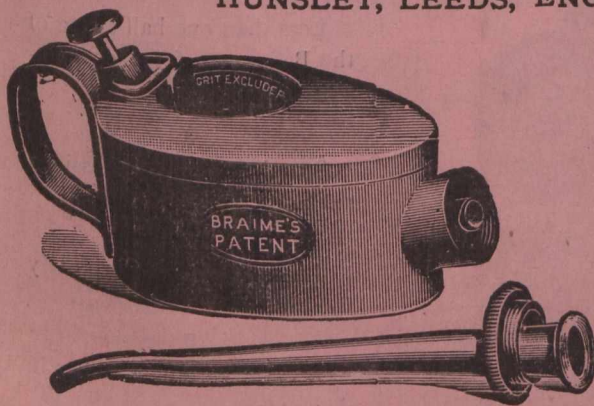
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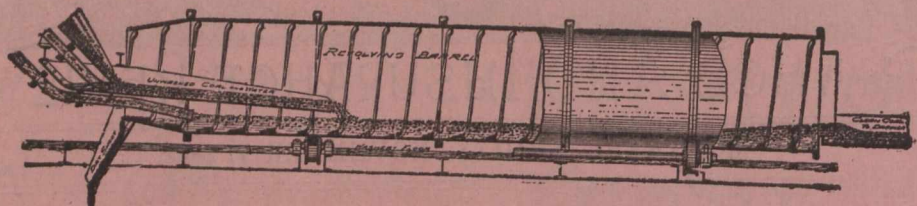
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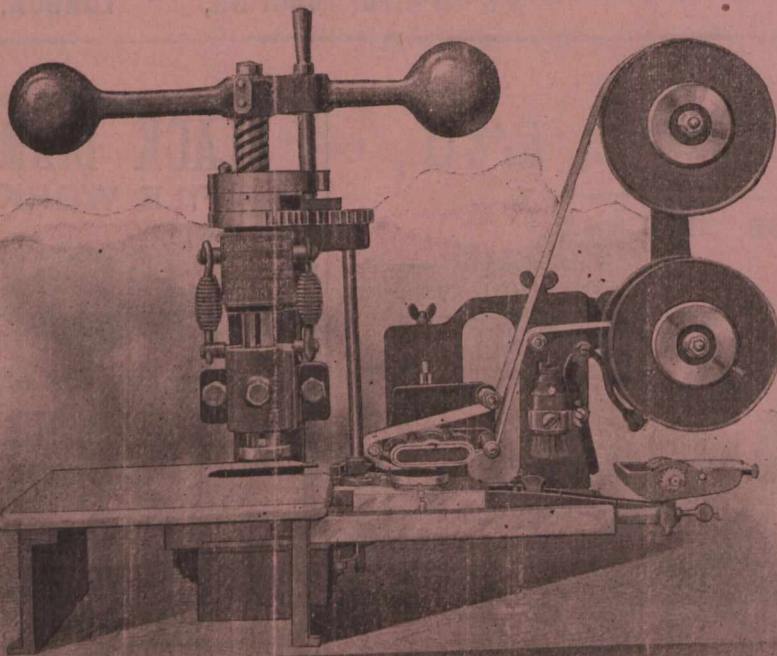
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Will work a Die 2 inches in
diameter.

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THE CANADIAN
JOURNAL OF COMMERCE
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Vol. 55. No. 19.
NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 7, 1902.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

McINTYRE SON & Co.,

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References kindly permitted. The Editor of this
paper and the Royal Bank of Canada.

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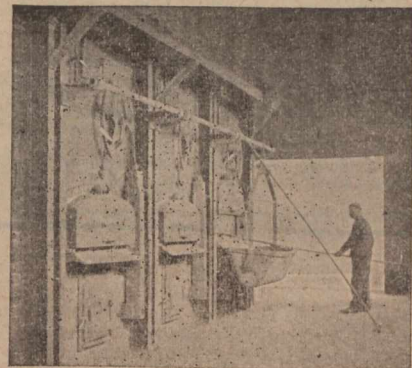
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Contains large Stone House, Orchard,
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Easy Terms. Produces also Grapes, Pears,
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The Chartered Banks.

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The Chartered Banks.

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Established in 1836.
Incorporated by Royal Charter in 1840.
Paid up Capital, - - - - - £1,000,000 stg.
Reserve Fund, - - - - - 365,000 stg.
London Office, - 5 Gracechurch St., E.C.
COURT OF DIRECTORS:
J. H. Brodie, H. J. B. Kendall,
John James Cater, Frederic Lubbock,
Richard H. Glyn, George D. Whatman,
Ed. Arthur Hoare, Henry R. Farrer,
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Secretary A. G. Wallis.
Head Office in Canada, St. James street,
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J. ELMSLY, Inspector.

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

BOARD OF DIRECTORS:

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

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Bathurst, N.B. Ottawa, Ont.
Bridgewater, N.S. Pictou, N.S.
Caraquet, N.B. Port Hawkesbury, N.S.
Charlottetown, P.E.I. Rexton, N.B.
Dalhousie, N.B. Rossland, B.C.
Dorchester, N.B. Sackville, N.B.
Fredericton, N.B. St. John, N.B.
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Guysboro, N.S. St. John's, Nfld.
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BANK OF MONTREAL.

NOTICE is hereby given that a Dividend of FIVE PER CENT. upon the paid up Capital Stock of this Institution has been declared, for the current half year, and that the same will be PAYABLE at its Banking House in this City, and at its branches, on and after MONDAY the FIRST DAY OF DECEMBER, next.

The TRANSFER BOOKS will be closed from the 16th to the 30th of November next, both days inclusive.

E. S. CLOUSTON,
General Manager.

Montreal, 14th October, 1902.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.
HEAD OFFICE: MONTREAL.

Capital, all paid-up, - - - - - \$2,500,000
Reserve Fund, - - - - - 2,250,000

BOARD OF DIRECTORS:

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

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Que. Meaford, Ont. St. Thomas, Ont.
Montreal, St. Catherine St. Branch.
Montreal, "Market and Harbour"
Branch, Jacques Cartier Sq.

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Calgary, Alberta, London, Ont. Sorel, Que.
Chesterville, Ont. Morrisburg, Ont. St. Thomas, Ont.
Chicoutimi, Que. Norwich, " Toronto, Ont.
Clinton, Ont. Ottawa, " Toronto, Ont.
Exeter, " Owen Sound, " Trenton, " "
Fraserville, Que. Port Arthur, " Vancouver, B. C.
Hamilton, Ont. Quebec, P.Q. " Victoriaville, Q.
Hensall, " Revelstoke B.C. Waterloo, Ont.
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Kingsville, " Simoes, " Woodstock, Ont.

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Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers' Circular letters issued available in all parts of the world.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

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

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

AGENTS:

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, - - - - - \$1,000,000
Capital Subscribed, - - - - - 500,000
Capital Paid-up, - - - - - 418,000
Reserve, - - - - - 150,000

BOARD OF DIRECTORS:

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

T. H. McMillan, - - - - - Cashier.
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Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondents at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

THE ONTARIO BANK.

NOTICE is hereby given that a dividend of Three per cent. for the current half-year, has been declared upon the capital stock of this Institution and that the same will be paid at the Bank and its Branches, on and after

Monday, the first day of December next.

The Transfer Books will be closed from the 17th to the 30th November, both days inclusive.

By order of the Board,
C. MCGILL,
General Manager,
Toronto, October 20th, 1902.

The Bank of Toronto.

DIVIDEND No. 93.

NOTICE is hereby given that a DIVIDEND OF FIVE PER CENT. and a BONUS OF ONE-HALF OF ONE PER CENT. for the current half-year, upon the Paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches on and after Monday, the First day of December.

The TRANSFER BOOKS will be closed from the Seventeenth to the Twenty-ninth days of November, both days inclusive.

THE ANNUAL GENERAL MEETING OF SHAREHOLDERS will be held at the Banking House of the Institution, on Wednesday the Fourteenth day of January next. The chair to be taken at noon.

By order of the Board,
D. COULSON,
General Manager.

The Bank of Toronto, Toronto,
29th of October, 1902.

The Chartered Banks.

The Canadian Bank of Commerce

DIVIDEND No. 71.

NOTICE is hereby given that a Dividend of Three and one-half per cent. upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

Monday, the 1st day of December next.
The Transfer Books will be closed from 15th to 30th November, both days inclusive.
The Annual General Meeting of the shareholders of the Bank will be held at the Banking House, in Toronto, on
Tuesday, the 13th day of January next.
The chair will be taken at twelve o'clock, noon.
By order of the Board,
B. E. WALKER,
General Manager.

Toronto, October 28th, 1902.

The Chartered Banks.

Bank of Hamilton.

NOTICE is hereby given that a dividend of five per cent. (5 p.c.) on the paid-up capital of the Bank, for the half year ending 29th November, has been declared, and that the same will be payable at the Bank and its branches on and after 1st December.

The transfer books will be closed from 17th to 29th November, both inclusive.

By order of the Board,
J. TURNBULL,
General Manager.

Hamilton, 22nd October, 1902.

The Chartered Banks.

BANK OF NOVA SCOTIA.

INCORPORATED 1832.

Capital Paid-up.....\$2,000,000.00
Reserve Fund.....2,800,000.00

Head Office, - HALIFAX, N.S.

DIRECTORS.

JOHN Y. PAYZANT, - President
CHARLES ARCHIBALD, - Vice-President
R. L. BORDEN, - J. WALTER ALLISON
GEO. S. CAMPBELL, - HECTOR MOLINNES
General Office, - TORONTO, Ont.

H. C. McLEOD, Gen. Manager.
D. WATERS, Chief Insp'r. GEO. SANDBERSON, Insp'r.

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In Nova Scotia—Amherst, Annapolis, Bridgetown, Dartmouth, Digby, Glace Bay, Granville Ferry, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrsboro, Pictou, Pugwash, Stellarton, Sydney Mines, Westville, Yarmouth.
In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, St. John, St. Stephen, St. Andrews (sub. to St. Stephen), Sussex, Woodstock.
In P. E. Island—Charlottetown and Summerside.
In Quebec—Montreal and Paspébiac.
In Ontario—Auriprior, Berlin, Ottawa, Toronto.
In Manitoba—Winnipeg.
In Newfoundland—St. John's and Harbor Grace.
In West Indies—Kingston, Jamaica.
In United States—Boston, Mass., Chicago.

THE QUEBEC BANK.

HEAD OFFICE, - - - QUEBEC

Founded 1818. Incorporated 1822.

CAPITAL AUTHORISED - \$3,000,000
" PAID-UP - 2,500,000
REST - 800,000

DIRECTORS:

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

Branches.

Quebec, St. Peter St. Pembroke Ont.
do Upper Town. Thorold. Ont.
do St. Roch. Three Rivers, Que.
Montreal, St. James St. Toronto, Ont.
do St. Catherine St. E. Shawenegan Falls, Q.
Ottawa, Ont. St. George, Beauce, Q.
St. Romuald, Que. St. Henry, Que.
Theford Mines, Que. Victoriaville, Que.

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London, Eng., Bank of Scotland.
Boston, National Bk. of the Republic.
New York, U.S.A. Agts. Bk. of Brit. North Amer.
do Hanover National Bank.

HALIFAX BANKING CO

Incorporated 1872.

Capital Paid-Up, .. \$600,000
Reserve Fund, .. 500,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBIE UNIACK, .. President.
C. W. ANDERSON, .. Vice-President.
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE
H. N. WALLACE, .. Cashier.
A. ALLAN, .. Inspector.

BRANCHES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockeport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor, New Brunswick: Sackville, St. John.

CORRESPONDENTS—Dominion of Can.—Molson Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National Bank London. England—Parr's Bank, Limited.

The Traders' Bank of Canada.

DIVIDEND No. 34.

NOTICE is hereby given that a Dividend of Three per cent. for the current half year, being at the rate of SIX PER CENT. per annum, has this day been declared upon the paid-up Capital Stock of the Bank, and that the same will be payable at the Head Office and its Branches, on and after

MONDAY, the 1st DAY OF DECEMBER next.
The Transfer Books will be closed from the 17th to the 29th of November, both days inclusive.

By order of the Board,
H. S. STRATHY,
General Manager.

The Traders' Bank of Canada,
Toronto, 21st October, 1902.

THE DOMINION BANK.

Capital, \$2,500,000 | Reserve Fund, \$2,500,000

DIRECTORS:

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

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Branches. — Brampton, Belleville, Cobourg, Gravenhurst, Guelph, Huntsville, Lindsay, Napanee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Toronto, Queen St. W. cor. Esther; Dundas St., cor. Queen; Spadina Ave. cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts.; Montreal, Que.; Stanstead, Que.; Winnipeg, Man.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

Eastern Townships Bank.

(Established 1859.)

Capital Authorized.....\$2000,000.
Capital paid up.....\$1,955,225
Reserve Fund.....1,200,000

BOARD OF DIRECTORS:

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Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, N. W. Thomas,
G. Stevens, C. H. Kathan. H. B. Brown, K.C.,
J. S. Mitchell.

HEAD OFFICE, SHERBROOKE, Que.

JAS. MACKINNON, General Manager.
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Agents in London, Eng., National Bank of Scotland.

Agents in Boston, National Exchange Bank.

Agents in New York, National Park Bank.

Collections made at all accessible points and remitted.

The BANK OF OTTAWA.

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

BOARD OF DIRECTORS:

CHARLES MAGEE - - - President,
GEORGE HAY, - - - Vice-President
Hon. Geo. Bryson, Alex. Fraser, John Mather,
David MacLaren, Denis Murphy.

HEAD OFFICE, Ottawa, Ont.

GEO. BURN, Gen. Mgr.—D. M. FINNIE, Ottawa Mgr.
L. C. OWEN, Inspecting Officer.

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NOTICE is hereby given that a dividend of Three and one-half per cent. (3½ p.c.) for the current half year, equal to seven per cent. (7 per cent.) per annum, on the paid-up capital stock of this Institution, has been declared, and that the same will be payable at its head office or at its branches, on and after

Monday, the First day of December next.
The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board,
M. J. A. PRENDERGAST,
General Manager.

UNION BANK OF CANADA.

DIVIDEND No. 72.

NOTICE is hereby given that a dividend of Three and One-Half per cent. upon the paid up Capital Stock of this Institution has been declared, for the current half-year, and that the same will be payable at its Banking House in this City, and at its Branches, on and after

Monday, the First Day of December next.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board,
E. E. WEBB,
General Manager.

Quebec, October 21st, 1902.

The Chartered Banks.

Imperial Bank of Canada.

Capital authorized \$4,000,000
 Capital (paid up) 2,868,932
 Rest 2,488,695

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By order of the Board,

GEORGE P. REID,
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Toronto, 24th October, 1902.

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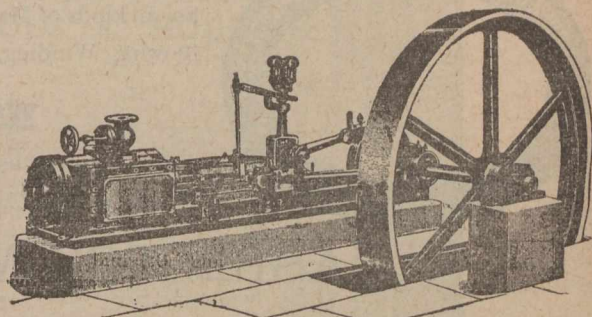
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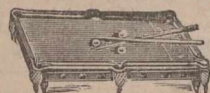
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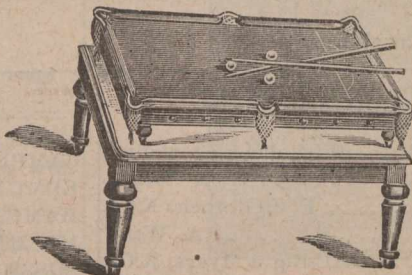


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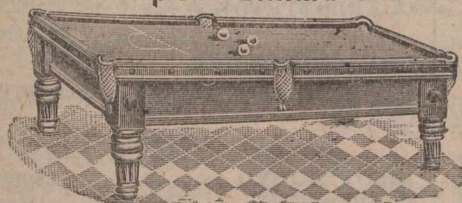
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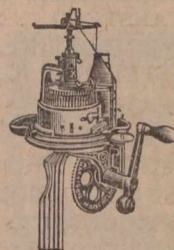
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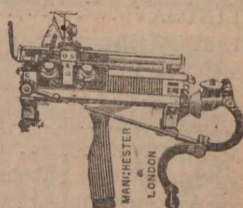
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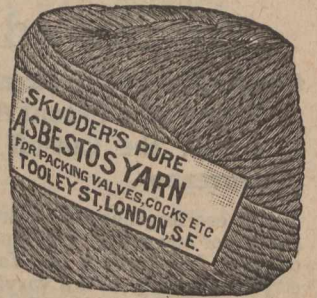


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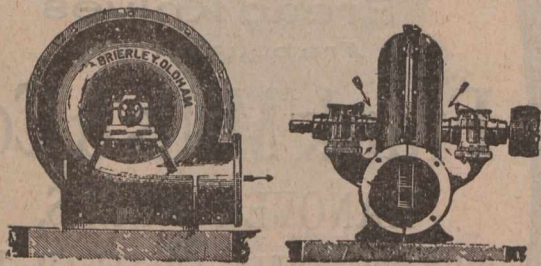
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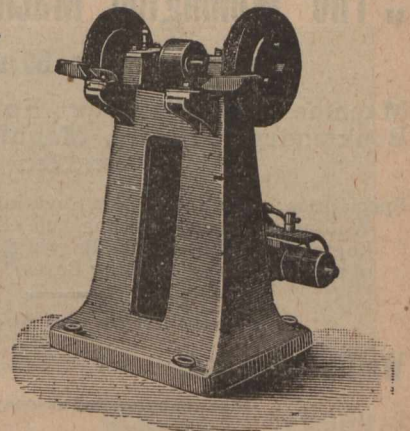
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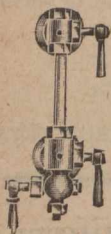
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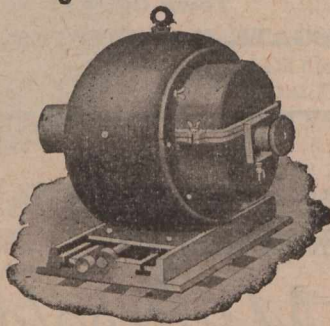
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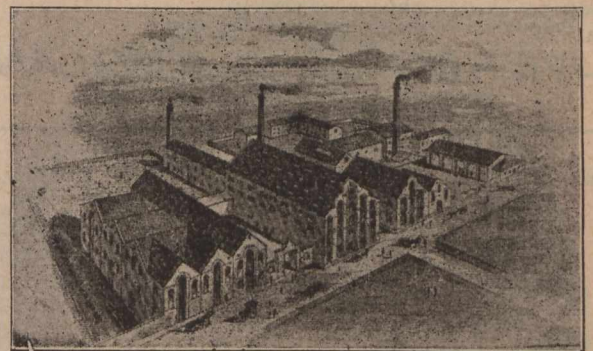
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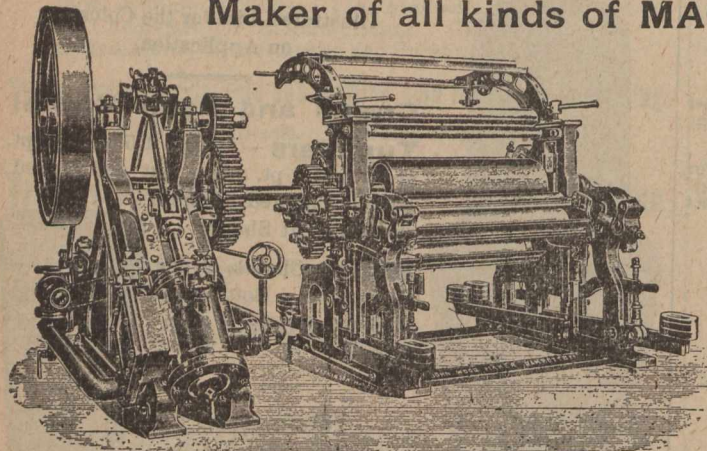
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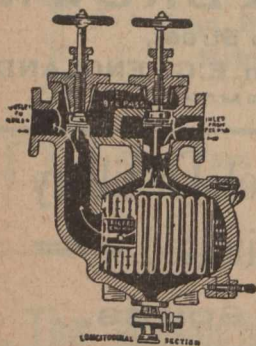
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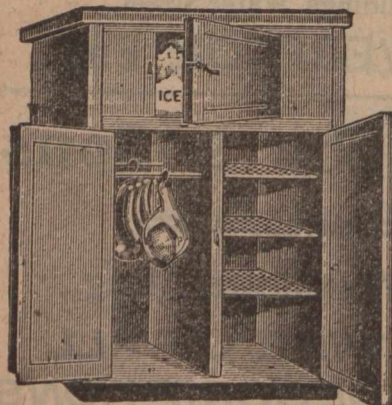
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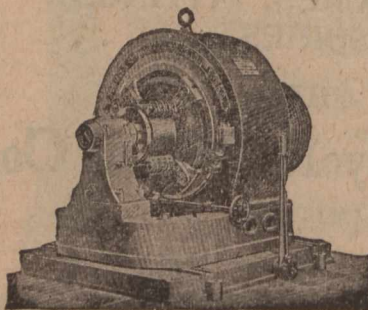
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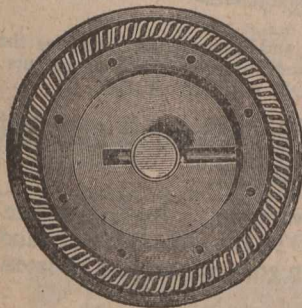
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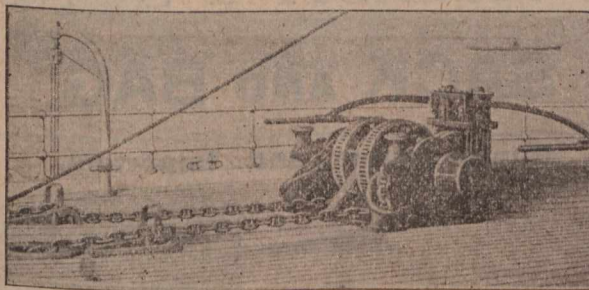
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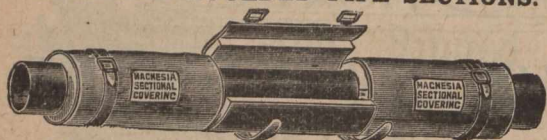
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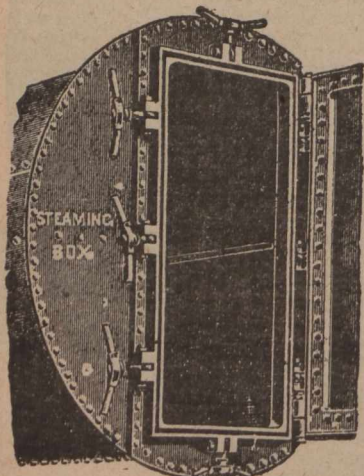
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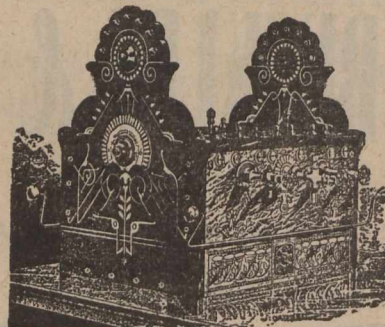
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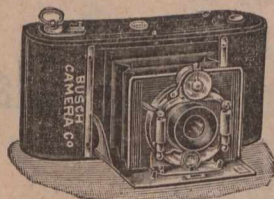
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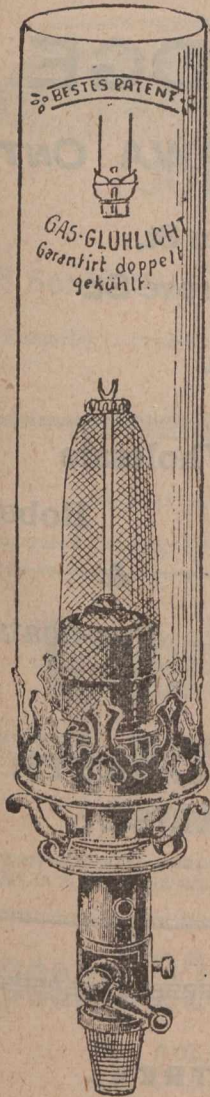
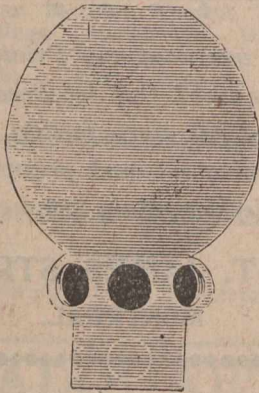
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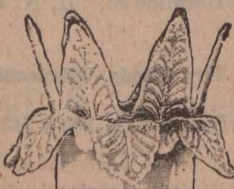
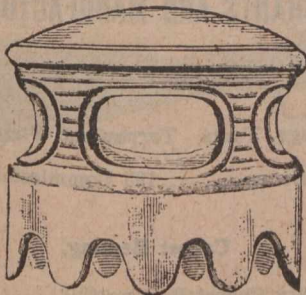
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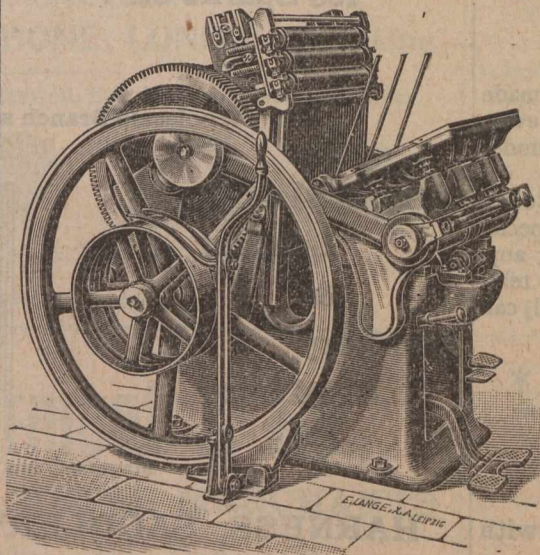
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Commercial Summary.

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

—The 1902 cranberry crop of the
United States is estimated at 725,000
bushels, against 1,040,000 bushels in
1901.

—The new salmon hatchery at Lake
Lekalse, on the Skeena River, has been
completed and stocked with ova. It
contains 4,000,000 eggs.

—The Japanese Cabinet has adopted
the proposed scheme for naval expan-
sion. It involves an annual expenditure
of \$8,250,000 for ten years.

—It is reported at London that Stew-
art and Menzies, of Glasgow, and Lloyd
and Lloyd, of Birmingham, two of the
largest steel tube firms in the United
Kingdom, have amalgamated with a
capital of \$7,500,000.

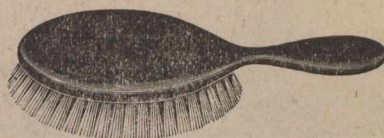
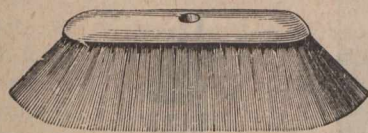
—The Commissioner of Immigration
at Winnipeg, in Ottawa last week on
his way to Europe, stated that he ex-
pects to complete plans for several
large colonization schemes for the
bringing to Canada thousands of Brit-
ish settlers.

—Everything that was formerly con-
sidered waste is now made use of in
some way, but a distinctly new idea
comes from Jena, Germany, where a
large German factory utilizes its sur-
plus hot water in giving 1,000 baths to
its workmen a week.

—An American firm which manufac-
turers jewellery, employing about one
hundred hands, may come to Ottawa
in the near future. A representative of
the firm, from Attleboro', Mass., was
in the city recently. The company ask
a building with a floor space of about
5,000 feet, rent and taxes free for a pe-
riod of five years.

—Some of the striking miners are
not without misgiving of what abitra-
tion may hold in store for them; but
the fact that so many of them who
have found employment in the bitu-
minous mines or elsewhere are crowd-
ing back to the anthracite mines car-
ries its own commentary. They are
willing to take the chances.

HEADQUARTERS FOR BRUSHES

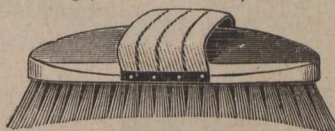


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NOTE.—Buyers of these Guns in Canada have 33% p.c. in their favour, by
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WARRINGTON, ENG.

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Laying DIA'S Impregnable Paper Cables on



WESTMINSTER BRIDGE, LONDON, Eng

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

—The amount of Customs duties collected at the port of Montreal during the month of October was \$994,311, against \$858,454 for October, 1901, an increase of \$135,856.

—The total duties collected at the port of Toronto for the month of October were \$526,595.97. As compared with the figures for October, 1901, \$469,915.01, an increase of \$56,680.96, or nearly fifteen per cent. is shown.

—The Crown agents of the Imperial Government in South Africa have cabled another order, through the Dominion Department of Agriculture, for 2,000 more zig-zag harrows for that country.

—It is officially announced in London that the purchase price of the White Star Line (on its joining the International Mercantile Marine Company) is \$53,497,180, of which \$15,736,180 is payable in cash, \$25,174,000 in preference shares and \$12,587,000 in common stock. This is said to be at the rate of \$50,000 for each original investment of £1,000.

—October last was the heaviest month in the history of the C. P. R. Land Department. All other months were surpassed by a handsome margin. The C. P. R. figures for October, 1901, and 1902, are as follows:—October, 1902, acres 270,676.23, for \$592,645.35; October, 1901, acres 150,572.96, for \$465,655.62. The record report for June, 1902, was, acres 244,673.54, for \$877,622.19.

—The total imports into Dawson City, via White Horse, during the month of September amounted to \$1,146,201, of which \$878,138 consisted of goods the manufacture of Canada, or duty-paid articles. The imports from the United States for the month were only \$20,000. For the quarter ending September the customs revenue amounted

to \$227,144, as compared with \$182,039 for the same period of the previous year, an increase of \$45,104.

—From Quebec we learn that the great timber limits and mill properties formerly owned by Gaynor Brothers, consisting of 181 square miles on the Pentecost River, have been purchased by Mr. John McLellan of Syracuse, N.Y. The timber and properties are said to be among the most desirable in this Province, and it is said to be the intention to manufacture and ship pulpwood and timber upon the Pentecost River.

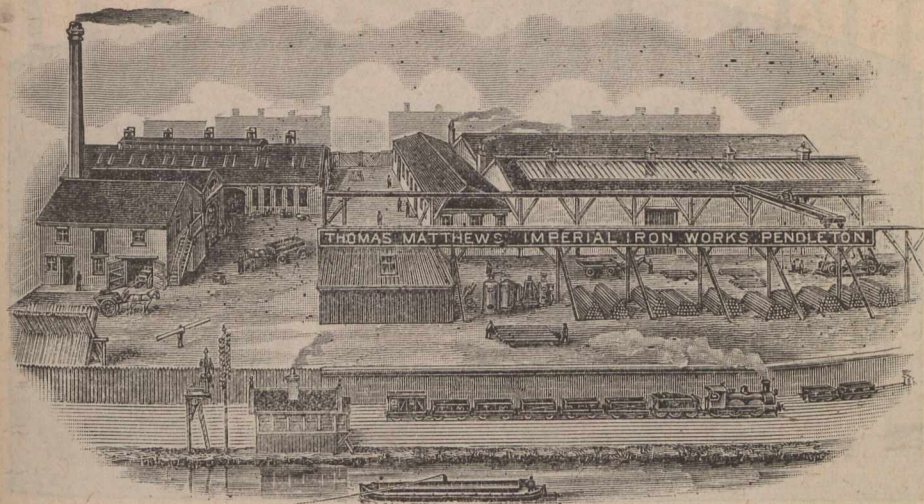
—The cotton manufacturers of the Dominion met in Montreal lately, and formed a section of the Canadian Manufacturers' Association. Every cotton company in the Dominion was represented, including those at Yarmouth, N.S., St. John, N.B., Quebec, and Hamilton. The following officers were elected:—Chairman, A. F. Gault; Vice-Chairman, James Crathern; Secretary, E. H. Cooper; Executive, D. Morrice, jr., R. R. Stevenson, Col. Henshaw, H. S. Holt, and A. A. Ayer.

—A St. Thomas, Ont., correspondent writes:—The first step towards extending the L. E. and D. R. R. from this city of Buffalo for the use of the Pere Marquette Railroad, which has secured control of the former road, was made on the 30th ult., when Assistant Engineer Meddams, of the L. E. and D. R. R., with six men, commenced a survey of the proposed new line. They will continue to survey as far as Simcoe, when they will be met by another party which is being started from Niagara Falls.

—The American syndicate which has been negotiating for the purchase of 3,000,000 acres of land in new Ontario, on which it is presumed it would locate at least 10,000 settlers, has not yet given up hopes of achieving its ob-

Telegrams, "ARTESIAN," Manchester.

Telephone No. 1826



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 Patent Deep Well and Bore-Hole
 Pumps. Earth Boring and Mining Ma-
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ject. W. F. Egan of Rock Island, Ill., who has been one of the chief negotiators, arrived in Toronto recently to induce the Government to reopen the negotiations. The syndicate appears anxious to make a bargain, and Mr. Egan interviewed Premier Ross, but was told to see Hon. E. J. Davis, Commissioner of Crown Lands, whose department is more immediately concerned.

—Sharon, Pa., advices state that the combine of the malleable iron plants of the country has been formed. The deal has been pending since last July. The National Malleable Casting Company, owning plants at Sharon, Toledo, Cleveland, and Indianapolis, and Chicago, refused to enter, as did two other concerns. The capital of the concern is placed at \$20,000,000. The concerns involved are:—Pratt and Lethworth, Buffalo, N.Y.; Michigan Malleable Iron Company, Detroit, Mich.; Whiteley Malleable Iron Company, Muncie, Ind.; Chicago Malleable Casting Company, West Pullman, Ill.; Moline Malleable Iron Company, St. Charles, Ill.

—The Canadian High Commissioner, according to a late London cable, is receiving practical support from Colonels of various British regimental districts where reservists have been discharged, in his efforts to induce those who have been unable to obtain employment here to settle in Canada on the land. There is every indication that large numbers will proceed to Canada in the spring. The Elder-Dempster Line has promised reduced passages. The High Commissioner has also organized a series of Canadian lectures in Great Britain this winter, illustrated by picture slides. A large number of applications for these lectures have been received from schools, institutes and clubs.

Halifax, N.S., advices state that it is learned from a reliable source that agents for the United States Steel Trust are endeavoring to obtain iron ore deposits in Cape Breton. A few weeks ago two representatives of the company visited Cape Breton, and examined several areas. They made an offer for them, but in some cases the offers were refused because the Dominion Iron and Steel Companies had already acquired an option on the properties. Other offers by the trust are now pending. It is stated that the steel trust agent considered an area at Mira to be superior to any in the world. This was one of the properties they were unable to secure. H. Pearson, of Duluth, Minn., has been examining iron ore deposits in Inverness for several days, and he has secured one or two options.

—"Individual wrapping is the way in which all perishable fruit will be packed sooner or later." This is the opinion of George C. Creelman, superintendent of Farmer's Institutes, says a Toronto letter, after witnessing some apple-packing at Grimsby, where he toured recently with the Boer farm delegates. The case in point was on the fruit farm of L. Woolverton, but Mr. Creelman says the practice has been adopted by quite a number of fruit-

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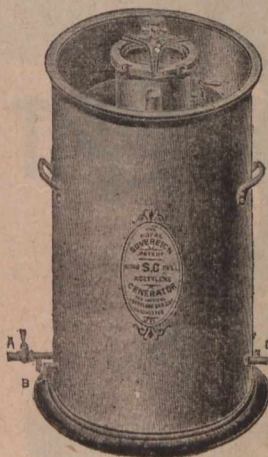
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Telegrams: "AWAKE, London."

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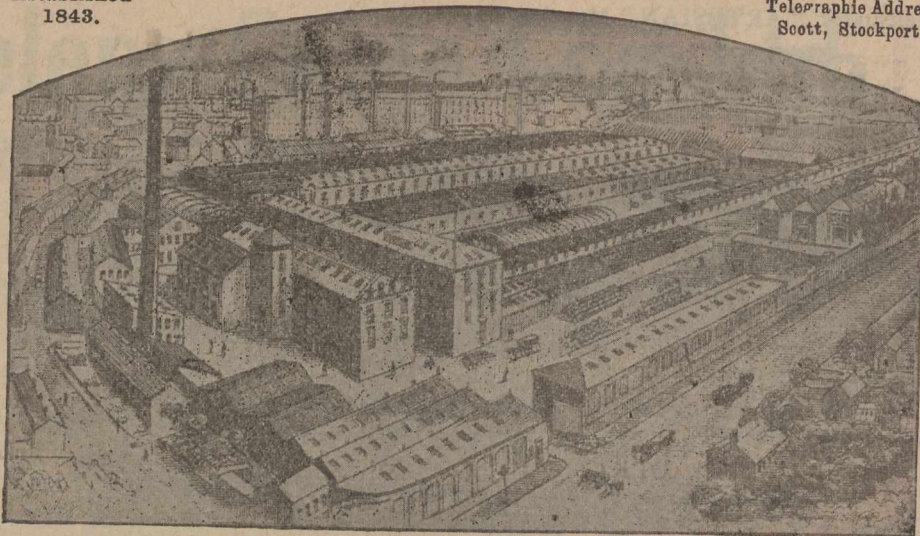
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Scott, Stockport."

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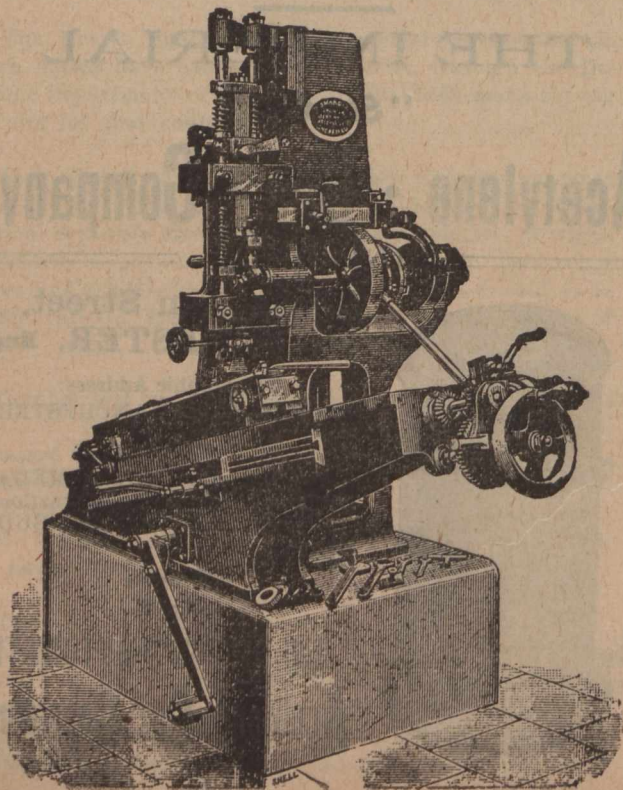
growers in the Niagara district. The method is to wrap each apple, or whatever variety of fruit it may be, in tissue paper, and then pack them in a box containing excelsior and of capacity that four of them are required to fill a barrel. Experience in the old country market has shown that the price obtained more than compensates for the extra trouble, while for the home market it has an equally important advantage, for the purchaser of such a small quantity gets a box of good apples, which he can use before they spoil, and he will then buy more, thus really increasing the consumption of fruit.

—The Ontario entomologists were in annual session at London recently. Much of the time was taken up in the discussion of the pea weevil, which Dr. Fletcher, the Dominion entomologist, said was causing a loss of from four to six million dollars annually to the farmers in Ontario. Because of the weevil the acreage of peas in the province had in ten years decreased by 70,000 acres, or one-third of the total. An effective method of treating

the weevil was carbon bisulphide applied to the seed peas. A resolution was adopted urging that the subject be taken up at Farmers' Institute meetings. Another resolution was adopted congratulating the Minister of Agriculture upon the effective measures adopted to exterminate the San Jose scale. Among the prominent entomologists are: Rev. Dr. Fyles, of Quebec, president of the society; H. H. Lyman, of Montreal; Dr. Fletcher and A. Gibson, of Ottawa; Prof. Lochhead and Dr. James, of the Ontario College, Guelph.

—The Traders' Bank has erected an office in Woodstock, Ont., which will be opened for business next week. —The Bank of Hamilton has appointed A. W. Haun, of Toronto, manager of a new branch at Dunnville; M. B. Morden, manager of a new branch in Hamilton; Kenneth Dewar, of Orangeville, manager at Mitchell. J. I. Hobson, now manager at Mitchell, has taken charge of a new branch at Midland.—S. B. Grang, late of Brighton,

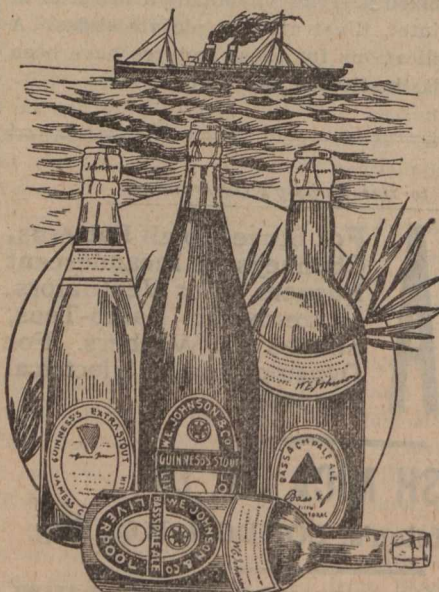
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Patent Improved File-Cutting Machines.
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Coal or Gas Fired, up
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BOILERS

IN the Manufacture of these Boilers, Hydraulic, Steam, and Pneumatic Machinery of the most modern construction is employed, and all Boilers are made to pass Insurance Inspection.

will manage a new branch of the Standard Bank at Stratford, and J. L. Brodie will look after a new branch on Bay street, Toronto.—The Bank of Ottawa announces these changes: Geo. Hay, accountant at Arnprior, to be manager at Somerset street, Ottawa; D. MacNamara, manager at Winchester, to be manager at Prince Albert, N.W.T.; J. H. Mitchell, accountant at Montreal, to be manager at Winchester; T. S. Atkinson, accountant at Lanark, to be accountant at Granby, Que.; Y. P. Pennock, of Winnipeg, to be acting manager at Emerson, Man.; Mr. Cram, of Smith's Falls, to be accountant at Lanark.

—In view of the large increase in immigration, the Minister of the Interior has arranged for the appointment of Dr. Leonard Ellis of St. John, N.B., as medical officer to be attached to the immigration branch of the Department of the Interior, with special authority to examine into the health and circumstances of immigrants from the British Isles and European countries arriving at the various sea ports, including the examination of any immigrants who may be rejected by the American commissioners at Canadian seaport towns. Mr. Sifton intends to restrict immigration to the extent of preventing pauper immigrants landing in Canada or those who may be af-

flicted with dangerous diseases. The provisions at Halifax, St. John and Quebec for examining immigrants are now reasonably complete, and the appointment of a medical officer will certainly be a protection against undesirable persons landing on our shores. Under the act passed at the last session of Parliament the Government has

Telegrams: "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

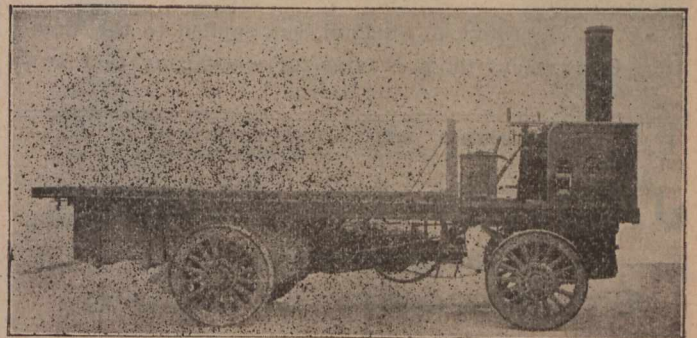
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

Gold Medal, Highest Award,

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Etc., Etc., Etc.

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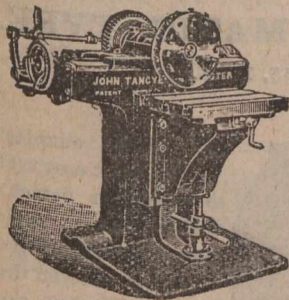


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We have now made it for years.

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Waxes a Speciality. Felt Wheels and Rollers, Forepart Cutters, Heel Parers, etc., Made to Order.

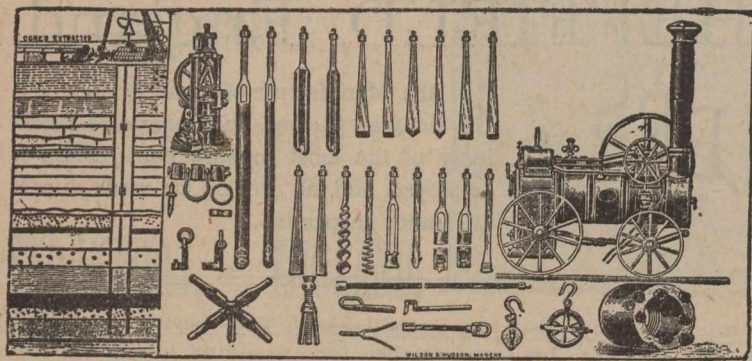
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Artesian Wells put down to any depth

Manufacturer of
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Special Estimates under the New Canadian Preferential Tariff.

full authority to deport diseased immigrants and to prevent their landing in Canada.

—The Ontario Sugar Company, Limited, established in 1901, for the purpose of making sugar from sugar beets, started the erection of a plant at Berlin six months ago, says a recent letter, and on the 30th ult. the first beets passed through the various channels, preparatory to being turned out into sugar, which takes about twenty hours. This is the first sugar from sugar beets grown in Canada, and to Berlin especially this honor belongs. The plant is a \$600,000 one, and the Town of Berlin and the County of Waterloo are indebted to Mr. S. J. Williams, managing director, for the efforts put forth by him in securing this enterprise. Mm. Shuttleworth, analyst, lately of the Ontario Agricultural College, Guelph, also put in a lot of hard work, and has the confidence of Waterloo County farmers. The factory's capacity is six hundred tons of beets daily, and 100 tons of coal and 40 tons of limestone are used every 24 hours. This produces 425 barrels of sugar, and from 250 to 300 men will be employed. The main building is five storeys, 323 feet long, with cooper, machine shops, seed and engine house, 300 feet long. There is also a pump house at the Grand River, 2,200 feet away, with a capacity of five million gallons daily. There are three waggon sheds, two railway sheds, 350 feet long. There are now 7,000 tons of beets stored.

—C. E. Hamilton, of St. Paul, has applied to the Manitoba Government for a charter for a company that pro-

poses to build as much railway as the whole province at present contains. Roughly estimated, says a Winnipeg letter, the line when completed, as mapped out, will be about 2,500 miles in length. No names are attached to the application, and nothing is definitely known as to who are behind it, but it is generally believed that the Northern Pacific is the promoter. The proposed line will enter the province at Emerson. One line will come north to Winnipeg, where it will branch in two directions, one branch going to Fort Alexander, on Lake Winnipeg, the other to Winnipegosis, on the lake of the same name. The main line, however, will traverse Southern Manitoba, and will pass into the Territories about sixty miles north of the international boundary. Branching from this is a line which will run into the Territories at the north-western part of the province. From the main line five branches will run south into American territory, Brandon, Neepawa, Portage la Prairie, and all points in Manitoba now important or likely to be, will be tapped by the new system. It will be remembered that the Northern Pacific leased all its Manitoba lines to the Canadian Northern less than two years ago, the Provincial Government securing the bonds to the extent of many millions.

Telegrams: "MILLS," STOCKPORT.

JAMES E. MILLS,

Heapriding Hat Works,

STOCKPORT, ENGLAND.

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

Wholesale Manufacturer of

Soft, Stiff and Flexible
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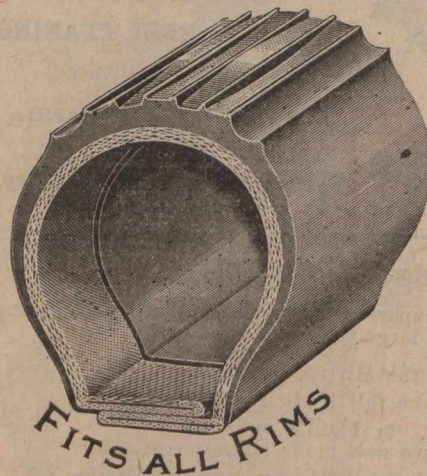
Specialities in EXTRA LIGHT HATS for the Colonial Markets.

Special attention paid to Packing of Goods for Export.

Made for the Canadian trade under the New Preferential Tariff.

THE TONI PNEUMATIC TYRE.

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IT IS the simplest and most easy tyre to attach or detach. Self gripping. It is manufactured of the very best material the English Market can offer. The Para rubber superfin. is specially prepared to stand all extremes of climate. It is fitted to Cycles—Motor Cycles—Carriages of every description.

Eighteen Months' Guarantee with every Tyre.

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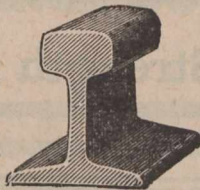
20 HANWAY STREET WORKS,
OXFORD STREET,

LONDON, W. C., ENG.

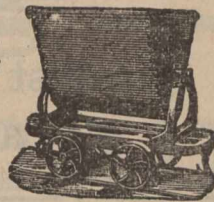
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CRANES of all kinds.
STEAM & WATER
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—It is rumored in Chicago that two big consolidations are planned by beef interests. The packers will combine first and then effect a merger of all the stock yards in the country. With the exception of the Chicago stock yards, which are controlled in Boston, all the properties involved are owned and controlled by the owners of the principal beef packing plants. The different yards that probably will be included in the deal, aside from the Chicago yards, are those at Kansas City, East St. Louis, South Omaha, and Sioux City, Iowa. The Armour interest is probably the largest in the Kansas City yards. The Armours, Swifts, and Morris control the East St. Louis yards, the Swifts own the St. Joseph yards, the Armours and Swifts own the Fort Worth yards, the Armours, Swifts and Cudahys control the Omaha yards, and the Swifts control at Sioux City. While the control of the Chicago yards is held in Boston the Chicago packers have large holdings of the stock also, and their recommendations would undoubtedly have great weight with the eastern capitalists. The plan for consolidating the various stock yards has not progressed as yet to a point where the amount of stock required has been more than discussed. It undoubtedly would run close up to \$100,000,000, exclusive of the amount required for the original packing companies combination, which is said to be \$500,000,000.

—A compromise is reported to have been reached in the involved litigation against the Nickel-Copper Company of Ontario. We learn from Toronto that three of the suits have been adjourned pending the carrying out of a proposed settlement, under the terms of which the company is to convey to a trustee all its mines in Sudbury

and its assets, to settle the claims of all its creditors and pay the surplus, if any, into court. With headquarters at Hamilton, and capitalized for \$10,000,000, the company has a number of valuable properties in the Sudbury district. The liabilities are estimated at half a million. In the first of the three suits Henry Totten, of the license branch of the Ontario Government, and C. E. Mitchener, of Ohio, sought an order for the winding-up of the company. In another action Mr. Totten obtained an injunction preventing further proceedings under the mortgage, which the company gave to Sterling and Co., of Chicago, in security for an alleged unauthorized loan of \$65,000. In the third action Peter Ryan secured an injunction preventing a meeting of the directors to validate that loan. In addition to these actions there was still another by C. H. Howland, of Cleveland, to set aside the alleged fraudulent issue of \$3,500,000 of stock, while practically the whole litigation followed a suit, the first of all, which he had entered for \$3,500 salary and money expended for the company.

BUTTERWORTH BROS., Ltd.,

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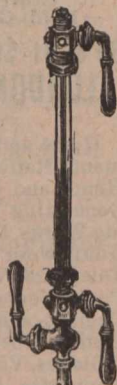
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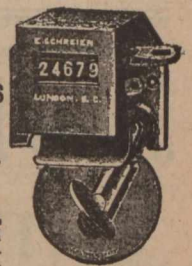
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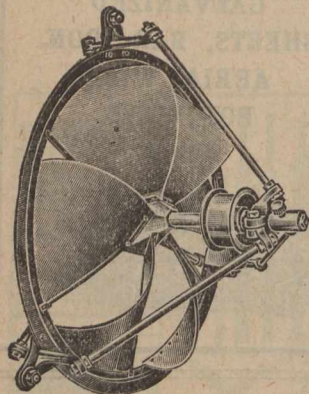
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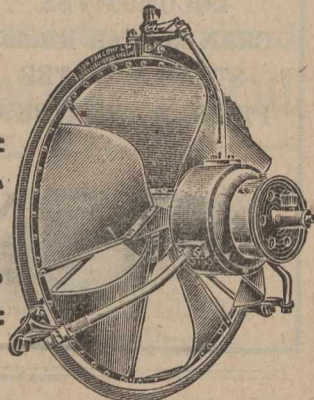
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ance.—To be a perfectly rounded husband and father without life insurance, if healthy, is impossible. That is the crown of manhood.—At Hallowe'en—October 31—a girl may look into her mirror and see her sweetheart behind her, says the legend. A family head may look into his mirror at any time and see the image of a man who should have his life insured at once. If he fails to do it he will not fail to see in his face that of a man who fails in his duty.

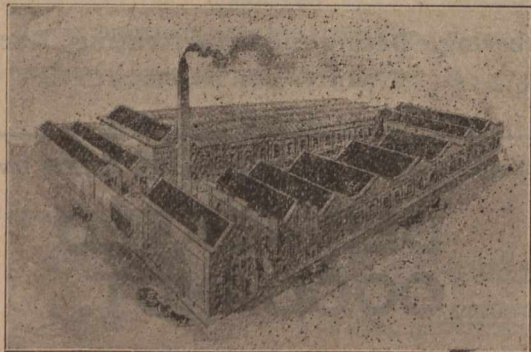
—Among the many achievements credited to modern scientific research, that of the preservation of fruit trees from the ravages of what is known as the San Jose scale, will not be the least. From Toronto we learn that Hon. John Dryden was advised recently by President Mills of Guelph that the San Jose scale commission, consisting of Dr. Mills, chairman; W. H. Bunting, St. Catharines, and John Deerness, London, had, after investigation, approved of Inspector Fisher's recently announced scale remedy. The commissioners, at the request of Mr. Dryden, spent

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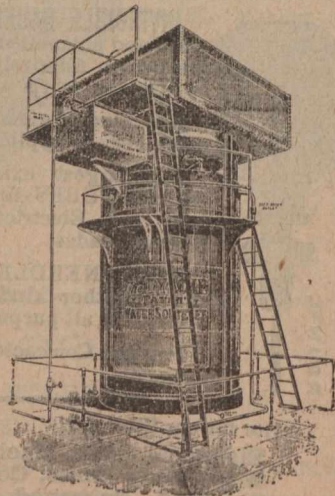
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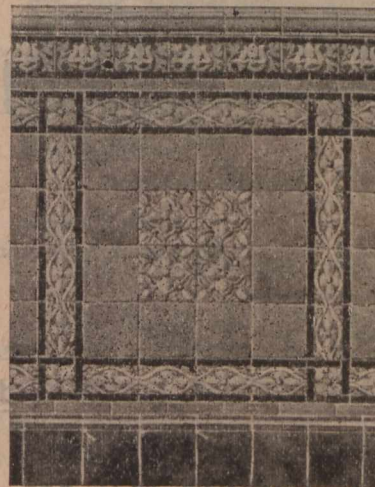
some days in the vicinity of St. Catharines and Niagara-on-the-Lake, accompanied by Professor Fletcher of Ottawa, where they visited the orchards in which Mr. Fisher's experiments with kerosene emulsion and lime and sulphur had been conducted. In his verbal report to the Minister of Agriculture, Dr. Mills spoke of these remedies as being "surprisingly effective." This discovery was made after a long period of experimenting on the part of Mr. Fisher, the Government San Jose scale inspector, and is independent of the well-known method of fumigation, which, though most effective, is rather too expensive for general use. "I feel there is no doubt," said Mr. Dryden, "that with proper application of the remedies suggested the scale can be kept in check, and in orchards not badly affected I think it can be eradicated. The details of the commission's report will be handed in soon, and then made public, when I hope to commence an educational campaign by which we will assist the farmers in every reasonable way in dealing with this pest. We intend to utilize the Ontario Fruit Growers' Association and the various local societies for the purpose of distributing information on the subject. I have no doubt if an active

campaign is instituted, the scale can be eradicated altogether."

—Sir Sandford Fleming, father of the Pacific cable, says a report of the 31st ult., was a proud man to-day. Early this morning word was conveyed to him that the project which had occupied his attention nearly every day for the last 25 years—a pan-Britannic cable line, connecting Canada and Australia—was at last an accomplished fact. In good and evil report, in cloud and sunshine, Sir Sanford has

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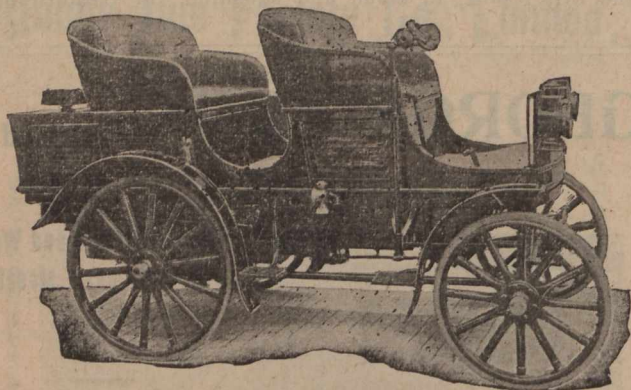
never for a moment lost faith in his great scheme, has never lost an opportunity of putting in a good word for it, and fighting the powerful opponents of the project with the keenest weapons. Little wonder, then, that from all parts of the world telegrams have to-day come pouring in, congratulating him upon his great achievement. The first message to reach Ottawa via the all-red route was from Premier Seddon, of New Zealand. It reads as follows:—"Wellington, N.Z., Oct. 31.—Delighted to congratulate you on completing of great work of Pacific cable, thus rewarding your interests and labor, and forging a further link to the advantage of our Empire." The line will be in the hands of the contractors, the Telegraph Construction and Maintenance Company, of London, England, for one month, after which it will pass into the control of Great Britain and her colonies, and be open for business. The contractors in the meantime will test the line thoroughly and complete the connections. As a special

compliment to Canada the line was open to-night to enable his Excellency to send a congratulatory message to Lord Tennyson, Acting Gov-General of the Commonwealth. The courtesy was also extended to Sir Sandford Fleming to forward personal greetings to Premiers Barton, Seddon, and other public men of Australasia, who are also his personal friends. Sir Sandford also despatched two messages from Mayor Cook, one to Sir Edmond Barton, the other to the Mayor of Sydney, both conveying Ottawa's greetings.

—It is admitted in Wall Street, says a New York report, that another step in the consolidation of the lead industry is about to be taken which will involve a consolidation of the lead mines in the Coeur d'Alene district of the West. It is understood that the Guggenheims, of the American Smelting and Refining Company, who are now West on a trip of inspection of the company's plants, have such a consolidation in view, and are sounding the owners of the properties on the scheme. There is now a

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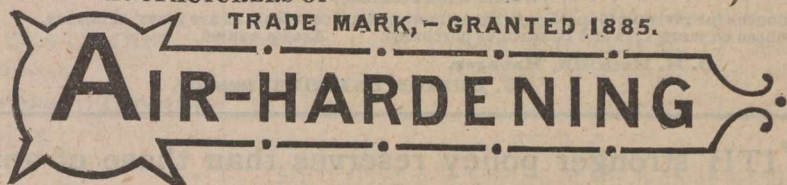
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Any Tool Smith can easily manipulate it.

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well-balanced community of interest arrangement between the lead producers, which results in several conferences each year with the officers of the Smelting Trust in regard to output and prices. The product of the producers is almost exclusively handled by the American Smelting and Refining Company, which mills the ore, turning out the lead, gold, silver and copper. It is believed that better results could be obtained if an actual ownership of the mines existed than under the present conditions, where sharp competition occasionally develops. In case there is a combination of the rich Coeur d'Alene properties, the smelting interests would undoubtedly be the dominant factors. It would require millions in cash even should an exchange of smelting stock for the mine be determined upon. The project is undoubtedly under consideration, but it is thought to be a long way off at the

present. When it does take place, as some authorities state it will, the American Smelting and Refining Company will occupy a position very similar to the United States Steel Corporation in the steel and iron business. This will be seen when it is remembered that plans have been practically completed for a mammoth merger of all the lead manufacturers, including the sheet, shot, pipe, and white lead corrodors. In this combination the Smelting Trust interests and those of the Standard Oil are the dominant factors.

—An event of more than municipal importance took place at Berlin, Ont., on the 30th ult., when the mammoth \$600,000 sugar factory erected this summer for the Ontario Sugar Co. by the Dyer Construction Co., of Cleveland, began the manufacture of granulated sugar from the sugar beet. Engineer Broderick touched the button that sent the beets from the sheds, where 7,000 tons are stored, into the works, where they passed through the different processes. Everything had been worked out carefully and all was in readiness for the campaign. The Berlin factory has the honor of turning out the first sugar made in Canada from the beet.

—An old-established Toronto firm, the Harvey, Van Norman Company, Limited, manufacturers of boots and shoes, has decided to retire from business. The business was established twenty-one years ago in the City of Hamilton, under the name of Orr, Harvey & Co., and was moved to Toronto fourteen years ago.

—Owing to the drought, says a Melbourne correspondent, it is estimated Australia's exports for the ensuing year will be reduced by £5,000,000 worth of foodstuffs. There is much suffering among the smaller settlers, and a relief fund has been opened at Melbourne.

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(FREDERICK ESCOTT & HENRY CROSS.)

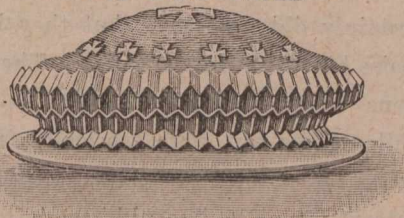
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Every description of Laced, Embossed and Pleated Paper Goods for Table Decoration.

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**Chemicals and Materials used
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| Invested Funds, | \$50,136,000 |
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Thirteen months for revival of lapsed policies without medical certificate of five years' existence.
Loans advanced on mortgages and Debentures purchased. Agents wanted.

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INCOME AND FUND 1901



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| Capital and Accumulated Funds, | :\$42,990,000 |
| Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds | {6,855,000 |
| Deposited with Dominion Government for the security of policy-holders | 238,000 |

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THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, NOVEMBER 7TH, 1902.

MR. CARNEGIE ON TRADE WARFARE.

Mr. Carnegie occupies a highly prominent, indeed, a unique position as what is termed a "self-made" man. This term is open to grave objections, for it ignores those formative conditions of which he is largely the product, both those which may be termed natural and others, artificial. From the former conditions he derived a remarkably powerful physique; a capacity for enduring prolonged labour far beyond the average; an indomitable will; an insatiable ambition to acquire wealth; and remarkably forcible brain power. These qualities he

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Only men of good character, possessing energy and business ability will be considered for this vacancy.

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260 St. James Street, - - MONTREAL.

certainly did not make, but they have done much to make him what he is to-day. The non-natural conditions which surrounded him, his "environment," as philosophers say, were especially favourable for developing his natural gifts, for suggesting operations and enterprises in the line of his ambition, and for facilitating the conduct of undertakings out of which he has derived an enormous fortune.

The protective policy of the United States has done more towards making Mr. Carnegie than he has done for himself. But he had the shrewdness to see and the

Mutual Reserve Life Insurance Co.,

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

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**An Increase in Assets. An Increase in Income
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An Increase in Insurance in Force.**Net Surplus, - \$1,187,617.68.****Total Death Claims Paid since Organization, over
FORTY-EIGHT MILLION DOLLARS.****EXCELLENT POSITIONS OPEN** in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the **MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR.** Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.

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Capital and Accumulated Funds exceed, - \$16,000,000.00.

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T. L. MORRISEY, Manager.

force of character to seize the opportunities afforded by the determination of the United States to build up iron and steel enterprises to rival those of Great Britain and Germany. The almost prohibitive duties imposed on foreign iron and steel goods, both crude and manufactured, gave for years almost a monopoly to a handful of men who understood the art of making those metals for manufacturing purposes, and of conducting their manufacture into those forms for which there was an enormous and ever increasing demand in the States, more especially rails for railway tracks. Andrew Carnegie was an expert, indefatigable workman. He knew all about the mechanical processes of a rolling mill, where all kinds of bar iron, sheets, and rails are made. He understood the arts of smelting iron ore; of converting the product into steel; and of making these metals into merchantable goods. But, we repeat, the prices obtainable for these products were so excessive as to quickly create capital for the extension of industries, and the enrichment "beyond the dreams of avarice" of those who were engaged in the iron and steel trades. Out of such conditions other millionaires were made, notably Mr. Ward of Detroit, who, though extremely illiterate and coarse-grained, secured an enormous fortune out of his rolling mills at, we believe, Wyandotte, Michigan. He accumulated a vast "pile," and that was all he left behind him.

In the Old Land a few men have made fortunes out of steel, such as the late Mr. Firth of Sheffield, who rose

from being a steel-melter at wages from \$15 to \$20 a week, in which he was remarkably expert, to be the proprietor of very extensive works, in founding which he was helped by his sons, who, we believe, continue them to this day. But, as a rule, the iron and steel industries of Great Britain were built up by men of large capital, such as the Earl of Dudley, Earl Fitzwilliam, Mr. Thorneycroft, and those who developed these enterprises in the North of England.

Mr. Carnegie is worthy of all honour because he has so exceptionally recognized that wealth involves duties other and higher than those of a personal or family character. He is abused because of his having been a hard master, but this only means, that he bought labour in the cheapest market, which is half of the gospel of Free Trade, and he sold its products in the dearest market, which is the other half, so that he is not open to any blame on the economic principle upon which modern commerce is all based.

In his recent address at St. Andrews he undertook to give England and Germany a lecture on international trade warfare. He gave both nations to understand that in the United States they had now a formidable trade rival, whose power was growing faster than theirs, so fact, indeed, as to menace their industrial position. He told the Britishers that the productive power of their workmen was much below that of Americans, that too many British workmen, thought "too much of how little they need do, too little of how much they can do." This is open to question as a general charge, but it is not without truth. Another point he dwelt upon was, that British manufacturers "fail to give business the unremitting attention, and to dispay the energy and enterprise of the founders of the practical monopoly of the past." Of this there can be no doubt. The founders of successful enterprises were exceptionally able men, full of energy, strong in character, ambitious, and often highly expert in their business. The industries they established are now very generally in the hands of joint stock companies, the management of which is in the hands of managers paid by salary, whose hands are not free to make such advances and developments as those which were made by the founders of the business, sometimes at a great risk, as the history of the British iron and steel trades shows and illustrates by grave disasters. We shall not be surprised at the Trusts in the United States leading to the same conditions in that country, as "the energy and enterprise" of the founders of these Trusts are not likely to be transmitted to their successors. Mr. Carnegie's successor, or instance, in the management of the works he founded, is now abroad for his health, having broken down under the strain of work. Britishers do not see the wisdom of making a "pile" by such slavish devotion to business as undermines the constitution and makes a middle-aged man a worn-out wreck, incapable of enjoying what, in order to secure, he has sacrificed all that makes life worth living.

Another saying of Mr. Carnegie's, "The most powerful weapon is a profitable home market, and it is an axiom, that the nation fortified by the best home demand for any article will finally conquer the world's trade in that article in neutral markets." We question the latter clause of this dictum. England exports every year millions of dollars worth of articles for which she had no home demand at all, for such goods are never used in

Great Britain. Enormous exports leave the old land of goods made specially for foreign peoples, whose needs are to no extent shared by the British people. To say that a "home demand" for such classes of goods as are sent to China, India, Australia, South America, South Africa, Italy, or Spain, must be large to enable the country where they are made to "conquer the world's trade" in those articles is absurd; this remark was a bad slip of Mr. Carnegie's.

His warning to the British workmen and to manufacturers against over-confidence; against relying upon their prestige; against indifference to modern improvements; against neglect of the local conditions of markets; against apathy and sloth and over-indulgence in sports; were timely and forcibly expressed. If Mr. Carnegie's medicine is taken as he prescribed at St. Andrew's, John Bull will renew his youth and be able to snap his fingers at the swagger of his young rival on this continent, who has much to learn and much to experience, before he ousts England from her commercial supremacy.

In parting with Mr. Carnegie, for the present, we take this opportunity of saying that if the magnates in the old land who have made enormous wealth out of iron and steel had been as liberal as he has been in their benefactions to educational institutions, England would, long years ago, have had the most intelligent, technically well trained, and progressive workmen in the world. Their eyes were, however, blinded by self-indulgence, and the results of their neglect are now handicapping them in the race for trade.

THE DOUKHOBORS.

To the throngs of vigorous land-hunters from east and south entering the broad, fertile west, unique indeed must be the spectacle of a thousand or more settlers, known to the country as Doukhobors, marching east in a body, not in search of comfort, clothing, house, or happiness, but in crazy expectation—if their words are to be believed—of meeting the "Messiah," from whom they expect to receive as a gift what no man on earth can purchase with money. There is something akin to sadness in it all, for who can believe that such a body of stalwart men and women could become at once devoid of that reason and intellect with which all human beings are supposed to be blessed, at least in sufficient amount to cause them to go in out of the rain. There may be a deeper design in it all, this full-sized advance guard being the "moving spirits" in an extreme custom, not entirely foreign to south-eastern Russia, their earlier home, when these people "combine" for easier methods of obtaining three square meals per day, than obtain under their individual efforts.

Whether fired with spiritual zeal, or with blind determination to gain a pleasant compound of notoriety and nourishment free of charge, these people are taking the proper steps to exterminate themselves from a soil which will sustain and enrich a better class of inhabitants. Even should this nomadic body be forced, through pressure of circumstances and cold feet, to return and

take up again the hoe and the hammer, the plough and the pick, this unseemly conduct will stand against them, and like the run-away team, they will ever be considered treacherous and unreliable.

As the country around this Doukhobor settlement becomes more thickly inhabited, these people, left to themselves, will be gradually squeezed out, not through any unlawful means, but because in the natural advance of the country those who do not thrive will fall away and finally become extinct. We need not go beyond the present homes of these strange people for proofs of this. We have only to note the existence of the buffaloes, once the pathmakers and only inhabitants. They are now extinct. Following them the Indians kept backing up as higher civilization went forward; so that now, if an ambitious government acted not altogether wisely in the encouragement of this class among the many who people the fertile lands of the Canadian West, the natural progress of the country will, from year to year, cause them to be gradually forgotten, until their places will be filled by those who will help the country in helping themselves.

CANADIAN PRODUCTS IN ENGLAND.

That the people of Canada are desirous of increasing their sales of food stuffs in Great Britain is too well known to have the matter questioned; and that the inhabitants of the Mother Country are in favour of such supplies as come from Canada, quality, etc., being equal, is as freely conceded. With this the case it is not surprising to find the English papers expressing approval of a proposed enterprise which the promoters are endeavouring to set on foot, for the establishment of a number of stores in London and elsewhere for the exclusive sale of Canadian goods. On its face this seems all right. Whatever will advance such business will, no doubt, meet with the hearty approval of all classes throughout Great Britain, leaving aside the class of merchants there whose established trade may be affected through the added opposition and "pull" which this is inclined to introduce.

In its issue of October 20th the Westminster Gazette has a lengthy article devoted to the new venture; the price list attached being rather significant as showing in the Gazette's own words, "what the new company hopes to do for the British consumer in the way of reducing his food bill." It is to the latter we take exception, for it proves, instead of aiding the design of its promoters, that such "hopes" are impossible of fulfilment, unless vessels could be induced to carry food stuffs across the Atlantic free of charge, and the Canadian Food Supply Association in turn distribute such supplies as cheap or cheaper than they were purchased in Canada. Following are the Gazette's views:—

"There was more significance than most of us imagined in the Canadian arch which adorned Whitehall during the coronation period. It is likely that it will prove to have been the forerunner of a system of stores planted in all-parts of the Kingdom, in which Canadian pro-

ducts of all kinds will be sold at prices minus middlemen's profits. It has always been a source of regret alike to Canadians and Englishmen that the amazing agricultural, dairy, garden and orchard products of Canada should find so restricted a market in Great Britain; and it is claimed on behalf of the new venture that by its agency this unsatisfactory condition of things will be effectually remedied. The promoters of the enterprise, as we have noted, contemplate the establishment of depots and retail shops and bakeries in the principal cities and towns of the Kingdom, where the best food products of Canada may be sold at prices lower than the wholesale and retail prices hitherto prevailing. An influential directorate has already been formed; and the organization of financial support is now the business of the promoters.

The Earl of Aberdeen and Lord Balfour of Burleigh have consented to act as trustees for debenture-holders. The London board of directors will be presided over by Lord Stanmore (late governor of Ceylon, and formerly lieutenant-governor of New Brunswick). The other members of the board will be as follows:—Mr. George H. Turner (late general manager of the Midland Railway), Mr. Thomas Burbidge (general manager of the Auxiliary Stores), Mr. Archibald P. Head, M.I., (Jeremiah, Head, and Sons), Mr. Thomas P. Stephens (late assistant general manager of Whiteley's), and Mr. Walter R. Nursey (formerly deputy-minister of agriculture, Manitoba). Mr. Nursey is the real founder of the company, and is now in Canada arranging for the raising of the necessary Dominion capital. A representative, in the course of an interview with a gentleman who is taking an active part in the preliminary arrangements for the formation of the company, was informed that everything depended upon the success of Mr. Nursey's Canadian visit. 'It is a condition precedent to the raising of British capital,' he said, 'that the Canadians should contribute largely to the sinews of war. Mr. Nursey has only been in Canada since the beginning of the month; but my last advice from him is to the effect that the outlook is extremely promising. He expects to get at least £100,000 from Canada, and, should that forecast prove correct, the appeal to the British investor will not be long delayed.'

It is expected that the disappearance of the heavy charges to intermediaries and others by the formation of the company; the greatly increased transportation facilities by sea and land, and the proper handling of goods on arrival here, will insure the rapid and continuous development of Canadian trade with Great Britain, and enable food from the Dominion to be placed on the English breakfast-table cheaper than home-grown or other imported goods.

By recent arrangements with the Dominion Government, thirty-three vessels of the Atlantic fleet are now provided with refrigerating equipment, and every line of railway connecting with the Canadian seaboard runs mechanically-iced cars. Perishable provisions can thus be shipped from Canada in cold storage, and by regulating the temperature both the flavour and the quality can be retained. Such produce on being landed in England would be at once transferred to the company's cold storage chambers, which it is proposed to establish at

the ports of arrival, ensuring their being distributed in first-class condition. At the Central Depot in London, and probably elsewhere, it is proposed to open a restaurant and dining rooms, where the viands supplied will be exclusively Canadian (except as to articles not procurable from Canada). By this means an opportunity will be afforded to buyers to test the quality of the products on sale in the company's stores. The bakeries are to form a notable feature in the general scheme. Canadian flour will be exclusively used, which Professor Robertson, of the Dominion Department of Agriculture, affirms is famous for its whiteness, sweetness, and strength, and superior to any flour on the English market. Incidentally our representative was informed that the company hope to be able so sell a 4 lb. Canadian loaf in England for 2½d, as against the ruling rate of 5d!

The company's trade in agricultural products will by no means exhaust its activity. It is also intended to handle Canadian manufactures, the exports of which, it is stated, have advanced 738 per cent. during the last thirty-three years. The British share of these goods, though the trade has not been pushed, is increasing at the rate of £40,000 a year. Chief among the articles that the company claims to be able to deliver at prices much below the selling rates in the United Kingdom are school, office, and household furniture, doors and window sashes, interior decorations, wooden wares, bentwood goods, vehicles, agricultural implements, brooms, brushes, matches, excelsior packing, and many other articles of general utility. To develop this branch of the business space will be provided in the Central Depot for selected exhibits of Canadian manufactures, where also there will be exhibits of the raw and crude products of the Dominion.

'While the principal objects of the company,' said our informant, 'are to sell retail to consumers at prices as low as will admit of a fair profit, it is also intended to devote attention to the wants of the wholesale market, as it has been established that a large trade awaits the company in this direction. The company bases its hopes for success in this important venture on the expert and economical management of its affairs which, it is believed, will ensue from the character of its board of directors, coupled with the special features of the co-operation of the producer, grower and manufacturer in Canada. The capital of the company will be initially £200,000, which it is intended shall be increased to £550,000, divided into 200,000 6 per cent. cumulative preference shares of £1 each (preferential both as to dividend and capital) and 350,000 ordinary shares of £1 each. In the articles of association the company has power to issue debentures to an amount not exceeding that of the subscribed capital.'

"The following table set out in a convenient form what the new company hopes to do for the British consumer in the way of reducing his food bill:—

| | Company store price. | Ordinary London retail price. | Montreal wholesale price. |
|-----------------------------------|----------------------|-------------------------------|---------------------------|
| Butter (best), per lb | 20c | 24c—32c | 21½c |
| Cheese (best) per lb. | 11c | 14c—20c | 11½c |
| Eggs (new laid), per doz. | 14c | 24c—36c | 22c—35c |
| Chickens (large), each | 36c | 56c—96c | 10c—11c lb. |
| Geese, per lb. | 9c | 15c | 8c—9c |
| Turkeys, per lb. | 11c | 16c—24c | 11c—12½c |

| | | | |
|--|-------|---------|----------|
| Bacon and hams, per lb... | 12c | 18c—24c | 11½c—15c |
| Corned beef, per lb | 8c | 16c—20c | 7c—10c |
| Grapes (Concords and Catawbas) | 1c—6c | 12c | 6c |
| Potatoes, per lb. | 1c | 2c | ¾c—7⁄8c |

The prices we have changed from pence to cents, and the third column we have added to show the futility of the attempt to realize on such hopes. The Montreal Journal of Commerce has a large and growing circulation throughout Great Britain and a reference to its market reports from week to week would at once prove the shallowness of the argument which the above table is supposed to assist.

Viewing the matter of these exclusive stores in the broad business light to which all transactions should be subject, we must conclude that while Canadian supply depots may serve to bring the products of Canada into more prominence in European markets, in so far as gaining for them an individuality, the very fact of the products of all other countries being severely excluded from these stores has a tendency to mean to the frugal shopper that were other goods placed beside them the Canadian products might not prove so tempting. Seeing the products of two or more countries beside them will never hinder the sale of Canada's food stuffs, and this fact is already fairly known throughout Great Britain. Why then this exclusiveness in preference to pushing our products in the open market where they are sure of holding their own? Whatever will assist the cheaper, speedier and safer landing of Canadian food products on the English market will do more for their sale than all the exclusive Canadian supply stores that can possibly be opened up.

THE RELATIONS OF COMPANIES AND THEIR AGENTS TO POLICYHOLDERS.

Mr. Haley Fiske, who occupies an exalted position in one of the most active life companies of the United States, recently delivered an interesting address on this head before the annual convention of the National Association of Life Underwriters at Cincinnati. Mr. Fiske deprecates the too common practice among agents of belittling rival companies or mutuals. Probably some readers may wonder why he himself is not more forbearing. We avail ourselves of what is most creditable in the course of the address.

In the early history of life insurance, there was a somewhat intimate relationship between companies, agents and policyholders. The agents were close to the officers, and the officers frequently canvassed with the agents, and the agents were close to the policyholders; and there was to a considerable extent an acquaintance by the policyholders with the affairs and even the personnel of the Home Office. Small first commissions and continuous renewals were the rule. The renewal interest was so valuable that the agents kept in close touch with their clients. Quinquennial dividends and subsequently annual dividends were the custom, and the yearly accounting was a matter of personal consequence to the policyholder; and the interest in the management was to a considerable extent a personal one. Thus the personal equation must have been important in those days and the policyholders in a real sense were members of the company.

The tontine system of the early seventies marked a distinct difference in the relationship between company and policyholders. We are aware that the courts have held that the company as to the tontine classes and their members was not a stake-holder. But take a system in which the retiring member forfeited all interest in his company; in which his premium payments were after lapse a total loss except for his temporary protection while he continued them; in which the persistent policyholder was told that his ultimate profits came largely from the forfeited accumulations to the credit of the lapsed policies; in which the former necessity for rigid economy in order to save part of the loading for dividends, and for utmost care in selection of risks to save on the mortality for dividends, was diminished; and we have a system which at least separated the body of policyholders further from the management and general success of the company, and concentrated the attention of the policyholders upon the persistence or nonpersistence of their fellows. The amount of their ultimate gains from lapses was enlarged upon with eloquence; but, as there was no annual accounting, the ascertainment of these gains was postponed, and the profits were a matter of the distant future. We are now only concerned with the relationship of policyholder to company and agent; and is it not true that whether or no the company was as matter of law a stake-holder, yet as matter of common every-day understanding among business men the attraction in the tontine system was the attraction of gambling? The Supreme Court of Connecticut has expressed its opinion of the system in these words:

"There is another view of these contracts that may be material. All that distinguishes ordinary life insurance from a wagering contract is the theory of protection against damage that may be suffered through another's death. This protection may be purchased by the insured in behalf of his own family or of those he sees fit to make his beneficiaries; it may be purchased by one on his own account where he may suffer damage from another's death by reason of kinship, the relation of creditor, or other insurable interest. But when this element of protection is entirely eliminated, the insurance is a wager and the contract is void. In the present case the policyholders stipulate between themselves that the surrender value of each policy lapsing, which represents payments made in behalf of the beneficiary, shall go to benefit other policyholders living at a certain time, who are total strangers to the policy and the insured. This is a mutual wager upon the chances of life. There is no conceivable element of protection. The sole purpose of the bet is personal profit. It is the risk of what is due to each in the case of a lapse for the the chance of winning what is due to others. It is correctly described by the plaintiffs' counsel as 'the chance to speculate on his chances of surviving the other members.' On this ground these policies were urged upon the public, by appeals to the gambling instinct.* * If the claim of the plaintiffs be true; if upon each lapse a sum equal in amount to the reserve value of the policy lapsing becomes a liability of the company which it must pay to the surviving policyholders; then all doubt as to the gaming nature of the transaction vanishes. The pool thus created is composed of definite sums of money of which the Company is stake-holder under an agreement to divide these sums among the winners who are

to be determined by the chances of life. If, therefore, the plaintiffs could maintain their claim the result would be the dismissal of their complaint. Courts of equity will not apportion the spoils of gamblers."

The Court, however, decided in favour of the Company, on the ground that under the policy in suit all the premiums received, less the expenses, death claims and reserve on existing policies, became surplus to be divided by the Company. The attraction for the management in this system was undoubtedly that the apparent surplus rapidly increased when the necessity for dividend payments was withdrawn; and the temptation to use the funds, which were not then accounted a present liability, for rapid extension of the business was irresistible. The inherent evils of the pure tontines would have broken down the system in any event. But the general speculative boom of this period of apparent prosperity gave birth to a large number of companies which were organized between 1860 and 1875; and the reaction and panic led to a long series of failures. There were in the same period 116 discontinuances, of which 55 were failures. The enormous number of lapses brought home to lapsing policyholders the worthlessness to them of their policies; the necessity of saving on mortality led to the resistance of payment of death claims on technicalities which the traditional minuteness of warranties and conditions in the policies made easy; and a period of time followed in which prejudices against life insurance and life insurance companies became widespread. On so sure a foundation were these prejudices based, that they are reflected to this day in the decisions of courts and acts of legislatures. The courts made new laws for insurance contracts which had no precedents in the general rules of interpretations of contracts; and the legislatures have not ceased to find new ways of aiding the policyholder in his contention with the company.

"All of this," says Mr. Fiske, "only concerns in this discussion, as pointing to a distinct change in the relationship between the company and its members. Nor does the semi-tontine system, by whatever name the policies of the different companies be called, restore the old relationship. It is a system which the inequalities of the pure tontines forced into existence; but it still reserves to the companies the use for long periods of the over-payments of policy-holders. The reservation of dividends, even when the retiring member is not wholly cut off from his share of the reserve, still separates in interest the general body of policyholders from the management. The date of settlement is still long postponed. The large loading which enters into the mutual premium is still in the control of the company. The surplus grows even while the dividends decrease. Do not understand me as attacking the system, even though my own company no longer practices it. I am not here to attack any system. It has recently been defended in Ohio by a distinguished life insurance president. The glories of a growing surplus have been eloquently painted. There are, of course, humorous sides to the discussion. One company advertises an enormous surplus; another a very small one; another actually boasts of having none at all! All are equally good and strong companies. If a man holds a policy in each one, he gets as much dividend from the great company which says it has no surplus, as from the equally great company whose advertised surplus is about 20 per cent. of its assets; and the dividend he gets from the third great company, with a small

surplus, is no whit behind the one with the big surplus, and perhaps no greater than the one he gets from the company that boasts that it has none! And then the reforming State Governor has his own part in the joke; for when he comes to tax the big surplus, he is told that it isn't surplus in the common acceptance of the term, but a trust fund held for future distribution; and when he looks for a surplus tax from the other companies, he finds the financial strength just as great, but is forced to fix a different basis of taxation, in order to make his reform profitable to the public treasury. But meanwhile what does the policyholder think? What does he think surplus is? The same identical fund is called by one company a liability, and by another a surplus. What is the agent to say? Is it a simple matter of bookkeeping? Then who knows how strong a company really is? And what do the conflicting advertisements of comparative strength mean? Is the confusion likely to increase public confidence in company statements or to smooth the hard path of the canvassing agent?"

Now the practical management of the policyholders' money by all these companies is the same. It is thus described by the president of the New York Equitable:

"The introduction of the deferred dividend method has made such an accumulation of surplus absolutely consistent with the pecuniary interests of policyholders, for while operating to roll up a large surplus, which constitutes a bulwark of defense, ultimately each policyholder receives his appropriate share of the same to the very last cent. Those who seek to convert this surplus into a fixed liability in any other sense than every dollar possessed by a mutual company (whether governed by stock or the votes of policyholders) is a liability, unwittingly aim to deprive it of its greatest use, a use which absolutely overshadows any temporary gratification of an uninstructed desire on the part of a policyholder to receive premature division of profit, or to have his contingent share diverted from the form of elastic protection into rigid liability. That use is absolute certainty of absolute security throughout all time."

And he says:

"The chief reason why I give the preference to the mutual over what is known as the stock-rate plan is that in the latter it is obviously necessary to make the rates of premium lower. No one would insure on that plan were it not for that present and temporary advantage; but it seems to me that perhaps the most important thing of all is to make sure of permanence by charging more than will probably prove in the end to have been necessary, the overcharges to be returned eventually as dividends."

And he proceeds with some perfectly sincere criticisms of the methods of the stock-rate plans—which plans at least have the merit of stating the whole contract on its face, leaving nothing to the imagination and borrowing nothing from hope.

Here, then, is the system: charge mutual premiums with high loading to give a margin of safety, but with the understanding that the excess is to be returned as dividends; then defer the payment of dividends in order to get a big surplus for the security of the company. Of course it is said this surplus is ultimately to be distributed. But when? The time, manner, and amount are determined by the management, and the surplus always grows, though the dividends don't. And it has

been said that the holder of a 20 year distribution policy who retires after 19 years has been paying a mutual premium for a stock policy!

"I shall not," says Mr. Fiske, "stop to add up the expenses, the death claims, the payments to policyholders and the increase in reserve exclusive of interest additions, and compare the total with the premium income in order to see where the benefit to the policyholder or the security to the company from the extra loading really comes in; nor shall I look into the Gain and Loss Exhibit to see where the loading goes to—that is, whether the comparison between loading and expenses shows a loss or gain—all that is aside altogether from this discussion; nor shall I allude to a policy issued by one company on the stock plan which shows so much greater guaranties on the 20-year settlement than the mutual-plan company which got up of a list of other companies' guaranties for comparison with its own was obliged to omit it altogether. The point is that the relationship between the company and its policyholders is a different relationship from and a more distant relationship than the traditional and ancient one. The relationship is less analagous to the old one of trustee for the benefit of families and dependents, and more analagous to that of directors and stock-holders in an investment corporation. And it is a natural evolution that the investment side of life insurance is now the prominent one. The one policy now pushed is the 20-payment life plan, though it is not often called that, every company having its own copyrighted name. It is a policy which protects by its face value against death during 20 years; and which is held out as an investment at the termination of that period to the surviving policy-holder. It is the expected results of this investment that are canvassed. He has options of settlement; he can then have a dividend, or can have a cash settlement as an endowment, or can under certain conditions continue his insurance, or he can split his options up. And meanwhile what does the policy-holder think he has got? Too often he thinks it is a simple endowment. Always he thinks it is an investment. Sometimes he looks at it as a speculation. The one thing he knows is that the face of the policy will be paid if he die during the term, and that if he surrender it he can get bigger guaranties—no matter what company he takes his policy in—than any other company can give him. Of that the agent has made him cocksure. And now who is the agent? **For this evolution** of the business—this deferring of dividends on mutual premiums, this development of what is called the investment end of the business—has affected the agent. Whether better or worse, it must be admitted that the relation of the agent to his company and his policyholder has been changed. The large loading and the postponement of dividends have inevitably led to the increase of commissions and agency expenses. With many companies the agent has become a broker. Renewal commissions have been diminished in number and cut in amount. One company has as its goal of **agency management** the elimination of renewals. Another is breaking up its general agency methods, which have lasted for generations. We are pointing out the fact and calling attention again to the changed relationships between the agents, both as to each other and as to the company and the policyholders. Is it for better or worse? That is not for present decision or even discussion. It is ac-

companied by fierce competition. There is less responsibility upon the agent in the field—the man who writes the application. He is not a permanent fixture with his company, as in the time when his renewals were continuous or at least numerous. He has no permanent relationship with the insured, for he will not be present at settlement day and perhaps he does not collect any premium except the first. His chief interest is to get the policy placed. His art of persuasion is directed to proving his the best company and his offer the best policy. Sometimes all the other agents are gay deceivers; sometimes they are worse. The other companies are not as well managed as his. The other companies' policies are delusions and snares. The other companies' promises, if better than his, are impossible of fulfillment. He has literature to prove it, and this literature emanates from the Home Office. This condition of affairs does not apply to every company nor to every agent.

And where now is the policy-holder? Competition is such that he is visited by agents of different companies. He may hold policies in more than one company. What is the general sentiment fostered among the policyholders and among the canvassed who refuse insurance? What has become the attitude of the legislatures toward the business? And to what future are we drifting? Let those who deplore the increasing proportion of the premium called on to pay taxes, and the increasing disposition to tax the very policies themselves, think on these things.

Now, side by side with the evolution of the system of what is called Ordinary insurance has been growing up the system called Industrial insurance. It has been called a phenomenon. But it is not, though its growth is phenomenal. It is the result of studious application of old principles to new conditions. Let us examine this system to see what instruction we may get on the topic under discussion. The statistics of the business will show that there is a field broad enough for the working out of certain principles and practices which it will pay you to study. And, unknown as I am to most of you, some figures of my own company must be introduced to give an authority which might otherwise be lacking.

The total number of policies in force in the United States is fifteen and a half millions. Of this number over twelve million are Industrial policies. The importance of this fact if not evident will be pointed out later. The total amount of insurance in force in the United States is \$9,674,969,011. Of this amount \$2,195,507,171 is by Industrial companies. This proportion is, you will admit, noteworthy—it is nearly a quarter. The total amount written by all the American life companies last year was about fourteen thousand millions; of this amount more than half was by the eight Industrial companies. I include in these amounts the Ordinary business of Industrial companies, because the principles as relating to the agency relationship are the same in the Industrial companies whether the agents be Ordinary or Industrial. For the most part the agents who write the two kinds are the same individuals. The total number of Industrial agents at the end of 1901 was 25,607. The chief obstacle in the way of permanent success in Industrial insurance is the expense and difficulty of collecting premiums and of making visits to policyholders, upon which Mr. Fiske places so much merit. But of this more anon.

WHAT CANADA BUYS—(17).

We continue publication of a list of the goods imported by our own people during the fiscal year ended 30th June, 1901, with the view of affording information to those of our friends abroad, who may be desirous of opening up or extending business in Canada. This alphabetical list, compiled from the Customs returns, is unavoidably voluminous and will probably run through the greater portion of the "Journal of Commerce" for the current half-year; but it should prove most valuable to

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

DUTIABLE GOODS—(Continued.)

| ARTICLES IMPORTED. | —Total Imports— | | ENTERED FOR HOME CONSUMPTION. | | | | | |
|--|-----------------|---------|-------------------------------|---------|-----------|-----------|---------|-----------|
| | Quantity. | Value. | Quantity. | Value. | Duty. | Quantity. | Value. | Duty. |
| Countries. | Lbs. | \$ | Lbs. | \$ | \$ | Lbs. | \$ | \$ |
| Cotton, manufacturers of—Sewing cotton thread in hanks, 3 and 6 cords— | | | | | | | | |
| Great Britain | 613,792 | 377,698 | 1,310 | 934 | 140.10 | 612,482 | 376,764 | 37,676.40 |
| United States | -78 | 83 | 78 | 83 | 12.45 | ..... | ..... | ..... |
| Total | 9,445 | 3,455 | 4,968 | 1,017 | 152.55 | 612,482 | 376,764 | 37,676.40 |
| Crochet cotton thread on spools or tubes or in balls— | | | | | | | | |
| Great Britain ..... | ..... | 4,025 | ..... | 142 | 35.50 | ..... | 3,883 | 647.20 |
| France ..... | ..... | 170 | ..... | 170 | 42.50 | ..... | ..... | ..... |
| Germany ..... | ..... | 56 | ..... | 56 | 14.00 | ..... | ..... | ..... |
| United States ..... | ..... | 11,334 | ..... | 11,334 | 2,833.50 | ..... | ..... | ..... |
| Total | 613,870 | 377,781 | 1,388 | 11,702 | 2,925.50 | ..... | 3,883 | 647.20 |
| All other cotton threads, N.E.S.— | | | | | | | | |
| Great Britain | 4,480 | 1,917 | 3 | 4 | 1.00 | 4,477 | 1,913 | 318.66 |
| United States | 4,965 | 1,538 | 4,965 | 1,538 | 384.50 | ..... | ..... | ..... |
| Total ..... | ..... | 15,585 | ..... | 1,542 | 385.50 | 4,477 | 1,913 | 318.66 |
| Bed quilts of cotton, N.O.P.— | No. | | No. | | | No. | | |
| Great Britain | 77,938 | 63,978 | 1,650 | 1,313 | 393.90 | 77,608 | 63,867 | 12,773.40 |
| Hong Kong | 130 | 12 | 130 | 12 | 3.60 | ..... | ..... | ..... |
| Newfoundland | 1 | 1 | 1 | 1 | 30 | ..... | ..... | ..... |
| Austria-Hungary | 100 | 67 | 100 | 67 | 20.10 | ..... | ..... | ..... |
| China | 113 | 74 | 113 | 74 | 22.20 | ..... | ..... | ..... |
| France | 8 | 16 | 8 | 16 | 4.80 | ..... | ..... | ..... |
| Germany | 15 | 23 | 15 | 23 | 6.90 | ..... | ..... | ..... |
| United States | 11,173 | 8,236 | 11,233 | 8,242 | 2,472.60 | ..... | ..... | ..... |
| Total | 89,478 | 72,407 | 13,250 | 9,748 | 2,924.40 | 77,608 | 63,867 | 12,773.40 |
| Clothing— | | | | | | | | |
| Great Britain ..... | ..... | 96,633 | ..... | 9,731 | 3,405.85 | ..... | 88,030 | 20,541.09 |
| Hong Kong ..... | ..... | 808 | ..... | 928 | 324.80 | ..... | ..... | ..... |
| Newfoundland ..... | ..... | 83 | ..... | 83 | 29.05 | ..... | ..... | ..... |
| Australia ..... | ..... | 193 | ..... | 193 | 67.55 | ..... | ..... | ..... |
| Austria-Hungary ..... | ..... | 14 | ..... | 14 | 4.90 | ..... | ..... | ..... |
| China ..... | ..... | 1,604 | ..... | 1,604 | 561.40 | ..... | ..... | ..... |
| Denmark ..... | ..... | 37 | ..... | 37 | 12.95 | ..... | ..... | ..... |
| France ..... | ..... | 5,166 | ..... | 4,629 | 1,620.15 | ..... | ..... | ..... |
| Germany ..... | ..... | 14,833 | ..... | 15,058 | 5,270.30 | ..... | ..... | ..... |
| Japan ..... | ..... | 1,975 | ..... | 1,975 | 691.25 | ..... | ..... | ..... |
| Switzerland ..... | ..... | 2,549 | ..... | 2,537 | 887.95 | ..... | ..... | ..... |
| United States ..... | ..... | 193,163 | ..... | 190,107 | 66,538.97 | ..... | ..... | ..... |
| Total ..... | ..... | 317,058 | ..... | 226,896 | 79,415.12 | ..... | 88,030 | 20,541.09 |
| Blouses and shirt waists— | | | | | | | | |
| Great Britain ..... | ..... | 960 | ..... | 126 | 44.10 | ..... | 834 | 194.59 |
| Germany ..... | ..... | 336 | ..... | 336 | 117.60 | ..... | ..... | ..... |
| United States ..... | ..... | 14,353 | ..... | 14,218 | 4,976.30 | ..... | ..... | ..... |
| Total ..... | ..... | 15,649 | ..... | 14,680 | 5,138.00 | ..... | 834 | 194.59 |

DUTIABLE GOODS.—(Continued.)

| ARTICLES IMPORTED. | | | | ENTERED FOR HOME CONSUMPTION. | | | | |
|--|-----------------|---------------|---------------|-------------------------------|------------------|----------------------|---------------|-----------------|
| Countries. | —Total Imports— | | | General Tariff. | | Preferential Tariff. | | |
| | Quantity. | Value. | Quantity. | Value. | Duty. | Quantity. | Value. | Duty. |
| Cotton, manufactures of—Damask, etc., of cotton N.O.P.— | | | | | | | | |
| | | \$ | | \$ | \$ | | \$ | \$ |
| Great Britain | 7,050 | | | 60 | 18.00 | | 6,990 | 1,398.00 |
| France | 156 | | | 156 | 46.80 | | | |
| Germany | 249 | | | 249 | 74.70 | | | |
| Japan | 7 | | | 7 | 2.10 | | | |
| United States | 1,499 | | | 1,499 | 449.70 | | | |
| Total | 8,961 | | | 1,971 | 591.30 | | 6,990 | 1,398.00 |
| Cotton bags made up by the use of the needle not otherwise provided for— | | | | | | | | |
| Great Britain | 528 | | | 18 | 6.30 | | 510 | 119.00 |
| France | 273 | | | 273 | 95.55 | | | |
| United States | 29,790 | | | 29,790 | 10,426.50 | | | |
| Total | 30,591 | | | 30,081 | 10,528.35 | | 510 | 119.00 |
| Hosiery, N.E.S.— | | | | | | | | |
| Great Britain | 30,244 | | | 6,303 | 2,206.05 | | 24,666 | 5,755.28 |
| France | 39 | | | 39 | 13.65 | | | |
| Germany | 38,965 | | | 38,889 | 13,611.05 | | | |
| United States | 12,892 | | | 12,464 | 4,362.40 | | | |
| Total | 82,140 | | | 57,695 | 20,193.15 | | 24,666 | 5,755.28 |
| Lampwicks— | | | | | | | | |
| Great Britain | 445 | | | 4 | 1.00 | | 1,115 | 185.83 |
| China | 10 | | | 10 | 2.50 | | | |
| France | 886 | | | 886 | 221.50 | | | |
| Germany | 17 | | | 17 | 4.25 | | | |
| United States | 7,053 | | | 7,021 | 1,755.25 | | | |
| Total | 8,411 | | | 7,938 | 1,984.50 | | 1,115 | 185.83 |
| Shawls— | | | | | | | | |
| Great Britain | 1,754 | | | 67 | 20.10 | | 1,703 | 340.60 |
| Germany | | | | 62 | 18.60 | | | |
| United States | 94 | | | 94 | 28.20 | | | |
| Total | 1,848 | | | 223 | 66.90 | | 1,703 | 340.60 |
| Socks and stockings— | | | | | | | | |
| | Doz. pairs | | Doz. pairs. | | | Doz. pairs. | | |
| Great Britain | 38,495 | 54,632 | 12,879 | 14,242 | 4,984.70 | 24,490 | 39,098 | 9,123.05 |
| Belgium | 125 | 195 | 125 | 195 | 68.25 | | | |
| China | 23 | 12 | 23 | 12 | 4.20 | | | |
| France | 59 | 50 | 59 | 50 | 17.50 | | | |
| Germany | 28,492 | 34,557 | 28,253 | 34,288 | 12,000.80 | | | |
| Switzerland | 22 | 27 | 22 | 27 | 9.45 | | | |
| United States | 2,552 | 3,419 | 3,619 | 3,479 | 1,217.65 | | | |
| Total | 70,768 | 92,892 | 44,980 | 52,293 | 18,302.55 | 24,490 | 39,098 | 9,123.05 |
| Tape, not dyed or colored— | | | | | | | | |
| Great Britain | 25,070 | | | 325 | 81.25 | | 24,635 | 4,106.13 |
| Germany | 2,095 | | | 2,095 | 523.75 | | | |
| United States | 2,494 | | | 2,494 | 623.50 | | | |
| Total | 29,659 | | | 4,914 | 1,228.50 | | 24,635 | 4,106.13 |

THE SHORT PEPPERMINT CROP.

There is no question in the mind of any person familiar with the situation, that this year's peppermint crop is a very small one, some authorities, indeed, claiming that the yield is less than one-third of the average. It is estimated, says the Oil, Paint and Drug Reporter, that there are available this season about 170,000 pounds of peppermint oil, to supply a world's demand of about 250,000 pounds. Of the 170,000 pounds available 130,000 pounds consist of new crop oil, the remainder having been carried over from the previous season. The reasons for the short crop are several, but the chief one is found in the extremely wet season which made the cultivation of mint in the ordinary manner an impossibility and practically ruined a number of mint plantations. One case coming under our notice is that of a grower in Indiana, who, on a field of seventy acres, was able to obtain only enough mint to pay about half of the cost of cultivation. Veteran mint growers write that never has such damage been done to mint lands by flood as was suffered this season. A writer cites an instance of one farm which in 1896, a good crop year, produced 130,000 pounds of mint and which this season yielded only about 19,000 pounds.

These conditions naturally caused an advance in prices, which, apparently, had not nearly reached its limit. Indeed, there are dealers who look upon seven-dollar oil as an assured fact. Another cause tending to produce these conditions is that the low prices which prevailed during the period from 1896 to 1901 inclusive made mint culture unprofitable and many growers abandoned the industry, destroying the mint roots and planting other crops, and allowing distilleries to rust and decay through disuse. This was particularly the case in Wayne county, New York, where farmers found that the cultivation of sugar beets paid better than mint with the oil selling at from seventy-five cents a pound up to a dollar and a quarter. The low prices are brought about by over production in the years when the price of peppermint oil was sufficiently high to be remunerative. Large stocks of oil accumulated on producers' hands and it was necessary to sell at low prices in order to move supplies. The uses for the oil have multiplied year by year and at present it is impossible to increase the production with sufficient rapidity to meet the growing requirements.

There has always been a large export demand for American peppermint oil and this year it would seem that this demand will be greatly increased, for the reason that the Japanese peppermint crop is also small and comparatively little of this product will be exported to Europe this year. A correspondent sends the following table of exports from Japan:—

| Year. | Pounds Oil. | Pounds Menthol. | Total Pounds. |
|------------|-------------|-----------------|---------------|
| 1892 | 24,892 | 22,252 | 47,144 |
| 1893 | 42,402 | 16,047 | 58,449 |
| 1894 | 77,076 | 28,180 | 105,256 |
| 1895 | 42,533 | 41,114 | 83,647 |
| 1896 | 112,078 | 80,001 | 192,079 |
| 1897 | 35,843 | 40,970 | 76,813 |
| 1898 | 26,411 | 34,120 | 60,531 |
| 1899 | 40,806 | 60,800 | 101,606 |
| 1900 | 27,781 | 40,646 | 68,427 |
| 1901 | 69,975 | 71,569 | 141,544 |

In connection with these statistics, a correspondent writes:—

"As the above figures give only the actual exports from Japan, and, as their home consumption is about 20,000 pounds annually, this amount should be added to the figures in the column of totals to give the amount of their crop, which would make the crop of 1901, 161,544 pounds. The estimate of the total crop of this year is 80,000 to 90,000 pounds, or practically half of last year's crop, and

after deducting the amount needed for home consumption, it leaves less than half the amount for export than was exported last year. It should also be noted that the amount exported last year is more than double that of the previous year, showing that the reserve stocks of Europe had become reduced to the extent that a rapidly increasing demand set in, even at the higher prices ruling. The stock of American oil in Europe being at the present time the smallest in many years, so that their markets are practically bare of stock, it cannot be otherwise than that the export demand will be much greater than during the past two or three years."

It is known that a large dealer of peppermint in Michigan has secured control of nearly all of the available supply of oil this year and is holding it at high prices. This has caused some large consumers, with stocks of oil on hand, to offer their holdings in the market, as they can make more money in this way than by using the oil for manufacturing purposes. It is expected that the high values commanded by peppermint will lead to the use of other articles for flavoring purposes, but as yet there has been no appreciable increase in the demand of any other article which could be put to this use.

The Government figures showing the exports during the month of September have just been published. The amount of peppermint exported is almost double that shipped during August. The following table gives comparative figures:—

| Month. | —1902— | | —1901— | |
|-----------------|---------|---------|---------|---------|
| | Pounds. | Value. | Pounds. | Value. |
| January | 1,130 | \$2,385 | 3,701 | \$4,039 |
| February | 1,030 | 1,744 | 4,295 | 4,787 |
| March | 2,137 | 4,266 | 1,300 | 1,440 |
| April | 1,113 | 1,969 | 3,663 | 4,449 |
| May | 605 | 1,139 | 4,840 | 6,124 |
| June | 1,733 | 3,014 | 1,080 | 1,262 |
| July | 2,321 | 4,547 | 5,691 | 8,006 |
| August | 1,667 | 3,779 | 6,130 | 7,921 |
| September | 2,923 | 6,506 | 2,258 | 3,197 |
| October ..... | ..... | ..... | 4,586 | 6,824 |
| November ..... | ..... | ..... | 7,706 | 12,213 |
| December ..... | ..... | ..... | 1,524 | 1,953 |

DAIRY PRODUCE.

A private London circular, date 24th ult., treating of the dairy produce situation, says:—Butter.—During the past week showery weather has prevailed generally, and temperatures have been, although variable in degree, about the average normal for October. The demand for Canadian saltless butter continues good, and prices are well maintained. For salted butter there is not quite the same demand owing to the shilling retail trade. Strictly choicest Canadian meets a good market, but lower quantities are somewhat dragging. Canadian butter last year at this time was selling at 112s to 114s per cwt. again 102s to 104s to-day. There is no change to record in values from last week.

There are three vessels afloat between New Zealand and London with new season's butter on board, the "Whakatane," due here during the first few days of November, carries only the small lot of 350 boxes; the "Paparua," due in London on the 18th November, has about 1,700 boxes on board, and the "Aotea," due in London about 4th December, carries about 8,000 boxes. No vessel has left Australia yet with new season's butter. It is, therefore, now positively certain that New Zealand butter, for the first time since the Australian butter trade commenced, will be on the market before Australia. This will give New Zealand an excellent lead and create a demand for it in many quarters where it has not been before. The advantage of having New Zealand butter earlier and lasting longer on the market than Australian will give it a

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considerable commercial advantage compared with butter from the Commonwealth. The Committee in Copenhagen has decided to allow the official quotation to remain unchanged, although the market in Denmark shows continued firmness. Landed prices ought to rise fully 2s before any advance is made in the official quotation. Strictly choicest Denmark is very scarce, and for some weeks it will continue more or less so owing to the change of season. Imports of Continental butter for the last three weeks are only 182,003 cwts. against 202,843 cwts. for the previous three weeks. Danish alone represents about 5,500 less and Russian 11,332 less, thus from these two sources supplies have decreased by 16,832 cwts. out of a total of 20,240. The top prices of Danish twelve months ago was 130s to 132s per cwt. against 116s to 118s to-day.

Cheese.—There is a strong market for Canadian cheese at 56s for white, and occasionally a 57s sale is made. Colored cheese is making 55s, and anything selling at less than these prices is in small compass. New Zealand cheese, shipment November to April next, brings 55s to 55s 6d c.i.f. London. The stocks in London at the beginning of this week were 73,000 boxes against 182,000 last year; but the shipments from Canada and current arrivals will increase the London stocks to over 100,000 almost immediately. Corresponding week, 1901, Canadian choicest sold at 45s to 46s, and finest at 43s to 44s.

CHANGE OF NAME.

Messrs. A. G. Thomson & Co., Ltd., the well-known Highland whisky distillers of Glasgow, Scotland, announce that owing to the inconvenience caused them by the frequently confusing of their name with others of the "Thomas Clan," the firm will hereafter be known as Gil-mour, Thomson & Co., Ltd.

CHEMICALS.

A private Manchester, Eng., circular, date October 25, 1902, says:—The export trade is brisk, certain places now laying in their winter requirements and more freely than usual, prices of some articles being so tempting. In the home trade a good number of orders are being placed, but they continue disappointing in respect to weight. Consumers in general are slow in placing their contracts for 1903; they recognize that in many cases the prices are low, but would like to have some more definite indication than is at present discernible as to the trade prospects for next year. In heavy Alkalies a fair volume of trade is passing for early delivery. Bleaching powder is now

quoted at rather higher prices for 1903, but actually there is little business being done, most large consumers having already placed their contracts. Caustic soda is steady, both prompt and forward, but contracts are by no means being freely placed, quotations showing no temptation. It is reported that a good working understanding has been arrived at between the various large makers of this article. Chlorates of potash and soda are attracting somewhat more notice for forward delivery, present prices being very low.

The exports for the nine completed months of this year as compared with the corresponding period of 1901, are:—Bleaching materials, showing a decrease of 21 tons and £15,504, or equal to about 9s per ton, and soda compounds an increase of 21,023 tons or £125,720 in value. Sulphate of copper has fluctuated slightly, and is now steady, with a good Continental demand for shipment during the early months of 1903. Yellow prussiates are steady, and there has been some buying for delivery well forward. Arsenic is moving rather better. Borax is bringing improved prices.

Carbonate of potash is firmer, and more business is being done. Saustic Potash is still offering at low prices, under excessive competition. Tar products continue to improve. The market for creosote is better and business is being done for next year at higher prices. Some important railway contracts have recently been given out at an advance on recent figures. Benzole is firmer and supplies in any quantity difficult to obtain. Solvent naphtha is steadier and consumers are taking delivery more freely. Pitch continues in good demand at high rates for early shipment. Business in crude carbolic has been arranged for this year's delivery at improved prices. Sulphate of ammonia after falling away is showing signs of recovery, and some good sales are reported at better figures both for present and forward delivery. Aniline oil and salt are scarce for present delivery and the market is firmer.

OURSELVES.

As many subscribers have been added to our list of late, we reproduce on another page the Diploma awarded the Journal of Commerce by the French Government on account of the exhibit in the Canadian Section of the late Exposition in Paris.

—The report that Mr. Morgan is about to buy up shares in the Staffordshire, Eng., coal fields has created lively interest in that district. The greatest reticence is observed, but it is stated that a meeting of local coal owners will be held this week to consider the matter, and that Mr. Morgan will be represented.

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

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

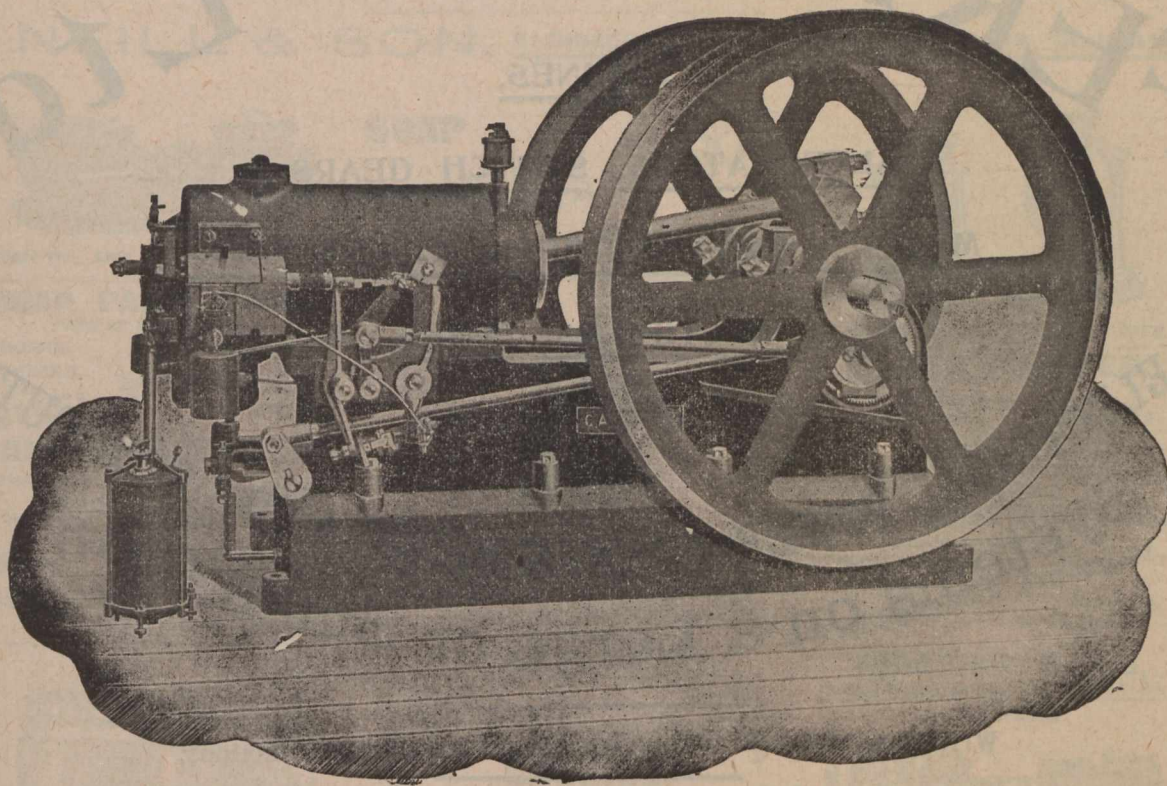


Photo of 20 B. H. P. Oil Engine.

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 Gardner Alcohol Engines—Methylated Spirit.
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LEGAL RECORD.

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

WRITS ISSUED—ONTARIO

Brampton.—J. T. Sharp vs Wm. Miller \$5,000 damages; Caledonia Tp.—E. Bougie vs Joachim Lalonde \$500; Douro Tp.—W. Rowe vs Robt. Charlton \$2,000; Duck Island—J. Garrock vs John Purvis \$550 damages; London—I. Goldberg vs John Labatt et al. \$1,326; Ottawa—J. C. Kelly vs G. F. Thompson \$1,062; Toronto—G. P. Sylvester vs Commercial Travellers' Mutual Benefit Society \$300; Vaughan Tp.—D. Mowbray vs R. T. Agar et al. \$400; Bracebridge—S. James vs John Ashwood et al \$2,055; Cornwall—C. Lapointe vs W. P. Hitchcock \$909; Front of Yonge and Escott Tp.—F. H. Mallory vs J. L. Ferguson \$321; Hamilton—T. Myles & Sons vs Corp'n. City of Hamilton et al. \$10,000; Little Current—W. S. & L. A. Howard vs W. J. Mills \$1,032; New Westminster, B.C.—Toronto General Trusts Corp'n. vs Charlotte M. Corbould \$5,636; Orangeville—J. Smith vs John Bennett \$382; Ottawa—A. McArthur & Co. vs W. A. and J. E. Grant \$729; Margt.

J. Smith vs Evelyn A. and Wm. McDonald \$1,400; Port Dover — London & Petrolia Barrel Company, vs C. H. A. Lees et al. \$580; Sault Ste. Marie—Forsyth Generator Company vs Kearns Bros. \$372; Thistletown—W. D. Schrieber vs E. P. Cave \$2,580; Toronto—Purdy Mansell & Co. vs Thos. Moor \$343; Elizth Husband vs Emma Rowe \$1,099;—O. W. Shipman Co. vs Sarnia Salt Co., Ltd. \$13,091.

WRITS ISSUED—MANITOBA & N.W.T.

Winnipeg—W. J. Bawlf \$447; A. Carruthers & Co. et al. \$503.

JUDGMENTS RENDERED—ONTARIO.

Adolphustown—W. Miller agt P. D. Davis \$347; Attwood—Plymouth Binder Twine Agency agt Geo. Anderson \$670; Brantford—Caulfield-Burns Co., agt W. J. Curran \$349; Osnabrock Tp.—J. R. Ault & Sons agt Gibson and Mary Morgan \$307; Toronto—J. C. Smith & Co., agt McDearmott Evans & Lee \$322; Wallace Tp.—C. W. Anderson & Son agt Adam Arnold \$548.

JUDGMENTS RENDERED — QUEBEC.

Acton—A. Chounier agt Leonce Langlois \$750; Montreal—V. Raby et al agt W. Chalut \$203; R. Lemieux agt Est. of J. O. Villeneuve \$2,600; H. Gervais agt Est. of J. O. Villeneuve \$2,825; P. Henry agt G. B. Sadler \$200; Polton & Magog—De Sarah Knowlton agt J. F. Heath et al \$568; Westwount—Halifax Banking Co. agt W. G. Reid \$4,671; Montreal—City of Montreal agt Hormisdas

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Forte et al. \$2,864; W. J. Henderson agt C. Langlois \$1,000;
E. Zachos agt Fred Massey, \$200.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

Alexander—J. P. Walker \$656.

JUDGMENTS RENDERED—NOVA SCOTIA.

Bridgewater—H. M. Pattillo \$1,135; \$778; Broad Cove—
Broad Cove Coal Co., Ltd., \$584; East Bay—Canadian Coal
and Oil Co., Ltd., \$724; Halifax—Manley & Co., \$397; C.
G. Oland \$2,204; Richard Sheppard, Sr., \$865.

JUDGMENTS RENDERED—NEW BRUNSWICK.

St. John.—Maritime Casket & W. W. Co. \$345; F. L.
Potts \$1,260.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Vancouver—Yuen Hip \$311.

EXECUTIONS—QUEBEC.

Montreal—V. Guertin et al agt Rodolphe Beaugrand
\$180; T. Liggett agt S. Frappier et al \$192; M. de Repen-
tigny agt Leonard Prowse \$191; St. Henri—J. Roy agt
N. Taillefer \$369; St. Placide—T. Migneron agt Louis
Gosselin et al. \$391.

CHATTEL MORTGAGES—ONTARIO.

Carling Tp.—J. C. Huff to G. G. Gladman \$1,100; King-
ston—John Anderson to J. Fisher \$900; Franklin Raney
to A. B. Cunningham \$3,522; London—Chas. Stevens and
wife to R. G. Fisher \$600; Medonte—A. M. Kennedy

to W. B. Tisdale \$565; Monteith Tp.—Wm. McKelvie to F.
Montgomery \$847; Nicolstone—W. A. Upton to J. Mc-
Eachren \$800; Ottawa—A. M. Payne to H. B. Lewis \$736;
Parkhill—J. H. Laughton to T. Kenny \$1,593; Raleigh
Tp.—Jas. and Annie Gregory to J. Flook \$853; Toronto—
J. J. Davies to T. Davies \$3,288; M. A. Harper to Cos-
grave Brewery Co. \$3,111; M. A. Harper to Cosgrave
Brewery Co. \$3,162; Walkerton—John Lee to London Life
Ins. Co. \$2,005; Gault—E. and T. J. Keachie to Emma
Smith \$746; Hamilton—P. L. Cullen and Edward Dungan
to W. V. Teetzel et al., trustees \$15,000; Ottawa—John
Blyth, Jr., to J. Blyth, Sr., \$691; C. V. S. Boettger to E.
J. G. Boettger \$700; George Gauthier to F. W. Carling
et al. \$600; Petrolia—C. B. Mullen to J. Kerr et al \$630;
Port Dover—Mrs. May Morgan to T. R. Atkinson \$900;
Waterloo—Julius German to Randall & Ross \$1,351;
—C. E. Stephens et al to C. Stewart \$1,131.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

Regina—H. Acaster \$3,500.

BILLS OF SALE—ONTARIO.

Toronto—Edward Apted to W. H. Apted \$7,000; J. W.
Robinson to Ida R. Robinson \$900; S. H. Scott to W. M.
MacMillan \$600; Hamilton—W. A. Noble to E. Dungan
\$15,000; Ottawa—Ottawa Trust & Deposit Co., Ltd., to
Kate E. Forde \$3,026; Peterborough—W. T. Salisbury
to A. H. Stratton \$1,400; Picton—Mrs. K. M. Hepburn to
Maria E. Hepburn \$1,000.

—Mr. Hugh Alexander, proprietor of the Grand Union
Hotel, Ottawa, has disposed of his business to James Pais-
ley, of Toronto. The price paid was \$25,000.

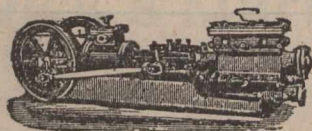
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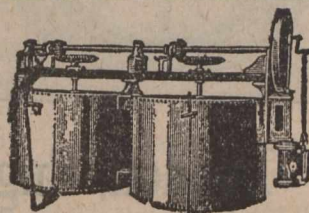
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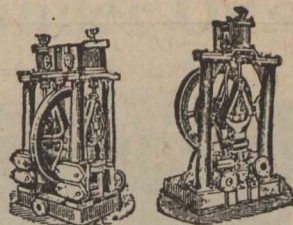
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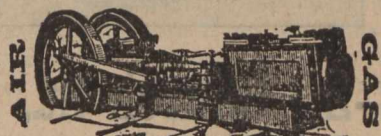
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Special Prices to Canadians under the new Tariff

—C. H. Kammerer, Robt. McKay, Isabel M. Pepper, and Jacob A. Kammerer, of Toronto, and Wm. Woodruff, of Hamilton, have been incorporated as the Mill Properties Company, of Dundas, Limited, with a share capital of \$25,000.—Thomas E. Bradburn, James Kendry, M.P., and Arthur Stevenson, of Peterborough, Ont., Thomas M. Hunter, of the Township of North Monaghan, and John Garvin, of Ashburnham, are incorporated as The Peterborough Sugar Company, Limited, with a share capital of \$350,000, and head offices at Peterborough.—James P. Murray, John S. King, and John A. McGee, of Toronto; A. F. McLaren, M.P., of Stratford; Geo. Amyot, of Quebec, and Raymond Birks, of Adelaide, South Australia, have been incorporated as the Canadian Export Company, Limited, to carry on a general shipping business, with a share capital of \$50,000, and head offices at Toronto.—D. M. Spiers, Jacob A. Kammerer, Christina S. Kammerer, and Robert McKay, all of Toronto, and Wm. E. Woodruff, of Hamilton, have been incorporated as The Canadian Cash Register Company, of Toronto, Limited, with a share capital of \$50,000.—W. G. Francis, N. W. Rowell, Jas. G. Shaw, James G. Strong and W. R. Williams, all of Toronto, have been incorporated as The Great Lakes Dredging Company, Limited, with a share capital of \$250,000, head offices at Toronto.—F. E. Tobias and W. W.

Alton, of Hamilton, A. H. McNally, of Blair, and Wm. Munns, and George G. Burnett, Toronto, have been incorporated as The Cassiar Coal Development Company, Ltd., with a share capital of \$350,000, head offices at Toronto.—Al. E. Henderson, J. W. Jones, J. J. Main, Wm. H. Esery, Gordon C. Edwards, R. I. Henderson, Dr. A. D. Watson and Dr. John Ferguson, Albert Ogden and Jno. C. Eaton, all of Toronto, and S. B. Smale, of Wroxeter, have been incorporated as The Henderson Roller Bearing Manufacturing Co., Limited, with share capital of \$1,000,000, head offices at Toronto.—William H. McLaws, of Dutton, Geo. G. Steele, F. J. Darch, E. Stevely, C. J. Nicholls, Oliver Ellwood, Henry B. Ashplant, George R. Pennington, Walter J. Teasdale, and George M. Fox, of London, have been incorporated as The London Elgin Oliver Co., Limited, with a share capital of \$250,000.—The London, Aylmer and North Shore Electric Railway Company, incorporated under the laws of New York State, are licensed to construct and operate an electric railway between London and Port Burwell.—Among other companies incorporated are The Henry Kuntz Brewing Co., of Hamilton, Limited, capital \$100,000. The Dominion Canister Co., of Toronto, Limited, capital \$50,000; the Canadian Automatic Hay Press Company, Limited, of Brantford, capital \$50,000; the Frontier Lighting Company, Limited, of Bridgeburg, Ont., capital \$40,000; the Surprise Manufacturing Company, Limited, of Toronto, capital \$10,000; the Rogers Furniture Company, Limited, of Toronto, capital \$40,000.—The George N. Morang Company, Limited, has

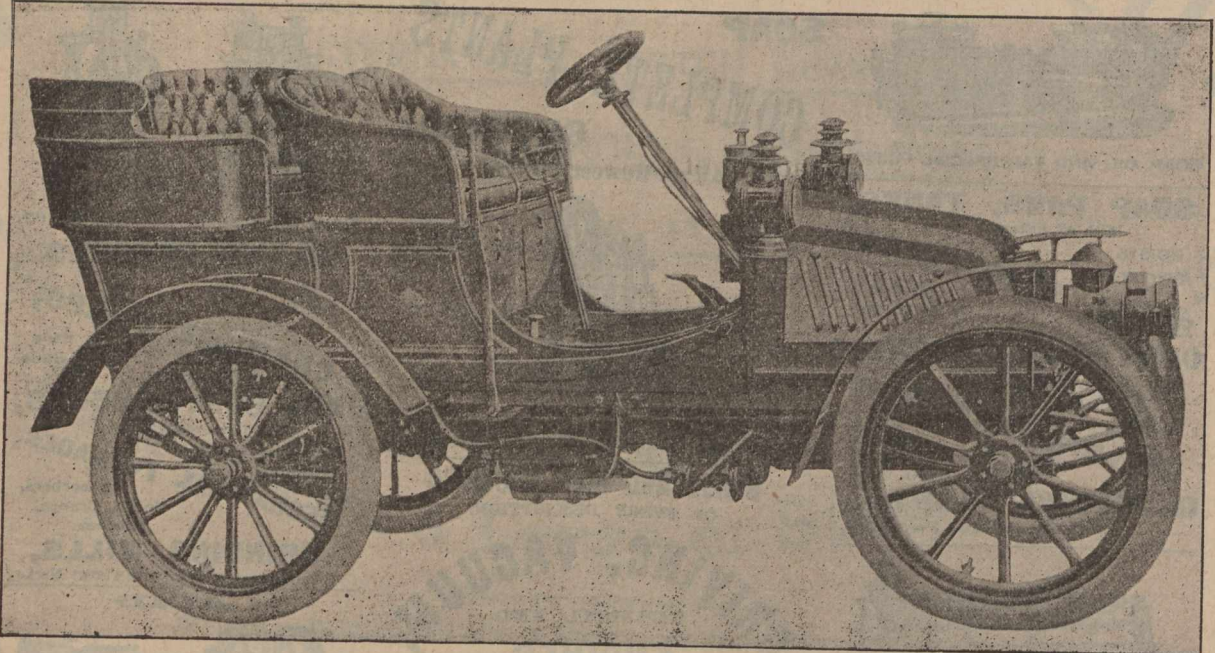
FACTORS OF: Motor Accessories, Motor Bodies in Wood and Aluminum, Electrical Parts, Rubber Goods, Lubricating Oils, &c.

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AUTOMOBILE COMPONENTS, LIMITED,

MANUFACTURERS OF

Steam, Petrol and Electric Motors, Gears, Axles, Frames, Tools, Fittings and all Motor Component Parts, for Cars, Launches and Stationary Work.



18-20 Church St., Islington, N., - London, England.

NOTE—These Cars are supplied $33\frac{1}{3}$ p.c., less to Canadians, F.O.B. London, under the New Preferential Tariff. 

been authorized to increase its capital stock from \$95,000 to \$125,000, and the Saint Lawrence Terminal Company, Limited, has had its powers extended to the carrying on of the lumber business.

—Prof. Robertson, Commissioner of Agriculture, returned from a four weeks' tour to British Columbia, the North-West, and Manitoba, reports that agriculture is prospering greatly throughout the whole Dominion, threshing being well advanced. On his way West through the States of Illinois, Iowa, and Minnesota, the professor heard on all sides favorable comments on the Canadian North-West from residents of those States who had recently visited. The surplus wheat for export from Manitoba is estimated at over 1,500 train-loads of from 30 to 40 cars each. It is being handled expeditiously. Local traffic on the North-West railways is said to have increased some 80 per cent. within the last two years. The commissioner says more storage capacity will have to be provided, and the farmers must stack more grain as a protection against rainy weather, and build granaries on the farms. In some seasons to thrust the whole crop on the market in two months would depress prices. Prof. Robertson visited the agricultural experimental station at Urbana, Ill., where he found a noted instance of the alteration on the quality of Indian corn effected by the systematic selection of seed grain, and he urges that Canadian farmers should systematically select grain suited to the locality where it is to be sown. Every country, he thinks, should have a score of farms making a specialty of growing seed. The Government creameries in the North-West have had a good year. Alberta has produced more than twice as much butter as it did five years ago. The manual training schools in the West are giving great satisfaction. The school boards at Victoria, Vancouver, Calgary, and Winnipeg have resolved

to continue the manual training after the McDonald Fund ceases next June. The Provincial Governments have promised to aid the work, and to extend it to other towns. The Canadian teachers who are at present receiving special training in nature study at the University of Chicago are delighted with the warmth of the reception accorded to them. Prof. Coulter, head of the department of botany, and Prof. Jackman, head of the department of education, have arranged special classes for them in both laboratories.

—In a recent interview Hon. Mr. Blair discussed a Government road to the Pacific coast. During his trip to the north-west and the coast, he said, he was much struck by the need for more railways. "As Minister of Railways I looked into the matter as carefully as I could, and am convinced that there is ample room for at least four railways right through to the Pacific. I went over portions of the Canadian Pacific, Northern Pacific, Canadian Northern and Great Northern, and found that while they had advanced very rapidly they had not kept up with the remarkable progress of the country." The Minister says that he inspected the land in nearly all districts, and found the soil so rich that twenty miles on either side of a railway would be sufficient to permit of a railway being run with satisfactory results. He then declares:—"Not only should the west have at least four more railways, but I am further convinced that it must have them, or the cause of immigration, which has been so active, will receive a severe setback. The outlying districts are already filling up rapidly, and unless transportation facilities are afforded the settlers they will quickly become discontented and advise others not to come into the country. The Americans are coming into Canada to make their homes in Canada and become Canadians. In a gen-

Telegrams -
DICOTTO, "LONDON."]

DICK'S

Telephone
No. 4168 Av.]**"Imperial" Anti-Fouling Composition.**As Used by **ADMIRALTY** and **LEADING COMPANIES.****"ELASTIKUM"** FOR ALL WEATHER WORK, INSIDE AND OUT. **VERY DURABLE AND LASTING.****"JAPLAK"** QUICK-DRYING PAINT FOR HOLDS. **GUARANTEED TO PREVENT PITTING OR OXIDISING.****Dick's Marine Engine & Cylinder Oils,**

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Sole Proprietors and Manufacturers—

W. B. DICK & CO., LTD., 60, ST. MARY AXE, LONDON, ENG.

WORKS: KING AND QUEEN AND LAVENDER WHARFS, ROTHERHITHE.

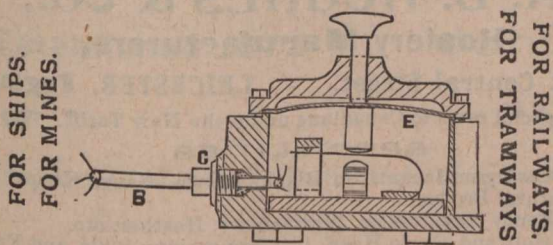
BRANCHES: LIVERPOOL, GLASGOW, CARDIFF, NEWCASTLE ANDHAM URG.

eration I think it will be impossible to tell the American settler from the old Canadian stock. I visited the chief centres of the western States to see what were the chances of a still greater number finding their way to this country. And now I am going to prophesy—it is not often that I do, but, then, the reasons that I have have convinced me—I will prophesy that next year at least 100,000 Americans will settle in the northwest. They are a great people to realize a good thing when they see it, and they have found that they can get excellent land at fair prices. And this is only the beginning, as the movement will go on increasing all the time."

—Fraternal Insurance Decisions.—The presumption of death arising from unexplained absence for seven years does not necessarily imply that the person died at the end of that period. Circumstances may show the probability of his death at an earlier date. *Winter vs. Supreme Lodge Knights of Pythias of the World*, 69 S. W. Rep. (Mo. App.), 662.—Where a transaction takes place between plaintiff and the agent of a fraternal society, and the agent dies, plaintiff is not a competent witness to prove conversations with him tending to show a waiver of the rights of the society. *Winter vs. Supreme Lodge Knights of Pythias of the World*, 69 S. W. Rep. (Mo. app.) 662.—The secretary of a section in the Knights of Pythias is the representative of the society concerning payment of premiums and delivering blanks for proofs of death. A waiver by him of proofs is valid in the circumstances described in the opinion. *Winter vs. Supreme Lodge Knights of Pythias of the World*, 69 S. W. Rep. (Mo. App.) 662.—

The named beneficiary in a benefit certificate has not a vested interest therein, it allowing substitution of beneficiaries at pleasure of insured; so that, though there was no substitution, one claiming the benefit through the beneficiary has the burden of proving she survived insured. *Supreme Council of Royal Arcanum vs. Kacer et al.*, 69 S. W. Rep. (Mo. App.) 671.—Under the by-laws of a beneficial association providing that, in case of the death of the designated beneficiary before that of insured, the benefit should be paid insured's relatives in a certain order, and if a designation should fail for illegality "or otherwise" the benefit shall be so payable to the relatives, the relatives take, where the beneficiary and insured perish in the same disaster, and there is no proof that the beneficiary was the survivor. *Supreme Council of Royal Arcanum vs. Kacer et al.*, 69 S. W. Rep. (Mo. App.) 671.

—On the occasion of severing his connection with the Canada Life Assurance Company, Mr. H. B. Walker was the guest of the directors of the company on Friday evening at dinner at the Toronto Club. Hon. Geo. A. Cox, president of the company, was chairman, with Mr. H. B. Walker, guest of the evening, on his right, and Mr. F. W. Gates, vice-president of the company, on his left. The following directors and officials of the company were also present: Messrs. B. E. Walker, Dr. Hoskin, Z. A. Lash, K.C., Hon. Wm. Gibson, A. Bruce, K.C., J. W. Flavelle, Adam Brown, N. Merritt, James Ross and Chas. Chaput of Montreal, Very Rev. Dean Innes, E. W. Cox, R. Hills, F. Sanderson, Dr. Grasett, W. T. Ramsay, Dr. Spalding, Geo. F. Little, A. Gillespie, P. C. H. Papps,

... Watertight Electric Bells ...And **RINGING KEYS.**

Section of Ringing Key.

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Telegrams: "WENHAM."

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Henry Davey & Sons,

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Designers and Manufacturers of all kinds of

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LEICESTER, ENGLAND.

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

The Lancashire Felt Co., Ltd.,

DENTON, near MANCHESTER, ENG.

Manufacturers of **WOOL AND FUR BODIES.**

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

H. L. Watt, C. . Dixon, D. J. Campbell and H. C. Cox. Speeches were made by a number of the directors, the chairman and the guest of the evening, and songs were rendered by Dr. Scadding and Messrs. H. C. Cox and Geo. F. Little. Mr. Lash's recital of Drummond's "Moose Hunt" could not be excelled by Drummond himself. Mr. Walker will be joint agent of the Canadian Bank of Commerce at New York.

—Advices from St. John's, Nfld., bearing date Nov. 1, say:—Premier Bond has returned here from Washington. In an interview the Premier said he had succeeded in ne-

gotiating a convention with the Washington authorities; that on October 18 the British Foreign Office instructed Ambassador Herbert to sign this convention, and that he then started for home, his work in Washington being completed. The Premier added that he had submitted the terms of this treaty to his colleagues in the Cabinet here yesterday, and that they regard it as eminently satisfactory. The terms of the treaty will be published as soon as possible. Washington advices of same date state that the treaty between the United States and Great Britain in the interests of Newfoundland has not yet been signed, but it is understood that the signatures of the representatives of the two powers will be affixed early next week. Those in position to know say that the scope of the treaty does not extend beyond the regulation of the importation of Newfoundland fish into the United States, and a reciprocal arrangement for the sale of bait to American fishermen in Newfoundland waters.

Arbitration appears to be the coming mode of settling labor disputes. Advices from Lille, France, state that a meeting was held there between delegates of the coal companies and the striking coal miners in the Department du Nord. Failing to come to an agreement, it was decided to refer the question of an increase in the miners' wages to arbitration. The representatives of the companies said their principals were prepared to make pension proposals similar to those advanced by the coal companies in the Pas de Calais district, but the miners having persisted in their demand for arbitration, the companies reserved their pension proposals until the decision of the arbitrators is made known.

Wooding & Teasdale,

Hosiery
Manufacturers,

CHURCH GATE,

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MANUFACTURERS OF


Sanitary Woollen Underclothing.
Ladies' Lamb's Wool Vests and Drawers.
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Ladies' Combinations.
Men's Shetland and White Lamb's Wool Shirts and Drawers.
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Men's Shetland Half-Hose, Ribbed and Plain.
Men's Shetland Hose, Ribbed and Plain.
Men's Fancy Half-Hose, Ribbed and Plain, etc., etc.

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

A. B. HUGHES & CO.,
Hosiery Manufacturers,

Great Central Street, - LEICESTER, England.

Special rates to Canadians under the New Tariff. 

SPECIALITIES

Men's Cardigan Jackets, in Black, Brown, Navy, Kharki and Natural Brown.
Men's Fancy Sweaters, in White, Grey, Heather, etc.
Gent's Golf and Cycle Hose, in large variety, Plain and Fancy Tops, etc.
Men's Natural Ribbed Body Belts, as supplied for Government use.
Ladies' Skirt Knickers, in Navy Serge, Fancy Tweeds, Cords, etc.
Men's Fancy Knitted Vests.
Men's Ribbed Hose and Half-Hose, in Heathers, Fancy Mixture Fingerings, Sells, etc.
Grey Military Half-Hose, Ribbed and Plain.
Black Knicker Ribbed Hose, in Boy's and Women's.
Patent Loop and Nett White Cotton Braces.

CONTRACTORS TO HER MAJESTY'S GOVERNMENT.

TASKER, SONS & CO.

Manufacturers of Main Driving Bands

In Leather India-Rubber, Hair and Cotton.

Government Contractors.



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

SHEFFIELD,
32 ANGEL STREET,
England

Leather Merchants and Mill Strap Manufacturers.

—London advices state that the activity prevailing in British ship-yards is unprecedented, largely in consequence of orders from the International Mercantile Marine Company. The tonnage in the hands of Belfast builders, repairing and under construction, is 300,000. The Atlantic Transport Co. has ordered three vessels of 13,000 tons each, to be named Minnehakta, Minnewaska and Minnelowna: The largest vessel afloat, the White Star liner Cedric, is being detained at Belfast, where her passenger accommodations are being enlarged and improved. It is stated that a sister ship of the Cedric is now on the stocks. She will be 75 feet longer than the Cedric. It is reported that two new Atlantic greyhounds will be laid down which are designed to rival the new flyers of the Cunard Line, which are now being constructed on the Clyde. All the Belfast boats are for the shipping trust.

—The town of St. Pierre, on the French island of Miquelon, has been devastated by fire. A destructive conflagration started on the night of the 1st inst., and swept the main portion of the town. The Governor's house, the Government building, the Court House, the building occupied by the Ministry of Marine, the Roman Catholic cathedral, the presbytery, the schools, and a number of other buildings were destroyed. There was no wind, or the entire town would have been destroyed. The extent of the disaster is far-reaching, and the financial loss will probably exceed half a million dollars. The rapid spread of the conflagration was due to the trifling water supply, and to the fact that St. Pierre has no adequate fire-fighting appliances. The Town of St. Pierre has been partly burned three times before, in 1865, 1867 and 1879.

Mechanical Appliances Co., Ltd.

57, Chiswell Street, London, E.C., England.

Established 1872

Contractors to H.M. Government.

—MANUFACTURERS OF—

Engineers' Tools, and all kinds of Foundry Requisites. Steel Wire Tube and Foundry Brushes. Brooms Battery Screens. Sieves. Barrows, etc. Shafting. Pulleys. Hangers. Plummer Blocks, etc. Drill Steel. Picks and Shovels.

Mining Engineers & Contractors.

Bankers: National Provincial Bank of England, Ltd., Head Office, London.

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GIMSON

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Manufacturers of Fine

Shoe Making

Machinery . .

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Offices and Works : LIECESTER.

LEEDS DEPOT: Queen's Place, Camp Rd.

NORWICH DEPOT: 15 St. George's Street,

ENGLAND.

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as received.

—A Halifax, N.S., letter of the 3rd inst. says:—The Government cable steamer Tyrian sailed from Sydney this afternoon for the Gulf, where she will lay a cable from Grosse Island to Bryan Island, and from Bryan Island to Heath Point, Anticosti. The total length of the cable will be 114 miles, 10 from Grosse Island to Bryan Island, and 104 from Bryan Island to Anticosti. The Government engineer stated to day that the wireless stations at Belle Isle Strait were doing satisfactory work, and that the operators used the wireless in preference to the cable system, finding the former more convenient. The engineer

was of the opinion that all the Canadian Government signal stations in the Gulf of St. Lawrence would shortly be equipped with the wireless apparatus.

—Walkerville, Ont., Customs officers took charge of a bulky package of contraband goods this week, consisting of blankets, suitings, and cotton goods, which a Jewish peddler was attempting to bring into the country duty free. The goods, of which there are enough to stock a small dry goods store, were concealed in a waggon, which the peddler evidently expected would not be subjected to more than a cursory examination. The entire outfit

Increasing in Popularity

Moderate in Price

Unshrinkable

**“ALPHA”
Underwear**

WHOLESALE ONLY FROM

T. H. DOWNING & Co.

Manufacturers,

LEICESTER, Eng.

ALSO . . .

103 & 104 Wood Street, LONDON.

43 Mosley Street, MANCHESTER.

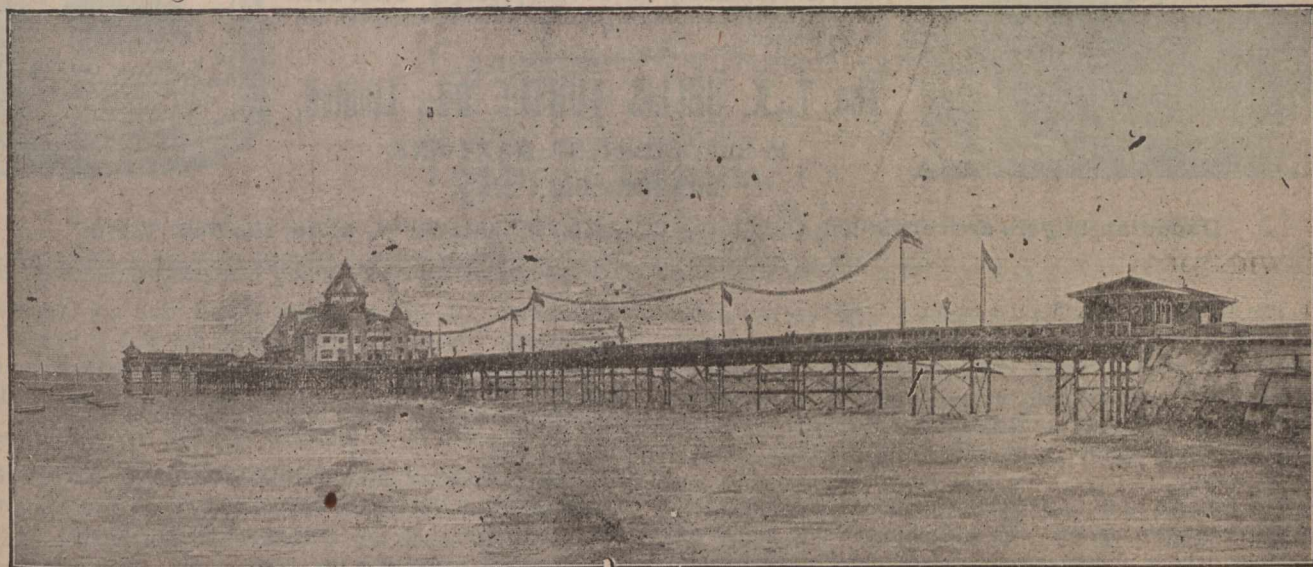
Clayton Square, LIVERPOOL.

89 Bridge Street, CARDIFF.

(Cuts will be inserted as soon as received)

Widnes Foundry Company.

◆ ◆ ESTABLISHED 1841. ◆ ◆



Morecambé Pier (East View),

ERECTED, 1898, BY

THE WIDNES FOUNDRY CO.

WIDNES,

Lancashire, - - England.

was seized, and will probably be put up at public auction at the next regular Customs sale.

—At a recent meeting of the management and directorate of the Union Mutual Life Ins. Co., held a few days ago at the headquarters of the company at Portland, Me., Hon. Josiah H. Drummond, Jr., was appointed to fill the vacancy at the Board, caused by the death of the late Hon. Josiah H. Drummond, his father, who had held the position of director and solicitor of the company for twenty-eight years past, and had always been an active promoter and participant in its affairs.

—The estate of James Linton & Co., private bankers, Lakefield, Ont., shows assets of \$14,489, and liabilities of \$28,034. Not included in the assets are notes amounting to \$8,000, which are held to be worthless. Mr. Linton expects to be able to pay 30 cents in the dollar to the creditors forthwith, and probably 20 per cent. more shortly. Cheques for 30 per cent. have been issued to depositors.

—An Ottawa letter states that Sir Sandford Fleming, on the 1st inst., took advantage of the completion of the Pacific cable to send a message around the world. It was addressed to the Governor-General, Ottawa, and was sent from there via Australia, South Africa and England. The message duly came back, having occupied 10 hours and 25 minutes in its globe-girdling trip.

—The annual statement of the Montreal Street Railway Company shows the net earnings for the year to have been \$911,032. The company has paid \$49,000 more in dividends this year than last, while its fixed charges through the Park and Island have been \$54,000 greater. It also added \$100,000 cash to the fire insurance fund, which now amounts to \$204,221.

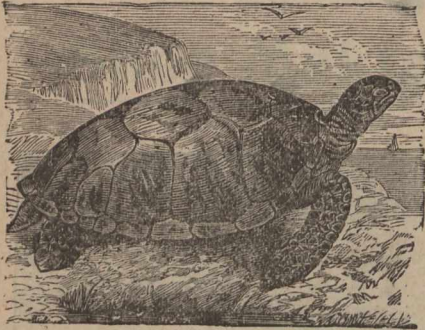
—The brokerage business carried on for the past month at King and Yonge streets, Toronto, by F. K. Gale & Company has been suspended owing to the absence from the city of the principal owner.

T. K. BELLIS'S, Real Turtle Soup & Turtle Jelly,

By Royal Appointment
to the late Queen Victoria

For Invalids, Travellers, Dinner, Supper Parties and Luncheons, will often save a valuable life.

Easily Digested, Sustaining, Nourishing and the best food for Invalids, in fact unless Turtle Soup or Turtle Jelly have been administered, it cannot be said that the utmost has been done for the sufferer.



These preparations are guaranteed to be the product of the finest Imported Live Turtle, and vastly superior to any forms of Meat Extract.

The Soup is put up in pint tins, price, 5/- (exactly half the price usually charged) and in Glass Flacons, 7/- The Turtle Jelly is sold in 2/6 glass bottles, ready for use. Full instructions for use on each package. From Chemists, Grocers and Stores; or orders and remittances can be addressed.

The T. K. BELLIS TURTLE CO., Limited,
15 Bury Street, ST. MARY AXE,
LONDON E.C. Eng.



Canadian Buyers are reminded, they have 33 1/3 p.c., in their favor, under the New Tariff.

—The British boot and shoe manufacturers, says a London cable, state that the importation of boots and shoes made in the United States has practically ceased, but at the Shoe and Leather Fair, opened recently at Islington, almost every mechanical device for cheapening the production of boots and shoes is of United States origin.

—The Ontario License Department has been conducting vigorous warfare against the nickel-in-the-slot gambling machines, which under various guises have infested many bar-rooms throughout Ontario. A number of convictions have been secured, and fines of from \$20 and costs up administered.

—The Customs collections for the Dominion during the month of October show an increase of over half a million dollars. The figures are \$3,240,901, being an increase of \$556,070. For the four months of the fiscal year the Customs revenue was \$13,311,618, a total increase of \$1,591,693.

—Toronto building permits for October amounted to \$435,635, as against \$199,608 for October, 1901, an increase of \$236,027. Permits represent value of \$3,246,863, or \$1,282,615 in excess of the permits for the first ten months of 1901.

—Hamilton advices report another new industry as assured for that city. A building 50 x 150 feet is to be erected at once for the manufacture of cotton belting. Employment will be given to 100 hands.

—Kingston, Jamaica, papers report that an American syndicate is concluding negotiations for the purchase of property in Jamaica in order to work gold and copper deposits which have been located in payable quantities. The price asked for the property is \$200,000.

—Advices received from Guatemala say that 200,000 hundredweights of this year's coffee crop were lost as a result of eruptions of the volcano of Santa Maria.

—The customs revenue at the port of Hamilton for October amounted to \$78,316.02, an increase of \$6,381.64 over the corresponding month last year.

—The Temiskaming Railway Commissioners have ordered 175,000 ties, and have called for tenders for 8,200 tons of steel rails.

—The customs collections at the port of London, Ont., for October amounted to \$57,872.64, as compared with \$58,017.63 a year ago.

—Sir William Mulock, has announced a surplus in the Postoffice Department of \$5,000 for the past year.

—The Montreal City Council have finally accepted Mr. Carnegie's offer of \$150,000 for a free Public Library.

—Grand Trunk Railway System.—Earnings 22nd to 31st October, 1902, \$988,838; 1901, \$933,786; increase, \$55,052.

T. SHEPPARD & CO.,

Engineers & Shoe Machinists,
315 Belgrave Gate,
Leicester, ENGLAND.

Every Manufacturer should see
our NEW DESIGNS in

Clicking and Revolution Presses.

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

SPECIAL NOTE.

These Shoe Machines, are supplied to the Canadians by us, 33 1/3 p.c. in their favour, under the New Preferential Tariff.



Sole Cutting Knives ASPECIALTY.

Our Deep Knives for the
Revolution Press are guaranteed
to be of the best steel and work-
manship.
Depth 4 inches and 4 1/2 inches.

**FACTORIES FITTED
THROUGHOUT.**

Price List on Application.

Cowling & Company,

MANUFACTURERS OF

Ladies' High Class Boots and Shoes.

LEICESTER, ENGLAND.

We make only the Highest Grades, under the New Canadian Preferential Tariff of $33\frac{1}{3}$ pc, in favour of Canada.

Cuts will be inserted when received.

FINANCIAL.

Montreal, Thursday evening, November 6, 1902.

The City Council has decided to accept Mr. Carnegie's offer of \$150,000 towards erecting a free library in this city, on condition that \$15,000 be appropriated yearly for its maintenance. The gift and its condition do not harmonize financially, the former is too large for the latter. A noble building can be erected for \$150,000, especially as the site will cost the city nothing, but \$15,000 yearly will be wholly inadequate for its maintenance on a scale and in a style commensurate with so large a library building as the money will provide. It is said, why spend any money on a library when the streets are so neglected? Probably the unkempt, filthy, dangerous streets are so because of the lack of 'a citizens' library, for certainly they would not be tolerated by a more intelligent community. Ignorance and dirt are old and inseparable friends. The victory of the Republican party in this week's elections in the States is regarded with much satisfaction in financial circles, for, deservedly or not, the Democrats are regarded as unsound on money questions. They have cut loose from Mr. Bryan's silver notions, but his campaign left a black mark on his party. The amount of money in the U. S. Treasury is now greater than any on record, all the greater being the wonder at such vast

stores having been unavailable to ease the recent monetary stringency that came near to a panic. The note issues in the States increased \$13,482,736 in October, of which \$11,940,045 was based on Government bonds. The circulation was raised to \$380,476,334. In comparison with the increase in Canada, the American circulation was small, and as it took as much money out of the control of the banks as the extra it gave them in the shape of note issues the increase of circulation in the United States was of comparatively small benefit to the country compared with the increased circulation put out by banks in Canada. Most of our banks have been issuing the notes of their neighbours, as nearly every bank reached its limit some weeks ago. However, the tide will soon turn and the task of redeeming the larger bulk of the notes paid in will fall upon the larger banks whose circulation has been abnormally swollen by their notes being used by their neighbours. The expected rise in stocks on news of a Republican victory did not materialize.

Pacific yesterday ran down from $136\frac{7}{8}$ to $134\frac{1}{2}$; Dominion Iron & Steel sold at from $57\frac{3}{4}$ to $61\frac{3}{4}$; preferred $95\frac{1}{4}$ to 97; Montreal Power, $96\frac{5}{8}$ to $97\frac{1}{4}$; Montreal Street, 277 to 278; Richelieu, 99 to 100; Dom. Coal, 131 to $131\frac{3}{4}$; Detroit Railway $86\frac{7}{8}$ to $87\frac{1}{2}$. A few bank shares changed hands, Montreal 262; Commerce $162\frac{1}{2}$; Molsons $215\frac{1}{4}$; Hochelaga 140; Dominion $241\frac{1}{2}$ to 242; Imperial 241. Opinions differ as to the attitude of the banks; some say, they are slackening the reins, others the reverse. That money is tight is certain, but it may be easier here after

Sewing Cotton

Highest Quality Machine Six Cord.

400 yards.

$2\frac{1}{2}$ d.

320 yards.

2d. a Reel.

Any other lengths quoted for.

I. P. CLARKE & CO.,

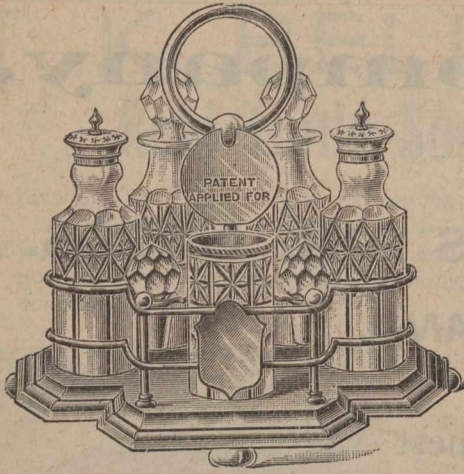
BELGRAVE THREAD

MILLS.

We do not belong to any ring or combine. LEICESTER, England.

Special terms to Canadians under the New Preferential Tariff.

ESTABLISHED 1834.



Sensible Tea Pots!

(PATENT).

ELECTRO-PLATED.

The side hinge prevents the lid falling on the handle, and is more convenient for filling. The lid does not close when the teapot is tilted.



1900 Queen Anne Pattern.

Push-forward Knife

With GUARD and REST.

To prevent the hand slipping on the blade, and to aid and relieve the hand in cutting. Attached to Butchers' Sticking, Siding and Scymeter Knives; also to Ham and Beef Slicers, Cloth Cutting Knives, Bread Knives, Fishmongers' Knives, Carvers, Choppers, etc.

LISTS ON APPLICATION.

E. T. Markham & Co., 42-41, Cloth Fair, **LONDON, E.C., England.**

Inventors and Patentees of Oval Duplex Steels, and of Cruets with Mustard Lids HINGED on the stem of the Cruets instead of being fixed on the glass.

the harvest movement subsidies. The Street Railway report was very satisfactory. The net earnings in the past year were \$911,032 against \$795,413 last year. Paris, exchange on London, 25f 13c; Berlin, 20m 45³/₄pf. Consols, 93 7.16. Local foreign exchange, 60's, 9; demand, 95³/₈. Money in New York, 4¹/₂' to 6 per cent.; in London, 2 to 2¹/₂, and for 3 months' bills 3³/₈ per cent. The railways are showing large receipts and business generally is very active. Local money remains as last week.

The following is a comparative table of stocks for week ending Nov. 6th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

| Banks. | Shares. | Average same date | |
|----------------------------|--------------------------------------|---------------------------------|---------------------------------|
| | | sold. | Hig'st. Low'st. 1901. |
| Montreal.. | 63 265 | 260 | 260 |
| Molsons.. | 24 215 ¹ / ₄ | 215 | 205 |
| Toronto.. | 2 253 ¹ / ₂ | 253 ¹ / ₂ | 233 |
| Commerce.. | 1 162 ¹ / ₂ | 162 ¹ / ₂ | ... |
| Hochelaga.. | 30 140 | 137 | 143 |
| Ottawa.... | 9 225 | 225 | ... |
| Miscellaneous. | | | |
| Canadian Pacific Company.. | 3682 136 ⁷ / ₈ | 134 | 113 ¹ / ₄ |
| Ditto. new.... | 25 135 ³ / ₄ | 135 ³ / ₄ | ... |
| Montreal Street Railway.. | 100 279 | 277 | 271 ³ / ₄ |
| Montreal Power Co., xd.. | 595 97 ¹ / ₄ | 96 ³ / ₈ | 95 ³ / ₄ |

| | | | | |
|--------------------------------|-------|---------------------------------|---------------------------------|---------------------------------|
| Toronto Street Railway.. | 225 | 117 ³ / ₄ | 117 | 115 ¹ / ₂ |
| Halifax Street Railway.. | 51 | 103 | 102 | 96 |
| Toledo Railway.. | 100 | 35 ¹ / ₂ | 34 ¹ / ₂ | ... |
| Twin City Transit, xd.. | 1968 | 119 ¹ / ₂ | 117 ¹ / ₄ | 100 ¹ / ₂ |
| Ditto new.. | 150 | 119 | 117 ¹ / ₂ | ... |
| Richelieu & Ont. Nav. Co.... | 135 | 100 | 99 | 112 |
| Commercial Cable.. | 503 | 117 ³ / ₈ | 174 | 181 ¹ / ₂ |
| Dominion Cotton.... | 250 | 57 ¹ / ₈ | 57 | 47 ¹ / ₄ |
| North Star.. | 4500 | 17 | 17 | 23 |
| Dom. Coal, common .. | 455 | 132 | 131 | 47 ³ / ₄ |
| Detroit United Elec. Ry.... | 1016 | 89 ¹ / ₄ | 86 ⁷ / ₈ | ... |
| Dominion Iron & Steel, common. | 10434 | 61 | 57 ¹ / ₂ | 29 |
| Ditto. pfd.... | 310 | 97 ¹ / ₄ | 96 | 81 ¹ / ₂ |
| Nova Scotia, new.... | 12 | 104 ³ / ₄ | 104 ³ / ₄ | ... |

Bonds.

| | | | | |
|---------------------|-------|---------------------------------|---------------------------------|--------------------------------|
| Ogilvie.. | 3000 | 119 | 118 ¹ / ₂ | ... |
| Laurentide Pulp.. | 1000 | 106 ¹ / ₄ | 106 ¹ / ₄ | ... |
| Dom. Iron & Steel.. | 15000 | 90 | 89 ³ / ₄ | 80 ¹ / ₄ |

—London Clearing House.—Total for week ending Oct 30, 1902, clearings, \$711,482; balances, \$149,534.

—Ottawa Clearing House.—Total for week ending Oct. 30, 1902, clearings, \$1,530,565.25; balances, \$442,653.13; corresponding week last year, clearings, \$1,541,722.16; balances, \$385,106.71.

London Clearing House.—Total for month ending Oct. 31, 1902, clearings, \$3,366,856, balances, \$623,642.

El Padre Needles

10 CENTS.

UNIVERSITY,

5 CENTS.

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

Made and Guaranteed by

S. Davis & Sons,
MONTREAL, Que.

MONTREAL WHOLESALE MARKETS.

Thursday Evening, Nov. 6, 1902.

While the fine warm weather of the past week has raised the hearts of the great majority who buy coal and wood only as they need it, the drygoods and clothing dealers have given more thought to their lingering stocks, which cold weather would spur into active movement. Thus it is that all are not benefited alike by conditions over which none have control. Owing to the near approach of the close of navigation, and the advance in freight rates which will take place on the 14th inst., heavy goods are being rushed forward, this aiding movement considerably. In values sugars have declined. Flour is steady under a brisk demand. Leather has been in better request, owing to good orders coming in from shoe travellers, which has brightened the spring outlook. Green

HAM, BAKER & Co.

LIMITED,

ENGINEERS,

Grosvenor Road, WESTMINSTER, S.W.,

LONDON, ENG.

PATENT

"INSTANTANEOUS"

PENSTOCKS

"Exeter" Pattern.

Specially designed for Bacteria Beds.

Special Rates to Canadians, under the New Tariff.

Cuts will be inserted when received.

hides are lower. Many articles in drugs are showing heavy advances. Wool is under good inquiry, and prices are firm. In dairy products both butter and cheese are high and moving well. Eggs are scarce and higher.

BUTTER.—The market continues to show a firm tendency, but prices have made no further advance. Supply is somewhat more liberal, so that the trade has been better supplied. Finest creamery for export is taken freely at 20½c to 21c, and in a jobbing way at 21½ to 22c; with second grade bringing 19 to 20c. In dairy butter there is a very satisfactory trade passing with advantage of the market in favor of sellers. Western fresh makes are freely called for at 16½ to 17c; Townships 17 to 20c. Undergrades for baking purposes, 15 to 16c. In the New York market this week best creamery butter sold at 25c. State dairy tubs, fancy, 23½ to 24c.

CHEESE.—There is a quiet, dull market, and sales have been light. A few lots are going forward for export at 11½c Eastern 11¼c. Interior advices:—Woodstock, Ont., Nov. 5. —At the cheese board meeting here to-day 1,020 boxes of colored and 4,750 boxes of white cheese were offered. The market was dull, sellers showing little inclination to sell at 11c, which was the prevailing bid, and no sales were registered at this price on the board. The buyers demanded between 11¼c to 12c per pound. The make comprised the last two weeks of October.—Russell, Ont., Nov. 5.—At the cheese board to-night 500 boxes of cheese were boarded. Eleven cents bid; no sales. Three buyers present. This meeting closes the board for this season.

DRESSED POULTRY AND GAME.—Receipts are showing some increase, and the market is somewhat easier, still, supplies are not too large, and are freely sold at 11c to 12c lb. for turkeys; geese 8 to 9c lb.; chickens 10 to 11c lb.; ducks 10 to 11c lb.—Partridges, 85 to 90c pair for best and

60 to 65c pair for seconds; venison, carcass, 7½c to 8c lb. Advices from the principal poultry sections throughout the country state that turkeys will be comparatively scarce and dear, owing to the cold, wet summer which greatly hindered the progress of the young birds; in consequence of the above, and the demand which has sprung up from British Columbia this season, the prospects are that extremely high prices will prevail. Large orders have already been booked by local and western dealers for British Columbia account, and besides a good many contracts have been made with foreign houses.

EGGS.—Supplies are declining, more especially of fresh stock, and the market continues to gain strength. There is an active demand. New laid, 22 to 23c; straight fresh, 19 to 20c; limed, 16½ to 17c; cold storage, 16 to 18c. In the New York market this week best eggs obtainable from shippers sold at 26c doz.

FISH.—Trade is reported good and prices are generally firm. Codfish has been advanced. Trout being now out of the market other kinds are being given more attention. Quotations—Salt fish.—Labrador salmon, No. 1, \$14 per brl.; Loch Fyne herrings, \$1.15 per keg; salt herrings, held over stock, bbls., \$4.50 to \$4.75; new Labrador herrings, barrels, \$5.25; do., half-barrels, \$3.00; green cod, No. 1, \$5.75; do. No. 2, \$4.75; large, \$6.00. Fresh fish.—Frozen Restigouche or Gaspé salmon, 16c to 17c; B.C. salmon, 13c to 14c; haddock, express stock, 5c lb.; pike, 6c; whitefish, 8c; pickerel or dore, 8c lb. Halibut 12c lb. Smoked.—Smoked herrings, 10c per box; finnan haddies, new stock by express, 6½c lb.; Yarmouth bloaters, \$1.10 box; St. John bloaters, \$1.00 per box. Kippered herring, 90c per half-box. Prepared fish—Boneless cod, in bricks, 6c lb.; boneless fish, in bricks, 5c; dry cod, in cwt.; \$5.00 per cwt.; skinless cod in cases \$5.00 per case.

Telegrams: "GROVES," Salford, England.

Registered Offices: Salford, England.

Groves & Whitnall, Ltd.,

BREWERS & BOTTLERS,

Regent Rd. Brewery, | Globe Bottling Works, | Alexandra Brewery,
Salford, Eng. | Salford, Eng. | Manchester, Eng.

Shippers of EXPORT ALES and STOUTS in Cask or Bottle, Champagne
Ginger Ale and other Specialities.

Enquiries invited as to AGENCIES or DIRECT SUPPLY through
THE CORPORATION OF COLONIAL AGENCIES Toronto or Montreal.

FLOUR AND FEED.—Leading millers report brisk trade and a heavy demand continuing for both flour and feed of all kinds. The approaching close of navigation, of course, assists the rush on outside contracts, but from all sources orders are coming speedily in. Rolled oats has declined and is now quoted at \$4.25 to \$4.35 per brl.; while bran (bulk) has advanced, being now \$16 to \$17 per ton. Grain is being moved from the West as speedily as improved facilities can warrant. Winnipeg closing prices on 5th inst:—No. 1 hard, new crop, Manitoba wheat, 72½c, and No. 1 Northern at 70½c, afloat, Fort William, for delivery first half November. Owing to small receipts of baled hay, and good demand, the market is firm, but this is expected to be but temporary. We quote: No. 1, \$9 to \$9.50; No. 2, \$8 to \$8.75; clover, \$7 to \$7.50 per ton, in car lots.

GREEN FRUITS, ETC.—Following quickly the retirement of local green vegetables, etc., Boston lettuce is now to be seen, together with wax and green string beans. This tells us that even in the North we are now perpetually

supplied with fresh greens from the garden. Quotations:—Jamaica oranges, \$6.00 per barrel; ditto, boxes, \$3.00 to \$3.50; lemons, 360s, \$3.00 to \$3.50; do., 300s, \$4.25 to \$4.50; bananas, \$1 to \$1.50; new figs, mats 3½ lb.; do. boxes 10c to 14c per lb.; new dates, 5c per lb.; cranberries, \$9 to \$9.50; 50-lb. crates Spanish onions, 50c to 60c crate; bbls. apples, \$2.00 to \$3.00; Spy apples, \$4.50 per barrel; sweet potatoes, \$3.00 per barrel; champion grapes, 22c basket; Malaga grapes \$5.50 to \$6.50 keg; crab apples, \$2.50 barrel; Tokay grapes, \$3.25 to \$3.50 per 4 basket crate; Niagara grapes, 22½c per basket; Roger grapes, 25c per basket; Delaware grapes, 30c per basket; cocoanuts, \$3.50 per bag; almonds, 13c; walnuts, 14c; pecans 16c; peanuts, Bon Ton, 12c; Sun, 10c; Coon, 7¼c, chestnuts, 11c lb.; pineapples, 20c each; red onions, \$2.25 per barrel. Wax beans \$2.25; green beans \$2.25; Boston lettuce, \$1.00 dozen; pineapples \$4.50 to \$5 per crate.

The Experimental Farm authorities at Ottawa shipped on Oct. 1st to England 100 bushels of first grade fall apples, packed in boxes of one bushel each. They were

HART & LEVY, Ltd.

Wholesale
and
Export

Clothing
Manufacturers,

OF HIGH CLASS CLOTHING ONLY,
FOR MEN AND YOUTHS.

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

. Leicester, England .

Cable Address: EILLS, Liverpool.

EILLS & COMPANY,

LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

Danish and Irish Butter

IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

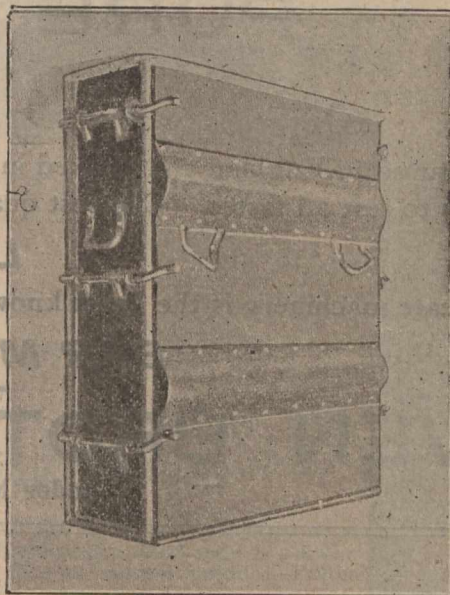
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rate to Canadians under the New
Preferential Tariff

SOAP FRAMES

PATENTS—No. 5107/93; No. 10362/99.



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

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

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

Soap Trade Supplied under the new Tariff

Sent to a commission merchant in London in the name of
one of the officials, in order that there should be no fav-
oritism created on account of their being Government
farm grown. The returns which have been received this
week show that the apples sold quickly, bringing a profit
after commission and freight was paid of \$3 per barrel.
In the 100 bushels there was about 33 barrels.

GREEN HIDES.—A decline in values has taken place, pre-
sent quotations being 8, 7 and 6c lb. for Nos. 1, 2 and 3.
Other hides are unchanged.

GROCERIES.—After a long period of steady values sugars
took a drop of 5c per 100 lbs. to-day, owing to the decline
in raw beet sugar in London, and a decline of 10c points
by U. S. refiners. Standard granulated is now selling at
3.75 and branded yellows at \$3.10 to \$3.60. Molasses is
steady at the recent advance. Rice keeps steady, though
the tone is firmer, owing to reported shortage in some
producing centres. Beans are unchanged at \$2 for primes
in round lots. Canned salmon holds firm at \$1.35 to \$1.60
per doz. for red sockeye. All canned vegetables, etc., are
firm and likely to be higher.

SPECIALITY:

Finishing Machinery.

In use in all the

Principal Factories
throughout the country.

Every Machine Guaranteed.

S. Pegg & Son,

Alexander Street,

LEICESTER, - England.

Send for Illustrated
Catalogue.

Cuts will appear when received.

Established 1828.

Cable Address: "DUCHY," Liverpool.

PURE



LARD.

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

LARD OIL.

For delicate machinery is the finest known.

BAR MOTTLED SOAP.

IRVEN BROTHERS, LIVERPOOL, ENG.
Under New Canadian Tariff Law.

LEATHER AND SHOES.—Jobbing leather is still in short supply, and, as a consequence, very firm. There is a good export demand. Locally leather has been moving very freely. Manufacturers are preparing for the spring trade; orders, they say, are coming in well, and the outlook is good for a heavy business.

OILS AND PAINTS.—Cod liver oil is in very light supply, and continues firm at the extreme prices quoted, but the demand is not brisk. A leading supply firm here shipped this week a quantity to New York, something unusual in the movement of this commodity. Turpentine holds steady at 75 to 76c. Linseed, raw, 70 to 72c, and boiled 73 to 75c. Trade in all heavy goods is quite brisk, owing to the advance which takes place in freights on the 14th instant. So general is the demand for men and teams that merchants find it quite difficult at times to engage drays for the carriage of goods to the wharves or freight depots.

PROVISIONS.—A fair trade is being done, principally in small lots. Prices hold steady in cured meats, despite a further decline in fresh killed hogs. The latter are being dealt in more liberally at \$8.50 to \$9 per 100 lbs. for abat toir dressed and at \$8 to \$8.25 for country killed. We quote:—Heavy Canadian short cut mess pork, \$24.50 to \$25; Canada short cut back pork, \$23.50 to \$24; light Canada short cut clear pork, \$23.50 to \$24; finest kettle lard, 20-lb. pails, 12¼c to 12½c; extra pure lard, in 20-lb. pails, 10¾c to 11¼c; choice refined compound lard, 9c to 9½c; Boar's

Head brand, in 20-lb. wood pails, \$2 to \$2.08; Globe, at \$1.80 to \$1.90; 20-lb. tin pails, ¼c less per lb.; hams, 12c to 14c, and bacon, 14c to 15c per lb. Chicago, Nov. 5.—January provisions closed from 12½c to 15c to 22½c higher. Futures closed:—Pork, January, \$15.50; May, \$14.60; Lard, November, \$10.75; December, \$9.82½; January, \$8.25; May, \$7.77½. Cash quotations closed:—Mess pork, per barrel, \$16.75 to \$16.87½; lard, \$10.95; short ribs, \$10.50 to \$10.75; dry salted shoulders, \$9.75 to \$10.00; clear sides, \$9.75 to \$10.00.—Liverpool, Nov. 5.—Bacon, Cumberland cut, quiet, 60s. Lard, prime western, 58s 9d. Shoulders, square, firm, 53s.

—Reports from the lumber districts on the north shore of Lake Huron indicate a more than usually active season in that district. Some ten lumber camps are in operation, employing about 3,250 men, and new crews are coming in from the East every day. The labor market for this kind of work is far from being well supplied, and lumbermen are being brought from as far East as Gaspé, P.Q. The wages paid vary from \$26 to \$30 per month and board, and even at that there is a decided scarcity of labor.

—The inland revenue returns at the port of Hamilton for October totalled \$67,788.91, as compared with \$66,061.94 the corresponding month last year, or an increase of \$1,726.97.

Marion & Co's "Folding Imperial" Cameras

No. 20 Folding Imperial.

Cut will be inserted as soon as received.

It is covered leather, R.R. Lens, F8 with Iris diaphragms, time and instantaneous Shutter, reversible View Finder, Cloth Bellows, rising front, focussing scale and focussing screen, rack and pinion extension swing back and front cross movement of great extent for the front carrying lens, and automatic triple extension of bellows, 17 inches. This allows of lenses of every variety of foci being used, including telephoto work of low magnifications. We know of no such complete equipment at the price, enabling as it does the user to undertake any and every class of work including one double plate-holder, pneumatic release, and tripod bushes, complete in stiff cloth carrying case.

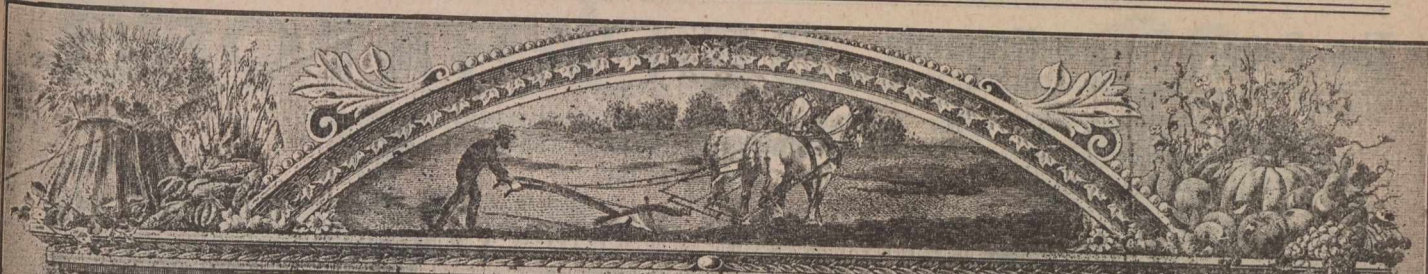
Price complete as described above, 5 by 4 plate, £6 10 0
Extra Plate-Holders, 5 by 4, each..... 2 9

No. 21 Folding Imperial.

As above No. 20, but for 7 by 5 or ½-plates..... £8 10 0
Extra Plate-Holders, 7 by 5 or ½-plates each 5 0

Illustrated Catalogue, 300 pages, post free, 1/- Booklets Free. Manufacturers of Photographic Plates, Papers, Mounts, Apparatus and Materials of Unsurpassed Excellence.

MARION & CO., Ltd., - 22, 23 Soho Sq., LONDON, W., England.



PARIS · UNIVERSAL · EXHIBITION
OF · 1900

THE INTERNATIONAL JURY OF AWARDS HAS
GRANTED A

GRAND · PRIZE · DIPLOMA

TO *The Journal of Commerce Montreal*
A CONTRIBUTOR TO EDUCATIONAL EXHIBIT.

GROUP _____ CLASS _____

PRELIMINARY CERTIFICATE

ISSUED BY THE CANADIAN COMMISSION,

DECEMBER, 1900.

OTTAWA.

THE EDITOR-PROPRIETOR.

At the request of many friends in the United Kingdom and elsewhere, we reproduce here a zincograph (not a recent one) of Mr. M. S. Foley, chief editor and proprietor of this journal.

In the spring of 1875, relying on the encouragement held out by scores of leading merchants, manufacturers, bankers and insurance men, not only in Montreal, but throughout the Dominion, Mr. Foley established the Journal of Commerce, issuing the first number on the 20th August of that year.

His early experience, it was believed, had eminently fitted him for such an undertaking, having been a short-hand writer in Parliament, private secretary with one of the Cabinet Ministers, subsequently with a prominent American railway, and a contributor to the commercial press—for some time with the late Erastus Wiman—all combined with educational acquirements of no ordinary degree.

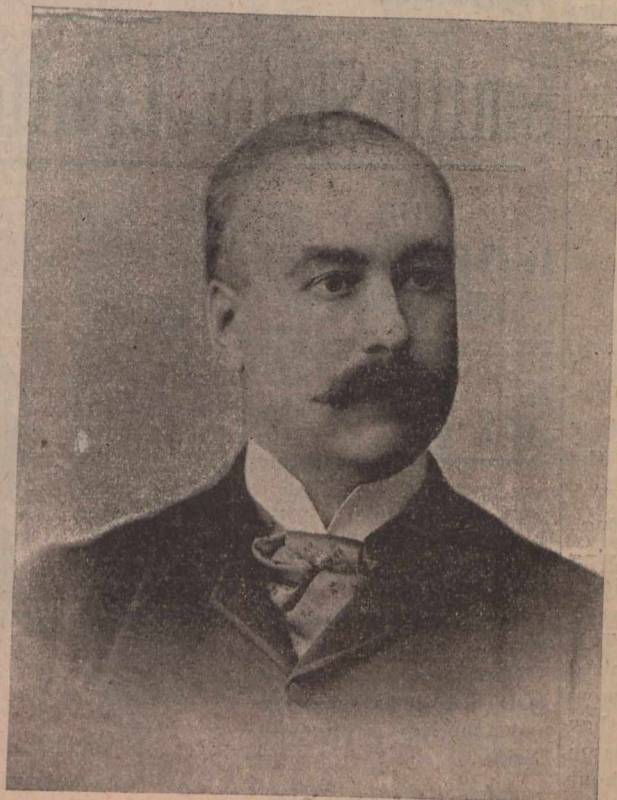
Many of the heads of the establishments who gave substantial proofs of their interest in the enterprise from the start are still represented in its advertising columns.

The best talent was engaged from the outset, among those secured as contributors being the well-known statesman, the late Sir Francis Hincks, for some time before Finance Minister of Canada, and who continued as associate-editor with Mr. Foley, and mentor, during the last ten years of his life.

The columns of the paper—which has continued under the same management and chief-editorship meantime—attest that there has been no falling off in ability and character, nor any vicissitude or interruption to its prosperity during the twenty-seven years of its existence. Its progress, like the title at its head, has been onward and upward. The Journal of Commerce has grown to be nearly the largest commercial newspaper in the world.

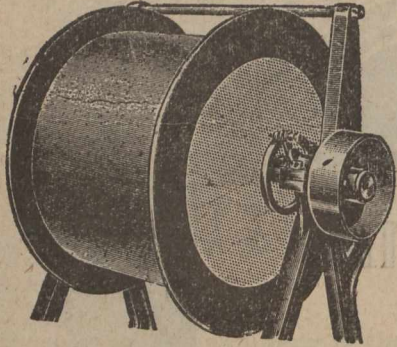
Its merit consists in its having a paid circulation. This extends throughout the Dominion. The numerous unsolicited complimentary letters received from time to time from all quarters, testify to its value for business information, its advocacy of what is right, and as an advertising medium for merchants, manufacturers and others—all rendering it a "sine qua non" among business men.

The likeness given of Mr. Foley is from a photograph by Steffens of Chicago.



MR. M. S. FOLEY.

The Patent Electro-Magnetic SEPARATORS.



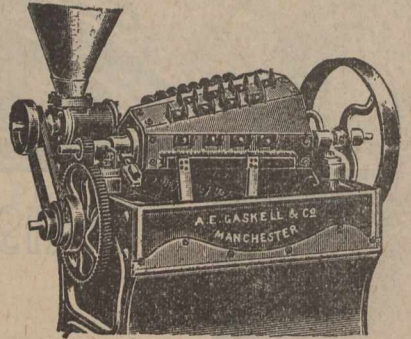
Contractors to Admiralty.

For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c

Powerful, Constant, Automatic, Economical, Safe, Self-Clearing.

PRICES ON APPLICATION TO

A. E. GASKELL & Co.,
6 Dickinson St., MANCHESTER, Eng.



Works: ROCHDALE, Eng.

Special Terms to Canadians under the New Canadian Tariff.

—A London, Ont., letter reads:—Mr. J. H. Montgomery of Field & Hinchman, Detroit, was in the city to-day looking over certain records and statutes in the interests of the London, Aylmer & Port Burwell Electric Car Company. Mr. Montgomery says that the company intends immediately to start building the road, working both ways from Aylmer.

—One of the notable results of the long coal strike is the largely increased attention that is now given to the other fuel supplies of the country. Never before has the usefulness of oil gas, coke, soft coal, wood and peat been so much considered as during the past month or two, and it will be strange if important discoveries touching substitute fuels do not come out of the situation.

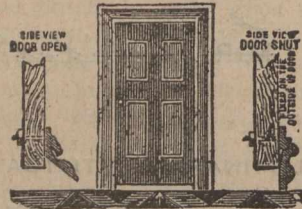
—We learn from Hamilton that at a recent special session of the Wentworth County Council third readings were given to the by-law for the submission of the good roads by-law to the Townships Councils and the 98,000 debenture by-law, which was carried by the votes of the county ratepayers on October 22. The Council proposes to take steps as soon as possible to carry out the wishes of the people of the county with reference to improved roads.

RIGBY, WAINWRIGHT & CO.

The attention of railway and shipping companies, is called to an advertisement appearing weekly on another page of this Journal, in which the firm of Messrs. Rigby, Wainwright & Co., Neptune Works, Manchester, Eng., refer to their facilities for supplying cotton waste, sponge cloths, buntings, flags, lamp wicks, dusters, scourers, etc., in large or small quantities. This firm have long been recognized throughout Great Britain as foremost suppliers of these essentials and they are desirous that their firm name should be as well known throughout Canada in this regard, now that there has been such a liberal reduction in

Slater's Patent "RELIABLE" Draught

Dust



& Rain

Stopper

For the Bottom of Doors

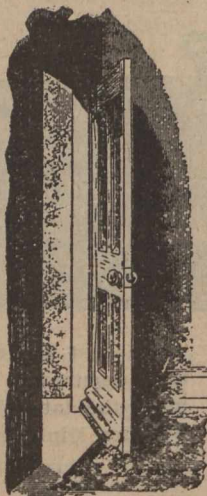
Stock Two sizes, and you can suit ANY WIDTH of Door. Cut in Two Minutes to any length.

Also THE CHEAP "CHAMPION"

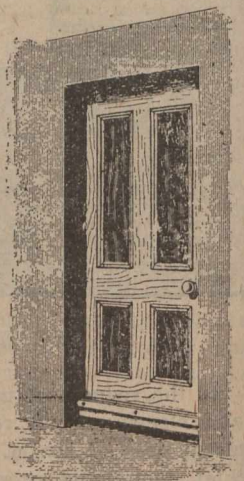
Easy to Fix Easy to Remove.
Lowest Price. Quickest Sale.

The Cheapest Draught, &c, Preventer Obtainable.

BEST DISCOUNT TO THE TRADE.



Door with Preventer, OPEN.



Door with Preventer, SHUT.

Smith Slater, Limited, Longley Street, OLDHAM, Eng

THE "CROWN"

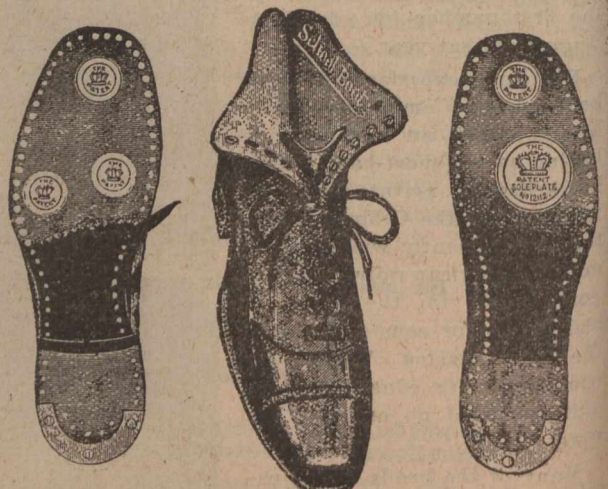
Sole-Plate Boots.

M. J. RICE & SON,
MANUFACTURERS,

4a, Guthlaxton St.
Leicester, Eng.

The finest Boys' and Girls' BOOTS, made for Canadians under the New Preferential Tariff.

Out will be inserted when made.



BROWETT LINDLEY & CO. LTD.

Patricroft, Manchester England.

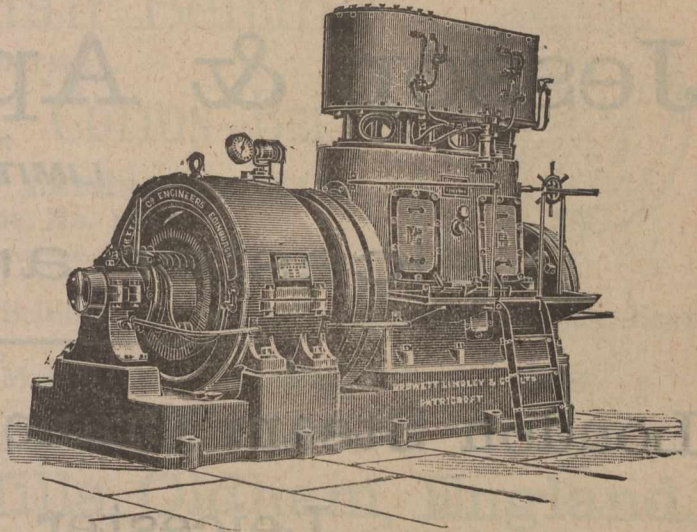
Manufacturers of High-Speed,
Enclosed Type,

STEAM ENGINES.

For Driving Dynamos Direct.

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

SOUND & RELIABLE BRITISH MANUFACTURE.



STOCKS AND BONDS.

| NAME. | Par Val's. | Capital Subscribed. | Capital paid-up. | Rest. | Div. last 6 Ms | Dates of Dividends. | Per Cent. Price Nov. 6 (Bid) | Cash value per S. |
|-----------------------------------|------------|---------------------|------------------|-----------|----------------|---------------------|------------------------------|-------------------|
| British North Am..... | 243 | 4,866,666 | 4,866,666 | 1,776,333 | 3 | Apr. Oct | 136 | 330 48 |
| Can. Bank of Commerce | 50 | 3,000,000 | 3,000,000 | 800,000 | 3 1/2 | June Dec | 160 | 80 00 |
| Commercial, Windsor.. | 40 | 500,000 | 350,000 | 60,000 | 2 | ..... | 105 | 42 00 |
| Dominion | 50 | 2,500,000 | 2,500,000 | 2,500,000 | *2 1/2 | May | 244 | 132 00 |
| Eastern Townships..... | 50 | 2,000,000 | 1,742,535 | 1,200,000 | 3 1/2 | Jan July | 160 | 80 00 |
| Halifax Banking Co..... | 20 | 600,000 | 600,000 | 500,000 | 3 1/2 | Feb. Aug | 135 | 35 00 |
| Hamilton | 100 | 2,000,000 | 2,000,000 | 1,600,000 | 5 | June Dec | 232 1/2 | 232 50 |
| Rochelega | 100 | 2,000,000 | 1,981,000 | 950,000 | 3 1/2 | June Dec | 149 | 139 00 |
| Imperial | 100 | 2,865,000 | 2,868,982 | 2,438,598 | 5 | June Dec | 340 | 240 00 |
| Merchants' Can..... | 100 | 6,000,000 | 6,000,000 | 2,600,000 | 3 1/2 | June Dec | 164 | 164 00 |
| Moisons | 50 | 2,500,000 | 2,500,000 | 2,150,000 | 4 1/2 | Oct April | 215 | 167 50 |
| Montreal | 200 | 12,000,000 | 12,000,000 | 8,000,000 | 5 | June Dec | 265 | 530 00 |
| Nationale | 30 | 1,469,700 | 1,430,550 | 350,000 | 3 | May Nov | 195 | 58 50 |
| New Brunswick..... | 100 | 500,000 | 500,000 | 700,000 | 6 | Jan July | 300 | 300 00 |
| Nova Scotia..... | 100 | 2,000,000 | 2,000,000 | 2,800,000 | 4 1/2 | Feb. Aug. | 260 | 260 00 |
| Ontario..... | 100 | 1,400,000 | 1,400,000 | 425,000 | 2 1/2 | June Dec | 136 | 136 00 |
| Ottawa | 100 | 2,980,000 | 2,000,000 | 1,765,000 | 4 1/2 | June Dec | 225 | 225 00 |
| People's of N. B..... | 150 | 180,000 | 180,000 | 155,000 | 4 | ..... | 250 | 375 00 |
| Provincial | 25 | 873,487 | 751,245 | ..... | 3 | June Dec | 155 | 155 00 |
| Quebec | 100 | 2,500,000 | 2,500,000 | 800,000 | 3 | June Dec | 118 | 118 00 |
| Royal | 100 | 2,000,000 | 2,000,000 | 1,700,000 | 3 1/2 | Feb. Aug | 184 | 184 00 |
| Sovereign | 100 | 1,390,000 | 1,031,000 | 191,000 | ..... | ..... | ..... | ..... |
| St. Stephen's..... | 100 | 200,000 | 200,000 | 45,000 | 2 1/2 | April Oct | ..... | ..... |
| Standard | 50 | 1,000,000 | 1,000,000 | 850,000 | 5 | April Oct | 246 | 123 00 |
| Toronto | 100 | 2,500,000 | 2,499,000 | 2,599,000 | 5 | June Dec | 253 | 253 00 |
| Traders | 100 | 1,350,000 | 1,350,000 | 350,000 | 3 | June Dec | 125 | 125 00 |
| Union (Halifax)..... | 50 | 1,000,000 | 1,000,000 | 505,606 | 3 1/2 | Mch Sept | 168 | 84 00 |
| Union of Canada | 100 | 2,000,000 | 2,000,000 | 650,000 | 3 | June Dec | 120 | 120 00 |
| Western | 100 | 500,000 | 419,000 | 150,000 | 3 1/2 | Apr Oct | 140 | 140 00 |
| Agri. Sav. and Loan Co | 50 | 630,200 | 630,200 | 207,000 | 3 | Jan July | 117 | 58 50 |
| Bell Telephone Co | 100 | 5,000,000 | 5,000,000 | 800,000 | 4 1/2 | Jan .. | 162 | 162 00 |
| Brit. Can. Loan & Inv. Co..... | 100 | 1,937,900 | 398,481 | 130,000 | 3 1/2 | Jan July | ..... | ..... |
| Brit. Mortg. Loan Co..... | 100 | 450,000 | 389,214 | 130,000 | 3 | Jan July | 123 | 123 00 |
| Can. Colored Cot. Mills Co..... | 100 | 2,700,000 | 2,700,000 | ..... | ..... | Jan .. | 50 | 50 00 |
| Can. Landed & Nat'l Inv't Co..... | 100 | 2,008,000 | 1,004,000 | 350,000 | 3 | Jan July | 108 | 108 00 |
| Can. Per. & W. Can. M. Corp'n. | 10 | 5,951,350 | 5,951,350 | 1,490,057 | 3 | Jan July | 120 | 12 00 |
| Can. Sav. & Loan Co..... | 50 & 7 1/2 | 750,000 | 750,000 | 250,000 | 3 1/2 | Jan July | 114 | 57 00 |
| Central Can. Loan & Sav. Co..... | 100 | 2,500,000 | 1,250,000 | 450,000 | *1 1/2 | Jan July | 136 | 136 00 |
| Dominion Sav. and Inv. Co..... | 50 | 1,000,000 | 934,200 | 40,000 | 2 | July Dec | 72 | 36 00 |
| Dominion Telegraph Co | 50 | 1,000,000 | 1,000,000 | ..... | 1 1/2 | Jan .. | 124 | 62 00 |
| Dominion Cotton Mills Co..... | 100 | 3,333,600 | 3,333,600 | ..... | 6 | Mar .. | 96 | 56 00 |
| Hamilton Prov. and Loan..... | 100 | 1,500,000 | 1,100,000 | 340,000 | 3 | Jan July | 119 | 119 00 |
| Home Sav. and Loan Co | 10 | 2,000,000 | 200,000 | 200,000 | 3 1/2 | Jan July | 135 | 135 00 |
| Huron & Erie Loan & Sav. Co..... | 50 | 3,000,000 | 1,400,000 | 925,000 | 4 1/2 | Jan July | 183 | 91 50 |
| Imperial Loan and Inv. Co..... | 100 | 889,850 | 734,590 | 174,300 | 3 | Jan July | 70 | 70 00 |
| Landed Banking and Loan | 100 | 700,000 | 700,000 | 210,000 | 3 | Jan July | 111 | 111 00 |
| Land. & Can. Loan and Ag..... | 50 | 1,000,000 | 877,267 | 87,500 | 3 | Jan July | 68 | 34 00 |
| London Loan Co | 50 | 679,700 | 678,550 | 160,000 | 3 | Jan. July | 110 | 50 00 |
| Manitoba & North-W. Ln Co..... | 100 | 1,500,000 | 375,000 | 51,000 | ..... | Jan July | 75 | 75 00 |
| Montreal Telegraph Co..... | 40 | 2,000,000 | 2,000,000 | ..... | 2 | Jan .. | 165 | 62 40 |
| Montreal Gas Co | 40 | 3,000,000 | 2,998,640 | ..... | 5 | April Oct | 241 | 96 50 |
| Montreal Street Ry. Co..... | 50 | 5,000,000 | 4,500,000 | 560,318 | 2 1/2 | Feb. * | 275 | 137 50 |
| Montreal Cotton Co | 100 | 1,400,000 | 1,400,000 | 600,000 | 4 | Mch. * | 125 | 125 00 |
| Merchants Cot. Co..... | 100 | 1,250,000 | 1,250,000 | ..... | 4 | Feb .. | 65 | 65 00 |
| Montreal Loan and Mortg..... | 25 | 500,000 | 500,000 | 360,000 | 3 1/2 & 1 | Mch Aug | 137 1/2 | 34 37 |
| Ont. Indus. Loan and Inv..... | 100 | 373,000 | 271,992 | 150,000 | 3 | Jan July | ..... | ..... |
| Ont. Loan and Deb. Co..... | 50 | 2,000,000 | 1,200,000 | 560,000 | 3 | Jan July | 122 | 61 00 |
| People's Loan and Dep. Co..... | 50 | 600,000 | 600,000 | 40,000 | ..... | Jan July | 42 | 21 00 |
| Real Est. Loan Co..... | 40 | 578,840 | 373,720 | 50,000 | 2 | Jan July | 76 | 30 40 |
| Richelieu and Ont. Nav. Co..... | 100 | 2,088,000 | 2,088,000 | 164,355 | 3 | May Nov | 97 | 97 00 |
| Mont. Heat, Light & Power Co..... | 100 | 2,250,000 | 2,250,000 | 320,155 | ..... | Jan. * | 96 1/2 | 96 25 |
| Toronto Electric Light Co..... | 100 | 2,000,000 | 2,000,000 | ..... | ..... | Jan. * | 154 | 154 00 |
| Toronto Mortgage Co | 50 | 1,124,860 | 724,000 | 250,000 | 2 1/2 | ..... | 89 | 44 50 |
| Toronto Street Railway..... | 100 | 6,000,000 | 6,000,000 | ..... | ..... | Jan. * July | 116 | 116 5 |
| Windsor Hotel ..... | ..... | ..... | ..... | ..... | ..... | ..... | 50 | 10 00 |

* Paying quarterly dividends.

duty charges on all English goods coming to the Dominion. This fact and the further knowledge that they are leaders in the manufacture and distribution of the above-mentioned goods, causes them to feel no hesitation in guaranteeing perfect satisfaction to all users, who may favor them with their demands. The firm are large railway and Government contractors in these lines, which is sufficient proof of their ability to meet all requirements of the trade. Address: Rigby, Wainwright & Co., manufacturers, Neptune Works, Manchester, Eng.

JOHN MASON & SONS.

Among the world's largest and best known brush manufacturers the name of John Mason & Sons stands prominently out. That the firm should have attained to such an enviable position is not to be wondered at when it is known that for upwards of a hundred years the name of Mason has been encircling the globe wherever brushes of any kind, shape or size have been used. Looking at this record in the light of strict business it must be said to this firm's credit that if their brushes had not sustained the high reputation necessary for such a world-wide record, the mere fact of the business remaining in existence into three centuries, would not suffice. But when reputation of so long standing is coupled with such merit in quality as has always characterized any and all brushes bearing the name of Mason, the two go gladly hand in hand to capture new and enlarged trade with the natural expanding of business throughout the world.

It must, indeed, be pleasing to a manufacturing firm when they finally recognize that their goods sell at sight, once their name is seen thereon. But it takes years and years of patient toil and unremitting endeavor to reach this enviable position; and even

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under the New Preferential Tariff.

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then it is as great a necessity to so guard this acquirement that nothing be permitted to go out of the salesroom without possessing the merit which will assist in further aiding that good name and ease of introduction. This latter aim is now most carefully attended to, by the most adept brush makers that money can command, and it appears to be the policy more than ever of the enterprising firm of John Mason & Sons to see that sufficient merit is displayed in all their productions to preserve the good name of the makers.

Now that there is a large discount in the duty on all English goods entering Canada, the firm of Messrs. John Mason & Sons are most desirous of enlarging their business in the Dominion and will be pleased to send free their latest large illustrated catalogue to any interested dealers. A copy of this catalogue, before us, is of itself most interesting, for it displays makes and designs not only of bushes, but of various other household necessities in more improved makes and designs than are seen in Canada. Many of the articles illustrated there would sell at sight in any Canadian town or city, and a chief feature is the cheapness, or low cost of these goods. The catalogue gives the retail price with given discounts to be deducted, which is another very simple feature of the work. Scores of brushes which it is safe to say have never been heard of in Can-

ada are here illustrated, and the designs of many are so unique that their special uses are immediately admitted. To mention these would be to publish page upon page, so we will ask our interested readers to write for free illustrated price list.

ries: Crawford Brush Works, Clerkenwell, London, E.C., and Stratford, Essex. Offices and warehouse: 28 South Street, Manchester Square, London, W.

The firm's new fall circular just issued offers tempting bargains in many of the above. This should be in the

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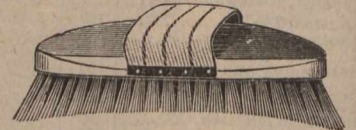


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hands of every Canadian dealer in brushes and kindred goods. To be in touch with the latest ideas it is necessary to be conversant with the illustrated catalogue of this firm. Write them.

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PATENT REPORT.

Owen N. Evans, solicitor of patents and expert, Temple Bldg., Montreal, reports the following patents granted to Canadians:— United States—door-check, John R. Beck; portable granary, David W. Caswell; clothes-pin, Simpson G. MacMillan; machine drill-stock, Louis Gassard; wrest-plank, Clark D. Hazard; machine for producing perforated telegraph-paper, Geo. H. Hackett; spinning-frame, F. A. Breeze; knob attachment, S. Fader; log-raft, A. F. Griffiths. Canada.—Fences, M. McNamara; milk pail and stool, C. B. Smith; Lawn mowers, A. Lake; Sole rough rounding and channelling machine, J. L. Kiefler; road plowers, J. C. Steele; apparatus for flushing and ventilating urinals, J. Le Beau dit L'Heureux; vehicle bells, J. D. Caldwell; buoys, Wm. H. Allison; matter for preserving

and sealing eggs, A. R. Wilson; metal crimping machine, Geo. Cunin; thill coupling, J. B. Uren; posts for fences, etc., R. H. Guthrie; pumps, Louis J. Timpany; roller bearings, A. E. Henderson; blower gears, F. K.; oil cans, F. K. Bell; stove pipes, H. Ditchburn; corn shuckers, H. Ostigny; rail points, S. O. Dougherty.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following patents granted to Canadians:— United States—Wheel-tire, H. Barnard; clay pulverizer and separator J. Elliott; permutation padlock, A. Nadeau; ventilating attachment for water-closet bowls, C. W. Schultz et al.; drier for ores, A. G. Campbell; strainer, R. H. Casswell; gun-rack, H. H. Whitecomb. Canada.—Ventilating apparatus, B. W. King; composite peat blocks, Wm. A. Milne; log rafts, A. A. Griffiths; disc ploughs, J. Harrison and G. Hinch; lathe attachment, H.

Telegrams: "ICERIMUS," London; "ICICLE," Durban. Codes in use: A1 & A.B.C.

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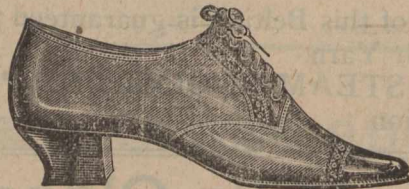
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Derrer; mouse traps, J.W. Jack; electric current meter, G. L. Gowland; billiard cushions, S. May; dust protector for cigar boxes, D. H. Ferguson; fly traps, J. Arnold; nut locks, H. Mann; seed planters, N. Cameron; fastenings for leggings, L. H. Morgan; cattle guard, A. E. Baker et al.; steam engines, G. W. Hillier.

The following complete weekly list of patent granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Bldg.:—Canadian patents.—C. B. Smith, combined milk pail and stool; A. Lake, lawn mowers; J. L. Kieffer, sole rough rounding and channelling machines; J. L. Steele, road planers; J. Le Reau-dit L'Heireux, apparatus for flushing and ventilating urinals; J. D. Caldwell, vehicle bell; W. H. Allison, buoys; G. Cunin, metal crimping machines; A. R. Wilson, composition of matter to be used in preserving and packing of eggs; J. B. Uren, thill couplings; R. H. Guthrie, posts for fencing

and other purposes; L. J. Timpany, pumps; A. L. Henderson, roller bearings; F. K. Bell, blower gears; F. K. Bell, oil cans; H. Ditchburn, stove pipes; N. Ostigny, corn shuckers.

American patents.—J. R. Beck, door check; F. A. Breeze, spinning-frame; D. W. Caswell, portable granary; S. Fader, knob attachment; L. Gassard, machine drill-stock; L. Gassard, wrest-plank; A. F. Griffiths, log-raft; C. H. Hackett, machine for producing perforated telegraph paper; S. G. MacMillan, clothes-pin. Former week:—Canadian patents.—E. Dagger, shoe polishing machines; M. L. Stone, cooking and heating oil stoves; L. Primeau, hay presses; J. P. St. Laurent, shaft holders or eyes; C. Bethell, metallic packing for steam engines; W. A. Taylor, banana case; H. Ditchburn, oar lock guards; H. S. Thornton, vapor burners; R. J. Atkin & M. R. Eagle-son, acetylene gas generators; J. Graham, machines for removing water from peat; T. W. Mills & J. E. Cun-

ningham, savings banks; E. Schultz, tubular lanterns; M. McNamara, fences (American patents.—S. George, valve; E. B. Goodman, transfer binder-case; E. B. Goodman, loose-leaf ledgers; J. Kellington, machine for salting fish or meat in cans; J. Kellington, machine for washing cans; A. D. Leblanc, ratchet screw-driver; T. P. Shaw and J. Fee, gas furnace; C. H. Taylor, rotary engine; E. B. Tree, rotary engine.

J. G. GRIMSLEY & SONS.

It is a well-known fact that when fires break out the first duty on the part of those directly concerned: the extinguishing of the fire, often overwhelms the second consideration: that of saving as much as possible of the perishable contents of the buildings. Modern ingenuity has not been slow, however, in perfecting appliances

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VENTILATORS & SMOKE CURES

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

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

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Fig. 5. **ACME Door and Partition Louvre Ventilator.**

Fig. 55. **By Electricity, Water, Gas, Steam, Hand or Horse Power.**

Fig. 56. **Vanston Dry Wall Inlets. Various sizes from 12.**

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whereby the loss to contents, in such cases, may be minimized. Before us is a treatise on a new automatic fire extinguisher patented, manufactured, and being extensively sold by Messrs. J. G. Grimsley & Sons, engineers, Halford street, Leicester, England, which, for instantaneous operation, effective working and simplicity of construction, is certainly an interesting and most valuable addition to modern saving appliances.

No man wants his belongings insecure; no man wishes to leave his stock-in-trade in a hazardous position if he can conveniently avoid it, and every man is desirous of having his mind at ease regarding the safety of his stock,

his plant, and his buildings. It would appear as though Messrs. Grimsley & Sons have been fully equal to the trying task of bringing these within easy reach, and it is not to be wondered at that their new invention has been the means of compelling them to work overtime to keep up with demands from far and near. For this they are now amply prepared, and desire to acquaint the Canadian public with their accomplishment and with the security and simplicity of its workings. There is a reduction of 33 1-3 in duty on goods entering the Dominion from Great Britain, and this is a large inducement in itself, of which many are taking advantage.

From the Shoe Manufacturers' Monthly, Mid-March, 1902.—Grimsley's Fire Extinguisher.—There was given in Halford Street, Leicester, on the afternoon of the 18th inst., a practical display of the utility of Grimsley's Patent Automatic Fire Extinguisher. The sprinkler idea is not new, and it is not necessarily good; for there have been numerous cases where a small fire having begun, the water issuing from a number of sprinklers has done as much damage as a wild, untamed fire brigade would have performed in the time. But in the extinguisher under notice the chief feature is the utilization of a natural law—that of expansion and contraction, and these two forces can be regulated to such nicety when the sprinklers are installed that it would be possible to have a series in a warehouse to start operation when the temperature reaches 100 Fahr. When the flowing water reduces the fire, thereby lowering the temperature of the room, the valves of the sprinklers automatically close, and the water is shut off. No solder or any substance whatever requiring melting before the sprinklers can operate is used. Contact of flame or excessive temperature arising from fire is all that is required to start the sprinklers, which can be set to operate at the temperature desired. For this very reason, this kind of sprinkler can be tested at any time; and this latter will be recognized as an enormous advantage. There is practically no limit as a fire extinguisher to this invention, as it may be used in shop, warehouse, or dwelling-place, without the

Telegraphic Address: "AUTOMATIC," Leicester.

J. G. GRIMSLEY'S

MARVELLOUS INVENTION

Patent Automatic Fire Extinguisher.

Extinction of Fire at the Outbreak.

WATER SUPPLY AUTOMATICALLY SHUT OFF BY THE EXTINCTION OF THE FIRE. NO MORE STOCKS DAMAGED BY FLOODING.

Sole Inventors and Patentees:
J. G. GRIMSLEY & SONS,
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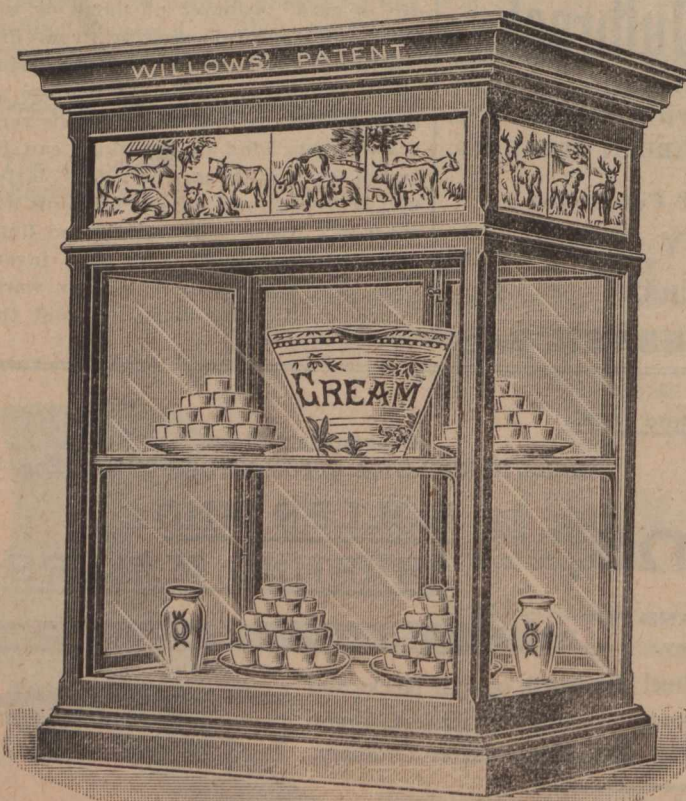
introduction of any unsightly elements. The display referred to was conducted in the engineering yard of Messrs. J. G. Grimsley & Sons, where a temporary wood erection had been built, with a certain portion lighted by means of windows, through which the assembled crowd could watch the operation. Hanging inside the windows were a series of thermometers; and after the shavings and kindlings had been well ignited, attention was directed to the rising temperature. Fortunately, from a practical point of view—unfortunately, from the purely spectacular—the fire had no sooner got fairly started before the sprinklers put it out.

The possibility of writing up a thrilling description, in which the terms beloved of the young reporter—"fire fiend," "licking tongues of flame," etc.

ad lib.,—could be introduced, was practically nil. It is a plain unvarnished fact that the sprinklers put the fire of shavings and wood out in 2½ minutes from the time when it was ignited on every side, and within 7½ minutes of this, the sightseers were inside the building, the water having been automatically shut off. It now remains for the insurance companies to look into the merits of this latest, and, in all probability, best fire extinguisher ever invented. On them to a great extent depends the early success of this important benefit to the commercial classes. Of one thing we can assure them and our readers generally:—Grimsley's Automatic Fire Extinguisher has a big future before it.

J. G. Grimsley's patent Fire Extinguisher has the following pertinent

points.—The operation is perfectly automatic both in turning on and shutting off the water supply. The quickest and most effective fire extinguisher ever produced. One of these sprinklers will do the work of three of those now in use. No solder or any other substance whatever has to be melted before the sprinkler becomes operative. The fire is confined to the water spreading area of the sprinkler nearest the outbreak, can be set to operate at any temperature required. The contact of a flame will set it in action, also the excessive temperature arising from fire will make it operate. Can be tested by anyone at any time and has no complicated parts to get out of order. The extinction of the fire shuts off the water. Flooded premises an impossibility as the extinc-



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Dairy Utensil Manufacturers,

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THE DEVELOPMENT OF THE WEST.

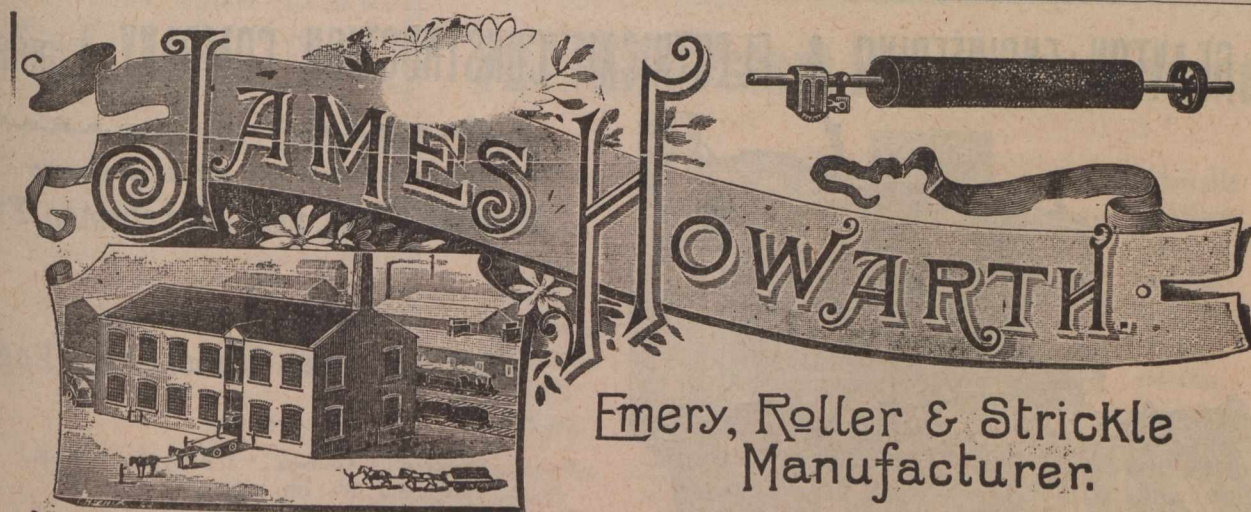
What is the outlook at this, the close of the Canadian west's greatest harvest time? Nature and economic conditions have combined to make the records of 1902 eclipse all others in the abundance of the fields and in the settlement of the wide, untenanted plains of Canada. So much greater than that of any previous year has been the development of the past few months, says a Winnipeg writer for the Globe, that it is difficult of realization when compared with the streamlets of immigration and the ordinary harvests of which we have heard for a generation. Follow the long-cultivated valley of the Assina-

boine, in southwestern Manitoba, and there the farmers are adding to their crop areas and Americans are buying lands hitherto passed over; go up to Yorkton through the mixed farming regions of Manitoba and Assiniboia, and the grain production is found to have increased 50 per cent, while the number of cattle raised has not lessened; pass from Portal to Prince Albert, and the dry lands on the verge of the arid belt are peopled with thousands of new settlers, and hundreds of thousands of acres have been sold for immediate occupation; follow the railway from Calgary to Edmonton and you may see how a dozen villages have sprung up almost in a night to meet the needs of new settlements, stretching twenty miles and more back from the railway; or follow the lines from the Manitoba boundary through Saskatchewan and Alberta, along the proposed route of the Canadian Northern and the Canadian Pacific branches, and there the settlement for hundreds of miles almost unbrok-

en, where the new railways will find a paying traffic for their first train.

The eyes of half a continent are turned to the Canadian west as the best opportunity for ready investments in land which are at present to be had. Millions of acres have changed hands in a few months, and while much of it remains in the hands of speculators, with what result no one can now foretell, still a large percentage, and infinitely larger than ever before, has gone to actual settlers. The drift of events is at once seen in the immigration returns, which indicate the arrival by the end of 1902 of nearly 70,000 settlers within the twelvemonth; and by the returns in the Dominion land offices, where increases of from 50 to 200 per cent are shown in the number of homestead entries as compared with last year.

Two circumstances are mainly accountable for this flood-tide of immigration. The first is the unassailable demonstration of the fertility of the west, as shown by the bumper crops



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of the past two seasons; and this is sufficient to attract immigration from any country. The second is an economic condition resulting from the exhaustion of the cheap lands of the United States, for so long the hope and the goal of overflowing Europe. With reasonable care the first condition will last indefinitely, while the coming years, aided by a continuance of the present progressive immigration policy of the Government, will not detract from, but rather accentuate, the condition which causes American settlers to come to Canada. It seems therefore established that with reasonably good times the Canadian west

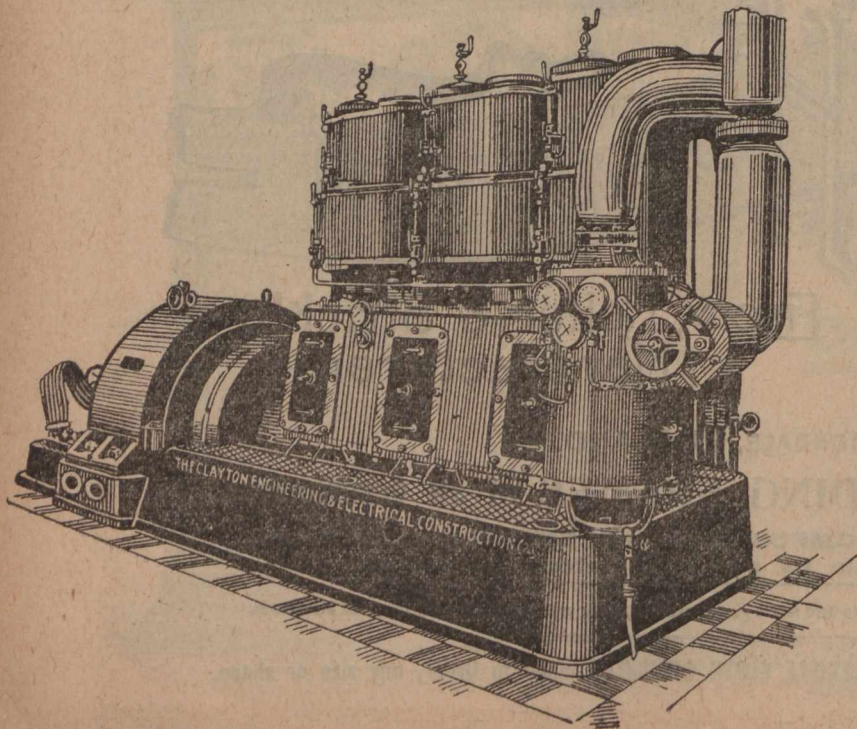
is just entering upon its career of growth and achievement. We see to-day the unlocking of a future the greatness of which can scarcely be comprehended.

In this connection a significant statement was recently prepared by Mr. Hugh McKellar, Deputy Minister of Agriculture for Manitoba. The total land area in Manitoba, Assiniboia, Saskatchewan and Alberta he places at 230,823,040 acres. Allowing for all forests, mountains, swamp lands, arid districts and road allowances, he computes the following as a conservative estimate of the amount of desirable farm lands:—

| | Acres. |
|------------------------|------------|
| Manitoba.. | 23,000,000 |
| Assiniboia.. | 19,000,000 |
| Saskatchewan.. | 17,000,000 |
| Alberta | 16,000,000 |
| Total.. | 75,000,000 |

Of this 75,000,000 acres it is estimated that 20,000,000 in Manitoba and 10,000,000 in the Territories have already passed out of the hands of the Dominion Government and the railway companies as homesteads or by sale. This leaves 45,000,000 acres of farming lands yet to be disposed of. In the year ending June 30 last, 2,373,120 acres were

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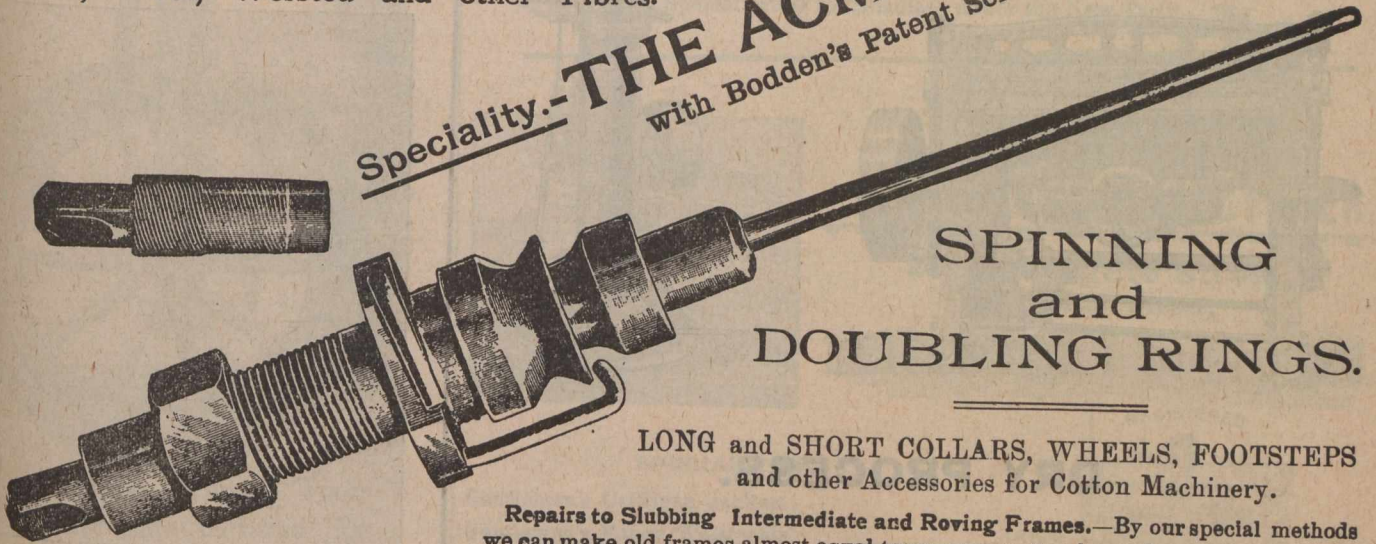
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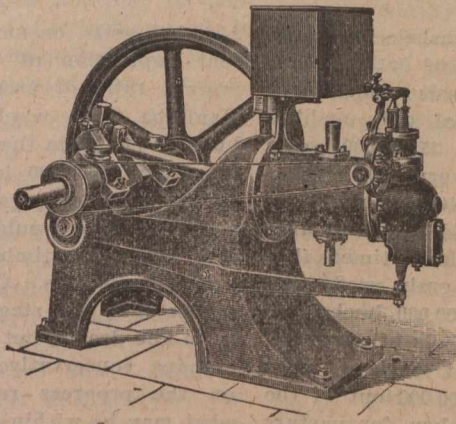
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homesteaded, while there were sold of railway lands in the same period approximately 2,126,880 acres, or a total of 4,500,000 acres. At that rate of settlement it would only take ten years to settle the farm lands still undisposed of, while if the rate of sale continues to increase as it has recently this will be accomplished in less than that period. But, as Mr. McKellar points out, the possibilities of production have been barely touched. Of the 23,000,000 acres of farm lands in Manitoba, for instance, only 3,189,015 acres are under crop this year, and, say, 500,000 acres are summer-fallowed, making in all 3,689,015 acres broken. "Within the next ten years we may expect at least 10,000,000 acres to be under cultivation," says Mr. McKellar. "Computing the increased acreage in ten years by last year's acreage and crop, Manitoba will then be producing in one year 168,340,280 bushels of wheat, 92,655,290 bushels of oats, 21,787,180 bushels of barley, and in all grains 283,932,860 bushels." Assuming a similar increase in acreage in the Territories, and making allowance for varying local conditions, it is computed that the crop in Manitoba and the Territories ten years from now will be 350,000,000 bushels of

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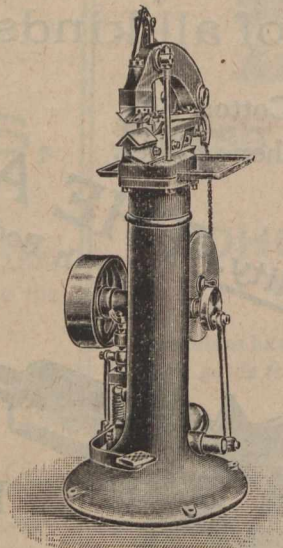
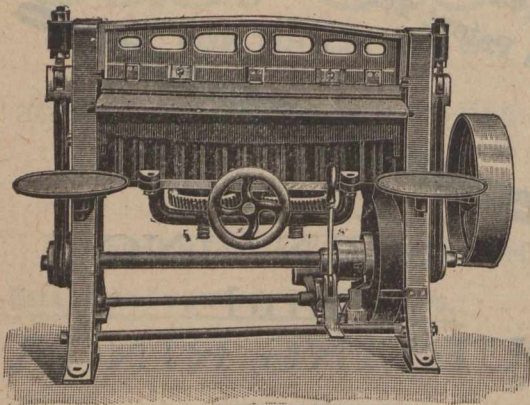
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wheat, 200,000,000 bushels of oats, and 50,000,000 bushels of barley. This estimate is on a basis which will mean the cropping of only a little over 20,000,000 of the 75,000,000 acres, or 43 acres out of every 160, so that when the full possibilities of that vast area are achieved, and the crop area will be more like three times that number of acres, the grain production would be over 1,000,000,000 bushels of wheat, 600,000,000 bushels of oats, and 150,000,000 bushels of barley. That would still leave 14,000,000 out of the 75,000,000 acres unbroken for pasture or hay, and takes no account of the remaining areas, at least 100,000,000 acres in extent, of swamp land, forest, arid belts, etc., much of which will be, as it at present is, found useful for grazing purposes.

To cultivate this 75,000,000 acres, allowing 160 acres to a farm, would require 468,750 farmers and allowing five persons to a family, this would mean

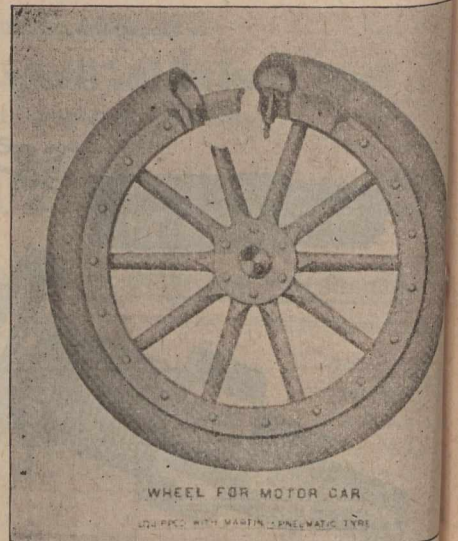
2,243,750 souls, or more than the present population of Ontario. On the present ratio of urban population in Manitoba there would be more than 1,000,000 people in the cities and towns, or nearly 3,500,000 in the west, not counting those engaged in ranching nor those who would be employed in developing the timber and manufacturing industries. Canadians do not realize that this stage of development is no idle dream, but a reasonable and perhaps conservative estimate, based on the progress recently made, of what may be within the next 25 years or less.

Supposing Mr. McKellar's estimate of the grain production ten years hence were realized, it would probably mean the export of 300,000,000 bushels of wheat and 100,000,000 bushels of oats. That would fill 400,000 cars, or 10,000 trains, which if coupled together would reach from Montreal to Vancouver; or if carried from Winnipeg to Lake Su-

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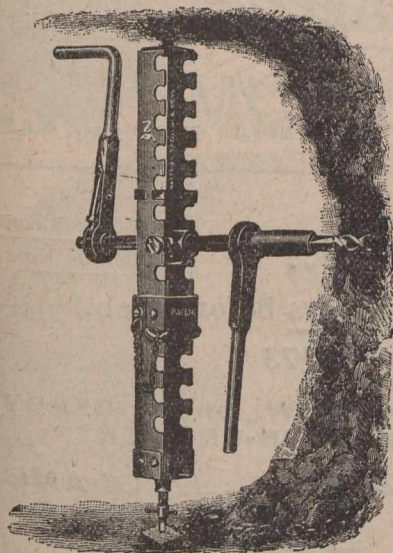
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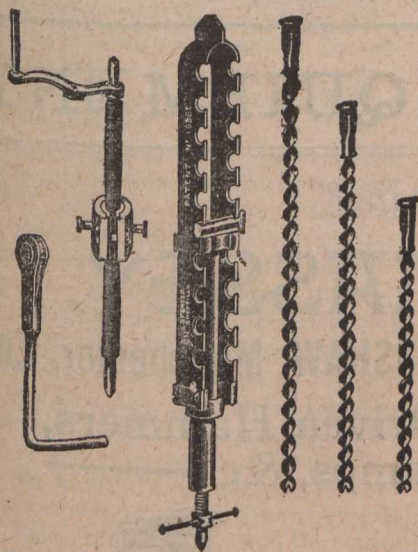
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perior, would mean fifty trains per day for the seven months of navigation on the lakes. Its money value to the farmers of the west, and therefore indirectly to the commercial centres of the east, would represent probably \$175,000,000, a sum, the significance of which can hardly be appreciated. By that time Winnipeg, the strenuous young capital of the west, will probably rival Toronto or Montreal in population and as a distributing and, to some extent, a manufacturing centre for this vast populated area.

The development of the west may not, and probably will not, take the direction of the production of grain, to the exclusion of other products. Admirably suited for it the land unquestionably is, and the statistics show that in this it need fear the competition of no country. At the same time the tendency of agriculture on this continent is toward mixed farming, and sooner or later this will curb the power of Giant Wheat. Mixed farming is so well suited for scientific husbandry, so in keeping with the routine of rural life, so necessary in the sustenance of a large population, and so profitable as an outlet for grain products, that only the temporary fascination of wheat-growing in a virgin soil at a minimum of labor and expense can check its universal introduction in the west. The immediate insoluble pro-

blem which will compel the introduction of mixed farming in some degree will be the labor one, for it is quite clear that the acreage of wheat per farmer cannot go on increasing with the present limited facilities for harvesting the crop, as has been amply demonstrated this season.

What of the men who are building and peopling this western empire? Will they be worthy brothers of those who have hewn a home from the eastern forests and built a great united, self-governing confederacy out of many scattered possessions? The ease with which wealth is acquired from this virgin soil is a temptation to the worship of the material side of life, which finds expression in the neglect in many cases to provide such home comforts as the means at a farmer's disposal would warrant. This is, perhaps, to be expected in a young country, where a large proportion of men live a bachelor's life, though one would think that the refinement which has been transplanted from the older Provinces would have carried with it a larger proportion of comfortable houses. Education so far as the building of schoolhouses is concerned, is being amply provided for, the villages seemingly vying with each other in the size and sumptuousness of their school premises. The great Canadian churches are alive to the rapidly increasing opportunities of

the west, and it is probable that no community will be left without spiritual instruction.

The increasing density of the population gives less scope for the operation of the evil-doer, who has, as ever, the discouraging outlook of reckoning with the relentless Mounted Police, the guardians of the whole vast plains. A percentage of foreign population there is and must be, and the process of assimilation, which has hitherto made almost uninterrupted progress, will go on in the great community of interests which common vocations, common interests and common markets will induce. A race of rapid wealth-producers the western farmers have been, and must to a certain extent mount guard continually against the railways, the grain dealers, the speculators and the manufacturers. In combination they have already achieved much; in a better understanding of the general situation, in a courage born of success in securing more equitable freight rates, in gaining better market facilities, in holding the manufacturers in reasonable check, they have gained self-reliance and a boundless faith and optimism in their country which is refreshing to an eastern mind, and which will make western Canada the pride of the nation and a granary with which the whole producing world must reckon.

At the present moment much interest is taken in the west in the discussion on the tariff. The very circumstances under which the westerner lives, involving a steady fight against individuals and corporations who seek to profit by the farmers' isolation and limited transportation facilities, beeds a spirit of aggressive independence. For years the eastern Canadian manufacturers paid but little attention to this as a profitable field, while the enterprising American lost no opportunity to place a sale on foreign soil. When population suddenly flooded this country the Canadian makers were hardly prepared to meet the demand, and a considerable proportion of the implements required were furnished from across the border. There is no prejudice in the western mind against the Canadian manufacturer. It is a business transaction. The Manitoban wants the cheapest and the best goods he can get.

AS THEY SEE US.

According to the recently issued official returns dealing with the subject of immigration it appears that during the fiscal year which ended on June 30 last no less than 22,000 residents of the United States abandoned their native or adopted country, and with bag and baggage and about \$2,000,000, marched across the border into Canada, to take up their abode and become permanent settlers there. A later official report, says the New York Times, announces the fact that this immigration is increasing at the rate of 12,000 for

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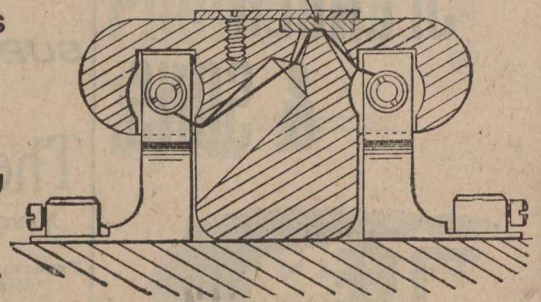
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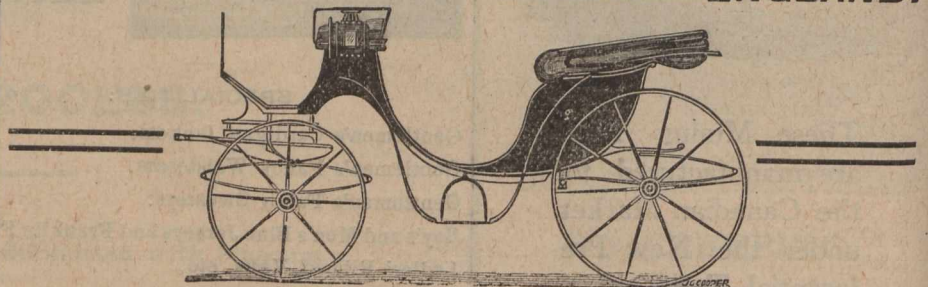
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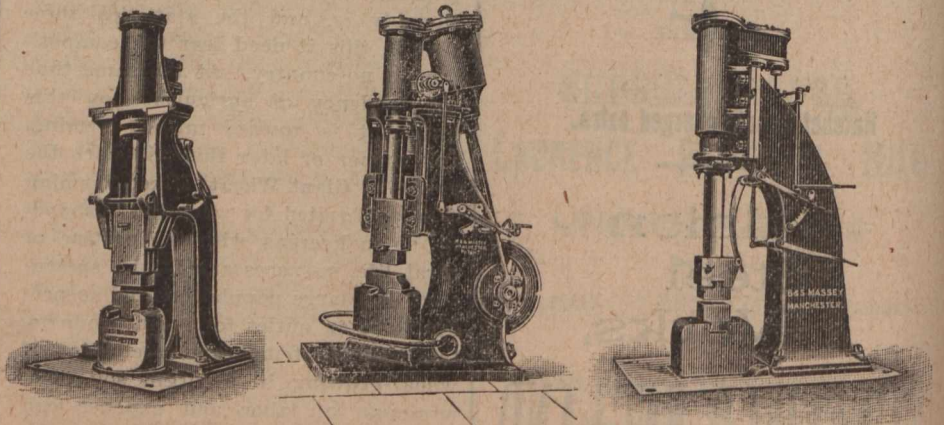
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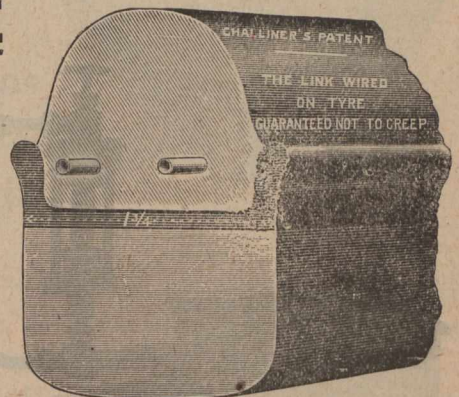
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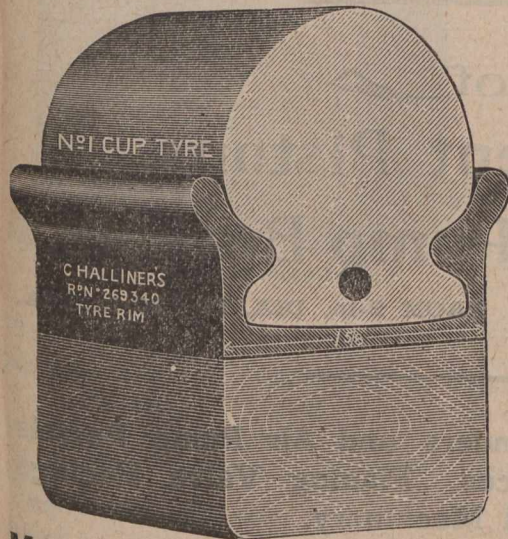
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the last four months, and on the authority of the various agents it is reasonably estimated that in the course of the next year this number will be at least doubled.

The majority of these migrators are agriculturists from the North-Western States. Many of them are citizens of the United States by birth, excellent farmers, of good and thrifty habits—others are grown-up members of these and other families, young married couples, and a sprinkling of tradespeople. To these may be added a large number of farm and other laborers and domestic servants, and in the trail of all follows a motley crowd of nomadic foreigners, mostly recent arrivals in America, including Swedes, Finns, Austrians, Poles, some Italians and Germans, and fewer Irish and Hungarians.

The vast tracts of very productive grain-growing, cattle-raising, butter and cheese-making lands comprised within the North-West Territories of Canada have not long since been really discovered, and it is only within recent years that the Dominion and Provincial Governments in conjunction with local public companies and their respective agents have been enabled to publish the fact broadcast that there are such numberless unoccupied holdings obtainable in that district for merely nominal sums. The various

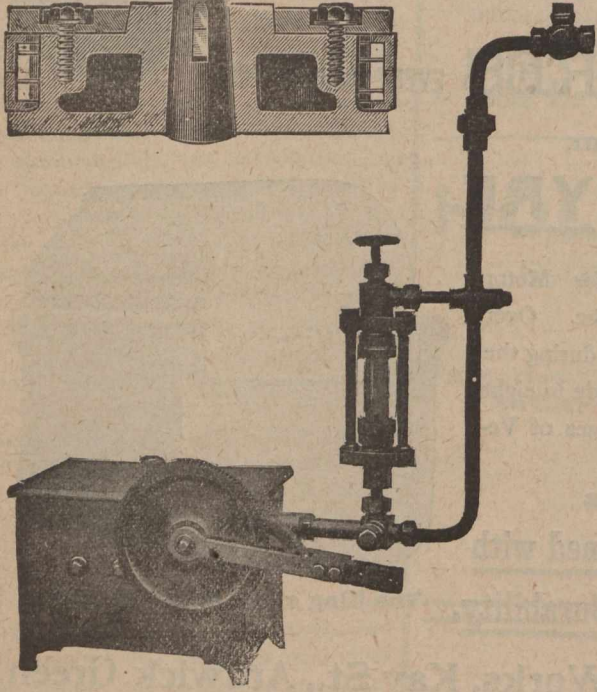
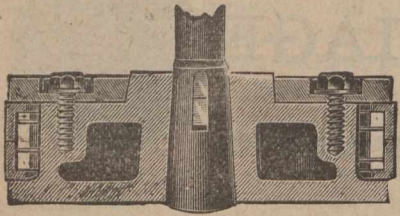
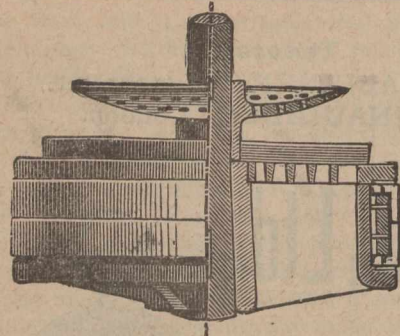
agents located in the West especially have been most active lately in publishing and distributing the many alluring advantages existing for the agriculturist in the newly discovered expanse, and as the farmers from the United States are not altogether unacquainted with the neighboring land and climatic conditions, these agents experience little difficulty in convincing them of the exceptional prospects and opportunities for the expeditious accumulation of a fortune. This is amply evidenced by the present extraordinary migration. Moreover, they know that, with a little difference in the nature of the climate, both countries are pretty much the same, and are only divided by an imaginary national line—the inhabitants on both sides are to all intents and purposes one people, most speaking the same language—accustomed to the same habits and mode of life, and enjoying virtually similar political freedom.

The great majority of Canadians are unquestionably very favorably disposed toward the new-comers. They admire their energy, perseverance, and assurance; their good-nature and liberality. This admiration is ostensibly exhibited by the average Canadian's proneness to imitate his neighbour in manner, speech, and dress. It is questionable whether at heart he would not

prefer holding out the hand of friendship to a citizen of the United States than to a Britisher. There are, at the same time, it is true, some Canadians who look upon "the invasion" with a jealous eye, but these are chiefly politicians, and a section to whom the word annexation is as a red flag is to a bull, but even these could and would be appeased, no doubt, by the establishment of a more adjusted tariff system or a policy of commercial reciprocity between the two countries.

For many obvious reasons the Canadians would be more pleased to have a greater influx of British immigrants, and no effort has been spared or is being spared to induce a larger importation of new settlers from the Old Country. But, unfortunately, agriculture in Britain is on the wane, and the ancient British tiller of the soil is a man of the past. The old-fashioned farmer of the Old Country who was wont to stay at home personally and assiduously to farm his own little homestead and be satisfied with a plain and frugal living and modest attire has given way to the would-be "gentleman farmer."

What Canada wants is a hardy tiller of the soil, who can live and lead a simple rural life, economically and modestly, and one who can adapt himself to the climatic conditions of the country as well as put up with the



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| Concentrated..... | 1 50 | 2 00 | |
| Dyestuffs. | | | |
| Archil, con..... | 0 27 | 0 29 | |
| Cutch..... | 0 08 | 0 09 | |
| Ex. Logwood..... | 0 09 | 0 12 | |

many inconveniences and necessary hardships connected with the development of virgin land. One also who will bring up and train his child to be a "chip of the old block."

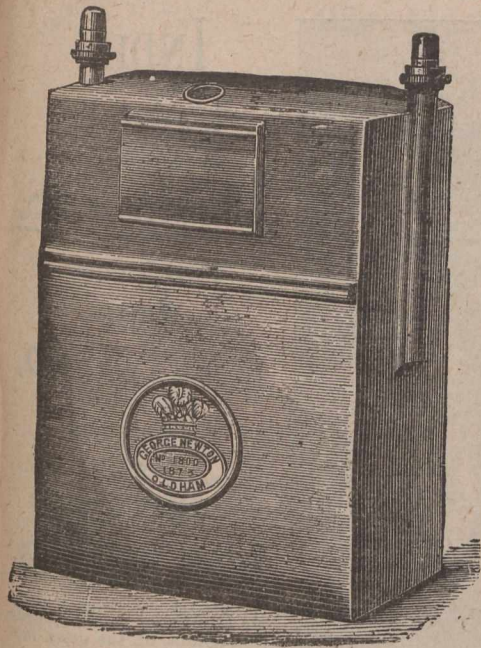
It is doubtful whether the citizens of this country give the question more than passing thought. The disclosure of the exodus is naturally surprising, but it is not generally regarded as alarming in view of the fact that the farms vacated in the West are readily taken up by other settlers. As an offset to the comparatively trifling army of "trekkers" who have gone to Canada, close upon half a million of immigrants came over to this country within the last year, and a goodly share of them went West to more than fill up the voids there.

The effect of this great human transportation of United States citizens across the border has a more far-reaching significance than appears on the surface. The majority of the Canadian population at present is to be found in the eastern provinces, and they together practically govern the Dominion for the nonce. Ontario as yet counts for little, and the Western States so far count for less. The result of a large and continuous immigration of United States citizens into the North-West Territories of Canada must very materially affect the political balance of power of the Dominion within the next few years—in what way re-

MONTREAL WHOLESALE PRICES CURRENT.
 THURSDAY, NOV. 6, 1902.

| Name of Article. | Wholesale. | | |
|-------------------------------|------------|-------|---|
| | \$ | c. | ¢ |
| Chip Logwood..... | | | |
| " "..... | 1 75 | 2 50 | |
| Indigo (Bengal)..... | 1 50 | 1 75 | |
| Indigo Madras..... | 0 70 | 1 00 | |
| Gambler..... | 0 07 | 0 07 | |
| Madder..... | 0 09 | 0 12 | |
| Sumac..... | 50 00 | 55 00 | |
| Tin Crystals..... | 0 22 | 0 28 | |
| Fish. | | | |
| Blosters, per box..... | 1 00 | 1 25 | |
| Labrador Herrings..... | 0 00 | 5 00 | |
| do do Half brls..... | 2 75 | 3 00 | |
| Mackerel No. 2, brls..... | 0 00 | 12 50 | |
| " " 1/4 barrel..... | 6 00 | 6 50 | |
| Green Cod, No. 1..... | 5 75 | 6 00 | |
| Green " large..... | 0 00 | 6 00 | |
| No. 2..... | 4 75 | 0 00 | |
| Large dry Gaspe per qntl..... | 5 00 | 5 25 | |
| Salmon, brls Lab. No. 1..... | 0 00 | 14 00 | |
| Salmon, (half brls)..... | 0 00 | 0 00 | |
| " Brit. Col brls..... | 0 00 | 0 00 | |
| Boneless Fish..... | 0 04 | 0 00 | |
| " Cod..... | 0 05 | 0 06 | |
| Skinless Cod, case..... | 4 75 | 5 00 | |
| Loch Fyne Herrings, keg..... | 1 10 | 1 15 | |
| Flour. | | | |
| Ogilvie's Hungarian..... | 0 00 | 4 10 | |
| Ogilvie's Glenora Patent..... | 0 00 | 3 80 | |
| Manitoba patents..... | 0 00 | 4 00 | |
| Strong Bakers..... | 3 70 | 3 80 | |
| Winter Wheat patents..... | 4 00 | 4 10 | |
| Straight roller..... | 3 65 | 3 80 | |
| do bags..... | 1 75 | 1 85 | |
| Superfine..... | 4 50 | 4 60 | |
| Roll'd Oats..... | 4 25 | 4 35 | |
| Corn meal, bag..... | 1 50 | 1 55 | |
| Bran bulk..... | 16 00 | 17 00 | |
| Shorts..... | 19 00 | 20 00 | |
| Moullie..... | 24 00 | 26 00 | |
| Farm Products. | | | |
| BUTTER; Choicest Cr..... | 0 21 | 0 22 | |
| Eastern do..... | 0 00 | 0 00 | |
| Under Grades Cr..... | 0 17 | 0 20 | |
| Townships Dairy..... | 0 19 | 0 20 | |
| Western Dairy..... | 0 16 | 0 17 | |
| Good to choice..... | 0 14 | 0 16 | |
| Fresh Rolls..... | 0 17 | 0 18 | |

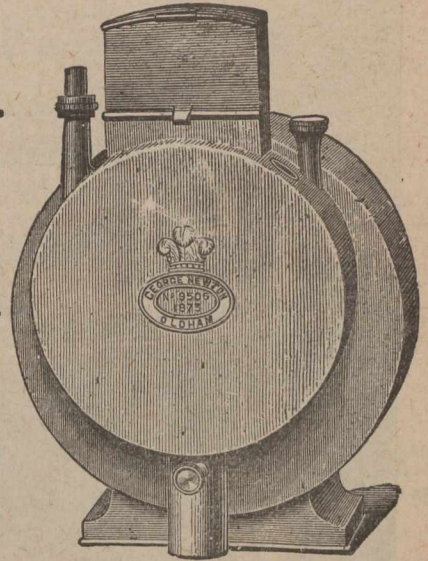
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ENGLAND.**

Special quotations
under the new Canadian
Preferential Tariff.



**MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, NOV. 6, 1902.**

| Name of Article. | Wholesale | |
|----------------------------------|-----------|------|
| | \$ | c |
| Farm Products.—Con. | | |
| CHEESE: | | |
| Ont. New..... | 0 11 | 0 11 |
| Eastern..... | 0 11 | 0 11 |
| Eggs: Best selected..... | 0 22 | 0 23 |
| Straight gathered..... | 0 19 | 0 20 |
| Straight fall..... | 0 00 | 0 00 |
| Cold storage..... | 0 16 | 0 15 |
| Lined..... | 0 16 | 0 17 |
| SUNDRIES:— | | |
| Potatoes, per bag of 90 lbs..... | 0 70 | 0 50 |
| Honey, White Clov., Comb..... | 0 11 | 0 11 |
| " Extracted..... | 0 07 | 0 08 |
| Beeswax..... | 0 25 | 0 30 |
| BEANS: prime..... | 0 00 | 0 20 |
| do. Best hand-picked..... | 0 00 | 0 00 |
| Groceries. | | |
| Sugars: Factory. | | |
| Ex Granulated, brls..... | 0 00 | 3 75 |
| Acadia gran'd..... | 0 06 | 3 70 |
| Ex Ground, in brls..... | 0 00 | 4 50 |
| " in bxs..... | 0 00 | 4 70 |
| Powdered, in brls..... | 0 00 | 4 25 |
| " boxes..... | 0 00 | 4 40 |
| Paris Lump, in brls..... | 0 00 | 4 50 |
| " half brls..... | 0 00 | 4 50 |
| " 100-lb bxs..... | 0 00 | 4 50 |
| " 50-lb bxs..... | 0 00 | 4 60 |
| Scanded Yellows..... | 3 10 | 3 60 |
| Molasses (Barbados)..... | 0 24 | 0 25 |
| do brls. & 1/2s..... | 0 26 | 0 28 |
| Evaporated Apples..... | 0 06 | 0 07 |
| Raisins: | | |
| Sultanas..... | 0 09 | 0 12 |
| Loose Misc. Malaga..... | 0 06 | 0 10 |
| Layers, London..... | 0 00 | 1 50 |
| Con. Cluster..... | 0 00 | 2 00 |
| Extra Dessert..... | 0 00 | 2 75 |
| Royal Bucking'm..... | 0 00 | 3 25 |
| Valencia..... | 0 00 | 0 07 |
| Selected..... | 0 00 | 0 00 |
| Layers..... | 0 00 | 0 00 |
| Provincials..... | 0 05 | 0 05 |
| Patras..... | 0 00 | 0 06 |
| Yontizas..... | 0 00 | 0 07 |
| Prunes, Cal..... | 0 07 | 0 09 |
| do French..... | 0 04 | 0 05 |
| Rigs in bags..... | 0 03 | 0 00 |
| new layers..... | 0 08 | 0 13 |
| Rice, C. C..... | 2 82 | 2 82 |
| standard B..... | 2 92 | 3 02 |
| Patna..... | 4 25 | 4 75 |
| Burmah..... | 4 60 | 4 10 |
| Crystal Japan..... | 4 60 | 4 00 |
| Carolina..... | 0 00 | 0 07 |
| Java..... | 0 00 | 2 00 |
| Pot Barley, bag 95 lbs..... | 0 03 | 0 05 |
| Pearl " per lb..... | 0 02 | 0 00 |
| Flake..... | 0 02 | 0 00 |
| Corn, 2 lb. tins..... | 0 80 | 0 90 |
| Peas, 2-lb tins..... | 0 80 | 1 00 |
| Salmon, 4 doz. case..... | 0 00 | 5 00 |
| Tomatoes, 1/2 doz..... | 1 50 | 1 75 |
| String Beans..... | 0 80 | 0 85 |

mains to be seen. Meanwhile there is no doubt that it must inevitably create a more cordial international relationship.

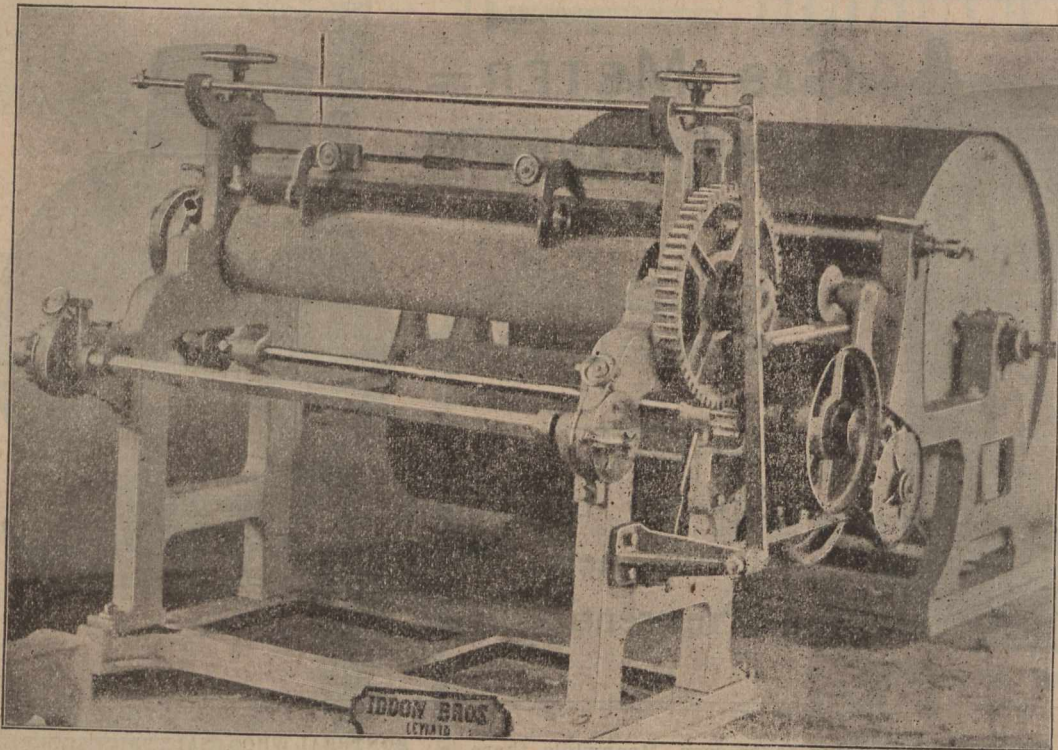
**MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, NOV. 6, 1902.**

| Name of Article. | Wholesale | |
|---|-----------|------|
| | \$ | c |
| Hardware. | | |
| Antimony..... | 0 09 | 0 10 |
| 7/16" Block, L & F, W B..... | 0 00 | 0 31 |
| " Straits..... | 0 00 | 0 00 |
| " Strip..... | 0 00 | 0 32 |
| Copper: Ingot..... | 0 00 | 0 00 |
| CUT NAIL SCHEDULE. | | |
| Base Price, per Keg, car lots..... | 2 40 | 0 00 |
| Less quantity..... | 2 45 | 0 00 |
| Extras—Over and above 30d, 40d, 50d, 60d and 70d Nails..... | | |
| Cut and Fence Nails— | | |
| 16 and 20d Hot Cut, per 100 lbs..... | 0 05 | 0 00 |
| 10 and 12d "..... | 0 10 | 0 00 |
| 8 and 9d "..... | 0 15 | 0 00 |
| 6 and 7d "..... | 0 30 | 0 00 |
| 4 and 5d "..... | 0 40 | 0 00 |
| 3d "..... | 0 65 | 0 00 |
| 2d "..... | 1 00 | 0 00 |
| Cut spikes 10c, per Keg advance..... | | |
| Fine blued nails— | | |
| 2d per 100 lbs..... | 1 00 | 0 00 |
| 3d "..... | 1 50 | 0 00 |
| Casing, Box, Tobacco Box and Flooring Nails— | | |
| 30 to 30d per 100 lbs..... | 0 55 | 0 00 |
| 10 to 16d "..... | 0 60 | 0 00 |
| 8 and 9d "..... | 0 65 | 0 00 |
| 6 and 7d "..... | 0 70 | 0 00 |
| 4 to 5d "..... | 0 95 | 0 00 |
| 3d "..... | 1 20 | 0 00 |
| Finishing nails— | | |
| 3 inch and longer per 100 lbs..... | 0 60 | 0 00 |
| 2 1/2 and 2 1/4 inch..... | 0 65 | 0 00 |
| 2 and 1 3/4 "..... | 0 70 | 0 00 |
| 1 1/2 and 1 1/4 "..... | 0 95 | 0 00 |
| 1 1/4 "..... | 1 20 | 0 00 |
| 1 "..... | 1 50 | 0 00 |
| Slating nails— | | |
| 1 1/2 and 1 1/4 inch per 100 lbs..... | 0 95 | 0 00 |
| 1 "..... | 1 20 | 0 00 |
| 1 "..... | 1 50 | 0 00 |
| Common barrel nails— | | |
| 1 1/2 inch per 100 lbs..... | 1 00 | 0 00 |
| 1 "..... | 1 00 | 0 00 |
| 3/4 "..... | 1 25 | 0 00 |
| 1/2 "..... | 1 50 | 0 00 |
| Clinch nails— | | |
| 3 inch and longer per 100 lbs..... | 0 60 | 0 00 |
| 2 1/2 and 2 1/4 inch..... | 0 65 | 0 00 |
| 2 and 1 3/4 inch..... | 0 70 | 0 00 |
| 1 1/2 and 1 1/4 "..... | 0 95 | 0 00 |
| 1 1/4 "..... | 1 20 | 0 00 |
| 1 "..... | 1 50 | 0 00 |
| Sharp and flat pressed nails | | |
| 3 inch and longer per 100 lbs..... | 1 35 | 0 00 |
| 2 1/2 and 2 1/4 inch..... | 1 50 | 0 00 |
| 2 and 1 3/4 "..... | 1 65 | 0 00 |
| 1 1/2 and 1 1/4 "..... | 1 85 | 0 00 |
| 1 1/4 "..... | 2 50 | 0 00 |
| 1 "..... | 3 00 | 0 00 |
| Coil Chain—No. 6..... | | |
| " 5..... | 0 11 | 0 00 |
| " 4..... | 0 10 | 0 00 |
| " 3..... | 0 09 | 0 00 |
| " 2..... | 0 09 | 0 00 |
| " 1 1/2 inch..... | 0 07 | 0 00 |
| " 1 1/4..... | 4 35 | 0 00 |
| " 1..... | 4 25 | 0 00 |
| " 7-16..... | 4 00 | 0 00 |

A FEW DON'TS ON DRESS.

Don't, this year, wear coats with padded shoulders, for padded shoulders have gone out, and in their place have come neat, easy, shapely ones. He who hereafter shows himself abroad with the legs and neck and chest of a weakling and the brawny massive and discordant shoulders of a Hercules, will be scorned by the well-dressed, says the Philadelphia Record. Don't, in the morning, wear a sack coat that is short and goes in at the waist and ripples out over the hips in a little skirt. The sack coat of today is loose; it has none of the corset-like, shirtlike, military effect of the past; it is a baggy thing. Yet, with all its bagginess, it hangs well. It has three or four buttons, and in front, at the bottom, it is not rounded off very much; its front is nearly straight. Don't wear baggy trousers. The width of the trousers is now medium—a nice mean between the loose and the tight. He who diverges in either the one way or the other from this mean sins. Don't, in the morning, with a sack coat, wear a white shirt. Wear a colored shirt—a loosely-knotted, well-pinned tie—a black Derby hat—gloves unbuttoned—heavy shoes of black calfskin or of tan—trousers turned up—a clean-shaven, blooming face—a smile. Don't wear the very low turndown collar that was fashionable during the

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MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, NOV. 6, 1902.

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

hot weather. Substitute a higher turndown or a collar with wing tips. But continue for formal afternoon and evening dress to wear the collar that stands straight up all round, with points slightly bent.

Don't have flap pockets on your morning or cutaway coat, if it is one of those soft black or grayish black ones that are for semi-formal wear. Only the morning coat that is for business—the one made of a gray or a broken brown plaid, say—should have such pockets. But both coats should have rather long tails, and both should be but slightly cut away in front. Their fronts, in this respect, should somewhat resemble those of sack coats.

Don't wear a Norfolk jacket in town. Norfolk jackets, like caps and soft hats, are excellent things for the country—for walks and rides and drives—but it is very incorrect to appear in them in town—it is like appearing in your shirt sleeves.

Don't wear a frock coat unless it is made of some soft, rough, grayish-black fabric, unless its lapels are faced with silk, unless its fit, in a certain loose and easy way, is perfect. The tails of the frock coat should reach to the knee.

Don't wear broad-toed shoes with soles abnormally extended. Wear shapely shoes this year—shoes that fit. Their toes are rounded off almost to a point, and they have a graceful and strong and light look. For the morning—a laced shoe of black or tan calf-

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, NOV. 6, 1902.

| Name of Article. | Wholesale. |
|--------------------------------|------------------|
| Terne Plate IC, 20x22 | |
| Russ. Sheet Iron | \$ 7 50 0 00 |
| Lion & Crown tin'd sh'ts | 0 10 0 00 |
| 22 and 24 gauge case lots | 0 0 7 75 |
| 26 gauge | 0 0 7 75 |
| Lead: Pig, per 100 lbs; | 3 25 3 35 |
| Sheet | 0 00 0 00 |
| Shot, 100 lb., less 2 1/2 p.c. | 0 00 6 50 |
| Lead Pipe, per 100 lbs. | 7 09 0 00 |
| | less 37 1/2 p.c. |
| Zinc: | |
| Spelter, per 100 lbs. | 0 00 5 25 |
| Sheet, Zinc " | 5 75 6 00 |
| Black Sheet Iron, | |
| Per 100 lbs. | |
| 8 to 16 gauge | 2 40 0 00 |
| 18 to 20 do | 2 39 0 00 |
| 22 to 24 do | 2 35 0 00 |
| 26 do | 2 40 0 00 |
| 28 do | 2 45 0 00 |
| WIRE: | |
| Plain galv'd, No. 5 | 3 95 0 00 |
| do do No. 6, 7, 8 | 3 45 0 00 |
| do do No. 9 | 2 80 0 00 |
| do do No. 10 | 3 55 0 00 |
| do do No. 11 | 3 95 0 00 |
| do do No. 12 | 2 85 0 00 |
| do do No. 13 | 3 05 0 00 |
| do do No. 14 | 4 05 0 00 |
| do do No. 15 | 4 55 0 00 |
| do do No. 16 | 4 80 0 00 |
| Barbed Wire— | |
| Spring Wire per 100, 1.25, | 2 80 f.o.b. |
| net extra. | Montreal. |
| Iron and Steel Wire pl'n | |
| 6 to 9 | 2 60 base. |
| Rope. | |
| Sisal, base | 0 00 |
| " 7-16 and up | 0 12 1/2 |
| " 3/4 " | 0 18 |
| " 5-16 " | 0 13 1/2 |
| " 1/2 " | 0 13 1/2 |
| " 3-16 " | 0 14 |
| Manilla, 7-16 & lgr. | 0 15 |
| " 3/4 " | 0 15 1/2 |
| " 5-16 " | 0 16 |
| " 1/2 " | 0 16 |
| " 3-16 " | 0 16 1/2 |
| Lath yarn | 0 11 1/2 |

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5. G.I.C. Gem Mantle - - - - - 4/6 "
6. G.I.C. Mantle for No. 4 Kern Burner - - - - - 6/- "

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Special prices to Canadians under the New Tariff, 33 1/3 p.c., in favour of Canadians.

MONTREAL WHOLESALE PRICES CURRENT.

THURSDAY, NOV. 6 1902.

| Name of Article. | Wholesale. |
|--|------------|
| Wire Nails. | |
| Base Price carload..... | \$ 2 50 |
| Less than "..... | 2 55 |
| 2d extra..... | 1 00 |
| 2d f..... | 1 00 |
| 3d..... | 0 65 |
| 4d and 5d..... | 0 40 |
| 6d and 7d..... | 0 30 |
| 8d and 9d..... | 0 15 |
| 10d and 12d..... | 0 10 |
| 16d and 20d..... | 0 05 |
| 30d to 60d..... | Base |
| Building Paper. | |
| Dry Sheeting (roll)..... | 0 35 0 00 |
| Tarred "..... | 0 45 0 00 |
| Hides. | |
| Montreal Green Hides | |
| " No. 1..... | 0 08 0 00 |
| " No. 2..... | 0 07 0 00 |
| " No. 3..... | 0 06 0 00 |
| Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins..... | 0 00 0 00 |
| Clips..... | 0 00 0 00 |
| Lambskins each..... | 0 00 0 60 |
| Calfskins, No. 1..... | 0 09 0 19 |
| " No. 2..... | 0 09 0 8 |
| Horsehides..... | 1 50 2 00 |
| Leather | |
| No. 1 B. A. Sole..... | 0 27 0 26 |
| No. 2 B. A. Sole..... | 0 26 0 26 |
| No. 3 B. A. Spanish Sole..... | 0 24 0 25 |
| Slaughter, No. 1..... | 0 28 0 29 |
| " Light medium & heavy..... | 0 28 0 29 |
| " No. 2..... | 0 26 0 27 |
| Harness..... | 0 26 0 32 |
| " Upper, heavy..... | 0 34 0 36 |
| " Upper, light..... | 0 35 0 37 |
| " Grained Upper..... | 0 34 0 35 |
| " Scotch Grain..... | 0 35 0 38 |
| " Rip Skins, French..... | 0 60 0 65 |
| " English..... | 0 45 0 55 |
| " Canada Kid..... | 0 50 0 60 |
| " Hemlock Calf..... | 0 50 0 70 |
| " Light..... | 0 50 0 60 |
| " French Calf..... | 0 85 1 10 |
| " Splits, light and medium..... | 0 22 0 25 |
| " heavy..... | 0 17 0 20 |
| " small..... | 0 18 0 20 |
| " Leather Board, Canada..... | 0 06 0 10 |
| " Enamelled Cow, per ft..... | 0 16 0 18 |
| " Pebble Grain..... | 0 12 0 14 |
| " Glove Grain..... | 0 12 0 13 |
| " B. Calf..... | 0 15 0 20 |
| " Buff (Cow) Kid..... | 0 11 0 13 |
| " Buff..... | 0 13 0 16 |
| " Russetts, light..... | 0 08 0 40 |
| " heavy..... | 0 25 0 30 |
| " No. 2..... | 0 35 0 40 |
| " Saddlers' doz..... | 7 50 9 00 |
| " Int. French Calf..... | 0 65 0 75 |
| " English Oak lb..... | 0 30 0 35 |
| " Dongola, extra..... | 0 38 0 42 |
| " No. 1..... | 0 20 0 22 |
| " ordinary..... | 0 14 0 16 |
| " Colored Pebbles..... | 0 13 0 16 |
| " Calf..... | 0 16 0 23 |

skin. For the afternoon with the frock coat—a buttoned patent leather shoe. For the evening (if you would be English)—a patent leather slipper or pump; otherwise an ordinary shoe of patent leather.

Don't wear evening clothes of broad-cloth or of any other smooth and shining cloth. A distinction is now made between the evening clothes of servants and other men, the former wearing broad cloth, the latter an unfinished worsted of dull black, sometimes of a gray. The black waistcoat of evening dress should be single-breasted; the white one double-breasted. The collar of the coat should be notched, and faced with silk out to the very edge. The tails should come to the knee.

Don't wear an overcoat with a yoke. Those freak coats are dead. Wear a long coat and a loose one, but let it be cut in a plain and severe manner.

Don't wear an overcoat or a rain-coat that has not cuffs. These cuffs are a protection against inclement weather, and in a season of rain or snow they can be turned down over the hands.

Don't wear whiskers. Science and fashion agree that whiskers are ugly and unclean. Only, therefore, in the aged and in invalids are they pardonable.

Don't wear long hair. Even poets now wear short hair, which their barbers clip in such a way as to enhance the head's graceful lines and to conceal its ugly ones.

Don't part the hair in the middle. John Drew and Richard Harding Davis decreed long since that the young American, like the young Englishman of to-day, should have the parting over the left temple.

Don't wear made ties. Don't forget, the first thing every morning, to shave and take a cold bath. That has always been fashionable, and it always will be.

MONTREAL WHOLESALE PRICE CURRENT.

THURSDAY, NOV. 6 1902.

| Name of Article. | Wholesale. |
|--------------------------------------|-------------|
| Oils | |
| Cod Oil..... | \$ c. \$ c. |
| " S. R. Pale Seal..... | 0 85 0 40 |
| " Straw Seal..... | 0 00 0 65 |
| " Cod Liver Oil, Nfld. Norw..... | 0 40 0 50 |
| " Process..... | 1 40 1 60 |
| " Norwegian..... | 2 00 2 25 |
| " Castor Oil..... | 0 08 0 10 |
| " Castor Oil brls..... | 0 07 0 08 |
| " Lard Oil, Extra..... | 0 80 0 00 |
| " "..... | 0 70 0 80 |
| " Linseed, raw, nett..... | 0 70 0 72 |
| " " boiled, nett..... | 0 73 0 75 |
| " Olive, pure..... | 1 05 1 15 |
| " Extra, qt., per case..... | 0 00 3 70 |
| " Turpentine, nett..... | 0 75 0 76 |
| Petroleum: | |
| " Benzine..... | 0 22 0 30 |
| Glass. | |
| United inches, 00 to 25..... | 0 00 2 10 |
| " do 26 to 40..... | 0 00 2 20 |
| " do 41 to 50..... | 0 00 4 70 |
| " do 51 to 60..... | 0 00 4 95 |
| Paints, &c. | |
| Lead pure 50 to 100 lb. kgs..... | 5 00 5 25 |
| " do No. 1..... | 4 62 4 87 |
| " do No. 2..... | 4 25 4 50 |
| " do No. 3..... | 4 37 4 62 |
| " do No. 4..... | 4 37 4 62 |
| " White Lead dry..... | 5 50 5 50 |
| " Red Lead..... | 5 00 5 50 |
| " Venetian Red Eng'h..... | 1 75 2 00 |
| " Yel. Ochre, French..... | 1 50 3 25 |
| " Whiting, ordinary..... | 0 45 0 50 |
| " do Gilders..... | 0 60 0 70 |
| " do Paris..... | 0 85 1 00 |
| " English Cement, cask..... | 2 15 2 25 |
| " Belgian do..... | 1 65 1 90 |
| " German do..... | 2 25 2 45 |
| " American do..... | 2 00 2 40 |
| " Fire Bricks per 1000..... | 16 00 20 00 |
| " Fire Clay..... | 1 50 1 75 |
| " Rosin..... | 2 75 5 50 |
| Glue: | |
| " Domestic Broken Sheet..... | 0 13 0 15 |
| " French Casks..... | 0 11 0 12 |
| " do brls..... | 0 00 0 14 |
| " American White, brls..... | 0 16 0 20 |
| " Coopers' Glue..... | 0 20 0 25 |
| " Brunswick Green..... | 0 04 0 10 |
| " French Imperial Green..... | 0 12 0 16 |
| " No. 1 Furnit's Varn'h. pr. gl..... | 0 65 0 70 |
| " a do do..... | 0 75 1 00 |
| " Brown Japan..... | 0 60 0 75 |
| " Black Japan..... | 0 50 0 75 |
| " Orange Shellac, No. 1..... | 2 00 2 25 |
| " do do Pure..... | 2 25 2 75 |
| " White do..... | 2 75 3 00 |
| " Putty Bulk 100 lb. brl..... | 0 00 2 00 |
| " Paracresin in drum 1 lb pk..... | 0 12 0 19 |
| " Kalsomine, 5 lb pkgs..... | 0 00 0 08 |
| Wool. | |
| Canadian Washed..... | 0 00 0 14 |
| " North West..... | 0 00 0 00 |
| " Unwashed..... | 0 08 0 00 |
| " R. A. Scoured..... | 0 85 0 87 |
| " Natal..... | 0 16 0 11 |
| " Cape, greasy..... | 0 17 0 0 |
| " Australian greasy..... | 0 16 0 0 |

HOW GLASS POTS ARE MADE.

In Mineral Resources of the United States, 1901, now in press, United States Geological Survey, Dr. Heinrich Ries discusses the occurrence of glass-pot clays in the United States. A glass-pot is never heated until it is put into use. The preliminary warming is done in a special furnace, the heated pot then run over to the glass furnace, where it is kept hot and filled with molten glass until it breaks or becomes eaten through. These conditions of glass-pot life cause the requirements necessary to be observed in the selection of glass-pot clay to be very severe. The clay must have sufficient refractoriness to withstand the greatest heat used without changing form; it must have sufficient plasticity to permit the admixture of 50 to 60 per cent. of grog; it must burn dense at a low temperature; it should have a low percentage of fluxes and also of silica; and its tensile strength should probably be not less than 150 pounds per square inch.

From clay having such characteristics glass-pots are made by hand, being built up very slowly and carefully, so that several weeks may be required to make one pot. In many cases different mixtures are used for the bottom, sides and top of the pot. Pots often weigh as much as 3,400 pounds, and have to be sent from the factory to the glass works in their green condition. Glass pots range from \$50 to \$60 in price.

The entire supply of glass-pot clay was formerly imported from abroad, but recently such clay has been found in the United States. Considerable deposits of glass-pot clay are found in the cretaceous and tertiary formations of Germany and Belgium, and come of these have been worked for a number of years. Among the most important German clays are those found at Gross Almerode, and nearly all of the imported clay now used in the United States comes from this locality, very little or none being imported from Belgium.

The native pot clays thus far discovered and used are obtained from the carboniferous formations of Pennsylvania and Missouri. In Western Pennsylvania clay for glass-pots is mined near Wymps Gas post office, and near Layton Station, in Fayette county, and in Cambria, Clearfield and Clarion counties. The Missouri glass-pot clays are obtained in the carboniferous formation in the vicinity of St. Louis, from the mines of the Christy Fire Clay Co. and from the Coffin mine, the Glassmaker's Pot-Clay Co.'s mine, and from the Jamison and French Fire Clay Co.'s mine, near Gratiot Station, St. Louis.

Analyses of the Missouri as compared with the German glass-pot clays show that the former are more refractory and that the latter are denser,

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

burning at a low temperature. Some clays of moderate refractoriness and dense burning character from the lower cretaceous beds of Alabama also have been described by Dr. Ries.

FIFTY YEARS OF PHARMACY.

Fifty years ago the medical world was much interested in glycerine as a

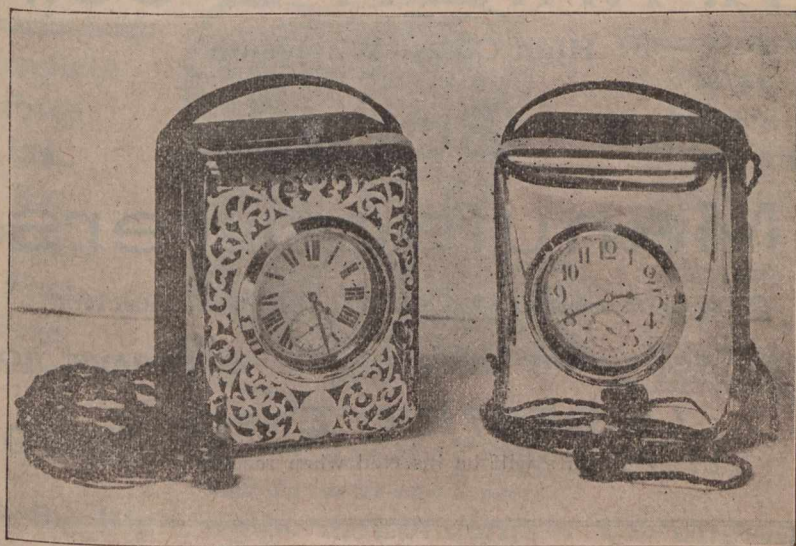
remedy for the skin, as a solvent for drugs and as a vehicle for administering them. The use of it has grown to vast proportions and the service done by Chevreule should always be acknowledged. I had the privilege of visiting him in Paris when he was a hundred years old, says Wm. J. Schiefelin, Ph.D., in an address before the A. Ph. A. Convention at Philadelphia,

and of expressing the gratitude and admiration felt in America for his discoveries. He replied with a bright smile that he had always admired Americans and regretted that he had never been able to visit us.

Glycerine, ox gall and vaccine were almost the sole animal products then on the druggist's list, but pepsin soon followed and pancreatin, while during the past ten years the laboratories have annexed the barnyard and the serums and toxines and extracts from glands have become of great importance. These biological departments are under the direction of scientists trained in bacteriology, which demands niceties of cleanliness and carefulness of sterilization that would be a revelation to the apothecary of fifty years ago.

The demand for the chief alkaloids has steadily increased until the production of quinine and morphia has become enormous. The estimated annual consumption of quinine in the United States is four million ounces and that of morphia is four hundred thousand ounces. Fifteen years ago cocaine was sold by the grain and now its annual consumption in this country approximates one hundred thousand ounces.

Most of the mineral acids and salts sold by the druggists are heavy chemicals and are now made by the combination. Rochelle salt, cream tartar, magnesia, borax and chlorate of potash have long since outgrown the pharmaceutical laboratories, but these still make the salts of bismuth and certain salts of iron and manganese and of mercury, besides iodides and bromides and phosphates and perozies of hydrogen, while latterly several have undertaken the manufacture of lithia from its minerals, lepidolite from California and spodumene from Dakota, with the result that the price has fall-



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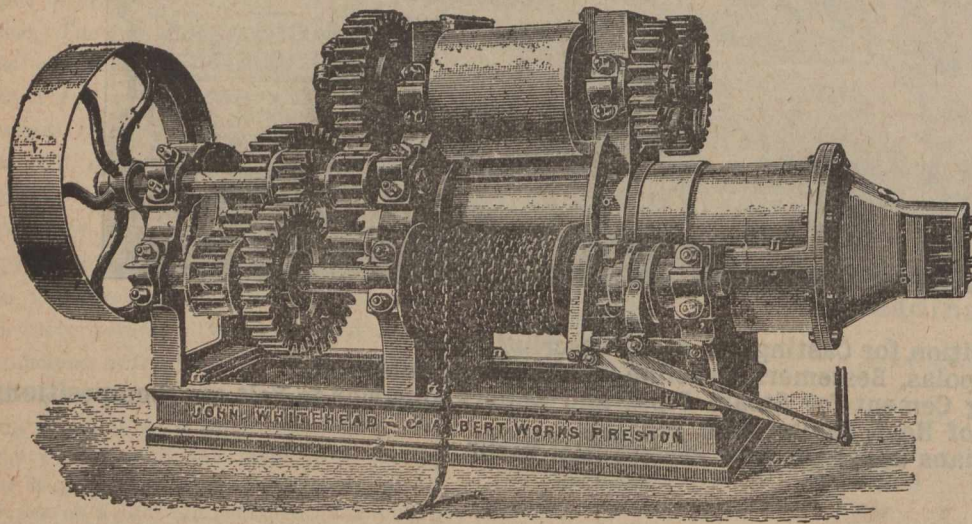
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ances for the manufac-
ture of Bricks, Tiles and
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Canadian Preferential
Tariff.

en in two years from \$3.30 to \$1.30 a pound, because the capacity of the plants is perhaps double the consumption, which is about sixty thousand pounds a year.

So the pharmaceutical chemist, like the alchemist of old, finds his material in rare and beautiful minerals, in the cells of outlandish plants and in the blood of live animals, but his processes are lighted by the lamp of science, and instead of working with a few ounces he operates with quantities of thousands of pounds. The future of pharmaceutical manufacture is bright, for the standards are right, which is largely due to the men of this association and their like.

WALL PAPER DESIGNING.

The art of wall paper designing in America may be said to be largely in its infancy. There have been designers before to-day, and many who have done excellent work in designing, but their originality has been always se-

verely and emphatically discouraged by the public taste and by the manufacturers, who naturally depend on that public taste for their financial success. Up to the present day, says the Uprolstery Dealer, all art work in America has largely followed the lines

laid down by foreign artists, and that wall paper designers have done so is not to their discredit. It does not necessarily imply a lack of originality. The designer must live, and when only certain varieties of designs are demanded he is forced to produce that kind or starve. When it is "the fad"

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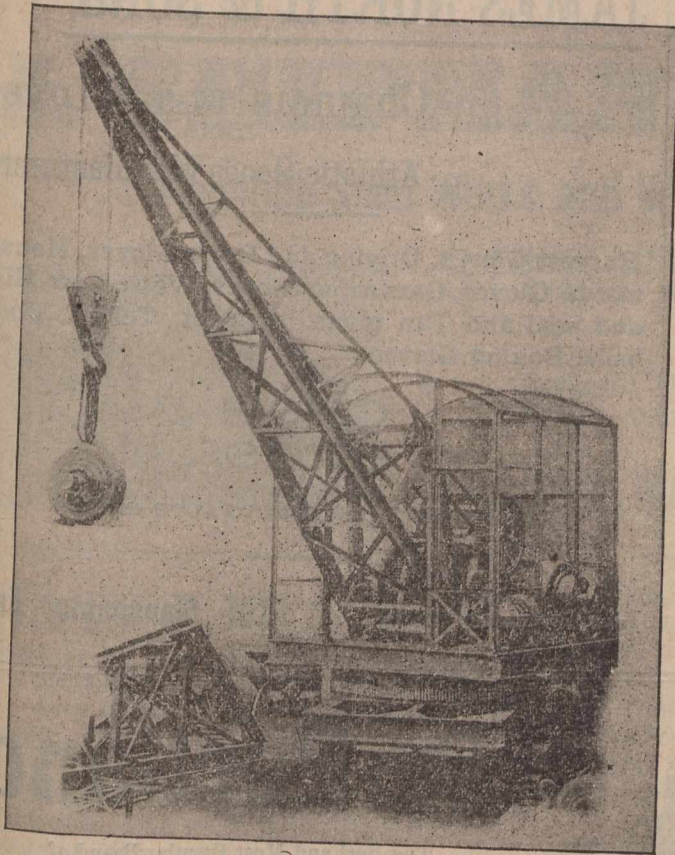
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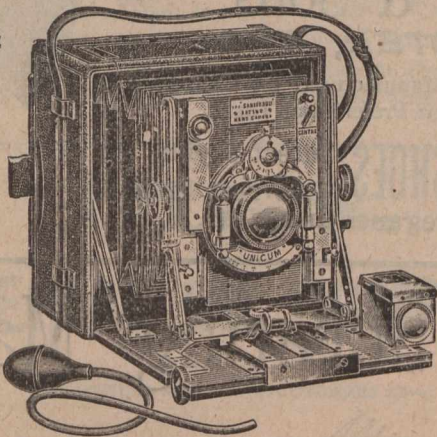
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to follow some foreign style; when the whole country wants that and nothing but that, it is quite natural that the designer should devote his attention to that work, and it is probably a more severe test of merit to be able to ring new changes on the same old theme year after year, and day after day, than to create something new.

Take the one instance of the Marie Antoinette stripe. A certain designer may have orders for twelve of these stripes in one season, often for many more, and he must produce twelve distinct varieties of designs, all following the same general style and yet all distinctly different. This requires more than ordinary talent, and yet the next year he must provide as many more Marie Antoinette stripes—equally varied—and unlike those of the previous year. Another designer will devote his attention largely to Oriental designs, producing a great number of them in the course of the season. Surely it requires talent to produce such a quantity of designs in one style

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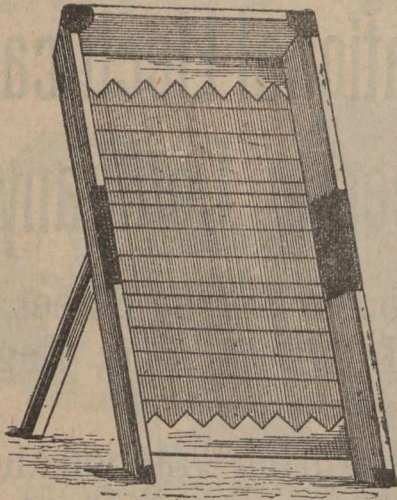
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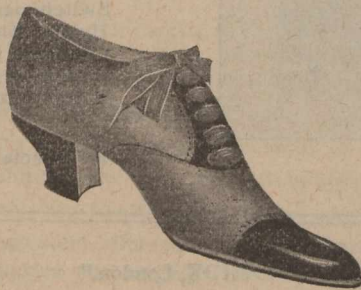
and to have none of them too extreme for public taste, and still get sufficient "snap" and originality into them to please the manufacturer, the retailer, and the lady who is to have them on her walls.

The designer must have an enormous capability for long and steady work, a remarkable facility of invention, a good eye for color and composition and, in addition, a good working knowledge of all the technical details of the making of the print rollers and of the printing of wall paper

(To be Continued.)

**PETROLEUM FOR OPEN HEARTH
FURNACES IN RUSSIA.**

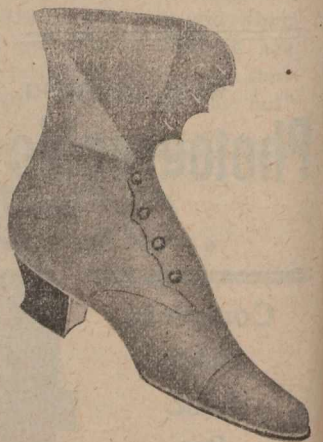
In the steel works in the neighborhood of St. Petersburg steel melting and re-heating furnaces are fired with naphtha residues (mazut), costing 13s per ton at Bako and 45s at the works. In the earlier or drop system, which is similar to that originally adopted in the Willenstrom furnace, the oil is fed in drops through a series of apertures in the roof of a small heated chamber in the neck of the gas flue, where it is vaporized and fired by the heated air from the air-flue above. This arrangement is fairly suitable for heating furnaces, but with the higher temperatures required for steel-melting the wear in the combustion chamber is considerable, and complete repairs are required after about fifty heats. The system now generally adopted is to gasify the oil in the gas generators, after subjecting it to a preliminary heating by steam coils at 40 or 50 degrees C. in storage cisterns, whence it is pumped into an accumulator giving from 5 atmospheres to 7 atmospheres pressure. The feed is effected by a Korting pulverizing injector, with nozzles of varying apertures from 1 1/2 to 3 milli-metres, blowing into the side



The Portland

The Best and Most Popular Brand of

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In Goodyear Welts, Turns and Blake Sewn.
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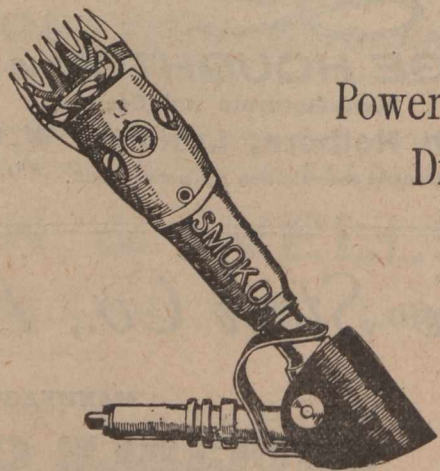
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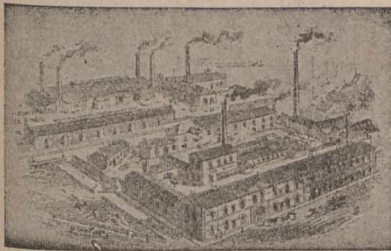
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of the regenerator near the bottom. A small accessory air supply is introduced at the same time to burn the first portion of the oil-gas which would otherwise choke the brick-work by a deposit of coke. The arrangements of the regenerator are similar to those for producer gas, except that the arch of the chamber must be raised about 6 inches, as the specially lighter oil-gas attacks the brickwork very readily. A newer and better method, which, however, has as yet not been generally applied, is to feed the furnace through concentric nozzles, the inner ones carrying the oil and the outer one air high pressure, when absolutely perfect combustion is obtained and the gas regenerators are dispensed with. In this system five water-cooled injectors are required, two for each end of the furnace, and a central one in the crown of the arch. Under ordinary

working conditions, with 10 to 15 ton open hearth steel-melting furnaces, the consumption of oil is about 20 per cent. or in some cases 18 per cent. of the weight of the materials charged, the endurance of the furnace and the speed of working being about the same as with producer gas-firing.

PUBLIC SCHOOL WORK.

The New York State Teachers' Association, says Harper's Weekly, has been conducting some very interesting investigations into the effectiveness of public-school work in the State of New York. Four hundred and nine prominent business men were requested to state to the association their opinions, based upon their personal obser-

vations, as to whether the schools as at present organized prepare children to earn their living, and in what way, in their judgment, instruction may be improved to this end. The criticisms of these observers of the public-school system are summarized as follows:

Instruction is not thorough enough.
There is too much nature study.
Ethical training is largely neglected.
Too much rote work is allowed.
Do not allow so much home work.
Have more science and less Latin and Greek.

The work in English is too advanced.
There are too many pupils to one teacher.

These are followed by suggestions which approximate the following:

Insist on accuracy in arithmetic.
Have more male teachers.
Teach boys "how to think."
Have lectures by successful business men.

Give us practical arithmetic.
Special instruction to defectives must be provided.

Make the English work practical as well as cultural.

Have a gymnasium in every school.
Favor restriction rather than expansion of the course.

In addition to which, authoritative opinions are expressed as follows:

Many boys lack the proper interest.
Teachers deserve great praise.

City-bred boys do not succeed as well as boys from the country.

Manners are not up to the mark.
Too few boys show ambition to succeed.

Boys have steadily improved during the past twenty years.

The New York schools are doing satisfactory work.

Boys of foreign birth do wonderfully well.

Common sense is the greatest factor in success.

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MALLEABLE GLASS TESTS.

The following tests of the so-called malleable glass of Louis Kauffeld of

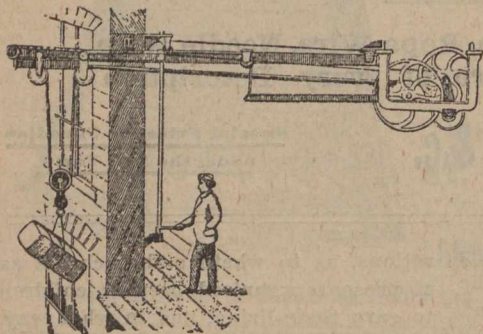
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The Best Machines in the World
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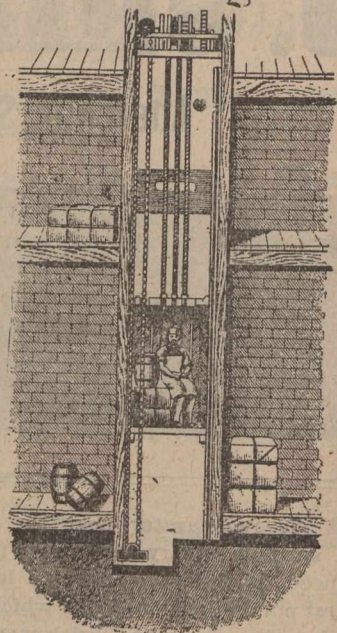
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Barker's Patent Self-Closing and Lock
ing Doors for Hoist Well Openings.
All kinds of Mill Gearing, Machine-
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If Canadians purchase these Cranes in England,
they have 33% per cent. in their favour under
the new Preferential Tariff.



Cage Hoist.

Matthew, Ind., are related on the auth-
ority of the Scientific American. A
chimney was placed in a pail of ice
water, and after having remained a
sufficient length of time to become as
cold as the water, was taken out and
immediately placed on a lamp with the
blaze turned as high as possible. The
blaze on the wick was turned so as to
flow directly on the chimney, and the
smoke which collected on the chimney
ran down with the water without in-
juring the chimney. Next a chimney
as placed over a small gas stove con-
taining clay bricks used in heating
such stoves. The fire was turned on
full, the chimney remaining on the
bricks. The fire finally brought the
temperature to such a stage that one
side of the chimney was drawn in and
dropped down, and no crack was shown
in the glass; but for a slight rough-
ness on the outside, the glass was as
clear as when placed in the fire.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Nov. 4, 1902.

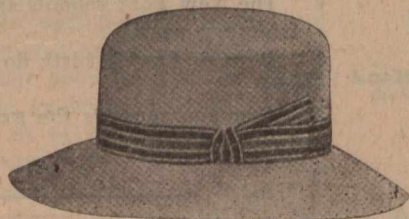
| NAME OF COMPANY. | No. Shares. | Last Dividend per year. | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|--------------------------------------|-------------|-------------------------|------------------|------------------------|---------------------------|
| British American Fire and Marine.... | 15,000 | 3 1/4-6mos. | 350 | \$50 | 97 |
| Canada Life..... | 2,500 | 4-6mos. | 400 | 400 | 160 |
| Confederation Life..... | 10,000 | 7 1/2 6mos. | 100 | 10 | 99 |
| Western Assurance..... | 25,000 | 5-6mos. | 40 | 20 | 99 |
| Guarantee Co. of North America..... | 13,372 | 6 | 50 | 50 | .... |

BRITISH AND FOREIGN.—Quotations on the London Market, Oct. 25, 1902 Market value p. p'd up sh

| | | | | | | |
|--|---------|-------------|-------|--------|--------|---------|
| Alliance Assur..... | 250,000 | 8s. p.s. | 20 | 2 1-5 | 9 | 10 |
| Atlas..... | 24,000 | 24 p.s. | 50 | 6 | 25 1/2 | 226 1/2 |
| British and Foreign Marine..... | 67,000 | 25 | 20 | 4 | 19 | 20 |
| Caledonian..... | 21,500 | 12s. p.s. | 25 | 5 | 5 | 28 1/2 |
| Commercial U. Fire, Life and Marine..... | 50,000 | 27 1/2 | 50 | 5 | 45 1/2 | 46 1/2 |
| Guardian Fire and Life..... | 200,000 | 9 | 10 | 5 | 8 1/2 | 9 1/2 |
| Imperial Fire..... | 60,000 | 25 | 20 | 5 | | |
| Lancashire Fire..... | 136,493 | 5 | 20 | 2 | | |
| Lion Fire..... | 100,000 | 3 | 3 1/2 | 1 1/2 | | |
| London and Lancashire Fire..... | 25,100 | 22 | 25 | 2 1/2 | 18 1/2 | 18 1/2 |
| London Assurance Corporation..... | 25,362 | 20 | 25 | 13 1/2 | 52 | 53 |
| London & Lancashire Life..... | 10,000 | 10 | 10 | 2 | 8 | 8 1/2 |
| Liv. & Lon. & Globe Fire and Life..... | 391,752 | 90 | 86. | 2 | 28 | 29 |
| Northern Fire and Life..... | 30,000 | *22 1/2 | 100 | 10 | 73 | 76 |
| North Brit. & Merc. Fire and Life..... | 110,000 | 30s. p.s. | 25 | 6 1/2 | 36 | 37 |
| Norwich Union Fire..... | 11,000 | *23 1/2 | 100 | 12 | 105 | 108 |
| Phoenix Fire..... | 52,776 | 35 | 50 | 5 | 30 1/2 | 31 1/2 |
| Royal Insurance Fire and Life..... | 125,214 | 58 1/2 | 20 | | 48 | 49 |
| Sun Fire..... | 240,000 | 3s 6d p. s. | 10 | 10 | 10 | 10 1/2 |
| Union..... | 45,000 | 18 p.s. | 10 | 4 | 12 1/2 | 13 1/2 |

*Excluding periodical cash bonus.

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Coal Tips, Capstans, Stavers, Dynamos,
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Concrete Flag Making Machinery.

Telegraphic Address: "Muskers Liverpool"

Telegrams: "TANNERY, OLDHAM" All Communications must be addressed to Oldham. ESTABLISHED 1840

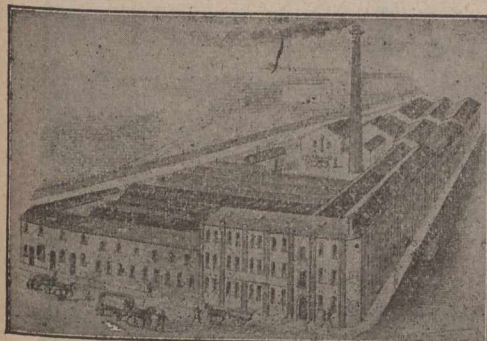
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Registered Office: Lowermoor Leather Works.
OLDHAM. ENGLAND.

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

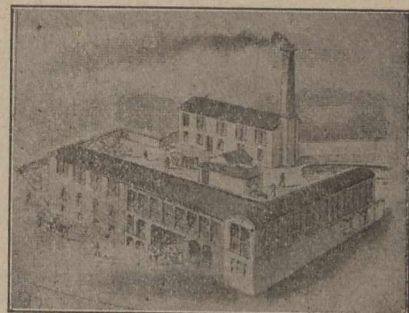
MANUFACTURERS
OF

Oak Tanned and Helvetia Strapping.



Lowermoor Works · Oldham.

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



Tannery: Blackley.

A Reliable and Practically Unbreakable Bicycle Frame.

THE BIRTWISLE HYDRAULIC JOINTING SYNDICATE, LD.,

Worsley St.,
HULME, Manchester, Eng.

Are Prepared to arrange with a Factor for the introduction and sale of their

UNBREAKABLE B.H.J. BICYCLE FRAME.

For description see "Canadian Journal of Commerce," March 28th, 1902.
Full particulars and prices on application.

Established 1779.

Telegraphic Address: "ANNE COWBURN."

ANNE COWBURN,

Carriage Builder
AND
Harness
Manufacturer,

MOTOR CARS A SPECIALITY.



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

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

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

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

Another test which was made was to place cold water in the chimney and hold the same over a fire until the water boiled. A large bulb was blown from the glass and filled with about one pint of water. It was then placed over the fire and allowed to remain there until it had boiled dry without apparent effect on the glass. Four chimneys were taken from the packing room and dropped one by one into a pail of boiling water. The chimneys were then hastily shifted into a pail of cold water that had just been drawn from a well, and the glass was not broken.

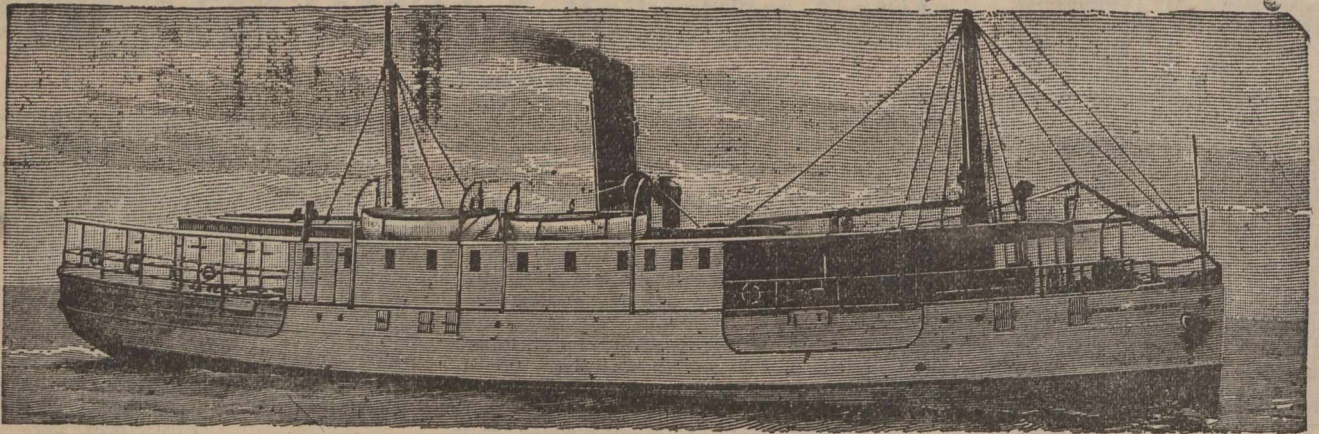
A further test was made by nailing up a box containing glassware, every nail being driven in by hitting it with a chimney. The most remarkable feat of all was the making of a perfect lamp chimney by using a chimney as a mold and blowing hot glass into the same. Both the new chimney and the mold came through the test perfectly whole, uncracked and unscarred. In appearance this malleable glass is much more elastic. It can be made of the thickness of a sheet of paper or as heavy as any in use, but in every instance it is tough—a dainty table glass could be handled as roughly as a skylight and no harm result. The advantages conferred by this toughness, in the wide variety of glass utensils for domestic use, are very numerous.

DEFECTIVE CURRENCY SYSTEM.

We have just had an object lesson, teaching us that our currency system is defective, said George B. Bohrer, of Cincinnati, before the Ohio Bankers' Convention recently, and that the operations of our Treasury system interfere with that delicate machinery of credit, so that at all times our banking institutions cannot respond readily to the needs of commerce. Congress should

Lytham Shipbuilding & Engineering Co.

LYTHAM ENGLAND.



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

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

take early action to provide the country with an emergency circulation, properly safeguarded, which in time of monetary stringency could be quickly issued, and which could be readily retired when finances again regained their normal condition. The Government ought to go out of the banking business. Our Sub-treasury system is antiquated, and there is no good reason why its financial operations should not be conducted through the banks. Banks are constituted to make capital circulate, not to lock it up. The Treasury system does the reverse of this, and our Secretaries of the Treasury are called upon annually to put a liberal construction upon the law in order to free a portion of its funds to relieve the momentary strain. This should not be. Why should not our Government carry on its fiscal operations through the banks, similar to the Governments of the great countries of Europe? True, we have no central bank, but we have in the reserve cities of this country an aggregation of banks as sound and conservative as any in the world, and in them the Government could deposit its funds, limiting the deposits in each to one-half of its capital and the surplus and on the part of the deposit not covered by bonds require banks to pay interest at the rate of 2 per cent. This interest would always protect the Government from loss by failure of any bank. I believe the time is now ripe to urge these reforms.

CONTINUOUS DREDGING APPARATUS.

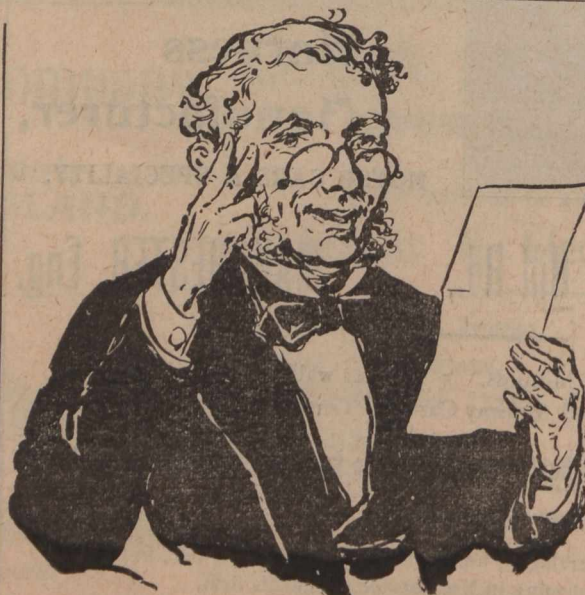
The Philadelphia Record illustrates an improved machine for excavating

the soil from the beds of ship channels and depositing it either in scows or transferring it direct to the banks by means of an auxiliary conveyor, the special advantage of this form of excavator being that the width of the cutting is considerably greater than that made by any other apparatus now in use. The new dredge consists principally of a closed cylinder, which floats on the water, having around its periphery a series of tracks. The width of the cylinder and number of tracks can be varied, and each track carries an endless chain of buckets propelled by an engine located on a float at the rear of the cylinder. Inside this cylinder a number of compartments are arranged to admit water and air, to control the depth of the cutting

and permit the elevation of the entire bucket mechanism when the excavator is to be moved from place to place. As the buckets travel around the endless tracks the dirt is scooped in and elevated to the highest point, where an automatic tripping device discharges the contents of each bucket into a chute leading to a scow at one end of the cylinder. As the excavation progresses the dredge is advanced gradually forward, so that the whole operation is practically continuous, and an area of considerable length and width can be excavated in the course of a day.

TELESCOPIC SHOE LACE.

A new device to dispense with the strings.—One of the important considerations which guide some people in



Awakening to the Fact
that by purchasing ...

BUTTERCUP METAL POLISH

Under the New Tariff
from

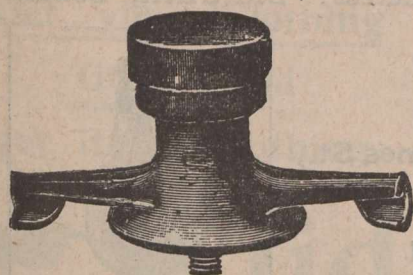
Chiswick Soap Co.,

LONDON, Eng.,

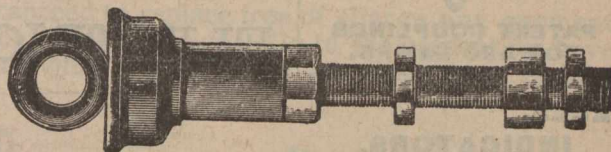
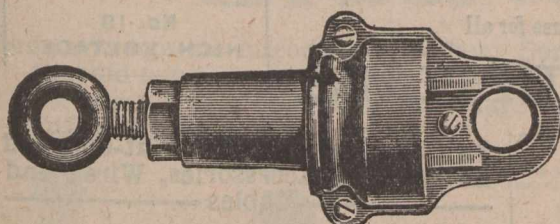
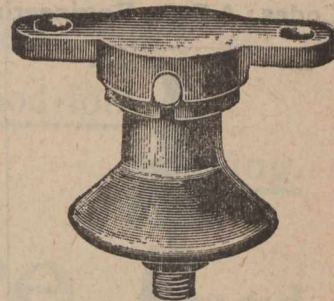
you can SAVE MONEY.

Telegrams : "ISOLABLE," London.

OVERHEAD



Line **AMBROIN** Material



ESTLER BROTHERS, 25 Laurence Pountney Lane, Cannon Street, **London, E.C., Eng.**

the matter of selecting a pair of shoes is the manner of fastening them on the feet, for when a man is in a hurry, as most men are in this century, he does not want to consume any more of his time in dressing than is necessary. There is shown in the Philadelphia Record what is probably the most rapid shoe fastener yet placed on the market, as there is but one motion of the hand necessary to complete the work of securing the edges of the uppers together around the ankle. One advantage of this invention is that it can be used in connection with a shoe originally intended to be secured with laces the labor of making the alteration being inconsiderable. This fastening device consists of a series of projecting studs arranged on either edge of the upper, with a telescoping slide arranged to engage the studs and draw the edges of the upper toward each other as the sections are expanded. By grasping the outer section of this fastener and giving it an upward pull the inner sections will arrange themselves from the bottom to the top of the opening, drawing the edges to-

gether as they rise. As the fastener is made of spring metal it will allow sufficient movement of the ankle to prevent binding, having in this an advantage over lace or button shoes.

DOMESTICATING THE FOX.

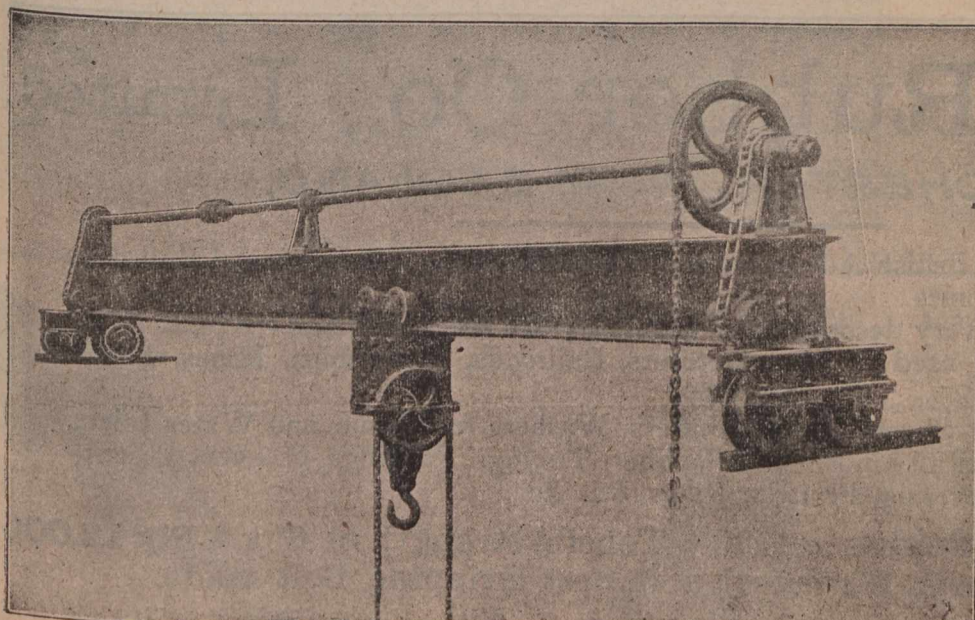
The experiment, made several years ago, of domesticating foxes on the islands off the coast of Alaska has proved in every way successful. About 30 islands are now used as fox farms, with 800 to 1,000 foxes to each farm. The animals soon become tamed enough to have no fear of their keepers, and readily assemble at feeding places when called. The object of the farming is to provide pelts for the market. The animals soon become tame enough to pose when they reach the right age. The scheme originated in a desire to preserve the much-valued blue fox, which was in danger of extermination, and it is suggested that other fur-bearing animals might be formed in the same way.

A COLD STORAGE CENTRE.

Omaha, Neb., is developing rapidly into a cold-storage centre. The Armour plant in that city has capacity for 80,000 tons, and there are a number of other plants almost as large. Last year the cold-storage houses of Omaha handled 200,000 cases of eggs, and this year the amount will be increased by 20 per cent. The Omaha packers are preparing to add the storage of potatoes, cabbages, onions, beets and fruits, such as can be handled in cold storage, with a view, it is said, to make Omaha a central receiving and distributing point for this class of products also. If the venture this season proves successful, additional and extensive cold-storage warehouses are to be erected next year, probably at South Omaha.

TO OPEN UP CENTRAL CHINA.

A company composed of some of the leading business men of San Francisco



Lifting Tackle

FOR
..ALL PURPOSES..

**Cranes.
Crabs.**

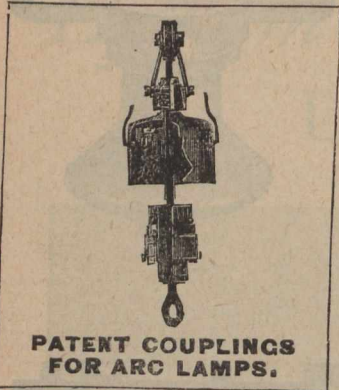
**SHEAVE BLOCKS.
PULLEY BLOCKS.**

**The Steel Rope
Pulley - Block Co
LIMITED.**

**Washford Road,
SHEFFIELD, Eng.**

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Cable Address: "BRAULIK," London



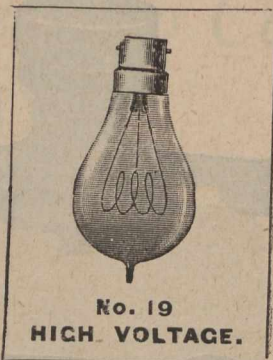
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115 Bath Street, GLASGOW, Scotland.
And 39 Pitt Street, SYDNEY, N.S.W.

The Best and Cheapest House for all

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ARC LAMPS,**
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INCANDESCENT LAMPS,
"The London Standard."
(Very special prices quoted for contracts.)
**CARBONS,
VOLT & AMPERE METERS,
MOTORS & DYNAMOS.**



Switches, Switchboards, Cut-Outs and all Lighting Accessories, Wires and Cables

STANDARDS, BRACKETS, ELECTROLIERS.

Special terms to Canadian Houses under the New Tariff Regulations.

Correspondence respecting Agencies is invited from well established houses in the Dominion.

The New "FLAME" Arc Lamps a Speciality.

has been formed with \$1,000,000 capital, of which \$135,000 has been paid in to establish commercial museums for the exhibition of American manufactures and products all over China. Dealings will be direct between manufacturers and consumers. Consul General Ho You will resign from the United States Consular service to push the enterprise. The company will try to find markets for material for railroads, shipbuilding, mines, water works, telephone systems and the like.

disappear. The doctor says that the fogs are caused by unconsumed carbon suspended in the air and originating from the thousands of factory chimneys belching out smoke. There is no carbon or ash from oil. The doctor points out that oil has been successfully burned as fuel on sea and land, and urges its compulsory adoption by the manufacturers of the great metropolis.

pical mountains, would produce at the rate of 20 tons of fuel a year per acre. But a tree might be found that would, in sunny latitudes, with plenty of rainfall, produce twice as much as that, and this would give the world the equivalent of at least 30 times its present consumption of coal.

THE SMOKELESS FUEL.

A leading chemist, Dr. Redwood, says that if oil were generally used for fuel in London the great institution known as the London fog would absolutely

WOOD INSTEAD OF COAL.

One of the Government forest officers in Cape Colony, South Africa, suggests the advisability of planting forests of quick-growing trees for fuel. The eucalyptus tree would furnish an excellent wood, and if planted on tro-

LIGHTER MAIL BAGS.

The U. S. Post Office Department is planning to utilize some lighter material than leather in the mail bags. Experiments are being made with artificial leather and canvases. The Government pays for mail transportation on the railroads by weight, and of the first-class mail 48 per cent. is in bags and locks. A lighter material would reduce railroad charges.

Irwell Rubber Co., Limited.

MANCHESTER, - - ENGLAND.

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

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

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

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

Special rates under the new Canadian Tariff. Enquiries invited.

Get your Clothing
GOOD, and
get it for Nothing.



But don't get it
Good-for-
Nothing.

“Gidaw” Serge, Regd.

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



Gents' Sac Suits.



Youths' Cambridge Suits.

Whitstable.
Gents.—We have sold several of the suits of “Gidaw” Serge, but have received no complaints of them, and therefore no application for renewal of garments.
Yours respectfully, S. T.

Sheerness-on-Sea
Dear Sir,—The “Gidaw” Serge suits you made for me appear to give general satisfaction, and beg to say I have had no complaints from any one customer.
Yours truly, S. J. W.

Burnham Somerset.
Gents.—Re “Gidaw” suits, I have had no complaints respecting the above suits; no doubt it is a very nice quality suit, and they are smart fits and nicely made.
Yours truly, P. H.

Torrington.
Gents.—I find the “Gidaw” Serge wears well; it is a real good serge.
Yours truly, C. J. W.

Weston-super-Mare.
Gents.—We beg to state we have not received any complaints re “Gidaw” Serge, or had any claims.
Yours faithfully, B. W.

Grantham.
Gentlemen,—I was very pleased with the finish of special suits received Saturday, being rather better quality than I usually order, which means a better class of customer, and it shows you can finish your goods in first-class style.
Yours respectfully, W.C.C.

Ebbw Vale, Mon.
Gents.—I may say that your goods and way of making and finishing are pleasing not only to me, but to my customers also.
Yours sincerely, T. J.



Boys' Norfolk Suits.
Patent Strap & Buckle Knickers.

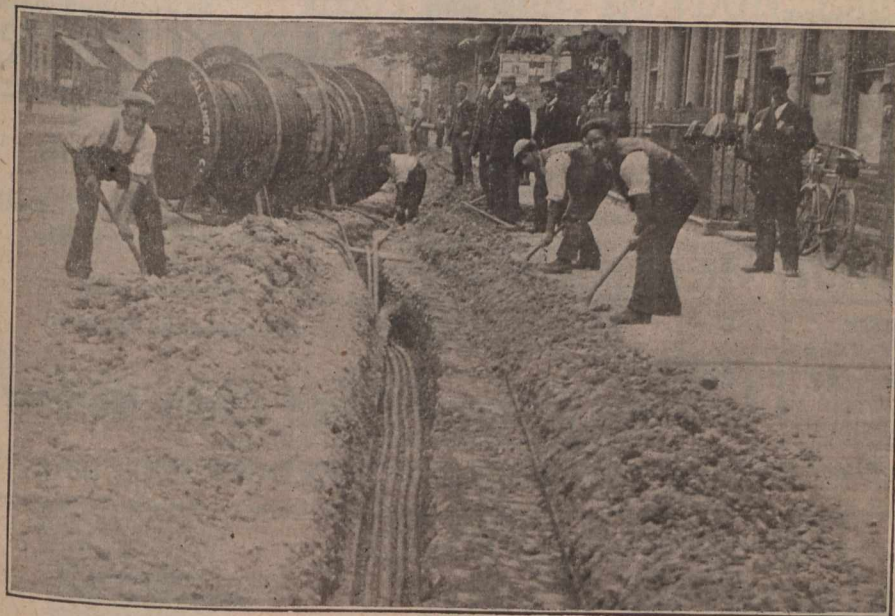
Boys' Rugby Suits.
Patent Strap and Buckle Knickers.

GUARANTEE

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

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Laying Callender Mains at HIGH WYCOMBE

Callender's Cable & Construction Co., Ltd.,

Hamilton House,
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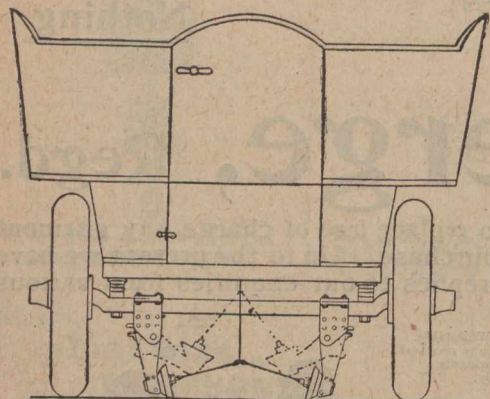
England

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THE COUNTER-SKID

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**Renders Side-Slip an Absolute
Impossibility**



The whole arrangement can be raised or lowered by a foot lever under the driver's control.

It is an attachment to the back axle of the car, consisting of two hinged brackets working on the positive and negative principle. At the bottom of each bracket there is a free running saucer-shaped steel disc, which engages, instantly and automatically, with the road surface as soon as any tendency to side-slip occurs. Trials conducted on greasy wood and asphalt pavements in London, have proved its perfect reliability beyond all question. It may be seen attached to a 12 H.P. Milnes Car at Messrs. Laurie and Marners of 311 Oxford St., W., and it may be tested or seen at work by arrangement with.

F. SADLER, 13 Dering Street, Oxford Street, **LONDON, W. ENG.**
33 1/3 per cent. in favour of Canadians.

Store Fittings and Utensils.

Scales, Weights and Weighing Machines of every description. Coffee Mills, Coffee Canisters, Coffee Roasters, Patent Tea Bins, Tea Mills, Tea Canisters, Patent Biscuit Stands, Glass Shelves, Mirrors. Every requisite for Grocers, Provision Merchants, Confectioners, Drapers and Tailors.

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Tudor Street, - WHITEFRIARS, London, E.C., England.

The only Perfect and Efficient GEYSER on the market.

Complete with Locking Gear.
£3 8 0

THE TUDOR
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GAS OR
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FENLON'S PATENT GEYSER

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WATER HEATER

**COLD WATER
INSTANTLY HOT**

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SO SIMPLE
A CHILD CAN MANAGE IT

Complete with Locking Gear.
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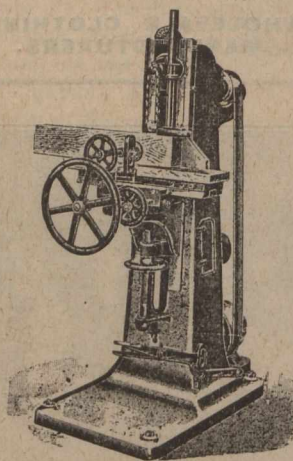
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CHAIN MORTISER

with which 300 mortises
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No boring or core driving.
One operation only in
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The Improved Expert Chain Mortiser
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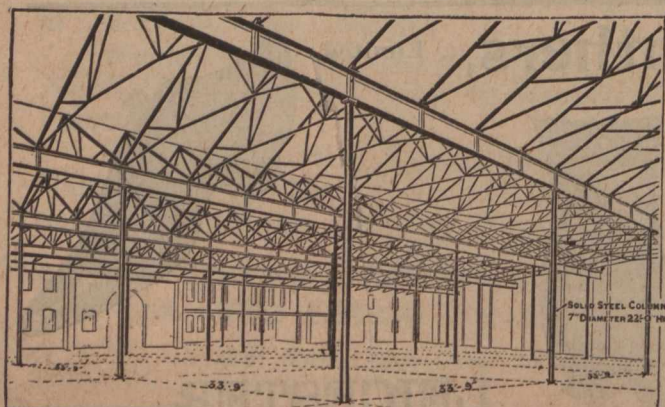
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GOLD MEDAL.—Highest Award at the GERMAN CONFECTIONERS' EXHIBITION, MANNHEIM (first time Exhibited)



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Boreham Wood Works,

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Manufacturers of

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"LOGO" TRADE MARK. PACKING,

Durable, Lubricative, Economical.

Used by over 100 British and Foreign Railways, Indian and Colonial Govern-
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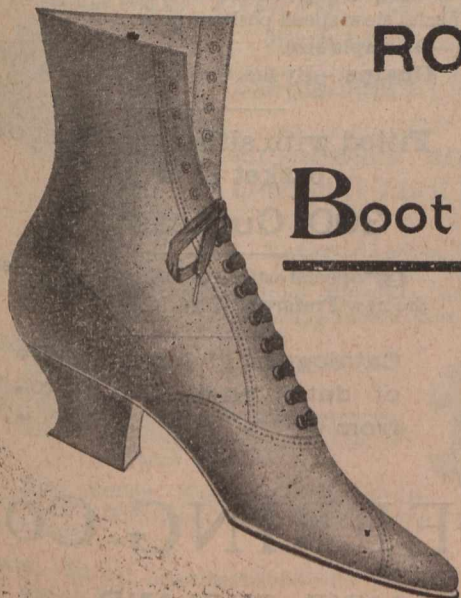
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Active Agents wanted in every
town and village in Canada, apply
"Agent," JOURNAL OF COMMERCE,
Montreal.

ROWLAND, WILSON & CO.

HIGH-CLASS

Boot and Shoe Manufacturers,



Woodboy Street,

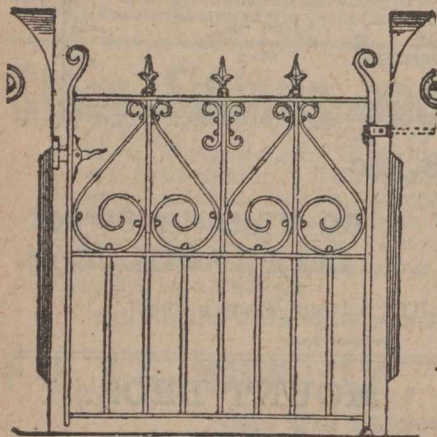
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Special prices for these Shoes under the
New Canadian Preferential Tariff, 33 1/3 p.c.
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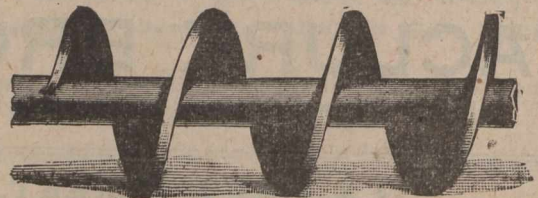
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HORIZONTAL SUN-DIALS, fixed on Pedestals, form a Beautiful, Useful and Ornamental addition to Gardens, Terraces, Parks, &c. **14-Inch Brass HORIZONTAL SUN-DIAL**, with Equation Table complete on Terra-Cotta Pedestal, as Illustration £10 subject. An assortment of Pedestals and Dials kept in stock. **SUN-DIALS** can be supplied without pedestals, in Brass, Gun-Metal or Slate, from £2 each subject. Suitable Mottoes, &c., can be Engraved, Special Designs can be submitted, or suggestions carried out. Full instructions sent for fixing Dials, or competent workmen sent to set them.

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 For Coal, Coke, Ashes, Grain, Malt
 and other Materials.
 Special prices to Canadians under the New Tariff

THE TURRELL CAR.

Specification.



Motor.—7 h.p. vibrationless, two cylinder motor.

Gear.—Patented system having the wheels always in mesh.

Wheels and Tyres.—

- 32in. tangent-spoked wheels, with 2½ in. Michelin tyres.
- 34in. artillery wheels, with 2in. Connolly solid tyres.
- 32in. " " " 2½ in. Michelin tyres, £8 10s. extra.
- 32in. " " " 3½ in. " " £22 10s. "

Body.—Mail Phaeton, Tonneau, or Siamese Phaeton.

Brakes.—Powerful pedal brake on differential gear. Powerful lever brakes on driving wheels, compensated, and acting in both directions. Ratchet to hold the car on steep hills; this much facilitates starting on big gradients.

Pump.—Special slow-speed positive pump.

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Chains.—By the Coventry Chain Co.

Fitted with either a bonnet or basket in front,

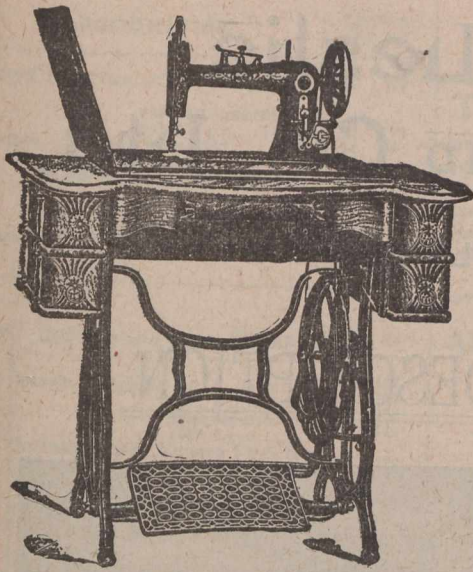
300 Guineas net.

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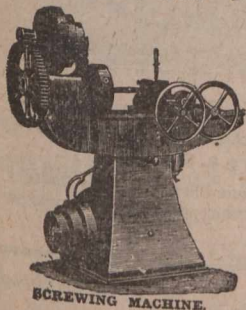
Established 1837. Telegraphic Address. "Wm. Heap, Ashton-Under-Lyne."

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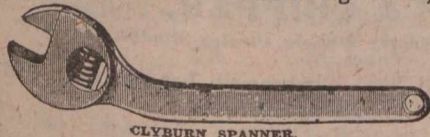
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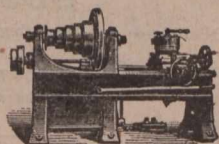
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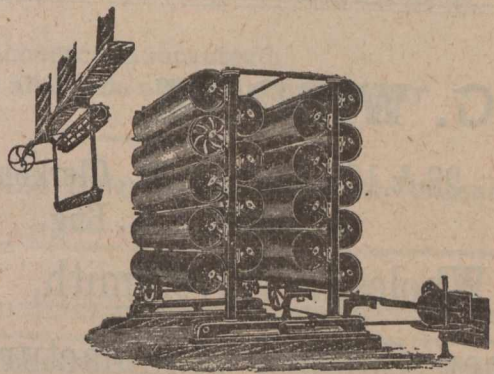
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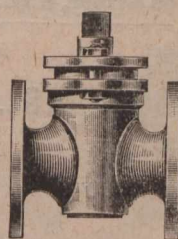
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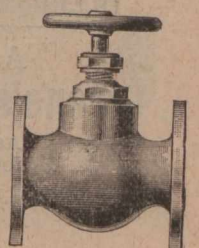
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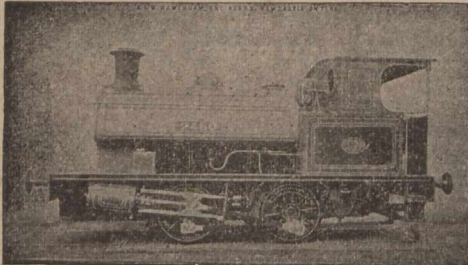
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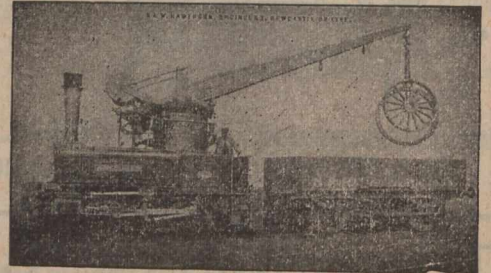


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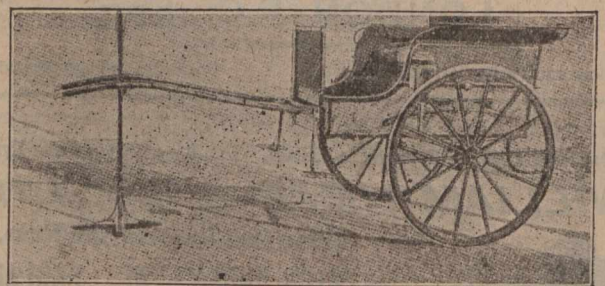
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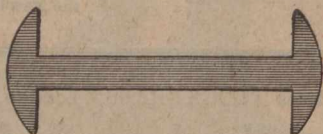
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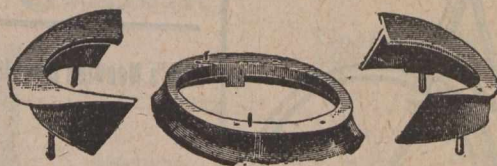
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| | 1883, 5 p.c. | 109 | 112 |
| 100 | Atlantic & Nth. Western 5 p.c. Gua | 120 | 123 |
| | 1st M. Bds | 137 | 141 |
| 10 | Buffalo & Lake Huron \$10 shr..... | 13¼ | 13¾ |
| | do 5¼ p.c. bonds | 137 | 141 |
| | Can. Central 6 p.c. M. Bds. Int. | | |
| | guar. by Gov | | |
| | Canadian Pacific \$100 | 140¾ | 141¼ |
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| 100 | Grand Trunk of Canada Ord. stock. | 14¾ | 14¾ |
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| 100 | 1st pref. stock | 107 | 107½ |
| 100 | 2nd pref. stock | 95 | 95½ |
| 100 | 3rd pref. stock | 41¾ | 43¾ |
| 100 | 5 p.c. perp. deb. stock | 135 | 138 |
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| | mtg. bds | | |
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| 100 | Quebec Central, 5 p.c. 1st Inc. Bds... | 107 | 109 |
| 100 | T. G. & B. 4 p.c. bonds, 1st mort... | 109 | 111 |
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| 100 | City of Ottawa, 4 p.c., stg. | 100 | 108 |
| | redeem 1873 | 100 | 103 |
| | redeem 1875 | 105 | 107 |
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| | 6 p.c. stg. con. deb. 1874-1876.. | 101 | 107 |
| | 5 p.c. gen. con. deb. 1879 | 109 | 111 |
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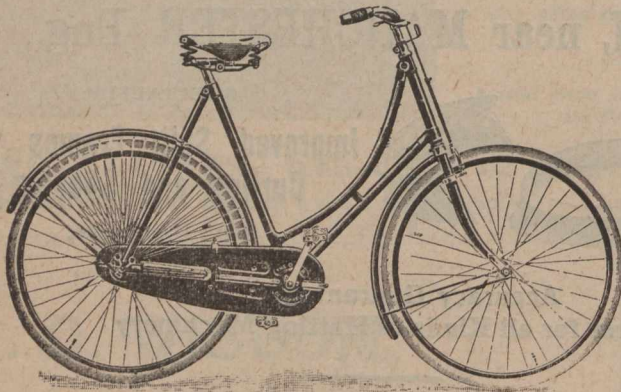
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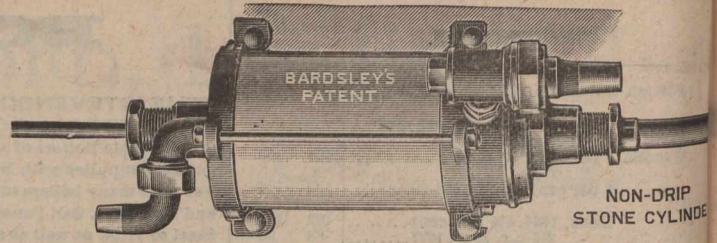
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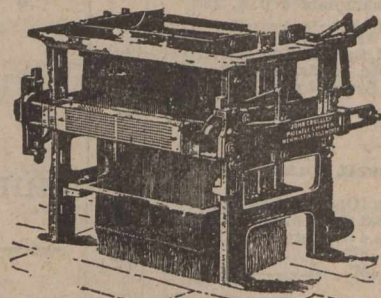
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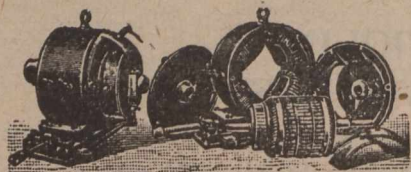
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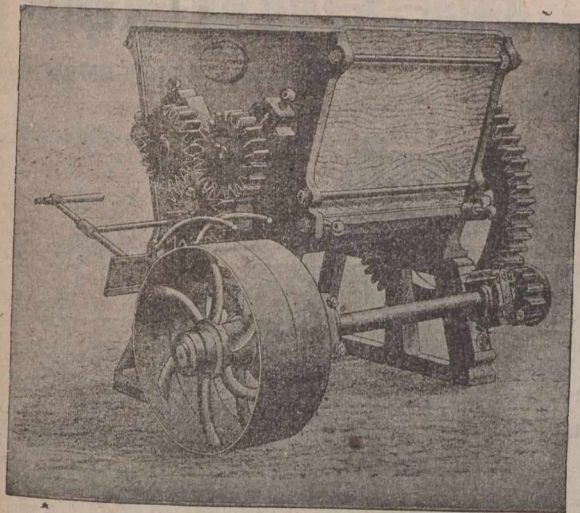
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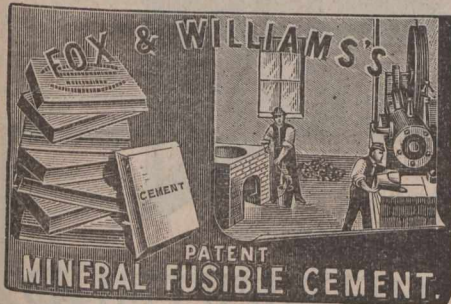
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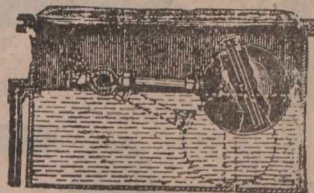
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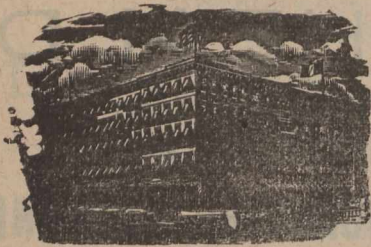
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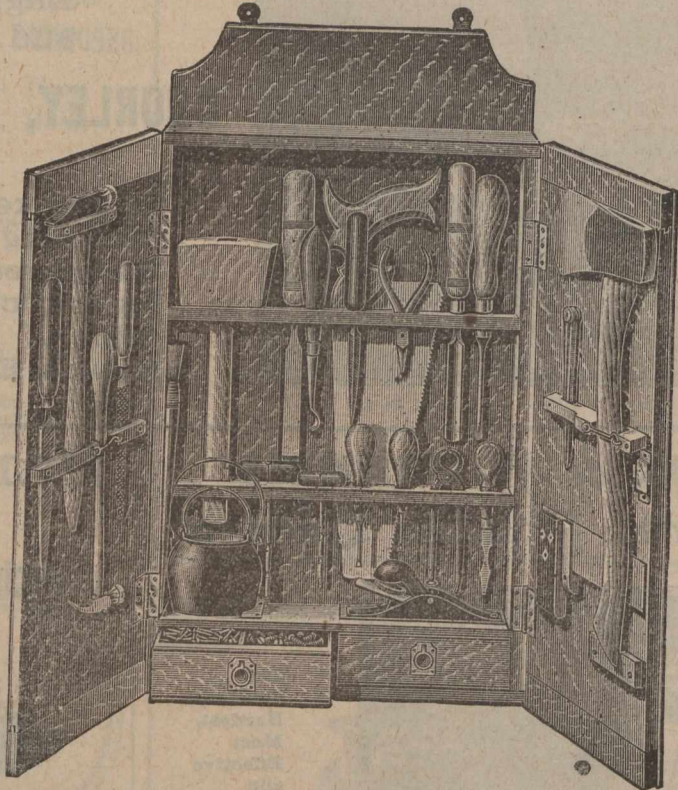
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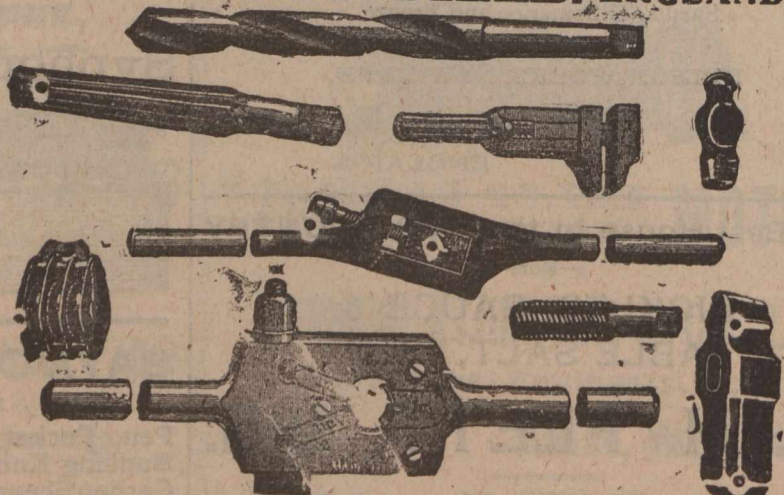


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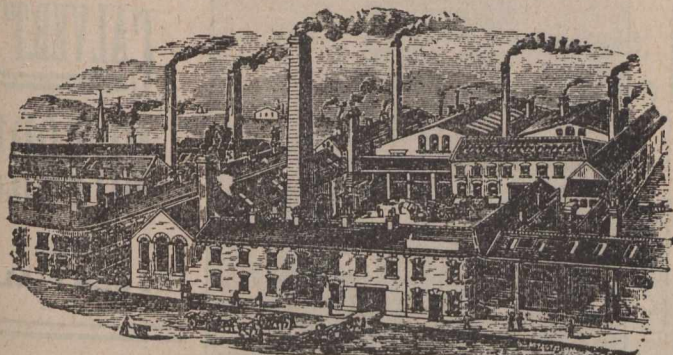
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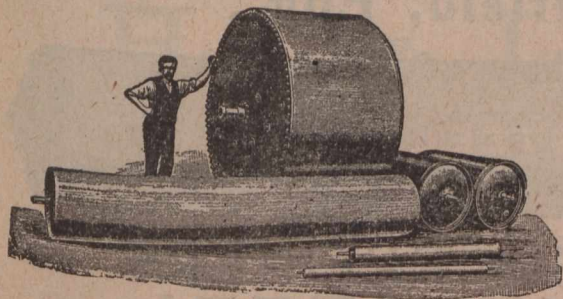
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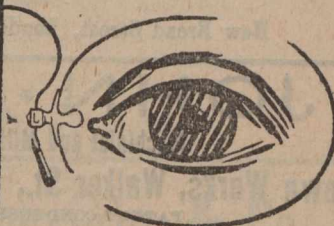
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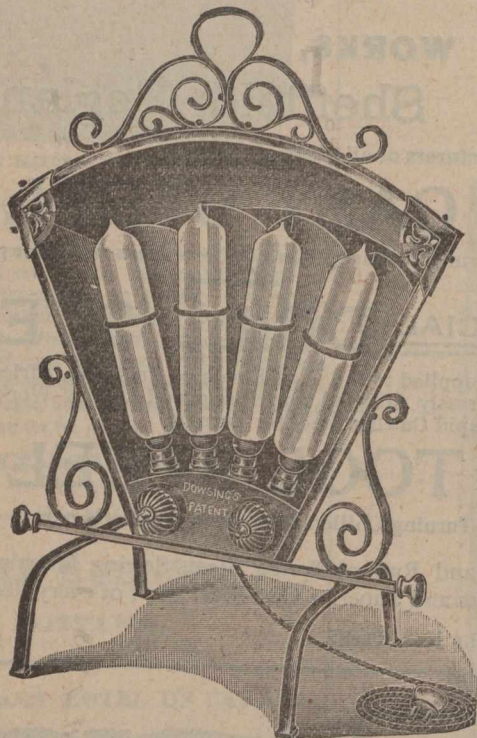
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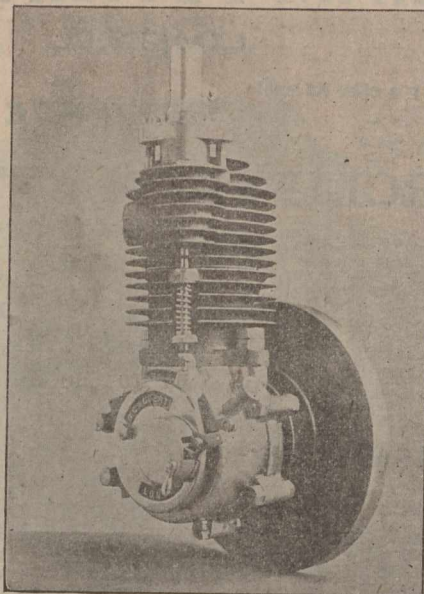
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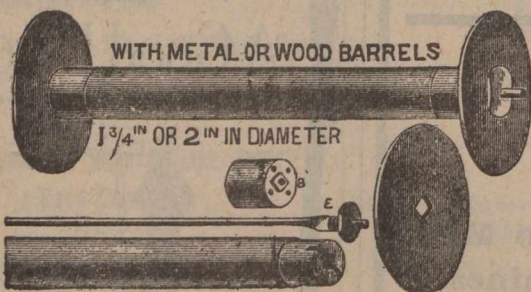
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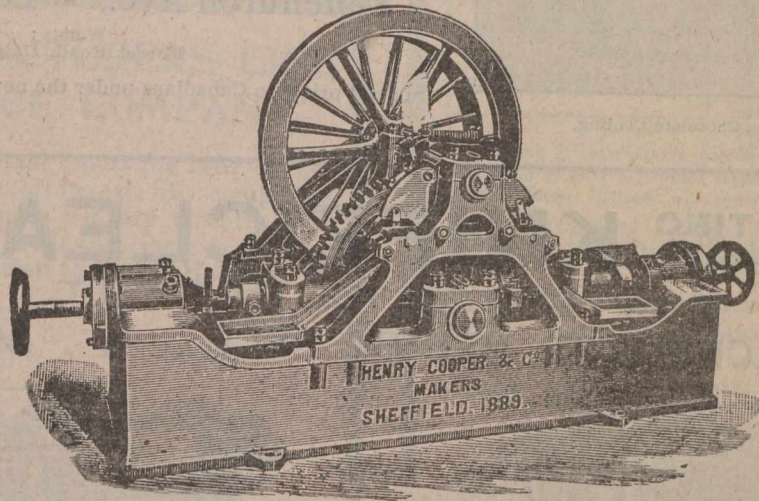
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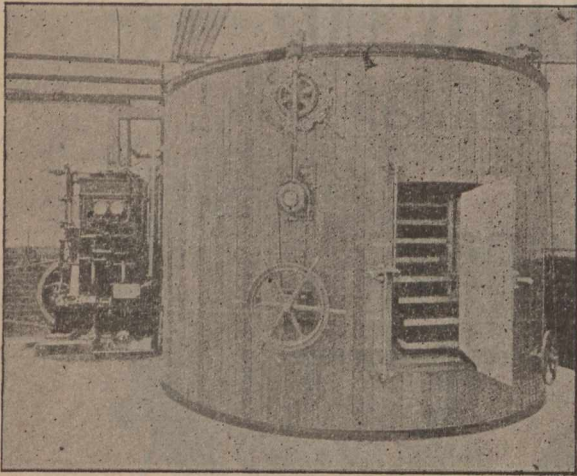
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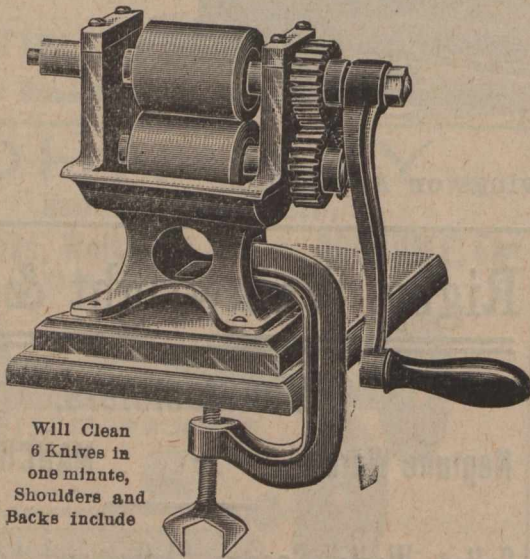
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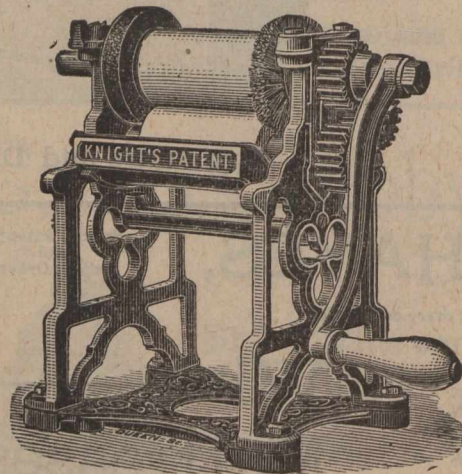
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The well-known EXPORT MANTLE, (under license) can now be used without restriction. Illuminating Value—70 to 80 Candle Power with C. Burner, 500 to 700 Candle Power with High Pressure Burners, 28/6 per gross. 2/6 doz. EXPORT REMA SILK, 30/- gross. 2/9 doz. EXPORT HIGH PRESSURE, 4/6 to 6/- doz.. Net cash with order. List of Novelties on application. Cheapest and Best House in the trade. Special Prices for Quantities. New Illustrated Price List Free on Application.

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The Federal Life ASSURANCE COMPANY.

HEAD OFFICE - HAMILTON, CANADA.

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|----------------------------|-------|----------------|
| Capital and Assets | - - - | \$2,319,925.58 |
| Surplus to Policyholders | - - - | 1,029,075.64 |
| Paid Policyholders in 1901 | - - - | 182,925.67 |

MOST DESIRABLE POLICY CONTRACTS.

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J. K. McCUTCHEON,
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has proved by its annual report for 1901, that it is to-day one of the strongest life companies doing business in Canada. Every modern form of policy is issued at the lowest rates consistent with **Positive Protection to Policy-Holders.**

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Of Edinburgh, Scotland.

ESTABLISHED 1824.

| | |
|---|-----------------|
| M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn | |
| Capital | \$30,000,000 |
| Total Assets | 34,473,795 |
| Invested Funds..... | \$13,500,000 |
| Deposited with Dom. Govt., | 125,000 |
| | (Market value.) |

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

| | |
|------------------------------------|-----------------|
| Cash Capital, | \$1,000,000.00 |
| Assets, | \$1,776,606.45 |
| Losses Paid since organization, .. | \$19,946,517.73 |

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SMITH, Secretary
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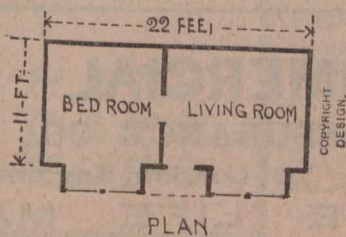
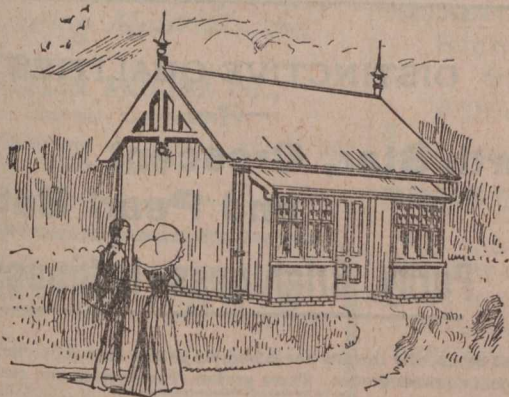
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JOHN A. McCALL, President.

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\$168,000,000

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G. F. JOHNSTON,

AGENCY DIRECTOR,

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Funds Invested in Canada, - \$3,300,000

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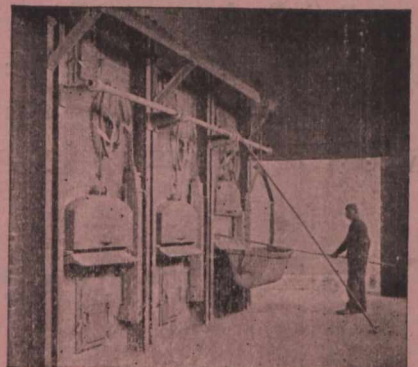
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