

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

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

1381

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 53. No. 15.
 NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 11, 1901.

M. S. FOLEY,
 EDITOR AND PROPRIETOR

McINTYRE SON & Co.,

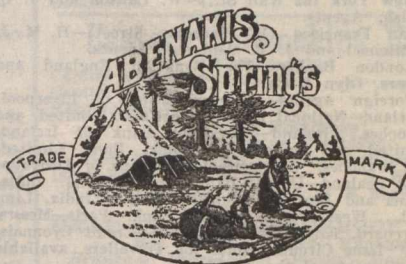
MONTREAL.

IMPORTERS of DRY GOODS.

DRESS GOODS,
 SILKS,
 LINENS,
 SMALL WARES,

TREFOUSSE KID GLOVES,
 ROUILLON KID GLOVES.

13 VICTORIA SQUARE.



NATURAL MINERAL WATER
 is well known to, and highly recommended by, members of the Medical Profession as a specific for the cure of a large number of diseases; such as Female Troubles, Rheumatism, Indigestion, Dyspepsia, Kidney Complaint, Salt Rheum, and ailments of every kind arising from impurities of the blood, etc. It is deemed to be unsurpassed in all cases of General Debility.

The marvelous curative powers of the Abenakis Mineral Spring Water, named for the Abenakis tribe of Indians, were well known to these and other Indian tribes, many of whom are said to have come great distances to procure, restored health and strength from the use of the "Water of Life," as they called the waters.

The Mineral Water is used as a beverage and for baths. It is bottled at the Springs and shipped to all parts of the country. Write for large Descriptive Booklet, Testimonials and Analysis of the Abenakis Mineral Water.

RUFUS G. KIMPTON, - Manager.
 ABENAKIS SPRINGS HOTEL CO.

ABENAKIS SPRINGS, QUE

Special Agent . . . F. LOHMANN
 346 St. James Street, Montreal.

X The following Brands Manufactured by . . . X

THE American Tobacco Co.
 OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses . . .

OUT TOBACCOOS.

Old Chum,
 Seal of North Carolina,
 Old Gold.

CIGARETTES

Richmond Straight Cut,
 Sweet Caporal,
 Athlete, Derby.

X . . . X

MARK FISHER SONS
 AND COMPANY,

Merchant Tailors and
 . . . Woollen Buyers

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

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

STAPLE WOOLLENS

than we are doing at present.

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

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

ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

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

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

GEO. W. REED & CO.,

MONTREAL.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,
 MONTREAL.

Manufacturers and Importers of

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

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

AGENTS FOR

BERLIN ANILINE CO.,
 Berlin, Germany.

Manufacturers of Aniline, Colors and other Coal Tar Products.

JAMES CORISTINE & Co.,

(LTD.)

Manufacturers and Importers of

Hats

Caps

and Furs

MONTREAL.

**Destructors and
 Boiler Furnaces.**

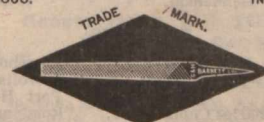
HORSFALL DESTROYER CO.,
 Ltd.,
 LEEDS, England.

Canadians can purchase these furnaces under the new Canadian Tariff, 33 1/3 p. c. cheaper than any other Country.

**BLACK DIAMOND
 FILE WORKS.**

EST. 1863.

INC. 1895.



HIGHEST AWARDS at TWELVE
 International Expositions.

SPECIAL PRIZE,
 GOLD MEDAL,
 AT ATLANTA, 1895.

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

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, - - - - - TORONTO.
Paid-up Capital, - - - - - \$8,000,000
Reserve Fund, - - - - - 2,000,000

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ROBERT KILGOUR, Esq., Vice-President.
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John Hoskin, Esq., K. C., LL. D., Matthew
Leggat, Esq., J. W. Flavell, Esq., W. E. H.
Massey, Esq., A. Kingman, Esq.,
B. E. WALKER, General Manager.
J. H. PLUMMER, Ass't General Manager.
A. H. Ireland, Chief Insp'r and Supt. of Branches.

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Ayr Dundas Ottawa Stratford
Barrie Dunnville Paris Strathroy
Belleville Fort Frances Parkhill Toronto
Berlin Galt Peterboro Toronto Jc.
Blenheim Goderich Port Perry Walkerton
Brantford Guelph St. Cath'rins Walkerville
Cayuga Hamilton Sarnia Waterloo
Chatham London Sit Ste. M'rie Windsor
Collingwood Orangeville Seaforth Woodstock

QUEBEC. MANITOBA. YUKON DISTRICT.
Montreal, Winnipeg Dawson, White Horse.
BRITISH COLUMBIA.
Atlin Greenwood Nelson Sandon
Cranbrook Kamloops New Westminster Vancouver
Fernie Nanaimo Roseland Victoria.

IN GREAT BRITAIN:
London, 60 Lombard St., E. C., S. C. Alexander, Mgr
IN THE UNITED STATES:
New York, San Francisco, Cal.; Portland, Ore.;
Seattle, Wash.; Skagway, Alaska.

Bankers in Great Britain:
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Limited; Messrs. Smith Payne & Smiths, London.
Correspondents Abroad: France—Credit Lyonnaise,
Paris; Messrs. Lazard Freres & Cie., Paris.
Germany—Deutsche Bank, Holland—Disconto
Maatschappij, Rotterdam. Belgium—J. Mathieu
& Fils, Brussels. Mexico—Banco de Londres y
Mexico. West Indies—Bank of Nova Scotia, King-
ston, Jamaica; Colonial Bank and Branches.
Bermuda—Bank of B muda, Hamilton. South
America—British Bank of South America, London
and Brazilian Bank. India, China and Japan—
Chartered Bank of India, Australia & China. South
Africa—Standard Bank of South Africa, Limited,
Bank of Africa, Limited, Australia & New Zealand—
Union Bank of Australia, Limited; Bank
of Australasia. Honolulu—First National Bank
of Hawaii, Bishop & Co.

Traders Bank of Canada

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

Board of Directors:
C. D. Warren, Esq., President.
John Drynan, Esq., Vice-President.
HON. J. R. STRATTON, C. KLOEFFER, Esq. M. P.
Toronto Guelph
J. H. BEATTY, Esq., of Thorold
W. J. SHEPPARD, Waubesahe.

Head Office, Toronto.
H. S. STRATHY, General Manager.
J. A. M. ALLEY, Inspector
BRANCHES:
Arthur, Ont., Hamilton, Sarnia,
Aylmer, Ingersoll, Sault Ste. Marie,
Burlington, Leamington, Strathroy,
Drayton, Newcastle, St. Mary's,
Dutton, North Bay, Sturgeon Falls,
Elmira, Orillia, Sudbury,
Glencoe, Port Hope, Tilsonburg,
Grand Valley, Ridgetown Windsor
Guelph.

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

BANQUE D'HOCHELAGA.

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

DIRECTORS.
F. X. ST. CHARLES, President.
Hon. J. D. ROLLAND, J. A. VAILLANCOURT, Esq.,
and Alphonse TURCOTTE, Esq.,
M. J. A. PRENDERGAST, Gen'l Manager
C. A. GIROUX, Assistant Manager
O. E. DORAIS, Inspector

Head Office, Montreal.
BRANCHES—Quebec, P. Q. Vankleek Hill, Ont.
Three Rivers, P. Q. Winnipeg, Man.
Joliette, P. Q. St. Henri, near Montreal
Sorel, P. Q. 1393 St. Catherine "
Valleyfield, P. Q. 1756 "
Louisville, P. Q. 2217 Notre Dame "
Sherbrooke, P. Q. Hochelaga, "

CORRESPONDENTS—Nat'l Park Bank, Nat'l City
Bank, Importers & Traders' National Bank, Mchts
National Bank, M. M. Ladenburg, Thalmann & Co.,
M. M. Heidelberg, Ickelheimer & Co., M. M. Kountze
Brothers, New York. Third National Bank, Inter-
national Trust Co., National Bank of Redemption,
National Bank of the Commonwealth, Boston.
National Live Stock Bank, Illinois Trust and Sav-
ings Bank, Chicago. The Clydesdale Bank (Lim-
ited), Credit Lyonnais de Paris, Credit Industriel &
Commercial, Comptoir National d'Escompte de
Paris, London, Eng. Credit Lyonnais, Societe
Generale, Credit Industriel & Commercial, Comptoir
National d'Escompte de Paris, Paris, France.
Credit Lyonnais, Brussels, Belgium. Deutsche
Bank, Berlin, Germany. Banque Imp. Foysale &
Priv. des Pays Autrichiens Vienna, Austria.
Banque de Rotterdam, Rotterdam, Holland.
Letters of Credit issued available in all parts of the World.
Interest on deposits allowed in Savings Department.

The Chartered Banks.

BANK OF HAMILTON.

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

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A. G. RAMSAY, Vice-President
John Proctor, Geo Roach, Wm. Gibson,
Hon. A. T. Wood, A. B. Lee, (Toronto.)
J. TURNBULL, Cashier.
H. S. STEVEN, Assistant Cashier.

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Berlin, Barton St., Plum Coulee, M.
Blyth, Hamiota, Man., Port Elgin,
Brandon, Man. Jarvis, Port Rowan,
Carman, Man. Listowel, Simcoe,
Chesley, Lucknow, Southampton,
Delhi, Manitow, Man. Stonewall, M.,
Dundalk, Milton, Toronto,
Dundas, Mitchell, Vancouver, B.C.
Georgetown, Morden, Man. Wingham,
Gorrie, Niagara Falls, Winkler, Man.
Grimsby, Orangeville, Winnipeg, Man.
Hamilton, E. End Owen Sound.

British Correspondents:—National Provincial
Bank of England [Ltd.] London.

American Correspondents:—New York—Fourth
National Bk. and Hanover National Bk. Bos-
ton—International Trust Co. Buffalo—Marine
Bank. Chicago—Union National Bank, Detroit—
Detroit National Bank. Kansas City—National
Bank of Commerce. St. Louis—National Bank of
Commerce.

Eastern Townships Bank.

(Established 1859.)
Capital Authorized, \$2,000,000
Capital paid up, \$1,742,535
Reserve Fund, 1,050,000

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.
Wm. FARWELL, General Manager.

Branches: Province of Quebec—Montreal, Water-
loo, Cowansville, Rock Island, Costicook,
Richmond, Granby, Huntingdon, Bedford, Magog,
St. Hyacinthe, Ormstown. Province of B.C.—Grand
Forks, Phoenix.

Agents in Canada, Bank of Montreal and Branches.

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 Dominion Bank.

NOTICE is hereby given that a Dividend of 2½
per cent. upon the Capital Stock of this Institu-
tion has been declared for the current quarter,
being at the rate of 10 per cent. per annum, and
that the same will be payable at the Banking
House, in this city, on and after

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

By order of the Board.
T. G. BROUGH, Gen Manager.
Toronto, September 25th, 1901.

The Standard Bank of Canada

Capital Paid-up, - \$1,000,000
Reserve Fund - 750,000
HEAD OFFICE, TORONTO.

DIRECTORS.
W. F. COWAN, President.
JOHN BURNS, Vice-President,
W. F. Allan, Fred. Wyld.
T. R. Wood, Jas. Scott, A. J. Somerville

AGENCIES.
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Bowmanville, Chatham, Markham,
Brantford, Colborne, Parkdale, Toronto
Bradford, Durham, Picton,
Brighton, Forest, Richmond Hill,
Brussels, Harristown, Stouffville,
Campbellford.

BANKERS
New York—Importers and Traders National Bank
Montreal—Can. Bank of Commerce.
London, England—National Bank of Scotland

All banking business promptly attended to. Cor-
respondence solicited.
GEO. P. REID, General Manager.

The BANK OF OTTAWA.

Established, 1874
HEAD OFFICE, Ottawa, Canada,
Capital (authorized) - \$2,000,000
Rest, - 1,665,000

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

Geo. BURN, Gen Mgr.—D. M. FINNIE, Ottawa Mgr.
Branches: Ontario—Alexandria, Arnprior, Av-
onmore, Bracebridge, Carleton Place, Cobden,
Hawkesbury, Keewatin, Kemptville, Lanark, Mat-
tawa, Ottawa, Wellington Street, Bank Street, Rideau
St., Somerset Street Parry Sound, Pembroke, Rat-
Portage, Renfrew, Smith's Falls, Toronto, Vank-
leek Hill, Winchester, Quebec.—Granby, Hull, La
chute, Montreal, Shawinggan Falls, Manitoba—
Dauphin, Portage la Prairie, Winnipeg.

The Chartered Banks.

UNION BANK OF CANADA

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

HEAD OFFICE, - - - - - QUEBEC

Board of Directors.
ANDREW THOMPSON, Esq., President.
HON. JOHN SHARPLES, Vice-President.
D. C. THOMPSON, Esq., E. J. Hale, Esq.
Ed. Giroux, Esq., Wm. Shaw.
Wm. Price, Esq.

E. E. Webb, Gen. Manager
J. G. Billett, Inspector
F. W. S. Crispo, Asst. Inspector

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

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

THE QUEBEC BANK.

HEAD OFFICE, - - - - - QUEBEC
Founded 1818. Incorporated 1822.

CAPITAL AUTHORISED - \$3,000,000
PAID-UP - 2,500,000
REST - 700,000

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

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

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

HALIFAX BANKING CO

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

HEAD OFFICE, .. HALIFAX, N.S.
DIRECTORS:
ROBIE UNIAKKE, President.
C. W. ANDERSON, Vice-President.
JOHN MACNAB, W. J. G. THOMPSON, W. N. WICKWIRE
H. N. WALLACE, Cashier.
A. ALLAN, Inspector.

BRANCHES—Nova Scotia: Halifax, Amherst, An-
tigonish, Barrington, Bridgewater, Canning, Locke-
port, Lunenburg, Middleton, New Glasgow, Pears-
boro, Shelburne, Springhill, Truro, Windsor,
New Brunswick: Sackville, St. John.

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

BANK OF NOVA SCOTIA.

INCORPORATED 1832.
Capital Paid-up, \$2,000,000.00
Reserve Fund, 2,600,000.00

Head Office, - - - - - HALIFAX, N.S.
DIRECTORS.
JOHN Y. PAYZANT, President
CHARLES ARCHIBALD, Vice-President
R. L. BORDEN, J. WALTER ALLISON
GEO. S. CAMPBELL, Hector McInnes.

General Office, - - - - - TORONTO, Ont.
H. C. McLEOD, Gen. Manager.
D. WATERS, Chief Insp'r. GEO. SANDERSON, Insp'r.

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

The Chartered Banks.

Imperial Bank of Canada.

Capital (paid up) \$2,500,000
 Rest 1,850,000

DIRECTORS.

H. S. HOWLAND, President.
 T. R. MERRITT, Vice-President.
 Wm. Ramsay, Robert Jaffray,
 T. Sutherland Stayner, Elias Rogers, Wm. Hendrie.

HEAD OFFICE, TORONTO.

D. R. WILKIE, General Manager.

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Essex, Listowel, St. Catharines,
 Fergus, Niagara Falls, Sault Ste. Marie
 Galt, Ottawa, St. Thomas,
 Hamilton, Port Colborne, Toronto,
 Ingersoll, Rat Portage, Welland,
 Woodstock.

BRANCH IN QUEBEC.—Montreal.

BRANCHES IN NORTH WEST AND BRITISH COLUMBIA.

Brandon, Man. Prince Albert, Sask.
 Calgary, Alta. Revelstoke, B.C.
 Edmonton, Alta. Strathcona, Alta.
 Golden, B.C. Vancouver, B.C.
 Nelson, B.C. Winnipeg, Man.
 Portage La Prairie, Man.

AGENTS.—London, Eng., Lloyd's Bank, Limited,
 New York, Bank of Montreal, Bank of America.
 Sterling exchange bought and sold. Letters of
 Credit issued available in any part of the world.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Paid-Up, \$1,200,000.00
 Rent, 275,000.00
 Undivided Profits, 54,788.91

DIRECTORS:

R. AUDETTE, Esq., President.
 A. B. Dupuis, Esq., Vice-President
 Hon. Judge Chauveau, V. Chateaufort, Esq.,
 N. Rioux, Esq., N. Fortier, Esq.,
 J. B. Laliberté, Esq.,
 P. LAFRANCE, Manager. N. LAVOIE, Inspector.

Branches:

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 do (St. Johns St.) Rimouski, P.Q.,
 Montreal, Roberval, P.Q.,
 Ottawa, Ont., Sherbrooke, P.Q.,
 Chicoutimi, P.Q., St. Casimir, P.Q.,
 Coaticook, P.Q., St. Francois, Beauce, P.Q.
 Fraserville, P.Q., St. Hyacinthe, P.Q.,
 Joliette, P.Q., St. Johns, P.Q.,
 Montmagny, P.Q., St. Marie, do
 Murray Bay, P.Q.

AGENTS.—England—The National Bank of Scot-
 land, London. France—Credit Lyonnais, Paris and
 Branches. United States—The National Bank of
 the Republic, New York; Shoe and Leather
 National Bank, Boston, Mass.

Prompt attention given to collections.
 Correspondence respectfully solicited.

Union Bank of Halifax.

INCORPORATED 1856.

Capital Authorized, \$1,500,000
 Capital Paid up, 900,000
 Rest, 505,000

DIRECTORS.

WM. ROBERTSON, Esq., President.
 WM. ROCHE, Esq., M.P. Vice-President.
 C. C. BLACKADAR, Esq., J. H. SYMONS, Esq.
 G. MITCHELL, Esq., M.P.P., E. G. SMITH, Esq.

HEAD OFFICE: HALIFAX, N.S.

E. L. THORNE, Genl. Mgr.,
 C. N. S. STRICKLAND, Inspector.

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Annapolis, N.S., E. D. Arnaud, Man ger.
 Barrington Passage, N.S., C. Robertson, "
 Bridgetown, N.S., N. R. Burrows, "
 Broad Cove, C.B., J. A. Irving, Act. Mgr.
 Clarke's Harbour, N.S., C. Robertson,
 Dartmouth, N.S., J. P. L. Stewart, Mgr.
 Digby, N.S., J. E. Allen, "
 Glace Bay, C.B., J. W. Ryan, "
 Granville Ferry, N.S., E. D. Arnaud, Act. Mgr.
 Halifax, N.S., A. D. McRae, Manager.
 Kentville, N.S., W. C. Harvey, "
 Lawrencetown, N.S., N. R. Burrows, Act. Mgr.
 Liverpool, N.S., E. R. Mulhall, Mgr.
 Mabou, C.B., J. R. McLean, Act. Mgr.
 New Glasgow, N.S., R. C. Wright, Manager.
 North Sydney, C.B., C. W. Frazee, "
 Sherbrooke, N.S., F. O. Robertson, "
 Sydney, C.B., H. W. Jubien, "
 Sydney Mines, C.B., R. Creighton, Act. Mgr.
 St. Peter's, C.B., A. F. Little, Manager.
 Wolfville, N.S., J. D. Leavitt, "

CORRESPONDENTS:

Bank of Toronto and Branches, Canada.
 National Bank of Commerce, New York.
 Merchants' National Bank, Boston.
 London & Westminster Bank, Lt. London, Eng.
 Royal Bank of Canada, St. John's, Nfld.
 Interest allowed on Deposit Receipts and De-
 posits in Savings Bank Department.
 Collections receive immediate attention and
 prompt returns made.

THE

Ward Commercial Agency

Mercantile Reports. Collections.

Personal Attention. Prompt Returns

246 St. James Street, MONTREAL.

Attention Given to Special Reporting.

Ocean Steamships.

DOMINION LINE

Steamships.

LIVERPOOL SERVICE.

FROM PORTLAND.

VANCOUVER .. Oct. 12th, 9 a.m.
 DOMINION .. Oct. 19th, 9 a.m.
 CAMBROMAN .. Oct. 26th, 9 a.m.
 *ROMAN .. Nov. 2nd, 9 a.m.
 *CAMBROMAN .. Nov. 9th, 9 a.m.

*These steamers do not carry passengers.

Rates of Passage.

Saloon—\$50.00 and upwards.
 Second Saloon—\$35.00 and \$37.50.
 Third Class—\$25.00 and \$26.00, according to steamer.

FROM BOSTON.

NEW ENGLAND .. Oct. 9th
 COMMONWEALTH .. Oct. 23rd
 NEW ENGLAND .. Nov. 6th
 A STEAMER .. Nov. 20th

Rates of Passage.

Saloon—\$50.00 and upwards.
 Second Saloon—\$40.00 and upwards.
 Third Class—\$28.00.

NEW SERVICE.

BOSTON TO THE MEDITERRANEAN.
 COMMONWEALTH, Nov. 27th, Jan. 4th, Feb. 12th
 CAMBROMAN, Jan. 15th, Feb. 26th.

Midship saloons, electric light, spacious prom-
 enade decks
 For further information apply to any agent of
 the company, or to

DAVID TORRANCE & CO.,

General Agents Montreal.

17 St. Sacrament Street.

Loan Societies.

BONDS

FOR PERMANENT INVESTMENT.

We have purchased, after careful investi-
 gation, various issues of

Government, Municipal and
 Corporation Bonds

which we now offer, to yield from 3 1-2 per
 cent. to 5 1-2 per cent.

Send postcard for full information to

THE CENTRAL CANADA
 Loan & Savings Company,
 TORONTO, CANADA.

The Dominion Savings
 & Investment Society

MASONIC TEMPLE BUILDING,

London, Canada.

Capital Subscribed, \$1,000,000 00
 Total Assets, 31st Dec'r, 1900 2,272,980 88

T. H. PURDOM, Esq., K.C., President.
 NATHANIEL MILLS, Manager.

JAMES MURRAY,

of ST. JOHN'S, Newfoundland,

GENERAL * COMMISSION * AGENT.

Respectfully solicits trial consignments in the fol-
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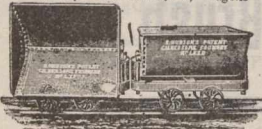
30 Minutes' walk from Morley Station, L. & N.W. Ry



59—R. H.'s Patent 6-Ton Steel Double Side Tip Wagon, to work with ordinary 14 1/2 Wagons



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



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



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



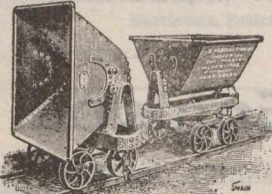
76—Hand Trolley, made to carry any weight or to suit any fall gauge.



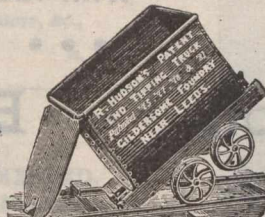
70—R. H.'s Patent Steel Mining Wagon



43—R. H.'s Patent Railway Turntable, Rivets, or Loose Parts, Will last ten times as long as the ordinary kind. Guaranteed thoroughly satisfactory



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



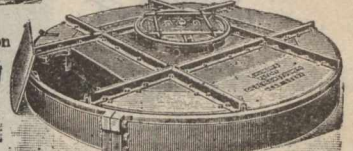
1—R. H.'s Patent Steel End Tip Wagon



40—Turnout, with Fixed Point



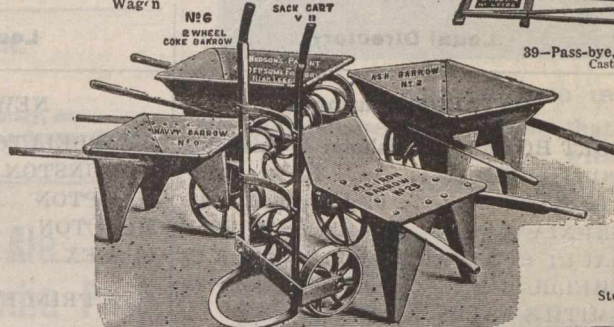
39—Pass-by, with Fixed Points Castings only



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



27—Hopper Wagon, with Slide Door



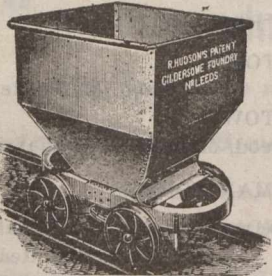
13—R. H.'s Patent Steel Barrows, Practically indestructible



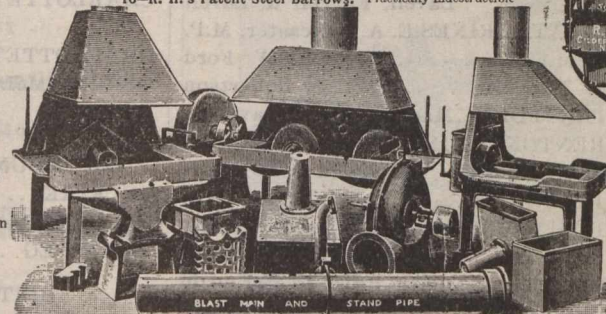
10—Left-hand Steel Points & Crossing



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



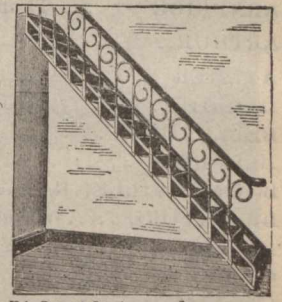
69—R. H.'s Improved Steel Hopper Wagon with Slide Door



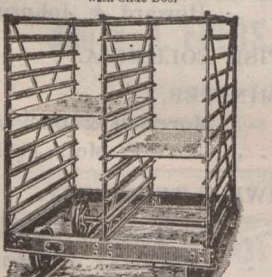
6—R. H.'s Patent Iron Smith's Hearths, No Brickwork required



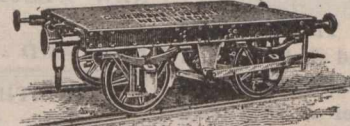
Steamship Barrow, Drawing V 10



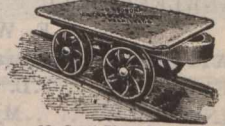
41—R. H.'s Patent Steel Staircases, Extremely light



68—Cake Drying Wagon



56—10-Ton Platform Railway Wagon



58—Steel Plate Bogie



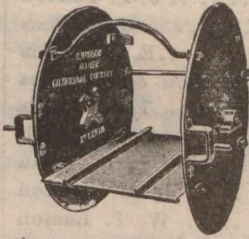
71—R. H.'s Improved Steel Tank Cart, 200 Gallons capacity



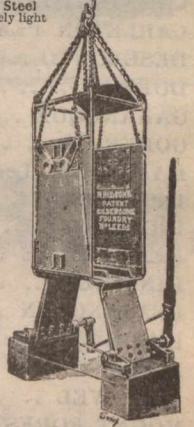
51—R. H.'s Patent Steel Cart, with R. H.'s Patent Steel Wheels and R. H.'s Patent Steel Shafts, Practically indestructible.



22—Two Tons Steel Plate Bogie, Practically indestructible.



78—Tipper for Mining Wagons



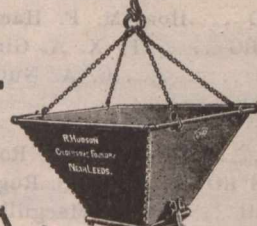
15—R. H.'s Improved Steel Cage, with Safety Grippers and Fallers complete



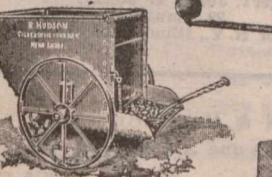
60—Bogie Wagon, with Swivel Fork for carrying Long Balks



70—Foundry Fetting Box



57—Steel Coal Box with Drop Bottom



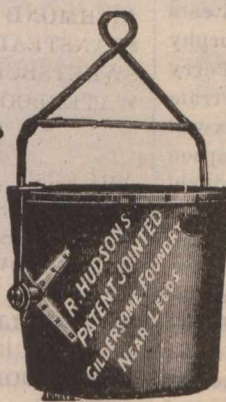
74—Furnace Coal Wagon



33—Fly Punch



28—Foundry Ladle



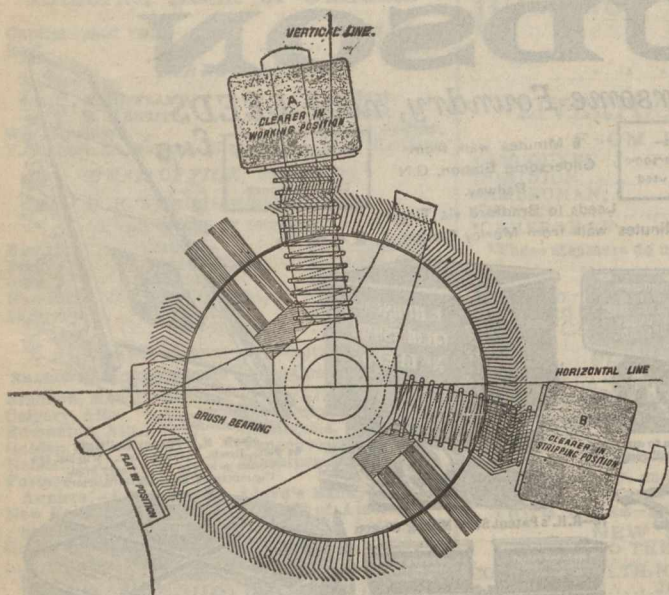
Self-righting Steel Tip Bucket, fitted with Patent Self-acting Catch if



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



42—Mining Ribble with or without Valve in bottom



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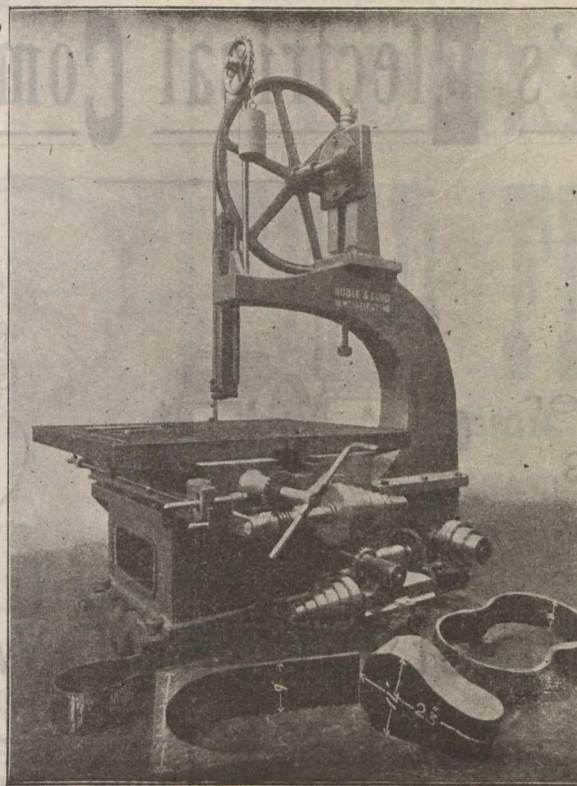
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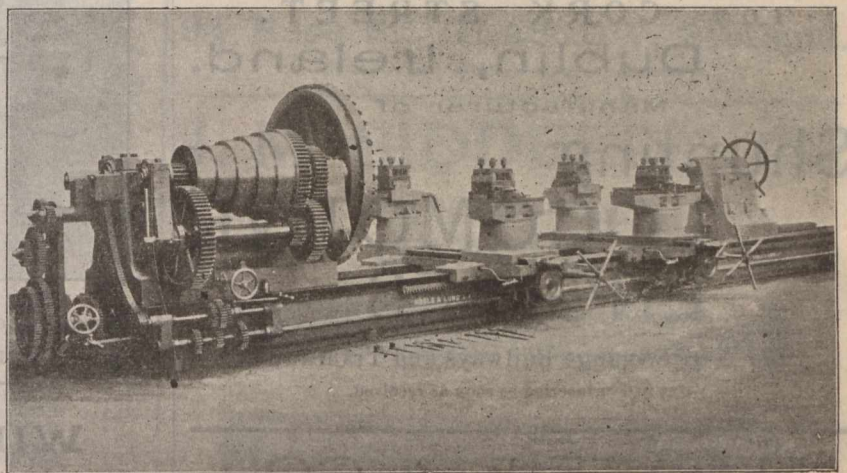
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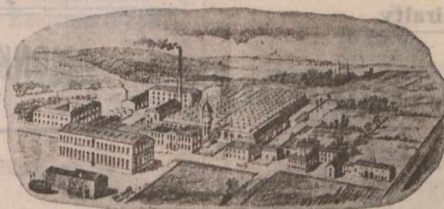
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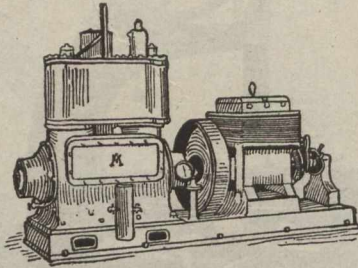
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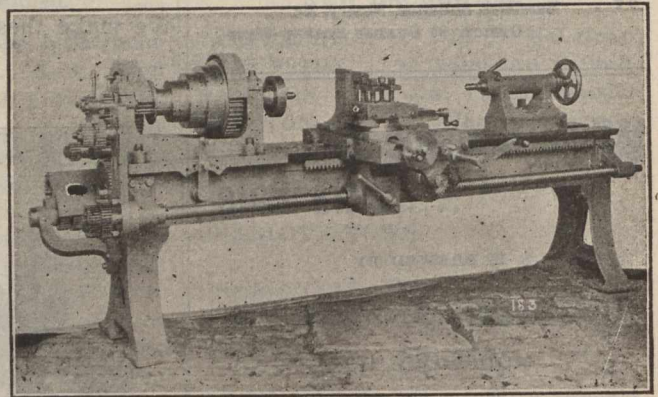
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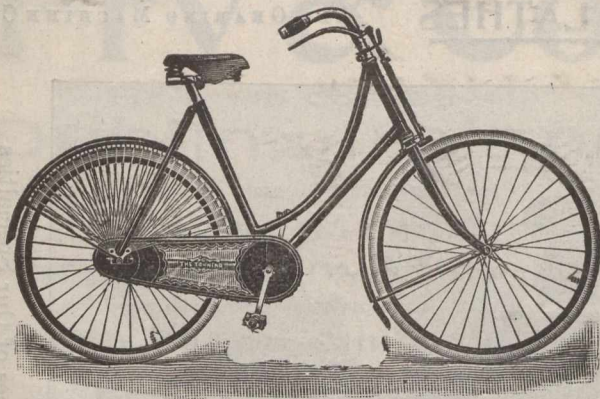
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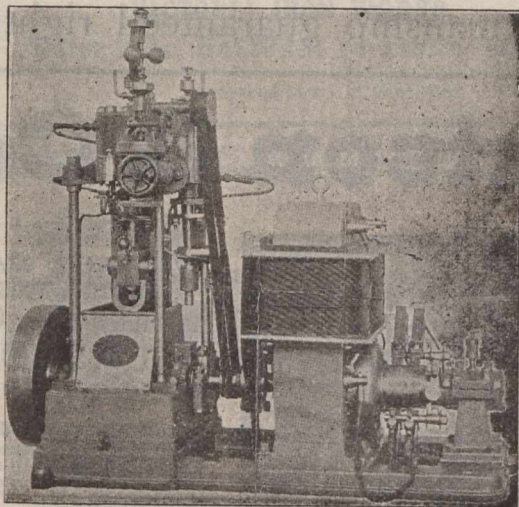
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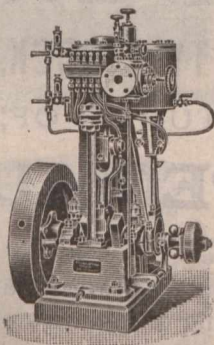
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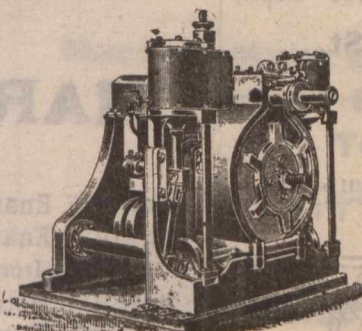
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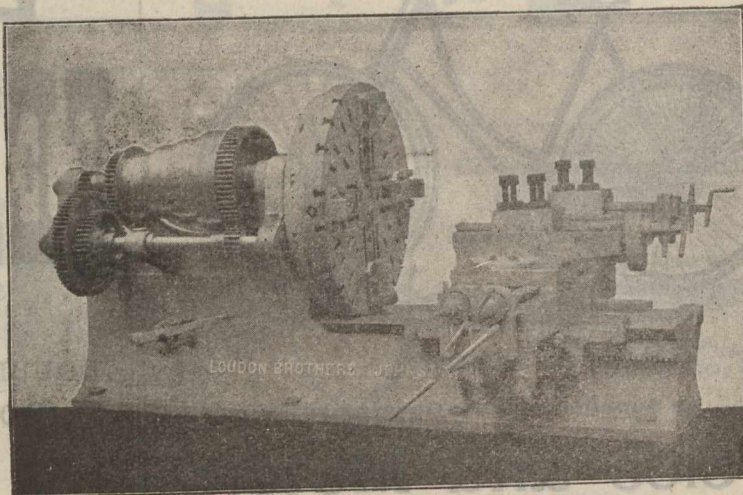


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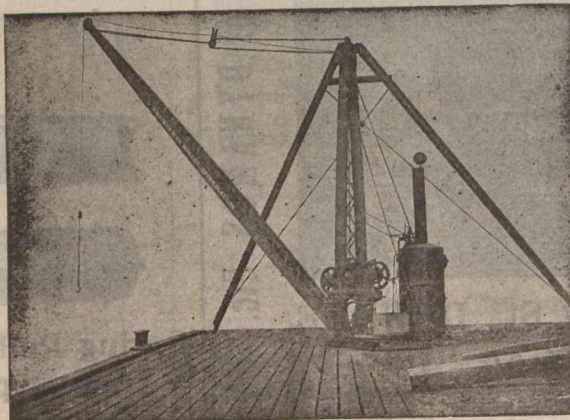
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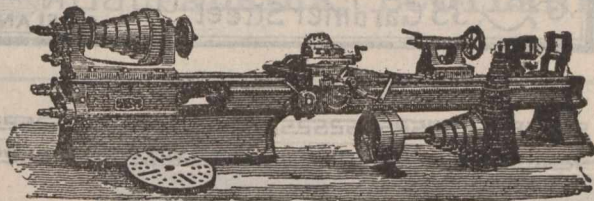
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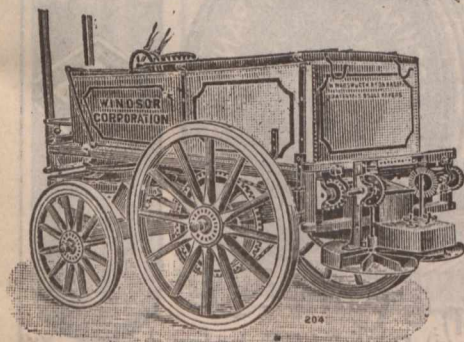
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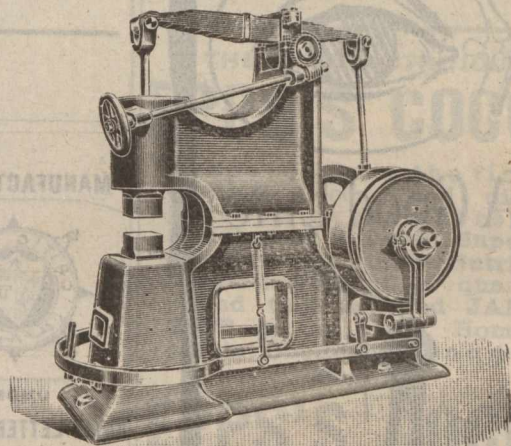
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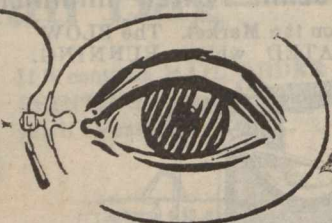
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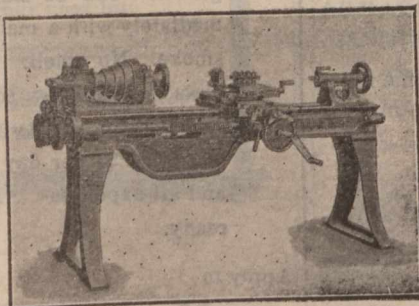


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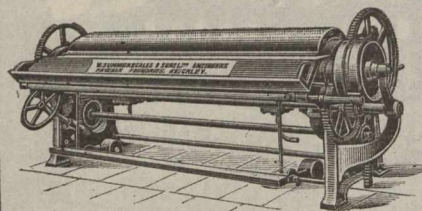
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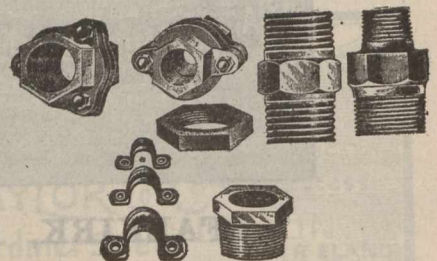
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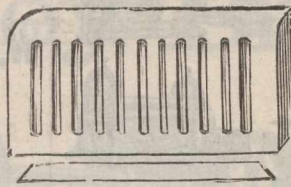
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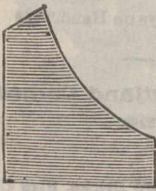
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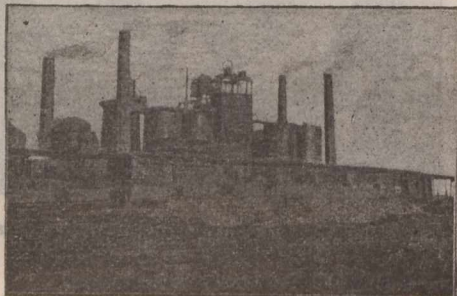
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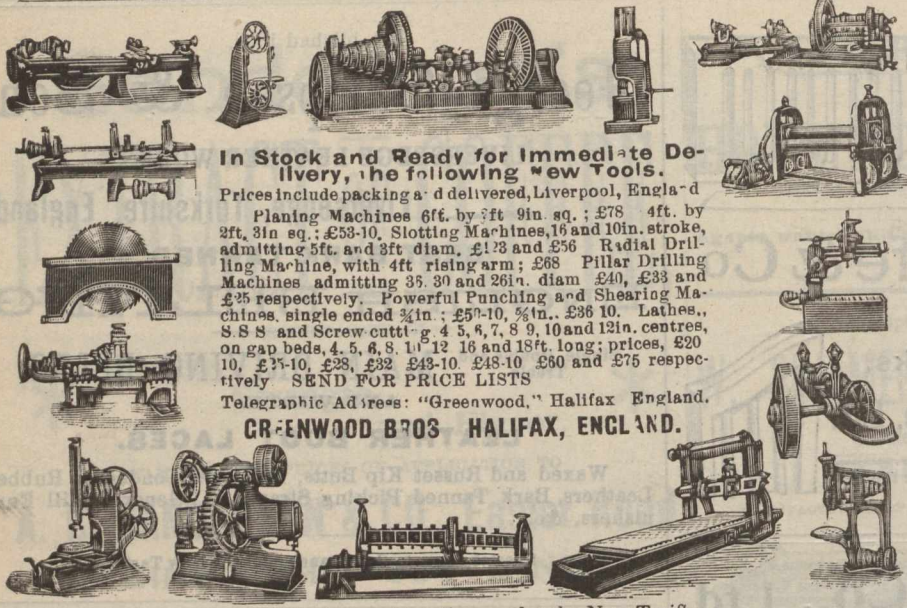
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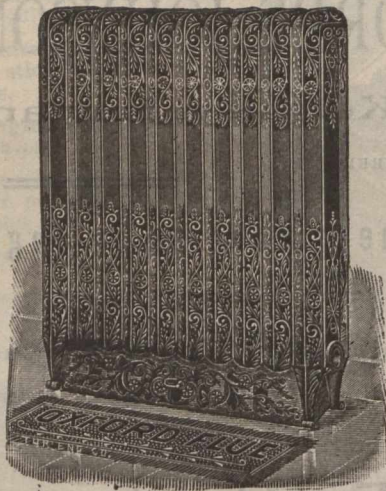
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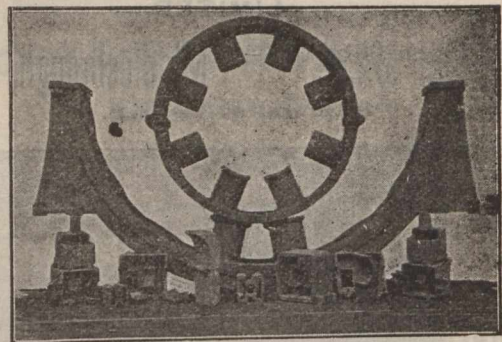


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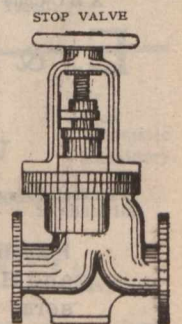
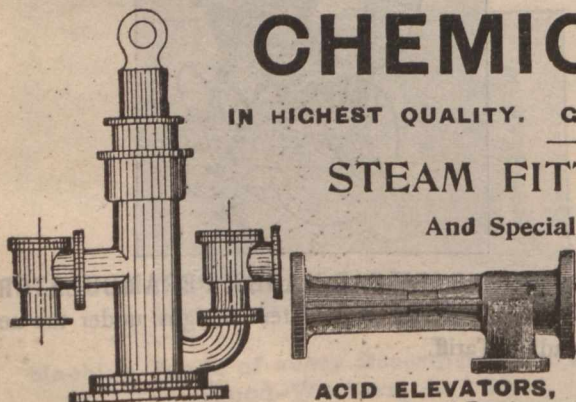
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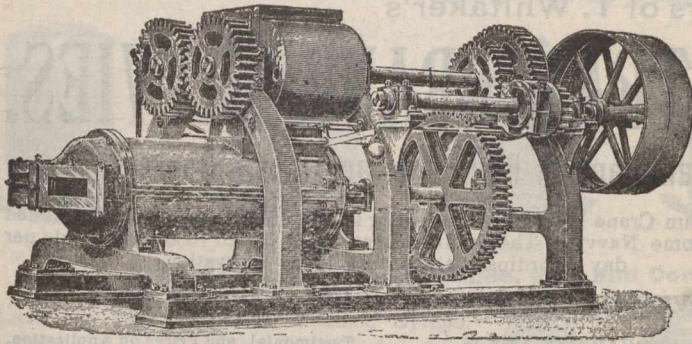
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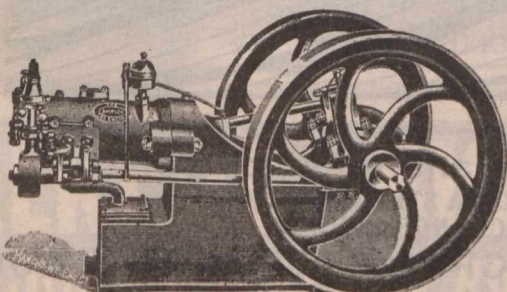
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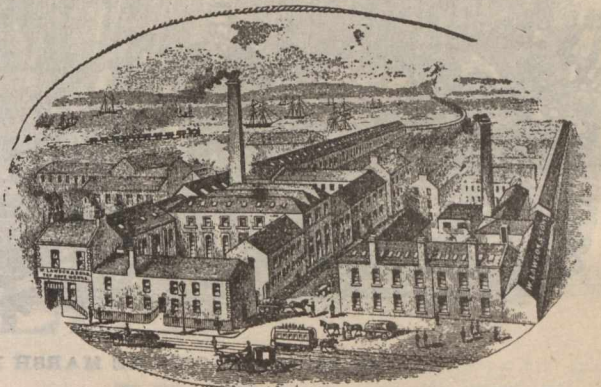
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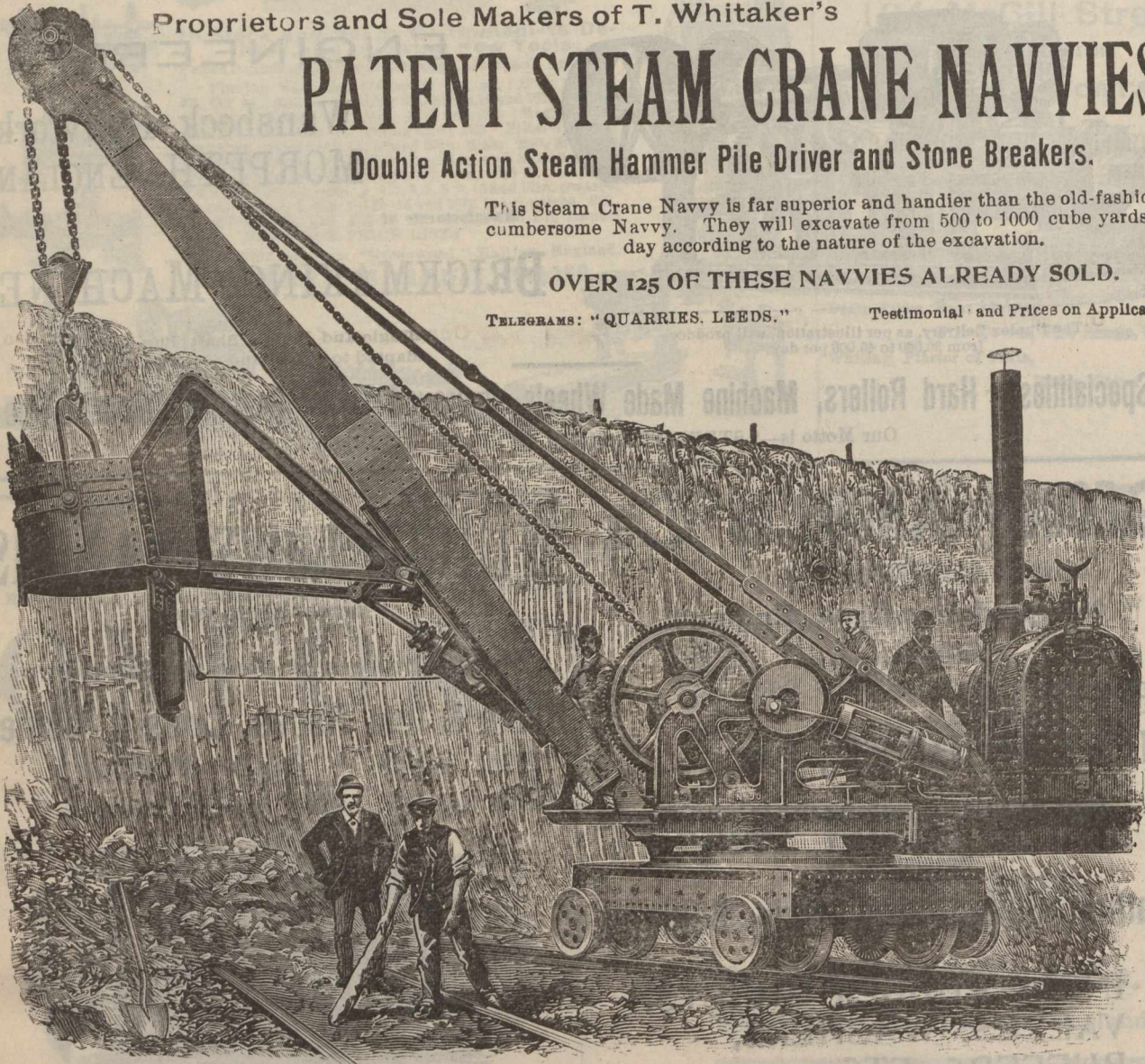
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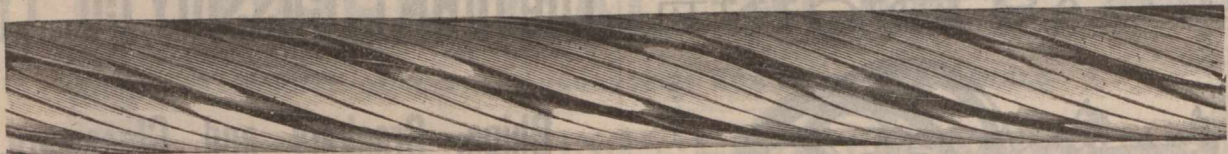
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 Genuine **....Midlothian Oatmeal**
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Facsimile of Tin for Export.

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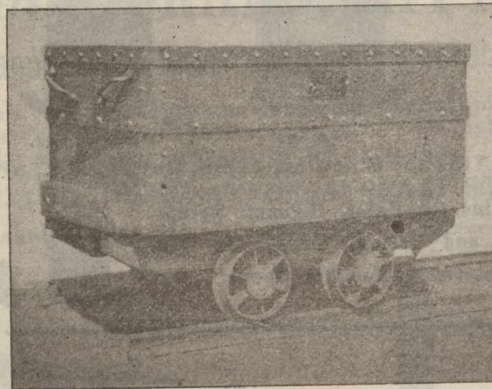
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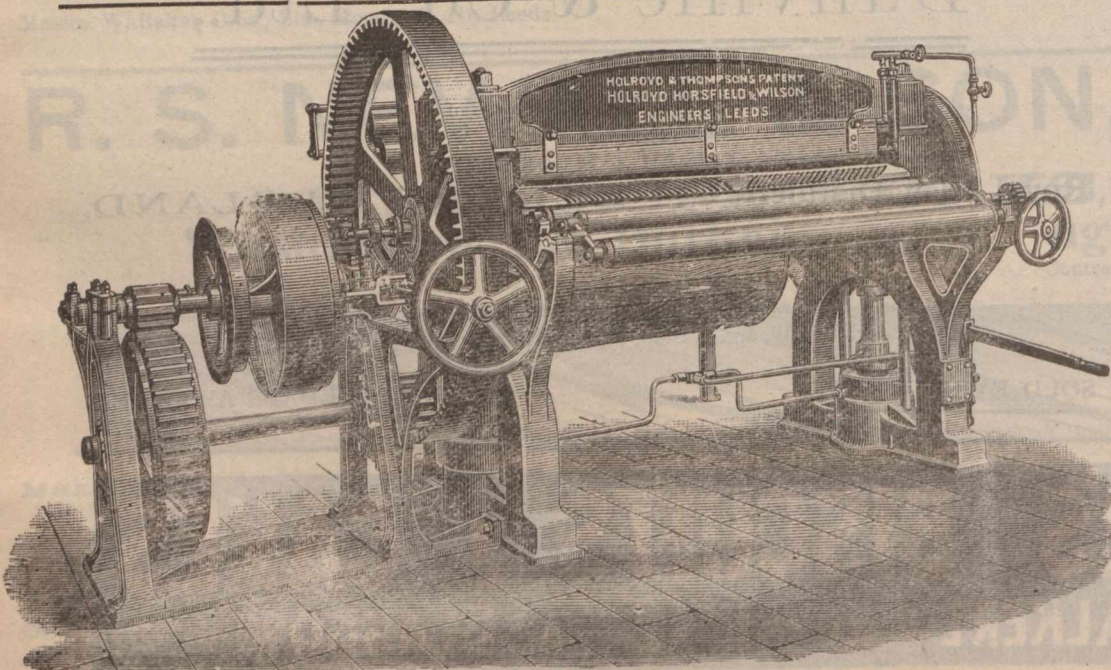
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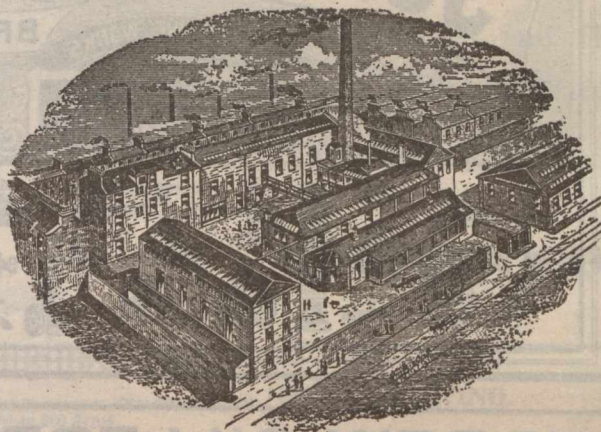
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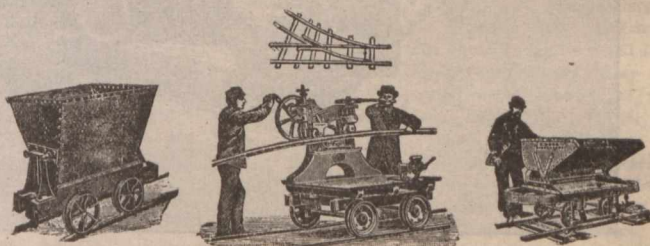
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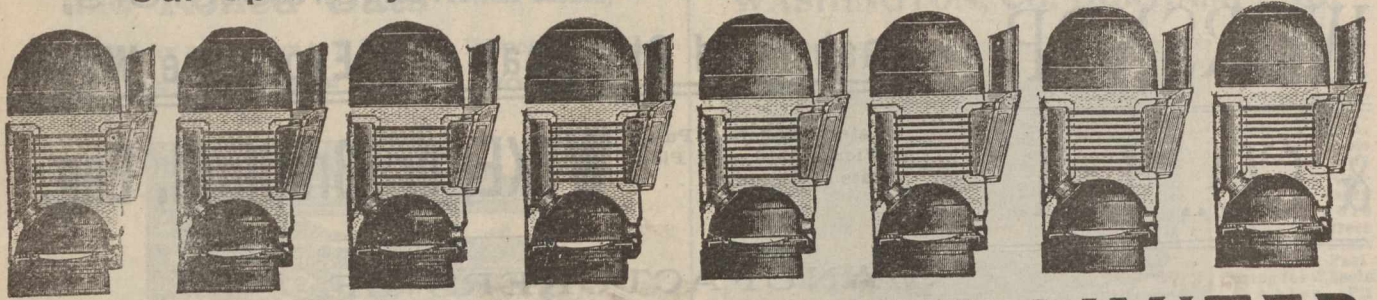
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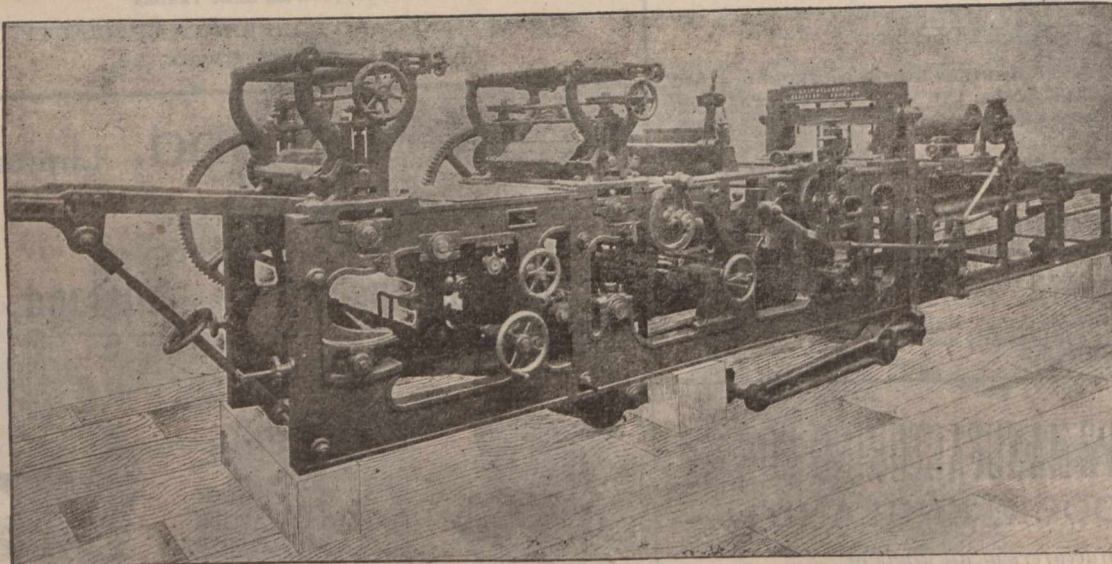
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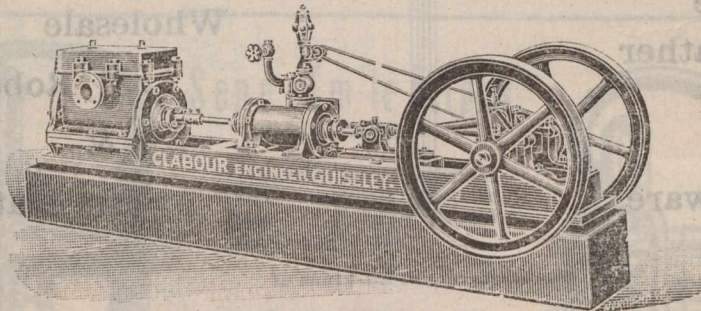
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With Engine Combined. The Best in the Market. 33 per cent. cheaper than any other maker. Send for References.

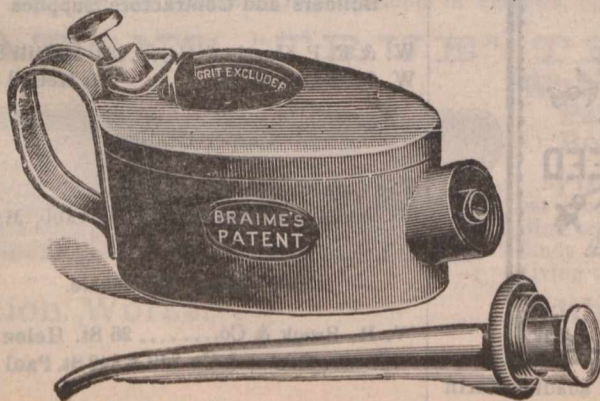
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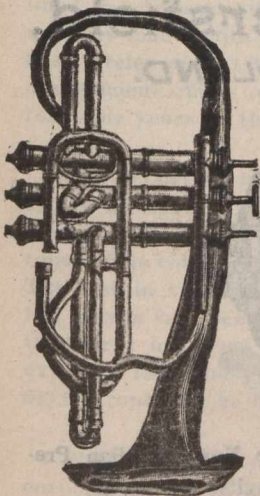
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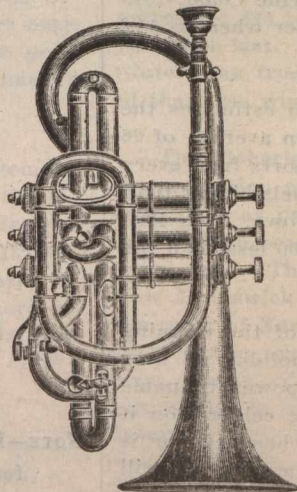
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Established over Half a Century.



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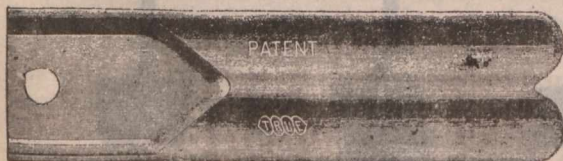
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By far the best Roller Temple yet produced, and superseding Ring or Swiss Temples. Thousands are now in use and are giving the greatest satisfaction.

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Commercial Summary.

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

—Canadian cattle have won over \$3,000 in prizes at Buffalo.

—It is asserted that Ottawa's assessment will this year show a possible increase of \$1,500,000.

—The inland revenue returns at Hamilton, Ont., for last month show an increase of \$2,210, the receipts having been \$58,296.

—Owing to a heavy increase in traffic the directors of the Richelieu & Ontario Navigation Co. may add one or more extra steamers next season.

—The Department of Trade and Commerce has been officially notified that favored nation treatment has been extended by Germany to the United Kingdom, British Colonies and foreign possessions, with the exception of Canada, until 31st December, 1903.

—From Ottawa it is learned that Mr. A. P. Low, who is exploring the Hudson's Bay regions, locating iron deposits for a syndicate of Philadelphia capitalists, wrote recently from Hopewell Narrows, latitude 57 deg., 58 m., 53 sec., where he was preparing to take up winter quarters. He states that a large quantity of ore was discovered on Nastapaka Island.

—The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life building: Canadian patents—A. W. Ewers, trousers' shapes; C. W. Connor, rivetting machine. American patents; P. J. Darlington, electric generator or motor; C. S. Dean, danger signal for railways; F. Desnoyers, shears or scissors; T. A. Wooley and H. Fox, machine for shocking grain.

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Telegrams: "FLEMING, HALIFAX," ENGLAND.

FLEMING, BIRKBY & GOODALL, Ltd.,

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STANDARD Oak Tanned Leather Belting.
... Superior Hair Belting ...
Sewn Cotton Duck Belting,
& C.

FLEMING'S "TEON" BELT, UNRIVALLED FOR WORK IN HEAT
Steam, Damp, Acids and out of Doors.

—The Canadian Northern Railway announces that it will accept freight at Winnipeg for Rainy River points after October 10.

—Halifax, N.S., advices state that the Midland Railway officials are making arrangements at Truro for their terminals and workshops.

—Mexican advices state that a European company is reported to have obtained control of all the manganese mines in Mexico, and it is said that they expect to exploit the same on a large scale. The principal shipments will be made to the United States for the steel trade.

—Correspondence from Dawson, under date September 5, states that gold shipments by months, during the present season were as follows: June, \$5,918,000; July, \$9,725,000; August, \$3,000,000. Total, \$18,643,000. The figures are from the Gold Commissioner's office.

—Snow's U. S. crop report gives 752,000,000 bushels wheat, of which 460,000,000 are winter and 292,000,000 spring. Of this, Minnesota and the Dakotas produced 193,000,000; Kansas, 100,000,000, and the Pacific Coast, 104,000,000. The average rate of yield of winter wheat is 15.8 and of spring, 14.5.

—The director of the Iowa Crop Bureau estimates the Iowa corn yield at 225,000,000 bushels, or an average of 26 bushels per acre. This is the result of reports from every county in the State. This is 55,000,000 bushels higher than the Washington September report made Iowa. It is 100,000,000 less than last year, but only 35,000,000 less than the average for 12 years.

—Under a federal statute the birthday of the reigning sovereign is to be observed as a public holiday all over Canada. The law gives the authorities power to name by proclamation some other date for the celebration if they deem it advisable, but no such step has been or is likely to be taken this year. The day to be observed will be November 9.

—A despatch from St. Petersburg says it is semi-officially reported that Japan will endeavour to raise a loan of 50,000,000 yen (about \$25,000,000) in the United States. Japan will also make an extraordinary issue of treasury bills to the amount of 12,000,000 yen (\$6,000,000), and will permit private railway companies to raise loans by mortgaging their rolling stock.

—Ottawa advices report that Mr. Robert Hurdman, lumber dealer, has purchased from R. H. Klock & Co., 228 miles of timber limits on the Kas Kana river in Kippewa district, the price being in the neighborhood of \$385,000. The limits are about forty miles from the Kippewa Creek. Messrs. Klock & Co. still hold a considerable area of timber lands, including some 300 miles on the Temiscamingue and Quinze.

—The following inspectors have been appointed to assist Liquidator Langley in winding-up the Publishers' Syndicate, Toronto: H. Muntz, of Muntz and Beatty; J. F. Ellis, of Barber and Ellis; and Manager Williamson, of the European Exporters' Association, the first representing the

shareholders, and the other two the creditors. Scott and Scott have been retained as solicitors for the liquidator. It is expected that the creditors will be paid in full.

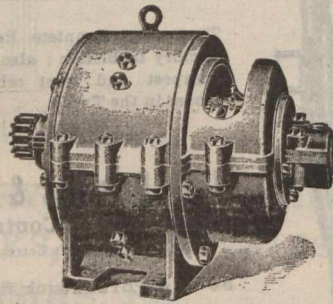
—It is stated at Liverpool that a combination of the leading tobacco manufacturers has been formed under the title of "The Imperial Tobacco Manufacturing Company of Great Britain and Ireland." The capital will be from £12,000,000 to £15,000,000. The object of the combination,

ALFRED SYKES,

ELECTRICAL
ENGINEER,

Spring Place Works,

Huddersfield,
ENGLAND.



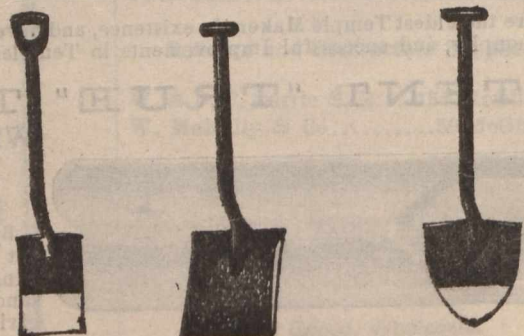
NOTE—Buy British Dynamos, under the New Canadian Preferential Tariff, 33½ in favour of English Goods.

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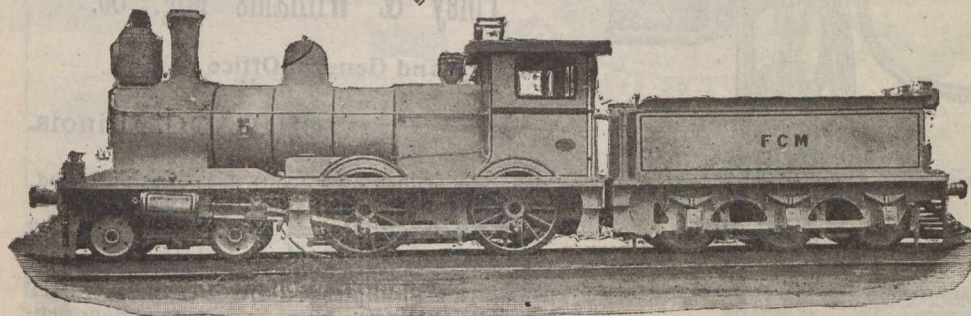


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which includes such prominent manufacturers as Wills, Player, Clarke and Hignett, is to meet American competition.

—Mr. Geo. W. Millen of Detroit, general supervisor of the New York Life Insurance Co., is on an official visit of some days to Montreal in connection with the transfer of management under the change of system in Canada briefly outlined in our issue of last week. Mr. Millen is being deservedly made quite welcome in insurance and other business circles and at the principal clubs, through the good and efficient offices of Mr. R. Hope Atkinson, the manager for some years in this city.

—The statistical report of the Soo Canals for September shows the month to have been a record breaker, the increase over any previous September being 721,603 freight tons. The total freight tons for the month were 4,135,237. The loss in traffic sustained during the early months of the season has been overcome, and last year's record to October 1 has been passed by 467,592 tons. It is now expected that last year's record breaking business of 26,643,073 tons will be beaten this year.

—Notice is given of an application for a charter of incorporation by letters patent for a company that will do business in Quebec under the name of "Rougier Freres." The applicants for the charter are Jean Rougier, merchant, of Paris, France; Pierre Rougier, Claude Rougier, L. P. Methot, Coston, Charlebois, L. P. Demers, K.C., R. G. De Lorimier and J. N. Brodeur, of Montreal. The proposed amount of capital is \$75,000, in 750 shares of \$100 each. The objects of the company are the importation generally of French products and other European products, and the exportation of American products. The chief place of business will be Montreal.

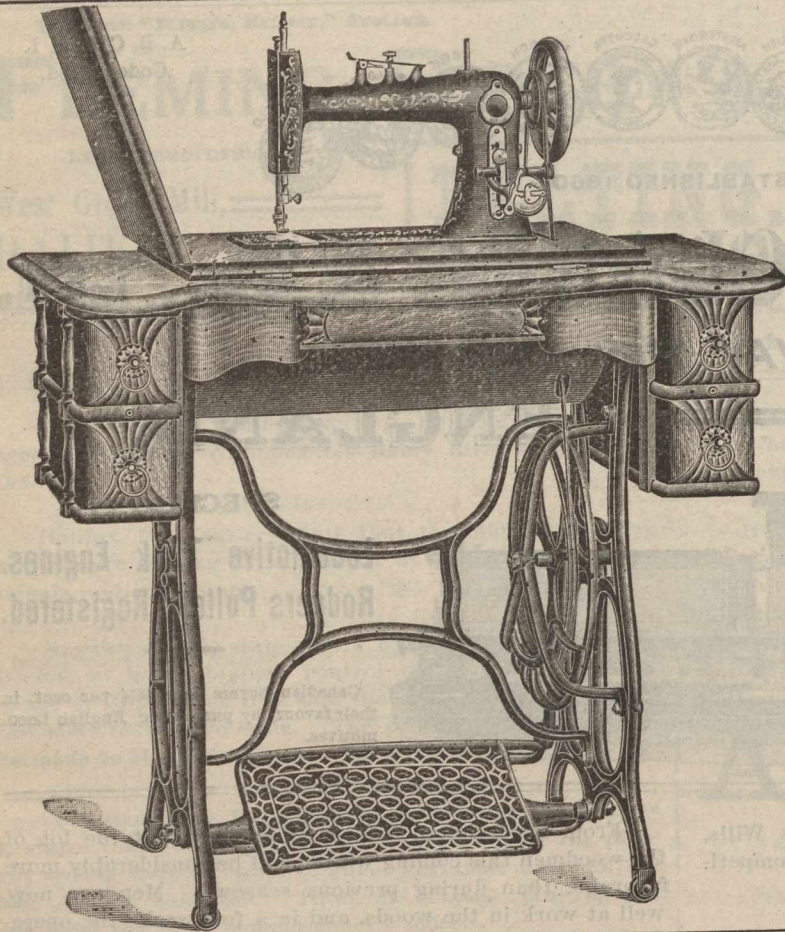
—Eastern Townships, Que., Notes.—During the quarter ended September 30th, the value of sheep exported to the United States from the consular district of Cookshire was \$33,319. The total exports of the district were valued at \$77,297, the principal articles in addition to sheep being pulp, pulpwood, and clap board.—The work of rebuilding the powder mills which were destroyed by explosion recently at Windsor Mills, is being rushed ahead.—From all reports the potato crop will be considerably below the average and prices promise to rule high. With few exceptions the yield is not large; and the rot is prevalent in most localities. Sales have been made from the field at thirty-five cents per bushel.

—From Fredericton, N.B., it is learned that the lot of the woodmen this coming winter will be considerably more favorable than during previous seasons. Men are now well at work in the woods, and in a few weeks the operators expect to have reasonably large forces at their command. There is some difficulty in getting men, largely because many of those who have been accustomed to work in the woods have gone west. The average rate of wages last year was \$21 to \$22 per month. This year the average is \$25 to \$26. Supplies, too, are costing more this year than last. The cut on the St. John river last fall and winter was from 140,000,000 to 145,000,000. It is estimated that this winter the cut will be about 125,000,000.

—The Fisheries Department is framing regulations for the protection of clams in Canadian waters on much the same lines as prevail in the case of oysters. It is likely that a close season will be enforced and a size limit insisted upon. There are large clam beds on the coasts of New Brunswick and Prince Edward Island, but few on the coast of Nova Scotia. Clams are highly esteemed and consumed in numerous quantities in New York and other large centres of the United States. It is only within a comparatively recent period, however, that the Canadian fishermen have awakened to a realization of the commercial importance of the clam fishery, and are asking the Department to take steps for its protection. It is in furtherance of this application that regulations are now being drawn up.

—Ottawa advices state that Dr. A. P. Coleman, the well-known geologist, has returned from a visit to the Yukon and western Ontario goldfields. In the latter district he paid a visit to the Sturgeon Lake gold region, 70 miles north of Ignace station on the C.P.R., and examined the properties under development there. The doctor found much free gold, according to his report to the Bureau of Mines, and he considers the indications quite promising. Development work, however, must be done on a more extensive scale before the value of the field can be fully demonstrated. One stamp mill is already up, on the Dawson claim, and has been in operation for part of the season. The geological features resembles to some extent those of some portions of the Seine River country, but there are important differences.

—Two hundred men are reported to be at work at Webbwood Falls, Ont., constructing the dam and works of the Spanish River Pulp & Paper Co. A director of the company back from an inspection of the works states that while the work dragged considerably for some time, it is



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now being pushed rapidly, and 200 more men are wanted. The ordinary waterfall there is 30 feet, but this will be increased to 60 feet by the construction of a dam, making a total capacity of 10,000 horsepower. It is intended to push construction work all winter, and to have the mill running by July 1st next. It will have a capacity of 100 tons of ground wood pulp daily. Supplies are taken in by a spur line one mile long, connecting with the C.P.R., the switch being a part of the Manitoulin & North Shore Railway, now being constructed.

—The Ontario Associated Press Corporation, Limited, has been incorporated with a share capital of \$40,000. The head office is Toronto, and the provisional directors are E. E. Sheppard, Thomas Dunnet, Samuel E. Whitney, John D. Montgomery, and Frederick D. Rolison.—The A. Brown Company, of Watford, Limited, has been incorporated with a share capital of \$40,000, to deal in general merchandise.—The Standard Carpet Company, Limited, has been incorporated, with a share capital of \$40,000. Head office, Forest.—The Morse Pumpkin Flour Milling Company of Leamington, Limited, has been incorporated with a share capital of \$50,000. Head office, Leamington.—The Owen Sound Electric Illumination and Manufacturing Company has been authorized to construct and operate the necessary works for the production of heat, light, and power.

—The new steamer Lake Manitoba of the Elder-Dempster Line, arrived at Montreal on the 7th instant. The vessel is a twin-screw, a combination of the passenger and cargo ship. She is rigged as a four-masted schooner, and is fitted with one well-proportioned funnel. She is built to Lloyd's three-deck rule, special attention being also had to the trade in which the ship will be engaged. Her principal dimensions are: Length, 463 feet; beam, 56 feet; and depth (moulded), 34 feet 10 inches. She has a cubical capacity of 748,000 feet, and a dead weight capacity of 10,000 tons, her register tonnage being 8,850 tons gross. The ship's water ballast capacity is about 3,400 tons, and is included in the cellular double bottom deep tank. She has a shelter deck extending fore and aft, with extensive midship erections, the bridge house extending some 162 feet. Provision is made for 123 first class, 102 second class, and 350 third class passengers, though by fitting the after part of the vessel for this class some 400 more can be accommodated.

—It is reported from Washington, U.S., that France is disturbed over a deficient and inferior wheat harvest. The price of wheat is stated by the U.S. consul at Rouen to have risen in France 48 cents on every 100 kilograms (220.46) pounds, and the price of bread has advanced one cent on each loaf. The amount of wheat which France must have for home consumption between now and this time next year is reckoned at 317,850,000 bushels. How much of this the present harvest will supply is uncertain. Some authorities believe that on a pinch this year's harvest will suffice, but that next year unless there is a wonderful harvest, France will have to apply abroad for foodstuffs. Others place this year's yield at but 246,906,000 bushels, leaving a deficiency to come from abroad this year of 99,330,000 bushels—about the same conditions as prevailed in 1897.

—Speaking of railway progress in Russia, Mr. William Whyte, assistant to the president of the Canadian Pacific Railway, back from an extended tour through that coun-

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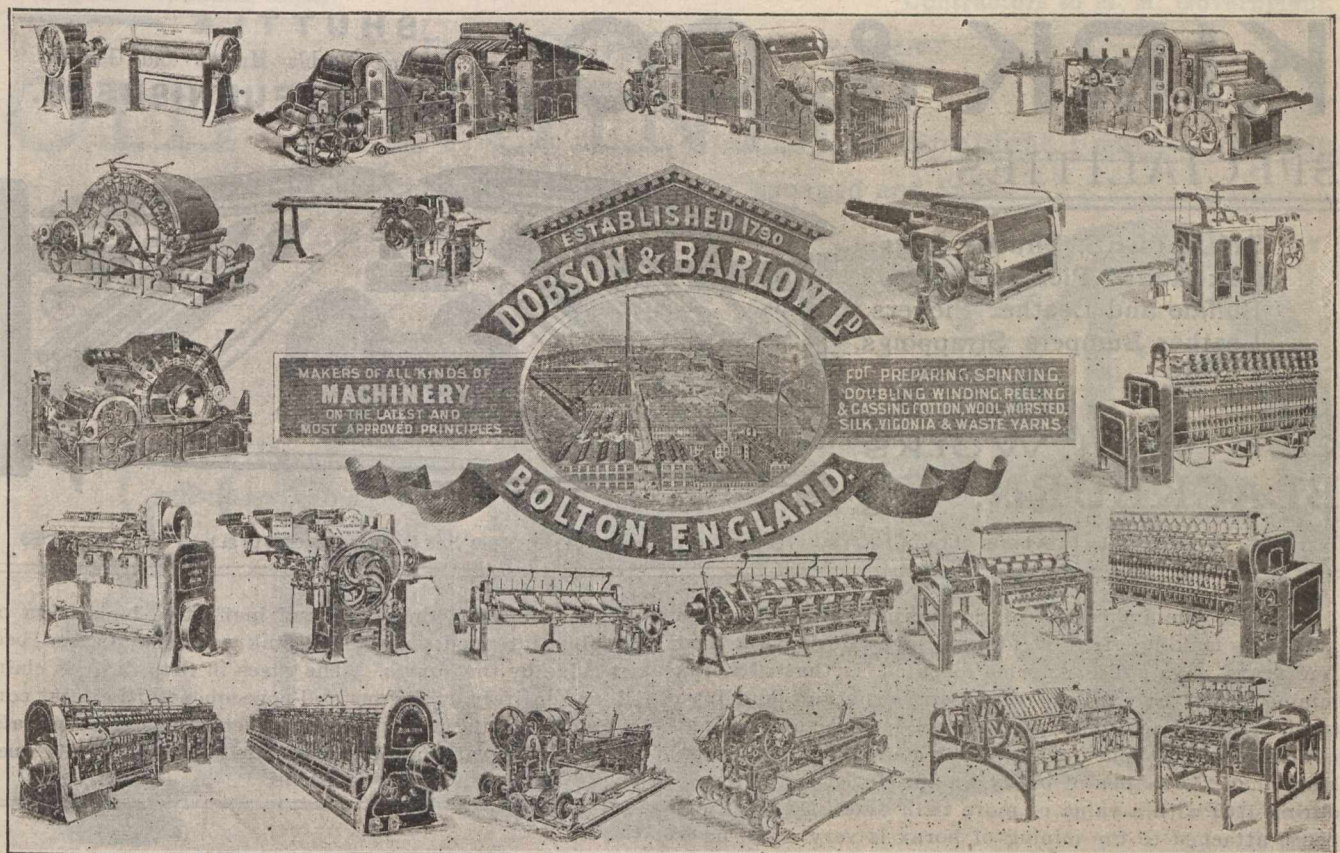
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try, stated that Russia will dominate Northern China, and there is a splendid opening in the great Russian Empire for Canadian trade and commerce, Vladivostock, the terminus of the projected Trans-Siberian Railway, is the coming port on the Pacific; Russian enterprise and capital is rapidly bringing it to the front, and a Canadian steamship line to that port will open a market of immense possibilities. Heavy duties, he stated, are levied on all commodities from the United States excepting mining machinery and agricultural implements, which makes a great opportunity for Canadian industry. It now remains for our manufacturers to study the question and produce articles required in Russia.

—A report to the U.S. Marine Hospital Service announced that on September 3 a new Italian emigration law took effect. It makes Naples, Genoa, and Palermo the only Italian ports from which emigration will be permitted, Venice being taken off the list. Provision is made for supervision of emigration. The companies carrying emigrants are to be represented by agents, known as "Vettore," who are responsible to the Italian Government for the enforcement of the regulations. Under the law emigrants, refused for any malady, must be returned, without expense to the Italian Government or the emigrants to the place where they live; or, if foreign to Italy, to the frontier by which they entered Italy for embarkation. The Vettore are responsible to the emigrants for civil damages in case of rejection at the final destination, on account of foreign emigration laws when it can be proven that the Vettore or those for whom he acts were aware of the circumstances before the sailing.

—One of the large Pacific Coast milling companies writes that the wheat crop on that coast will not reach late high estimates, but will be about 80,000,000, which compares with 70,000,000 last year and 77,500,000 in 1899. The California indicated yield is 35,000,000, against 28,500,000 last year, and 34,000,000 in 1899; Oregon, 20,000,000, against 16,000,000 and 22,000,000 respectively, and Washington, 25,000,000, against 25,000,000 and 22,000,000. Details of Snow's October crop report show that Minnesota and the Dakotas are credited with 193,000,000 bushels of wheat, Kansas with 100,000,000 bushels, and the Pacific Coast with 104,000,000 bushels. The average rate of yield of winter wheat is 15.8 bushels per acre and of spring 14.5. During the past month the condition of corn declined in Texas, Ten-

nessee and Kansas, but there was moderate improvement in all other important states, ranging from 2 points in Kentucky, Ohio, Illinois, and Missouri to 4 in Iowa and Nebraska, and 9 in Michigan. The damage to corn from frost was immaterial, but the damage to fodder in late fields was heavy.

—The enlargement of the Carnegie armour plant, says a Pittsburg letter, which was decided upon before the organization of the United States Steel Corporation was effected, is shortly to be made. The last big contract for armor plate given by the Government amounted to over 36,000 tons, and the requirements were for deliveries beyond the capacity of the only plants of the kind in the country. After many conferences the officials of the Carnegie Company agreed to increase the capacity of the Homestead plant to meet the demands of the Government. The recent control of the Bethlehem Steel Company secured by President C. M. Schwab, is believed to be meant that these two armour plate concerns are to be held by the United States Steel Corporation. The enlargement that is to be made by the Bethlehem Company has been arranged for, and it is understood that work will be started on it simultaneously with that in Homestead. The enlargement of the Carnegie plant will cost about \$3,000,000. When the work is completed the tonnage of this plant will be nearly doubled.

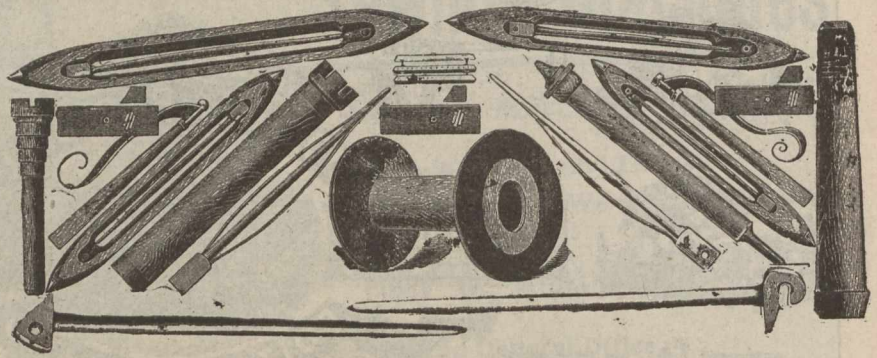
—A Windsor, Ont., dispatch reads: That Canadian exports to the United States are increasing, and that the exodus is still continuing, are the two features of the quarterly report of United States Morris of Windsor, just completed. Business shows an increase of \$60,000 over the corresponding quarter of last year, and during the last three months fully fifty families have entered the United States by way of Windsor. The declared exports for the quarter are \$307,415, of which the largest amount is made up by race horses, viz., \$112,101. Whiskey was exported to the value of \$44,105. The value of natural gas exported is placed at \$3,744, as compared with \$9,144 last year. The manufacture of fulminate of mercury is constantly growing at Sandwich. The amount shipped during the quarter was \$2,440. An interesting item is that of \$52,296 for steel rails returned by the Michigan Central to the United States to have the ends sawed off and be otherwise repaired. It seems strange that provision is not made for having the work done in Canada.

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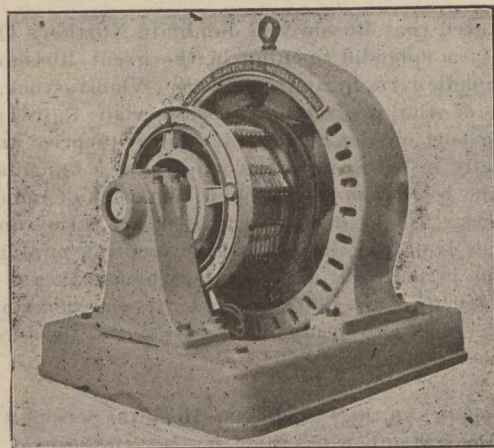
Special Rates to Canadians under the New Preferential Tariff.

—One of the industries of Southern California, which has been making great strides upwards during the last few years, says a Los Angeles dispatch, is that of borax mining. The borax deposits in San Bernardino and Inyo counties are almost without limit, while a certain amount is also found in Ventura and other counties of the State. More than 25,000 tons of borax was produced in California during 1900 with a value of more than \$1,000,000. The expense attached to the mining of borax is very small as it is found in immense beds on the surface of the ground, and the refining is an inexpensive process, but its transportation has been expensive. As the Salt Lake Railroad is now building on a route which will pass close to the great deposits above mentioned, the cost of production will soon be greatly lessened and that will have a tendency to stimulate consumption.

number of cases the weak and ineffective legislation ostensibly intended to abolish junk assessments has been set aside by the courts. The cases in Ottawa, it is claimed, are entirely analagous and consequently the local companies following the precedents set elsewhere, will also question the validity of the statute bearing on this ques-

—The greatest increase in assessment and the largest gain in population for many years are revealed in the returns for Ottawa, made by Assessment Commissioner Pratt for the current year. The total assessment of the Capital for 1902, says a late dispatch, is now \$27,632,515, which shows an increase of \$2,615,410 over that of 1901. The increase of 1901 over that of 1900 was \$622,140. The showing in population is equally satisfactory, the gain during the past year being 2,496. The number of inhabitants now reaches 60,689. While the new assessment may be satisfactory, when viewed from a general standpoint, as indicating the prosperity of the city, it is not going to be allowed to pass in several instances without legal wrestling. The assessment of lumber as personal property and the rating of plants of enfranchised corporations as integral parts of the whole instead of on the "scrap iron" basis will be the cause of the promised trouble. In a

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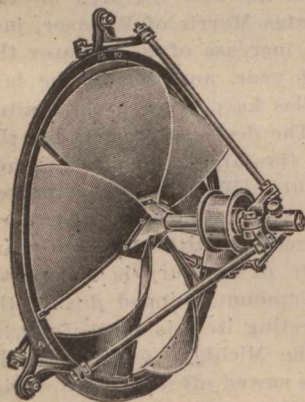
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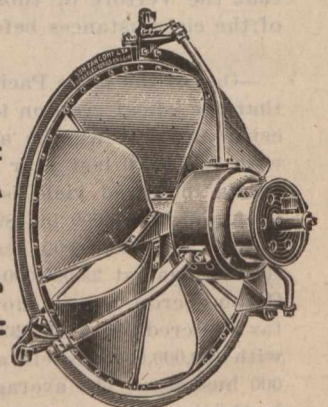
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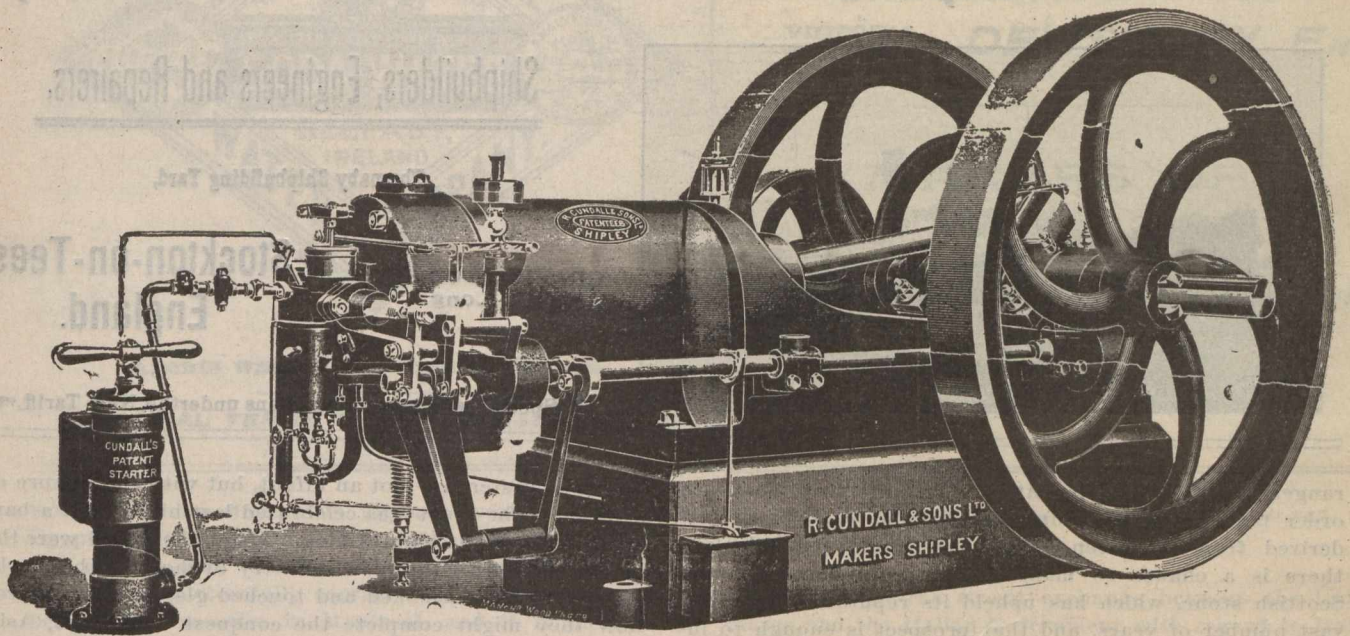
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tion. If it is ultra vires the assessment, of course, will be upset. Then, Mr. J. R. Booth, and the lumbermen will fight to the end the valuation of their lumber piles as personal property.

—As the once tiny and unobtrusive sugar beet is raising its head in greater numbers, and showing competition with its taller brother, the cane, the world of industry is beginning to consider what may be the eventual result. The first heavy blow at the former was given last week when the N.S. Sugar Trust cut the price of granulated sugar to an unprofitable basis for delivery at certain points. A San Francisco dispatch says: Another aggressive move has been made by the American Sugar Refining Company in the campaign which it has begun against the beet sugar industry. The cut in the price of granulated sugar to all Missouri river points, which was announced last week, has been followed by a reduction in the price of beet and cane sugar in all States from Colorado to California. The reduction as announced by the Western Sugar Refining Company, which is allied with the American Sugar Refining Company, amounts to 30 cents a hundred on beet sugar and 20 cents a hundred on cane sugar. Mr. Robert Oxnard, vice-president of the American Beet Sugar Association, in speaking about the latest reduction, said: "It is a fact that the Western Sugar Refining Company has made a decline of 20 cents per hundred on their cane sugars, and 30 cents per hundred on their beet sugars. This makes the difference in their price between cane granulated and beet granulated, 20 points instead of 10 points, as heretofore. The cut affects all markets from California to Colorado inclusive. I know of no change in the general situation to account for it. Further than this I do not care to discuss the matter at present." In order to discriminate further against beet sugar the Western Sugar Refining Company announces that it will entertain no orders for granulated sugar which call for over fifty per cent. of beet sugar. The reduction in prices has also affected Hong Kong sugar, of which there is a small supply in this market.

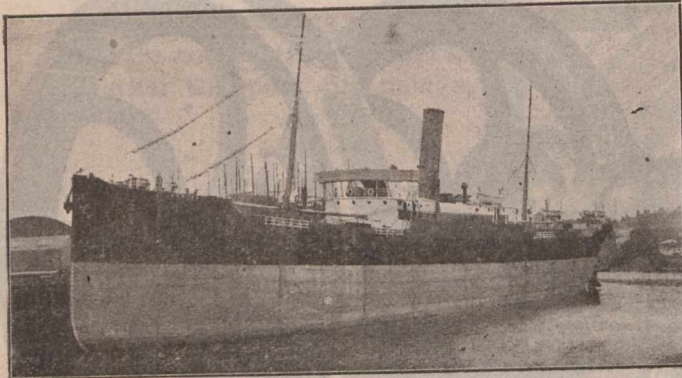
—Significant proofs of the wisdom displayed in establishing an assay office at Vancouver, as well as of the excellence of the plant in operation there, have just been received at Ottawa. Three shipments of gold to be assayed were sent by the management of the Cariboo Hydraulic Mines to Vancouver, New York and the Selby Company, San Francisco, respectively. Returns have been received from the first two offices. At the New York office, it is stated, there was a loss of no less than 13 ounces during the melting, as compared with a loss of slightly less than one-quarter of an ounce in the Canadian office at Vancouver. Moreover, the New York assay was somewhat lower than that at Vancouver. Approximately, the shipment to each office was worth \$17,000, and the difference gained by the company in the shipment to Vancouver was in the neighborhood of \$300. The loss of gold in melting in New York, as compared with that at Vancouver, seems to show that the plant at the former institution is inferior to the machinery at the latter, or that the American officials do not exercise the same degree of care in melting gold as do the Canadians. Dr. Hannel, Superintendent of Mines for Canada, has written to the officials at Vancouver, complimenting them on the results shown in the assay office referred to. The melter at the Vancouver office was formerly chief of the C.P.R. shops there, and the excellent work performed by him has abundantly justified his appointment to that office. A crusher has lately been added to the plant at the Vancouver office in order to pulverize the solid residue left in the flux after the gold has been melted. The material so crushed will then be washed in order to extract any particles of gold which may be disseminated throughout the flux. By this means it is hoped to reduce the loss of gold in melting to the lowest possible minimum.

— One of the leading London organs of the building trades commenting on a recent shipment of American granite to the other side, says: Americans have shown so much intrepidity in competing in this country with English products we cannot be surprised when we hear of ar-

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arrangements for the exportation of granite from Maine in order to supplant the supplies which have so long been derived from Aberdeen. But the Americans calculate there is a chance to make money by underselling the Scottish stone, which has upheld its reputation during a vast number of years, and that prospect is enough to inspire their enterprise. It is not asserted that American granite is stronger or of a better color; all that is proposed to be demonstrated is that it can be supplied at a lower price. A voyage across the Atlantic is less expensive than a railway journey from the north of Scotland, or a coasting trip from the inexhaustible quarries in the west of Ireland. It is assumed that Aberdeen blocks under 40 cubic feet in size sell for \$1.15 to \$1.25 a foot, while sizes above this command \$2.25 a cubic foot. The American projectors calculate that they can deliver the large size blocks in Glasgow, Aberdeen or Liverpool at \$1 per foot. The margin for contingencies might still be wide and yet leave a handsome profit on every transaction. American stone has been already used in various parts of Great Britain, as well as Swedish and Russian and other foreign granites, and having gained a footing it is allowable for the Americans to indulge in visions of success in the stone trade. Not only is the exportation of granite contemplated, but other building stones are prepared to be also dispatched.

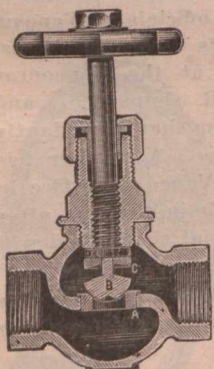
—Formidable "trusts" are still being formed across the lines. A recent Chicago dispatch reads: The plow trust

was born yesterday—not an infant, but with the stature of a giant. The event was celebrated last night with a banquet at the Auditorium Annex. About the board were the men who control the plow industry of most of the world. As they ate and smoked and touched glasses they figured how they might complete the conquest of Europe, Asia, Africa, and South America. Behind them is the princely sum of \$100,000,000 capital. The new corporation was christened "The American Plow Company." Its headquarters are to be in Chicago. It is organized under the laws of New Jersey. It combines the twenty-three great plow manufactories of the continent. Judge Vincent said of the combine last night: "We expect that the greatest part of our trade will be export trade when we are once fairly started. The combine will be able to promote the plow trade in South America, Africa and elsewhere in a way that an individual company could not do. There are no steel plows at all in South America. Most of the people there use primitive wooden devices for plowing. All that is needed is to show them the superiority of steel plows and they will buy them. One of our members is now filling an order for 3,000 plows in Russia. There is no reason why we should not send them to every country, not only in Europe, but in South America and Asia."

—The Canadian Pacific Railway authorities have at present under consideration an immense scheme of irrigation for the Northwest, by which it is proposed to make a good farming and grazing country out of the millions of acres, which now lie dry and arid, between Calgary and Medicine Hat, immediately to the north of the railway line. James Anderson, the leading irrigation engineer of the

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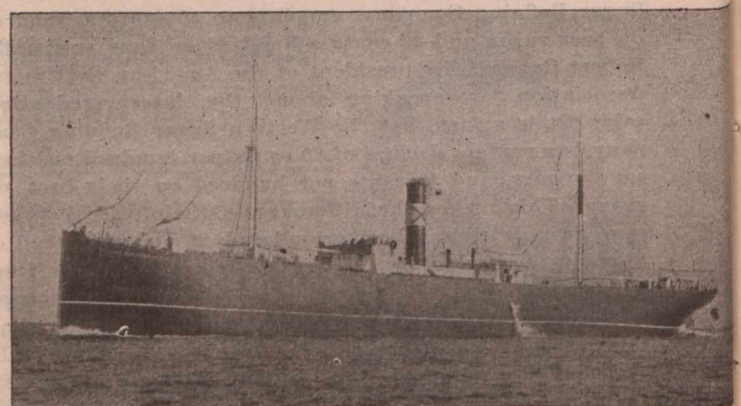
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world, who has done such gigantic work in California, Egypt and other places, has recently been over this area, and reports that there is nothing to prevent the great work being successfully carried out. His report is now before the executive in Montreal, and it is understood that, as an experiment, 300,000 acres of the 3,000,000 barren acres will be put under irrigation. The scheme, in a nutshell, is to build a dam at Bow River, a mile east of Calgary, cutting the intersecting canals and leaving the force of gravitation to do the rest. But before the experiment is made the ownership of the land to be benefited will have to be settled. At present every alternate section is the company's property, the remainder being in the hands of the federal government. It is probable, therefore, that at the next session of parliament a new grant will be obtained giving the company ownership of

the lands through which the irrigation can also run, and which at present are barren.

—In view of the recent exchange between the United States and the Italian Government with regard to Italian sugar special interest attaches to a report received from United States Consul Hossfeld, at Trieste, under date of Sept. 6. The Consul says: "There seems to be no longer any doubt that Italy within a few years will turn from a sugar importing to a sugar exporting country." The past two years have witnessed a remarkable development in Italy's beet sugar industry, and the Consul expresses the opinion that her output this last year equalled more than half the amount of sugar consumed in the kingdom. Mr. Hossfeld says that the Italian manufacturers, in spite of an advantage of \$4.68 per quintal (2,203 pounds) which he has in the way of taxation over his foreign competitor, demands that the duty on imported sugar be further increased. It is not likely, he continues, that the Government will make an attempt to change its sugar tariff before the expiration of the present treaties. Should it take such action in the negotiation of new treaties, however, he says there is every reason to believe that Italy soon will be seeking a foreign market for her surplus sugar.

—The engineer of the Dominion Public Works Department, in charge of the St. Lawrence survey between Kingston and Prescott during the two past seasons, has presented a map of that section of the river showing the result of the survey to the members of the Kingston Board of Trade. The map shows the proposed improvements in the middle of Canadian channel, for navigation at four-

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GLENCADAM DISTILLERY, Brechin, Forfarshire,

where the Best Scotch Barley only is used.

Standard Blends of Fine Scotch Whiskies, of all ages from new to 20 years old.

Buyers' own Brands or Labels alone used when desired.

Bonded Stores & Office:—44 to 64 James Watt Street, Glasgow, Scotland.

AGENTS WANTED IN MONTREAL AND TORONTO.



Established 1851.
KIRKER & CO.,
 LIMITED.
 Belfast, Ireland.
 Manufacture
**Ginger Ale,
 Lemon
 Squash,**

Sole Agents for Canada
A. CHARLEBOIS & CO.,
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 Cable Address:
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Cable Address:
**BOTTLERS,
 BELFAST.**

Telegraphic Address: "SPIRITS, DUNDEE."



WHOLESALE WHISKY 24 to 31 Dock St., and
 MERCHANTS DIS- 26 to 39 North Lindsay St.
 TILLERS & BLENDERS.
 All communications should be addressed to Head Office, Dock St.



A Safer Drink has
 never yet been
 brewed than . . .

**Watson's
 Dundee
 Whisky**

Undoubtedly the
 Finest Imported.

**Henry J.
 Chard & Co.**

Agents for Canada,

**28
 HOSPITAL ST.,
 MONTREAL.**

teen feet low water. The map shows that the United States channel between Kingston and Brockville, used by loaded vessels, is fifty-two miles in length, while the proposed improved Canadian channel would be forty-nine and a half miles, or two and a half miles shorter. The engineer states that an 18-foot channel down the St. Lawrence is possible. The proposed channel is deep, well protected, and much straighter than the present United States channel being used. At Fiddlers' Elbow several islands will have to be removed, as that portion of the river is very complicated. Mr. Chapleau will now make an estimate of the cost of the proposed improvements. The survey is about completed.

—From Ottawa it is learned that Mr. John Turriff, Dominion lands commissioner; Wm. Pearce, inspector of Dominion Surveys, and Col. Taylor, of the Pittsburg Coal Company, Pittsburg, U.S., have returned from inspecting the Crow's Nest coal fields. They were sent by the Minister of the Interior to look over and report upon the coal lands provisionally selected by officials of the department to make up the 50,000 acres which the Government is to receive as its portion of these lands. Col. Taylor is chief engineer of the Pittsburg Coal Company, and is an expert. He was selected by Mr. Sifton to make a report upon the proposed locations. The richness of the coal and the depth of the seam have not only been considered, but the easy accessibility to the mine, which is perhaps

one of the most important matters to be considered. Col. Taylor is now preparing his report upon all these points, and Messrs. Turriff and Pearce will also make a report to the Minister.

—The Department of Agriculture received recently from Mr. A. B. Elderkin, Canadian Live Stock Commissioner, at the Pan-American, a report of the winnings of Canadian cattle at Buffalo. The following is a comparative statement of the value of prizes in each class:

	Canada.	U.S.
Shorthorns	\$1,001.60	\$418.00
Herefords	355.00	740.00
Aberdeen Angus	72.50	480.00
Galloways	197.50	247.50
Fat cattle	110.00	.....
Guernseys	130.00	710.00
French-Canadian	402.50	157.00
Ayrshires	430.00	130.00
Holsteins	412.00	930.00
Total	\$3,111.10	\$3,813.40

—A Fort William, Ont., dispatch of the 8th instant reads: Unless wheat begins to move from this place very soon there is likely to be more wheat in the elevators than should be here at the close of navigation. Elevator "B" is now practically full of wheat, and this week, with ordinary shipments, will fill "A" and "C." Elevator "D" is used for storage purposes only during the closed season. It is not likely that the company will want to fill that one

ESTABLISHED 1827.

H. HENDERSON & SONS,

Tanners and Curriers.

Makers of Leather Belting and Fire Hose.

LADYBANK LEATHER WORKS, AND
 DUDHOPE & PLEASANCE TANYARDS, DUNDEE, Scotland.

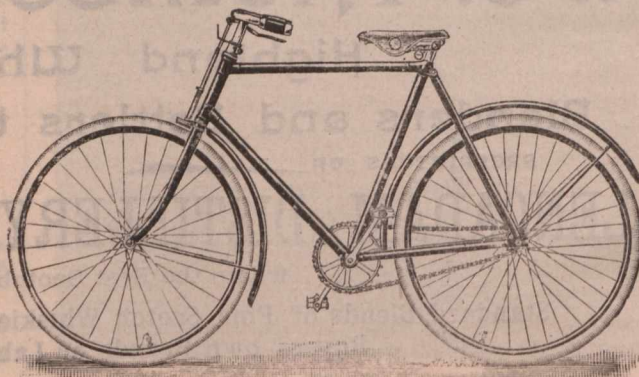
SPECIALTIES

- Oak Bark Tanned Strap Butts.
- Oak Bark Tanned Harness Leather.
- Best Curried Black and Stained Harness and Trace Backs, and all Leathers for Saddlers' Purposes.
- Leather Belting—Single and Double.
- Mechanical Leathers of Every Description, for Foundries, Shipbuilding Yards, Jute, Cotton, Flax and Woollen Mills.
- Pump Leathers and Hydraulic Rings, etc., etc.
- Walrus Leather in sides from 1/2" to 1 1/2" thick.

JURORS' AWARD INTERNATIONAL EXHIBITION, 1862.
 MEDAL & HIGHEST AWARD, Jubilee International Exhibition, ADELAIDE, 1887.
 MEDAL & HIGHEST AWARD, Centennial Exhibition, MELBOURNE, 1888.

Holloway Manufacturing Company,

98 Duke Street, - GLASGOW, SCOTLAND.



**High Grade Cycle Fittings, Motors and
 General Engineering.**

**“PERFECT”
SCOTCH
WHISKY.**

This Whisky has been well known for nearly a century. During that period it has not varied in character. There is nothing finer in the market. Made solely from home-grown barley, and sold perfectly matured when seven and ten years old.

Special price to Canadians under the new tariff. . . .

J. & R. WILLIAMSON,
17 Royal Exchange Square,
GLASGOW, - SCOTLAND.



Lang Brothers, Ltd.,
Scotch Whisky
Distillers and Blenders,
GLASGOW & KILLEARN.

Proprietors of
TAM O' SHANTER SCOTCH WHISKY
AND
GOLD MEDAL BANANA RUM.

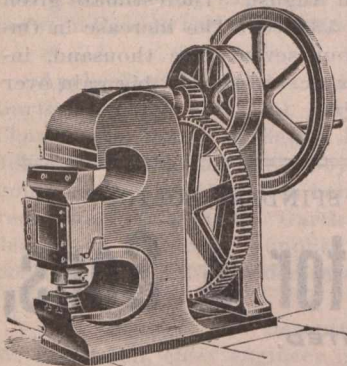
Distillery . . .
GLENGOYNE, STIRLINGSHIRE,
Offices and Bonded Warehouse:
10 to 20 Oswald Street, GLASGOW,
SCOTLAND.



until after navigation closes, unless obliged to. There is storage capacity here, including the steel tank elevator, for five and a half million bushels. The latter elevator holds one and a half million bushels and there is

now over three millions on the way down from the West, so that unless some large shipments are made this week the question of storage will be a serious one here, unless the steel tank elevator is used.

**HOW'RE YOU FIXED FOR
PUNCHING and SHEARING MACHINES?**



Single Ended Punching and Shearing Machines.

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

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

A. KINGHORN & CO.,
TODMORDEN, ENGLAND.

**PHOENIX
IRON
WORKS.**

Canadians have 83 1/2 per cent. in their favor by purchasing these machines under the New Canadian Tariff.

—While the Dominion Government is unable to see its way clear to prohibiting the immigration of Japanese to British Columbia, says an Ottawa dispatch, there is reason to believe that the difficulty caused by the influx of coolies from Japan will be to a certain extent met by the rigid enforcement of the law which the Japanese Diet has passed. This law forbids the emigration of Japanese subjects to the United States or Canada, where they are regarded with disfavour. It is said that assurances have been given to the Dominion Government here through diplomatic channels that in return for the non-enforcement of the anti-Japanese law the Mikado's Government will make the most strenuous efforts to keep its subjects at home, and so avoid arousing further hostility in the new world against the yellow men of the far East.

—The prospects for the reconstruction of the bridge across the St. Francis river, says a Richmond, Que., dispatch, which will again connect Richmond with Melbourne are promising. Lieut.-Col. J. W. Harkom, president and manager of the Richmond County Electric Company, has purchased from the St. Francis Bridge Company the iron which now lies at the bottom of the river. This consists of the wreckage of the beautiful five-span iron superstructure which was carried away by the ice jam of last April. Col. Harkom is negotiating with the Town Council with a

THOMAS C. KEAY,
Engineer and Machine Merchant,
Mill Furnisher, Shuttle, Bobbin and Picker Maker.
17 BALTIC STREET,
DUNDEE, SCOTLAND.

ALL KINDS OF NEW AND SECOND-HAND FLAX, JUTE, HEMP AND TOW MACHINERY.

SPECIALITIES. — Second-hand machines as above thoroughly overhauled and repaired in first class order.

Maker of Sack Printing Machines for marking in one or more Colours.

SACK CUTTING AND SEWING MACHINES.

All kinds of Shuttles, Pickers and Bobbins for Jute and Linen Trades
.. .. Enquiries Solicited

Cable Address :—WENDT, BELFAST.

A. B. C. CODE.

Vint's Irish Preserves.

The Best Old Country Jams to be had.

Made from Irish Grown Fruit.

WARRANTED PURE.

No finer Jams in the world
much cheaper than some...

WM. VINT & SONS,

BELFAST, IRELAND.

SPECIAL TERMS TO CANADIANS UNDER THE NEW TARIFF.
As Supplied to His Majesty's Government.

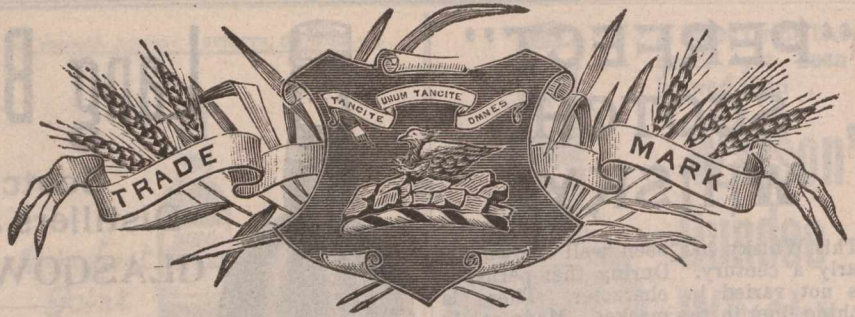


"Drink the
FAMOUS UNIVERSITY
GINGER ALE
AND
CREAM SODA"

Special Quotation
under New Tariff.

JOHN HOLMES
& CO.,
Export Bottlers and
Cordial Makers,
UNIVERSITY AVENUE
Belfast,
Ireland.

Telegrams:
"RESTORATIVE, BELFAST."



SPECIAL PRICES TO CANADIANS UNDER NEW TARIFF.

"ROSEBANK"
—PURE—
SILENT MALT WHISKY,
(Distilled exclusively from the Highest Quality of Scotch Malt.)
ROSEBANK DISTILLERY, LD., FALKIRK,
SCOTLAND.

view to securing a municipal guarantee of stock. He is also arranging with some Montreal men to get the iron out of the river, which work he states, will be commenced as soon as possible.

—Replying to published statements from Western stockmen complaining of the shipping facilities afforded by the C.P.R., Mr. D. McNicoll, second vice-president and general manager of the company, made the following statement: "As a matter of fact, the cattle shipments hitherto have extended over five months. This year they have been bunched into two months, and that during the busiest time of the year. When West I especially warned the cattle men against bunching the cattle shipments during the rush of grain. Everything possible is being done for them, but they have themselves to blame. I publicly, through the press and personally, warned them not to hold back their shipments until the grain rush began.

—Melbourne, Australia, advices state that in the Federal House of Representatives on the 8th instant, the Commonwealth tariff bill was introduced by the Right Hon. Charles Cameron Kingston, Minister of Trade and Commerce, who congratulated the House that from this moment free trade existed among the states of the Commonwealth. Mr. Kingston explained that the new tariff would be on lines of moderate protection. He announced that the Government intended to introduce a system of bonuses instead of encouraging the establishment of new industries, especially in the case of locally smelted iron and locally made machinery.

—A despatch received by the Department of Trade and Commerce from the Home authorities states that the powers have agreed to a substitution for the present Chinese tariff of an all-round tariff of 5 per cent. on imports, including articles hitherto free, with the exception of rice, cereals, and flour of foreign origin. This tariff goes into

effect on Nov. 7th. The department has received a communication from a firm in Auckland, New Zealand, asking for the names of Canadian manufacturers of sulphite pulp.

—Ottawa advices state that when all the returns are in, the census will not be less than five and a half millions. This statement comes from an authoritative source, and is based upon information that has come in since the issuing of the first official bulletin in August. The estimate given then of the population was 5,338,000. The increase in Ontario over 1891 will be about seventy-five thousand, instead of fifty thousand. Quebec will show a big gain over the figure given out in August.

Telegraphic Address: "SPINDLES, BOLTON."

Jonas Proctor & Sons,
LIMITED,

Moses Gate Machine Works, near Bolton, England.

Manufacturers of all kinds of

FLUTED ROLLERS,

Iron, Steel and Casehardened.

Flyers, Rollers and Ring Spindles Repaired by Efficient Workmen, Spindles and Flyers of every description, Doubler Rollers, Plain and Loose Boss Top Rollers, General Tool Makers, Milling Machines, Forging Machines, Fluting, Punching, Drilling and Grinding Machines, and all Tools Requisite for Roller, Spindle and Flyer Making.

FLEXIBLE and other kinds of RING SPINDLES.

ADMIRALTY CONTRACTORS.

Tel. Address: "PUMPS," Leeds.

— THE —
LEEDS ENGINEERING & HYDRAULIC Co.,

Manufacturers of

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

ELECTRICALLY DRIVEN PLANT.

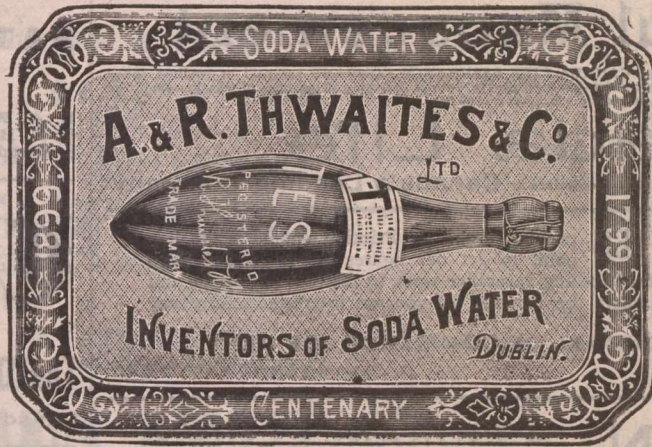
Providence Works, Cross Stamford St., LEEDS, Eng.

Special prices to Canadians under the new tariff.

A. & R. THWAITES & CO.,

Inventors of
SODA WATER,
Dublin,
IRELAND.

(Established 1799.)



LIMITED,

Manufacturers to
Her Majesty the Queen
* and *
H.R.H the Prince of Wales.

—J. S. Larke, Canadian commercial agent at Sydney, reports to the Department of Trade and Commerce that in anticipation of the new tariff there has been a considerable increase in the imports of New South Wales. In regard to trade with Canada Mr. Larke says that some agents representing Canadian manufacturers report doing a good business, and they expect to open branch houses. Trade between Canada and Queensland shows a steady increase.

—Application for letters patent is being made by the Garth Company, Montreal. The applicants are Messrs. Chas. Garth, Henry W. Garth, J. H. Garth, A. E. Garth and John G. Smith, and their objects are "to acquire as a going concern the business heretofore carried on in Montreal under the style of "Garth & Co.," manufacturers and dealers in plumbers' supplies. The capital stock proposed is of \$175,000, divided into \$100 shares.

—In a letter to the Department of Public Works, Mr. W. B. Russell, chief engineer in charge of the Temiskaming Railway surveys, states that he has located 25 miles of the line from North Bay, and has continued his exploration four miles farther. In that district he has not encountered anything heavier than the maximum grade and curve which he had previously met with. His camp is now on the Little Jocko River.

—The annual report of the Board of Trade in regard to railways in the United Kingdom shows that the receipts from passenger traffic during the year amounted to £45,000,000. Of this sum £28,000,000 came from third-class passengers. The receipts from freights during the year were £59,000,000.

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

The J. C. McLaren Belting Co.

FACTORY: —

MONTREAL. TORONTO. VANCOUVER.

—According to Vladivostock advices, the junction of the Manchuria line with the rest of the Trans-Arabian Railway will be effected October 14, and traffic will open on the entire system November 8.

—Workmen are being offered \$1.80 per day by the Toronto Road Department, but difficulty is experienced in securing labourers even at that figure. The generally prosperous condition of the country is responsible.

—The freeholders of Kemptville, Ont., voted recently in favour of a by-law to provide for the purchasing and maintaining of Riverside Park as a public institution.

"CASTLE" DYNAMOS

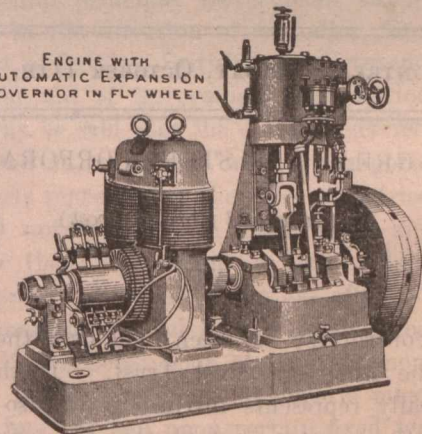
— FOR —

SHIP LIGHTING

**SLOW SPEED.
HIGH EFFICIENCY.**

SLOW SPEED COUPLED DIRECT SYSTEM

ENGINE WITH AUTOMATIC EXPANSION GOVERNOR IN FLY WHEEL



"OPEN FRONTED" ENGINE AND "CASTLE" DYNAMO.

**J. H. HOLMES & CO.,
NEWCASTLE-ON-TYNE, ENGLAND.**

Telegrams: "HOLMES, NEWCASTLE-ON-TYNE."

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

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

[WORLD WIDE POLICIES.]

Thirteen months for revival of lapsed policies without medical certificate of five years' existence.
Loans advanced on mortgages and Debentures purchased. Agents wanted.

D. M. McGOUN, Manager.
J. HUTTON BALFOUR, Secretary.

Successful Management

From commencement up to January 1st, 1900, the CANADA LIFE ASSURANCE COMPANY has paid or credited policy-holders, or their representatives, with \$216 for every \$100 which has been paid in, besides defraying all expenses of management. This splendid record is one of the evidences of that good management which has caused the

Canada Life

To be recognized as **Canada's Leading Company**

INSURANCE COMPANIES

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

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

NORTHERN ASSURANCE CO'Y.

INCOME AND FUND (1892)



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

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

THE Trust & Loan Company of Canada

(Incorporated A. D. 1845 by Royal Charter.)

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

Negotiate Loans on City Property and improved Farms at low rates and on very desirable terms.

Address, THE COMMISSIONER,

THE TRUST AND LOAN COMPANY OF CANADA,
26 St. James St., MONTREAL, QUE.

THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, OCTOBER 11TH, 1901.

THE GREAT U. S. STEEL CORPORATION.

(Continued from last week)

VII.

Much controversy has been held over the capitalisation of the American Steel Trust. If the nominal capital really represents intrinsic value, so much the better for the investors, but whether the concern is fairly capitalised or over-capitalised, the final test of the Trust as a commercial organization will depend, not upon its financial basis, but upon its efficiency as an organisation claiming to supply steel and its finished products on the best possible conditions. That it starts its career with a liberal supply of capital is, however, of considerable importance. Reference has already been made

Insurance.

PHENIX ASSURANCE CO'Y

OF LONDON, ENG.

Established in 1783. Canadian Branch
Established in 1864.

No. 164 St. James St.

MONTREAL, P. Q.

PATERSON & SON,
Agents for the Dominion

City Agents:

E. A. Whitehead & Co.
G. A. Raymond & Co.
S. Mondou.

English Dept.
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Caledonian... INSURANCE CO.

The Oldest Scottish Fire Office.

Canadian Head Office, MONTREAL.

R. WILSON-SMITH

FINANCIAL AGENT.

Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

Head Office,
MANCHESTER, ENG.

Canadian Branch Head Office, - TORONTO.
JAS. BOOMER, Manager.

R. P. TEMPLETON, Assistant-Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL.
1723 Notre Dame St.

IMPERIAL LIFE ASS'CE CO'Y OF CANADA.

UNEXCELLED SECURITY.

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

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

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,
General Insurance Agents and Brokers

ESTABLISHED 1866.

* 11 HOSPITAL STREET, *

MONTREAL.

Telephone Main 1277.

P. O. Box 2081.

to Sir Lowthian Bell's comments upon the advantage which the American possesses in the way of new capital compared with the British manufacturer, whose capital is already to a large extent sunk in this plant. Sir Lowthian Bell speaks of £25,000 as a typical instance of capi-

Mutual Reserve Fund Life Association

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

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

...AND..

An Increase in Insurance in Force.**Net Surplus, - \$1,187,617.68.**Total Death Claims Paid since Organization, over
FORTY-SIX MILLION DOLLARS.

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

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

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

**UNION ASSURANCE SOCIETY
OF LONDON.**

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

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

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

Cor. St. James and McGill Streets, - MONTREAL.

T. L. MORRISEY, Manager

tal expenditure upon new machinery. But what is wanted is not so much twenty-five thousand pounds as twenty-five millions over and above capital value in the way of goodwill, raw material and present machinery still available. At an inquest held only a few days ago upon the deaths of five workmen killed in an explosion at one of the best steel works in England, works which are owned by one of the most progressive iron-masters in the kingdom, it came out, in evidence by one of the professional witnesses, that whilst these works might very truly be called up-to-date, so far as England was concerned, yet in the larger sense, they were ten years behind the time.

Granted that the present industrial system, based upon private property, will continue for another generation, and taking the facts as we find them, something must be done, and that speedily, to maintain trade credit throughout the world. Even if a great combination similar to the American trust were achieved in the United Kingdom, the writers do not think that it could be organised and equipped in such a way as to hold the premier place in the world market without the aid and co-operation of the Government. Even in America the trusts have had enormous assistance from their government. Thanks to the tariff, the controllers of an American trust begin with their home market in their pocket, but in a free trade country that is neither possible nor desirable. Just because Great Britain is a free trade country and therefore dissimilar from America in its economic condition, any slavish imitation of the methods of the American trust would probably prove fatal. That is what many people are slow to recognise. Immediately after the formation of the Steel Trust there was an outcry not only from manufacturers,

but also from trade unionists, that free trade must be given up. Here comes athwart the error that State assistance must necessarily be "protection." "Protectionists," say the writers, "have been allowed to annex the philosophy that every industry is entitled to support from the State in so far as it is a necessary factor in the national welfare, but for them it is a purely transcendental philosophy, and their practice is mere selfishness. Looking for the line of least resistance, they have merely stumbled on the line of least thought, for a protective tariff is at once the crudest and most wasteful instrument whereby a trade can be supported. We have got to recognise that side by side with the necessity of organising our industries in the direction of vast amalgamations, we have still to maintain intact free trade as a cardinal principle. But if we are to continue free traders, we must remember that free trade carries with it great responsibilities, which hitherto have not been recognised. Consistent with the maintenance of free trade, we must as a community give that support to our trade which protection gives automatically."

"How is this to be done? If, for good reasons, we cannot protect the steel industry at home, we must at least ask the Government to help to facilitate foreign trade." The time has come when State effort must be substituted as far as possible for the wasteful methods of British competitive efforts abroad. Nothing is really gained, even from the point of view of the steel manufacturer himself, in maintaining half a dozen foreign agents, each striving to represent his British principals, and engaging in a competitive war between themselves to the detriment of the home trade. In days gone by, when Great Britain commanded the steel trade absolutely, doubtless there was plenty of margin for internecine competition; but every steel-master knows now that in endeavouring to obtain a contract for his products, he is compelled to quote a bottom price, subject, of course, to the usual trade security as to credit or payment. A railway corporation or a municipality abroad has now to be approached, not so much on the score of price as of convenience, quick delivery and successful diplomacy. A change has come over the face of the foreign steel trade, and with this change has been evolved a new type of representative. The day of the pushing commercial traveller is coming to an end; the day of the commercial diplomatist is at hand.

As a counterpoise to free trade, and without violating its fundamental principle, Government support is expected, not in the direction of excluding foreign competitors, but of helping British manufacturers by lending them the aid of Government organisation abroad. It may briefly be said that the consular service must be so reorganised as to include in every important office abroad experts representing the chief industries. These experts will not merely give information and advice. By the time that information has been published in a report the period of its usefulness has often already expired; the maximum of advantage can only be extracted from it if it is acted upon at the very moment it is obtained. Before long consular experts must be in a position to buy and sell upon certain fixed terms, with Government credit behind them, if necessary, and by this means the consular service will be transformed from a source of expense into a highly remunerative Government organisation. Rightly understood, there is no reason why the consular service abroad should not be as profitable as the Post Office at home. The foreign

trade in any line of manufacture would, at any given port, be syndicated, and for individual bargaining by competing agents, there would be substituted co-operative buying and selling through consular officers. "Pure fantasy!" the average man will be apt to exclaim. But is it? Take Germany alone. There the syndicated trades have each a common fund out of which their export trade is supported. Whenever a German firm seeks for a concession abroad, it has all the assistance which its Government can give it to an extent and in ways which would turn Foreign Office officials grey to think of. In Turkey alone over twelve millions sterling of German capital is invested, for the Kaiser is a good man of business, and is not above trading off political support for commercial concessions. "We do not urge Lord Salisbury to adopt that particular way of pushing British commerce, but we quote the case as an example of what is done to-day by conscious, if somewhat misdirected, State action. Transacting, as we do, foreign trade to the extent of not much less than a thousand millions a year, recognising, as we must, the change in the methods by which this business is done, and realising further the vital importance of doing this gigantic trade at a minimum cost, it may be affirmed, without fear of contradiction, that in the consular service we have the best potential organisation for strengthening our foreign trade."

Government can perform another great service to Britain's commerce by organising the transport services. Her mercantile marine is still far and away the first in the world, but the international organisation of "conferences" or "rings" to maintain fixed rates of freight, though probably necessary to avoid profit-killing competition, injures British traders when it allows more favourable terms to be quoted for foreign traders. This is a matter much debated, but one to which Government persistently turns a deaf ear. Even more important to-day is her railway service, which not only has deprived home buyers of an alternative cheap method of transport of heavy goods by the canals, but handicaps exporters by heavy rates, capricious service, obsolete waggons, etc. The British Iron Trade Association is fully aware of the disabilities under which the iron trades suffer in these respects, and only a year ago asked for the appointment of a Royal Commission to consider the advisability of nationalising the railways. Sir J. J. Jenkins, M.P., the President of the Association, calculated that State management would save 10 per cent. of the gross expenses, thus setting free a large fund for reduction of rates, but still there is no sign that the Government is giving any attention to the subject. An American manufacturer, intimately connected with a company doing a very large export business to the United Kingdom, recently said to the present writers: "It is your railways that are killing British trade. If you could only sit down hard on them you need not fear either American or German competition; but I don't think you can." That opinion contains the gist of the whole matter, and the pessimism of the speaker was not unjustified, bearing in mind the small results which have followed the institution of the Railway Commission. It is necessary only to carry out logically the principles which we have professed in Acts of Parliament. It is laid down in the statutes of the realm that railway rates are a matter of national concern, and must be supervised by a special Court. This principle must be strictly applied, and if the freightage rates which would enable foreign trade to be carried on at a profit would involve

the railway companies in loss, then the railway companies must vacate the field to more efficient administrators. They cannot be allowed to sit for ever on the shoulders of British industry with their heavy burden of over-capitalisation and wastefulness.

If foreign trade and transport services are to be handed over to some Government department, it is clear that the newer aspects of the steel trade introduce political problems of no small difficulty and delicacy. The community will gain nothing by strengthening the capitalist unless it retains considerable economic power in its own control, and even if it seems most probable at present that State partnership in industry may begin in the foreign trade, soon after, if not simultaneously, the Government will be compelled, for its own sake, to assume some measure of responsibility, if not of control, in the organisation of home industry. "We venture to affirm that if any industry in this country, in itself of intrinsic value either in the sense of Adam Smith or of Ruskin, shows symptoms of deterioration due to lack of initiative on the part of its natural leaders, Government, either from the centre or through municipalities, must step in, and at all hazards secure efficiency. Depending, as we do, on other countries for a large proportion of our food supplies, not to mention luxuries which are now regarded practically as necessities, we must either secure these things by maintaining the exchange value of our own products, or see our country gradually denuded of its surplus capital."

The first step in this direction would seem to be more thorough organisation amongst British capitalists on the lines of the trust—an organisation which, in the nature of things, would in turn induce combination, not only amongst the workmen, but amongst all traders likely to be affected. The Socialistic argument is that these developments are inevitable. "We are not devotees of any doctrine of 'inevitability,' and we would be the last to assert that the principle of evolution has no relation to human consciousness and will-power." A study of economic development during the past century leads to but one conclusion, that for the efficient administration of industrial affairs there must be a wide extension of the co-operative idea, but it does not follow from evolution, economics, or anything else, that we can only arrive at the goal of national co-operation by first passing through the stage of triumphant private monopoly. On the contrary, it is the purpose to advocate such measures as will lead to the omission of the worst features of American development. Whether assisted or not by State action, the tendency towards increased combination among manufacturers will continue, and the relations between nascent monopolies and the community deserve consideration. Reasons are already given for believing that neither in the matter of wages nor in that of prices is the action of the trusts likely to be oppressive, but their probable influence over the Legislature is a graver concern. By this corruption is not meant—a crude way of exerting influence which cannot be used so readily now when trusts have become objects of fear and suspicion, and which must diminish in utility as public opinion becomes more puritanic. When a number of traders form an association they can, from the mass of business they represent, exert a great influence over a legislature, but this influence becomes much greater and can be directed more effectively when a trade is concentrated into a few hands. We must not make the mistake of thinking that the joint-stock company sys-

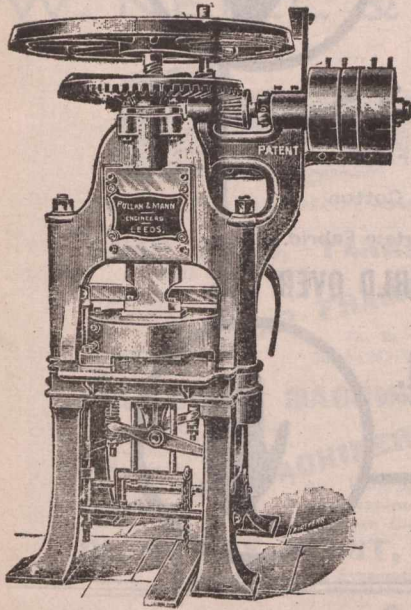
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tem, substituting several hundreds of shareholders for one original proprietor, is hostile to the aggregation of capital. Even before the advent of the trust it was observed that no effective control was ever exercised by shareholders over directors, and if the prospectuses of British combinations be examined, it will be seen that the vendors, who are generally also the directors, retain either the whole or a preponderating share of the ordinary shares, and therewith undisguised mastery over the whole working of the business. Nor does the history of the great American railway magnates afford much hope that these large holdings will be dissipated; even after the death of the holder they remain intact, or, if sold, are taken over by some other "railway king." It may therefore be expected that the influence of the lords of industry over the Legislature will tend to increase, and it will not be exercised from the outside as now. "We must anticipate that the trusts here, and even more in America, if they lose the power of corruption, will follow the example of the railway companies and dominate the Legislature by director-members."

At this point comes the real trust-danger. Take the system at its best, and at the top of the industrial world is found a small number of very wealthy, very powerful, and, perhaps, very able individuals; below them a great mass, well paid, well fed, and with abundant opportunities of struggling among themselves for the minor prizes of service. As far as regards physical comfort, the condition would certainly be no worse, and probably

much better, than it is to-day, but there would be no citizens. In the last resort everything would depend upon the wisdom or goodwill of the trusts, up to the edge of revolution, and even in the case of a violent rising the existing Government would have its army. Things might go well, but highly-paid servitude, tempered by revolt, does not constitute freedom. Such a state of things is in advance of anything now existing even in America, though our cousins have got rather dangerously near it. "We have to deal with a tendency which to-day is not oppressive, but which every day grows stronger. What should be the national policy? The first and readiest reply is: Prohibit the trusts! which might, perhaps, be just barely possible if no trusts existed, and the world was prepared to prohibit simultaneously. But the whole purpose of these articles has been to show that, as the trust is the higher form of organisation, the country which does not consolidate its industries will lose them."

Prof. J. B. Clark has suggested a novel way of dealing with trusts in order to maintain what he calls "the vital necessity for keeping home competition alive." His governing principle is that all customers must be treated alike, subject only to the rule of "first come, first served," and for this purpose the trade discounts given to different customers should be made accessible to public examiners. The common plan of crushing out one competitor by cutting prices in his territory while maintaining them elsewhere would be nullified by the legislative insistence on uniform prices, and the



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trust would have to depend for success solely on the universal cheapness and quality of its goods. This suggestion ignores the common practice of giving secret discounts, in which not only trusts but private manufacturers are adepts. The Birmingham Bedstead Alliance offered to its members the advantage of remunerative prices and a high fixed rate of profit; it enforced its regulations by calling out the operatives from the workshops of recalcitrant manufacturers, and its rules were safeguarded by the employment of a private detective force. Nevertheless, the Alliance fell to pieces because it could not prevent its members from seeking illegitimate gains by giving secret discounts. There is no reason to think, with the history of the Standard Oil Company fresh in one's mind, that the trusts would show less astuteness in escaping from the law of the land. In fact all plans like Professor Clark's, which aim at limiting the economic power of a trust to crush out competition, are doomed to failure.

Professor Ashley more wisely recognises that the future of industry lies with some form of combination and seeks to establish some form of public control over the growing monopolies. Taking as precedents the maximum rates and dividends fixed by British laws for railway, gas, and water companies, he declares that "the Governments should assume the duty of in some way controlling prices." The technical difficulties of such a proposal are obvious, for it would require an elaborate determination of costs, but even the establishment of a tribunal such as the British Railway Commission, to which an appeal might be made in cases of overcharge would afford a certain measure of protection, especially if legal expenses were kept low. Something more than this, however, is required. The State cannot make itself the ally of the trusts by undertaking the management of foreign trade and the provision of transport, and yet leave all the work of manufacture to an uncontrolled partner. "We do not speak here of the workpeople whose interests can be guarded by national laws directed at the maintenance of a high and progressive standard of comfort, nor do we refer to the policy of nationalising a large proportion of the product by equitable system of taxation. In both of these ways a great deal of good can be done, but here we deal with the

"prosperity of the State as a going industrial concern organised not for the benefit of a few individuals but for the whole community. Assistance comes to us from an unexpected quarter." The Iron Age (November, 1899), made the following statement:

A novel proposition comes from the West relative to the Governmental supervision of the so-called "trusts." Congressman Lorimer, of the Sub-Committee on Transportation of the Congressional Industrial Commission, made the public statement while in Chicago, that "trade combinations—trusts—are ready for, and invite, Governmental supervision." He went still further, and said that the officers of one great corporation had told him that no objection would be raised to the Government having a representative on their Board of Directors. He named as his authority President John Lambert and Chairman John W. Gates, of the American Steel and Wire Company. The examination of their books by the Government inspectors would meet with no opposition, Mr. Lambert said, if reports were not published in such a way as might benefit competitors. He believed that officials of trade combinations generally held this position, having, of course, a selfish purpose in the desire to make their stock more secure.

The powers of the Government directors would need to be carefully defined, else there would be danger of their becoming mere decoy-ducks for investors. If this be done and full publicity given to all proceedings which are of essential interest to the nation, there is the beginning of a plan whereby State control over private monopoly can be secured. It is only a beginning, but in the present stage of British industry it is enough to see so far. To perform such duties as those suggested, strong and able men are required, and once more arrives the personal equation.

It is shown in the first part of this article how the leaders of the American Steel Trust have sought to preserve individuality as a most valuable motive force in the conduct of their affairs. This side of the question is too important to be slurred over. The most striking feature of modern commercial conditions, is that the industrial administrator, the captain of industry, is now the capitalist as he was in the earlier days of the great industry. The children and grandchildren of the older capitalist class are living upon their dividends and

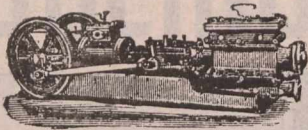
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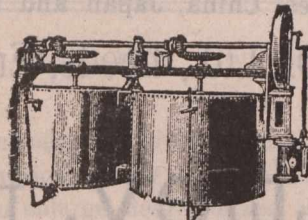
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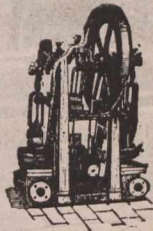
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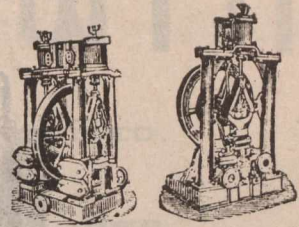
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not upon their wits. They are paying managers and overseers wages to do the business which was formerly done by their parents. It is necessary either for the trust or for any Government trading department, to render easier, more remunerative and more secure the employment of the modern captain of industry. He must have full scope to develop his talents; he must have reasonable assurances for his future; he must be encouraged to work out all that is best in him. Subject to the test of efficiency, he must lead us from the competitive stage into the co-operative.

"We are thus driven," say Messrs. Hobson and Macrosty, "to the conclusion that, whether we are to have in this country a number of trusts in essentials similar to that of the American Steel Corporation, or whether Government intervention in England will take place earlier than in America, the British nation for its own safety cannot permit the continuance of any private monopoly, particularly in a trade so necessary to the national well-being as that of iron and steel. Already the case is made out for the nationalisation of railways; it will not be long, we think, before the country will become conscious of a like movement in regard to coal mines, iron and steel works, cotton mills, tin-plate works, and much else. The great value of the Steel Trust is that it comes opportunely as a new model which constructive statesmen in this country can use in working towards a more perfect form. To us the only conclusion must be either na-

tionalisation of the iron and steel industry in many respects as it is now, or nationalisation a little later when the work of amalgamation has gone on and the English Iron and Steel Trust falls into the national possession as ripe fruit falls from the tree."

INSURANCE AMALGAMATION.

In our last issue reference was made to the amalgamation of the Phoenix and the Atlas Insurance Companies just announced as consummated, to the negotiations preceding which we had referred two months ago. The result of the fusion of these old organizations is, that there has been one established embracing the fire business of both, the title of which is, "The Phoenix and Atlas Fire Office, Limited." As the new company is to do an exclusively fire business, the life business of the Atlas has been incorporated with the Pelican Life Assurance Co., and out of this combination has been formed "The Pelican and Atlas Life Office." No name will therefore disappear, nor will any change be made in the agencies at present. Mr. Samuel J. Pipkin, General Manager of the Atlas, assumes control of the new fire office.

The position of each of the three companies, according to their latest statements, may be judged by the following items:

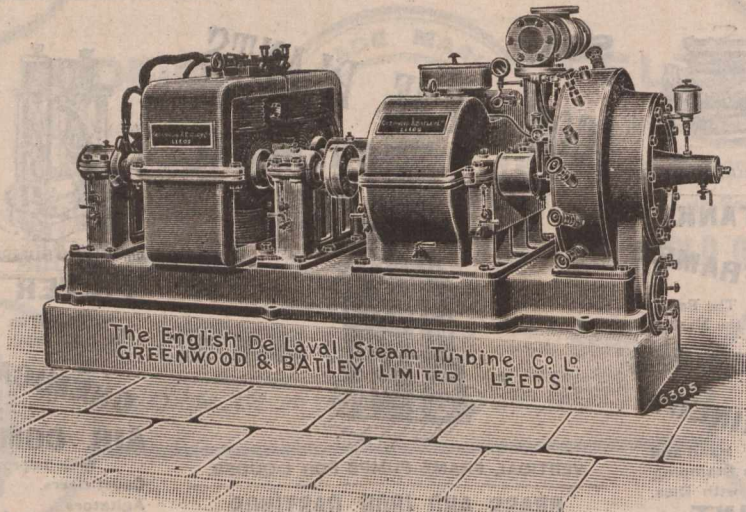
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	Phoenix.	Atlas.	Pelican.	Premis. rec'vd.	Losses paid.	Ratio of losses.	Ratio of outlay Per cent.
Gross Assets.. . . .	£1,753,558	£5,350,819	£1,497,600				
Fire Fund.. . . .		841,068					
Life Assce. Fund.		3,287,223		Phoenix \$538,801	\$396,234	73.54	101.18
Years in Operation.	109 years.	93 years.	104 years.	Atlas.. 160,024	149,933	93.69	123.91

The directors of the Pelican are reported to be also on the Board of the Phoenix, so that the new organizations will be practically under one management.

The object of these re-constructions is mainly the reduction of expenses, as all three companies stand too high in prestige and material strength to have any expectancy of advancement in these respects.

The commissions paid by the Phoenix in 1900 were £291,637, and general expenses, £103,339, the premiums being £1,268,974, which gives 31.1 per cent. as the ratio of commissions and expenses to premiums. Comparison with the Atlas is not feasible, as that company did a life business as well as fire and the ratio of expenses of the two classes of business vary widely. The ratio 31.1 per cent. seems high, but it is lower than the average of fire companies from 1886 to 1895. The total agency commissions paid in that period by the British fire insurance companies amounted to £26,600,000, and expenses, £25,580,000, which made the ratio of these outlays to the premiums in same ten years, 1886 to 1895, 31.6 per cent., for the whole of the British fire offices. In the same decade the average fire loss to premiums was 60.6 per cent.

The Canadian business of the Phoenix and the Atlas is given by official report for 1900 as follows:

Last year, however, was an exceptionally disastrous one to fire companies in Canada.

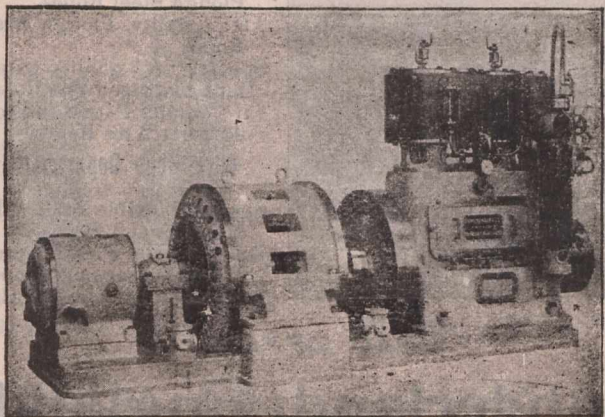
When the Phoenix was established in 1782 fire insurance was very restricted. Since 1681, when the first regular fire office was founded the business had made little progress. In 1812, when Drury Lane Theatre, London, was about to be rebuilt, after being destroyed by fire, a poem was written on the fire by Horace Smith, which thus alludes to the fire insurance companies:

"The Hand-in-Hand the race begun,
Next came the Phoenix and the Sun."

The conservative methods then in vogue and the old style of rating were incompatible with any great development of the business. The early rule was to insure only brick or stone buildings, no contents being covered. Later on, timber structures were taken, but no hazardous ones. Then, later, the rules were relaxed, and contents were insured, and so the business became extended until risks were written covering farm products stacked and in barns, as well as warehouses ranked as more or less hazardous. Under the old system rates were graded according to amount insured, thus, for £1,000 the rate was 2 shillings, for £2,000 half a crown,

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and for £3,000 three shillings and sixpence was charged.

The managers of fire insurance companies showed extreme caution, which restrained them from even such efforts to enlarge their business as are now universally adopted. In spite of these ultra conservative methods the business was found disastrous by a large number of companies. A return issued in 1885 gives the names of 217 fire companies that had been registered in the previous 25 years, of which, at that date, 1885, only nine were in operation. Some had been absorbed by older companies, but most of them had been wound up.

The Phoenix was always characterized by prudent management, and for over a century has been one of the most popular of English companies. Its management in Canada, it is needless to say, has been worthy of its high character as a company. The Atlas, that started in 1808, followed the lines of the Phoenix and has run a very successful career, both as a fire and life office.

The two veterans having thrown in their lot together will doubtless continue to prosper, and the economies contemplated in management will be advantageous to the stockholders who have been given such terms as will keep the stock in the same hands and ensure a continuity of management on principles and by methods that have given the Phoenix and the Atlas so high a position in the insurance world.

Since the above amalgamation was announced the London and Lancashire Fire Insurance Company has absorbed the Quebec. The London and Lancashire opened business in Canada in 1880, some 62 years after the organization of the Quebec. This old company has had a chequered career, having suffered very severely by conflagrations in the city of Quebec in 1845, 1862, 1865, 1866, 1870, 1876, 1881. The London and Lancashire at end of 1900 had assets of £1,766,083. Its Canadian premiums in 1900 were, \$220,607. The amalgamation will prove of advantage to the stockholders and policyholders of both companies.

HARBOUR MATTERS.

Although the reported proceedings in connection with the Harbour Board have, in a sense, been amusing to those desirous of reading sensational matter, it is much to be regretted that a responsible body having charge of such important interests as those involved in the management of the harbour of Montreal should give any occasion for the disagreeable rumours and newspaper articles that have been so current during the last two weeks.

All the trouble seems to have arisen at a private meeting of the Harbour Commissioners with the Minister of Public Works relative to Mr. Jamieson's tender for the proposed elevator. The precise nature of what passed is not known, but, reading between the lines, the Minister seems to have thought that the Board and their Engineer had not exercised a proper judgment in the recommendation that he, the Minister, should approve of the recommendation to accept the tender. In the course of the discussion it seems that the Minister remarked that he had been informed by one of the members present—whom he declined to name—that there was a rumour that some \$20,000 had been offered, or, might be offered to secure the approval of the tender, but that he would not be a party to any such doings, and in some way the story got out into the newspapers.

In our last issue we mentioned this rumour and that the members, with one exception, had asked the Minister of Public Works for an explanation of what he had said and for an investigation into the truth of the rumour, stating at the same time, that the charges made were based upon "exaggerated and misleading statements" of what really passed at the private meeting in question.

The Hon. Minister, in his plain speaking manner, in his reply, informed the Board that he was too busy a man to investigate the misleading and exaggerated reports of newspapers, but in so many words intimated that as the Commissioners knew all that passed at the private meeting they could adopt their own course in the matter.

This was all very well, so far, but the public did not

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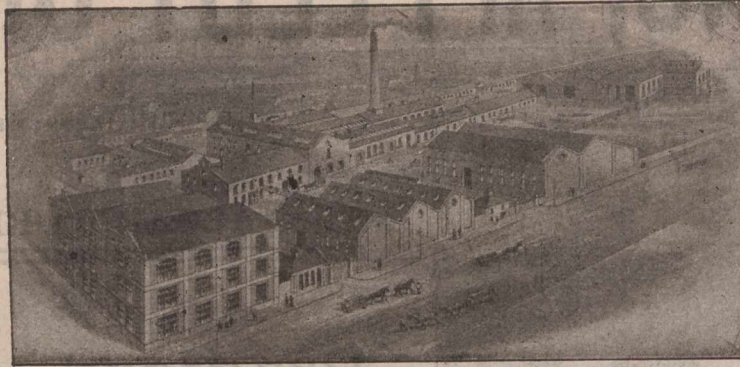
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know the whole story at that time, and perhaps they never will know, unless a full confession is made and given out by the authority of the Board — and why should it not be? In such matters it is folly to attempt secrecy. The essential points will leak out from some one member or other even if they are all pledged to secrecy.

The main facts are clear and many disagreeable things were said, but the precise character of them are not well established and will not be until they are given out in a public way by the Harbour Board. Whatever passed, words have rankled and many hard things have been since said against the Minister of Public Works—especially those coming from Mayor Prefontaine's friends. The reply to those derogatory remarks came like a bolt from the blue in last Saturday's La Patrie, which is generally supposed to speak for the Minister of Public Works. In an editorial on that day Mayor Prefontaine is portrayed in the strongest possible language as a man who is desirous of being the Minister of Public Works, and if he had that position the harbour works and finances would soon be in an equally deplorable condition to that in which the Mayor, whilst in the Council, succeeded in landing the

city affairs—which it is stated—is the most deplorable possible.

There was no mincing of words there, and it was not surprising that the Mayor was stirred up by it. He retorts on the Hon. Minister of Public Works and charges him with doing his best to retard the harbour works, by his injudicious interference, and declares that the Minister is desirous of injuring the port of Montreal.

That part of the matter is personal and shows up a jealousy and part of a political quarrel in the party dominant in the Dominion. It has long been understood that the Mayor has aspired to be the Minister of Public Works, but the present Minister is in possession and likely to be so. On all public occasions, however, the Mayor has always represented that Mr. Tarte has done more for Montreal than any other Minister before him, and the sudden denouncement of the Minister by the Mayor as an enemy to Montreal, will come as a surprise to many people. Political aspirations sometimes cause even clever men to lose their heads.

The other newspapers copied La Patrie's editorial to which we have alluded, because, we presume, of its caustic and personal qualities, but in the same paper immediately following appeared another article, evi-

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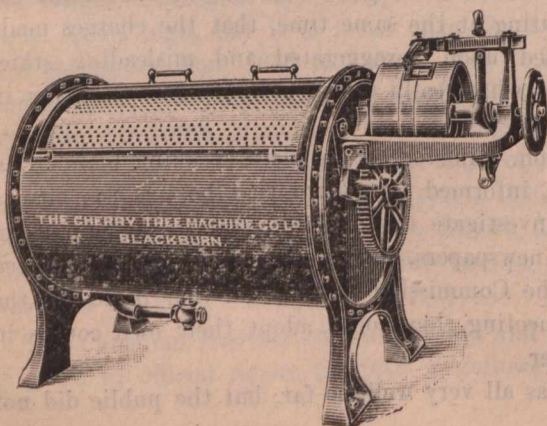
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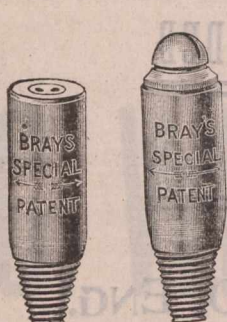
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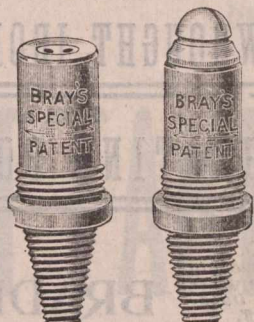
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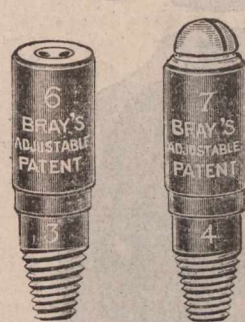
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dently from the same pen, and which appears to be intended as a justification for the Minister's refusal to approve of the plans for the proposed elevator.

That article is too long to reproduce in these columns but in effect it says that neither the Harbour Commissioners nor their Engineer sufficiently studied, or else did not understand what they were doing when they recommended the plans submitted to the Minister, until the defects were pointed out by the experts called in by him. And, further, that the delays in the completion of the works now in progress were caused by incompetency and bad advice. It goes on to say that it had been promised that those works were to be finished this year, but as every one can see they are not near completion, and that a change in the management is called for. All this may be significant, and some people are of opinion that it may lead to the harbour being run as a departmental work, by the Government, as the Mayor claims Mr. Tarte wants it to be.

There may be something serious in that, and opinions may differ as to the advisability of such a change. It is certain that the present system of divided responsibility is not the perfection of management, and it is expensive. That question is a large one and cannot be properly dealt with in a short article in the newspapers. Much can be said in favour of the whole of the harbour matters being under Government departmental control as a matter of economy and direct responsibility that public opinion can reach and control. It is admitted on all hands that the improvements and enlargements in the river channel have progressed more rapidly since the Government assumed that work than could otherwise have done.

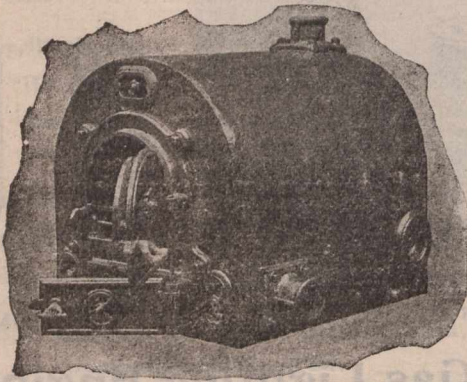
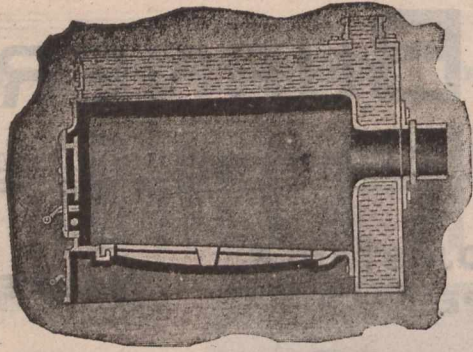
That work was undertaken by the former Government, and has been continued by the present one with considerable energy, and, as is generally conceded, with success, so far. The main point of the matter that has given rise to all the late sensational reports is lost sight of in the efforts to find out who gave the information to the Minister that there was a possibility of something

being crooked in connection with the tender, which he hinted at at the private meeting with the Board, and further, which of the members of the Board was the tell-tale to give out the proceedings of that meeting to the press.

That may be all right for the innocent members of the Board, but the whole circumstance has an air of the ridiculous about it that causes a general titter of amusement among people generally. The serious points are that, after the loss of much valuable time in vain discussions, the Harbour Board received tenders for the elevator so late in the season that no time could be lost if the foundations were to be completed this fall, so as to ensure the elevator in time for the fall business of next year.

The Commissioners appear to have expected to have had an entirely steel construction, but it turned out that it was partly a combination of steel and concrete. It appears that the Commissioners were not aware of this—or the importance of it—when they adopted the advice of their Engineer, who recommended that the tender should be accepted, subject to the approval of the Minister, and the necessary calculations as to the strength of the material used in the various parts of the construction proving satisfactory. That recommendation was sent to the Minister for his approval and because he did not send an answer at once he was promptly charged with all manner of things tending to retard the work. When his answer did come, he clearly stated that he could not assume the responsibility for the work until the calculations as to the strength referred to in the recommendation sent to him, had been made and reported on satisfactorily. As the Board did not have this done, he had referred the matter to three experts who reported to him that there were weak points that would not stand the strain that would be thrown upon them, and consequently he declined to approve, and the whole thing is now blocked.

We are not in a position to say who is right or who is wrong in this matter of strength in a new combination



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of material, but it is a matter of importance that the right should prevail. Before this result was reached the season was so far advanced that the foundations could not be made this fall, and, consequently, it will not be possible that the elevator will be serviceable for any portion of next year. This is, of course, a matter for regret but as a matter of fact the works in the harbour have not advanced as rapidly as promised, and even if the elevator were now built it is doubtful how many years will elapse before it could be fully utilised both for water and rail borne grain.

With the personal difficulties that have arisen out of this incident between the Minister of Public Works and the Mayor of the city, we have no concern. The Mayor has threatened that he will drive the Minister out of the Government and still more dreadful, out of the ranks of the Liberal party. His Worship will have a hard task before him, but if he succeeds he may possibly become as famous for all time as the hero who declared he had killed Cock Robin.

As for the Commissioners, they one and all declare that, with the one exception of a black sheep in the fold, who is a tell-tale, but whom they are unable to identify, they are all honourable men—which we are ready to believe. Still, many of them are as ready to down and dispose of the determined Minister of Public Works, politically, and in a good cause, as were those "honourable men" who desired, in the olden time, to get rid of the great Caesar for their country's good, and their own peace of mind.

Now that the breeze that has ruffled the minds of the Commissioners for some time, has in all likelihood passed away it may be expected that the members will settle down to work and find a way of making greater progress on the harbour works, that in some parts have been lagging most lamentably.

THE CENSUS.

Evidence has been accumulating from week to week, since the official bulletin was published in August last, that the population of the Dominion is considerably more than the figures indicated. The assessors' returns, in several cities and towns, including Hamilton, Wind-

sor and Leamington, Ont., show figures quite out of keeping with those the Government received and which, it appears, did not quite do justice to their respective localities as forming a portion of the whole population. While these later returns which are taken, at least by the inhabitants of these cities, to record more correctly the number of inhabitants, are certainly pleasing to all immediately concerned, showing as they do that the population of Canada is much greater than recorded, the evil of under-estimating has gone forth and, like a wrong to an individual, it will not be overtaken by correction until the public mind has been settled as to the why and wherefore of the apparently small addition to population, and the knowledge taken as a fact.

It is not uncommon to take an itemized inventory incorrectly. The same may be said of a count of heads. Then, again, certain influences are known to have at times exercised considerable sway in the matter of the former. In a Western city a few years ago, the general manager of a departmental store, whose manner of supervision did not quite accord with the views of one of the owners, was approached confidentially by a city salesman for a wholesale firm with whom he had been trading, who said: "Now, if I understand the reason why I am requested to assist in taking an inventory of stock here, it is on the grounds that there may possibly be a dissolution of partnership, so if you are to be benefited by having the stock show large we can give the maximum count at full invoice price, or if you prefer to have the business show a loss we can rush the work through and simply 'job' the several lines on light guesswork." As regards the late census, however, it does not appear that such experts had to do in the details of compilation.

It is an acknowledged fact that good men are seldom out of employment, so that when a number are wanted for temporary work it is more than likely that recommendations may bring forth those of limited capacity. Doubtless each did his best, yet while the novelty of the census caller's questionings was still in the air scores of individual cases—probably somewhat exaggerated—made the groundwork for original jokes at the expense of the work in general and of the innocent patience and perseverance of the caller in particular. Instances were

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(Cut will appear next week.)

related of many whose thirst for something palatable at the lunch table somewhat exceeded their thirst for knowledge of the census caller's mode of procedure and, consequently, hurried decisions were in order as to whether the head of the family should allow the lunch to grow cold while replying to an uncertain number of questions, with a more or less extended halt between each, while the filling in (not the lunch) process was under way. In many cases it was said that the table was chosen while the census man wandered forth in quest of more submissive haunts. Another case reported was where in a family of ten, four of the number were but recently born in another country which latter were omitted as being foreigners.

Thus, while "trifles make the sum of human things," such alleged individual mis-counts in the census may have been sufficiently great to do the Dominion an injustice. Were each municipality in each province to take a separate census in connection with that being compiled by assessors it would undoubtedly show, if not something nearer the natural growth of Canada during the past decade, at least a fairly accurate estimate of the present population.

A COLD STORAGE CHAPTER.

The announcement that letters had been received and seen in this city from Mr. T. J. Chisholm, who absconded about a year ago from Montreal, and whom neither the authorities nor the banks seem to have taken any particular steps to discover, has revived interest in

the celebrated cold storage frauds, when close upon \$300,000 worth of fraudulent warehouse receipts were negotiated with certain banks. It was unearthed at the trial of Mr. McGillis (who was recently liberated on a ticket-of-leave), that the issuing of these receipts began in April of last year, and it must have been discovered by one of the banks early in the year, for on May 21st, the Montreal Cold Storage and Freezing Co. hypothecated all its real estate, buildings, plant and machinery for the sum of \$270,000, although this hypothec was not registered until the 17th of August, just before the facts became public.

That the action of one of the banks was peculiar was elicited in the evidence of the assistant manager of the Merchants Bank, Mr. Ramsay, who stated that he had discovered shortages to the extent of \$110,000 in March, 1900, and testified that Chisholm came to him and admitted that the goods were short, but offered to make good the difference. As a matter of fact, he did pay up \$50,000 during the course of that month under pressure, and it is not believed that the bank in question lost much by the transaction. But others were not so fortunate, and it is believed the total shortage exceeded \$250,000.

The money thus obtained went where so much other money of Montreal and other shareholders has gone—into a mine. The syndicate of which T. J. Chisholm formed the head, had purchased the Stanley gold mine in Idaho for \$850,000 and \$180,000 of the money raised on the fraudulent receipts was paid as the first instalment. The second instalment of \$225,000 was due this spring. It was not met, of course, and the stock which

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(Cut will be inserted as soon as received.)

had been transferred to one of the banks as security became worthless.

This is a brief interlude in the cold storage frauds, the prime mover in which has so far been permitted to escape punishment. Why Mr. Chisholm has not been brought back is, to some shareholders and others, somewhat mysterious. But that he could be easily located, if energetic steps were taken to that end, is shown by the fact that he is in correspondence with friends in this city, and that it is known where a letter may reach him. The cases now before the Courts in Montreal and in England are likely to throw some light on the matter.

INDUSTRIAL STOCKS.

The position of the industrial trusts in the United States is palpably not a favourable one at the moment. With few exceptions they have shown discouraging reports for the past fiscal year. In three years the American Linseed Co. has lost \$2,500,000. The Republic Iron and Steel Co. reports a deficit for the year of considerably over a million dollars. The Standard Rope and Twine Co. also shows a large deficit. The Glucose Sugar Refining Co. admits that it has had to draw on its surplus to pay dividends. The American Smelting Co. announces that no dividend on the common stock will ever be paid. The Amalgamated Copper Co. has reduced its dividend. And the Rubber Goods Co., whose earnings were so loudly exploited in the Street, has passed its dividend. And as many other "industrials," no stronger, have not yet made their reports, it looks as if the bad news were by no means exhausted.

But it must be remembered that the failure to earn dividends on these stocks does not necessarily imply that their business is really conducted at a loss. At a fair capitalization most of them could make money at present prices. But their stocks have been so watered that it would take a period of inflation to earn dividends on the common stock of most of the recently organized industrials. The present unsatisfactory returns to shareholders are simply the result of a system of reckless financiering. And it is better that the

weeding out of these securities should take place at a time when business is generally prosperous. It has often been said that the collapse of the Cordage Trust in 1893 precipitated the disastrous panic of that year. This is hardly correct. The failure of the Cordage Company was merely the blow needed to shatter the financial framework, which was honeycombed with weakness throughout. How changed are present conditions from those in that year is evident on every hand. The overthrow of the free silver heresy alone makes the two periods almost beyond comparison. Where a few years ago the United States Treasury was being steadily depleted by the sinister influence of a threatened debased coinage system, so that the Government was actually obliged to issue bonds to maintain its gold reserve, the United States has in the past few weeks been buying back the very bonds which it then sold, and at an enormous premium. The 4 per cents. of 1925 which the Treasury Department has recently been redeeming at 140 were sold in 1895 at less than 105. Consequently no alarm need be felt over the unfortunate, but inevitable results, of the reckless industrial flotations of the past few years. It means simply that the boom in "industrials" has come to its legitimate end. The forming of "trusts" and "combines" with shamefully watered stocks has reached its finish. The investing public are learning that lesson which only bitter experience can teach. But this has no effect on the general prosperity either of the country at large or of those concerns whose capital is retained within its proper limits.

THE LESSON OF THE HARVEST.

The somewhat severe lesson of last September seems to have aroused Manitoba farmers to the necessity of following more closely the English methods of stacking their grain instead of shocking it or threshing it from the stook. For it has become evident that the climate of Manitoba is changing, just as the climate of the rest of Canada has changed. We no longer experience the severe winters of twenty years ago. The progress of

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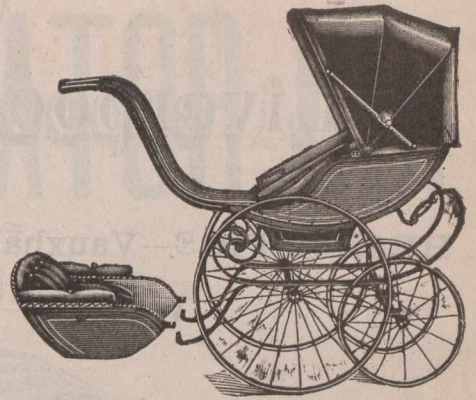
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settlement, the denudation of forest land, the extension of agriculture, and the multiplication of industries, seem in some mysterious manner to affect our meteorological conditions. The milder weather of the East is extending also to the West. The danger of frost before the maturing of the grain seems to have passed away. But with it has gone the fine, clear, cool September weather which used to follow the first frosts. The farmer of Manitoba has to adjust himself to the changed conditions of a rainy September. And, as the capacious barns of the East are practically unknown to the prairie farmer, he has suffered severely from the rainy weather.

Hitherto, the Manitoba farmer has either shocked his grain or threshed it out from the stook. The latter was always the favourite method since it saved one handling of the grain and ensured early threshing and

prompt delivery to the elevators. But it only worked while the weather was fine. When the rainy Septembers began, the farmers who clung to the old methods lost heavily. And this last September, when the grain was soaked by weeks of almost continuous rain, convinced the farmers that the old doctrine of leaving the grain in the field and trusting to chance, was no longer to be relied on. And they are now confronted with the alternative of either building barns—which the cost of rail carriage of material render exceptionally expensive—or of stacking their grain in the English fashion.

One would say that the latter course is manifestly the easiest. But to the prairie farmer it is not. Unless the stack is properly built it is a worse water trap than leaving the grain in the field. If it sags in the centre, or elsewhere, it forms a pool for the rain water which will thoroughly soak and ruin the grain. Centu-

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ries of practice and experiment have taught English stack builders to build and thatch a stack that will shed water like a tin roof and keep the grain dry and firm for years. These stacks are usually elevated on short stone pillars and are thus free from ground damp and the attacks of vermin. But they are built by experts and the prairie farmer is rarely one of them. Yet the advantage of a properly-built stack is so great that it is a wonder they do not endeavor to learn the art of building and straw-thatching. The farmer who has grain well stacked is secure from adversity. His only danger is from prairie fires, which he can minimize by plowing fire guards round his stack yard. The sweating that the grain gets in the stack improves its quality, and the extra price he gets for it more than compensates for the additional labour involved. He can thresh out his grain at his own convenience. Meanwhile his fields are cleared and he can proceed with his fall work. Compare his condition with that of his neighbour, who leaves his wheat in the field and, while

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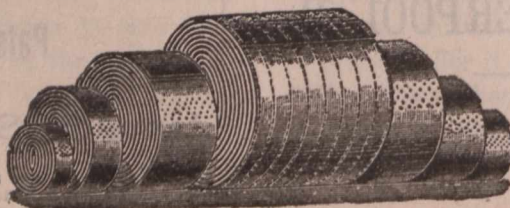
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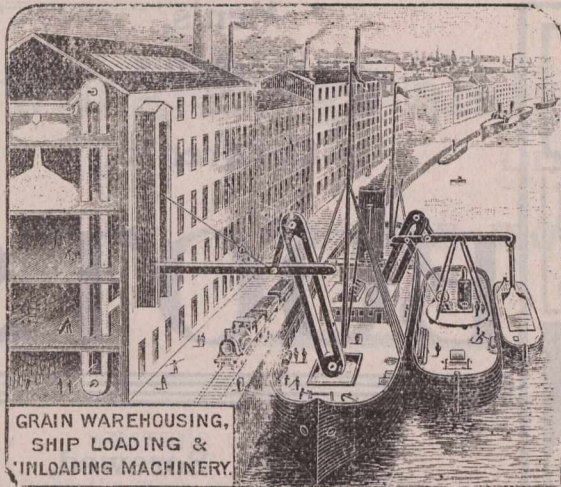
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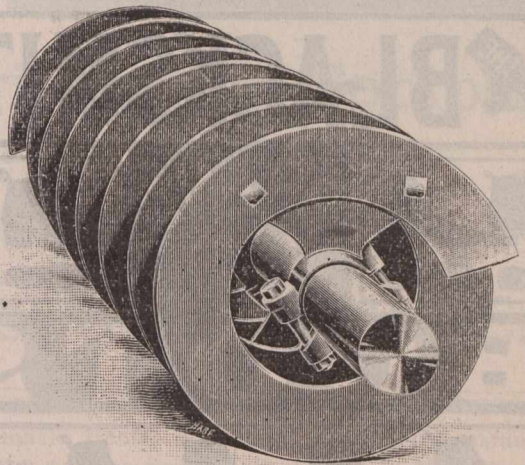
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waiting for the thresher, watches it being deluged with persistent fall rains. The latter must witness his wheat losing two or three grades, even if it does not fall into the category of "tough" wheat. And thus the advantage of a bountiful harvest is lost to him.

Experience is a hard teacher. But she is the only one to whom most men will listen, and those who profit by her teachings earn rich rewards. Next year we shall probably see very much less wheat left out in the fields than we did this. The farmers will either build barns or stack their wheat. And in view of the relative cost of the two methods, it is probable that the old English stack-yard will shortly become a feature of the prairie landscape.

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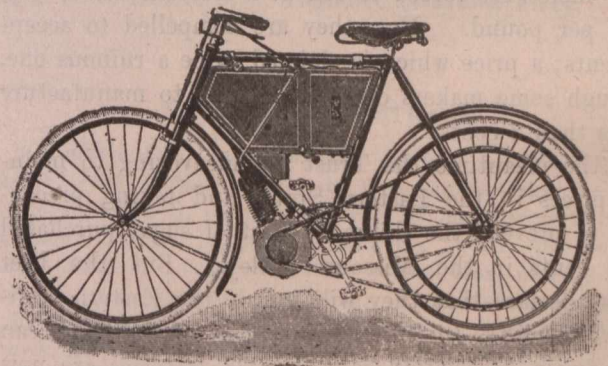
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ENGLAND.

a cut of 1½ cents per pound at all Missouri River points. And this has been followed by a reduction in the price of beet and cane sugar in all States from California to Colorado. This cut amounts to 30 cents a hundred on beet sugar and to 20 cents a hundred on cane sugar. More than this, the Trust announces that it will take no orders for granulated which call for more than 50 per cent. of beet sugar.

This slashing of prices in the beet sugar States is plainly designed to injure the beet industry. The usual custom of beet sugar manufacturers has been to sell their product at a price just under that charged by the cane sugar trust on the day of the delivery of the beet sugar. As prices stood before the cut, the beet sugar men were forced to sell at a fraction under 5.03 cents per pound. Now they are compelled to accept 3.5 cents; a price which is claimed to be a ruinous one, although some makers claim to be able to manufacture at less than 3 cents.

In the meantime the Trust is endeavoring to maintain prices in the Eastern States and taking precautions to prevent the shipment East of sugar purchased at 3½ cents in the Missouri Valley. But the beet makers declare that they will invade the Eastern territory forthwith. In fact, the president of the American Beet Sugar Association says that 28 factories are now building in the West for this purpose and that ten more have been projected for immediate construction. Thus all indications point to a bitter sugar war across the border which, should it continue, would have an effect on our own market.

Of course the controversy will have the usual politi-

cal effect. The sugar trust and the cane-sugar interests will array themselves for free trade or reciprocity with Cuba. The beet sugar men will oppose both tooth and nail. President Roosevelt is believed to favour reciprocity, if not annexation and free trade, and all the weight of the Administration will be thrown into the scale. On the other hand, politicians will be threatened with the loss of the vote of the beet sugar section aided by that of the tobacco-growing sections, who are in favour of the tariff status quo. Thus the sugar war promises to be as bitter politically as it is economically, and to be a disturbing factor in the market in both capacities.

BAY OF QUINTE NOTES.

Charles Bruyca has purchased the stock of tinware, tools, etc., formerly the property of E. T. Miller, of Deseronto, who has retired from business.—At the Napanee cheese board on Wednesday 970 boxes were boarded, of which 775 were colored and 195 white. The highest bid was 9c, but there were no sales.—Threshing is about completed in this vicinity.—Kingston Council has adopted the McDonald voting machine, which will be used at the next municipal election.—The assessors' returns for Kingston show a population of 18,260, an advance over the previous year. The assessed valuation is \$8,000,315, an increase of \$213,900. There are 5,652 children in the city.—A large number of young black bass are to be liberated in the Bay of Quinte next season from the Government fish hatchery at Point Ann.

—The directors of the Provincial Bank of Canada have opened a branch at St. Guillaume d'Upton, Que.

Single Plated Built Rudder

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READY FOR SHIPPING**

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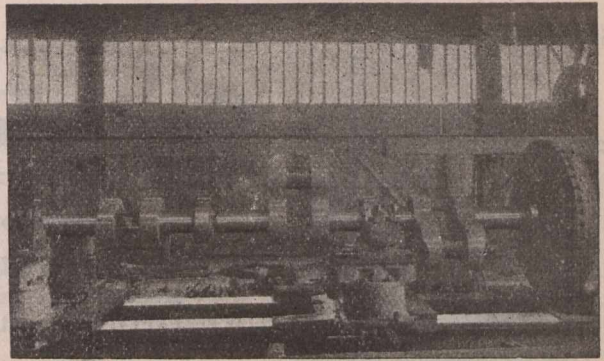
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**Fownes Forge and Engineering Company,
LIMITED.**

ST. BEDE WORKS, TYNE DOCK,

South Shields, Eng.



WEATHER IN THE WEST.

In Manitoba the week opened with another heavy rain but since then the weather has been fine. Threshing from stacks was resumed actively during the week. Grain properly stacked has not been injured by the rains, but some carelessly built stacks have not turned the water well, and as a result some damage has been done. Very little threshing has been done from the stook, as it has taken quite a long time to dry out. The refusal of grain buyers to purchase damp or tough grain, has forced farmers to stop threshing their damp stooks. If the weather continues fine, no doubt farmers who have been waiting to thresh from the stook, will now stack their grain as quickly as possible. Unfortunately help is now scarce, as many of those who came from the east have returned, the delays caused by the wet weather having made the time wearisome to them. There is now a decided scarcity of men for threshing and other farm work. Undoubtedly a large area of grain now in stook could have been safely stacked, if the farmers had endeavored to do it, instead of waiting to thresh from the stook. A vast amount of work remains yet to be done, before the crop is all safely stacked and threshed. In case of an early and severe winter, many stacks will have to stand until next summer, and if properly stacked will not be injured by having to wait so long. In fact, grain well stacked is as safe as if it were in the granary.

ATTEMPTED BANK ROBBERY.

A determined attempt was made early Wednesday morning to rob the Owen Sound branch of the Molsons Bank. The burglars burst open the door of an outer shed at the rear, and while one of them stood at the barred window and covered Mr. Vandusen, the junior clerk, who was sleeping in the bank, with a revolver, the other smashed in a panel of the door leading into the bank. This noise awoke Mr. Vandusen, who at once sat up. As he did so the burglar at the window fired, the bullet passing close to him. Vandusen returned the shot. The burglar fired again half a minute later. But no one was hit, and both the burglars fled. They were evidently not experts either with the jemmy or the revolver.

THE LATE MR. DARLING.

We regret to chronicle the death of Mr. James Darling, who passed away, from heart failure, at his residence,

Bloomfield House, Hochelaga, on the 3rd instant. Mr. Darling was the second son of the late Mr. Wm. Darling, wholesale hardware merchant, and brother of Messrs. Wm. and Thos. J. Darling of this city, and of Mr. Andrew Darling of Toronto. At the time of his death he was senior partner in the firm of Darling and Degagne and was widely known and respected in commercial circles.

THE INSURANCE INSTITUTE.

Lord Strathcona presided at the opening meeting of the Insurance Institute which was held in the Ladies' Ordinary at the Windsor Hotel, and was a most enjoyable occasion, the insurance literature read being pleasantly diversified with some excellent music by the members. Among the vocalists were Messrs. Edmond A. Burke, J. E. Daignault, and E. H. Bissett, while Dr. W. H. Drummond contributed two recitations in the French-Canadian dialect. Mayor Prefontaine read an interesting paper upon the form of government in Canada and Mr. E. B. Green-shields, M.A., contributed one upon Canadian commerce which was well received. The election of officers resulted as follows: President—G. F. C. Smith (Liverpool & London & Globe).—Vice-presidents—E. L. Bond (British and Foreign Marine); B. Hal Browne, F.S.S.—Hon. Treasurer—David Burke, A.I.A., F.S.S. (Royal-Victoria Life).—Hon. Secretary—C. R. G. Johnston (British America).—Members of Council—T. B. Macaulay, F.I.A.; E. P. Heaton (Guardian); A. McDougald, A.I.A.; Geo. Simpson (Royal); F. Roland (Ocean); A. J. Bowles (Standard Life); H. A. Fromings; W. C. Baber; J. A. Pagnuelo (Western Fire).

A PUZZLED MAGISTRATE.

A London, Ont., correspondent writes: In this city on the 5th inst., Police Magistrate Love decided that he had no jurisdiction to summarily try a charge of perjury against Squire Nugent, although both prosecutor and defendant consented to his jurisdiction, and he sent the case for trial before a jury. Last February he decided that he had full jurisdiction by consent of the accused to summarily try and dispose of a charge of perjury against one Burns, arising out of a commercial transaction and despite of objection by prosecutor that the trial should be before a judge and jury by reasons of the special circumstances, he acquitted the defendant. The question of jurisdiction raised was taken before the High Court at Toronto whose decision affirmed an arbitrary or uncontrollable power of discretion by the Po-

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

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WEBSTER'S
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GOLD MEDAL.

FIRST EXHIBIT.

Manganese

LUMP, FINE and GROUND.

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lice Magistrate as to his jurisdiction. (Rex. vs. Burns, (1901), 1 O.R., 341). An appeal from that decision was taken and is now on the list of appeals at the present sitting of the Supreme Court at Ottawa. Until this appeal is heard and decided it is in doubt whether the last decision of the London Police Magistrate is according to law or in the exercise of the power of arbitrary discretion which was affirmed by the High Court of Justice for Ontario.

CHEMICALS.

A Manchester, Eng., circular of the 28th ult., treating of the chemical situation, says: Although there can scarcely be said to be an improvement in the consumption of chemicals, there is nevertheless some better tone in the trade. There appears to be a feeling that the extremity of depression must have been about reached, if not actually passed; and more consideration is being given to the future, and more disposition shown to change the hand-to-mouth policy of buying that has for months past been generally pursued. In heavy alkalies trade is on the quiet side. Bleaching powder and caustic soda are steady on spot, and the lower quotations for next year have induced the placing of some contracts, although only to a small ex-

G. F. FINISTER, Crown Street, LEEDS, ENG.

Assembly Works,

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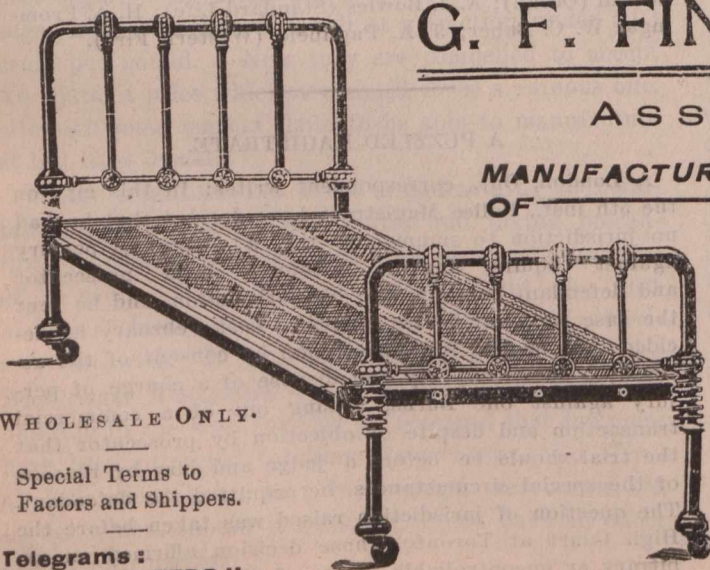
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Folders, Chair-Bedsteads, Wire Spring Mattresses, and Coppered Diamond Spring Mattresses.

WIRE MESHES FOR MATTRESS MAKERS.

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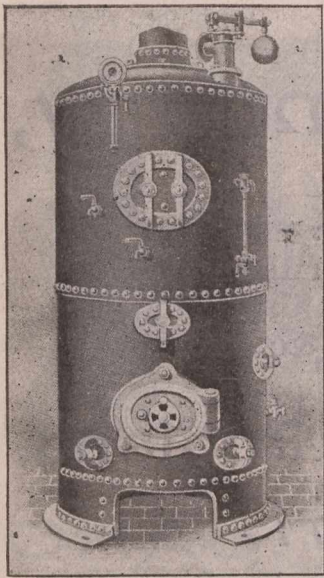


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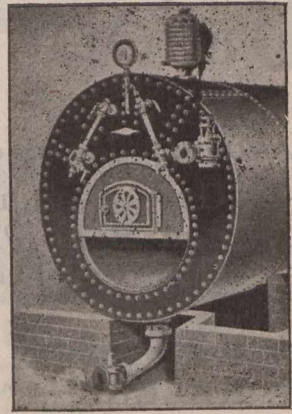
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tent. Ammonia alkali is unchanged, and enquiries are being made for next year's delivery. Chlorates of potash and soda are selling slowly, and are weak. Tar products are in a moderate way. Benzoles are steady; there are plenty of buyers for forward delivery, but sellers prefer to wait. Solvent naphtha has improved, and a good business has been passing at slightly higher prices. Crude carbolic is weak, and consumers will not buy except at a low figure; crystals also are dull, but liquid is selling for forward delivery. Creosote has a weak market; only moderate business doing and low prices, and there seems little hope of early improvement. Pitch is firm. Sulphate of ammonia also is firm; prices are higher on spot, and a good trade has been done. Muriate of ammonia has more enquiry, and makers of carbonate are fully sold for next two or three months. Acetates of lime are dull; from the United States there is some pressure to sell on account of decrease in the Continental demand. Acetate of soda is steady. Foreign white sugar of lead has advanced 10s to 15s per ton; white lead also is dearer, and in fact all lead compounds are firm. Sulphate of copper is dull, the fall in copper having checked business. Prussiates are quiet but firm, and there are buyers for next year but not at makers' higher ideas of values. Bichromates are again a little cheaper, and the present very low figures are tempting consumers to cover forward. Carbonate and caustic potash have more enquiry for next year, but so far there is little actual business. Borax is selling fairly well at steady prices. Tartaric acid is depressed.

DAIRY PRODUCE.

A private London circular, date 27th ult., treating of the dairy produce situation, says: Butter.—The temperature of the weather and the general climatic conditions which have prevailed all over the United Kingdom and the butter producing countries of Europe, during the past week, have been generally favourable to dairy farming. The reduction in quantity of strictly choicest Danish butter has caused buyers to pay more attention to Canadian, and in the fancy brands of this kind there has been a good business at 110s per cwt., and as the butter is very fine in quality it is cheap when compared with Danish at 120s to 122s. It must be admitted, however, that the word choicest is somewhat loosely used in connection with Canadian butter, and much that is shipped as choicest is clearly only finest, and unless Canadian shippers are more particular in their grading trouble will come upon them individually, and injury be done to the fame of Canadian butter. There are many factories in Canada producing splendidly rich and clean flavoured as well as really good textured butters, and it is doing considerable harm to classify sour, coarse-textured and tainted flavour butter along with these as choicest. The total shipments of Canadian butter from 1st May to Sept. 14th this year were 235,214 packages against 198,658 last year, or about 1,730 tons increase.

The Himalaya, with the second shipment of the new season's Australian butter, left Melbourne this week with 4,618 boxes. The first arrival of New Zealand butter is expected about 21st November. The Copenhagen Official Quotation remains unchanged, as the markets in the United Kingdom have been slow, and fair quantities of Danish were left over unsold. Considerable complaint exists as to the faulty quality of much of the Danish butter just now, and it is said that this is due to over-pasteurising—that is, raising the temperature too high, but this is very doubtful, the more probable cause of the faulty quality is due to the neglect in keeping the lactic acid "starter" pure and free from micro-organisms. The import of all classes of butter for the last twelve weeks is 6,100 tons more than for the same period last year. Of this amount 4,366 tons came from Russia. Cheese.—The demand for Canadian continues to show few signs of briskness, and buyers are not to be seduced into confidence in the future by Canadian attempts to raise c.i.f. values. There is no doubt, but that the holdings in retailers' hands here are very small, and consequently when buying commences there is likely to be brisk business. Stocks too on this side in wholesale hands are not large, so that the statistical position here is very strongly in favour of a considerable amount of buying before navigation closes about the middle of November, but it is possible events will not justify expectations. Present quotations for Canadian cheese: Choicest, 48s to 49s; finest, 46s to 47s. Corresponding week last year choicest was quoted at 52s to 54s and finest at 49s to 50s.

FIRE LOSSES.

Montreal, Oct. 4.—Sawmill owned by A. Paquette, with a quantity of lumber, burned. Loss about \$7,000.—Quebec, 7.—The barge Justice Miller, was burned to the water's edge at Princess Pier, Levis. A quantity of lumber was also destroyed. Loss, \$8,000.—Toronto, 7.—Building occupied by David Goldstein, tailor, suffered \$100 damage. Goldstein's loss is said to be about \$1,000. Fully insured. Origin of fire unknown. — St. John, N.B., Oct. 8.—The Intercolonial railway station at Eel River, burned, together with a quantity of freight for Eel River merchants. Spark from engine supposed cause.

—The Militia Department, Ottawa, has word from England that the plant for the manufacture of live shells, which is to be added to the equipment of the Dominion arsenal at Quebec, has been constructed at the Armstrong & Whitworth Works, Newcastle-on-Tyne, and will be shipped at once to Canada. At present the arsenal turns out iron shells for practice by the artillery, and also rifle ammunition. When the new plant is installed the arsenal will produce live shells made of steel for use in active service.

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MANUFACTURERS OF

Ground, Smoothed, Polished, Silvered, Bevelled, Brilliant Cut, and Bent Plate Glass; Rough Rolled and Rough Cast Plate Glass; also of Rough and Polished Prismatic Glass, &c., &c.

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We have pleasure in bringing to your notice our new production (protected by Patent Act)—"REFRAX" GLASS. This Glass is less costly than ordinary Plate Glass and gives greatly increased light, making basements as light as first floors. It is equally valuable for all floors, doubling or trebling the light in rooms of buildings in narrow streets. Specially manufactured for the Canadian market, under the New Canadian Tariff, 33 $\frac{1}{3}$ per cent. in favor of buyers.

—The contract for the electrical equipment of the power house and subway stations of the rapid transit railroad, New York, has been awarded to the Westinghouse Electric and Manufacturing Company. The value of the contract is understood to be at least \$1,500,000. The third rail system has been adopted as the motor principle for the underground road.

—The Ontario Beet Sugar Refinery Company have made a proposition to the town of Berlin for the erection of a sugar refining factory to cost about \$500,000, to be erected on the Kolb farm about a mile and a half east of the town. They ask a bonus of \$40,000, fire protection, etc. The Berlin people at a subsequent meeting endorsed the proposition.

—The following additions to third class mail matter passing at the rate of a cent per two ounces are authorized: Printed forms, the blanks in which are filled with figures only; minute books of societies, corporations, etc. Parcel post matter may now be sent to civilians in the Vall River Colony as well as to the army.

—Mr. J. H. Labelle, for a year past, superintendent of the Norwich Union, has returned to his old love, the Royal; but this time as assistant manager instead of inspector. Mr. Labelle is of that class of insurance men who are seldom or never looking for place.

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.

Brockville—Eva M. Cook et al vs Cawley & Smart, \$1,500; Essex—A. B. Greer vs J. E. Stone, \$1,000; Orillia—G. H. Clark vs R. Wade, et al, \$1,171; Ottawa—A. W. Fleck vs W. and Emma Graham, \$4,140; Toronto—Bank of Ottawa vs J. F. McLaughlin & R. Forbes, Duluth, \$2,030; Hamilton—E. C. Crowther vs Hamilton Steel and Iron Co., Ltd., \$500; C. Hopkins vs H. Taylor, \$3,000; Peterborough—Standard Granite Quarries Co. vs Corry & Laverdure, \$1,843; Rich-

mond Tp.—J. McMarth et al vs J. H. Savage, \$1,000; Russell Tp.—G. Wagner vs G. Wagner, jr., and Elizth. Wagner, \$1,000; Toronto—A. A. Adams vs E. S. Cox et al, \$6,922; J. J. Irwin vs Grand Orange Lodge, \$1,000; Farmers' L. & S. Co., vs J. Hodge et al, \$1,227; Wellandport—J. Ulman vs Ellen Perry, \$1,000;—J. Hargrave vs Dominion Council of Canada Royal Templars of Temperance, \$2,000; Brantford Tp.—G. O. Smith vs E. Solomon, Mary Smith, J. T. Johnson and R. Eyre, \$2,000; Dunrobin—Waterous Engine Works vs S. Casey, \$727; Port Huron—J. Kerr vs E. and Annie J. Winnett, \$878; Sidney Tp.—P. Thompson vs J. Frederick, \$1,000; Toronto—S. Bassett vs Arnold Chemical Co., Ltd., et al, \$5,000; Bank of Commerce vs J. Bradley, \$2,659; Victoria Mines—Perkins, Ince & Co. vs L. Laforest et al, \$520.

WRITS ISSUED—MANITOBA & N.W.T.

Alexander—W. Goldsmith, \$1,155; Winnipeg—F. Couse, \$423.

WRITS ISSUED—BRITISH COLUMBIA.

Lillooet—J. Dunlop, \$302; Vancouver—Trimble & Costello, \$850, \$654 and \$322; Cascade—K. A. Matthes, \$600; Nelson—California Wine Co., \$24,092.

JUDGMENTS RENDERED—ONTARIO.

Southampton—M. Cook et al agt A. F. Belcher, \$581; London—Bank of Montreal agt F. A. Fitzgerald, et al, \$39,029; Ottawa—Copeland, Chatterson & Co. vs G. F. & E. K. Hall, \$563; Galt Bros. Co. agt T. Keeley, \$5,470; St. Catharines—W. Z. Hunt agt A. Robins, \$1,230; Sault Ste. Marie—Ontario Powder Works vs Powell & Mitchell, \$10,928; Toronto—Union Bank vs D. Lowrey et al, \$6,422; Windsor—Canadian S. & L. Co. agt E. & R. N. Bedford, \$1,517;—Landed Banking & Loan Co. agt E. H. & M. L. Duggan, \$20,699; London—Bank of Commerce agt F. A. Fitzgerald et al, \$50,000; St. Catharines—A. E. Cameron agt J. H. Armstrong, \$390.

JUDGMENTS RENDERED—QUEBEC.

Montreal—L. Larue agt Mrs. Pierre Bougie, \$788; Merchants Bank of Canada agt G. Bradshaw, \$10,225; E. Martineau agt E. S. Manny, \$20,000; Montreal W.—Montreal Loan & Mortgage Co. agt S. C. Oxtton, \$2,764; St. Johns—Dme. Hermine Leveille agt E. Kauntz et al, \$2,579; Montreal—P. R. Bisailon agt G. Giguere, \$1,004; City of Montreal agt Dme. Annie C. McLaren, \$1,505; City of Montreal agt J. Scullion, \$951; J. Dewitt agt W. J. Wilson, \$306; St. Hyacinthe—E. Brodeur agt U. Blanchard, \$1,080; V. E. Fontaine agt J. Leduc, \$1,950; Montreal—City of Montreal agt B. Andre, \$1,083; City of Montreal agt J. Belais, \$661; F. Leroux agt J. Courville, \$399; J. Marchall agt D. Leclair, \$1,596; Village Turcot—M. C. Foley agt T. Ligget, \$502.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Golden—Carlin & Lake, \$662; Vancouver—A. L. Russell,

YORKSHIRE RELISH

THE MOST DELICIOUS SAUCE IN THE WORLD

The only Cheap & Good Sauce. Beware of Imitations
Sold in Bottles 6d, 1/- and 2/- each.

Proprietors, GOODALL, BACKHOUSE & CO., LEEDS.

ENGLAND.

AGENT FOR CANADA

CHAS. GYDE,

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

\$1,011.

JUDGMENTS RENDERED—NOVA SCOTIA

Halifax—W. Horton & Son, \$321; Langan—J. Burk & Co., \$324; Sydney—Mills, McKenzie & Ross, \$909; H. H. Sutherland & Co., \$1,729.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

Emerson—G. Christie, \$430.

EXECUTIONS—QUEBEC.

Montreal—The King agt A. McDonald, et al, \$3,000; The King agt T. J. Moore, \$3,000; Beloeil—Credit Foncier agt P. A. Jodoin, esq., \$6,311; Montreal—H. J. Barbeau agt A. Gohier, \$813; O. Daoust agt F. Lamoureux, \$477; S. Cardinal agt T. Dalbec, \$304; W. Strachan et al agt J. Dick, jr., \$331; Montreal Loan & Mtge. Co. agt M. Guerin, \$5,401; St. Therese—R. Paquette agt St. Therese Furn. & Bedding Co., \$875.

CHATTEL MORTGAGES—ONTARIO.

Cannington—G. & F. Hutchings to M. Bernard, \$2,672; Hamilton—H. Daniels and wife to Grant Spring Brewery Co., \$1,500; H. S. Case to C. W. Tinling, \$3,470; H. Fowler to J. Lennox, \$1,687; Jarlsburg—A. L. King to R. Stewart, \$725; Lanark—H. L. Mather to J. McFarlane, \$766; Lindsay—G. Lytle to G. H. Hopkins, \$1,370; London—F. A. Fitzgerald and wife to Independent Order of Foresters, \$37,600; Saltfleet Tp.—E. J. Scully and wife to S. Bell, \$600; Toronto—Mrs. M. C. Thompson to E. Gegg, \$2,651; Copper Cliff—T. Millsap to C. V. Price, \$2,123; Hamilton—D. P. Campbell and wife to Grant Spring Brewery Co., \$2,666; H. Daniels and wife to H. B. Witton, \$1,000; M. & J. S. Lillis, to Grant Spring Brewery Co., \$1,504; Moulton—Baker & Grant to B. F. Housinger, \$1,096; Niagara Falls—C. J. Flynn to Taylor & Bate, \$2,742; Owen Sound—J. Wel-

rick to Telford & Co., \$1,500; St. Thomas—R. H. McLean to W. E. Idsardi, \$11,750; Sudbury—Mrs. V. Fournier to L. O. Connor, \$959; Toronto—W. Bull and wife to D. Ross, \$1,021; T. F. Hannon to R. Lennox, \$2,300; T. F. Hannon to Reinhardt & Co., \$2,850; T. F. Hannon and wife to Toronto Brew. & M. Co., \$4,350;—E. Benoit to R. H. Klock & Co., \$1,225; Hamilton—Webber Bros. & Co., to F. C. Webber, \$3,133; Webber Bros. & Co., to F. C. Webber, \$5,426; Hinchinbrooke—T. & Mary E. Leveck to B. S. O'Loughlin, \$1,063; Petrolia—R. V. Hessey to J. Rogers, \$2,117; Toronto—J. A. L. Robinson to S. J. Stewart, \$1,200.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

Boissevain—J. Johnson, \$2,242; Medicine Hat—A. E. Whiffen, \$1,200; Hazelcliffe—M. B. Meader, \$2,350; Morden—R. G. McCuish, \$1,500; Wapella—W. A. Magrath, \$3,831.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Rossland—E. Logan and J. A. McKercher, \$4,000.

BILLS OF SALE—ONTARIO.

French River—A. McDonald to F. E. McDonald, \$600; Hamilton—Jane and J. H. Linfoot to J. L. Martin, et al, \$2,100; Sarnia—H. Yard & Sons to T. Wheatley, \$1,800; Toronto—J. J. Milliken to G. Gill, \$1,000; Brantford—D. W. Moore to A. J. Moore, \$1,126; Midland—Turner Lumber Co. to Skillings, Whitney Co., \$16,500; Owen Sound—W. McNally to H. P. Fox, \$1,300; Port Rowan—C. D. & F. R. Foster to J. Thompson, \$1,870; Fort Francis—D. Biddeson to W. & J. Kitchen, \$900; Hamilton—C. S. Scott to C. E. Webber, \$11,693; Toronto—Mrs. Kate Kopman to D. Kopman, \$1,000; J. P. Langley to J. A. Thompson, \$3,139.

BILLS OF SALE—NOVA SCOTIA.

Ship Harbor—J. W. Cruickshanks, \$1,300; Sydney—Mills, McKenzie & Ross \$6,217.

—The Department of Fisheries has shipped 1,000,000 eggs of the sockeye salmon to Tasmania during the past fortnight, in charge of a member of the Tasmanian Parliament. A similar shipment will be sent to New Zealand by the steamer which leaves Vancouver on the 18th inst.

The death of Lieut.-Col. Strathy, although by no means unexpected, created a painful impression in Stock Exchange circles, where he had been a well known figure in years past. Lt.-Col. Strathy was still comparatively a young man, and hence his untimely death is doubly to be regretted.

—Amalgamations are the order of the day. It is learned that the Dominion Cotton Company and the Merchants' Cotton Company are to join hands. The stock of the former which had been hovering in the neighbor-

hood of 78, took quite a tumble on Wednesday, losing some ten points, with a further decline on Thursday, which, however, was partially recovered, closing at 66. Merchants' Company stock has been held at 105 to 110.

FINANCIAL.

Montreal, Thursday Ev'g.

Oct. 10th, 1901.

The stock exchange settlement in London yesterday passed off so easily as to give a better tone to the market. This was aided also by the strong speech of Lord Roberts, who repudiated there being any friction between Kitchener and the War Office. The veteran quietly rebuked the country for its impatience, and expressed perfect confidence in the absolute success of the present tac-

tics in South Africa at an early date. New York bankers have been buying large amounts of exchange in England to meet American obligations maturing this month. The sanguine folk across the line who have been crowing over the transfer of the world's financial centre from London to New York, must recognize that their joy was ahead of time as, in spite of heavy exports, money has had to be sent and is being still sent from New York to cover American obligations in Europe. In spite of brighter prospects Consols have dropped from 93 5-16 on 2nd instant, to 92 15-16. The insurance company amalgamations are alluded to in an earlier page. What the outcome will be here next year is exciting curiosity as the new company will not be likely to have two agency offices open this city. What's in the wind

about one of our old banks? Rumour is busy with disagreeable reports in regard to the result of some legal prosecutions last year. The Steel Trust dividend has failed to advance quotations, Why should it when it was not drawn from trade earnings? Several reports of large English enterprises just to hand are not favourable, there have been large turn-overs with small profits. Canadian Pacific has failed to respond as was expected to the statement and report recently issued. There are critics of the expansion policy of the line who fear it is being carried too far. But railways are sometimes compelled to protect their traffic from competition by assuming lines that are not profitable. The movement of money from New York to interior points continues and is so far affecting the supply of money as to render gold importations probable, as the signs indicate some stringen-

cy being on the cards. Since last week considerable declines have taken place in the leading stocks dealt in on New York 'Change. Here business has been dull and prices sagging. Pacific has been sold at from 107 $\frac{3}{4}$ to 108 $\frac{3}{4}$; Heat and Power, 95 to 95 $\frac{1}{4}$; Twin City, 99 to 99 $\frac{1}{8}$; Dominion Cotton, 82 to 82 $\frac{1}{2}$; Dominion Coal, 44 $\frac{1}{4}$, 44 $\frac{5}{8}$; Toronto Railway, 113 $\frac{3}{4}$, 114. Bank of Commerce, 156 $\frac{1}{2}$; Toronto, 232; Ontario, 123; Imperial, 222 $\frac{1}{2}$; Hamilton, 223 $\frac{1}{4}$. Berlin exchange on London, 20m. 38 $\frac{1}{2}$ pf.; Paris, 25f. 18c. Local sterling exchange, 60s, 8 $\frac{7}{8}$ to 9; demand, 9 $\frac{3}{8}$ to 9 $\frac{1}{2}$. Money rates as last week.

The following is a comparative table of stocks for week ending Oct. 10th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares sold.	Highst.	Lowst.	Average same date 1909.
Montreal	4	259	250	258
Molsons	29	203	203	180
Toronto	14	232	232	232
Do. rights	125	30	30	.....
Merchants	28	153 $\frac{1}{2}$	153	157 $\frac{1}{2}$
Royal	25	175	175	.....
Comerce	100	156 $\frac{1}{2}$	154	152
Hochelaga	139	145	145	.....
Quebec	5	115	115	130
Miscellaneous.				
Can. Pac. Ry.	5793	100	107	86 $\frac{1}{8}$
Duluth S.S. com 350	11	10 $\frac{1}{4}$	4	
Montreal St.	1335	279 $\frac{1}{2}$	276 $\frac{1}{4}$	272 $\frac{1}{2}$
Do. new	40	276 $\frac{1}{2}$	275	204 $\frac{1}{2}$
Toronto St.	1350	114	113	103 $\frac{1}{8}$
Twin City	3947	100	97	60 $\frac{1}{2}$
Montreal Power.	1145	96	94 $\frac{7}{8}$	.....
Rich. & Ont. Nav.	425	114	113 $\frac{1}{4}$	106
Montreal Tel.	10	173	173	165
Bell Telephone	25	173 $\frac{1}{4}$	173 $\frac{1}{4}$	169
Mont. Cot. xd.	255	122	119	.....
Dom. Cotton	1445	82 $\frac{1}{2}$	65	91
Payne	200	20	19	93
Virtue	59500	24	19 $\frac{1}{2}$	48 $\frac{1}{2}$
North Star	2700	37	32	90
Dom. Coal, com	4756	45	43 $\frac{3}{8}$	38
Do. pref.	150	118 $\frac{1}{2}$	118 $\frac{1}{2}$	112 $\frac{1}{2}$

Dom. I. & S., com 353	23	20	.....
Do. pref.	167	75	73
Dom. I. & S. bds 2000	76 $\frac{1}{2}$	76 $\frac{1}{2}$	.....

OTTAWA CLEARING HOUSE.
Clearings. Balances.
Total for week end-
ing Oct. 3, 1901 . . \$1,782,600 \$391,212

BRAZILIAN EXCHANGE.
For week ending Oct. 8th, 1901.

Oct. 2... ..	11 21-32d
3... ..	11 5d
4... ..	11 9-16d
5... ..	11 1/2d
7... ..	11 13-32d
8... ..	11 7-16d

MONTREAL WHOLESALE MARKETS.

Thursday, Oct. 10, 1901.

The appearance of heavy overcoats on the streets and the prominence given blankets and woolen underwear in the leading shop windows, gave quite an air of early winter during the greater part of the past week. Dealers in these and kindred lines had their stocks broken into to an extent that betokened good trade for the season. In general dry goods, however, the weather conditions, so far, have been rather unfavourable. Payments on the 4th were fairly well met. Hardware has skipped a week without change. Trade is good and indications predict same up to close of navigation. The price of sole leather has advanced, export trade in that line being unusually good. Dairy products are inclining downward.

BUTTER. — The market during the past week has been unsettled with a heavy tendency. Prices are reported $\frac{1}{2}$ c to 1c lower all round. Choicest fresh make fall creamery is offering

El Padre Needles
10 Cents.
VARSAITY,
5 Cents.
The Best
CIGARS

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

Made and Guaranteed by

S. DAVIS & SONS,
MONTREAL, Que.

VENTILATORS & SMOKE CURES

IN ZINC, OR ROLLED COPPER

Acme Ventilating & Heating Co.,

LIVERPOOL, ENG.

(Cuts will be inserted next week.)

freely at 20½c to 21c, with earlier makes, 19c to 20c. As usual in a dull market, offerings are much larger and buyers at the present moment appear to have the advantage, and for qualities at all under finest are able to dictate their own terms. Receipts of dairy show considerable increase. Trade is more divided and prices are weaker. Choicest Townships are still quoted at 19c to 20c, but in order to push sales lower prices than the inside must be made. In choice Western there is a fair business passing at 16c to 17c, but under grades are slow at 13c to 15c. A cable from England reports an advance of 3s in Danish butter, which has helped the export demand here.

CEMENTS, ETC.—An order for a round lot of cement was placed on Wednesday, but the kind and price have not been given out. Jobbing trade is regular. Arrivals for week ending 9th were 6,900 brls. Belgian and German; 1,000 English cement and 77,850 fire-bricks. A meeting of representatives of cement manufacturing concerns from New York, Ohio, Michigan, Wisconsin, and Indiana was held at Detroit on the 7th inst., for the purpose of taking action looking toward maintaining the price of cement. A committee was appointed to look over the field and report upon some suitable action to be taken to maintain the price, at a meeting to be held in Chicago on the 28th inst.

CHEESE.—Market ruling decidedly dull, with large offerings and few

known buyers. We hear of choicest having sold down to 8¾c to 9c, although ruling quotations in the market are at from 9c to 9½c. English orders are arriving sparingly. They consider present prices too high and feel as though by waiting they can get in at lower values. The general outlook of the market shows nothing to interfere with a lower range of prices very shortly.

DRY GOODS.—Merchants report that the paper maturing on the 4th was very fairly met considering the falling off in remittances of the previous week. The millinery houses in particular are well satisfied with the outlook. Last week's advance in raw cotton, coupled with the belief that the strike at Fall River is only postponed has caused the market for cottons to be very firm. And travellers report a steady demand, although the change to milder weather and the fact of the farmers being busy in the fields has militated against the country stores and stocks of fall goods are thus but little broken. The dress goods situation for immediate delivery remains unchanged. Reorders have been of fair proportions. Cloths and cheviots have held first place, while trouser stripes seem to be gaining in favour. With the more exclusive trade mixtures modest stripes in camel's hair effects and in zibelines have been in good demand. Pebble cheviots have been freely ordered by purchasers looking for rough effects in low priced materials, while other buyers are favoring

cloth effects, which include broad-cloths, venetians, thibet cloths, meltons, cheviots and other similar cloth effects.

EGGS.—In good demand; market firm but no further advance to note. New laid, 17c to 18c. There is a good demand both export and local. Straight candled are worth 14c to 16c. Finest cold storage and held are offering freely, but are not in favour; quoted at 13c to 14c. No. 2 dull at 10c to 12c.

FISH.—Fresh water fish are plentiful and prices have a tendency to decline. Salt water fish, especially haddock and cod are scarce and prices are higher. Salt herrings are also scarce. In prepared fish the demand is steady with little change in prices. In smoked fish the fall season is now on for haddies, bloaters, kippers, etc. Demand is quite active, and prices are well maintained. Haddies were scarce during the past two weeks but will soon be plentiful.

FLOUR AND FEED.—An active demand continues, particularly for feed. Millers have, it appears, made little gains in filling orders owing to new business coming in as speedily as orders in waiting can be filled. The feeling is firmer, if anything, regarding price, and there may be an advance all round in the near future. Rolled oats also very firm at the high figures now ruling. We quote as follows:—Flour, winter wheat patents, \$3.65@ \$3.90; Manitoba patents, \$4.10@ \$4.20;

Home and Export Lard Oil,

The Finest Lubricator.

PROPRIETORS of the well-known LI-VFR Brand of

PURE LARD.

IRVEN BROTHERS, LIVERPOOL, ENG.

Special Rates to Canadian Grocers under the New Preferential Tariff.

THIS SPACE BELONGS TO

THE

LANCASHIRE WATCH CO. LTD.

PRESCOT, ENGLAND.

straight roller, \$3.40@3.50; do. bags, \$1.65@1.75; strong bakers, \$3.90; rolled oats, \$4.30@4.40; Corn meal, bag, \$1.30; bran, bulk, \$15@16; shorts, moullie, \$22@25. The local hay market is firm owing to good demand for local and export trade.

GREEN FRUIT. ETC.—Lemons are a trifle easier. At the New York auctions this week Sicily 360s sold 50c per box lower. California fancy fruit was held at a higher figure. A sale of 10,000 Baraboa cocoanuts to arrive 14th was reported in that market at \$27 per 1,000. The winter apple situation is unchanged. Quotations are: Canadian apples, 25c to 35c per basket; do. barrels, \$2.00 to \$3.50; Cal. late Val. oranges, \$4.50 to \$5; Jamaica oranges, \$5.50 brl.; lemons, 360s, \$2.75; do., 300s, \$3.75 to \$4.50; bananas, 8-hands, \$1.00 to \$1.35; No. 1, \$1.50 to \$1.75; extras, \$2.00; Hmes, per 100, \$1.50; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4c per lb.; nuts, Pecans, extra large, 16½c per lb.; large, 15½c; walnuts, 11c; almonds, 13c lb.; chestnuts, 16c to 18c; peanuts, 10c; filberts, 11c; French chestnuts, 10c per lb.; cocoanuts, \$3.25; California plums, \$1.50 to \$2 per box; Canadian do., per basket, 35c; to 45c; Cal. peaches, \$1; Can. do. 90c to \$1.10; do. pears, Bartletts, \$3.50 to \$4.25; baskets do., Can., 35c; onions, \$2.50 per brl.; Egyptian onions, 2c lb.; Canadian brls., \$2.25; egg plant, 50c basket; Can. tomatoes, 20c to 22c per

box; Canadian grapes, champions, 18c to 20c per small basket; Tokay grapes, \$3.00 per box; pears, per brl., \$4.00; boxes Can. Bartletts, \$1.65; brls., sweet potatoes, \$2.50 to \$3.50; small crates Spanish onions, 85c; Cape Cod cranberries, \$7.25 brl.; Malaga grapes, per keg, \$5.50; red peppers, 35c per basket.

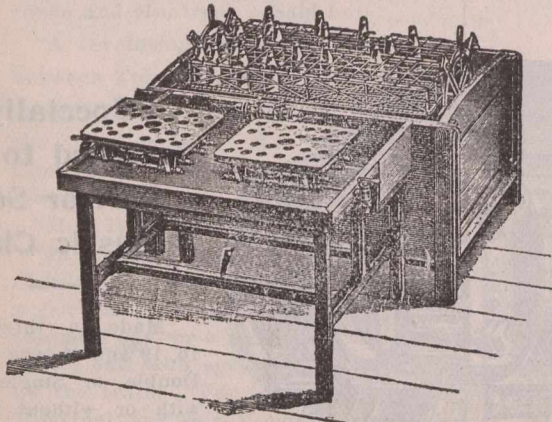
GREEN HIDES.—Trade quieter this week. Values unchanged at 8c, 7c and 6c for graded beef hides, 50c for lambskins. New York market reported under fair offer from tanners at ruling prices. Chicago market was quiet, following recent heavy buying. Values unchanged.

GROCERIES.—Sugars are steady at last week's decline. A new form of sugar warfare has developed in the U.S. where the Sugar Trust has stepped into the home field of the beet product with a slashing of prices that means loss somewhere. The "beet" people will retaliate by cutting slightly in their opponents' territory. How long this may last and in what manner it may eventually affect prices here remains to be seen. Currents are dull, buyers taking but single cases pending arrival of new per steamer Escalona, due about the 22nd instant. Raisins are arriving via Liverpool, but costing higher than quoted per direct steamer later, are also dull. Canned tomatoes are 2½c dozen higher, quotations being 85c to

90c. Corn is quite firm; holders are indifferent sellers, believing higher prices will rule after close of navigation. Patna, rice in the various kinds, is up ¼c; polished being now 4c; mandarin, 4¼c and imperial glace, 4½c. An advance is expected also on Rangoon, B and C.C.—Private advices from Liverpool state that the market there on figs is advancing on account of the stoppage of shipments from Smyrna. The supplies there, it is expected, will be short of last year. A letter from Smyrna states that the shipments out will not be more than was the case last year. Many of the packing houses, the letter states, have already closed.

IRON AND HARDWARE.—Business has been active in all lines of metals and hardware and bids fair to continue so until the end of navigation. Two hundred tons of pig lead arrived last week but went into consumption so promptly that the price is firm at \$3.50 in a jobbing way. Ingot tin continues to drop in outside markets and we quote Lamb and Flag at 28¾ to 29 cents, with Straits at 27½ cents. Copper is weak and buyers are buying only for immediate requirements. Cartridges and sporting goods are especially active, and there is a steady movement in tools and shelf hardware. We quote: Cut nails, base price, \$2.55 per keg; in car lots, \$2.45; with the usual extras; coil chain, \$3.60 for inch and upwards as to size; galvanized iron, Queen's head or equal,

Bottle Washing Machinery



Original Inventor and Patentee.

OUR NEW PATTERN "KINGSTON."

No. 2

22-dozen Half-pint Beers.

Fitted with Revolving Rinsers as shewn,

£27

with Bottle Sinkers.

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

Machines from £10 to £40.

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

Special estimates to Canadians under the New Tariff.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Sub-scribed.	Capital paid-up.	Reet.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Oct 10 (Bid)	Cash value per S.
British North Am.....	243	4,866,666	4,866,666	1,708,533	3	Apl. Oct	122%	28767
Can. Bank of Commerce	50	8,000,000	8,000,000	2,900,000	3 1/2	June Dec	147	75 50
Commercial, Windsor..	40	500,000	500,000	250,000	3	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	122 00
Eastern Townships.....	50	2,000,000	1,742,535	1,050,000	3 1/2	Jan July	150	75 00
Halifax Banking Co.....	20	600,000	600,000	475,000	3 1/2	Feb. Aug	158	79 00
Hamilton	100	2,000,000	1,995,750	1,500,000	5	June Dec	204 1/2	204 50
Hochelaga	100	1,500,000	1,500,000	750,000	3 1/2	June Dec	152	152 00
Imperial	100	2,500,000	2,500,000	1,850,000	5	June Dec	329	229 00
Merchants' Can.....	100	6,000,000	6,000,000	2,000,000	3 1/2	June Dec	153	153 00
Moisons	50	2,500,000	2,500,000	2,050,000	4	Oct April	201	100 50
Montreal	200	12,000,000	12,000,000	7,000,000	5	June Dec	257 1/2	515 00
Nationale	30	1,200,000	1,200,000	275,000	3	May Nov	95	28 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	2,582,840	4 1/2	Feb. Aug.	232	232 00
Ontario.....	100	1,500,000	1,890,030	350,000	2 1/2	June Dec	122	122 00
Ottawa	100	1,894,900	1,893,330	1,660,747	4 & 1	June Dec	206	206 00
People's of N. B.....	150	180,000	180,000	155,000	4	June Dec	250	375 00
Provincial	25	873,487	781,248	.....	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	122	122 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb Aug	175	175 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	750,000	5	April Oct	232	116 00
Toronto	100	2,340,000	2,340,000	2,340,000	5	June Dec	232	232 00
Traders	100	1,350,100	1,344,430	250,000	3	June Dec	112 1/2	112 25
Union (Halifax)	50	800,000	800,000	505,608	3 1/2	Mch Sept	150	75 00
Union of Canada	100	2,000,000	2,000,000	550,000	3	June Dec	.....	.....
Western	100	500,000	401,239	184,000	3 1/2	Apl Oct	.....	.....
Agri. Sav. and Loan Co	50	630,200	630,200	192,000	3	Jan July	.....	.....
Bell Telephone Co	100	5,000,000	5,000,000	800,000	4 1/2	Jan *	171	171 00
Brit. Can. Loan & Inv. Co...	100	1,987,900	398,481	120,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	359,214	130,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co...	100	2,700,000	2,700,000	.....	3	Jan *	65	65 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	90	90 00
Can. Per. & W. Can. M. Corpn.	10	5,951,350	5,951,350	1,493,657	3	Jan July	115	57 50
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	30,000	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 *	77 1/2	77 50
Hamilton Prov. and Loan	100	1,500,000	1,100,000	356,752	3	Jan July	112	112 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	890,000	4 1/2	Jan July	179	89 50
Imperial Loan and Inv. Co...	100	732,724	720,647	175,000	3	Jan July	70	70 00
Landed Banking and Loan	100	700,000	700,000	210,000	3	Jan July	111	111 00
Land. & Can. Loan and Ag.	50	1,000,000	877,267	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	50,000	3	Jan July	55	55 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	170	68 00
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. *	276 1/2	138 25
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. *	117 1/2	117 50
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb Aug	105	105 00
Montreal Loan and Mortg...	25	500,000	500,000	380,000	3 1/2 & 1	Mch Sep	127 1/2	34 37
Ont. Indus. Loan and Inv...	100	466,800	314,386	150,000	3	Jan July	.....	60 75
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	535,000	3	Jan July	121 1/2	12 00
People's Loan and Deb. Co.	50	600,000	600,000	.....	2	Jan July	70	35 00
Real Est. Loan Co	40	373,720	373,720	50,000	2	Jan Nov	113 1/2	113 25
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	162,355	3	May	.....	.....
The Royal Electric Co	100	2,250,000	2,250,000	320,155	.....	Jan. *	240 1/2	240 50
Toronto Electric Light Co..	100	2,000,000	2,000,000	.....	.....	Jan. *	136	136 00
Toronto Mortgage Co	50	1,445,860	724,540	250,000	2 1/2	.....	70 1/2	76 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. *	108	108 00
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112 1/2	112 50

* Paying quarterly dividends.

28 gauge, \$4.50 to \$4.75; Comet, \$4.25 to \$4.50; bar iron, \$1.85 to \$1.90; hoop iron, base, \$2.90; Canadian band iron, 1 to 6 inch, 30 cents, with usual extras; Canada plates, ordinary, \$2.75 to \$2.85; full polish, \$3.75; black iron pipe, \$2.72 to \$10.40, as to size; cast steel base, 8c; tire steel, base \$2.10; sleigh shoe steel, base \$2; machinery steel, base \$2.75; tin plates, I.C. Coke, \$4.50; I.C. charcoal, \$4.75; terne plates, 8 to \$8.25; tinned sheets, Lion and Crown, \$7.50 to \$7.75; black sheet iron, \$2.50 to \$2.85, as to gauge; plain iron and steel wire, \$2.80 base; barbed wire, \$3.05 f.o.b. Montreal; pig lead, \$3.35 to \$3.50; shot, less, 17 1/2 p.c., \$6.50; lead pipe, \$7, less 30 p.c.; plain galvanized wire, \$2.85 to \$4.85 as to number; horse shoes, \$3.50 to \$3.75.

LEATHER AND SHOES.—An advance of 1c lb. has taken place in jobbing sole leather, occasioned through the advance in hides, bark, and labour. Supplies of this stock are meantime very light. Export trade is remarkably good, but local demand is quiet, except for jobbing country trade. Black leathers are firm. Shoe manufacturers are finishing up fall trade. Samples are out for spring and the outlook is considered good.

PAINTS, OILS, ETC.—Linseed oils are

EXTRACT of INDIGO.
REDUCED INDIGO.

J. W. EASTBURN,

Raglan Chemical Works:

HALIFAX, ENGLAND.

Special prices to Canadians under the new Canadian Tariff.

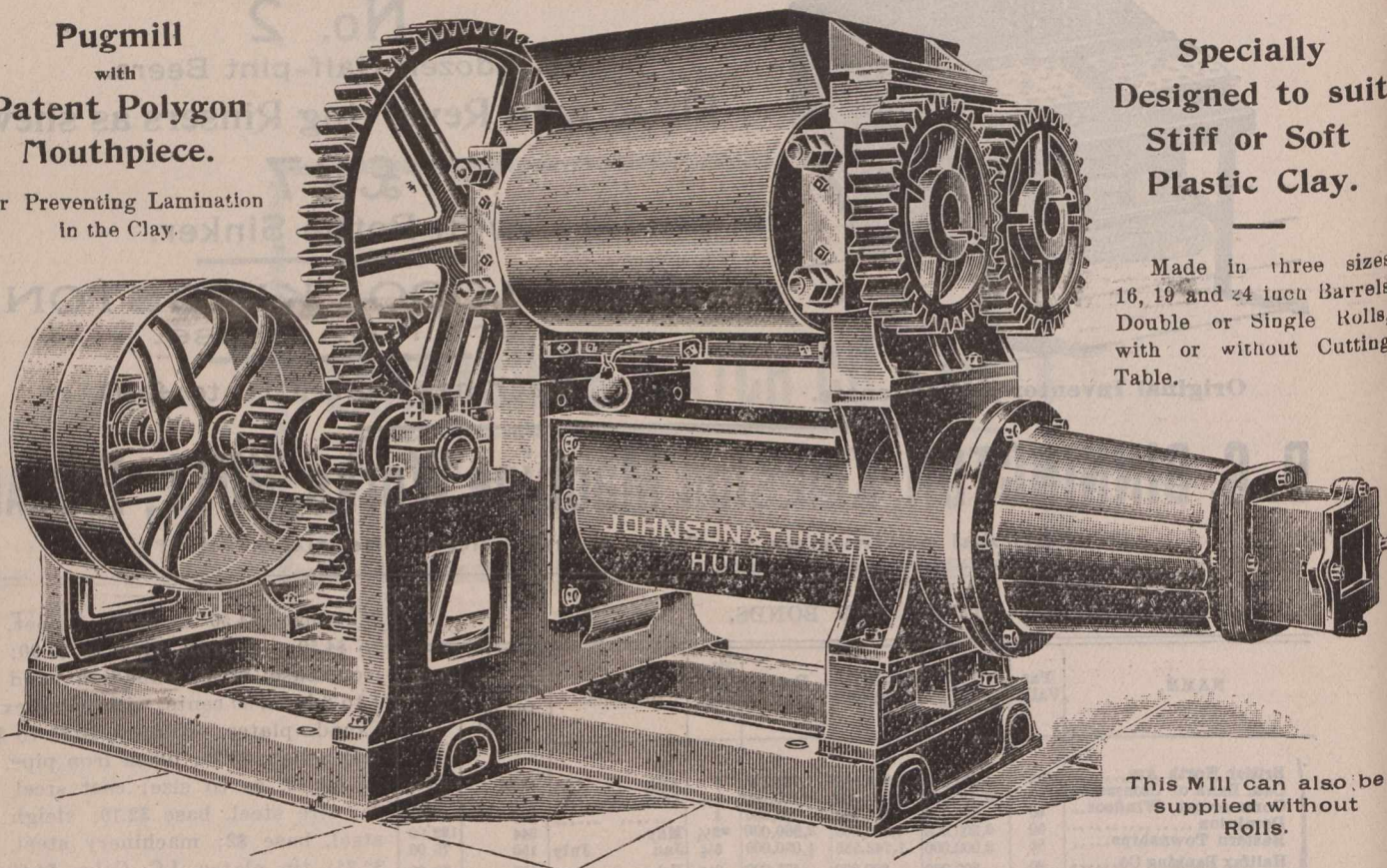
Johnson & Tucker

Wilmington,
Hull, England.

(Late SHEPHERD, HILL & Co.,

Pugmill
with
Patent Polygon
Mouthpiece.

For Preventing Lamination
in the Clay.



Specially
Designed to suit
Stiff or Soft
Plastic Clay.

Made in three sizes
16, 19 and 24 inch Barrels
Double or Single Rolls,
with or without Cutting
Table.

This Mill can also be
supplied without
Rolls.

lower. Under 5 brl. lots are now 80c; 5 to 9 brls., 78c. Raw, 3c less all round; terms cash. Chemicals are quiet. In dyes, nutgalls are reported higher. Indigo is in good demand, with prices firm, owing to very light supplies at some centres. The new vegetable crop is reported very light. Putty is reported advanced 15c per 100 lbs

PROVISIONS. — Following a rising market for some weeks, there has been quite a change within the last few days causing not so much a decline in values as a general disposition to hold aloof and allow values to shape a new course. Quotations are, however, at the moment higher than last report, though a continuance of the present tendency will assuredly cause them to reach the former low level. Liverpool cable reports: Lard, American refined, in pails, dull, 48s 9d; prime western, in tierces, dull, 49s. Bacon, short rib, dull, 49s;

long clear middles, light, dull, 49s; long clear middles, heavy, dull, 48s 6d; clear bellies, dull, 55s; shoulders, square, dull, 37s. Chicago, Oct. 9. — Provisions closed from 2½c to 17½c depressed. Futures: Pork, October, \$14.60; January, \$14.97½; May, \$15.07½; lard, October, \$9.47½; November, \$9.20; January, \$8.92½; May, \$8.92; ribs, January, \$7.85; May, \$7.95. Cash quotations: Pork, \$13.70 to \$13.75; lard, \$9.50 to \$9.55; short ribs, \$8.25 to \$8.45; dry salted shoulders, 7½c to 7¾c;

short clear sides, \$8.75. Local quotations are: Heavy Canadian short cut mess pork, \$23.50 to \$24; family short cut clear pork, \$23 to \$23.50; pure Canadian lard, in 20-lb. pails, 13½c; compound refined in wood pails, 20-lb., 9¼c to 10¼c; hams, 14c to 15c; and bacon, 14½c to 15c per lb.

WOOL.—The local market is firmer under favourable conditions at the London auctions, where prices have been inclining upward. The offerings on the 9th amounted to 13,116 bales; demand was fairly good. Crossbreds were in good supply and sold at unchanged prices. A quantity of Queensland new clip met with a good demand and sold at steady rates. Up to the present time 214,000 bales have been sold. Following are the sales in detail: New South Wales—2,500 bales; scoured, 4d to 1s 5½d; greasy, 4d to 9½d. Queensland—500 bales; scoured, 6¼d to 1s 5d; greasy, 5½d to 9½d. Victoria—1,900 bales; scoured, 7¼d to 1s 5½d; greasy, 3½d to 10d. South Australia—1,700 bales; scoured, 6d to 8½d; greasy, 3¼d to 9d. New Zealand—4,800 bales; scoured, 4d to 1s 5d; greasy, 3d to 1s 1d. Cape of Good Hope and Natal — 500 bales; scoured, 9d to 1s 5½d; greasy, 4d to 8d. Falkland Islands—100 bales; greasy, 3¾d to 4d.

PEPPER, WHOLE AND GROUND.

A retail grocer, whose knowledge of the "tricks of trade" did not pene-

trate into the depths of the pepper keg, on one occasion placed among the placards on his wall: Whole black pepper, 25c lb.; ground black pepper, 15c to 30c lb. He was not as fully aware as he taught his customers to be, that he was carrying in stock a mixture of roasted vegetables and roots, with a sufficient quantity of pepper mixed in to merely allow it to pass as such. It is needless to say that the world has progressed since then to a greater extent in the art of blending various commodities than in the effort to improve the pure food laws. High in the list of manufacturers of strictly pure ground peppers is found the name of Charles Johnson & Co., proprietors of Victoria Mills, Peter's Lane, Liverpool, Eng., whose goods are being each year more widely selected by dealers who can only maintain their select trade through thorough uniformity of grade and quality above suspicion. The peppers ground by this firm are made from the very finest new crop pepper corns which they import direct from India. They guarantee absolute purity with full strength and aroma. The white pepper sold by this firm comprises eleven grades, and the black, four grades, the cheapest in each list being absolutely pure. This gives an idea of where strength and aroma are found without having resort to the adulterations which are a too common practice. Write for prices. Special terms to the Canadian trade under the new tariff.

REFORMS IN RAILWAY TRAVEL.

A World reporter met a prominent business man yesterday who spends a great deal of his time between Toronto and Montreal. Said he:

"A revolution has been effected as between Toronto and Montreal by the Grand Trunk Railway connection with the fast express, the International Limited, both ways, between the two cities."

"How is that?" inquired The World.

"In this way, that there are now lots of business men who spend a day, or a portion of a day, in one city and the next day, or a portion of it, in the other, and who spend only one night on the train. For instance, I am in Montreal, say this Monday night, and take the 10.30 train for Toronto, arriving here at 7.15 a.m. I go to a hotel, and have breakfast by 8, and from 8 to 11.15 a.m. I have a business conference with two or three men in Toronto I have especially come to see, and then take the International Limited at 11.30, and pull into Bonaventure Station, Montreal, at 7 o'clock sharp that evening. I can sleep in Montreal that night in my own home, if I have my home there, or I can return to Toronto and be here next morning. Or, going the other way, I can leave Toronto at night and be in Montreal in the morning, have some time for business and be back in Toronto at 4.15 in the afternoon, although this latter train is not so good for the purpose as the other one. What the whole thing goes to show is that a man can now do business in Montreal or in Toronto with a day and a night trip instead of one day and two nights trip. The new way is cheaper, it saves time and it gives a man an extra night in his own bed.

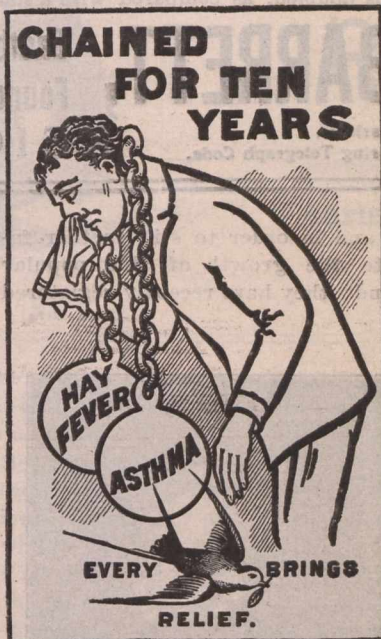
Continuing, the same gentleman said: "It is a remarkable fact that railways like the Grand Trunk can now run from 50 to 60 miles an hour without trouble. Fast trains early in the morning or late at night will knock a large amount of night travel between cities separated by three or four hundred miles into a cocked hat, and people will make the trip in five or six hours, either early in the morning or late night, or one journey at night and one by day, and in that way save at least one sleeping car fare. For instance, journeys between New York and Chicago will, for some time at least, still involve a night on the train, and so will between Toronto and Halifax, but more and more there is a large class of travellers who want to go from Toronto to Montreal, Montreal to New York, or Toronto to New York, or Toronto to Chicago without taking a sleeper, and the new class of 50 mile an hour trains will enable them to do this. The Grand Trunk's International Limited is the first of this class of train to appear in Canada, and it has met with splendid recognition from the travelling public.—Toronto World, June 30, 1901.

Asthma Cure Free!

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

SENT ABSOLUTELY FREE ON RECEIPT OF POSTAL.

WRITE YOUR NAME AND ADDRESS PLAINLY.



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

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

Rev. Dr. Morris Wechsler,

Rabbi of the Cong. Bnai Israel.

NEW YORK, Jan. 3, 1901.

DRS TAFT BROS' MEDICINE CO.,

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

After having it carefully analyzed, we can state that

Asthmalene contains no opium, morphine, chloroform or ether.

Very truly yours,

REV. DR. MORRIS WECHSLER.

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

DR. TAFT BROS. MEDICINE CO.

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

Yours respectfully,

O. D. PHELPS, M.D.

Feb. 5, 1901.

DR. TAFT BROS. MEDICINE CO.

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

Home address, 235 Rivington street.

S. RAPHAEL,

67 East 129th st., New York City.

TRIAL BOTTLE SENT ABSOLUTELY FREE ON RECEIPT OF POSTAL.

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

Sold by all Druggists

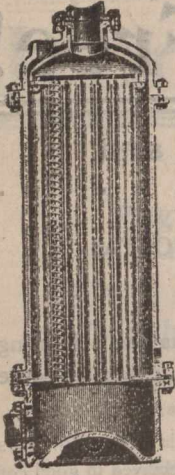
—The steamer Humboldt, arrived at Seattle from Skaguay recently, with 216 passengers and over \$1,000,000 in gold.

HASTE & BROWN.

Hough End Tannery Bramley, Leeds, England.

Tanners, Curriers, Enamellers and Japanners. — Enamellers and japanners of the finest goods in enamelled

and japanned leathers, in shoulders and hides, sealskins, and calf skins in black and colours. Note.—The "Eagle" Perfection Brand is the motto for the High class Standard of selection and quality in these goods. — Enamelled shoulders, enamelled sealskins, enamelled and japanned hides, East India kins, offal, etc., waxed or russet kip butts, Levant kip shoulders and bellies, Levant imitation seal grains, split and russet shoulders for enamelling, japanned shoulders (in black and col-



The "Airedale" Exhaust Steam
 Green's Patent. Pressure Feed Water Heater.

Special prices to Canadians under the New Tariff.

WITH SPIRAL DEFLECTORS.
 THE MOST EFFICIENT HEATER ON THE MARKET. WILL PAY FOR ITSELF IN TWELVE MONTHS.

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

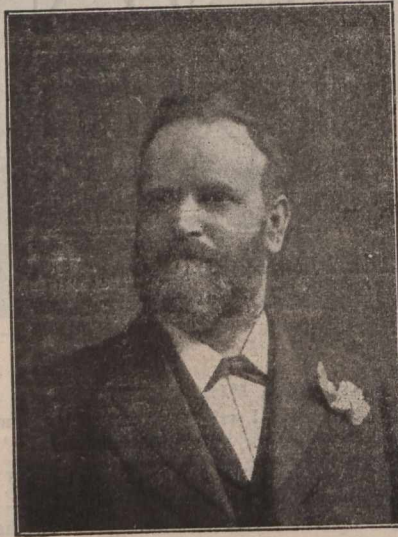
JOHN BARRETT, Eastburn Foundry **Crosshills,**
 KEIGHLEY, England.

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

ours), japanned seal splits, japanned hide splits, waxed kip and calf butts, rough kip butts for laces or waxing purposes. Large assortments always on hand. Stained hide and kip bellies, etc., to any shade and requirement.

During the last few years it has become a recognised thing that certain specific goods from the Hough End Tannery are a standard article, which competitors make strenuous endeavours to equal. Some of the most important of these lines are their japanned and enamelled specialties, and we are writing from honest conviction when we say that, although it has been our privileges to see very many samples and bulks of this class of goods made by other firms, we have not yet had anything brought to our notice which, in point of firmness, yet possessing that degree of flexibility essential to the non-cracking qualities of this class of goods, and high finish, approaches the perfect quality we have systematically observed in the productions of this firm. Of japanned and enamelled shoulders in black and colours Messrs. Haste & Brown are the largest makers in the king-

dom, and in order to still further facilitate the growth of this popular demand they have recently registered



MR. WM. BROWN.

a trade mark, the design of which takes the form of an eagle soaring to a higher altitude, and bearing the ap-

propriate legend, "Perfection." This new mark will henceforth be found stamped on all the goods sent out by them and will form a brand whereby they can be readily recognised and quoted by the trade. In addition to this special class of leather, Messrs. Haste & Brown are exhibiting specimens of japanned cow hides, seal fleashes, enamelled seal skins, Levant shoulders, satin shoulders, rough kip butts, waxed kip butts, lining shoulders, etc., all of which will be found to merit the appreciation meted out to them, and enhance in no small degree the reputation the firm enjoys for high class work.

This firm, so well known throughout Great Britain, are desirous of extending their trade in Canada, and respectfully request that users of these goods send for price list, and special terms to Canadians under the new tariff.

TAYLOR & WATKINSON.

Patentees and Inventors of Machine-cast Printers' Leads, Clumps and Metal

Tel. Address, "Abbey," Accrington.

Established over 50 years.

James Walmsley & Sons,

Accrington, Eng.

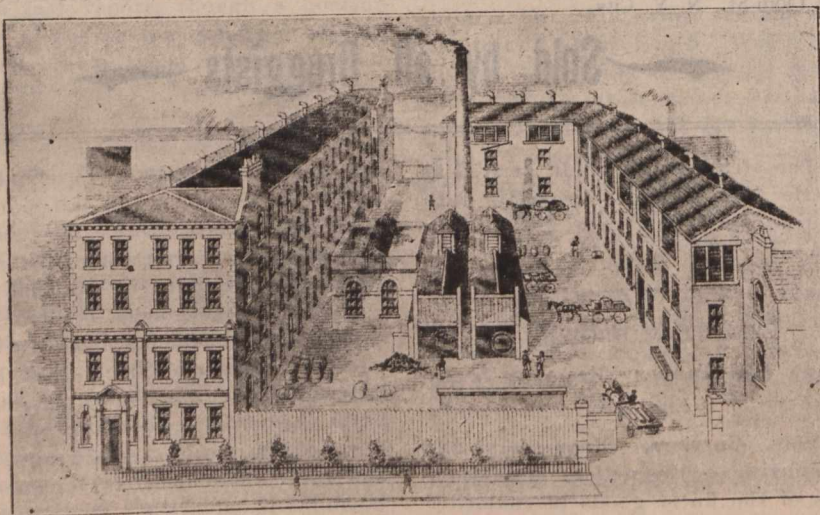
**Leather Curriers,
 Strapping Manufacturers
 and Mill Furnishers.**

SPECIALITIES:

SINGLE & DOUBLE BELTING.

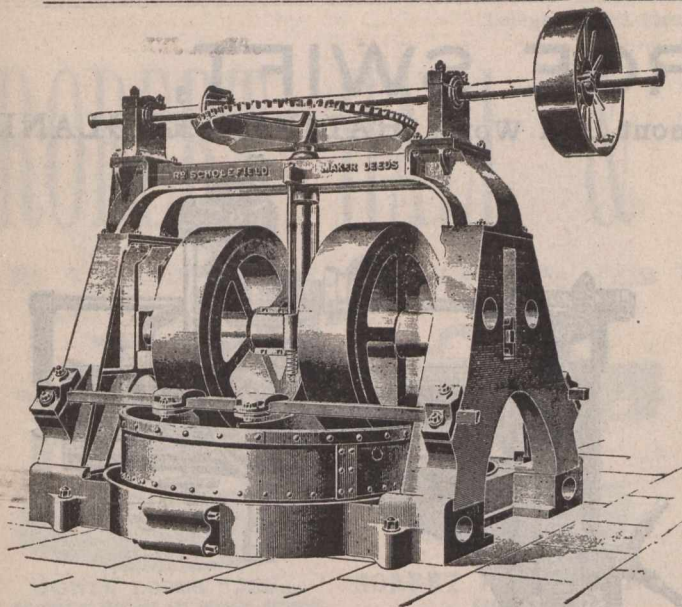
Any Width or Strength, made on our own improved Principle, whereby Stretching is almost impossible.

Roller Skins, Picking Bands, Green and Oak Tanned; Leather Pickers, Laces, Buffalo Skips, Buffalo Pickers and all other kinds of Leather Goods used in the Spinning and Manufacturing of Cotton, Woolen, Silk or Jute.



Established 1868.

Telegraphic Address: "Brick, Leeds."



8-ft. and 9-ft. Perforated Grinding Mills. (No. 45.)

Brick-making & Grinding Machinery

Manufactured
by

Richard Scholefield,

ENGINEER . . .

Burley Vale Mills

Kirkstall Road, LEEDS, Eng.

Furniture, Peter's Yard, Church Lane, Kirkgate, Leeds, Eng. This firm desires to draw special attention to their Patent Machine-Cast Leads and Clumps which are both cast and planed by machinery, and thus guaranteed perfectly true and to gauge. They can be supplied in lengths of 216 ems, or cut and planed to sizes required, and the prices will bear favourable comparison with other foundries. They would also draw particular attention to the Planed Metal Furniture they are now introducing to the trade, cast from moulds specially designed and made by them by which the greatest amount of strength is obtained with lightness. This furniture is cast both top and bottom alike, thus making it reversible, which is admitted to be a great advantage and they have no hesitation in placing it before their numerous customers and the trade as the best and cheapest metal furniture in the market. They keep tons of the various leads and clumps in stock, and are thus enabled to despatch all or-

ders of any amount same day as received. Prices lower than elsewhere quoted, for delivery in your office. Metal furniture (planed) supplied in the undermentioned widths and lengths: 42s per cwt., 4½d per lb.; widths: ½, 1, 2, 3, 4, 6, 8 and 10 ems. Lengths: 4, 5, 6, 7, 8, 10, 12, 14, 15, 16, 18, 19, 20, 21, 22, 23, 24, 25, 26, 28, 30, 35, 40 and 45 ems. Or supplied in cases of ½ and 1 cwt. Special terms under new Canadian tariff.

HENRY CROWTHER,

Rolling Mills, Cleckheaton, York, Eng.
Wrought Iron Pulleys, Bright Steel
Shafting. Lists sent post free
on Application.

This firm, well known throughout the entire world from the satisfaction derived wherever their special manufacture has been tested, desires to hear from Canadian trade respecting orders for pulleys and shafting, which they are prepared to fill on short no-

tice and in a manner which will win them praise for original purchase and repeat orders for further use. The business, founded in 1886, is entirely devoted to the transmission of power and how well all orders are executed is best shown through the steady increase of business enjoyed. Within the precincts of this firm's works no expense is spared in getting the very best and most up-to-date machinery, so that the work produced cannot be beaten. The firm's specialty is—wrought iron pulleys with cast-iron bosses, which they claim are far superior to those made of wood or cast iron. The thousands shipped in all directions yearly bear constant testimony to their merits. Send for descriptive price-list and special terms under the new Canadian tariff, to Henry Crowther, Engineer and General Millwright, Cleckheaton, Yorks, England.

VEGETABLES AND FRUIT.

The more rapidly-increasing wheels of locomotion are being responsible

Telegraphic Address:
"HASTE, BRAMLEY, LEEDS."

Haste & Brown,

Hough End Tannery.

BRAMLEY, LEEDS, - Eng.

—Tanners, Curriers,
Enamellers & Japanners.

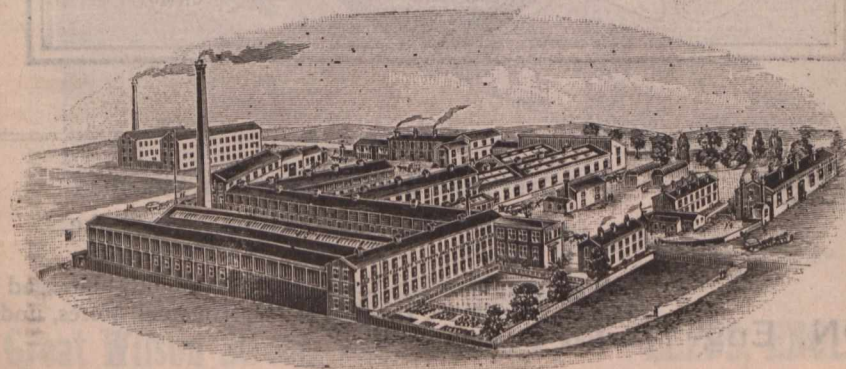
Russet Lining Bellies and Shoulders, of Light Substance, Soft, Bright and Dry Finish.

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

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



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



WANTED AGENT

To represent in Canada a large Scottish Distillery. One of their brands is already well known in Montreal

Address: "MALT," Post Office Box 576, Montreal.



SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Father Point Pier," will be received at this office until Friday, 25th October, inclusively, for the construction of a pier at Father Point, County of Rimouski, Que., according to a plan and specification to be seen at the office of Ph. Beland, clerk of works, Quebec, at the Resident Engineer's Office, Room 411, Merchant's Bank Building, St. James St., Montreal, on application to the Postmaster at Rimouski, and at the Department of Public Works, Ottawa

Tenders will not be considered unless made on the form supplied, and signed with the actual signatures of tenderers.

An accepted cheque on a chartered bank payable to the order of the Minister of Public Works, for seven thousand dollars (\$7,000), must accompany each tender. The cheque will be forfeited if the party decline the contract or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

The Department does not bind itself to accept the lowest or any tender,

By Order,

FRED. GELINAS,

Secretary.

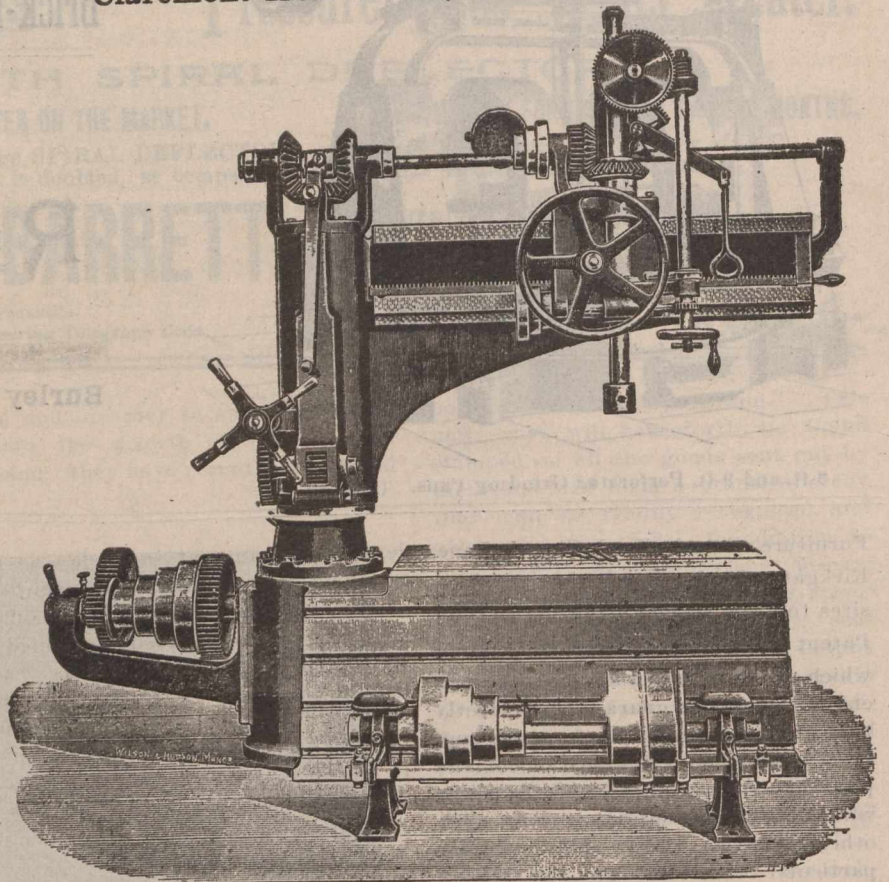
Department of Public Works,

Ottawa, October 5th, 1901.

Newspapers inserting this advertisement without authority from the Department will not be paid for it.

for greater comforts and accomplishments than the hurried meetings of distant relations or friends. Were the leading cities of the world no farther advanced to-day as regards travelling facilities than they were in past decades, many of what are considered by their inhabitants as delicacies would be wanting on the tables of both the rich and the poor. But cold storage and rapid transit are making significant changes in the regular bill of fare in the great centres of population. A London paper says: During the present week, English tomatoes of the finest descriptions have touched the lowest prices yet recorded in the history of this most popular vegetable, and twopence a pound is all that their growers have been receiving for them in the wholesale markets. The fact is notable, as showing how the demand for this particular commodity has developed supplies both from home and abroad, yet twenty years ago scarcely anyone ever thought of eating a cooked and much less a raw to-

GEORGE SWIFT,
Claremont Iron Works, HALIFAX, ENGLAND.



IMPROVED 5-FT. RADIAL DRILLING AND TAPPING MACHINE.

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



JOHN STONES,

Shiffnall Mill,

BOLTON, Eng.

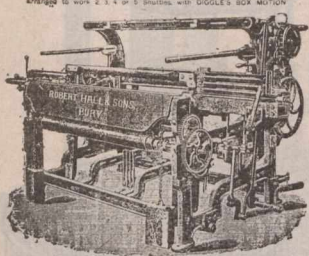
Dress and Blouse Materials, Bleached and Unbleached Cottons, Prints, &c.

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

Telegraphic Address: "Hall, Bury."

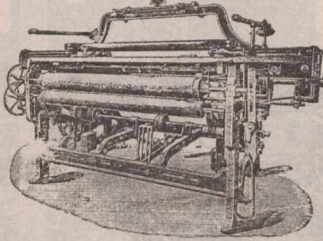
ROBERT HALL & SONS BURY, LTD.

No. 4 MEDIUM LOOM FOR FANCY FABRICS.



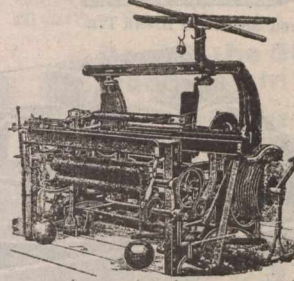
POWER LOOMS OF EVERY DESCRIPTION. ALL KINDS OF PREPARING AND FINISHING MACHINERY FOR WEAVING PURPOSES.

OVERPICK No 5c LOOM TO WORK 1 SHUTTLE



ROBERT HALL & SONS, BURY, Near MANCHESTER

No 1 LOOM with Positive Taking-up Motion. Double Gear.



ESTABLISHED 1844. COMPLETE LISTS OF MACHINERY MADE ON APPLICATION. LITTONS TO BE ASSIGNED. ROBEY FOUNDRY, BURY, LANCASHIRE. PATENT AND GENERAL CORRESPONDENCE.

BURY,

near Manchester.

... England

Specialties in

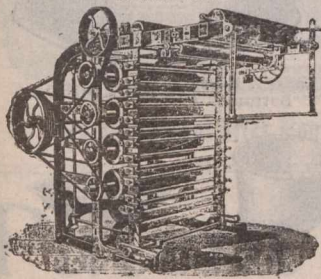
Weaving... Machinery

OFFICE: 3 HOPWOOD AVENUE, MARKET PLACE, MANCHESTER. Every Tuesday and Friday.

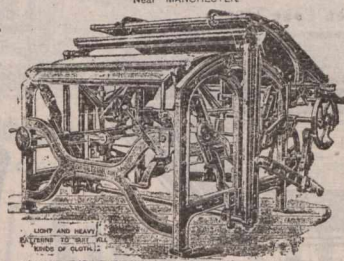
Attendance at Manchester Royal Exchange, No. 8 Pillar every Tuesday and Friday.

Complete lists of Machinery made on application.

Special prices to Canadians under the 15% Preferential tariff.



RAISING MACHINE AND PLAIN AND FANCY GOODS.



IMPROVED PLAITING OR FOLDING MACHINE, WITH PATENT GRIP AND RELIEVING MOTION, AND IMPROVED SETTING-UP MOTION FOR LONG AND SHORT PLAITS.



PATENT SECTIONAL BEAMING MACHINE.

mato. Now, the Canary Islands and the West Indies, first, with Guernsey and Jersey to follow, and our own hot-houses give us a sequence practically throughout the year to the great enrichment of our breakfasts and din-

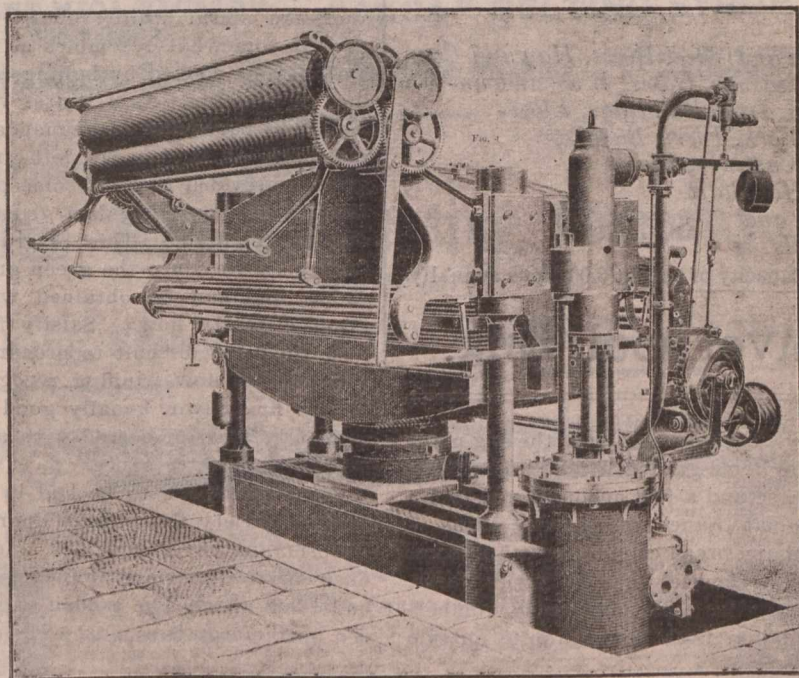
ner tables. Similarly, bananas have created a new taste, which has extended down to the humblest classes, and there are not wanting indications that the next year or two will see the average green grocers' shops offering,

along with their potatoes and cabbages, many vegetable products which are slowly but surely, winning favour with fastidious palates. Every season witnesses some addition to market quotations, and a consequent increase in the variety of our dietary, which will do more to lessen the present somewhat excessive consumption of meat than all the preaching of ardent vegetarians, with "lentil-steaks," "haricot-chops," or other weird dishes of the sort.

Perhaps the esculent that has advanced most this season is the green Indian corn. Only a year or two ago the cobs, sold in London to meet the wants of Canadian or American visitors, came from across the Atlantic and were preserved by means of cold storage. But astute market gardeners here have discovered that in an ordinary summer the heads will develop quite sufficiently for eating in the green stage, and in delicacy of flavour will fully rival those grown in the Dominion or the United States. Whole fields are now devoted in Essex to growing maize to be cut early, and at the large hotels of the West-End especially it is finding a growing demand. The corn itself, with its tall stem, long, flag-like foliage, and silvery fringe, is often grown in county gardens for its decorative beauty though the cobs have been neglected in their edible or profitable possibilities. Nor do our cookery books as yet include recipes for it, but nothing can be more simple than its preparation for it needs only to be boiled in slightly salted water till tender and served with plain melted or oiled butter. Like the artichoke or the asparagus, it demands the uncompromising acceptance of the dic-

By H. M. Royal Letters Patent. **NUSSEYS & LEACHMAN'S PATENT PRIZE MEDAL**

Pressing and Tentering Machines.



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

EXCEL WORKS,

Great Wilson Street,

LEEDS, ENGLAND.

WALKER & HOLROYD,

GENERAL STAMPERS. PIERCERS.

AND SHEET METAL WORKERS.

PIONEER WORKS, THORNBURY, BRADFORD, Yorkshire, Eng.



Government Contractors.

FRANCIS MORTON & CO.,
LTD.

HAMILTON
IRON
WORKS

Girders, Bridges, Roofs, Stages, Wrot. Iron and Steel Pipes, Hay and Corn Sheds, Rick Covers, Granaries, W. I. Railings, Gates, Wire and unclimbable Fencing of all descriptions, Iron Buildings, Flooring, Builders' Iron and Steel Work, Piers, Barges, Tanks, Light and Heavy Castings, Blast Furnace Castings, Hot Blast Stoves, Valves and Radial Drills.

Area 10 1/4 Acres.

Capacity of output 3,000 tons annually.

GARSTON, near Liverpool, Eng.

tum "fingers were made before forks," and it must be boldly held, while it is being consumed, by two rows at a time, the hard interior core offering no attraction.

Another group which is coming to the fore consists of the aubergines, which include the brinjals familiar to

every Anglo-Indian and the egg-plant of the home garden. With two or three of these and a few unconsidered trifles of tomato sauce, mince, tiny slices of cold ham, bread crumbs, or other items that in themselves have little worth, an inventive cook may make numberless dainty little entrees quite outside

the everyday groove. Many gardeners are now raising the quaintly shaped miniature gourds, which lend themselves so usefully when dried to Christmas decorations and though many of these have no culinary value, there are others which are excellent. Notable among them is the Japanese cucumber, which is gorgeous in its livery and network of green and gold, and most admirable when cooked. The seeds of this are obtainable in this country, and it is already coming into cultivation. By no means to be despised either is the Chinese artichoke (*Stachys tubifera*) with its curious shell-like spiral white tubes. Eaten raw, it somewhat resembles a radish and may be cooked by boiling, steaming, or roasting. As a winter vegetable it has particular recommendations, inasmuch as it can be left in the ground provided there is some protection to the roots against frost, and dug as required. This is gradually finding its way into the green grocers' shops, and can be obtained without great difficulty now. Salsify for a long time was difficult to procure, but that also is now winning recognition for its fine flavor, equally good when delicately fried or served with a good parsley-and-butter sauce.

Beans again are to be had in much greater variety than the ordinary and unobservant buyer imagines, and here once more American influences have had their effect. The golden wax podded butter bean is a most welcome va-

TAYLOR & WATKINSON,

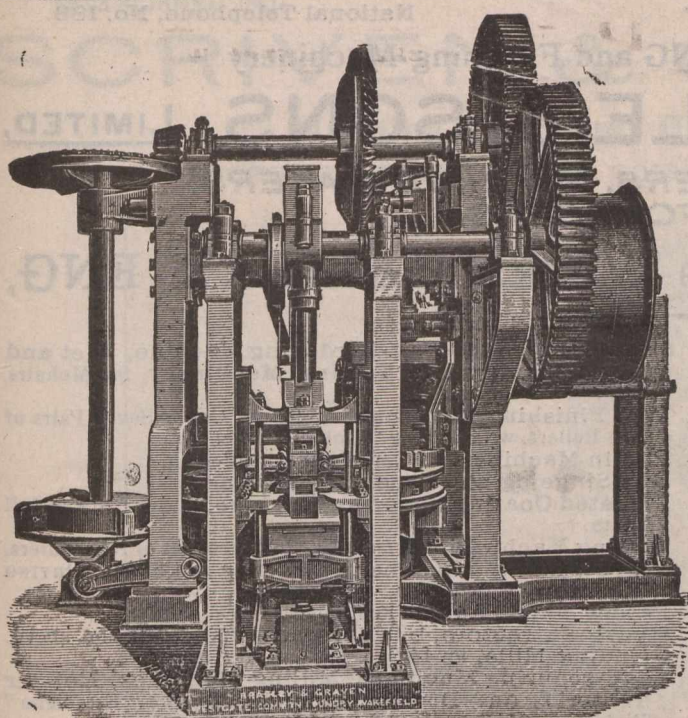
Patentees and Inventors of

MACHINE-CAST PRINTERS' LEADS,

Clumps and Metal Furniture.

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

Printers' Leads under the New Canadian Tariff.



Craven's Patent Brick Moulding and Dressing Machines.

BRICK MACHINERY

For Working all kinds of Clay.

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

Double the Strength of any other Machines in the Market.

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

Bradley & Craven,

LIMITED

Westgate Common Foundry, WAKEFIELD, Eng.

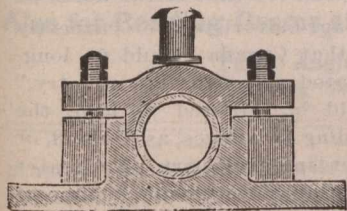
Manufactured for the Canadian Market, under the new Preferential Tariff, 33% per cent. in favor of English Goods.

Patent Mica Grease

SAVES 80 TO 90 PER CENT.
OVER COST OF OIL

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

TRADE MARK.
PATENT MICA GREASE



PATENT MICA PACKING
REGISTERED.

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

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

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riation upon our own eternal broad and French types though its pale yellow color might lead the unknowing into a belief that it was merely a perverted scarlet runner. The stringless bean, equally admirable en flagelot or en haricot, is to be found by the diligent seeker, and is grown by many amateurs. At present, however, the edible podded pea is but little known here, though on the Continent it is largely cultivated. Asparagus kale, though less grown yet than it deserves to be, is a vegetable which some of our greatest firms of seedsmen are bringing prominently into notice. It is a form of cabbage and sends out in early spring long green shoots, which, when dressed with the same care as that bestowed on what many people consider the king of vegetables, compares by no means unfavorably with it. Similarly the couve tronchuda or Portugal cabbage, of which only the ribs of the leaves are eaten, bears a distinct resemblance to sea kale. Even products more generally associated with sheep or cattle have been tried and not found wanting as vegetables. A few years since the turnip was never seen in London. Now it comes to the metropolis by hundreds of tons, and doubtless the Swede top, which in the opinion of many rural epicures is vastly superior to it, will in due course find its way here also. Leeks may also rank among the newer claimants to the finished chef's attention and are now much more largely grown than of yore. Mushrooms, of course, hold a conspicuous place in the cook's esteem but there is no doubt that the cepe so widely grown round Bordeaux is steadily making its way into our own markets. Improved and cheaper means of transit are largely responsible for the much greater choice of vegetables now available, but enterprise and intelligent cultivation have done even more, and it is impossible to overestimate the advantages to health and

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economy that we owe to the appetizing products of the garden.

CANADIAN CATTLE ABROAD.

How far a good or bad name (particularly the latter) may go and how far-reaching may be its effects, are being shown in a most decisive manner by the decree prohibiting the arrival except for immediate slaughter.

of Canadian cattle in Scotland. On this subject a London paper devoted to the live stock interests, said recently: While the Dominion of Canada is resounding from end to end of its vast territories with shouts of welcome, and the sincerest expressions of devotion to the Duke and Duchess of Cornwall, and their august parents, the King and Queen, it is surely the keenest irony

of fate to observe that in the north of Scotland agriculturists are earnestly pleading that Canada should no longer be treated as a "foreign country," but should be allowed to have the same trading privileges as Ireland, or any other integral part of Greater Britain. Our Government, in time of war, gladly accepted the sword and service of Canada's gallant sons, and

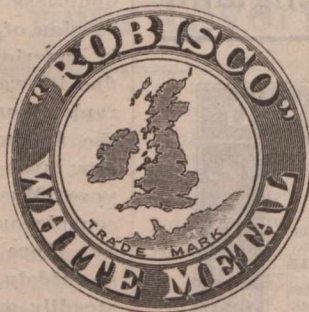
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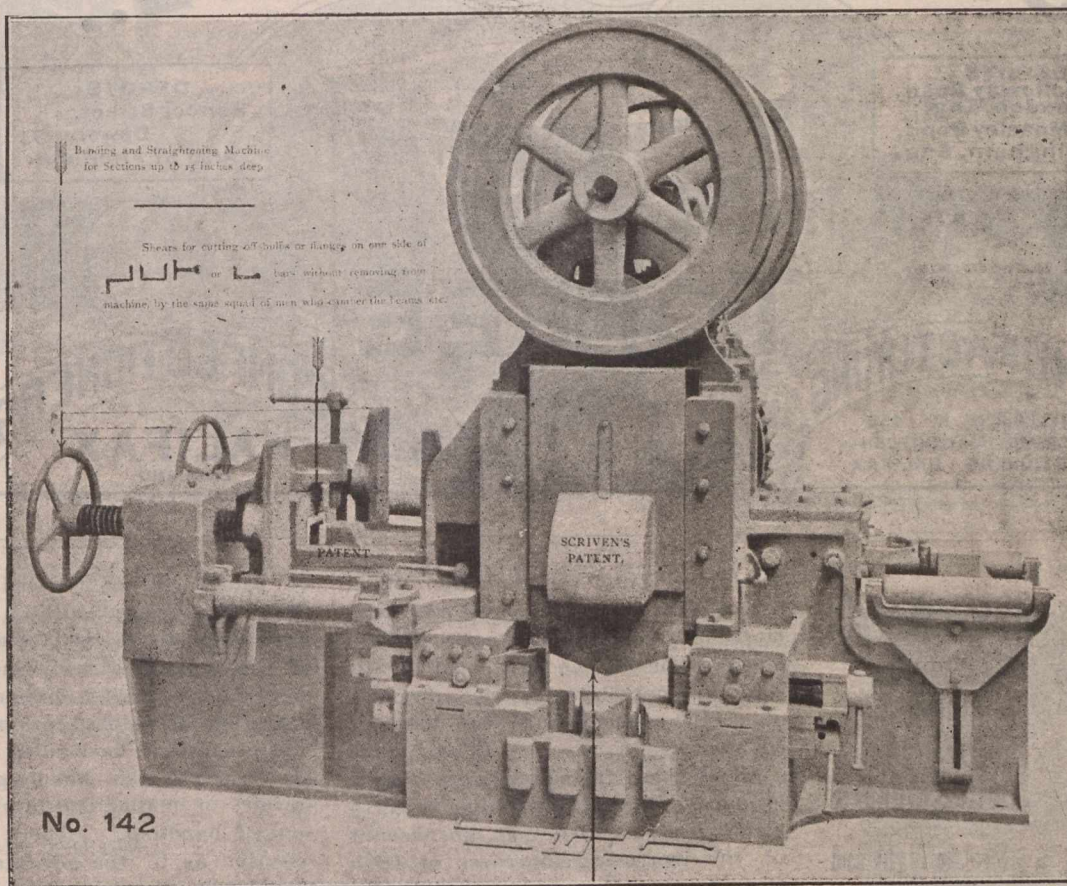
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Patent Angle-Bar Planing Machine. Patent Edge and Butt-Plate Edge Planing Machine. Scriven's Vertical Plate Bending Machine, with Bend Plates to end without flat.

proudly recorded their deeds of valor, and shed bitter tears (officially), o'er those who fell fighting for dear old England, all of which sounds noble, beautiful and so helpful in binding closer the ties of national unity together in one grand Commonwealth of mutual interest. But when it came to buying and selling our affectionate Government dried up completely. Canada could buy all the highest priced

pedigree stock she wanted from English and Scotch breeders, but not one single living beast dare to be sent back again. Oh, no! Canada was simply put on the same business footing as other foreign countries, whose live stock entered into competition with the produce of our native flocks and herds. Why? Because it was alleged about nine years ago that pleuro had been found among some Canadian

stores landed in the north of Scotland. The most eminent veterinarian scientist in Scotland publicly staked his professional reputation that the outbreak was not contagious pleuro-pneumonia at all, and the fact that never since has there been a single case of pleuro found in the district, amply demonstrates the accuracy of his diagnosis. This is further corroborated by the undeniable fact (here quoted on

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**TRANSOM
and PAVEMENT
PRISMS.**

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the authority of the Dominion Minister of Agriculture), that, although since 1892 something like 800,000 Canadian cattle have been imported "for slaughter only," no instance of contagious pleuro-pneumonia was discovered therein.

All of these facts were very clearly brought out at the meeting in Perth last Friday, as also that, on account of the increasing dearthness of Irish store cattle, it was impossible for Scotch feeders of farmers to make the fattening of cattle pay, all because prices had been forced down to the lowest level by the enormous quantities of fresh meat imported from other countries, which, as regards quality and condition, we may observe is showing a marked improvement and steadily rising in the estimation of the consumer. Canada is not, like the United States, merely converting her live traffic with Great Britain into a dead meat traffic; on the contrary, her live cattle consignments, as our own special cablegrams show, are 12,000 less than they were a year ago, 11,000 less than two years ago, and 15,000 less than three years ago. The efforts made to increase her fresh meat shipments have been equally discouraging. For the first six months of this year we received 5,951 cwts., compared with 35,692 cwts. in 1900, and since 30th June last up to middle of this month, only 65 cwts. have been received. These figures are taken from the last report of the C. C. and D. Company, who, by way of contrast, point out that the increased supply

of United States dressed beef this year, as compared with a year ago, represents 290,223 cwts., while compared with 1898, it already shows an excess of 716,132 cwts. obtained, "not by reduction of values, for values, with few exceptions have ruled high—this year especially so—but by general uniformity of quality and intelligent system of handling." There can be no question as to the advantages which would immediately accrue if the present restrictions against Canadian cattle were removed, and we therefore very cordially endorse the action of the Scotch agriculturists, and trust the views they have so clearly and forcibly expressed will meet with the sympathetic consideration of the Minister of Agriculture when he attends the special conference to be held next month. We are fully aware that the cancelling of the restrictions is not a matter that Mr. Hanbury or his department can order forthwith, but having regard to the circumstances so fully put before them, we really think it would be quite in order for the department to report favorably up-

THE IMPROVED
Lancashire Steel Potato Peeler,
(Also for Apples, Carrots,
Turnips, Cucumbers, &c.)



Saves 1 lb. of Vegetable in 6 lbs. and Work done in a quarter of the time.

Sole Maker:
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Telegrams:—"PUMPHREY, Glasgow."

W. & M. PUMPHREY, Bridal & Banquet Sugars.
SUGAR MILLERS,
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And at Thornaby-on-Tees,
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Icing
and
Caster

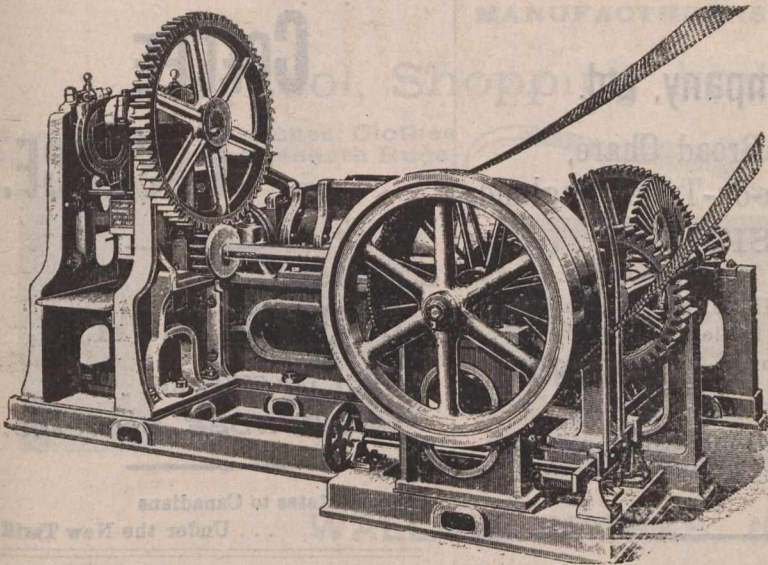
SUGARS

as
they
Should
be!

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Patent Combined Stiff-Plastic Brickmaking and Pressing Machine.

Herbert Alexander & Co.
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on the suggestions made and resolutions received, urging the repeal of the act that stands in the way of the free importation of healthy live cattle — store beasts and dairy stock particularly.

YUKON TELEGRAPH LINE.

The completion of the Government telegraph line into the Yukon is epochal, not merely in the history of that young Territory, but of the Dominion at large, since it marks the close of the isolated era and brings a new factor into Canadian trade and commerce, and through it into the financial world. One of the great impediments in the development of the Yukon, says a Vancouver letter, has been the impossibility of outside capitalists knowing the exact state of the mining and business markets. From to-day the value of Yukon stock may be quoted daily in all the great Stock Exchanges, and the pulse of Dawson commerce to be felt as certainly in New York, London or Paris as in

Dawson itself.

The construction of this telegraph line has been an undertaking the magnitude of which is unappreciable except by those who have travelled into the Yukon and who know the vast stretches of wild, solitary, mountainous country, unbroken, untrodden, absolutely virgin, through and over which the slender, shining wire had to be constructed: the rivers to be crossed, the forests blazed, the mountains climbed, the bitter temperature endured. Only the men of the Northern Trail can understand the greatness of the feat accomplished. The work was placed in charge of Mr. J. B. Charleson, one of the most experienced officials in the Public Works Department, who although advanced in years, and at an age when the comforts of civilization are desirable, cheerfully faced the hardship, discomfort and peril the position involved, with a resultant success which showed that the Government's confidence in his ability was not misplaced.

It was on April 22, 1899, that the first work of construction began at

Tagish. On Sept. 28th of the same year the line had reached Dawson a

ESTABLISHED 1878.

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ROLLERS *cast on most reasonable terms,*
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Iron and Steel tested with "Buckton's" latest machine, and certified accordingly, if required, before leaving the Works.

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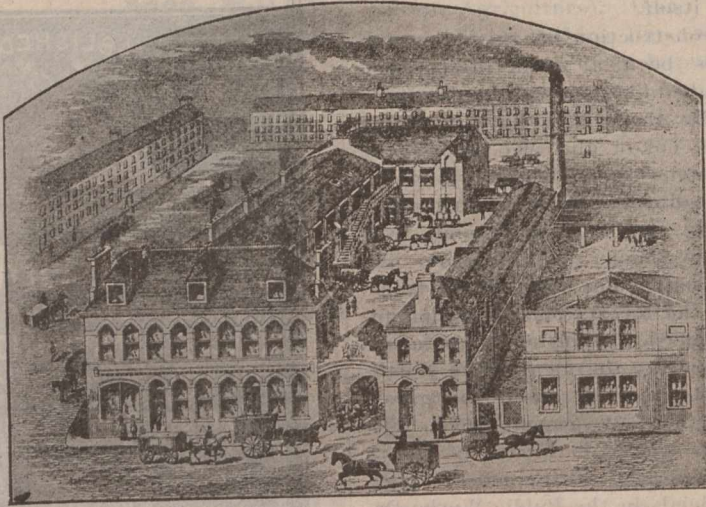
For Steam Joints, Boiler Seams, Etc.



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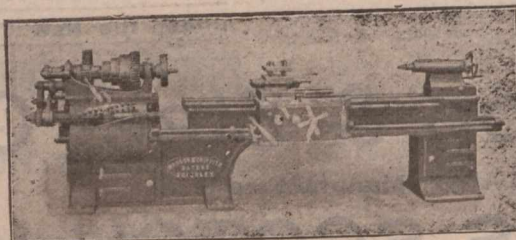
Lambhill Street, Paisley Road,

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



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

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distance of 557 miles, following the Yukon River. In view of future further extension the line was continued from Tagish to Atlin, B.C., a distance of 100 miles. At this point work was suspended for the winter months, and a telegraph service, incomplete but immeasurably better than none, was inaugurated from Dawson to Tagish, then over the American line, to Skaguay, at which point the message was taken off, carried by boat to Vancouver, and thence transmitted east, the time of transit being usually five or more days.

With the return of Spring, in April of 1900, the work of construction recommenced, first from Atlin southeast to Telegraph Creek, a distance of 214 miles. At this point the construction gang was divided, one section beginning at Ashcroft, on the C.P.R., and working north, the other working south from Telegraph Creek toward Hazelton. When winter overtook the force only 121 miles of unbroken trail remained between the two sections. At the very earliest moment work was again resumed, until to-day the undertaking, begun in the face of almost insuperable difficulties two years and a half ago, is completed, and by over twelve hundred miles of wire strung through the rocky fastnesses and spruce forests of the sub-arctic Dawson and the farthest bounds of the Yukon Territory are brought into immediate, direct, and an all-Canadian communication with the outside world.

In addition to the direct line, a very important branch construction must not to be forgotten, since it will add much to the convenience of the travelling public. This branch line runs from Fort Simpson, 600 miles up the coast, to Hazelton, and is two hundred miles long. Fort Simpson is a port of call for all Canadian coast vessels, and at this point they will report via Hazelton and Ashcroft to Vancouver, so that a vessel may be overtaken by wire forty hours after she has left Vancouver. Also at this point the

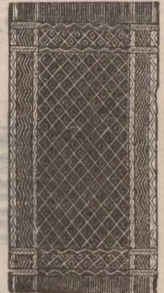
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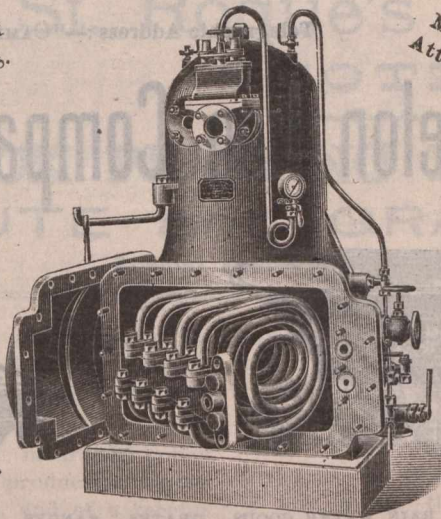
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Minimum of Labour and Attention required at sea.



General Handiness and Facilities for cleaning UNSURPASSED.

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

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

earliest news from southbound boats will be received.

It may be mentioned in connection with the difficulties of the work that thirteen bridges have been constructed, some of them 200 feet in width, over rivers in many instances unmarked on the maps. This most northern Canada can now communicate with her own people over her own wire; she desires also to trade with and travel to her own people through her own territory. The steel wire leads the way, the steel rail will of a surety follow.

LIFE INSURANCE DECISIONS.

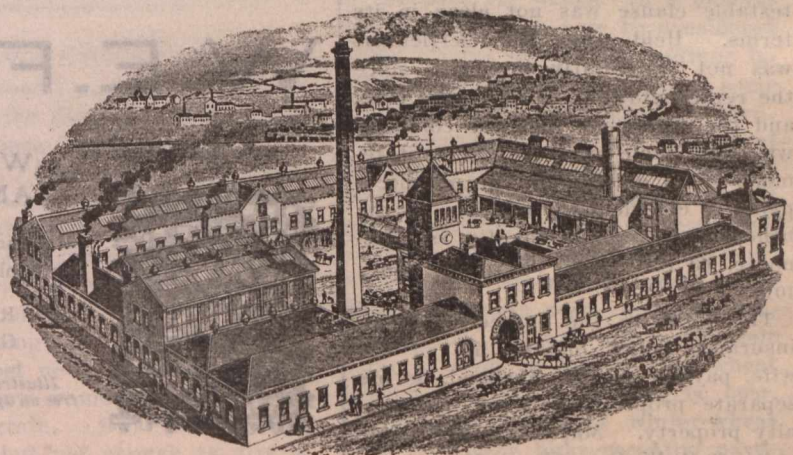
A life policy provided that, if any premium was not paid when due, the policy should determine, except that it should continue in force for such length of time as the net reserve then accrued thereon would pay for, after payment of any loan made by

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Lathes up to 40 inch centres
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Machines

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Milling Machines

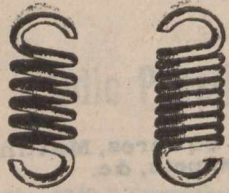


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Contractors to His Majesty's Government—War Department and Admiralty

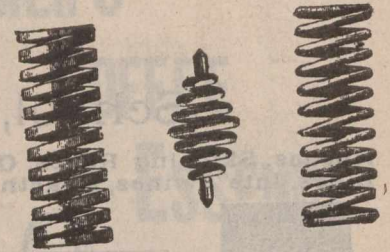
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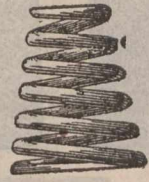


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Special terms to Canadians under the new Preferential Tariff

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the company to the insured. The insured afterward borrowed from the company, and executed a receipt for the loan, which provided that, if the interest thereon was not paid, it should be added to the principal, and if, owing to non-payment of interest, the loan should ever equal or exceed the then net reserve value of the policy, the policy should thereupon become null and void. Held, that such provision in the receipt for forfeiture of the policy on the contingency therein specified, was not a substitute for, and did not abrogate or affect, the provision in the policy for forfeiture for non-payment of premiums. *Bryant vs Mutual Ben. Life Ins. Co., 109 Fed. Rep. (U.S.C.C.) 748.*

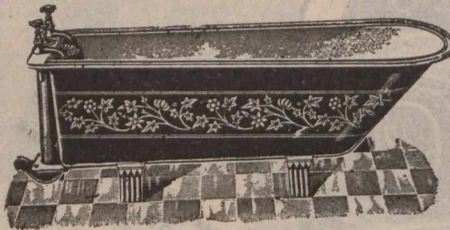
A beneficiary in a life policy, who did not know that it contained a clause by which it was not contestable at the time of the death of the insured, was induced to settle by representations of an agent of the company, who knew of such clause, that certain warranties were false, and that the company was not liable on the policy. The warranties were false, and the incontestable clause was not clear in its terms. Held, that the settlement was not fraudulently procured, since the representations of fact were true, and the statement that the company was not liable was the mere statement of an opinion by one not occupying a confidential relation to the beneficiary. *Franklin Ins. Co. vs Ville-neuve, 60 S.W. Rep. (Tex. Civ. App.) 1014.*

The right to the proceeds of an insurance policy on the life of the wife, payable to the husband, is his separate property, and not community property. *Martin vs McAllister et al, 63 S. W. Rep. (Tex.) 624.*

One may lawfully insure his own life, and afterward assign the policy

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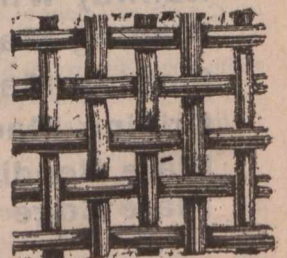
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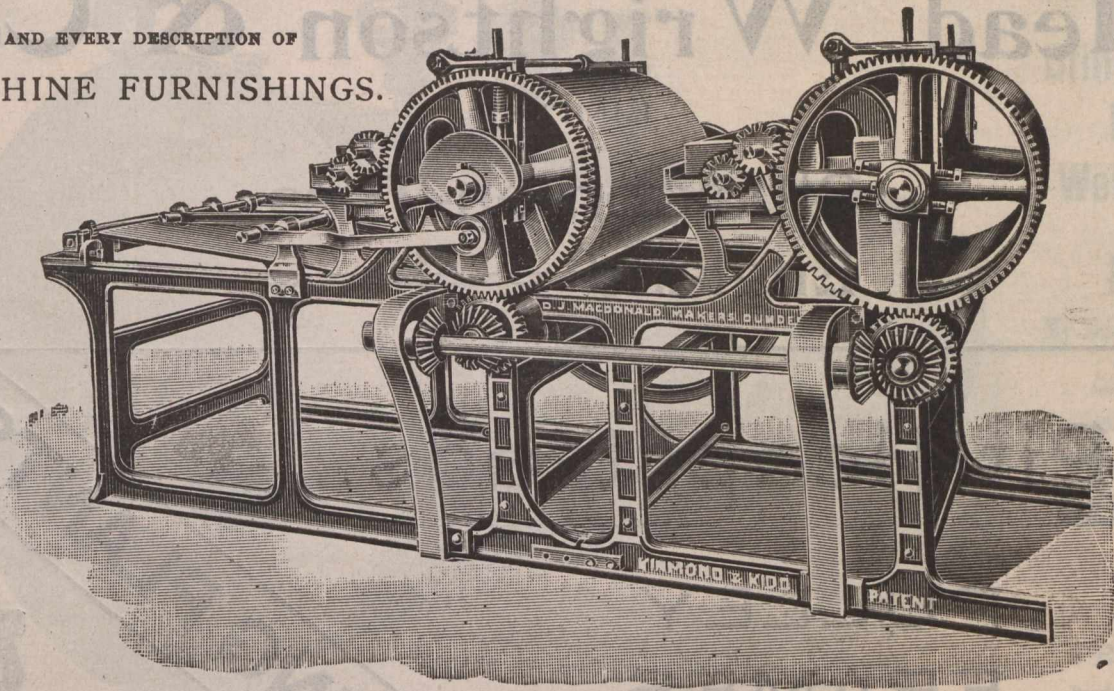
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14 HIGH BRIDGE, Newcastle-on-Tyne, Eng.

D. J. MACDONALD, → M. I. ←
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AND EVERY DESCRIPTION OF
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For JUTE and GRAIN BAG PRINTING.

Special Prices to Canadians under the New Tariff.

to another having no insurable in- by way of cover for a wager policy. Chamberlain et al vs. Butler, 86 N.W. Rep. (Neb.) 481.

The fact that an insurance policy provides that the production thereof by the company, and of a receipt in full, signed by any person furnishing proof satisfactory to the company that he or she is an executor, or administrator, husband or wife, a relative by blood, or lawful beneficiary of the insured, shall be conclusive evidence that such sum has been paid to and received by the person entitled thereto, does not obligate the company to change a beneficiary on the designation of another. Malburg vs. Metropolitan Life Ins. Co. et al., 86 N. W. Rep. (Mich.) 1026.

Where testator bequeaths to his wife an insurance policy which, by its terms, is payable to his legal representatives or assigns, the words "legal representatives" are not to be taken in their technical sense, and the proceeds of the policy go to the wife instead of the executrix. Leonard vs. Harney et al., 71 N.Y. Supp. 546.

The fact that an assignment of a policy of life insurance to a person having no insurable interest in the life of the insured is prohibited by the laws of a State is applicable to a defence by the insurer against such

assignment, but is of no avail when urged by the assignor. Groff vs. Mutual Life Ins. Co., 92 Ill. App. 207.

An insurance policy was issued in favor of the wife of the insured if living at the time of his death, and, if not living, then to his children. The insured and his wife assigned the policy to plaintiff as collateral. The wife died before her husband. After the wife's death, a tontine dividend accrued on the policy. Held, that the wife's death defeated the assignment and all rights predicated thereon, including the dividend. Stevens vs. Germania Life Ins. Co., 62 S. W. Rep. (Tex. Civ. App.) 824.

FAVOURABLE CROP CONDITIONS.

Weather conditions during the past week, says the Cincinnati Price Current have been highly favorable for farm work. It has generally been dry, but not drouthy, except in portions of Southern Illinois and Indiana. Corn cutting has progressed rapidly, and is further advanced than usual at this time, and more than an ordinary portion is being cut. No harm can be done by frost now; indeed, some say that frost now would be desirable for curing the grain. Some husking has been done, but not enough to give a basis for changing previous estimates of the output, which is likely to be not far from 1,400,000 bushels, as estimat-

ed some weeks ago. The quality is expected to vary rather widely. There is still some wheat seeding to be done, especially in Ohio, Indiana and Kentucky, though elsewhere this work is mainly finished. As a whole the ground was in good condition for seeding. In the Southwestern States much of the wheat is in blade and appears to be doing nicely. There is no doubt but that the acreage sown to winter wheat has been increased, the greatest gain being in Nebraska, Kansas, Missouri, and Iowa.

An encouraging feature in the agricultural situation is the decided improvement which pastures have made in the past six weeks. In a general way pastures may now be considered good. If the fall should continue favorable for pastures it will have some effect on the consumption of corn. There appears to be ample supplies of rough feed in the West for the coming winter. The interior movement of grain continues somewhat restricted, being less than at this time last year, but some correspondents expect an increased business soon, probably reasoning that farmers will move their grain as soon as the rush of wheat seeding and corn harvesting is over. The primary receipts of winter wheat have been very light recently, particularly at St. Louis and Kansas City, although they are centres of territories of large wheat yields. Receipts

Head, Wrightson & Co.

LIMITED.

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England

... Pit Heapsteads ...

PULLEY
FRAMES

AND

PULLEYS.



COAL SCREENING & CLEARING PLANTS.



SHAKING

SCREENS,

Travelling

AND

Picking Belts.

TIPPLERS,
ELEVATORS,

Coal Shipping Appliances.

at the spring wheat markets of Duluth and Minneapolis are large and fully up to expectations.

BEET SUGAR.

Willet & Gray in commenting upon the situation, say: "It would seem country feel compelled to protect their interests to such an extent that the domestic beet sugar industry may not make any larger profits on the making of refined than would come to them from the manufacture and sale of raw sugar. We have always taken the position that the manufacture of raw sugar for sale to refiners was the proper and legitimate business of the beet sugar industry this being the rule in Germany, the greatest beet sugar producing country of the world. We

have thus foreseen the natural result of an attempt on the part of the beet sugar industry to force the refiners out of their business of such long standing by turning their product into refined sugars in competition with the refineries already established, who have no means of securing raw sugars by production, but are forced to buy them in the open market.

"The only cure or remedy for this condition that we can see is for the beet sugar industry to confine its business to the manufacture of raw sugar for sale to the refiners. The thorough refining of sugar is a business in itself. Refiners have always stated that they were quite willing and ready to purchase all domestic raw sugars offered to them at the market prices, but, if the beet manufacturers entered into

the refining of sugars—that would naturally cause keen competition in this as in every other business. There are several beet sugar factories in the United States which manufacture only raw sugars and sell them to refiners and these factories, of course, will suffer no injury from the reduction now made in the price of refined sugars to the level of the parity of raw beet sugar. The beet sugar industry, as an industry, should not be allowed to suffer from present conditions, but should simply shift its operations on to the raw sugar basis for which the opening is just as good as ever and promises fair returns for all investments made."

PRODUCTION OF TIN.

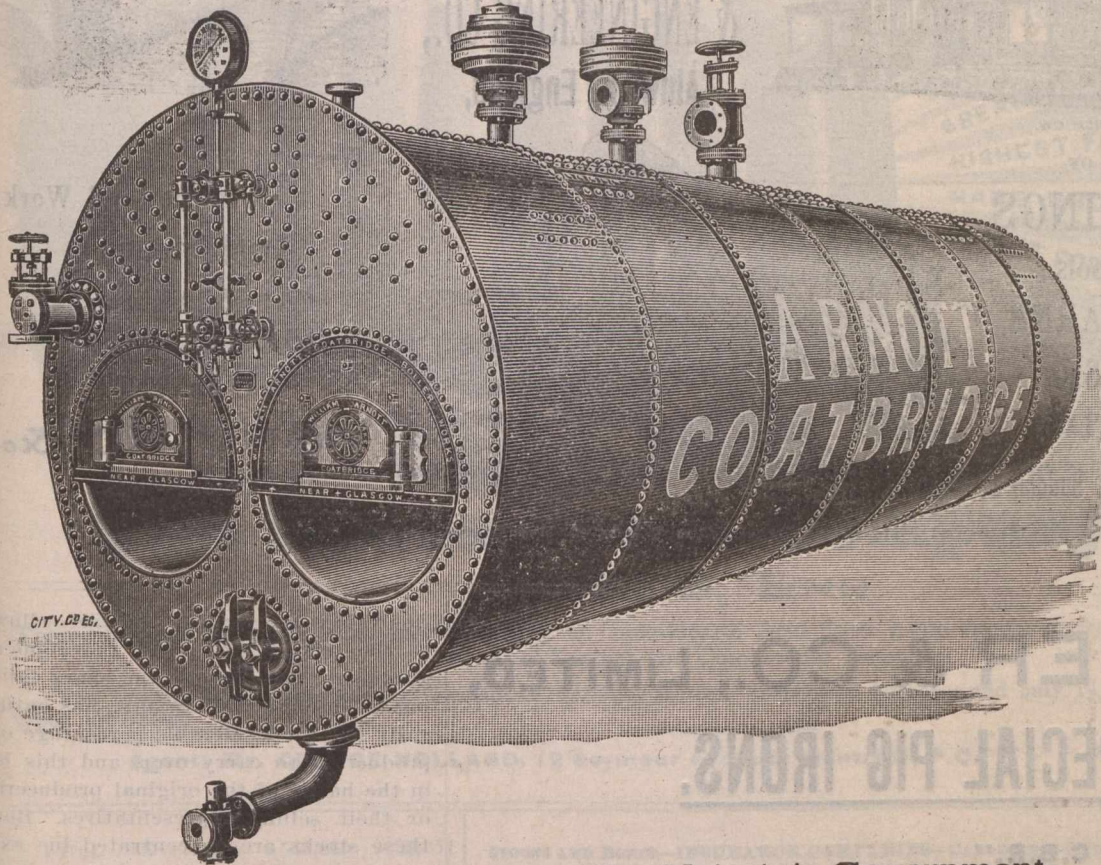
Over two-thirds of the world's sup

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HIGH-CLASS LANGASHIRE & CORNISH BOILERS

Up to 200 lbs. Daily Working Pressure.



Drilling,
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By most Modern Machinery.

Always a number of
High-class BOILERS
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Productive Capacity —
Three Boilers per week.
Crane Powers—80 Tons.

Contractors to Her Majesty's Government.

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

ply of tin comes from Singapore and the Straits Settlements, and the importance of this industry is constantly increasing. This was recently given out by Mr. W. J. Napier, a member of the Legislative Council of the British Colony on a visit to Canada. Unlike the other famous tin mines in England and Wales, those at Singapore are mostly very shallow, in fact, most of the mining is alluvial. The tin is washed out of the surrounding earth and taken to the smelter in a granular state. Much of the mining is done by Chinese on a co-operative plan. They pay a royalty upon the metal mined for the right to work the mine. They appoint a manager, and a Chinese financial advances the money and supplies the goods. When the tin is sold they pay off the loan with interest and divide up the remainder among manager, foreman and laborers. That they do very well is evidenced by the fact that two or three of the mines worked by Europeans have paid in the last few years from 80 to 100 per cent. interest per year upon the capital invested. There are also some deep mines where the metal is crushed out of the rock, but the alluvial mining is the form which attracts the most capital.

In Singapore the people welcome all the Chinese who will come, and they form, in fact, the backbone of the community. The people of the colony are intensely loyal to Great Britain,

BALLANTYNE & COMPANY, PLUMBING AND HEATING CONTRACTORS

SPECIAL ATTENTION PAID TO ALTERING OLD SYSTEMS
OF HEATING.

FACTORY WORK
CAREFULLY AND
SATISFACTORILY
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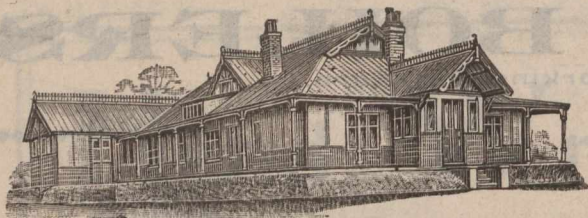
159 St. Antoine Street,
MONTREAL, Que.

Tel. Main 2462.

and while the War Office would not accept the offer of a native regiment, a considerable sum of money was raised for the benefit of those fighting in South Africa, and individual Chinamen in Singapore gave as much as \$5,000 toward this fund. The Chinaman is not in Singapore, as he is known in America, a bird of passage, ever expecting to return to China, but comes to stay permanently, and take part in the work of the community. Outside of tin, coffee has hitherto been the staple export, but planters are now changing off to rubber as a safer product.

DEPRESSION IN GERMANY.

In Germany the depression is deepening. There have of late been two failures that have increased the very widespread distrust already existing—one a small local bank in South Germany, and the other a large shipping company in North Germany. The mere liabilities are not of a magnitude to account for the depression made; but it is believed that very serious irregularities have been brought to light. It is the gross and culpable mismanagement, in some cases even the grave crimes, which have been brought to

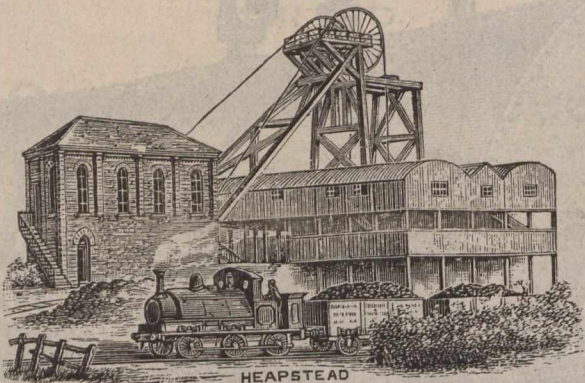


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THE ALNWICK FOUNDRY & ENGINEERING CO.,
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IRON BUILDINGS,
Churches, Schools,
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Wrought Iron
Constructional Work.
Steel Principals,
GIRDER..
BRIDGES,
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COLUMNS.

Special Prices to Canadians under the New Tariff

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

Brand "WARNER C.B.R."

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

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

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

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

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

PIG IRON MADE TO ANY ANALYSIS.

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

tion this year over last year, according to the official returns of the copper producers, nevertheless the sharp falling off in exports since Jan., has naturally left a considerable percentage of production to carry over, and this is in the hands of the original producers or their selling representatives. But these stocks are concentrated in exceedingly strong hands, and from what we can learn there is no indication that they will be used to threaten the market stability of the metal. Domestic consumption has been excellent this year, and is estimated to be very considerably greater than last year. Consumers continue to ask for deliveries in advance of specified dates, and some producers are well sold up to date and beyond it. Manufacturers both here and in Europe are running in many cases on meagre supplies, and have practically little or no reserve stocks on hand to draw from. It will, therefore, be a matter of imperative necessity for consumers to buy copper freely before long.

CANADIAN FAILURES.

Canadian failures for nine months are given as 1,009 in number against 1,024 last year, and \$8,137,327 in amount against \$9,029,251 in 1900. The small decrease in number was mainly in manufacturing, although that class showed an increase in liabilities, while the better showing as to amount appeared in trading and miscellaneous commercial failures. One of the most gratifying features of the year in the Dominion was the practical immunity from banking disasters:

	No.	Assets.	Liabilities.
Ontario...	359	\$2,340,022	\$2,760,431
Quebec...	364	2,205,588	3,360,733
Brit. Colum. . .	50	876,650	690,690
Nova Scotia. . .	83	134,960	367,392
Manitoba	80	325,156	290,136
N. Brunswick . .	54	205,106	612,445
P. E. Island . . .	9	27,600	53,500
Total	1,009	\$6,115,072	\$8,137,327

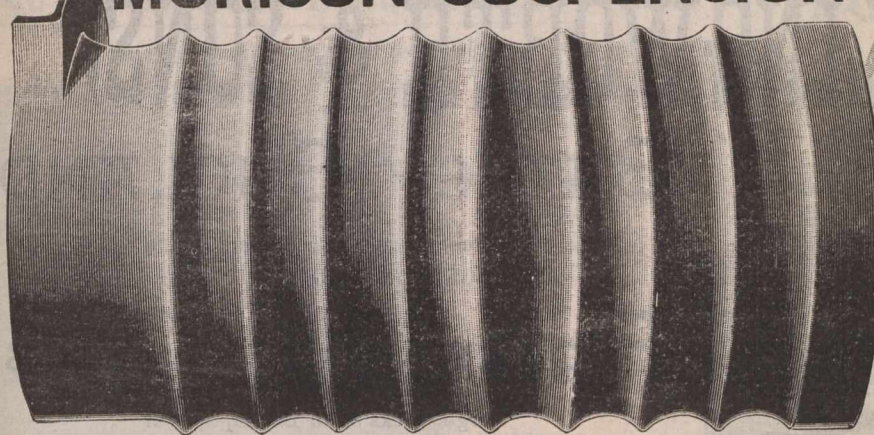
light by so many recent failures that is seriously disturbing the minds of people in Germany. Distrust has now reached such a point that the banks in general are very unwilling to discount bills except they are drawn upon the very highest houses; and these of course are few and not easily obtained. Were it not, indeed, for the Imperial Bank, the trade of Germany would be in serious straits at present. The Imperial Bank, however, is doing everything it can to relieve the situation. At the present time its discounts very nearly reach 46 millions sterling, comparing with 37½ millions sterling at the corresponding period last year, when it will be recollected the crisis had already begun. The unwillingness of the banks in general to give accommodation is making the position of the smaller traders very trying, and it is by no means improbable that several other failures will occur. As a consequence of the action of the banks, money in the short loan mar-

ket is very abundant and cheap. Investors are confining themselves almost entirely to Government loans, and negotiations are going on for the issue of a Russian railway loan for 80 million roubles, or 8 millions sterling.

STOCKS OF COPPER.

As regards the existence of surplus stocks of copper the trade have been informed by high authority that they are not as much as reported. Besides, those who have any knowledge of the copper business know that producers calculate on carrying under ordinary circumstances, and there have been times when mining companies in former years have carried as much as from four to six months' output. Again, copper being a surplus product of this country under normal conditions has to depend upon foreign demand to absorb the quantity produced in excess of the requirements for domestic consumption. Although there has been no increase in domestic copper produc-

MORISON SUSPENSION FURNACES.



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

FLANGED COMPLETE BY HYDRAULIC MACHINERY AT ONE HEAT.

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

The Leeds Forge Company, Ltd. LEEDS, ENG.

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

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

Agent: Mr. GEORGE HOLLAND, 12 Seymour Avenue, Montreal, P.Q. - P.O. Box 529.

Total, 1900	1,024	6,548,069	9029,251
Newfoundland	4	5,500	12,000
" 1900	5	1,450	5,700

A LARGE FLEET.

The latest return of the shipping built and building, owned and managed by Messrs. Elder, Dempster & Co., of Liverpool, shows that the total number of ships under the control of the firm is 141 vessels, with a gross tonnage of 368,400 tons gross. There are twelve steamers building of 44,800 tons gross. In speed the figures are as follows: 17 knots, 1; 14 knots, 11; 13 knots, 7; 12 knots, 12; under 12 knots, 110. Messrs. Elder, Dempster & Co. occupy the proud position of being in possession of the largest fleet of cargo and passenger steamers under the British flag. There are, however, two foreign lines—the Nord-deutscher Lloyd and the Ham-

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Oct. 7, 1901.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine	15,000	3½-6mos.	\$50	\$50	108
Canada Life	5,500	5-6mos.	400	50	....
Confederation Life	10,000	7½ 6mos.	100	10	....
Western Assurance	25,000	5-6mos.	40	20	112½
Guarante. Co. of North America	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, Sept 28, 1901. Market value p. p'd up sh.

Alliance Assur.	250,000	8s. p.s.	20	2 1-5	9¾	10¼
Atlas	24,000	24 p.s.	50	6	£28	£30
British and Foreign Marine	67,000	25	20	4	18½	19½
Caledonian	21,500	12s. p.s.	25	5	36	36 7-1
Commercial U. Fire, Life and Marine	50,000	27½	50	5	46	47
Guardian Fire and Life	200,000	9	10	5	8¾	9¼
Imperial Fire	60,000	25	20	5	20	27
Lancashire Fire	136,493	5	20	2	3¼	3¾
Lion Fire	100,000	3	20	1¼	¾	¾
London and Lancashire Fire	85,100	22	25	2½	17	17½
London Assurance Corporation	35,862	20	25	12½	50	52
London & Lancashire Life	10,000	10	10	2	8	8½
Liv. & Lon. & Globe Fire and Life	391,752	90	St.	2	44	45
Northern Fire and Life	30,000	*22½	100	10	74	76
North Brit. & Merc. Fire and Life	110,000	30s. p.s.	25	6¼	36½	37½
Norwich Union Fire	11,000	*33¼	100	12	102	105
Phoenix Fire	53,776	35	50	5	£38	£39
Royal Insurance Fire and Life	125,234	58½	20		48½	49½
Sun Fire	240,000	8s 6d p.s.	10	10	10	10½
Union	45,000	1½ p.s.	10	4	18½	19½

*Excluding periodical cash bonus.

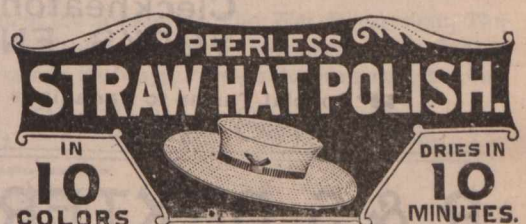


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Polishing --- A Pleasure.

Stephenson's Furniture Cream.

OLD STRAW HATS MADE EQUAL TO NEW.



Sold in 3d. and 6d. Bottles.

RESISTS DAMP. GLOSSY SURFACE. EASILY APPLIED.

STEPHENSON BROS., Ltd.,

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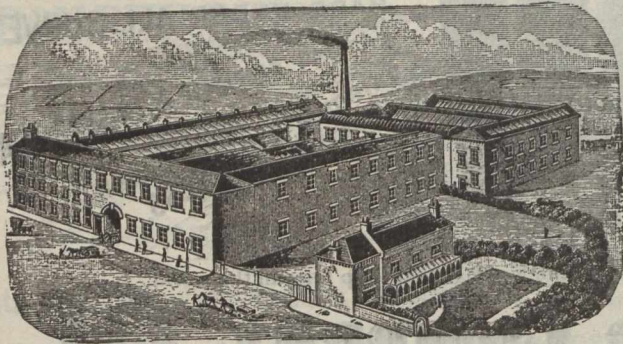
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ESTABLISHED 1865

JOHN ILLINGWORTH & SONS,

Ridings Mills, WHITELEE,
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Flocks and Wools,

Large Stocks of all Descriptions of

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Manufacturers of
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FOR COLLAR MAKERS
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HORSE CLOTHING

FOR HOME AND EXPORT

Kersey, Rugging, Tiltings, India and Check Serge. Prince's Check, Linen,
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BEST MAKE. SUPERIOR CUT. LOWEST PRICES.

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

NONE BUT THE TRADE SUPPLIED. PRICES ON APPLICATION.

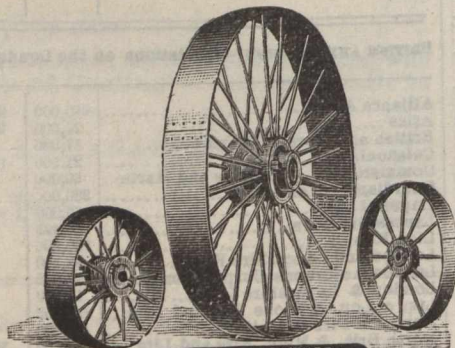
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Bright Steel Shafting.

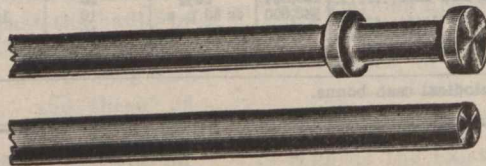
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HENRY CROWTHER
MAKER OF WROUGHT IRON PULLEYS,
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HENRY CROWTHER, Rolling Mills,

Cleckheaton,
YORKS, ENGLAND.

Special Terms to Canadians under the New Tariff.

burg-American line—which exceeds in tonnage the Elder, Dempster fleet, but at the pace the English firm is travelling, it will soon top the German companies.

THE VISIBLE SUPPLY.

Secretary Hester's statement of the world's visible supply of cotton, shows the total visible to be 1,649,729 against 1,472,256 last week and 1,658,246 last year. Of this, the total of American cotton is 1,184,729 against 1,011,256 last week and 1,246,246 last year, and of all other kinds, including Egypt, Brazil, India, etc., 465,000 against 461,000 and 412,000.

—In the manufacture of leather gloves Germany leads all European countries, the number of factories exceeding 1,100. Of these 1,000 are engaged exclusively in the making of kid gloves. There are besides 100 tanneries for kid and forty tanneries for shoemaking leather. There are eighty-five glove concerns that work

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For All Purposes.

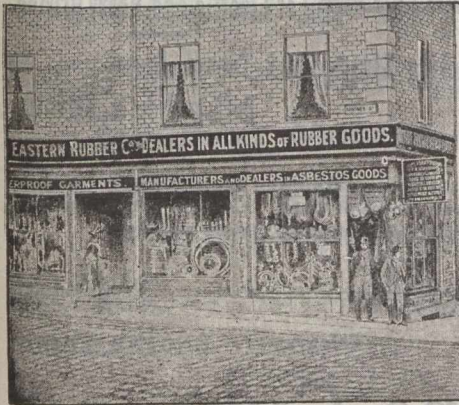
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Manufacturers and Dealers in all Descriptions of



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NORTH SHIELDS, Eng.,
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India Rubber,
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Goods,
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Contractors to H. M. Government.

HARRAP BROS.,

Manufacturers

Kendal and other Knitting Worsted,

Fingerings and German Wools, Andalusian
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Sole Makers of the
Celebrated

"PRIMULA" WOOL FOR HOSIERY.

Also Coating Yarns, in Warp and Weft,
in Hank, or on Tubes or Cheeses

Bective Mills, Alverthorpe, - Wakefield, England.

Special terms to Canadians under the New Tariff.

exclusively for export. Of the other countries, Austria-Hungary has 350; France, 225; England, 190; Italy, 100, and Sweden, Norway and Spain between 50 and 60 glove manufacturing firms each. Russia has only about 30. There is in Germany no important glove-making centre, the industry being scattered. In Austria the glove-making centres are Prague and Vienna; in France, Paris, Grenoble, and Chaumont; in England, London and Worcester; in Italy, Naples, Milan and Turin; in Sweden, Stockholm and Malmo, and in Belgium, Brussels.

—Following a recent notice of extensions of buildings and plant at the works of Mr. W. P. Butterfield, manufacturer of galvanized tanks, cylinders, etc., Shipley, Eng., we now learn that the Yorkshire Tank, Cistern & Copper Co. has been amalgamated with the above enterprising firm.

CANADIAN CUSTOMS TARIFF.

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

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

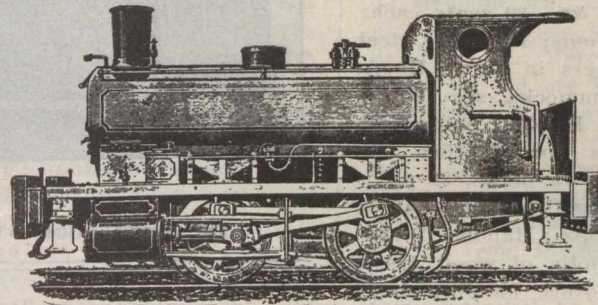
Gut, manufactures of. N.E.S., 20 p.c.; Gutta percha clothing, see Clothing; Gutta percha, crude, free; Gutta percha, manufactures of same as rubber, see Rubber; Gypsum, crude (sulphate of lime), free; Gypsum, N.E.S., see Plaster of Paris.

H—Haberdasher, the— Publication, 15 cents per lb.; Hacking knives, 30 p.c.; Hair, cleaned or uncleaned, but not curled, dyed or otherwise manufactured, see Wool, free; Hair, horse, hair, not further manufactured than simply cleaned and dipped or dyed, imported by manufacturers of hair cloth for use in the manufacture of such article in their own factories,

Telegraphic Address: GRANT, KILMARNOCK.

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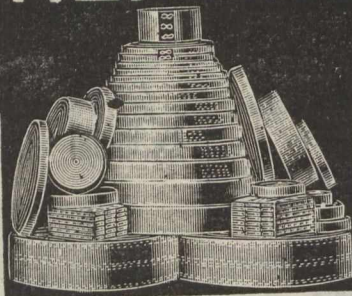
BRADFORD, - - England.

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Single and Double.

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LEATHER BELTINGSPECIALITY
EXTRA STOUT
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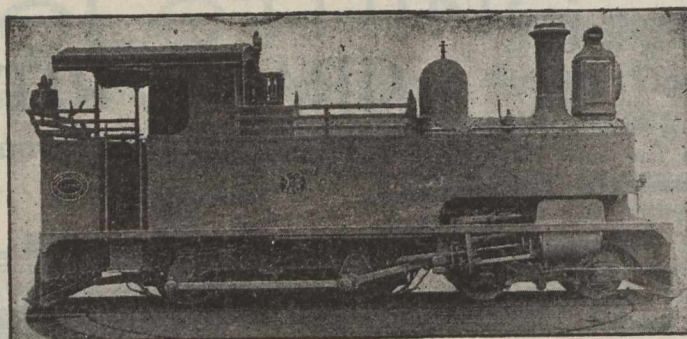
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Picking Straps, Bark Tanned, Green,
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LEEDS, Eng.

Telegrams: "ENGINE, LEEDS."

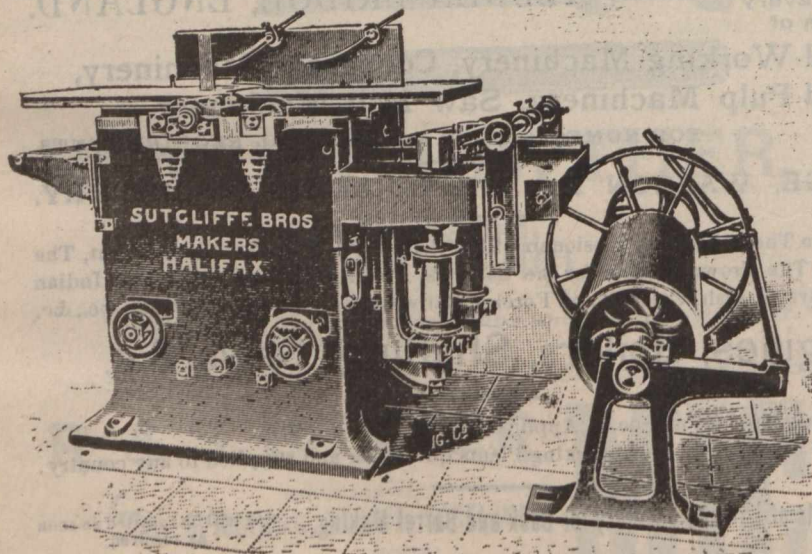
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Made for Hire.
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p.c.; Hatchets, 30 p.c.; Hatchets,
Steel for, see Hammers in Steel; Hat

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



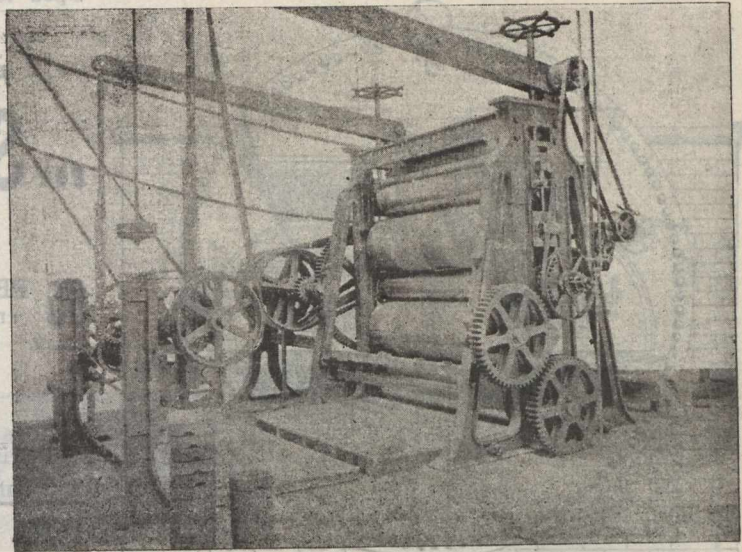
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are named by the Controller of Customs and at no other place, samples of such articles to be furnished to the collector of said port or ports by the Customs Department for the guidance of the officer when accepting free entries of such materials, free; Hemp seed, see Seed; Hemp, other manufactures of, and hemp, flax and jute combined, N.E.S., 25 p.c.; Henbane leaf, crude, see Drugs, etc.; Herbs, crude, see Drugs; Herbs, dried, 20 p.c.; Herrings, see Fish; Hickory wood, see Wood; Hides and skins, raw, whether dry, salted, or pickled, and raw pelts, free; Hide, raw hide manufacture, 25 p.c.; Hinges, brass, 30 p.c.; Hinges, T and strap hinges and hinge blanks, see Nuts in Iron; Hinges, N.E.S., 30 p.c.; Hirsutus, a toilet preparation containing alcohol, to be rated for duty as alcoholic perfumes; Hitching rings, 30 p.c.

(To be Continued.)

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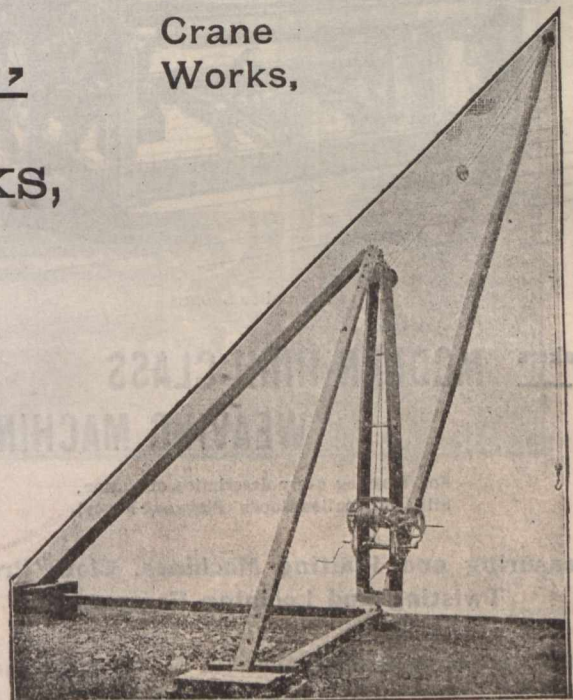
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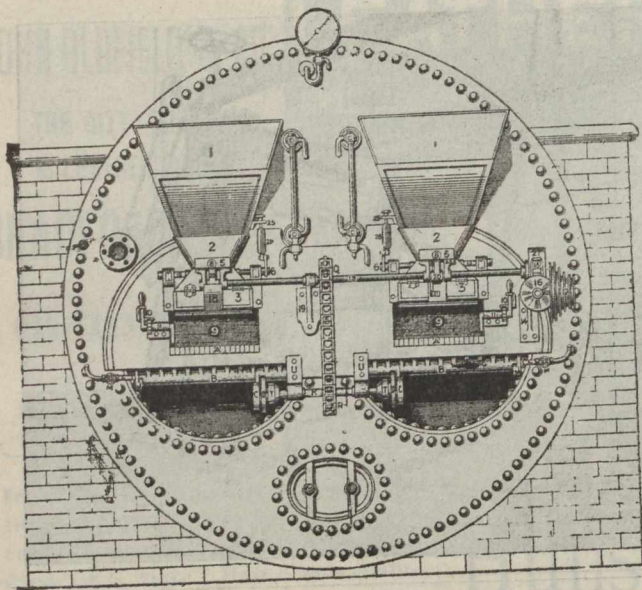
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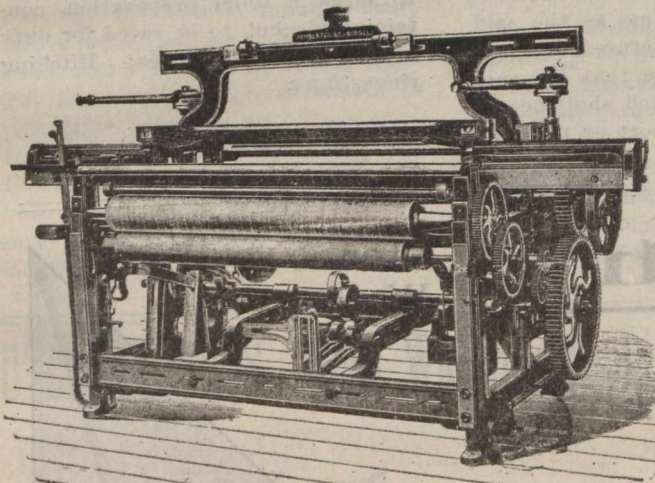
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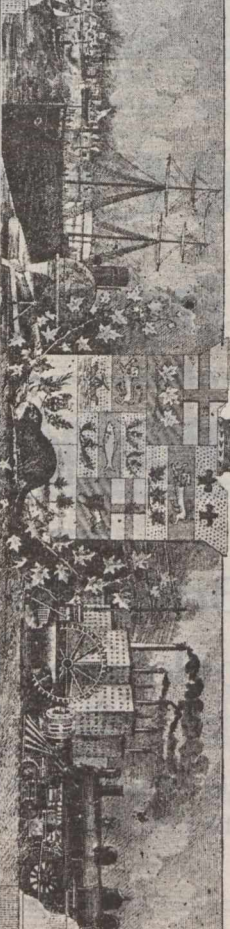
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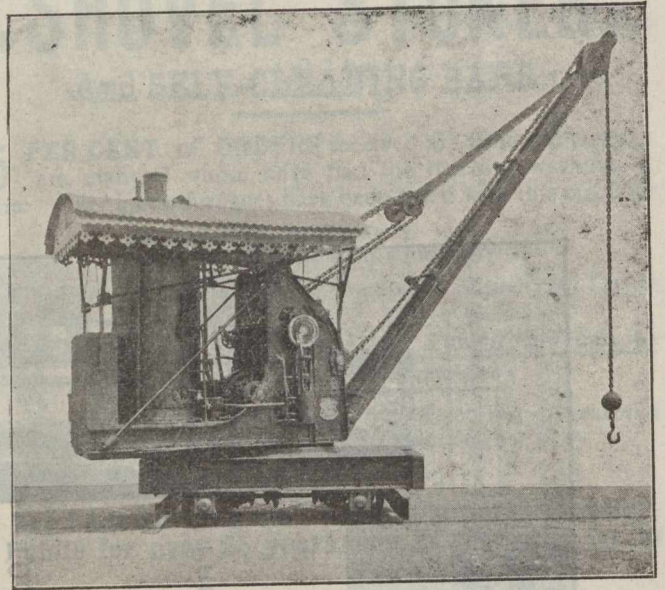
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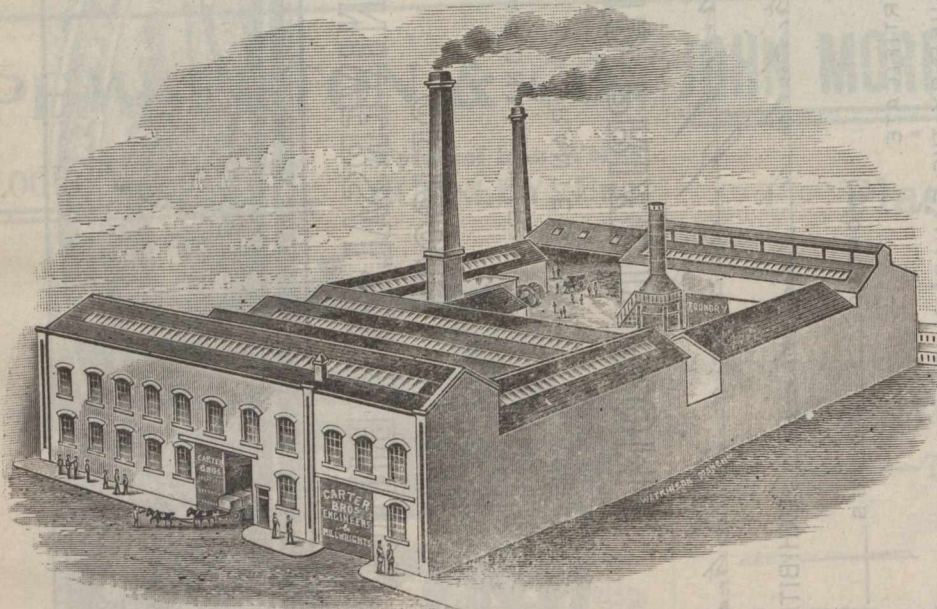
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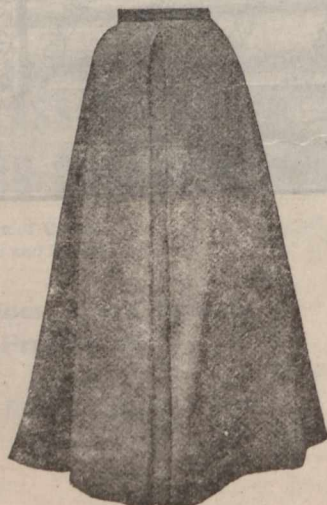
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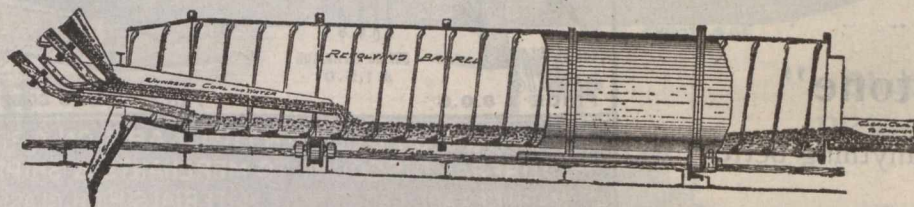
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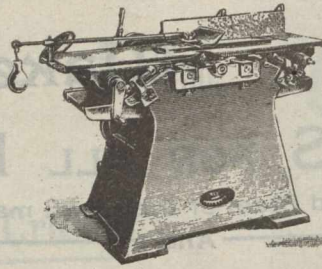
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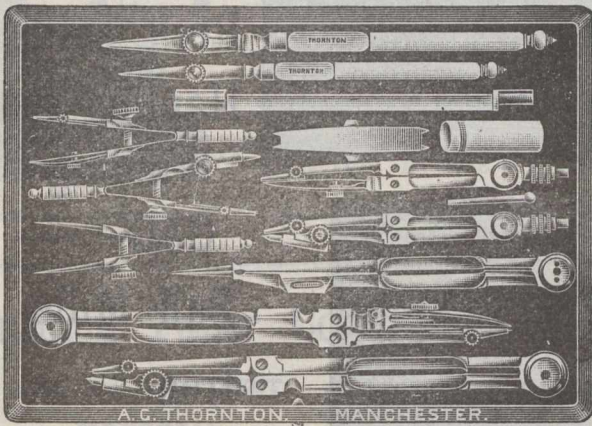
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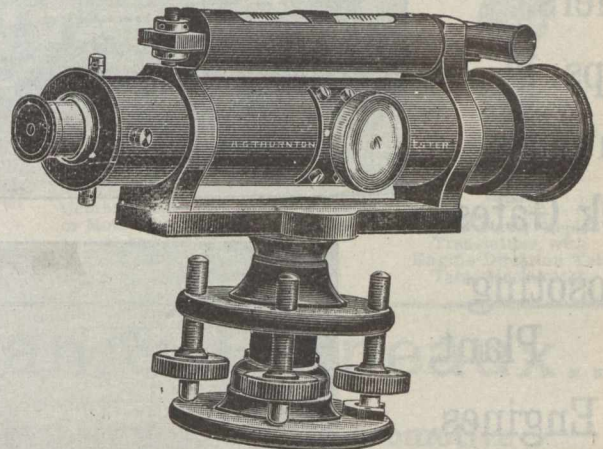
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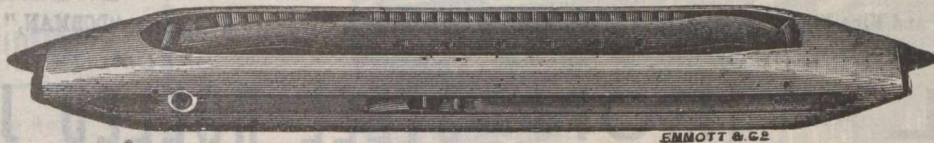
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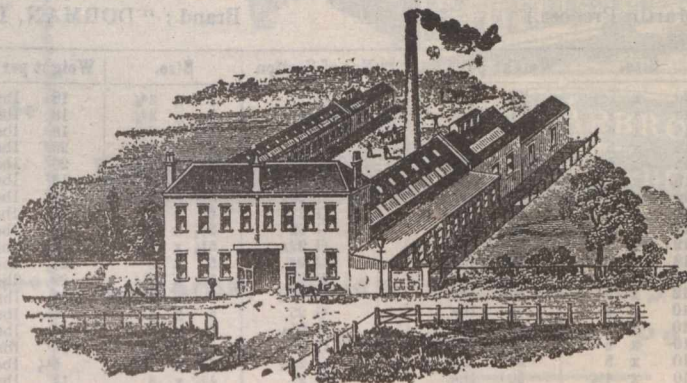


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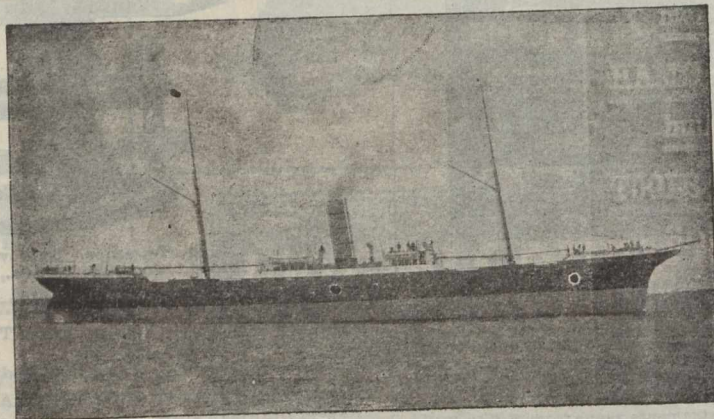
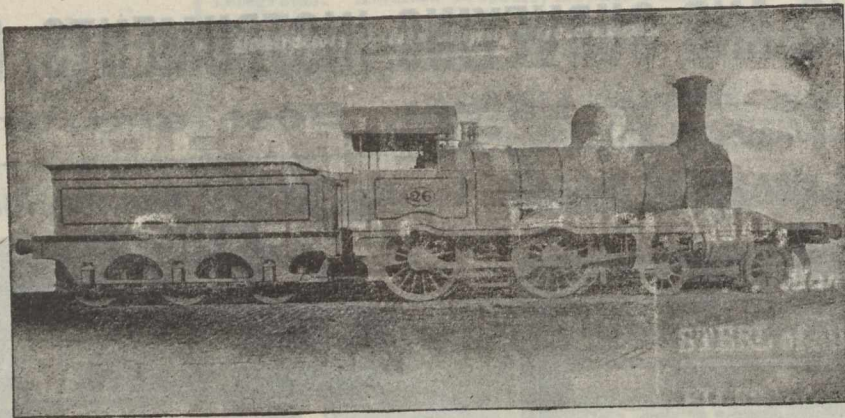
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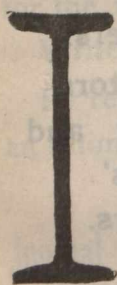
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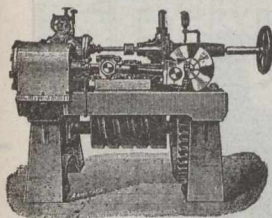
St. Andrew's Works,

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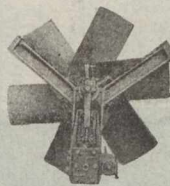
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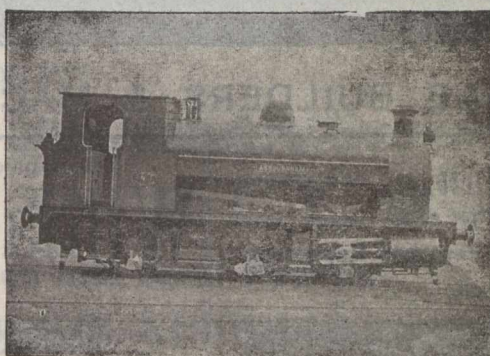
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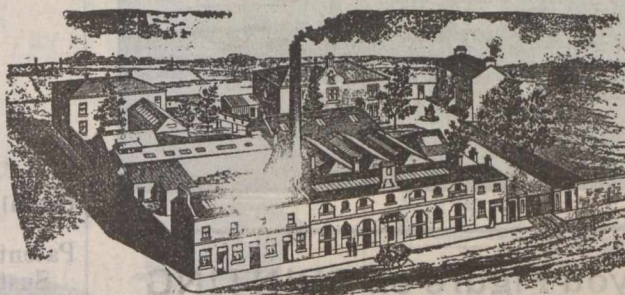
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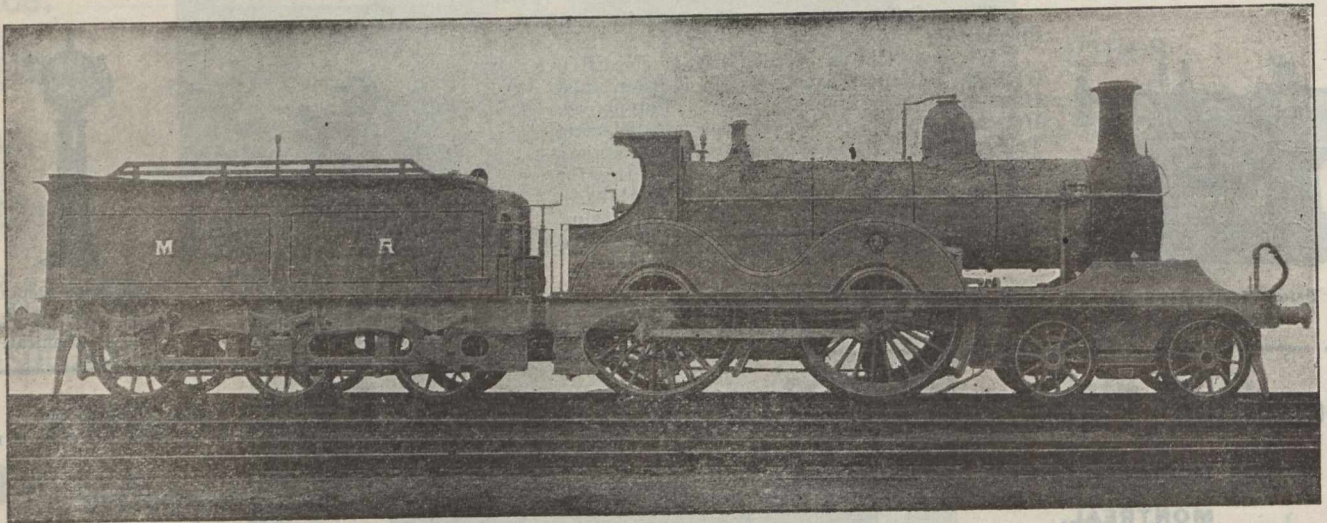
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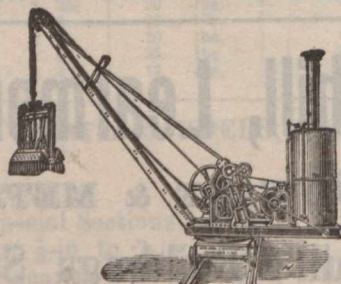
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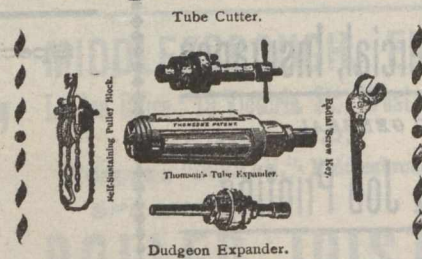
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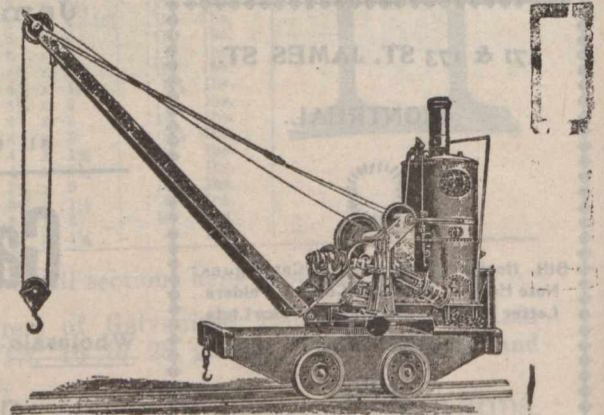


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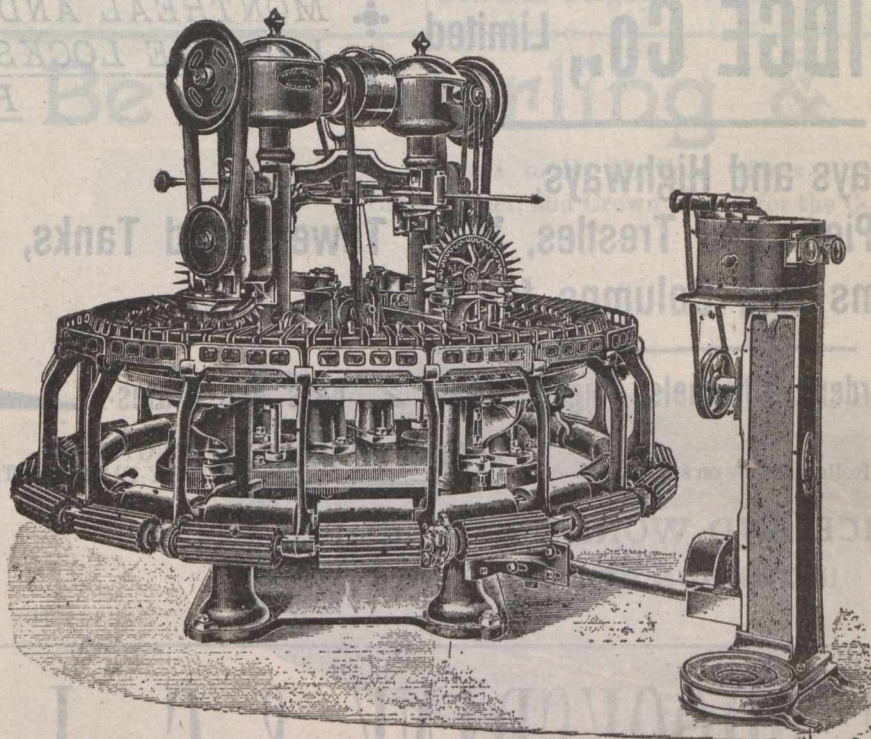
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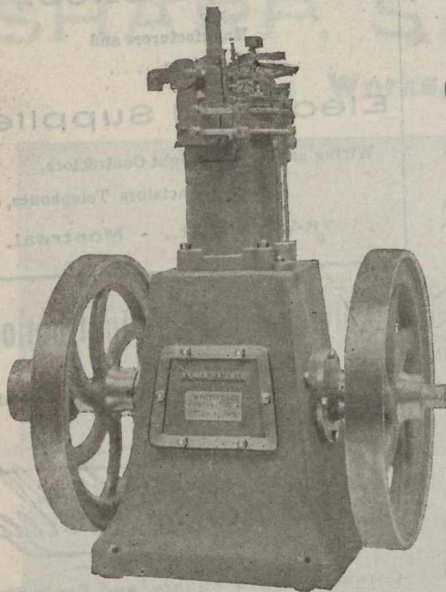
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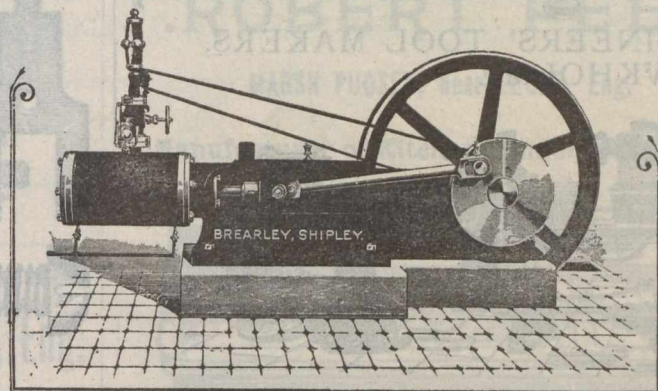
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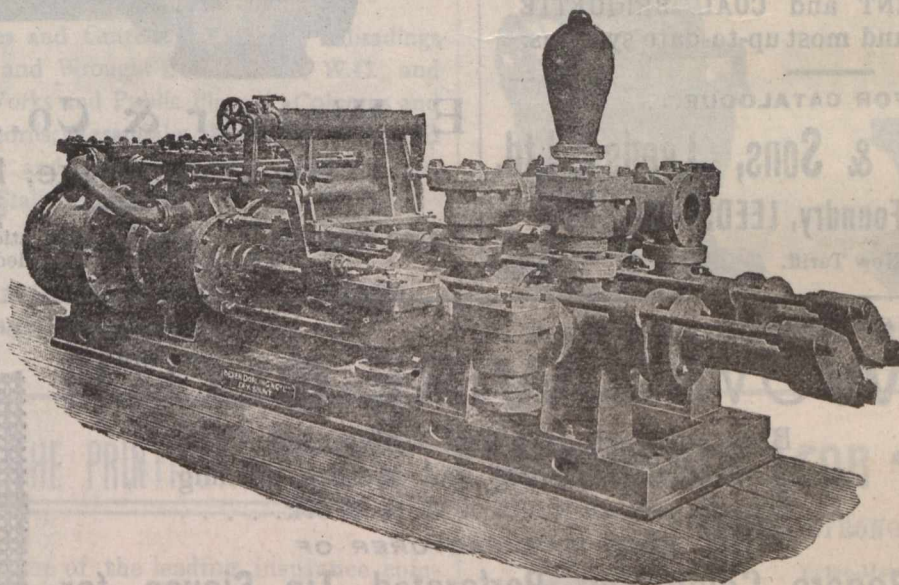
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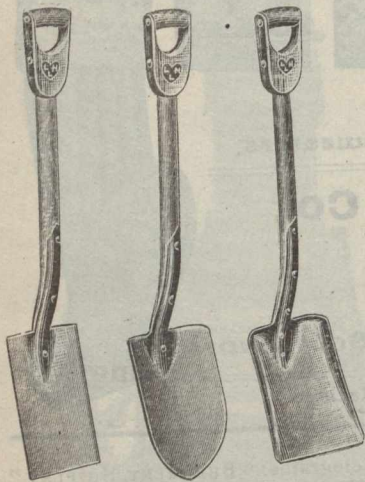
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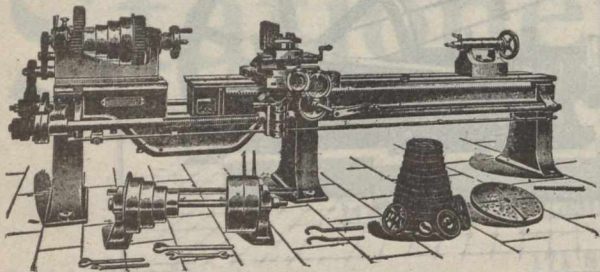
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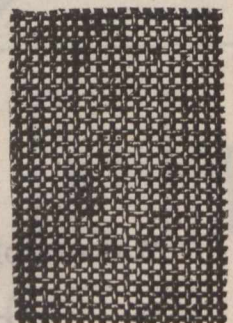
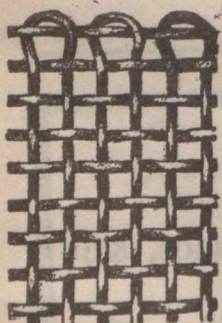
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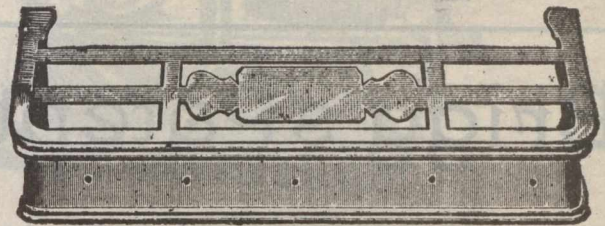
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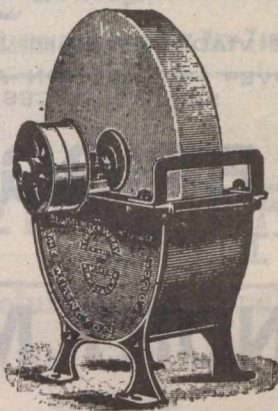
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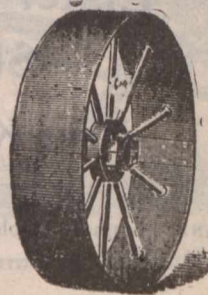


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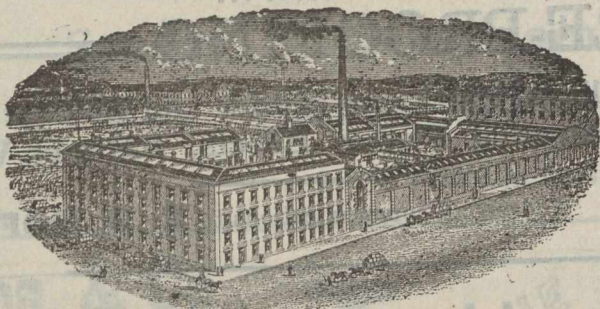
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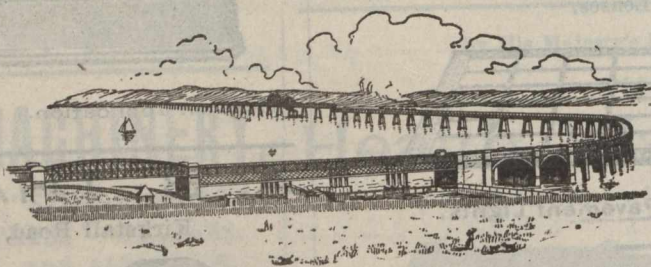
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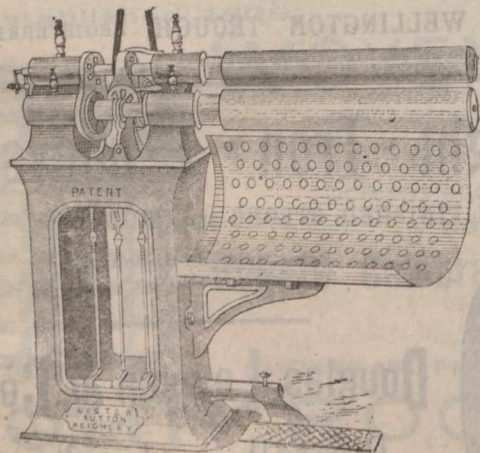
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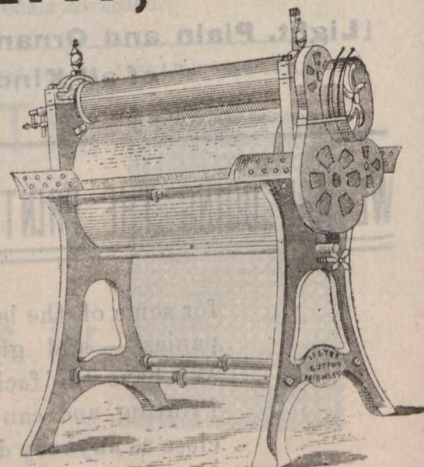
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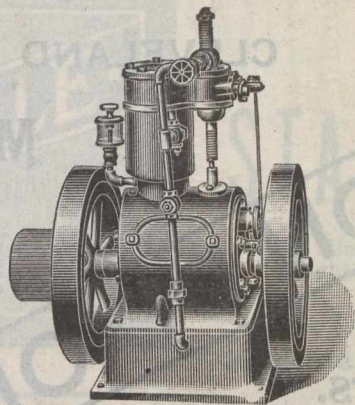
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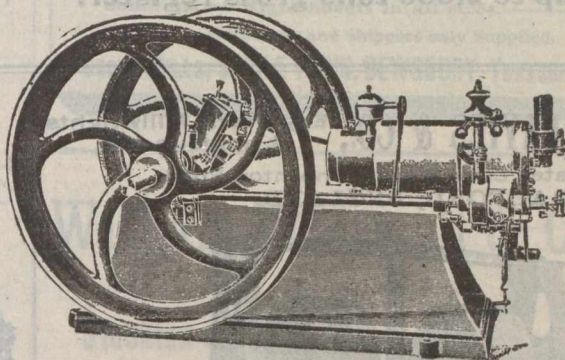
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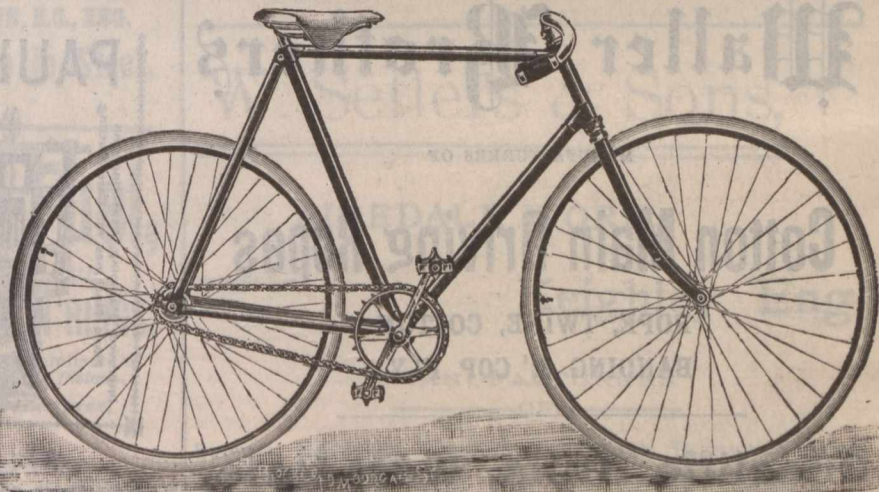
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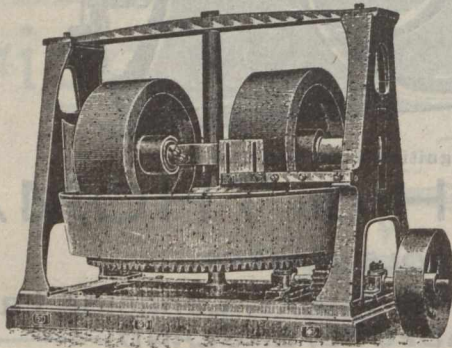
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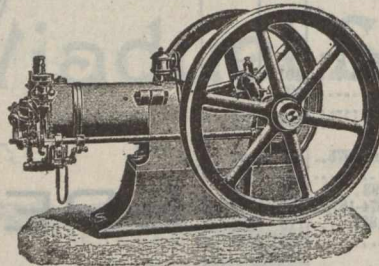
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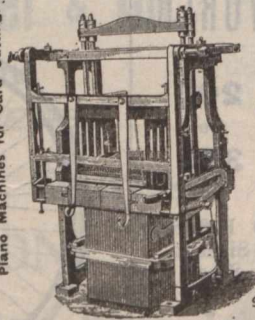
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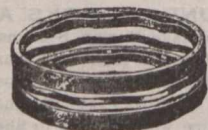
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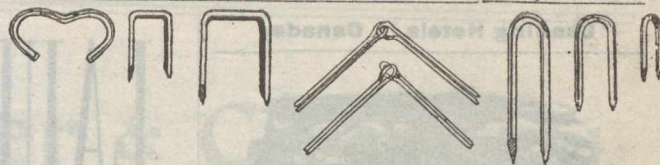
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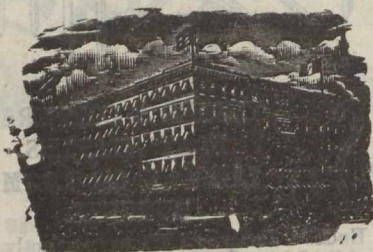
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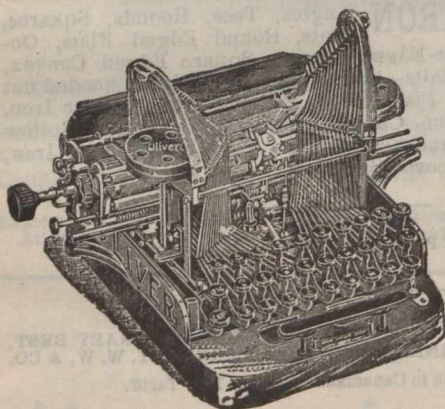
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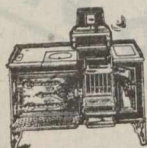
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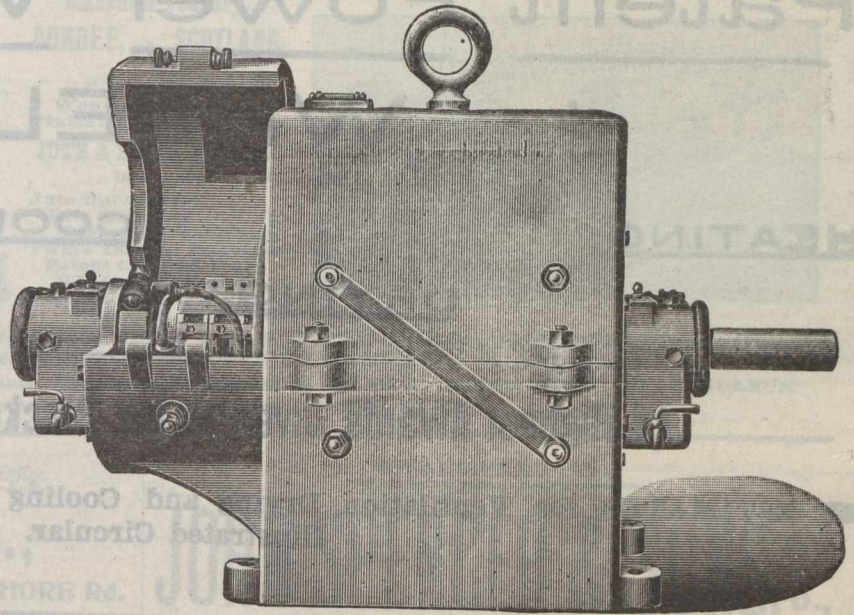
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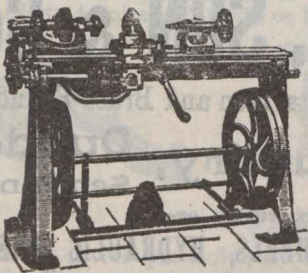


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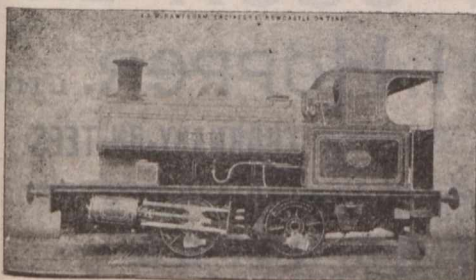
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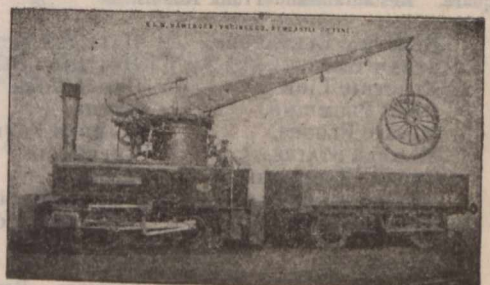


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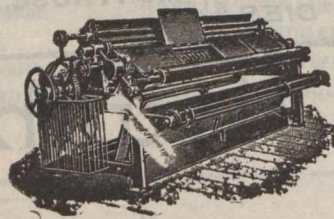
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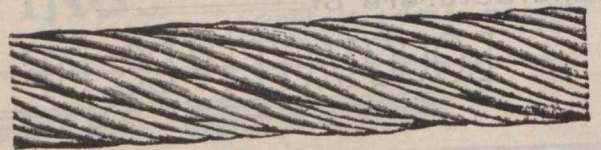
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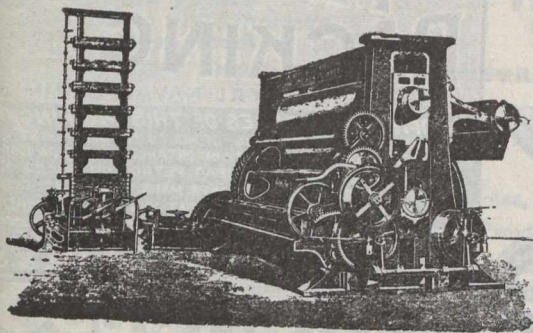
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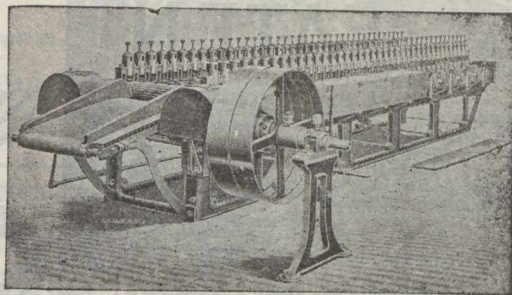
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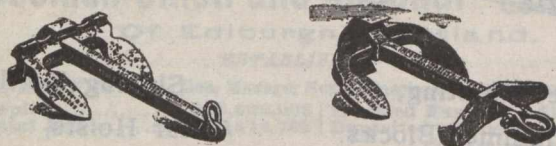
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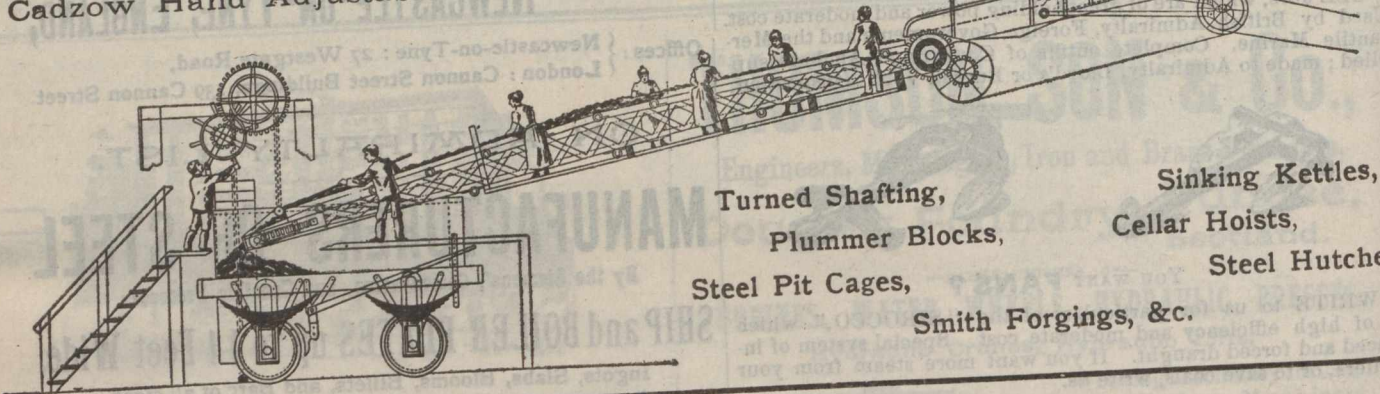
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Capital and Assets - - - - \$2,149,055.92
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THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

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

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Assets \$ 3,977,263.83
 Cash Income..... 1,005,970.55
 Net Surplus..... 500,192.39
 Insurance in Force..... 25,575,142.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.
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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. SIMS, Secretary
 C. R. G. JOHNSON, Res. Agent, 1723 Notre Dame St., MONTREAL.

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