

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 55. No 18
NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 31, 1902.

M. S. FOLEY,
EDITOR AND PROPRIETOR

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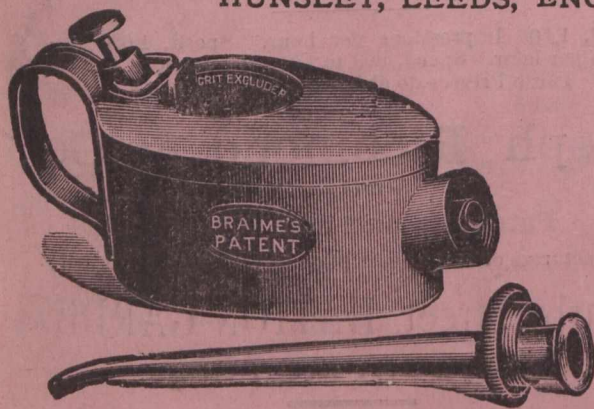
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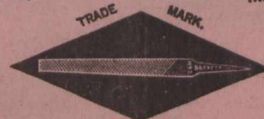


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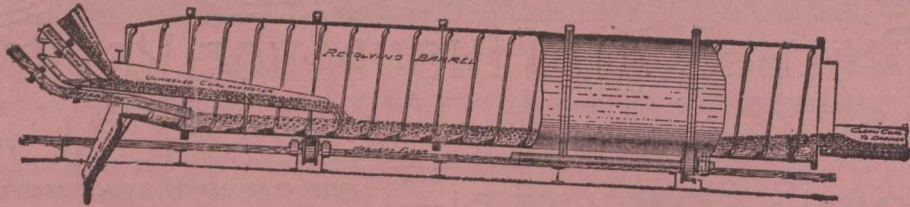
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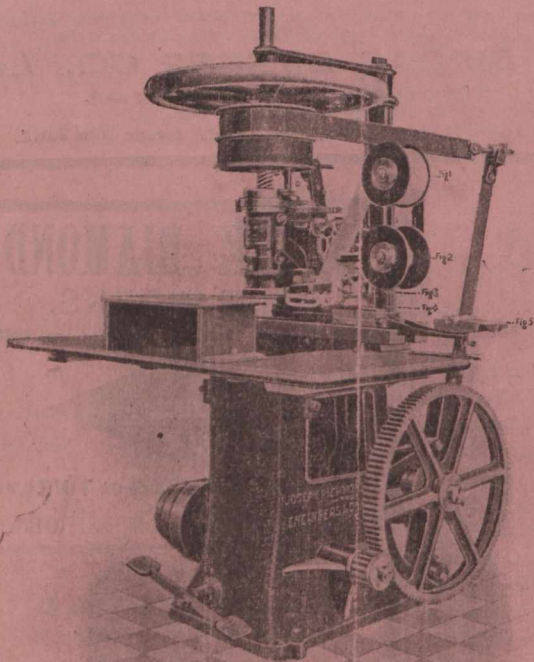
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To work a 2¹/₂ inch Die, £50. To work a 5¹/₂ x 3¹/₂ Die, £90.
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Speed, 1,500 Impressions per hour. Speed, 1,000 Im-
pressions per hour. Speed, 800 to 1,000 Impressions per hour.
These Presses do absolutely the best work.

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THE CANADIAN
JOURNAL OF COMMERCE
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MONTREAL, FRIDAY, OCTOBER 31, 1902.

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EDITOR AND PROPRIETOR.

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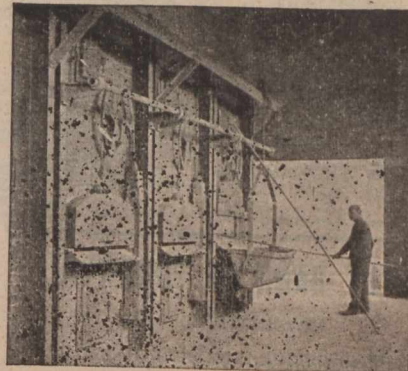
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 Incorporated by Royal Charter in 1840.
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The TRANSFER BOOKS will be closed from the 16th to the 30th of November next, both days inclusive.

E. S. CLOUSTON,
 General Manager.

Montreal, 14th October, 1902.

The Chartered Banks.

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 Reserve Fund, - - - - - 1,700,000

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 Fredericton, N.B. St. John, N.B.
 Grand Forks, B.C. Shubenacadie, N.S.
 Guysboro, N.S. St. John's, Nfld.
 Halifax, N.S. Summerside, P.E.I.
 Londonderry, N.S. Sydney, C.B.
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 Lunenburg, N.S. Vancouver, B.C.
 Maitland, N.S. Vancouver, East End, B.C.
 Moncton, N.B. Victoria, B.C.
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Incorporated 1836.

St. Stephen, N.B.

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 Reserve, - - - - - 45,000

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 J. F. GRANT, - - - - - Cashier.

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 Drafts issued on any branch of the Bank of Montreal.

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

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

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John Cowan, Esq., - - - - - President.
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 W. F. Cowan, Esq., W. F. Allan, Esq.,
 Robert McIntosh, M.D. J. A. Gibson, Esq.,
 Thomas Patterson, Esq.,
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JAMES ELLIOT, General Manager.

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 H. Lockwood W. W. L. Chipman, Asst. Inspectors.

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 Montreal, " Mar' et and Harbour"
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 Clinton, " Ottawa, " Trenton, " "
 Exeter, " Owen Sound, " Vancouver, B. C.
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INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Paid-up Capital - - - - - \$2,500,000
 Reserve Fund - - - - - 2,600,000

DIRECTORS:

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 William George Gooderham, Esq.,
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DUNCAN COULSON, - General Manager.
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Capital Paid-up, - - - - - \$2,000,000
 Reserve Fund, - - - - - 1,700,000

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 Thomas Ritchie, Esq., - - - - - Vice-President.
 Wiley Smith, Esq., H. G. Bauld, Esq.,
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 Bathurst, N.B. Ottawa, Ont.
 Bridgewater, N.S. Pictou, N.S.
 Caraquet, N.B. Port Hawkesbury, N.S.
 Charlottetown, P.E.I. Rexton, N.B.
 Dalhousie, N.B. Rossland, B.C.
 Dorchester, N.B. Sackville, N.B.
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 Lunenburg, C.B. Truro, N.S.
 Lunenburg, N.S. Vancouver, B.C.
 Maitland, N.S. Vancouver, East End, B.C.
 Moncton, N.B. Victoria, B.C.
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Great Britain, Bank of Scotland. France, Credit Lyonnais. Germany, Deutsche Bank. Spain, Credit Lyonnais. China and Japan, Hong Kong & Shanghai Banking Corporation. New York, Chase National Bank. Boston, National Shawmut Bank, Chicago, Illinois Trust and Savings Bank. San Francisco, Nevada National Bank. Portland, Ore., First National Bank. Seattle, Washington National Bank. Spokane, Exchange National Bank.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

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 J. F. GRANT, - - - - - Cashier.

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HEAD OFFICE: OSHAWA, ONT.

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 Capital Subscribed, - - - - - 500,000
 Capital Paid-up, - - - - - 418,000
 Reserve, - - - - - 150,000

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John Cowan, Esq., - - - - - President.
 Reuben S. Hamlin, Esq., Vice-President.
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BRANCHES—Whitby, Midland, Tilsonburg, New Hamburg, Elmville, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont. Port Perry, Ont., Tavistock, Ont., Sunderland, Ont.
 Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.
 Correspondents at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

THE ONTARIO BANK.

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

Monday, the first day of December next.

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

By order of the Board,
 C. MCGILL,
 General Manager.

Toronto, October 20th, 1902.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE.

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

DIRECTORS:
HON. GEO. A. COX, President.
ROBERT KILGOUR, Esq., Vice-President.
Jas. Crathern, Esq., W. B. Hamilton, Esq.,
John Hoskin, Esq., K.C., LL.D.,
Matthew Leggat, Esq., J. W. Flavells, Esq.,
Frederic Nicholls, L. Melvin Jones,
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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Belleville Dunnville Paris Strathroy
Berlin Fort Frances Parkhill Toronto
Blenheim Galt Peterboro Toronto Jc.
Brantford Goderich Port Perry Walkerton
Cayuga Guelph St. Cath'rin's Walkerville
Chatam Hamilton Sarnia Waterloo
Collingwood London St. Ste. M'rie Warton
Dresden Orangeville Seaforth Windsor
Woodstock

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The Chartered Banks.

Bank of Hamilton.

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

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

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

Hamilton, 22nd October, 1902.

The Chartered Banks.

BANK OF NOVA SCOTIA.

INCORPORATED 1832.
Capital Paid-up.....\$2,000,000.00
Reserve Fund.....2,800,000.00

Head Office, - HALIFAX, N.S.

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JOHN Y. PAYZANT, President
CHARLES ARCHIBALD, Vice-President
R. L. BORDEN, J. WALTER ALLISON
Geo. S. CAMPBELL, HECTOR MCINNIS.

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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, Granville Ferry, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrsboro, Pictou, Pugwash, Stellarton, Sydney Mines, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, St. John, St. Stephen, St. Andrews (sub. to St. Stephen), Sussex, Woodstock.

In P.E. Island—Charlottetown and Summerside. In Quebec—Montreal and Paspébiac. In Ontario—Annprior, Berlin, Ottawa, Toronto. In Manitoba—Winnipeg.

In Newfoundland—St. John's and Harbor Grace. In West Indies—Kingston, Jamaica. In United States—Boston, Mass., Chicago.

THE QUEBEC BANK.

HEAD OFFICE, - - - QUEBEC

Founded 1818. Incorporated 1822.

CAPITAL AUTHORIZED - \$3,000,000

" PAID-UP - 2,500,000

RESERVE FUND - 800,000

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

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do Upper Town. Thorold, Ont.
do St. Roch. Three Rivers, Que.
Montreal, St. James St. Toronto, Ont.
do St. Catherine St. E. Shawanigan Falls, Q.
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St. Romuald, Que. St. Henry, Que.
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Agents.
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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, .. 600,000

HEAD OFFICE, .. HALIFAX, N.S.

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

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

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

The Traders' Bank of Canada.

DIVIDEND No. 34.

NOTICE is hereby given that a Dividend of Three per cent. for the current half year, being at the rate of SIX PER CENT. per annum, has this day been declared upon the paid-up Capital Stock of the Bank, and that the same will be payable at the Head Office and its Branches, on and after MONDAY, the 1ST DAY of DECEMBER next.

The Transfer Books will be closed from the 17th to the 29th of November, both days inclusive.

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

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

The Dominion Bank.

NOTICE is hereby given that a Dividend of 2½ per cent. upon the Capital Stock of this Institution, 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

Saturday, 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, 24th Sept., 1902.

Eastern Townships Bank.

(Established 1859.)
Capital Authorized.....\$2000,000.
Capital paid up.....\$1,955,235
Reserve Fund.....1,200,000

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

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JAS. MACKINNON, General Manager.

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Agents in London, Eng., National Bank of Scotland.
Agents in Boston, National Exchange Bank.
Agents in New York, National Park Bank.
Collections made at all accessible points and remitted.

The BANK OF OTTAWA.

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

BOARD OF DIRECTORS:
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GEORGE HAY, Vice-President
Hon. Geo. Bryson, Alex. Fraser, John Mather,
David MacLaren, Denis Murphy.

HEAD OFFICE, Ottawa, Ont.
Geo. BURN, Gen. Mgr.—D. M. FINNIE, Ottawa Mgr.
L. C. OWEN, Inspecting Officer.

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FOREIGN AGENTS.—New York. The Agents Bank of Montreal, National Bank of Commerce, Merchants National Bank, Boston: National Bank of the Republic, Colonial National Bank, Massachusetts National Bank. Chicago: Bank of Montreal. St. Paul: Merchants National Bank London: Parr's Bank Limited. France: Comptoir National d'Escompte de Paris. India, China and Japan: Chartered Bank of India, Australia and Japan.

UNION BANK OF CANADA.

DIVIDEND No. 72.

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

Monday, the First Day of December next.

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

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

Quebec, October 21st, 1902.

BANK OF HOCHELAGA.

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

Monday, the First day of December next.

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

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

The Chartered Banks.

Imperial Bank of Canada.
 Capital authorized \$4,000,000
 Capital (paid up) \$2,868,932
 Rest 2,498,695

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 D. R. WILKIE, 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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 W. MOFFAT, Chief Inspector

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 Galt, Ottawa, Toronto,
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 Ingersoll, Rat Portage, Woodstock.
 Listowel, St. Catharines.

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LA BANQUE NATIONALE.

On and after Monday, the third day of November next, this Bank will pay to its shareholders a dividend of three per cent. upon its capital for the six months ending on the 31st October next.

The transfer book will be closed from the 17th to the 30th October next, both days inclusive.

By order of the Board of Directors.
 P. LAFRANCE, Manager.
 Quebec, 23rd September, 1902.

The Standard Bank of Canada.

NOTICE is hereby given that a Dividend of five per cent. upon the paid-up Capital Stock of this institution has been declared for the current half-year, and that the same will be payable at its banking house in this City, and at its Agencies, on and after **Monday, the 1st Day of December next.**

The transfer books will be closed from the 16th to the 30th November next, both days inclusive.

By order of the Board,
 GEORGE P. REID, General Manager.
 Toronto, 24th October, 1902.



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Third Class—\$26.00 to Liverpool, London, Londonderry, Belfast, Glasgow, Queenstown.

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23 Oct.	Corinthian	Nov. 8, Nov. 8	
30 Oct.	Pretorian	Nov. 15, Nov. 15	

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8 Nov.	Sardinian	27 Nov., 8 a.m.

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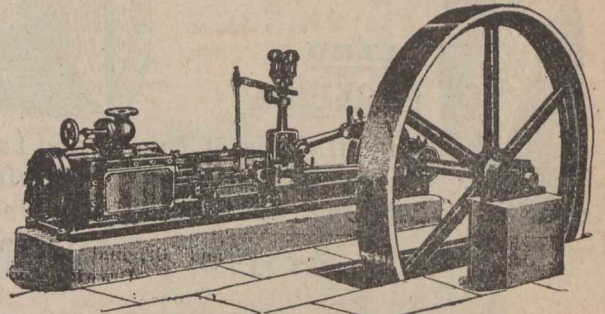
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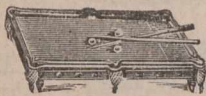
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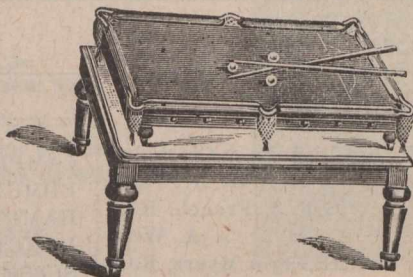


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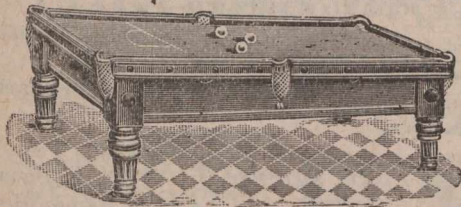
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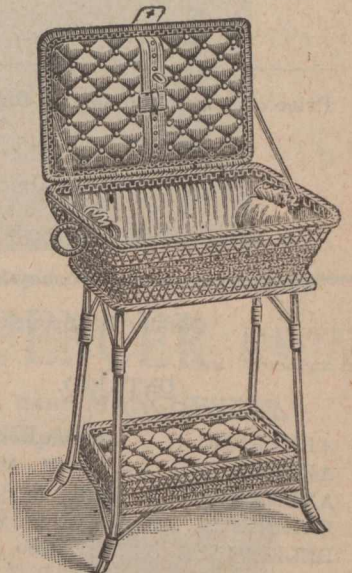
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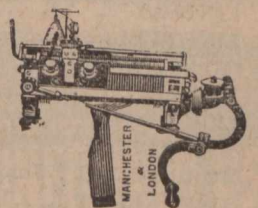
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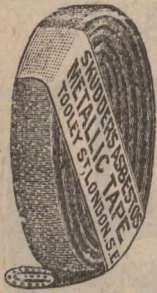
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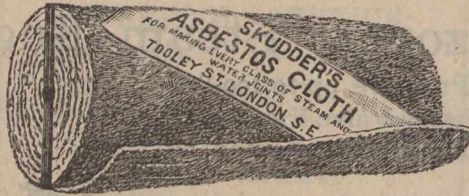
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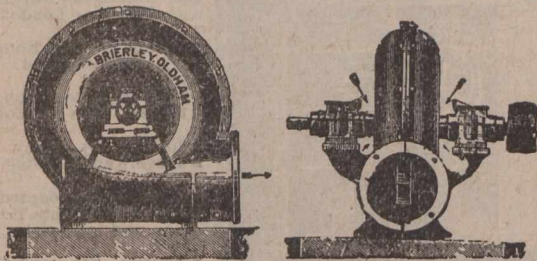
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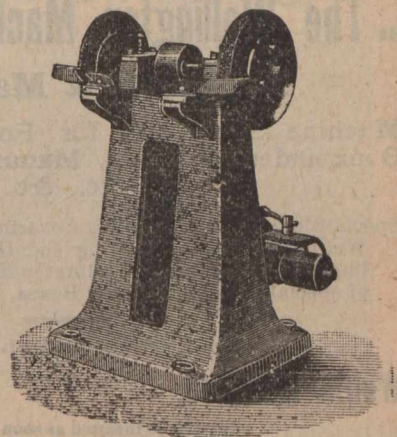
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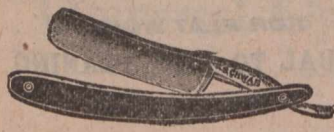
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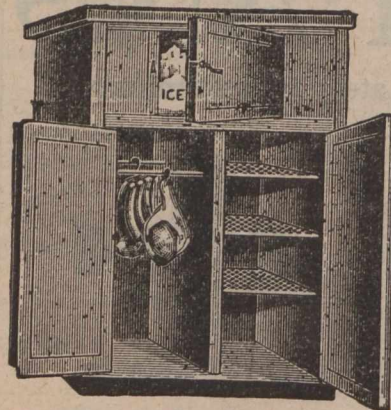
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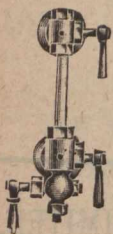
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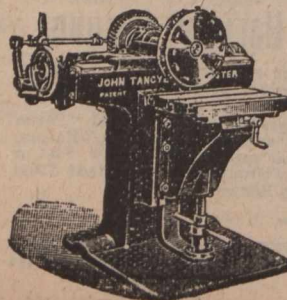
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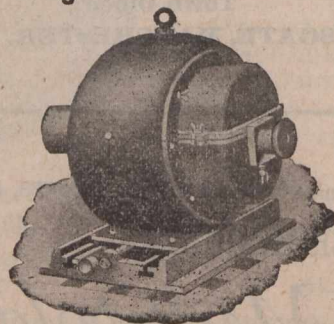
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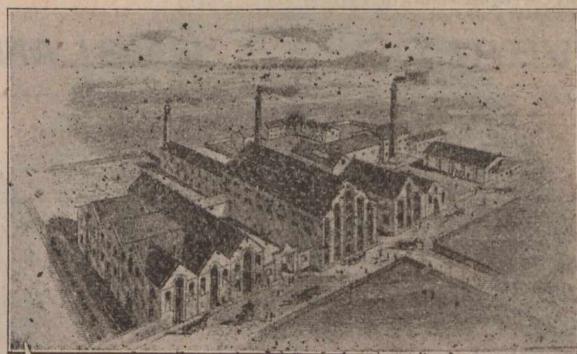
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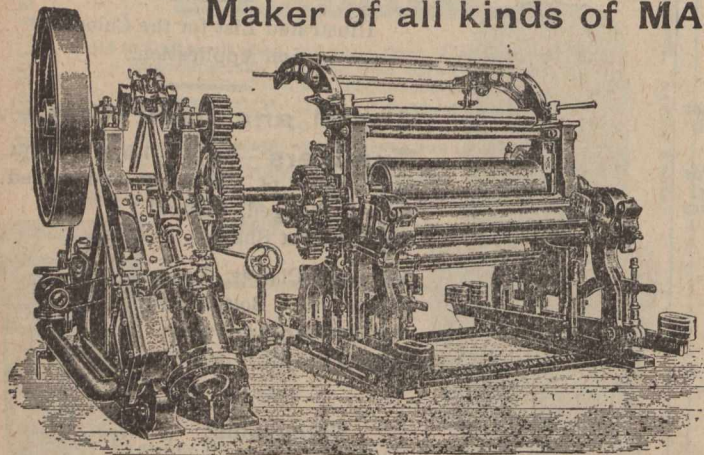
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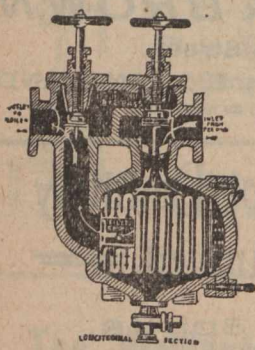
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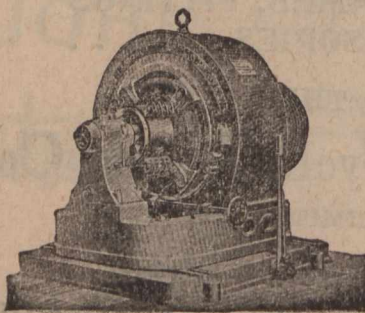
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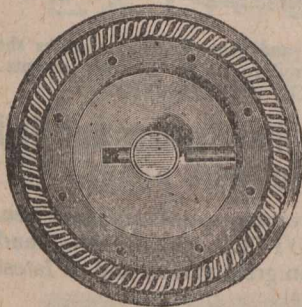
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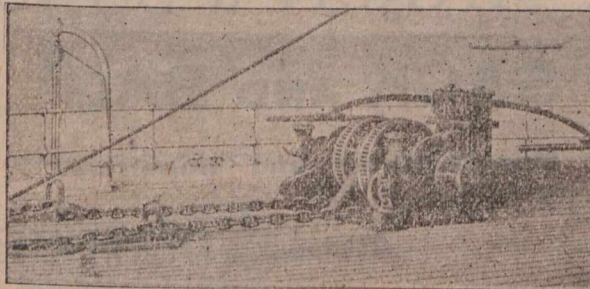
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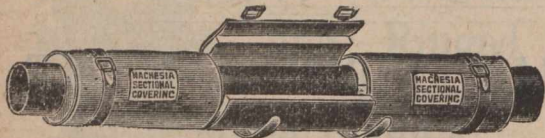
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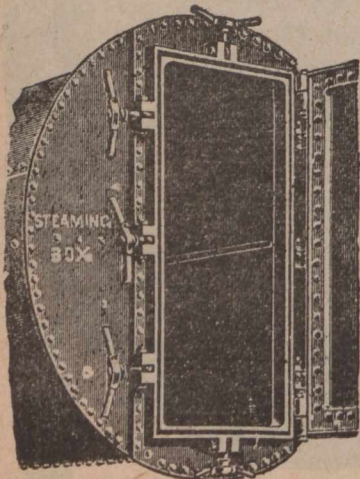
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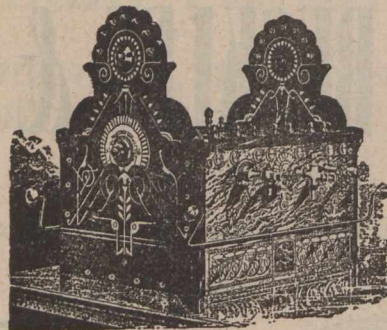
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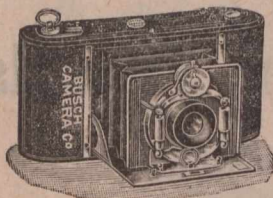
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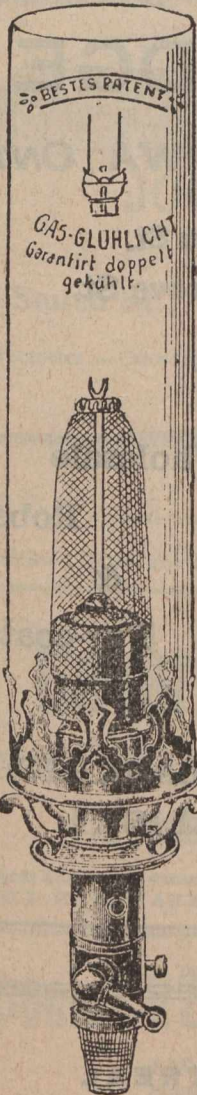
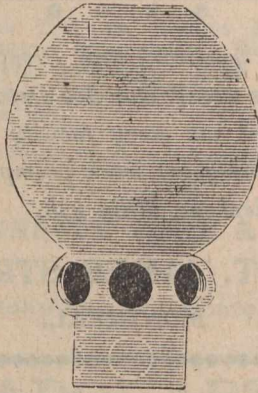
JAS. MORRISON, Proprietor. G. F. SIMPKIN, Manager.

Manufacturers
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Samples on view at Office.

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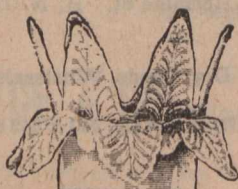
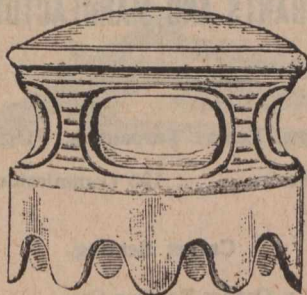
The Continental Incandescent Gas Light Co., Ltd.,
92, 93, 94, 95 & 96 Bishopsgate St., Without,
LONDON, E.C., Eng.



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Garantirt doppelt
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The Leading House for all Goods connected with the Incandescent Lighting Trade, including

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Roger Brighthouse,

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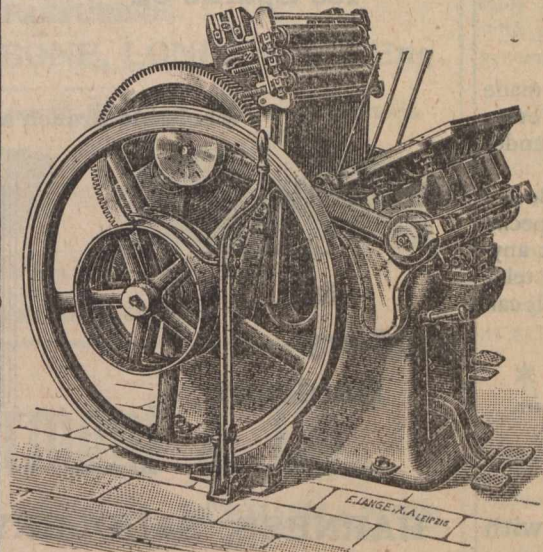
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Know our Presses as the very latest Platen now in the market. A Machine calculated by Experts to meet any demands within the scope of the work of the Printer, and even outside that area. To be known to be realised.

Above Advertisement is set in our "Admiral" Series.

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PURE G. & Co. POLISH

For Furniture, Pianos, Etc.

The Finest Quality in England, made Specially for Tropical Climates.

All kinds of Oil and Spirit Varnishes, Polishes and Stains.

Lacquers for Brass and Tin Goods for both Hot and Cold processes, in all Colors and Shades.

Special Bitumen Black Protective Varnish, for Iron-Wood, Ships' Bottoms, Barges &c. It is Unequalled for resisting Damp, and preserving Wood from decay, and Iron from Rusting; for Wood or Iron Fencing there is nothing better. It can be used with great success as a Stoving Enamel. We have established a great reputation by the Excellence and Uniformity of Quality of all our Manufactures.

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The Canadian Colored Cotton Mills Co.,
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Mills at Paris, Thorold, Port Dover, Coaticook.
Ladies' and Gent's Wool and Cotton Underwear,
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THEAUBURN WOOLLEN MAN'G CO
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Tweeds, Beavers, etc.

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Their books are the best that can be made
they withstand the hard knocks of every
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They are now taking orders for BOOKS
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ruling and Printing. If you want any-
thing in this Line, drop a card or tele-
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on you.

* MORTON, PHILLIPS & CO., *

Stationers, Blank Book Makers and Printers.

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An Asbestos Mine. Address with
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Leading Manufacturers, Etc.

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MESSRS. REICHE & Co.

Wool, Tops, Noils, Yarns, &c.

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Samples and lowest quotations promptly
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Manufacturers of all kinds of

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MOCCASINS, Etc.

T. Kerfoot & Co.

MANUFACTURING
PHARMACEUTICAL CHEMISTS

Makers of all kinds of



Medicated Lozenges and Jujubes,
Bouquet Lozenges, Compressed
Tablets, Pills, Liquorice Goods,
Effervescible Preparations, Per-
fumes, Counter Adjuncts.

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And BARDSLEY HOUSE, 189 Holloway Rd., LONDON, N. Eng.

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MERCHANTS AND MANUFACTURERS.

Awnings, Tents Tarpaulins, Flags, Etc

Thos. Sonne.....193 Commissioners St.

Carpet Beating.

The City Carpet Beating Co.,
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Dry Goods, Wholesale.

Alphonse Racine & Co. 340 & 342 St. Paul St

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Canadian Colored Cotton Mills Company.

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

Wholesale Trade only Supplied.

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Journal of Commerce,

Tel. Main 238. 171 St. James Street.

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GEO. CONTHIER,

Bell Tel.—Main 2113, Accountant & Auditor.
SOLE REPRESENTATIVE FOR THE PROVINCE OF
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The Account, Audit & Assurance Co., Lt
OF NEW YORK.

11 & 17 Place d'Armes Hill, MONTREAL, QUE.

Commercial Summary.

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

Application is to be made for an act incorporating a company to construct a railway from MacLeod, district of Alberta, via Stand Off and Cardston to the international boundary, with power to connect with the railway system of the United States.

The returns of fees collected in the Provincial Secretary's Department from incorporation of new companies, etc., says a Toronto letter, continue to show a large increase. For the nine months ending September 30, 1902, the amount was \$80,684, compared with \$69,347 in the same period last year, an increase of \$11,336.

A Toronto explorer who recently discovered an asbestos deposit on the shores of Lake Temiskaming has arrived home, bringing a sample which shows the fibre to be unusually long and clean. This is the only known deposit of asbestos in Ontario, he says, so far as the Bureau of Mines is aware. He has filed his claim and intends to develop it at an early date.

A deal in Main street, Winnipeg, property, involving \$75,000, has been effected. Mr. R. J. Mackenzie, according to a letter just received, has sold to Mr. A. E. Hoare of London, Eng., fifty feet of the block immediately south of the Dominion Bank for \$1,500 a foot. This is considered the high water mark for Winnipeg property not situated on a corner. The purchaser is a banker in London. It is understood he will improve the property.

Ottawa advices state that at the Baldwin Iron Works, are in progress experiments with an invention which promises to revolutionize the iron and steel trade. It is the discovery of Dr. Hunter of Philadelphia, and he, in company with others, is at present making tests. Under this new process cast-iron is hardened, and, in fact, transformed into steel, which when tempered, can be used for the same purposes as ordinary cast steel. From the tests made those interested in the process think that success is assured.

HEADQUARTERS FOR BRUSHES

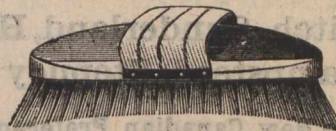


JOHN MASON & SONS,

Wholesale & Export
BRUSH MANUFACTURERS,

28 South St., - MARYLEBONE, LONDON, W., Eng.

Factories:—Crawford Brush Works, Clerkenwell, E.C., Eng., and Stratford, Essex.



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

Illustrated Catalogue (144 Pages) Mailed FREE on Application.

Caverhill, Learmont & Co.,

Wholesale **HARDWARE & METAL MERCHANTS,**

Caverhill's Buildings, St. Peter St.,

MONTREAL.

Largest and most complete stock of
SHELF HARDWARE in the Dominion.

Special 22 Rifle, Long Barrel,

AT LOW PRICE.

AIR GUNS OF ALL KINDS, AIR PISTOLS
DARTS and SLUGS and all ACCESSORIES.



The Ironmonger's Cartridge Loaded with any
[Powder at Lowest Prices.

F. JOYCE & CO., 7 Suffolk Lane,
Upper Thames St., **LONDON, E.C., Eng.**

NOTE.—Buyers of these Guns in Canada have 33 1/3 p.c. in their favour, by Purchasing in England, under the new tariff, from this firm.

The St. Helens Cable Co., Ltd., WARRINGTON, ENG.

Telegraphic Address:—"Filature." Code, "Lieber's."

SOLE MAKERS AND PATENTEES OF

DIA'S CABLES

As supplied for Glasgow Trams to work at 6,500 volts. Victoria Embankment and Westminster Bridge, 48,000 yards Armoured Cable. Blackpool Tramway Extensions. Salford Lighting Extensions. Glasgow Lighting Extensions, Triple Armoured Concentrics. Wrexham Town Lighting. Heywood Town Lighting. Southampton Tramway Service. Brighton Tramway Service. Bury Lighting. Cape of Good Hope Government Telegraphs. War Office. L. & N. W. Railway. Great Northern Railway. L. & S. W. Railway. North British Railway. Liverpool Overhead Railway. Rainhill (3 miles, mostly 1 sq. inch.) Winwick.

"Impregnable" Paper Cables, Lead Covered up to 3½ in. Vulcanised Bitumen Cables without Lead Covering. Vulcanised Rubber Cables. Flexibles, D.C.C., I.R. Wires. N. Rubber Tape. Pure Rubber Tape Jointing Tape. Rubber Goods for Electrical Purposes. Steel Ropes. Bare Copper. Patent Trolley Wire. "DIA'S VULCANIZED BITUMEN CABLES—No risk of electrolysis as in lead covered cables, do not decentralise."

ANNUAL CONTRACT FOR:

Exeter, Shoreditch, Sunderland, Hammersmith, Great Central Ry., Hampstead, Stepney & West Hartlepool.

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

—A branch of the Bank of Hamilton is being opened at Kamloops, B.C.

W. Davidson and Co., furniture manufacturers, Toronto, have assigned. The liabilities are about \$2,000 and the assets about \$2,500.

—Nelson, B.C., advices report a marvellously rich strike of gold ore about twenty miles from Princeton, Similikaheen district, on the Tulameen River. The discoverers located twenty-seven claims.

—The John McPherson Co., shoe manufacturers, Hamilton, are reported as saying that they are not concerned in the proposed combine of boot and shoe manufacturers reported from Montreal, and that they know nothing of it.

—Surveyors have been three times over the proposed route of the new electric railway between Cornwall and Toronto, and soon as right of way in municipalities is secured construction will be commenced. It is possible track-laying will begin next spring.

—An Ottawa letter of the 26th states that one more sitting on the tobacco combine enquiry is to be held by Judge McTavish, and then he will proceed to prepare his report. The last sitting for hearing evidence will be in Montreal two weeks hence.

—The U. S. Supreme Court has decided that a Japanese cannot become a citizen of the United States. The point came up directly in the matter of admission of a young Japanese lawyer to the bar of Washington State, the law making citizenship a qualification for admission.

—Mr. P. Kirkegaard, manager of the Canadian Gold Fields, Ltd., a company which operates at Delora, Hastings County, Ont., reports that the company is making steady progress, employs 150 to 200 men, and, besides extracting the gold from the ore, it is taking out 80 tons of arsenic per month. In the latter industry it stands alone in Ontario.

—The Kingston, Ont., Dairy School will open the middle of November, but students are not expected before the end of that month owing to cheese factories remaining open to secure the big prices offering. Supt. Hart, of the school, after six months' inspection, reports the quality of cheese made to be superior to the output of previous years, due to greater care and better methods.

—An offer of 25 cents in the dollar has been made by Breslin Bros., clothing manufacturers, Toronto, who, after disposing of their assets, left that city. The offer is being considered by the creditors. After the sale a meeting of creditors was held at the office of E. R. C. Clarkson, and an offer of twenty cents made and refused. The unsecured liabilities are about \$18,000.

—At a recent meeting of the Chamber of Shipping of the United Kingdom the following resolution was passed: "That having considered the reported probability of a large subsidy being granted for a fast mail service, and also for a service of large freight steamers between Canada and England, we do protest strongly against the payment of any subsidies or subvention to shipping by the British Government, unless they are confined solely to the purpose of securing a thoroughly adequate mail service and the utilization of such steamers as cruisers."

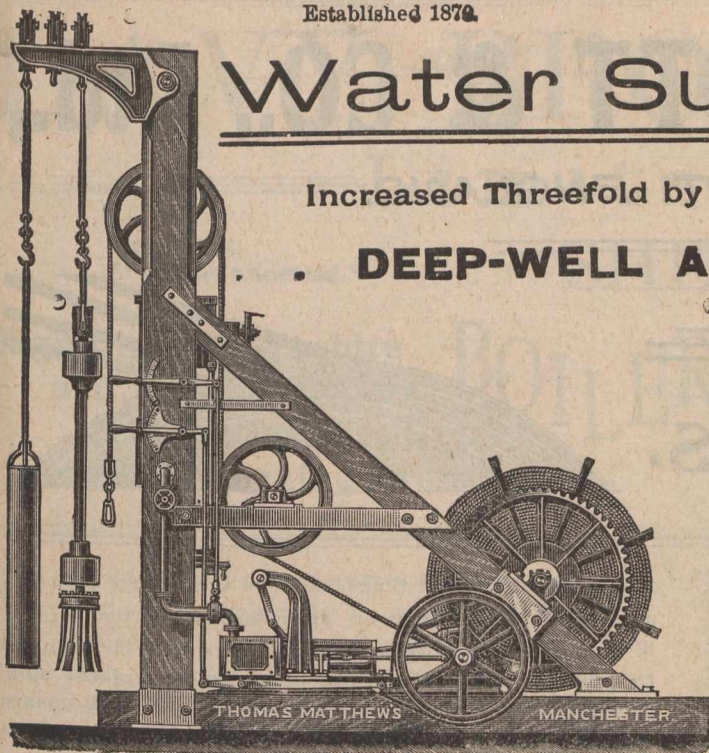
Established 1872.

Telegraphic address: "ARTESIAN, Manchester.

Water Supplies,

Increased Threefold by THOMAS MATTHEWS' PATENT

DEEP-WELL AND BORE-HOLE PUMP.



Specially Adapted for all Trades Requiring Large Quantities of Water. Bore Holes any Size and Depth. Consultations in respect to Water Supplies. Careful Analysis made of Water from Bore Holes, and Reports as to their Suitability for Manufacturing Purposes. IMPROVED TUBE-DRIVEN WELLS. MILLWRIGHTING, STEAM ENGINES of every description, &c. Prompt Personal attention to Repairs and Breakdowns.

Thomas Matthews,

Hydraulic Engineer,

Pendleton, Manchester, England.

Special terms to Canadians under the New Preferential Tariff.

—The contract for two lightships of the highest class has been awarded by the Minister of Marine and Fisheries to the Polson Iron Works, Toronto. The ships will be stationed in the lower St. Lawrence, and will cost about \$250,000. Both are to be of the best steel obtainable, and are to be completed, one in August and the other in September next year. They will be equipped with the latest improvements.

—A statement has been presented showing that the gross earnings of the Montreal Street R'y for the year ending August 31st last were \$1,996,571.15, of which \$190,374.43 was earned in outside municipalities. The amount received by the city was \$94,395.74. This would have been increased by about \$14,000 if the city could collect on the earnings in outside municipalities. According to Chairman Laporte, the city's share of such outside earnings in the past ten years would have been \$85,000.

—St. Petersburg advices state that direct trains are running on the Trans-Siberian Railway between St. Petersburg and Vladivostock, the journey consuming twelve days. It is stated that Australia is contemplating the establishment of regular shipping connection with the Port Arthur terminus of the railway, for the purpose of shortening the postal route to England. By sending the

mails overland to Moscow a great saving of time would be effected.

—The utter failure of the harvest in Northern Sweden has, it is stated, brought about an extensive local famine. All the stocks of the previous years have been exhausted and the present crop is unfit for bread. There is an unusually large number of people out of employment in the villages and towns. The peasants have been compelled to slaughter their cattle. Matters have been made worse by the early setting in of winter. The weather is bitterly cold, and snow has fallen in many districts.

—The Clyde Navigation Trustees have, according to a late Glasgow cable, decided to deepen and widen the river in accordance with the request of John Brown, Limited, and the Fairfield Shipping Company. The repre-

Carbide Stores, Warehouse and Salesrooms :
GEORGE STREET, CHAPEL STREET, SALFORD, ENG.

THE IMPERIAL

"S. C."

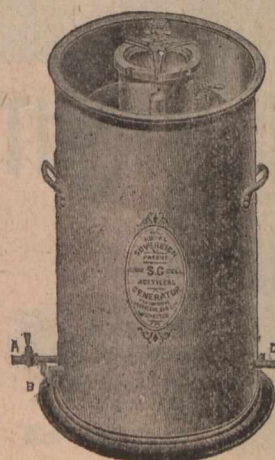
Acetylene Gas Company,

LIMITED.

30 St. Ann Street,
MANCHESTER, Eng.

Telegraphic Address:
"ACETYLENE, MANCHESTER."

Awarded the GOLD MEDAL
(Highest Award) at the International
Acetylene Exhibition, 1899, BUDA
PESTH.



THE
"S.C." (Separate Cells) AUTOMATIC
Acetylene Gas Generators

Contractors to His Majesty's Government.

MICA

For Stoves to all Patterns. Chimneys for Incandescent Burners. For Ventilators, Lanterns, &c. Lamp-Tops, Shades and Washers. For Dynamos and all Electrical Purposes.

BRITISH MICA CO., Ltd,

23 Great St. Helen's, LONDON, E.C., Eng.

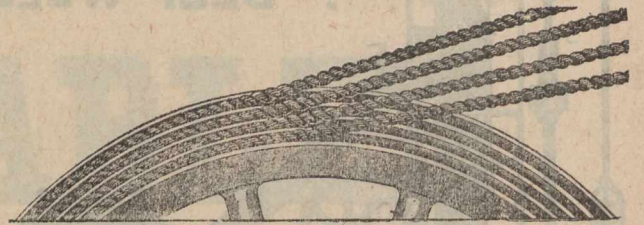
Manufacturers of the "PREMIER" MICA CHIMNEY. Vendors of all manufactured MICA GOODS, and of BLOCK MICA as imported from India. Correspondence with Canadian Buyers requested.

Telegrams: "AWAKE, London."

HANSON, SCOTT & CO., Ltd.,

STOCKPORT, ENGLAND.

Cotton Driving Ropes.



representatives of the latter stated that they had been requested to make tenders for the building of the two new Cunarders authorized under the subsidy agreement with the Government, and would do so, provided that the improvements referred to would be carried out.

—The largest and most important mining deal ever consummated during the history of Rat Portage, Ont., says a recent letter, became an accomplished fact yesterday, when Mr. A. M. Hay turned over the Reduction Works and a big group of mining claims to the Keenora Mining Company. This concern has recently become incorporated with the object of operating in the Lake of the Woods district. The nominal share capital of the company is one million dollars, all of which will be available for the purchase of properties and for the provision of working capital.

—Ottawa advices state that owing to the immense demand of box cars for the transportation of the wheat harvest from the North-west in order to get as much as possible to the seaboard before the close of navigation, a car

famine is reported at that point, and the lumber industry, as far at least as shipments are concerned, is tied up. It is reported that fully a thousand cars will be required to move the lumber awaiting them, as most of the shippers are greatly behind in their orders. This will ensure a boom during the winter when the cars are released from the grain traffic.

—We learn from Peterboro', Ont., that the firm of James Linton & Co., private bankers, at Lakefield and Orono, is in financial difficulties. Mr. Benson, the manager at Lakefield, is absent. No estimate of the liabilities has been made, and it is feared they are heavy. There is talk of \$30,000 and even \$50,000. One cheese factory, it is known, is heavily involved, and several others to a lesser extent. Promises have been made of cash payments of 25 cents in the dollar on Monday, with hopes held out of a further 25 cents shortly. The Traders' Bank has established a branch at Lakefield in the place of Linton's, and the Standard Bank fills the gap at Orono.

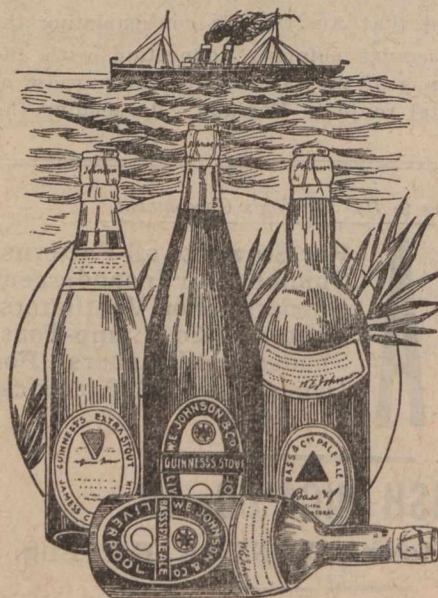
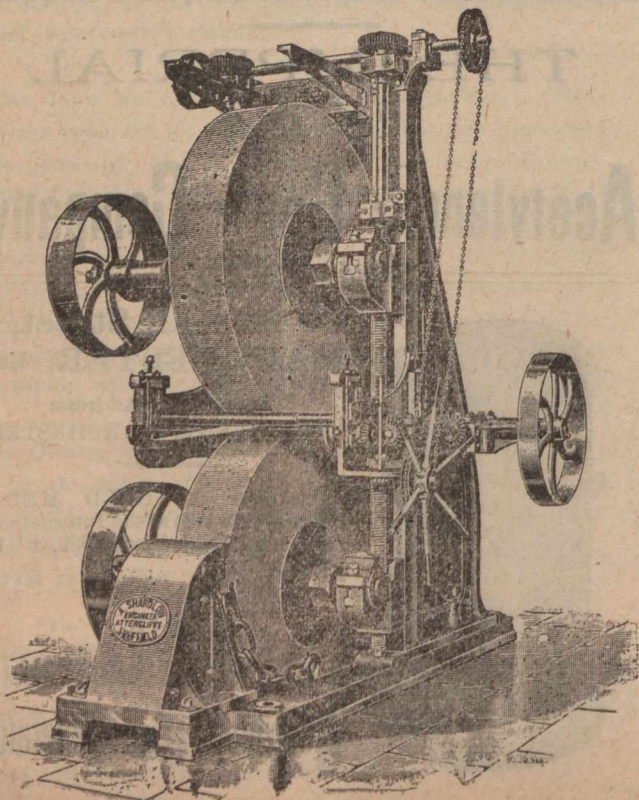
ESTABLISHED 1869.

Bottled Beer and Stout

FOR EXPORT.

The Improved Long Saw Grinding Machine

.....OF.....
A. SHARDLOW & Co., LIMITED,
 SHEFFIELD, ENGLAND



The "Compass" Brand

Bass & Co.'s Pale and Light Bitter Ales, and Guinness's Extra Foreign Stout.

Also Exporters of Mineral Waters, Devonshire Cider and Specially Blended Scotch and Irish Whiskies, guaranteed Five Years old. Buying Agents wanted—West Coast Africa, United States, Canada and Newfoundland.

W. E. JOHNSON & CO.,

67-69 Leeds St., LIVERPOOL, Eng.

DAVY BROTHERS

Limited.

TELEGRAMS:
"Motor, Sheffield."

SHEFFIELD, England.

High-Class Lancashire
and Cornish Boilers
Coal or Gas Fired, up
to 200 lb. working Pressure.

BOILERS

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

—From Pittsburg, Pa., it is learned that a new price list in the flint bottle trade is to be promulgated this week. At a meeting of the executive committee of the American Flint Bottle Manufacturers' Association, representing the Pittsburg, Northern and Eastern districts the old list was withdrawn and notice was served on all of the members of the association to that effect. The question of another advance in price was considered and it was decided that the trade is in shape to stand an additional five per cent. raise. This makes an advance of 25 per cent. in the price of flint glass bottles during the present month, the former advance being 20 per cent, which went into effect on October 5th.

—Mr. Frank Pedley, Superintendent of Immigration, returned from a visit to the Doukhobors' settlements in the west, reports that he found all the settlements in a prosperous condition. The Doukhobors have an abundance of grain, roots and vegetables, and fuel for the winter, and there is every indication that during the past three years they have been assiduously devoting themselves to the pursuit of agriculture. A great number have been working on railways and in the harvest fields, and have gathered a considerable amount of money. In some of the villages the doctrine of non-use of animals has been carried to a somewhat immoderate extent, and missionary work is being carried on by some of the extremists in the sect. These matters will, however, adjust themselves in time.

—The Montreal District Workingmen's Building Association has been incorporated, with a capital stock of \$50,000, for the purpose of purchasing vacant blocks of land and erecting thereon buildings to be sold on easy terms to the working class. Letters patent of incorporation have been issued to the Great Northern Lumber Company, with a capital stock of \$50,000. The incorporators reside in Montreal and Lachine, and will take over and operate the mill and machinery of J. B. Scott and Solomon Cole in the Township of Grandeson, County of Terrebonne.—Letters patent have been issued incorporating G. E. Drummoud, F. C. Henshaw, T. J. Drummond, J. T. McCall and E. McDougall of Montreal, and C. W. Grega of Chicago, for the purpose of acquiring the property of the Londonderry Iron Company, now in liquidation, and exploiting and developing the resources of the same. Capital stock, \$1,000,000.

—Winnipeg notes.—Complaints come from all parts of the west of a shortage of cars. The elevators are full of wheat at nearly all points, and owing to the recent rain thrashing operations have been suspended, as the farmers, many of whom deliver direct from the thrasher to the elevators, have no place to store their grain. In several instances wheat in bags is lying in the open, exposed to rain. The wet weather is opportune for fall ploughing,

as the ground was very dry.—The Northwest Grain Dealers' Association issues a crop report estimating the total wheat yield of Manitoba and the Territories for this year at 64,283,434 bushels, an average yield of 24.53 bushels per acre.—The Great West block on Main street has changed hands at \$29,000.—Mr. E. H. Rodgers, building inspector, estimates that buildings to the value of over \$3,000,000

Telegrams: "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

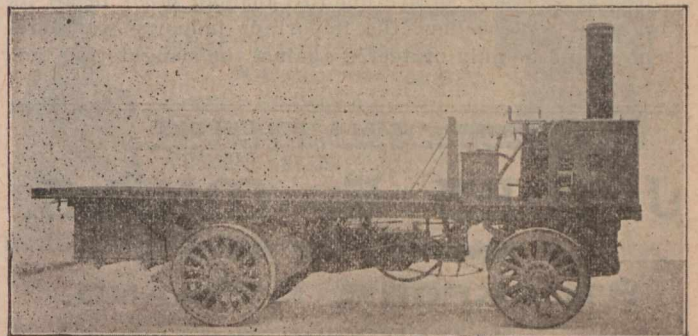
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

Gold Medal, Highest Award,

Liverpool 1900.

Etc., Etc., Etc.

STEAM WAGONS.



The Lancashire
Steam Motor Co.,
LEYLAND, ENGLAND.

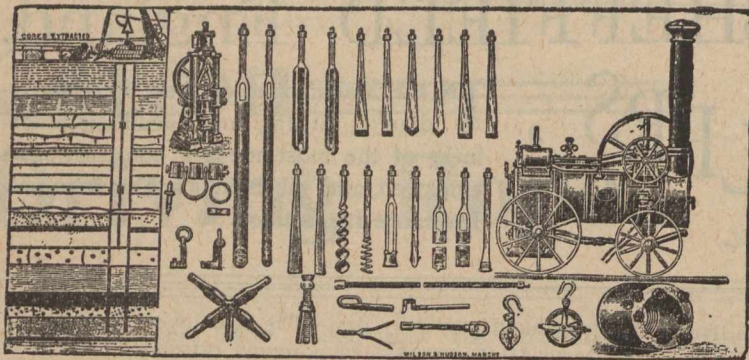
Special prices to Canadians under the new preferential tariff.

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.



**Boring for Minerals, Oil,
Brine, Etc.**

Artesian Wells put down to any depth

Manufacturer of
all kinds of

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

Special Estimates under the New Canadian Preferential Tariff.

have been erected, or are in the course of erection, in Winnipeg.

—London, Eng., advices state that some interesting statistics regarding the fluctuations of insolvency in particular trades are given in the nineteenth report of the Inspector-General of Bankruptcy. During 1901 there were 151 fewer failures than in 1900, but a slight increase in the estimated liabilities. The total number of bankruptcy cases during 1901 was 7,613, and the liabilities are estimated by debtors £10,794,761, with losses to creditors of £8,314,303. This was £47,518 less than the losses to creditors during 1900. Out of sixty-five groups of particular trades, thirty-one show an increase of liabilities amounting to £1,592,625 and thirty-four a decrease of £1,574,869. The building trade shows a considerable improvement, the number of failures being 219 less and the amount of liabilities £392,571 less than in 1900. The largest increase is in the metal trades, being £354,061, while merchants show an increase, of £181,936, timber merchants £155,917, and the shipping trade £138,918.

—Montreal manufacturers of waterproof clothing desire more protection, in order, they say, to save themselves from the U. S. market. The following was recently adopted:—"We, the waterproof clothing manufacturers of Montreal, wish to place ourselves on record as being strongly in favor of adequate protection to Canadian labor in all its branches. We believe the important industry we represent should be duly protected against the slaughtering tac-

tics of the United States manufacturers, and we are equally agreed that the cotton manufacturers, from whom we obtain a large supply of our raw material, should be adequately protected." The manufacture of rubber clothing in Montreal was begun in 1899, and has been fairly prosperous. The manufacturers claim that the price of waterproof goods to the consumer had been reduced one-half since they went into business. Their particular grievance at the present time is the fact that, while the Americans have no regular market in Canada, they at times flood the country with cheap goods, at a price which would about cover the cost of the cloth.

—Some Chicago capitalists are reported as having been negotiating for the purchase of two million acres of land in the New Ontario region for colonization purposes. The vast tract, says a recent letter, is particularly rich in forests and wide stretches of fine agricultural land, and is being rapidly settled. It is 100 miles long and 30 miles wide and comprises eighty townships. The plan is to transport 10,000 Americans to settle the region. Former Judge W. H. Utt, of Chicago, and W. F. Egan, of Rock Island, are engineering the deal. It is said that they have \$5,000,000 of United States capital behind them. According to present plans from \$1,000,000 to \$3,000,000 of this will

Telegrams: "MILLS," STOCKPORT.

JAMES E. MILLS,

Heapriding Hat Works,

STOCKPORT, ENGLAND.

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

Wholesale Manufacturer of

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

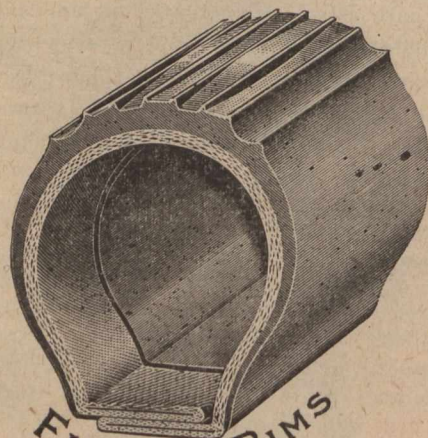
Specialities in EXTRA LIGHT HATS for the Colonial Markets.

Special attention paid to Packing of Goods for Export.

Made for the Canadian trade under the New Preferential Tariff.

THE TONI PNEUMATIC TYRE.

(Patent No. 26,555, 1898.)



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

FITS ALL RIMS

Eighteen Months' Guarantee with every Tyre.

F. TONI & CO.,

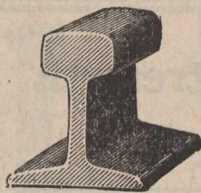
20 HANWAY STREET WORKS,
OXFORD STREET,

LONDON, W. C., ENG.

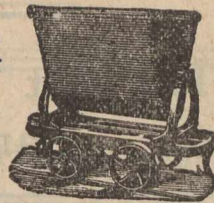
Special Rates to Canadians under the new tariff.

R. WHITE & SON, WIDNES, ENGLAND.

LOCOMOTIVES.
CRANES of all kinds.
STEAM & WATER
PIPES & FITTINGS.



Cable Address:
"Rails," Widnes, England.
A.B.C. & Universal Mining
Codes.
Engineering Telegraph
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Moreing & Neal's Code.
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GALVANIZED
SHEETS, BAR IRON.
AERIAL WIRE
ROPEWAYS.



Steel Rails of all Sections. Fish Plates. Bolts. Spikes. Points and Crossings. Steel Sleepers. Wagons for all purposes. Wire Ropes. Pit Headings. Screens. Mining Steel. Pulsating Pumps.



be spent at the start in developing the country and establishing town and township lines. Negotiations for a grant of land have been on for some time with the Provincial Government. Mr. Utt said it would not be proper for him to discuss the enterprise until the Canadian Government had acted. He said that the matter was now in its hands and if anything was given out it should be through the authorities there. He would not name the capitalists behind the venture.

—A committee of Western Ontario manufacturers met in Galt recently to discuss the Niagara Power question. Three feasible schemes were discussed: To have the Government erect the plant, and manage it and all the power. For the manufacturers interested to erect the plant, and control it. For the manufacturers to present to an electrical company a guarantee to use 20,000 horse power. It was felt by most of those present that the third scheme was the best. The Government, it was thought, would show considerable hesitancy in entering into a project of this kind. Neither do the manufacturers care to go into the business themselves, as it involves a considerable element of risk, and a great outlay. The general opinion seemed to be that a company presented with a guarantee contract for 20,000 horse power, would have no hesitancy accepting. The district to be included would be from London, Stratford, and St. Marys on the west; Berlin and Guelph on the east, and south towards the Falls. The power users in the district will be canvassed. At present over 13,000 horse power has been subscribed.

—According to the Railway Age, oil as a fuel continues to prove successful on all the lines of the Southern Pacific,

and it is understood that general orders have recently been issued for the conversion of all engines into oil burners as soon as possible. Coal will be abandoned absolutely, and within a year the Southern Pacific system will be on an oil basis solely, the order affecting all the divisions of the company. The "western" division of the road now has sixty-three oil-burning engines and eighty-three coal burners. It is estimated that within eight months all of the engines will have been converted and the use of coal on this division permanently abandoned. During the month of September the oil burners on that district travelled a distance of approximately 200,000. The coal-burning engines passed over 306,752 miles of track. It requires on an average 1,000 gallons, or about twenty barrels of oil for every 100 miles, as compared to five tons of coal, the saving on every 100 miles by using oil ranging from \$16 to \$20. The total saving for the 200,000 miles travelled by oil-burning engines represents from \$36,000 to \$40,000 per month.

BUTTERWORTH BROS., Ltd.,

Newton Heath Glass Works, MANCHESTER, Eng.



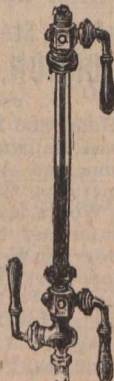
INVINCIBLE GAUGE GLASSES, both plain and enamelled. In sole use by the British Admiralty, recently tested to 5,000 lbs. to []"

Any kind of glass whatever used in machinery or applied to fittings.

The largest existing makers of **GLASS TUBES** for Gauge Glasses and the Electrical, Rubber and Brewer Trades.

GLASS NEEDLE LUBRICATORS and all other kinds of Lubricators. Lamps for all purposes.

Present Contractors to H.M. Government.



Write for our lists of

Electrical Glass, Machinery Glass, Table Glass, Ship Glass, Confectionery Glass, Cut and Engraved Glass, Etc., Etc.

E. SCHREIER,

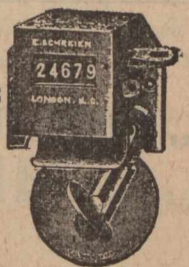
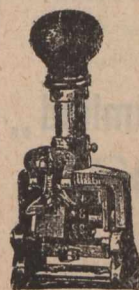
23 Bartlett's Buildings, Holborn Circus, LONDON, Eng.

Manufacturer and Exporter of

A.B.C. 3, 4 and 5 Action
Hand Numbering Machines

Patent "Excelsior" Counter
FOR PRINTING PRESSES.

PATENT AUTOMATIC
Type-High Numbering Machines.
Automatic Chases for Printing and Numbering Cheques in one operation, and every description of



Numbering, Dating and Perforating Machines.

WRITE FOR PRICES.

Established 65 years.

Telegrams: "SUBLIME, Liverpool."

DESSICATED COCOANUT.

JOHN SHORE & SON,

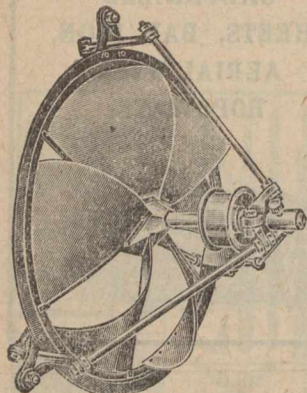
39 Old Hall St.,

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

LIVERPOOL, Eng.

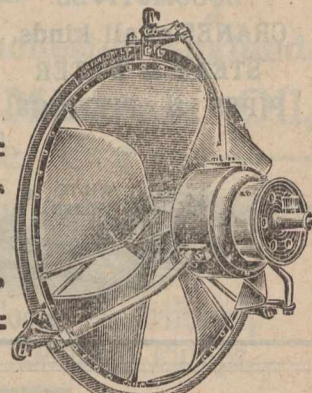
"Sun" Ventilating Fans

Highest Efficiency, Strength and Lightness



Belt Driven.

MADE ENTIRELY OF WROUGHT OR MALLEABLE IRON.



Electrically Driven.

For Ventilating, Drying and All Cooling Purposes

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

—Ottawa advices state that Messrs. J. J. McArthur and W. F. O'Hara, of the staff of Mr. W. F. King, Chief Astronomer and International Boundary Commissioner, have returned from their summer's work in the West. Mr. McArthur was working on the 49th parallel, the boundary between Yukon and Alaska, and Mr. O'Hara on the 49th parallel, the boundary between the States of Idaho and Washington and British Columbia. Mr. McArthur was in the Sixty-mile Creek district, and reports that the prospects for that district are very promising, one exceptionally good strike having been made this year on Boucher Creek. He was working principally south of the Sixty-mile Creek district in an altogether new country, which is well wooded except on the higher ranges. He worked right up to the headquarters of the Tanana River with his party of 11 men and 21 horses. Mr. O'Hara was engaged on a continuation of his work of last year in following up the line of the 49th parallel, covering the original monuments. He worked along the Idaho line and the eastern

part of the Washington line. This work is preparatory to the meeting of the International Boundary Commission, which begins its labors next year in permanently defining the disputed boundary question.

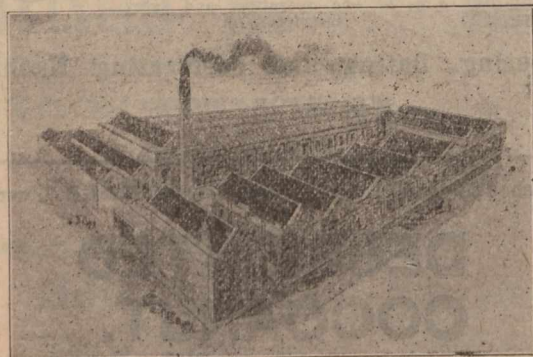
—Life Pointers from the Press.—"The faithfulness of a lifetime does not forsake a man in his end." The insured husband and father will fully realize this on his death-bed.—"Why, papa," she argued, "you know Arbutnot never drinks, chews, smokes, gambles nor swears." "Is his life insured?" asked the practical old man. "Not yet, I think," replied Gladys. "Well," said the old gentleman, "I don't want a chap for a son-in-law who merely doesn't do things."—Max Cohen's Views: "The progress of the age is typified in no manner more creditably than by the marvellous development of life insurance, both as regards its extent and its quality."—If you want to live long, keep your temper (nobody else wants it), get insured and keep your premiums paid. The company wants them and your

Established 1861.

.. Bootle Jute Factory Co., Limited ..

SPINNERS AND ... MANUFACTURERS.

JUTE BAGS AND BAGGING.



JUTE SACKING & SHESSIAN'S

DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

[Telegrams, "JUTE, Liverpool." A.B.C. Code, 4th Edition.

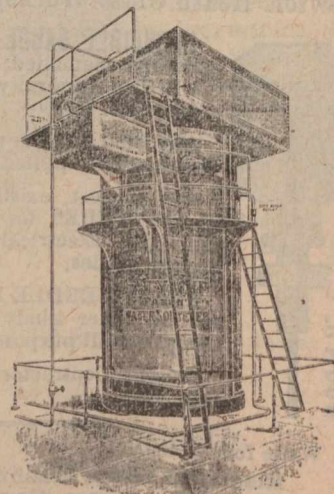
Telephone: 5704, Bank. Telegraph: "Diluteness," London.

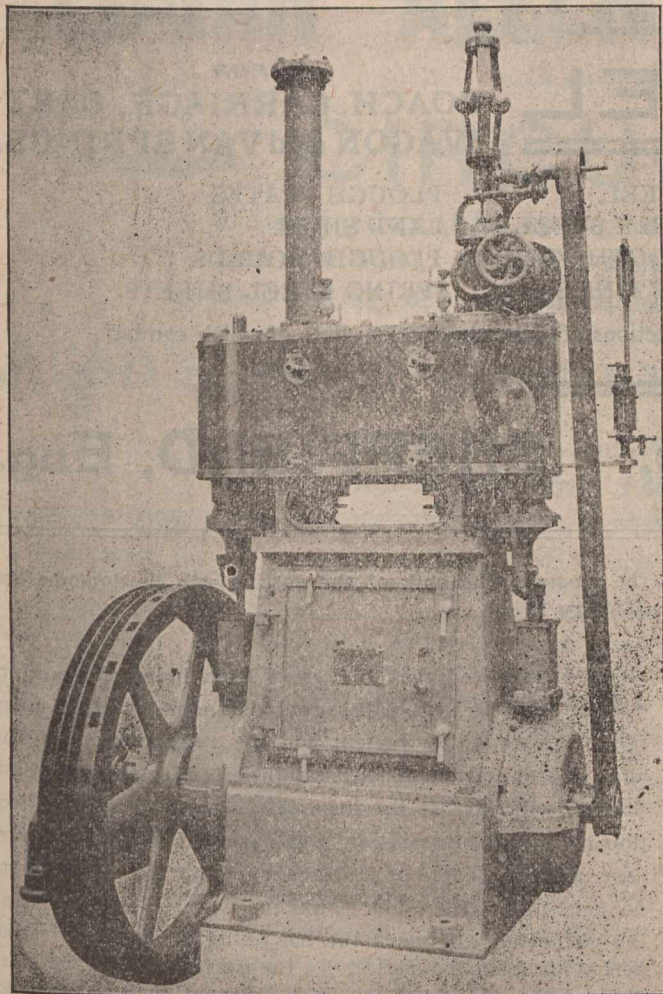
THE Water Softening & Purifying United Patents, Ltd.

Contractors to H.M. Government.
 30 & 31 St. Swithn's Lane, LONDON, E.C., Eng.

USED BY Home and Foreign Governments, Railway Companies (At Home and Abroad), Electric Generating Works, Engineering Works, Hydraulic Stations, Gunpowder Mills, Collieries, Telegraph Works, Gold Mines, Paper Works, Chemical Works, Cement Works, Flour Mills, Hotels, Hospitals, Schools and Colleges, Various Institutions, Laundries, Private Mansions, &c., &c.

Write for full Particulars to **FRANK H. YACKE, C.E.,** Managing Director.





These Engines are manufactured from 30 horse to 150 horse power under the new Canadian Preferential Tariff by _____

BENJ. GOODFELLOW,

Limited.

HYDE, nr. MANCHESTER,
ENGLAND.

family will want the insurance.—A life agent, was complaining to his prospect of his hesitation in signing the application. "The wise man is the one who hesitates; only the fool is certain," replied the uninsured. "Sure of that?" asked the agent. "Indeed, I am certain of it," responded the prospect. "Well, we do not insure fools," said the agent, "so you had better sign." And he did.—An exchange says: "This truth prevails: Mr. M. was a good citizen. He lived uprightly. He exhibited his prudence by insuring his life, and died with perfect resignation. He had recently been married."

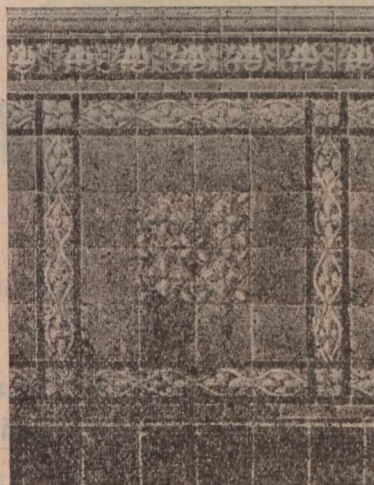
—The prospects of opening up trade with Curacao was a feature of the meeting of the Executive Council of the Canadian Manufacturers' Association at Toronto recently. The meeting, it is reported, was well attended, Mr. Cyrus A. Birge of Hamilton being in the chair, while there were members from Toronto, Montreal, Hamilton, Amherst, N.S., Guelph, Kingston, Galt, London, Dundas and Hull. The Tariff Committee reported that an investigation was being made through the customs department of Ottawa regarding the practice pursued in admitting dies and machinery made in the United States into Canada. The complaint is that manufacturers on this side obtain the loan of American dies and they are admitted into this country several times upon the payment of the one duty.—The council decided that it would be inadvisable at the present time to send a representative to South Africa to inquire into trade conditions there. Mr. Jacob Jessurun, British Consul and corresponding member of the association at Curacao, Dutch West Indies, addressed the council. Mr. Jessurun arrived in Toronto to interview Canadian manufacturers in regard to business to be done with Curacao and the Republics of Venezuela, Colombia, San Domingo and Hayti. At the present time he pointed out to the members there was practically no Canadian trade to these

countries, and he considered this an opportune time to exploit these markets.

—Bay of Quinte Notes.—Several houses in the east end of Deseronto are being moved to make room for the new lines of the Bay of Quinte Railway.—The steamer Resolute cleared on Saturday last for Detroit with a cargo of railway ties from Deseronto. From Detroit she goes to Michael's Bay to load forest products for Deseronto.—The

GEORGE SWIFT, Ltd.,

Manufacturers of



Tiles for Floor and Wall Decorations, Mosaics and Faience.

Swan Tile Works,
Liverpool E., Eng.

Special prices to Canadians under the New Tariff.

AUSTIN & DODSON, LIMITED,

Manufacturers of

SPRING STEEL

FOR
COACH, CARRIAGE, CART
WAGON and VAN SPRINGS.

Loco SPRING STEEL.

Spiral and Volute SPRING STEEL.

Timmis's Section SPRING STEEL.

SLEIGH SHOE STEEL.

TYRE STEEL.

TOE CAULK STEEL.

RAKE TOOTH STEEL.

HARROW TINE STEEL.

PLOUGH PLATES.

LAND SIDES.

PLOUGH MOULDS.

SPRING STEEL SHEETS.

Machinery and Agricultural Implement Steels in sections of every description, lists of which can be had on application.

Cambria Steel Works, SHEFFIELD, Eng.

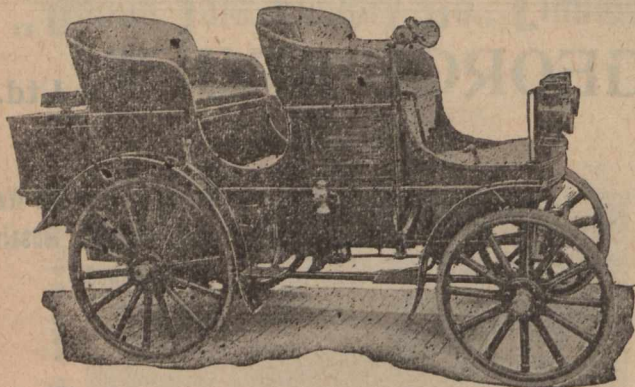
Deseronto Car Works office has been moved north of Locomotive street in order to make room for the new tracks of the Bay of Quinte Railway.—Work is progressing rapidly on the Deseronto-Napanee extension of the Bay of Quinte Railway. It is expected that the rails will be laid by November 15, after which the ballasting will be done. The first train will probably run early in December.—The steamer Nile went ashore during the rainstorm on Wednesday night near Prinyer's Cove. It was as dark as a pocket at the time. The tug Rescue went down from Deseronto and pulled her off, after a couple of hours' work. The Nile then went on her way to Morristown, N.Y., not having sustained any damage.—It is up to the editor of the Trenton News to explain the following, which appeared in his issue of last week: "Capt. Smith, of Belleville barned owned by him burnt to water's edge steam barge Alberta caught among the machinery about 11 p.m. no cargo on had just unloaded at C. O. Ry. locks at grove complete loss partly insured."—Lumbermen are sending men into the woods, and are preparing for a big cut for

the season. The bulk of the cutting will be done before January 1.

—It is expected that the great Irish industrial conference meeting at Cork will organize in some practical form the long-awaited movement for the regeneration of the agricultural and technical possibilities of Ireland. The conference will have at its disposal the most notable collection of expert information ever gathered for such a purpose, and the people of the country await the result of its deliberations with much confidence. It is believed that the gathering will mark the beginning of an era of prosperity for Irish industries. In the conference will be summarized the results of the Cork International Exhibition, which is just closing a successful six months' career. The Rt. Hon. Horace Plunkett, vice-president of the Irish Agricultural Department, will deliver the opening address. It is expected that he will draw an optimistic picture of the country's economic future. Prof. Lyburn, who has completed an exhaustive investigation as to the possibility of developing the mines and quarries of Ireland, is expected

LIGHT **LIFU** CARS.

BEST STEAM CAR ON THE MARKET.
ENGLISH-BUILT THROUGHOUT.
MADE IN THREE SIZES.



FOUR-SEATED Double Phaeton.

TWO-SEATED
with removable third seat,
for doctors' use.

LIGHT VANS
To carry up to one ton.

The Steam Car Co.,
House's System Limited.

REGISTERED OFFICES :

88 CHANCERY LANE, LONDON W.C., Eng.

FOR

Motors,
Motor Accesso-
ries,
Motor Fittings,
Motor Parts,

Of Every Possible Description.

Write to the Oldest
British Firm in the Trade.

United Motor Industries, Ltd.

42 Great Castle St.,
LONDON, W., ENGLAND.


Special Terms to Canadian Buyers.

EDGAR ALLEN & CO., LTD.,
Imperial Steel Works,
SHEFFIELD, Eng.

SOLE MANUFACTURERS OF

CIRCULAR SAWS,

Of Superior Quality for cutting either Wood or Cold Iron and Steel or Hot Iron and Steel. We invite special attention to our "COLD SAWS." Steel Castings of every description

Allen's  **Dynamo and Motor Castings.**

Turner's Patent Iron Fibred Steel.
 Miners' Drill Steel. **BEST TOOL STEEL and FILES.**

to have much that is interesting to tell. Prof. Lyburn finds that the country is rich in anthracite and bituminous coal, copper, pottery clay, cement, granite, zinc, lead, and building stone. He declares that only capital and transportation are required to transform this raw material into flourishing industries. Flattering reports will be made with reference to flax milling, fisheries, bacon-curing, and glass making, while plans will be submitted for the profitable employment of water power and the generation of electricity from peat. Special reports will also be read concerning the development of the bog lands.

—It is learned at Quebec that the corset manufacturers of that city and other places have decided to consolidate their manufacturing and business interests in one large concern in the City of Quebec. A large part of the pro-

duction is now made in that city, but it is believed the results will be beneficial to the manufacturers, jobbers, dealers and consumers in a systematic working of the factories, improvement in styles and quality, and, by lessening the expense and cost, to place the goods on the market at lower prices.

—Victoria, B.C., advices state that the sealing fleet has not made a big catch in Behring Sea this year. With the return of the steamer Queen City, nine of the fleet of twelve which went to the sea, were reported. The Umbrina is top-liner with 746, Carrie C. W. has 685, C. R. Rand 515, Victoria 246; Diana 276; Zillah May 151, Ainoka 413, Favourite 217, Annie Paint 434. All the vessels are wind-bound at Vancouver Island ports waiting the abatement of a south-east gale to start for home. No accidents or seizures are reported.

—The Eastern Townships smelter project is reported to be making progress. James R. Woodward, the promoter, returned from Boston recently, where he interviewed capitalists regarding the scheme. He expressed his conviction that sufficient foreign capital, together with local subscriptions and Government aid, can be obtained to ensure the construction and operation of the plant in Sherbrooke. Immediate steps are to be taken towards the incorporation of the company.

—The contract for two lightships of the highest class has been awarded by the Minister of Marine and Fisheries to the Polson Iron Works, Toronto. The ships will be stationed at the lower St. Lawrence, and will cost about \$250,000. Both are to be of the best steel obtainable, and are to be completed, one in August and the other in September next year. They will be equipped with the latest improvements.

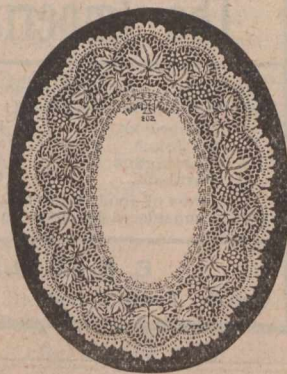
CROSS & CO.,

(FREDERICK ESCOTT & HENRY CROSS.)

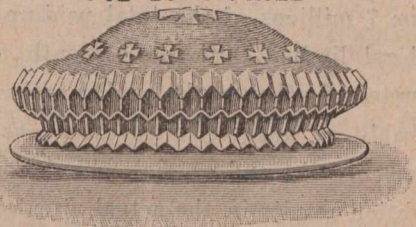
Manufacturers of
 Table Stationery.

Trade  Mark.

THE "CROSS" BRAND.



PIE DISH FRILL



- Dish Papers,
- Dessert Papers,
- Ham Frills,
- Cutlet Frills,
- Souffle Cases, &c.

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

Made in London from British Materials by British Workpeople Only.

33 Tabernacle Street. - LONDON. E.C., England.

NOTE—These Goods are supplied 3 1/2 p.c., less to Canadians, F.O.B. London, under the New Preferential Tariff.

The Sizing Materials Company

Manufacturers of
 all kinds of

Chemicals and Materials used
 by Warp Sizers and Finishers.

10 Marsden St., - MANCHESTER, Eng.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$50,136,000
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.

A LREADY this year's paid-for New Business in the CANADA LIFE ASSURANCE CO., exceeds by over \$1,000,000 that of the same period in 1901, the record year of the Company in this respect.

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.,
111 St. James Street, MONTREAL.

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND 1901



Capital and Accumulated Funds, :: \$42,990,000

Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds 6,655,000

Deposited with Dominion Government for the security of policy-holders 238,000

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

FIRE. LIFE. MARINE.

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

ESTABLISHED 1865.

BELL TELEPHONE BUILDING,
MONTREAL.

Telephone - Main 1277. P. O. Box 994.
Private Office, " 2822.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, OCTOBER 31ST, 1902.

THE SEPTEMBER BANK STATEMENT.

The bank statement for September bears the marks of the season, it indicates the moving of rich crops to market, and foreshadows the gathering in of millions of dollars as their product. The circulation rose in September from \$55,035,701 to \$60,965,801, an increase of \$5,930,100, which is \$1,255,000 greater than in the some month last year, and more than the total increase which took place between September, 1900 and September, 1901. The probability is that the circulation at close of this month, to-day, will amount to within 6

Insurance.

PHENIX ASSURANCE CO'Y., Ltd.
OF LONDON, ENG.

Established in 1783. Canadian Branch
Established in 1864.

No. 164 St. James St.

MONTREAL, P. Q.

PATERSON & SON,
Agents for the Dominion

City Agents:

E. A. Whitehead & Co. English Dept.
A. Simard. French Dept.
S. Mondou. " "
E. Lamontagne, " "

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.

T. D. RICHARDSON, Assistant-Manager.

EVANS & JOHNSON, Resident Agents, MONTREAL.

1723 Notre Dame St.

The Imperial Life ASS'CE CO'Y OF CANADA.

Will offer a most advantageous contract to a good representative in each of the following places:

Sherbrooke, Knowlton, Richmond,
St. Johns, Stanstead, Coaticook and
Huntingdon, Waterloo, Drummondville.
Farnham, Granby,

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

E. S. MILLER, Provincial Manager,

260 St James Street, - - MONTREAL.

or 7 millions of the total paid-up capital, that is, the legal limit. During the month there have been the notes of other banks paid over bank counters to, probably, an unprecedented extent, as so many banks had reached the end of their circulation tether. This condition results in the actual circulation requirements of a large number of the banks being obscured, as they are using the notes of those of their neighbours, and this practice also causes a misrepresentation of the circulation of the banks whose notes are being utilized by others. It would be interesting to have an exhibit of

Mutual Reserve Life Insurance Co.,

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

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

...AND..

An Increase in Insurance in Force.

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

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

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the working of these arrangements, showing under what conditions notes are obtained for circulating and those under which they are to be redeemed when the tide turns next month, and keeps running lower and lower until there is a reaction towards the summer. The following shows the circulation of those banks which nearly reached their limit in September, the amount of the margin being given in each case:—

Banks.	Margin of circulation.	Banks.	Margin of circulation.
Toronto.. . . .	\$151,663	Nationale	\$ 52,092
Dominion	64,764	Quebec.. . . .	99,232
Ontario.. . . .	57,042	Union	17,046
Standard	48,672	St. Hyacinthe	25,820
Imperial	259,571	E. Townships	233,850
Traders.. . . .	19,780	N. Scotia	60,907
Hamilton	69,669	Royal	33,991
Ottawa.. . . .	113,134	Peoples'.. . . .	19,076
Provincial	45,158	Halifax B. Co... ..	20,879
Hochelaga	60,592	Commercial... ..	26,154
Molsons.. . . .	53,721	N. Brunswick	15,340
Aggregate of the margin of 22 banks at end of September.. . . .			\$1,548,153
Total margin of the whole 35 banks			\$10,118,549

The margins of the 22 banks are so small as to be practically of no service for additional issues: as no prudent banker runs his notes out without leaving some "slack," as it were, so as to make sure of keeping within the limit.

The deposits on demand rose in September from \$105,639,606 to \$112,001,084, an increase of \$6,361,498, which is half a million more than double the enlargement in September, 1901. The deposits payable after notice increased from \$247,052,129 to \$247,813,411, an

addition of 761,282, as compared with a decrease of \$58,853 in September last year. The increase in these funds this year is somewhat remarkable and indicates there being a general condition of monetary ease in the depositing classes. Since the Fall of 1901 the deposits in Canada held by the banks have increased to the extent of \$34,932,223. Current loans last month went up from \$296,711,686 to \$303,518,223, and outside Canada from \$31,269,259 to \$35,872,043, a total increase of \$11,407,000. The demand this indicates would, of itself, have caused the banks to be somewhat indisposed to enlarge their call loans freely, even had the stock market been in a favourable condition. But, with a heavy demand for current loans and discounts occurring while the stock market was in a critical state, it is no wonder that bankers pulled the reins tighter than was agreeable to stock operators. Still they enlarged the call loans in Canada from \$50,067,007 to \$52,139,367, an increase of \$2,072,360, but those outside they reduced from \$52,409,125 to \$49,853,547, a decline of \$2,555,578, so the two movements, home and foreign, offset each other.

There is another bank projected in Toronto, in regard to which there are rumours which do not presage the new venture's commanding as much public confidence as a bank ought to have, indeed, needs to have to be a success. Rumour associates it with another form of enterprise, and with the name of a promoter which is certainly not one that commands any marked respect in banking and financial circles. There is no need whatever for any more banks in Canada; the supply is ample. It will be far more to the interest of the country for the existing banks to enlarge their capital, if this is needed to meet the demand for more banking facilities, than for new capital to be utilized in founding new banks.

We append our usual comparative table, and the complete returns of the banks for September will be found on a later page:—

THE BANK STATEMENTS.

	Sept., 1902.	Aug., 1902.	Sept., 1901.	Sept., 1892.
Capital authorized	\$1,626,676	81,626,666	75,826,666	75,958,685
Capital subscribed	72,162,016	71,606,816	68,548,166	62,997,529
Capital paid-up	71,084,350	70,270,408	67,486,687	61,654,232
Reserve Fund	41,130,286	40,725,468	36,903,355	24,826,594
LIABILITIES.				
Notes in circulation	60,965,801	55,035,701	56,027,407	34,927,615
Due Dominion Government	3,287,338	2,791,717	2,621,608	2,516,627
Due Provincial Govts.	3,588,244	3,880,669	3,304,435	2,934,747
Deposits on demand	112,001,084	105,639,606	96,866,910	65,753,885
Deposits after notice	247,813,411	247,052,129	228,015,362	98,831,098
Deposits outside Canada	38,041,688	37,484,456	31,465,489	.....
Loans on bks. in Canada, sec.	549,635	570,619	678,116	150,000
Depts. on demand in Can. bks.	3,883,122	3,756,722	3,603,170	3,491,261
Due agencies in U.K.	3,596,826	3,397,376	6,416,019	4,373,087
Due agencies abroad	1,931,261	1,359,454	881,627	139,343
Other liabilities	12,453,860	12,121,954	11,167,536	233,799
Total liabilities	488,112,355	473,090,477	441,047,760	213,477,549
ASSETS.				
Specie	12,501,727	12,382,880	11,306,127	6,770,649
Dominion Notes	23,145,990	23,045,935	20,016,696	11,903,854
Deposits securing circulation.. . . .	2,792,166	2,792,166	2,568,918	1,761,289
Notes & cheques on other bks.	19,165,894	11,719,125	14,928,126	7,899,713
Loans to other bks in Can. sec.	549,633	570,619	678,115	150,000
Depts. on demand in Can. bks.	4,560,500	4,414,790	4,669,400	4,457,187
Due from bks. &c., in U.K.	6,348,566	8,308,367	5,330,785	1,261,908
Due from foreign bks, etc.	15,299,173	14,816,512	17,778,306	24,211,355

Dom. and Prov. Govt. secs.	9,680,043	9,683,019	11,467,476	3,328,421
Can municipal & other pub. sec	14,419,232	14,080,502	14,222,130	8,428,534
(Not Dominion.)				
Railway and other secs.	35,864,715	34,751,846	32,283,676	8,068,091
Call loans in Canada	52,139,367	50,067,007	38,158,853	19,828,270
Call loans outside Canada	49,853,547	52,409,125	44,326,826	.....
Current loans in Canada	303,518,223	296,711,684	286,195,554	188,167,135
Loans to Govt. of Canada . . . . .	.....	.....	.....	.....
Loans to Provincial Govts.	3,759,210	3,541,570	2,404,978	1,296,351
Overdue debts	1,969,702	1,992,247	2,033,105	2,303,589
R. E. besides bk premises.	826,668	858,590	920,477	1,123,258
Mortgages on real estate	815,963	817,815	668,278	839,506
Bank premises.	7,161,593	7,010,132	6,656,283	4,622,679
Other assets.	10,683,869	11,769,848	10,048,102	1,514,723
Total assets	610,927,964	593,012,325	553,954,790	298,133,431
Loans to directors & their firms	10,228,365	9,756,529	12,289,308	7,034,794
Average specie for month	12,761,962	12,675,536	11,580,179	6,759,913
Av. Dominion notes for mo.	22,751,072	23,364,742	19,958,154	12,073,627
Grt'st circulation during mo.	61,682,502	55,490,064	56,939,388	35,446,396

THE HON. MR. TARTE'S RESIGNATION AS MINISTER OF PUBLIC WORKS.

The present political position in Canada is peculiar, and the outcome may be of the utmost importance to the trade and commercial interests of the country in the near future.

Last week, on the return of Sir Wilfred Laurier, the community was expectant as to what would happen when he met the indefatigable Minister of Public Works who has for some time been preaching a crusade in favour of a modified tariff so as to protect Canadian industries from the slaughtering tendencies of the United States manufacturers. The result of the conference between those redoubtable statesmen in Ottawa on that memorable Sunday following the Premier's arrival in Ottawa, and the following Monday morning, was that on the train to Toronto that same day the Hon. Mr. Tarte wrote his voluntary resignation as a member of the Cabinet. This was accepted on the following day by the Premier, with the clear intimation that it had been demanded by the Premier on the Sunday. Afterwards that feature was denied by the ex-Minister and is a question of fact that remains thus far unsettled in the public mind. The fact, however, is established that the most important and active member of the Laurier Government is out of it. It remains to be seen what the outcome may be. That the change will prove important to the country cannot be doubted. In his letter of resignation the Hon. Mr. Tarte takes strong ground that what he has been saying was the expression of views he held when he first entered the Cabinet, and which he has frequently expressed on public occasions in the presence of Sir Wilfrid Laurier without any rebuke, and he maintains them firmly in his letter of resignation.

In that respect his letter is straightforward and manly, and is entitled to public respect. In his letter accepting the resignation Sir Wilfrid avoids the issue, probably for the present. He does not deny the allegations of Mr. Tarte about the speeches that Mr. Tarte made in his presence without objections on his part, but complains that the Minister's recent tour was inopportune, and the cause of annoyance to him as Premier.

An impartial observer on what is passing cannot avoid the conclusion that the Premier's letter was characterized by extreme reserve, more than might have been expected from as able a diplomatist. But

"Time, the corrector—when our judgments err," will probably cast new light upon the motives actuating the recent respective attitudes of two public men of no mean ability. This Journal is not by any means a political partisan newspaper, but to the ordinary on-looker, without prejudice, it was amusing to read in the press, supporting the present Government—right or wrong—that so soon as Mr. Tarte's resignation was accepted there was a uniform rejoicing at his downfall and that he would never more be heard from, and was as good as buried politically.

That was a woeful mistake, for two days after the ex-Minister addressed to the country in his paper, "La Patrie," over his own signature, "The last words on the subject," which showed that he was still very much alive politically as well as otherwise.

Whatever may be said for or against Mr. Tarte, that statement of his is a most terse and explanative article, and will carry the conviction with it that he had been all along actuated by the most patriotic motives in promoting what he thought was best for the country. That exposition of his views has been translated and spread over the country, and will surely strengthen the position he has taken.

There seems to be only one opinion that since Mr. Tarte has been Minister of Public Works he had all along been the moving spirit in pushing forward the improvements required for the enlargement of our inland transportation facilities, for the improvement of the channel and the safety of our ocean navigation.

That much must be placed to the credit of the ex-Minister, and Sir Wilfrid Laurier will be fortunate if within the next few days he is able to find a substitute that can give equal satisfaction and confidence to the all-important interests mentioned as did the Hon. Mr. Tarte.

The "Last words to the country," as the author styled them, and to which we have alluded, were pithy, and expressed in short paragraphs, each one complete in itself, and could not fail to carry conviction to the mind of the reader of the sincerity of the writer, and his desire to further the best interests of Canada.

His plain statement of what he has succeeded in doing, and what he contemplated doing—had he continued in office and supported by his colleagues—is a very interesting and valuable contribution to the literature and political issues of the day.

It is only fair to Mr. Tarte to say that he has contributed more to improve the channel below Montreal than any other Minister of Public Works since that work was taken over by the Dominion Government, and his energy in this respect is entitled to all the credit he claims. For this he is deserving of the thanks of all interested in the commerce of the country. His remarks on the contemplated work in the Montreal harbour are worthy of notice, and we may have something to say later on the position in which he leaves it on his retirement.

Taken altogether, the ex-Minister has left a record as an administrator that he can well look back upon with satisfaction. He has more than any man in late years led the way in awakening the people to a know-

ledge that a great future is before this country in transportation matters, and that the St. Lawrence route from the great Lakes to the ocean is destined to be one of vast importance to the world, if only proper efforts to obtain that object are maintained.

Although Mr. Tarte has ceased to be a Cabinet Minister he is still a Member of Parliament, and as a journalist will wield a vigorous and trenchant pen. It is not conceivable, therefore, that he can be other than an important factor in the further discussions and movements tending to the development of the prosperity of the Dominion and more especially in its transportation interests.

THE IMPORTANCE OF ADDRESSING BUSINESS LETTERS CORRECTLY AND FULLY.

One most important lesson which a youth on entering upon an engagement in a business office cannot too quickly and too thoroughly learn is, to be strictly correct in writing the address of a letter and to give it as fully as possible. Youths who come into a city office from a rural home are not sufficiently alive to this necessity, as, in their native place, everybody knows everybody, and a misdirected letter very soon finds the person for whom it is intended. In a city the conditions are so different as to render accuracy and completeness in a letter's address essential to its early delivery, often indeed to its delivery at all. "Mr. Jones, Smith's Corners," will do very well where there is only one Mr. Jones, and all dwelling within earshot of each other, but, "Mr. Jones, Montreal," is an address that practically reads, "Dead Letter Office."

Letter sorters at post-offices sometimes make mistakes, even when an address is correct and sufficient. We remember posting one to a "Mr. Jubb, Herringthorpe," who was not merely the only person of that name in the hamlet, but was one of the thirty householders it contained, yet that letter went wrong. A new sorting clerk had been engaged at the post office where this missive was posted in England, who was very well up in the geography of the United States, and he remembered that "Herringthorpe" was in a certain State in America, acting upon which knowledge he put the letter in the mail bag for that country! "A little knowledge" in this case proved 'a dangerous thing,' for the letter caused serious inconvenience and an enquiry by the authorities who sent an Inspector from London, 170 miles away, to solve the mystery, in which he didn't succeed, but the letter came back from Washington in half a year.

When our English friends are addressing letters to traders in Canada, we advise them to be particularly careful in securing the correct and full address of those to whom they write, not omitting the abbreviated name of the province in which the place is situated to which their letter is being sent, Picton and Pictou, for instance. There are towns and cities in our provinces the same as, or similar to others at the distance of hundreds of miles off. A letter intended for a person in Nova Scotia may be sent all the way across the continent if N.S., is omitted from the address, and vice versa. We have streets in Canada many miles in length, Yonge Street, Toronto, we believe, runs through a district extending 40 miles. Fancy then a letter address-

ed to "Mr. — Yonge Street, Toronto," on the supposition that this street begins and ends in that city. In this city we have several streets on which the numbers run into the thousands, as they are several miles in length, with buildings along their entire course.

A letter intended for a business firm in any place should have the name correctly spelt, it should state the nature of the firm's business; the street number; and after the name of the town or city, the name of the province. Some years ago a letter posted in Toronto containing a sterling draft for £500 was addressed to "Messrs. So and So, London," which caused it to be sent to London, Ontario, instead of London, England, a mistake that led to serious trouble. We have heard of a circular letter intended for a dry-goods firm being delivered to a hardware house, and of other mishaps of this kind, some of which, sent from England, have led to the persons who sent such imperfectly addressed communications to conclude that it was useless to write to Canadians.

Now that traders in the old land are becoming more and more alive to the extent and value of the market of Canada it is most important for them to secure the exact and complete address of traders on this side, in doing which they will find the columns of this journal a reliable guide, and, at all times, we shall have pleasure in facilitating such business intercourse by giving any information which may be desired by old country firms in seeking to extend their connections in this Dominion.

TO ASSIST LEGITIMATE TRADE.

Opposition is generally hailed in business as being rather a source of benefit by the holding of custom within its natural bounds. This is pretty generally recognized by shrewd merchants everywhere, for they prefer seeing a competitor come next door, or next corner, to having him locate a little distance away. This does not hinder legitimate trade, for it remains between the contending parties to see which can offer the most tempting bargains and yet accomplish the end he had in view when he first opened his store. But there is a source of opposition, or interference with some lines of business, not classed under this head, which has long been plying its vocation with no good result, either to the owner, the community, or the country at large. We refer to peddlers who go from house to house, on foot or in waggons, offering their wares without regard to the regular price or the wisdom of winning trade for the future through honourable and honest methods.

While the public is at all times desirous of obtaining requirements at the lowest possible figure, values are seldom permitted to assume an unusual basis through lack of legitimate competition, and the part the peddler plays is in no sense beneficial. True, there are licenses exacted in most municipalities from those who ply such a calling, but these licenses are not sufficiently high to protect the regular storekeeper who pays, and is expected to pay, a heavy share of the taxes, etc. Were peddlers compelled to pay a sum equal to the rent and taxes of a small shop in the nearest town, or in that part of the city in which they are to canvass, this being exacted monthly in advance, there would be less complaining and fewer empty shops. It would be a simple matter to thus keep peddlers within bounds, and it is safe to say that they would prefer in most cases renting

a small shop where they could combine living and trading, than to pay a corresponding amount for the mere privilege of hunting for trade. In this there would also be a protection for the unwary housekeeper, who, if she buys an unsatisfactory article in the regular way, has at least the privilege of returning to the store and having the matter adjusted. The peddler has seldom a reputation, or regular customer, to lose, and generally acts accordingly.

That this impediment to legitimate trading is not confined to any one city, town, county or even country is shown by the following letter, sent us recently by a subscriber in Leeds, England, which appeared in the Leeds and Yorkshire Mercury of September 17th, under the title: "Why the Shops are Empty":

To the Editor.—Sir,—A few days ago one of your correspondents blamed the Leeds Co-operative Society for the many empty shops throughout Leeds. May I suggest that it arises from a totally different cause, viz., the enormous amount of business done by the "commercial travellers" who visit our doors daily, and also the great advertising "universal providers," who supply you, on receipt of a deposit, with anything under £50. Tradespeople of small means are greatly handicapped against these capitalists, who have generally as agents working men in good situations. Probably 25 per cent. of the purchasers deal with agents, and no rents are required. Can it be wondered that shops are to let?—Yours, etc., S. G. M.

3 Wade-passage, Leeds.

With the second class of "quiet" traders: the "universal providers," we have yet to become acquainted in Canada, although, as much that is good comes quickly across the Atlantic, we shall, doubtless, ere long, encounter this latter type of trader.

The regular retail merchant, in city, town, or village, can and will always hold his own, and do a safe, profitable business despite the large departmental and mail-order concerns. As their owners grow in intelligence and business foresight, the same privilege and chance await the individual merchant of limited means. As they improve he can improve in proportion, if he but adapts himself to the changing conditions. But the peddler should go; or, if he persists in staying, be compelled to pay a monthly license equal to the rent of the average store in his vicinity.

SHOE AMALGAMATION RUMOURS.

The fact that boots and shoes generally go in pairs may be partially responsible for the wide-spread, extension-sole, rumours afloat during the past week or more to the effect that all the principal boot and shoe manufacturing plants throughout the Dominion were about to be amalgamated. True, there was enough stir on the part of a few individuals—who in such cases usually arrange to make known their mission—to warrant the belief that something in the way of a working agreement was in prospect, but there has certainly not been the amount of discussion, proposition, or cohesion among the varied shoe interests referred to which might altogether warrant all that has been published. An agreement among the leading shoe manufacturers, similar to that pointed out in an article on the matter in our issue of September 26th last, would, no doubt, result advantageously both in preserving home trade and improving quality, but it is scarcely expected that mutual interests will get much beyond this for the present.

THE UNIVERSALITY OF INSURANCE.

Underwriting is no laggard in the march of business generally for some years past, and the opening of the new century bids fair to be as active as the closing of the old. An epoch of financial, commercial and scientific activity is under way.

In no period have the plans and works of men been cast in so large a mold; in none have brains and brawn counted for as much as they do; in none has production been so vast; in none has there been such a variety of leaderships, such an individualizing of abilities such a demand and opportunity for men of ability.

At no time have there been such a variety of insurable values as now, whether we contemplate the products of the factory or the farm, property of other kinds, or the human workers themselves; never before has a man of useful type been so valuable to himself, to his family, or to the community in which he lives. It follows, furthermore, that at no other time has the producer or the product sought and received so much insurance protection.

Let us consider for a moment, very briefly, where and how often the insurance policy is called for; the character of underwriters; the nature of underwriting; the value and growth of insurance agents' service; the years of work and growth that have paved the way for the insurance propositions of to-day; the extent of the business of insurance agency; the world-encircling operations of the great life insurance companies; the magnitude of the purchases of life insurance by the people; the distribution of insurance money by localities, substantial payments which can be seen and understood; the financial resources of the companies; the increasing appreciation of the benefits of insurance; the wholesome publicity with which all insurance affairs are illuminated; the position of life insurance as a trust, a family trust; the responsibilities that are to rest upon the executive life underwriters of the future. We can, of course, give attention to these many subjects only lightly and imperfectly, suggesting rather than attempting to discuss.

It is not too much to say that the insurance idea is all pervasive. Life insurance, fire insurance, accident insurance, health insurance, various kinds of liability insurance, marine insurance, burglary insurance, credit insurance, steam boiler insurance, plate glass insurance, rent insurance—all these are heard of every day. There is talk of strike insurance. Were a king to be crowned, and the coming festivities move his subjects to invest large sums of money, speculatively, in sundry directions, such a thing is to be had as coronation insurance.

The underwriter, or the underwriting idea, is everywhere. Insurance terms are often on the lips of men when they are not thinking of the organized business of insurance. If a large corporation is to be formed, the placing of the stock must be underwritten. Insurance, underwriting, the security of a documentary guarantee, backed by financial responsibility, is familiar in all our affairs.

Even the courts are adjusters of damages and grantors of indemnity. The obligation, within limitations, of society as a whole to man or woman as an individual is everywhere recognized, ranging, in law, from employers' liability to breach of promise, and looking forward in speculative philosophy from what to-day is to what in the future may be, when the brotherhood of man shall

arrive and the world become one happy and enlightened family, all insurers and all insured, rejoicing in the common ownership of all material things—and no one can tell what else! We cannot do without insurance if we would, and we would not if we could.

It is especially true that life insurance as an institution as well as a business machine is in harmony with the spirit of the times. Energy, industry, the purpose to advance human welfare—these are pre-eminent characteristics of the day and of the life insurance business. If any business has had to fight its way to victory, it is life insurance. Much might be said on this theme, by those who are competent to speak of obstacles surmounted, of superstitions overcome, of unending work, day by day and year by year, which has made the business what it is now. In building up the institutions that are the pride of this country, and the insurers of the world, there has been no let up night or day, by the generals who have planned and directed or by the field force which has carried out the plans.

Perhaps it could be demonstrated that the doctrine of keeping everlastingly-at-it has been preached and practiced from earlier days, and with greater stress and continuity, in the life insurance business than in any other. The rules advising us how to get along in the world, which are now put forth with fine typographical attractiveness, every week or every month, in special publications of large circulation among the youngsters of this successive generation (prods for the constitutionally tired, inspirations for the partially energized) have long been familiar to every life insurance man in bulletins from headquarters. And certainly no finer examples of successful men are on record than the great captains of life insurance, the captains of the head offices and the captains of the field.

If any occupation or profession has been—possibly still is—a “strenuous life,” it is the occupation or profession of the life insurance agent. Why, men have had to be dragged into insurance by main force! They have been blind and deaf to the benefits of the proposition that life insurance agents have presented to them. Even to-day instances are heard of when men take pains to avoid life insurance agents. But the agent knows the kinks and foibles of human nature and bides his time. If a man prefers to act like a black bass when one of the most serious questions he will ever have to think about comes before him, the agent will always be enough of a sportsman to give him line and play him to his heart's content.

The life insurance agent has done a tremendous work, if it be measured only by the units of horse-power. He has done a tremendous work measured by other units, if we knew how to give them names. But who can express mathematically the gratitude of a human heart! Who can set down in figures how much the work of an agent, who persuaded a husband or father to insure his life against his will, was worth to the family that was left behind with nothing to depend upon but the life insurance contract which the husband or father so reluctantly entered into? And who can say how much it is worth to communities to have families taken care of, homes and business enterprises preserved and children brought up and educated under favourable influences?

Assuming that the average intelligence is high, it seems incomprehensible that any man should reject the

life insurance idea. There may be good reasons why, for the moment, he may not be quite ready to make a contract with a life insurance company, but that he should desire to remain permanently in opposition to the insurance idea seems incomprehensible. It can only be because he does not realize what he is doing. Perhaps it would be better to say because he does not realize what has been done for him, in the past, that makes it possible for him to have the opportunity to get insurance of the kind that is offered to-day.

Life insurance is a reinforcement of every man's power to take care of himself and of others. It has taken years of work and genius to build it up, to bring the people together, to convert them, to teach them, to weld them into an organization for one purpose, that the strength and resources of the many may be available at any moment, to relieve the misfortunes of the few.

Mutual welfare and common defense constitute the object of all good government, but so far as the material welfare of vast masses of human beings is concerned, life insurance has accomplished more than any elected or hereditary ruler. And nothing more commendatory can be said of any government, during the past 100 years, than that it has given encouragement to the growth of life insurance, on principles which mean strength and solvency for all time.

The agent is the accredited representative of a worldwide fraternity. In the person of the agent, organization and wealth come to the individual to pledge to him and to his family support and assistance, all that he is striving, single-handed, to attain. The competence he hopes to earn if good fortune attends his efforts life insurance agrees to furnish at a specified time or in the event of a certain contingency, the only requirement being the payment by the insured of moderate annual premiums.

The business of insurance agency is not of small dimensions. The combined earnings of insurance agents amount annually to scores of millions of dollars. Comparatively few manufactures show larger figures, as the values of gross products, than the combined earnings of insurance agents; and the reason for their success and prosperity is that they perform a distinct and necessary service. The capital of the agent is his integrity, his ability to preach the gospel of self help, his knowledge of policy forms, his familiarity with the standing of companies, and the attention he gives in various ways to the interests of the insured.

Insurance policies are contracts of the highest importance. Few men will enter into them without the guidance of expert advice, just as few men consider themselves smart enough to write their own wills. The relation of the insurance agent to the policyholder resembles that of the lawyer to his client. The insured trusts the agent and in the large majority of cases follows implicitly his suggestions in the selection of policies. That the agents as a body have respected this confidence and given to the people sound advice and faithful service needs no further proof than the fact that hundreds of millions of dollars of life insurance have been paid to beneficiaries with very little friction in the way of misunderstandings or disputes.

The people of the State of New York are carrying 1,600 millions of dollars life insurance; the people of the State of Pennsylvania are carrying more than 1,000 millions; the people of Canada are carrying over 825 millions; [the total of fire, life and accident insurance

in force in Canada for 1901 was \$1,538,540,000]; the people of the State of Ohio are carrying more than 500 millions; the people of the State of Massachusetts are carrying nearly 600 millions; the people of the State of Illinois are carrying more than 600 millions; the people of the State of Indiana are carrying nearly 300 millions; the people of the State of Missouri are carrying about 300 millions; the people of the State of New Jersey are carrying about 400 millions. The number of States which do not have at least 100 million dollars of life insurance policies in force is small.

The annual payments to beneficiaries in the cities, towns and village of the United States and Canada illustrate the present practical benefits of insurance and the extent to which the people have bound themselves together for the purpose of self help. More than \$27,000,000 was distributed in Greater New York last year by life insurance companies or societies; nearly \$9,000,000 was distributed in Philadelphia; more than \$6,000,000 went to Chicago; nearly \$5,500,000 went to Boston; more than \$3,500,000 was paid in Baltimore; nearly \$3,500,000 was distributed in Cincinnati, and about an equal sum in St. Louis; more than \$2,600,000 was paid to policy-holders or their beneficiaries in Pittsburg; Buffalo and Cleveland received upwards of \$1,750,000 each; New Orleans and Detroit received more than \$1,600,000 each. In all twenty American cities received from \$1,000,000 to \$27,000,000 respectively during 1901 from the hands of life insurance. Nearly \$10,000,000 was paid to beneficiaries in Canada during 1901.

The temptation is strong to deal in a statistical way with any subject relating to the work of life insurance, but it is sufficient, in the present instance, to point out that the life insurance companies of North America have not only Nine Thousand Million Dollars of insurance in force, but that they have also massive resources, counted in the cases of single companies by hundred-million-dollar units.

It is becoming the custom in institutions of learning, especially in universities which are attended by young men who expect to earn their livings instead of retiring after their college careers are completed to live on the incomes of inherited fortunes, for lectures to be given in which the theory and practice of life insurance are explained. The graduating classes of American colleges are sending young men to life insurance offices to learn there how the life insurance proposition should be presented to the people, and subsequently these young men go forth as trained life insurance agents to do missionary work among the people. This means that life insurance is to reach all the people, and that the colleges are turning out insurance agents as well as lawyers, physicians and ministers of the gospel, and that in the future even more than in the present, the people are to be thoroughly insured.

A great deal is heard just now of the need of publicity as regards the affairs of corporations. If any business stands before the people in the full light of publicity—that wholesome publicity which penetrates into the innermost recesses of corporate transactions and financial resources—it is the life insurance business. There is no problem before the people as to how the financial standing of life insurance companies can be got at for analysis by those who invest their money. No

campaign is to be fought out on the issue of how to regulate life insurance companies. Yet life insurance is the greatest trust of the age, the greatest family trust of any age. But its benefactions are so clear, and its operations are so open, that no one will arise to challenge them.

There is no water in the securities held by life insurance companies, nor in their policies which are held by others. These corporations have no fear of visits from certified public accountants nor of reorganization committees. If some of the trusts have capitalized "expectations" and "possibilities," life insurance shines by contrast. It has collected in advance and is holding in safe investments a sum of money which will carry every one of its contracts to maturity, if the policyholder fulfills his part of the agreement and keeps his policy in force. Wherever the life insurance companies are doing business, there is official supervision of their funds, accounts and contracts. If the trusts are to be scrutinized to one-half the degree that insurance companies are examined, there will soon be publicity indeed coming to the consolidations and mergers.

When it is said that this is the age of insurance, especially of life insurance, and that the man who fails to take out insurance misses a good thing and deprives his family of something it should have, we should endeavour to make the point as clear as we can. Life insurance is merely the organization, the machinery, the clearing house through which the exchanges are to be effected. The money must be paid in before it can be paid out, and the paying in as well as the paying out—simply to take care of the insurance now in force—will run for fifty years or longer. Where in finance is there a greater organization, not to say a greater organized thrift, than this? For fifty years hence, and longer, millions of persons have arranged and agreed that among their number, to the last survivor, the minimum of distress and destitution shall be wrought by death. Can any intelligent man fail to see the strength, usefulness and majesty of this great organization which stands for human helpfulness? Can he say, "I will have none of it"? If so he will be like the freak navigator who declines passage on a trans-Atlantic steamship and starts for the other side in a frail rowboat in which, unfortunately, his family is also embarked.

Life insurance is the trustee of the people and the trusteeship is destined to grow in sacredness as well as in size. Assets and the amount of policies in force will be doubled before many years have passed. Therefore, the insurance officers of the future must be great and strong men. But let us not now attempt to read the future, either as regards vastness of accumulations or extent of executive responsibilities, further than to foresee that soon the cry must be "Conserve, conserve!" instead of "More business, more business!"

And up to this moment it is no exaggeration to say that if any business in its onward course has proved helpful to multitudes of individuals and to countless communities, presenting an example which has inspired all other departments of human activity to do greater things, leaving an impress for lasting good, in numerous directions it is the business of life insurance.

The above is adapted from a recent paper on the "Age of Insurance," by Mr. Franklin Webster, of the "Insurance Press" of New York.

WHAT CANADA BUYS—(16).

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

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

DUTIABLE GOODS—(Continued.)

Countries.	ARTICLES IMPORTED.		ENTERED FOR HOME CONSUMPTION.					
	—Total Imports—		General Tariff.			Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
	Yds.	\$	Yds.	\$	\$	Yds.	\$	\$
Cotton, manufacturers of—Fabrics, printed, dyed or colored, N.O.1'.—								
Great Britain	24,165,332	2,494,503	764,984	87,956	30,784.60	23,753,824	2,451,083	571,922.87
Hong Kong	200	8	200	8	2.80	.....	.....	.....
Newfoundland	183	10	183	10	3.50	.....	.....	.....
Austria-Hungary	44,750	1,190	44,750	1,190	416.50	.....	.....	.....
Belgium	3,009	937	1,809	568	198.80	.....	.....	.....
China	575	55	575	55	19.25	.....	.....	.....
France	344,238	66,970	330,568	65,103	22,786.05	.....	.....	.....
Germany	253,927	43,074	256,609	44,382	15,533.70	.....	.....	.....
Italy	288	281	288	281	98.35	.....	.....	.....
Japan	200	5	200	5	1.75	.....	.....	.....
Switzerland	111,881	9,139	110,580	8,647	3,026.45	.....	.....	.....
United States	5,874,956	336,686	5,964,431	441,525	154,533.76	.....	.....	.....
Total	30,799,539	2,952,858	7,475,177	649,730	227,405.51	23,753,824	2,451,083	571,922.87
Jeanne coutilles and sateens imported by corset and dress staymakers for use in their own factories—								
Great Britain	59,213	11,002	.....	.....	.....	59,213	11,002	1,466.99
Denmark	763	303	763	303	60.60	.....	.....	.....
Germany	3,567	968	3,567	968	193.60	.....	.....	.....
United States	1,050,185	92,227	1,050,185	92,227	18,445.40	.....	.....	.....
Total	1,113,728	104,500	1,054,515	93,498	18,699.60	59,213	11,002	1,466.99
Handkerchiefs—								
Great Britain .....	.....	176,675	.....	9,138	3,198.30	.....	167,852	39,165.70
Hong Kong .....	.....	32	.....	32	11.20	.....	.....	.....
Belgium .....	.....	30	.....	30	10.50	.....	.....	.....
China .....	.....	11	.....	11	3.85	.....	.....	.....
France .....	.....	2,901	.....	3,593	1,257.55	.....	.....	.....
Germany .....	.....	1,921	.....	1,921	672.35	.....	.....	.....
Japan .....	.....	106	.....	106	37.10	.....	.....	.....
Switzerland .....	.....	16,921	.....	16,923	5,923.05	.....	.....	.....
United States .....	.....	2,000	.....	1,959	685.65	.....	.....	.....
Total .....	.....	200,597	.....	33,713	11,799.55	.....	167,852	39,165.70
Batts, batting and sheet wadding, not bleached, dyed or colored—								
	Lbs.		Lbs.			Lbs.		
Great Britain	6,918	511	1,616	84	21.00	5,302	427	71.17
United States	132,618	9,926	132,618	9,926	2,481.50	.....	.....	.....
Total	139,536	10,437	134,234	10,010	2,502.50	5,302	427	71.17
Knitting yarn, hosiery yarn or other cotton yarn not bleached, dyed or colored—								
Great Britain	92,355	19,000	750	203	50.75	91,605	18,797	3,132.86
United States	30,298	8,270	30,298	8,270	2,067.50	.....	.....	.....
Total	122,653	27,270	31,048	8,473	2,118.25	91,605	18,797	3,132.86
Wadding, batting, bleached, dyed or colored—								
Great Britain	534	93	314	47	11.75	220	46	7.67
United States	43,087	4,417	43,087	4,417	1,104.25	.....	.....	.....
Total	43,621	4,510	43,401	4,464	1,116.00	220	46	7.67

DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.				
	—Total Imports—			General Tariff.		Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
White or bleached cotton fabrics—								
	Lbs.	\$	Lbs.	\$	\$	Lbs.	\$	\$
Cotton, manufactures of—Knitting yarn, hosiery yarn, etc., dyed or colored—								
Great Britain	236,406	51,954	541	169	42.25	235,734	51,495	8,582.56
Germany	171	54	171	54	13.50	.....	.....	.....
United States	55,506	12,937	55,506	12,937	3,234.25	.....	.....	.....
Total	292,083	64,945	56,218	13,160	3,290.00	235,734	51,495	8,582.56
Cotton warps, N.E.S.—								
Great Britain	13,536	2,577	.....	.....	.....	13,536	2,577	429.53
United States	17,256	4,131	17,256	5,131	1,032.75	.....	.....	.....
Total	30,792	6,708	17,256	5,131	1,032.75	13,536	2,577	429.53
Warp on beams—								
	Yds.		Yds.			Yds.		
Great Britain	1,700	73	1,700	73	18.25	.....	.....	.....
United States	39,525	1,552	39,525	1,552	388.00	.....	.....	.....
Total	41,225	1,625	41,225	1,625	406.25	.....	.....	.....
Seamless bags—								
	Lbs.		Lbs.			Lbs.		
Great Britain	4,187	1,043	919	339	67.80	3,268	704	93.88
France	20	2	20	2	0.40	.....	.....	.....
Holland	300	30	300	30	6.00	.....	.....	.....
United States	55,464	8,200	55,464	8,200	1,640.00	.....	.....	.....
Total	59,971	9,275	56,703	8,571	1,714.20	3,268	704	93.88
Sheets—								
Great Britain .....	.....	1,589	.....	156	46.80	.....	1,433	286.60
United States .....	.....	1,614	.....	1,614	484.20	.....	.....	.....
Total .....	.....	3,203	.....	1,770	531.00	.....	1,433	286.60
Shirts of cotton—								
	Doz.		Doz.			Doz.		
Great Britain	3,842	20,833	132	384	134.40	3,611	20,021	4,671.75
Hong Kong	6	7	6	7	2.45	.....	.....	.....
Austria-Hungary	25	384	25	384	134.40	.....	.....	.....
China	24	100	24	100	35.00	.....	.....	.....
France	8	57	8	57	19.95	.....	.....	.....
Germany	524	2,619	624	3,050	1,067.50	.....	.....	.....
Japan	64	187	64	187	65.45	.....	.....	.....
Switzerland	9	31	9	31	10.85	.....	.....	.....
United States	4,625	21,573	4,625	21,573	7,550.55	.....	.....	.....
Total	9,127	45,791	5,517	25,773	9,020.55	3,611	20,021	4,671.75
Sewing thread on spools—								
Great Britain .....	.....	132,582	.....	462	115.50	.....	131,239	21,873.48
Belgium .....	.....	12,755	.....	12,793	3,198.25	.....	.....	.....
France .....	.....	1,992	.....	2,199	549.75	.....	.....	.....
Germany .....	.....	2,605	.....	2,412	603.00	.....	.....	.....
United States .....	.....	112,120	.....	112,020	28,005.00	.....	.....	.....
Total .....	.....	262,054	.....	129,886	32,471.50	.....	131,239	21,873.48

A BANK IN EVERY HOME.

The Montreal City and District Saving Bank has introduced something of a novelty in the banking line. The idea is that every depositor shall have a "Home Branch," or a branch of the bank in his own home, and under his personal management, in which he can deposit from time to time, sums of money.

In construction the "Home Branch" resembles the ordinary tin, penny bank, but on a more elaborate scale, being made of steel, nickel plated, and having an opening on the top to admit the various coins (a contrivance on the inside prevents the coins from being removed once they have been "deposited"). The key to the "Home Branch" is kept in the banking office, consequently the money once deposited in the branch must be transferred to the "Head Office" before it can be withdrawn. The depositor is also given a neat little deposit book in which to keep the account. The object is to encourage saving amongst the younger generation, and there is no doubt that the plan will at once become a popular one, and it is certainly to the credit of the bank which has established it.

—Following are the profits reported to have been made by Mr. J. Pierpont Morgan in one year's operations in forming big combines:—

Company.	Capitalization.	Profits.
U. S. Steel Corporation	\$1,304,000,000	\$20,340,000
N. Sec. Co.	400,000,000	4,500,000
Steamship Combine	100,000,000	2,500,000
Harverters' Merger	65,000,000	5,500,000
Louisville Deal	52,000,000	6,000,000
U. S. Realty	66,000,000	3,000,000
Monon Purchase	5,568,000	350,000
Total	\$2,052,568,000	\$42,190,000

DAIRY PRODUCE.

A private London circular, date 17th instant, treating of the dairy produce situation, says:—Butter.—Canadian supplies are coming forward in good quantities, and are meeting with a fair demand. Values are remaining about stationary. "Choicest" salt Canadian is bringing 102s, with a shilling or two more for extra fine parcels. Saltless is in good demand at more money owing to temporary scarcity. "Finest" salted creamery ranges from 96s to 100s. Last year at this date Canadian butter was 10s per cwt. higher than it is now.

The Copenhagen official quotation remains unchanged, although there is a firmer market in Denmark. On the landed market there is still a considerable amount of dullness, and sales are sometimes made in the buyers' favor. Nevertheless there are signs of a revival in the market, and it is probable that a further advance will shortly be made for strictly choicest goods, owing to the great scarcity prevailing in high-class butters. Danish is making 14s per cwt. below the corresponding week last year. The imports of butter from Germany have for years been declining in quantity, and have now almost reached vanishing point. Last week only 4 cwt. arrived, while for the last month the total German imports were only 2¼ tons. Owing to the excellent state of the pastures abroad, the total imports of butter during September this year were 73,080 cwts. in excess of September, 1901, the principal countries contributing this excess being Denmark, 24,671

cwts.; Holland, 16,125 cwts.; Russia, 13,282 cwts.; France, 11,975 cwts.; Sweden, 8,437 cwts. and Canada, 2,321 cwts., total, 76,811 cwts. The United States sent 5,000 cwts. less than last year, other countries adjusting the balance of 1,269 cwts.

Cheese.—The demand for Canadian cheese continues good and another advance of 2s per cwt. has this week to be recorded. White cheese, "choicest" quality, is selling firmly at 56s per cwt., while colored is making 54s to 55s, according to the buyers' particular fancy for the exact shade of color he prefers. New Zealand cheese is selling at 53s 6d to 54s per cwt., c.i.f. London, shipment November, 1902, to April, 1903. The present high prices are restricting forward business, although the retail price of cheese has been raised a halfpenny per lb. over the country generally. The London stocks of cheese at Commercial Road to-day are 73,000 boxes, while at the same period in each of the previous five years they were 167,000, 142,000, 114,000, 122,000 and 153,000 respectively. Corresponding week 1901, Canadian choicest sold at 45s to 46s and finest at 43s to 44s.

PEPPERMINT, SPEARMINT AND TANSY OIL.

Three essential oils that are attracting attention at present are peppermint, spearmint and tansy. The market for all three is very firm and prices have a decided upward tendency. The most important of the varieties is peppermint oil. From time to time, says the Oil, Paint and Drug Reporter, we have called attention, both editorially and in market reports, to the short crop of mint and the high prices that would undoubtedly rule before very long, and this last prediction has certainly been fulfilled, as will be seen by comparing present quotations with the figures in the following table, which shows the highest and lowest prices quoted for peppermint oil in this market during each of the last thirty years:

Year.	High	Low.	Year.	High.	Low.
1872	3.15	2.70	1887	2.70	1.90
1873	3.15	3.15	1888	2.40	1.75
1874	5.25	3.75	1899	2.30	1.80
1875	5.50	3.20	1890	2.40	1.80
1876	3.75	2.40	1891	2.50	2.45
1877	3.00	1.75	1892	2.50	2.15
1878	2.00	1.50	1893	2.45	2.15
1879	2.65	1.45	1894	2.45	1.70
1880	2.87½	2.60	1895	2.00	1.70
1881	2.85	2.35	1896	1.85	1.20
1882	2.50	2.25	1897	1.25	.90
1883	2.60	2.50	1898 . . . . .	.90	.80
1884	3.00	2.50	1899 . . . . .	.90	.75
1885	4.37½	2.75	1900	1.10	.80
1886	3.60	2.75	1901	1.80	1.10

It is unnecessary to again go into the cause of the short peppermint crop. Latest estimates place the shortage of oil at 80,000 pounds, calculating upon an annual world's demand of 250,000 pounds; this season's crop being placed at 130,000 pounds and the amount carried over from last season at 40,000 pounds. We have been informed that fully ninety per cent. of the world's supply of peppermint oil has been acquired by one of the large dealers in the West, who is in a position to hold his stock at firm prices. It was reported in the market here, that dealers in Michigan had formed a combine, and the idea will not down notwithstanding denials by the parties mentioned in connection with the reported deal. As the matter stands the only concern in the West offering peppermint at present is the one referred to above. We have advices from other Michigan people, who openly admit having sold out their peppermint stock to the firm in question. At the present time the price asked by the large holder is considerably above the spot market. Another reason for the high prices, besides the short crop, comes

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out of the West and is to the effect that it has cost many times more per pound to produce the oil than it did a few years ago. We are told that the cost of labor is practically double what it was in, say 1898, while the yield per acre is considerably less. Then, too, the unusually rainy weather early in the season made it out of the question to work the mint lands in the usual way with horses and modern implements and the labor of cultivation in many cases had to be done by hand at a greater expenditure of both time and money.

Definite information has not been received, but if the reported shortage of the peppermint crop in Japan is true, it will cause an unusually large export demand from this country. In regard to oils of spearmint and tansy, the situation is much the same as with oil of peppermint. A short supply, due to a disappointing crop and an active demand, has caused repeated advances in prices during the last two or three weeks and the end of the rise is not yet apparent.

Brimstone higher.—The market conditions affecting brimstone have for some time been growing in strength, due to several causes, the more important of which are increased demand, higher freight rates and the efforts of the Anglo-Sicilian Company to realize better prices. The increased demand abroad has been due in part to very liberal purchases by those who had sold short in anticipation of lower prices and finding the market growing stronger have made liberal purchases to cover their sales. This, coming at a time when the demand from this country showed a considerable increase, there was an appearance of largely augmented consumptive requirements which gave encouragement to the syndicate to exact full prices. There has also been a comparative scarcity of vessels and consequently the freight rates demanded have shown a steady increase. The situation here has also favored the producers. The demand has been quite active, notwithstanding the higher prices quoted, and as supplies were light the difference in quotations for spot goods and shipments has been greater than usual, though owing to the stronger position abroad and strong prospects of higher prices to be named by the Anglo-American Company future shipments are expected to advance. The increased demand and the firmer prices, however, may be expected to cause an increase in production which will check the aspirations of the dominant producer, and future conditions are, therefore, somewhat uncertain, though favoring the expectation of continued high prices. The stocks in the primary markets show an increase of about 65,000 tons, but as these are in strong hands this may not have material influence, especially in view of the largely increased demand from this side.

CLAIMS FOR BOUNTIES.

During the fiscal year ending June 30th last the total amount claimed from the Canadian Government in the form of bounty for the production of pig-iron, puddled iron bars and steel ingots was \$947,361, of which \$791,089 was paid. The following claims were withheld: for hot metal, \$32,870; steel for hot metal, \$78,790; undefined in doubtful metal, \$13,180; awaiting further information, \$31,430. The total production of iron and steel upon which bounty was claimed was 413,039 tons, made up as follows:—Pig-iron, 341,654 value \$741,009. Iron bars, 6,984 tons; value, \$20,549. Steel ingots, 64,401 tons; value, \$185,802. The details of the claims made by the several companies engaged in producing iron and steel were as follows:—

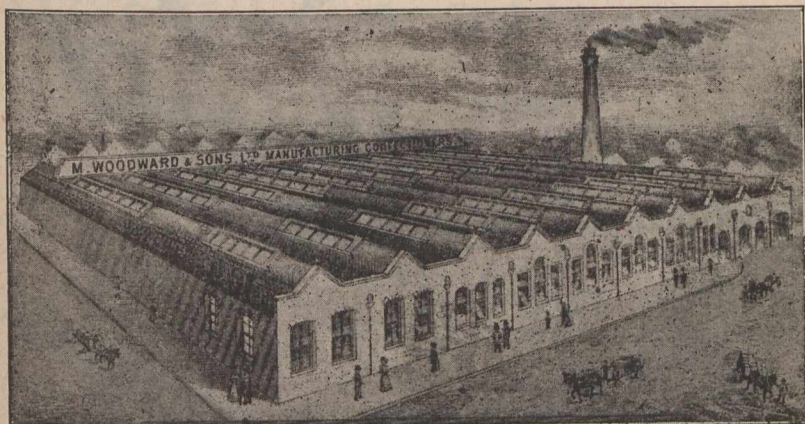
	Tons.	Bounty.
Pig-iron.		
Canada Iron Furnace Co., Midland...	31,165	\$ 80,146
Canada Iron Furnace Co., Radnor forges..	6,712	18,302
Deseronto Iron Co..	11,396	22,531
Dominion Iron & Steel Company..	201,247	393,952
The Electric Reduction Co..	56,059	168,525
Hamilton Steel & Iron Company..	62,059	161,525
John McDougall & Co..	1,043	3,027
Nova Scotia Steel & Coal Company..	27,974	61,356
Total ..	341,654	\$741,009
Puddled bars.		
Hamilton Steel & Iron Company..	6,984	\$ 20,549
Steel ingots—		
Dominion Iron & Steel Company..	28,026	78,790
Hamilton Steel & Iron Company..	16,771	49,140
Nova Scotia Steel & Coal Co..	19,602	57,871
Total ..	64,401	\$185,802

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

—The Bank of Nova Scotia will open a branch at Hamilton on November 17.

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have been paid or otherwise settled, and that good defence may exist in case of writs, etc.:

WRITS ISSUED—ONTARIO.

(Arthur—G. A. Mitchell vs Peter Greig Jr. \$1,000; Caistor Tp.—H. Carscallen et al. vs W. C. Leonard et al \$700; Georgetown—Farmers' L. & S. Co. vs R. B. Barber \$1,153; Goderich—E. Downing et al exrs. vs Robt. Imrie \$909; Keppel Tp.—Farmers' L. & S. Co. vs Saml. Earheart \$432; Luther W. Tp.—Annie Gear vs Archd. McLean \$1,000; Madoc Tp.—Margaret Lynch exrx. vs Peter Murphy exr. \$2,500; Madoc—A. Griffin vs Jos. White \$1,000; Mornington—D. J. Nicklen vs J. S. Reid \$405; Niagara Falls—Elizth. Cudney vs Frank Stevens \$3,000 damages; Pinkerton—T. S. Edgar vs M. L. Zeigler \$788; Toronto—J. Morrison Brass Mfg. Co. vs A. S. Bales, R. T. Robinson and J. Heron \$2,383; Farmers' L. & S. Co. vs J. H. Hargrave \$5,551; W. W. Stoddart vs J. A. Hill \$5,000 damages; W. W. Stoddart vs Rev. L. W. Hill \$5,000 damages; L. Meyer vs Pauline V. Meyer et al \$2,000 damages; Toronto Jct.—Farmers' L. & S. Co. vs J. A. Horner \$619; Woford Tp.—Sarah J. Flynn vs Danl. McIntyre \$600; Montreal, Que., F. J. Castle vs L. Chaput Fils & Cie. \$400; Cobden—J. M. Garland Son & Co. vs J. A. and Kate Cryderman \$451; Toronto—W. G. Mitchell vs H. B. Bladwish \$1,500; R. H. Watson vs Wm. Graham et al, exrs. \$504; J. R. Barber vs Josephine Hallam et al exrs. \$504; W. G. Mitchell vs McDearmott Evans & Lee \$3,750.

JUDGMENTS RENDERED — ONTARIO.

Colborne—Gurney-Tilden Co. agt W. L. Mitchell \$408; Colborne Tp.—Cecelia V. C. C. Naffel agt J. T. Thompson et al. \$1,093; Milton—O'Keefe Brewing Co. agt John Bennett \$517; Mountain Tp.—A. G. Dobbie & Co., agt H. E. Carson \$360; Newmarket—W. W. Pegg agt Joseph Purdy et al. \$522; Ottawa—E. Eaves agt Bernard Benewick \$442; Frothingham & Workman agt Grant Bros \$3,140; Gazette Printing Co. agt Sutherland & Cameron et al \$625; Toronto—Standard Bank agt W. J. Fielding and F. H. Holgate \$4,226; Nelson Coke & Gas Co. agt P. M. Pellatt \$10,000; J. Prentice agt Wellington & L. Mulholland \$3,602; Caledonia—Noxon Co. agt Donald McGregor \$360; Harriston—A. Yule agt J. E. Gray \$1,529; Ottawa—Bank of Ottawa agt Archd. Stewart \$4,127.

JUDGMENTS RENDERED — QUEBEC.

Montreal—A. Brodeur agt Hiers Comte Tudeu de la Barthe \$606; De Jane Mulholland agt A. A. Phillips \$6,000; Pte. Claire—De C. Lecacalier agt Arsene Charle-

bois \$2,101; F. C. Saunders agt A. Boeckh \$517; H. Ruthenberg et al esql. agt Jos. Lamarche \$3,112; D. Emile Codin agt Gilbert Martin \$276; E. Baker agt John Nelson et al \$475; H. Tucker agt Sun Light Gas Co. et al \$989; St. Bruno—J. B. Chartier esql. agt N. X. Bachand \$525.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Victoria—Lon Don Bo (Geo. Henry) \$870; New Westminster—D. Bain \$1,055; Bo Wing Chong \$312.

JUDGMENTS RENDERED—NOVA SCOTIA.

* Bridgewater—H. M. Pattillo \$4,075; Halifax—Manley & Co. \$397; Sydney—N. M. McRury & Co. \$609.

EXECUTIONS—QUEBEC.

Montreal—G. Deserres agt Alp. Leclaire \$20,081; Paton Mfg. Co. agt Robt. Ross \$291; Westmount—J. S. Mitchell agt F. H. Sleeper \$351.

CHATTEL MORTGAGES—ONTARIO.

Deseronto—Danl. McVicar to O'Keefe Brew. Co. \$1,500; Hay Tp.—Henry Guenther to J. Snell \$1,296; Lucknow—W. J. and Ada Mitchell to Anna Grundy \$1,398; Pickering Tp.—Robt. Dafeo to Sawyer & Massey Co. \$1,386; St. Thomas—James Conley to Eleanor O'Neil \$756; Toronto—J. A. Enright and wife to Toronto Brewery & Malt. Co. \$1,500; J. A. Enright and wife to L. Reinhardt \$1,500; Fedk. Dack to Cosgrave Brew Co. \$783; Fredk. Dack to L. Reinhardt \$783; Fred. Dack to G. J. Foy \$783; F. E. Hawken to T. B. Taylor \$11,000; Belleville—J. R. Brower to Lottie M. Scott \$741; Brockville—Fredk. McLennan to Camley & Smart \$1,500; Caistor—Henry and Betsy Porter to R. Murgatroyd & Sons \$585; Chatham—W. J. Kitchen to W. Chrysler \$950; Clinton—A. J. Grigg to W. Grigg \$1,250; Hamilton—Geo. Case to Grant Spring Brewery Co. \$7,000; Kingston—Pat McKenna to Rigney & Hickey \$1,000; London—G. H. Monger to J. M. McEvoy \$750; Peterboro'—G. & J. Graham to C. McGill \$1,500; Sudbury—M. Rothschild & Son to J. Rothschild \$1292; Toronto—Mary J. Ellis to C. Gillispie \$698; Robt. Powell to G. J. Foy \$6,633;—J. H. and Anne E. Leflar to G. J. Foy \$765.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Nanaimo—A. E. Hilbert \$1,336; New Westminster—P. F. Larson \$1,000; Paterson Timber Co. \$4,000.

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Systems on a Large or Small Scale.

Write for Particulars of our Works and Standard Productions.

ELECTRICAL & MECHANICAL ENGINEERS,
HOLLINWOOD, Lancashire, Eng.

BILLS OF SALE—ONTARIO.

Lavant Tp.—Peter Gray to J. Thompson et al. \$2,000; Bonfield—Thos. Cahill, Jr., to T. L. Baillie \$1,000; Hamilton—J. H. Donohue to G. Case \$7,000; Kingston—Alex. Tyo to P. McKenna \$4,000.

BILLS OF SALE—BRITISH COLUMBIA.

Revelstoke—W. Bews \$1,480; Vancouver—Imperial Lumber Co., Ltd. \$5,500.

BILLS OF SALE—NEW BRUNSWICK.

Campbellton—Wm. Sprout \$1,000; Fredericton—A. E. Everett \$6,000.

—Mining companies are prominent among the corporations to which letters patent were granted during the past week. The Home Gold & Copper Company, Limited, is incorporated, with a capital of \$3,000,000, head office Toronto. The provisional directors are:—G. A. Sanborn, Kenmore, N.Y.; J. I. Stanton, A. Giesecke and E. J. Plumley, Buffalo, and H. M. Tyler, North Tonawanda.—The Kesorra Mining Company, Limited, is also incorporated, with a capital of \$1,000,000, and the head office in Toronto. The provisional directors are:—M. A. Myers, C. W. Stone, M. Silk and W. G. Hammond of Warren, Pa., and C. P. Russell of Cincinnati.—A company to deal in mineral waters has been formed by W. J. Keyes, J. T. Groves, C. J. Baby, W. D. Baby and R. N. Campbell of St. Catharines, to be known as the Springbank Mineral

Springs, Limited, with a capitalization of \$800,000, and head office in St. Catharines.—The General Distilling Company, Limited, with a capital of \$600,000, is organized to manufacture and deal in alcohol and spirits. The provisional directors are:—George Gooderham, W. G. Gooderham of Toronto, F. H. Walker, J. H. Walker of Walkerville, and T. G. Blackstock of Toronto. Head office Toronto.—The Jubilee Mining Company, Limited, is incorporated, with a capital of \$500,000 and head office in Toronto, the provisional directors being M. A. Myers, W. G. Hammond, Margaret Ellen Gross, M. Silk, of Warren, Pa., and W. R. Wadsworth of Toronto.—Toronto gentlemen have organized the British-Canadian Pulp Company, Limited, capital \$50,000. The provisional directors are:—F. A. Ritchie, J. E. McDougall, T. P. Coffee and S. C. Smoke.—Other companies incorporated are:—The Ontario Asphalt Block Company, Limited, capital \$150,000, head office, Windsor.—The Consolidated Petroleum Company, Limited, capital \$100,000, head office London.—The W. S. Bryers-Barkwell Company, Limited, wholesale drugs, capital \$50,000, head office London.—The Dymond-Sommerville Company of Strathroy, Limited, furniture manufacturers, capital \$40,000.—The Domestic Supplies Company, Limited, capital \$40,000, head office Toronto; The Mount Forest Manufacturing Company, picture frames and fancy goods, capital \$40,000.—Woodworkers, Limited, to take over R. Ely novelty works, capital \$20,000, head office Warton.—The Oxley-Enos Company, Limited, electric and gas fixtures, capital \$10,000, head office Windsor.—The Standard Printing Company of Huntsville, Limited, capital \$5,000.—The Ottawa Printing Company, Limited, is permitted to increase its capital from \$10,000 to \$40,000, and the Ontario Slocan Lumber Company, Limited, to increase its capital from \$40,000 to \$100,000. The charter of the John Abell Engine & Machine Company, Limited, has been surrendered and cancelled.

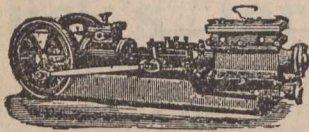
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SOAP, OIL, AND TAR SPECIAL PUMPS.

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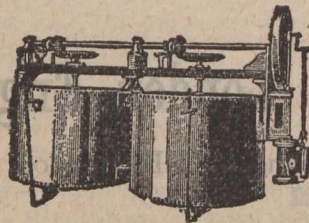
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SWIVELS.

STEEL SOAP FRAMES
The Best
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CRUTCHING MACHINES
New Bar-Cutting and
Tabletting
Machines

MILLING MACHINERY
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Steam Stamping
Machines with Dies.

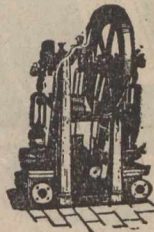
GLYCERINE PLANT,
With Fire or Steam Evaporation.



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**SOAP
COMPLETE PLANTS
CHEMICAL**

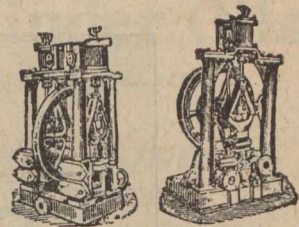
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VERTICAL FRAME PUMPS FOR LIQUORS.

**BRASS AND IRON CASTINGS
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BLOWING, PUMPING,**
VERTICAL AND
ENGINES.
HORIZONTAL



CAMERON PUMPS. PILLAR PUMPS.

FILTER PRESSES,

In Cast Iron
or Gun Metal.

CHEMICAL PUMPS,
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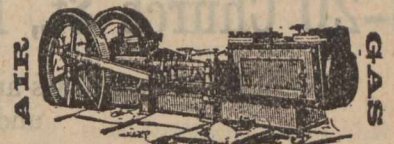
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Causticisers.
Agitators.

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Absorbers,
Hoists, Cranes,
Winches.

GRINDING MILLS,
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ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

—Life Insurance Decisions.—The question whether insured was under the care of a physician within two years before his application for insurance should not be submitted to the jury, a physician's testimony that he attended him during the year previous to the application for two and one-half months for acute disease being uncontradicted and unimpeached. *Trudden vs. Metropolitan Life Ins. Co.*, 74 N. Y. Supp. 1083.—Where, in an action on a life policy, evidence is offered of the payment of sick benefits to the insured by a fraternal society, as indicating that he was sick at other times than those stated in his application, but counsel does not disclose such object in offering the evidence, and admits that it is not the best evidence, there is no reversible error in excluding the evidence, even if it is competent. *Sidenspinner vs. Metropolitan Life Ins. Co.*, 74 N. Y. Supp. 1108.—Where a life policy provides that it shall be void if any of the statements in the application are untrue and the applicant expressly warrants that all his statements are true, but the application contains material misrepresentations as to his health and as to the pendency of applications for insurance with other companies, etc., which misled the company and induced the issuance of the policy, and which are apparently intended for that purpose, the company is entitled to have the policy cancelled on bringing suit within the proper time, especially where, even if the misrepresentations

are not intentional, the policy, when delivered, plainly discloses the untruthfulness of the representations. *John Hancock Mut. Life Ins. Co. vs. Houpt*, 113 Fed. Rep. (U. S. C. C., Pa.), 572.—The company having elected to credit the dividend on the premium, as shown by a letter written to insured after the premium was due, the policy continued in force for the length of time for which the dividend paid the premium. *Aetna Life Insurance Company of Hartford vs. Hartley*, 67 S. W. Rep. (Ky.), 19.

—The chief of the U. S. Naval Bureau of Ordnance, in his annual report, says that the Ordnance Bureau wants \$13,182,806 next year, of which amount \$10,000,000 is to be devoted to arms and armament for new ships. The bureau is preparing a new type of three-inch gun, five calibres in length, of a semi-automatic character, to replace all guns of this size now in use in the navy. No improvement worth speaking of seems to have been made in the quality of armor of late. All the new ships, beginning with the *Kearsage* and *Kentucky*, have been provided with smokeless powder, and, besides, some thirty of the older vessels have been thus supplied. The most interesting event during the year as regards projectiles is the development of a new type of shell, combining the advantages of the armor-piercing with the common shell; that is, having the perforating power of the regular armor-piercing projectile with

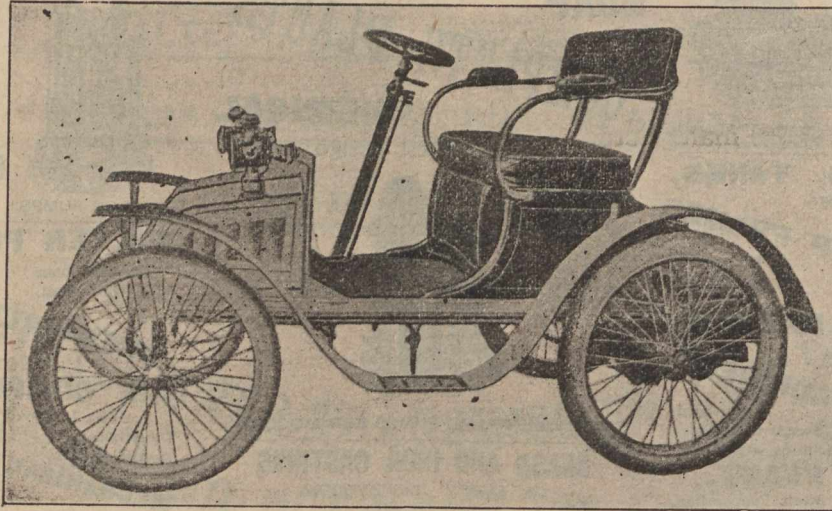
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the capacity for a large bursting charge. A novel device tried during the year was the "tracer," which renders a shell visible during the night to the gunner, but invisible to the persons at the target, this being accomplished by the insertion of a burning composition in the base of the shell. The use of electric power for handling guns and turrets is unqualifiedly endorsed as better than any other system. The report concludes with an urgent plea for the better instruction of officers and men in gunnery.

—The Imperial Bank will open a branch at Regina, N. W. T., on Nov. 1.—The Standard Bank of Canada has made arrangements to open a branch in the Foresters' Building, Bay street, Toronto, under the management of Mr. J. K. Brodie, and at Stratford, under the management of Mr. S. B. Gearing.

—It is understood that the Canadian Government has obtained satisfactory guarantees that no exclusive privileges in Newfoundland which would operate to the disadvantage of Canada will be granted to the United States, but, on the contrary, whatever privileges are conceded in the market of the island colony to our neighbors across the line will also be extended to the products of Canada and the other British possessions. This removes, says an Ottawa report, the misunderstanding which arose some years ago, when the Newfoundland negotiations were initiated, and under the circumstances Canada will not press objections to the proposed treaty. The recent telegram from Washington respecting the proposed commercial treaty between the United States and Newfoundland, and the alleged action of the Canadian Government against the arrangement, attracted some attention here, but the telegram is believed to be the work of an imaginative correspondent, and not in any way authorized by the Newfoundland Government. There is no such difficulty between Canada and Newfoundland as is alleged in the telegram. It would be a convenience to have commercial relations with the States arranged

on grounds common to both Canada and Newfoundland, but if such an arrangement is not available no one will question the right of Newfoundland, as an independent colony, to act as she thinks best, so far as her policy is not inconsistent with Imperial interests.

—A country rich in white pine, banksian pine and spruce was traversed by Mr. Alexander Niven, land surveyor, who has returned from a three months' absence in central Algoma, says the Globe, on behalf of the Crown Lands Department. Mr. Niven went out to survey several base and meridian lines, which will be the basis of future surveys for townships and timber berths. The base line which he ran 36 miles west from Straight Lake last winter, he continued for a further distance of 54 miles, until it connects with the Township of Curtis, near Garden River. From the 66th mile point on this base he ran a meridian north 24 miles, and from that point he ran east 30 miles to a meridian which was also surveyed last winter. He passed through for 12 miles the large white pine area discovered along the Mississaga River last summer, and declares it to be of a very good quality, and especially dense. Several wood rangers were along, and they made an extensive exploration of the pine belt, and will report to the Crown Lands Department. The country generally, Mr. Niven reports, is of the Laurentian formation. He found evidences of forest fires a few years ago, but none of the past season. His party consisted of eighteen men, and that of the wood rangers and the geologist six additional. These surveys bear an important relation to the construction of the Manitulin & North Shore Railway from Sudbury to Sault Ste. Marie within the next few years.

—Information of interest to Canadian manufacturers is given in a letter from Mr. William Hutchison, Dominion Exhibition Commissioner, to the Secretary of the Toronto Board of Trade. It is in answer to a question from the

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"ELASTIKUM" FOR ALL WEATHER WORK, INSIDE AND OUT. VERY DURABLE AND LASTING.

"JAPLAK" QUICK-DRYING PAINT FOR HOLDS. GUARANTEED TO PREVENT PITTING OR OXIDISING.

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AS USED BY WHITE STAR, CASTLE, ORIENT, BRITISH INDIA, AND OTHER LEADING LINES.

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board for particulars as to what the Government proposed to do officially at Exhibitions to be held in South Africa, Japan and St. Louis. Mr. Hutchison states that two exhibitions are to be held in South Africa, at Cape Town in 1903 and Johannesburg in 1904, but he is unable to state what the Government will do in respect to these. The department is at present in communication with Lord Strathcona regarding them. At the Exhibition at Osaka, Japan, next year, the Government will be represented and will occupy its own building. There will be a large display of agriculture and fruits, and the balance of the space, which will be limited, will be allotted to Canadian manufactures. The Government has in preparation for the St. Louis Exposition a large display in the departments of agriculture, horticulture, forestry and minerals. These will be displayed collectively, but for Canadian manufactured articles the rules preclude a collective display. These will be arranged in groups, and each article will be shown in the group to which it belongs. Space to manufacturers will be allotted free if application is made through the department of Exhibitions.

—The Vienna correspondent of a London paper reports that the progress of German commerce is one of the most marked features of recent trade developments in the Balkans and part of the Levant, where Austria-Hungary was formerly supreme. This German success, says the corres-

pondent, seems largely due to the antiquated ideas in regard to economic affairs prevailing in the Austrian aristocratic and official world, which is accused by the industrial element of neglecting to afford effective state support and encouragement of industry. Such state aid is one of the main causes of German success.—Another cause of German predominance in the Near East, and even within Austria-Hungary itself, is the vigorous self-advertising of the Germans. They have managed to convert a considerable portion of their military renown into a reputation for high industrial capacity, which reputation some of the best judges are not always prepared to confirm. The powerful influence of the German press has almost completely hypnotized public opinion in Vienna. It is only on rare occasions, such as the publication of the German customs tariff bill, that Austrians realize that they are becoming economically, politically and intellectually, a colony of the German Empire.

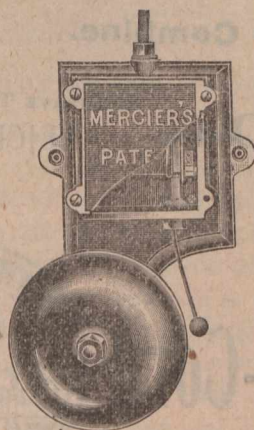
—According to statistics just issued, of \$317,352,854 worth of breadstuffs imported by Great Britain during the calendar year 1901, \$154,027,541 worth was from the United States, and \$20,348,623 from Canada. In 1900 the value of breadstuffs imported from Canada was \$23,821,656, and from the United States \$158,624,800. The value of wheat imported into Great Britain last year from Canada was \$10,784,722; from the United States, \$65,580,965. Statistics of the trade between Canada and Japan, just issued, show that that country imported from the Dominion during the calendar year 1900 goods to the value of \$158,300. In 1901 the imports amounted to \$91,000. The chief falling off was in salted fish of which Japan took from Canada over \$90,000 in the former year, against \$40,000 last year. On the other hand, Canada's imports from Japan show a steady increase, as follows:—In 1897, \$1,027,000; in 1899, \$1,179,000; in 1900, \$1,450,000; in 1901, \$1,638,000. About half the value of these imports consists of tea, the next largest item being cotton manufactures, which last year amounted to \$495,000.

—Interesting developments have already occurred, says a late cable, as a result of the withdrawal of Mr. Morgan's London tube scheme. It appears that the tramway company, which has been co-operating with Mr. Morgan, came to a working agreement with Mr. Yerkes, and now both Messrs. Perks and Yerkes talk of submitting another big tube scheme to Parliament at the earliest possible moment. Mr. Yerkes says—"This new railway will cover not only all the ground that the other parties intended to cover, but considerably more. The new scheme will be laid before Parliament next month, but I am not prepared to go into the details. We shall establish through services with electric tramways, so that it will be possible to go from one end of London to the other without walking across a single road."

Watertight Electric Bells,

FOR MINES, RAILWAYS, HOTELS,
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The Best, The Cheapest.



The only Real Good Bell.

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TWO GOLD MEDALS TORONTO EXHIBITION, 1896. GOLD MEDAL PARIS EXHIBITION, 1900.

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

—Parcels may now be sent to the Japanese post-offices in Korea and China, by way of Japan, at the same rates and under the same conditions as apply to parcels addressed for delivery at post-offices in Japan. Japanese post-offices have been established at the following places:— In Korea: Chemulpo, Seoul, Fusan, Gensan, Mokpo, Kusan, Chinnampo, Masan, Sunghin and Pingyang. In China: Shanghai, Tientsin, Chefoo, Hangchow, Shashe, Amoy, Soochow, Hankow, Peking, Foochow, Nanking and Newchwang. Parcels addressed to these offices should be forwarded to Vancouver to be included in the parcel mails which the Vancouver Post-office makes up for Japan.

—An important meeting of capitalists was held in the directors' room of the Union Trust Co., Detroit, recently, at which there was organized the Great Lakes Paper Mills Co., with a capital stock of \$800,000. Among the incorporators are:—Edward V. Douglas, Frank S. Lewis, Philadelphia; Cameron Currie, Frank J. Hecker, Detroit. The articles of incorporation were filed with the Secretary of State at Lansing. The mills, which will be located at the American "Soo," will, it is stated, be modern in every respect, and will be built entirely of stone, brick and steel. They will receive power from the new canal and will have a capacity of 125 tons a day.

—The agents of the Canadian Underwriters' Association (Toronto) are advised of an increase in rates of church property in rural districts, and a decrease on schoolhouses. Those are largely built of wood, and statistics of fires, extending over many years warrant, it is claimed, the advance fixed upon.

—An order-in-Council has been passed placing refined cottonseed oil, for canning fish, upon the free list. This is the American product which is largely used as a substitute for olive oil in tinning sardines. It has long been looked upon as bearing the same relation to olive oil as oleomargarine does to butter; the importation of oleomargarine into Canada is prohibited by law.

—The Southwestern Traction Company, says a London, Ont., letter, will start work on their railway within a very short time. Thirteen carloads of rails are at Courtright. The Traction Company have not yet heard from the Council by what route they may enter the city.

—The Metropolitan Bank, Toronto, has secured as general manager, Mr. F. W. Baillie, the efficient and well-known assistant general manager of the Central Canada Loan & Savings Co., of that city.

—The Americanizing of London's rapid traffic, especially by that known as the "tube system," is likely to receive a check. The enterprise planned by Yerkes of Chicago is not favourably regarded. The Morgan promoters have abandoned their scheme—meantime.

—Apple-growers in the Kingston, Ont., district are seriously handicapped in fruit shipments because of a scarcity of barrels. These cannot, it is reported, be had at any price.

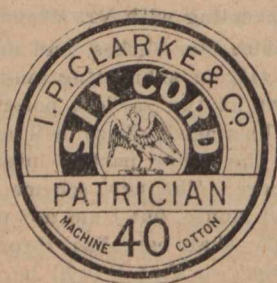
—Scotch miners have demanded an increase of 12½ per cent. in wages. About 70,000 miners are affected.

—Grand Trunk Railway System, earnings 15th to 21st October, 1902, \$679,617; 1901, \$597,126; increase, \$82,491.

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Sewing Machine

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THE WHARF STRIKE.

The longshoremen—those employed in loading and unloading ships in the harbour—have chosen an opportune time for dictating new terms to their employers, a period of the year when all shipowners and agents are hurrying to get away before navigation closes, or rather before rates of insurance are advanced. About 2,500 men struck on Thursday, and used every effort beyond violence to make the strike general. It is believed, however, that some compromise may be effected, as soon as it is pointed out to the men that the rules prevailing in other ports where 30 and 35 cents an hour are paid cannot be exemplified here. It is believed that the rate of 25 cents for day and 30 cents per hour for night work, which was offered by the shipowners, may be accepted. As between strikers and owners in various industries, the public may be prepared for a general advance in prices. If employers must pay higher wages, they are most likely to seek for some help from among their customers.

Since writing the above, we learn that the matter in dispute has been adjusted; the workmen are to receive 30 cents an hour for day service and 35 for night work.

CONTEMPTIBLE PRACTICE.

Of all the methods ever resorted to for injuring a rival in trade—and they are, for the honor of business men, rare—none is to be compared for meanness with the slanderous anonymous or “private” letter to customers. This is not often used in a wholesale way, as being too dangerous; it is generally addressed to only a few customers whose trade the writer is anxious to divert to himself. When, however, circulars of a would-be damaging character are issued, it is more commonly done by someone who has everything to gain and nothing to lose—some irresponsible creature who can only be proceeded against as a criminal. We are in receipt lately of a copy of a slanderous circular of the kind, but are glad to say that those against whom it has been directed can afford to despise the contemptible course pursued by the con-

spirator. We are reminded of the words of the great dramatist—

... Put in every honest hand a whip
To lash the rascal naked thro’ the world.”

Such tactics usually fail to accomplish what is aimed at; like the boomerang, they often recoil and inflict more damage upon those who employ them.

STERNNESS IN PUBLIC LIFE.

The chairman of the City Police Department has been instituting inquiries into some irregularities arising from opportunities connected with the clothing of the force. Mr. Alderman Lebeuf has the courage to say what he thinks on subjects affecting the public weal, and it is to be hoped that the policy pursued by himself and, at some distance, by a few other city fathers—we recall the course adopted by the late Alderman Hart—may prove an example which others may not have the audacity to wholly ignore. Had the controlling influence in the Royal Commission on Remounts, which recently made its condoning Report to the public of the United Kingdom possessed but a modicum—to use a rather far-fetched comparison—of the moral strength of our worthy councillor, the Minister of War would scarcely have escaped with the mild rating given him in a leading London journal. We await the result of Ald. Lebeuf’s inquiry.

OIL FOR FUEL.

This is the subject of an address delivered before the Utica Board of Trade lately by Mr. W. J. B. Patterson, well known to our citizens as son of a former secretary of the Montreal Board of Trade. Mr. Patterson, who has given much research to the subject, adduced some interesting statistics in the course of his address. The annual production of the world of late amounts to 138 million barrels, of which Russia yields 68 millions and the United States 58 millions. Of the latter nearly one-half is con-

SPECIALITIES

Castor Oil	Alkali	Lithia Salts	Acid Glucose	Lumiere's Dry
Olive Oil	Bleach	Phosphoric Acid	(grape sugar)	Plates and
Havison Oil	Sauccake	Saucylic Acid	Nitrate of Thiocarbamid	"Citos" P.O.P
Am. Cotton Oil	Sulphur	Carbolic Acid	Silver	and all other
cod Liver Oil	Potashes	Tartaric Acid	Amidol (Hauff.)	Photographical.
Essential Oils	Sul. Copper	Acetic Acid	Metol (Hauff.)	
Castile Soap	Verdigris	Cane Syrup	Glycin (Hauff.)	
Oleine	Amphor	Treacle		
Stearine	Mercurials			
(+Vegetine)				

COMMISSION MERCHANTS. IMPORTERS-EXPORTERS.

FUERST BROS.

17 PHILPOT LANE, LONDON, E.C., England.

HEADQUARTERS

for all Seed and Fixed-Oils, Heavy or Fine Chemicals, Herbs, Drugs and Pharmaceuticals, Drysalteries, and Produce.

Samples and Prices on Application

Telegrams:—"FUERST, London." Telephone No. 1050.

Correspondence Solicited.

sumed at home, the balance exported, chiefly in the form of refined oil. The average price last year was \$1.13 per barrel. The Standard Oil Co. markets about 48 millions of barrels a year, of which it produces nearly one-half, buying the remainder of other producers, taking about 85 per cent. of their total yield. The Russian home market now absorbs over 98 per cent. of the fuel oil produced and about one-third of the refined oil, the balance being exported. Of the entire Russian production about seventy per cent. is used as fuel. "As a steam producer," says Mr. Patterson, "fuel oil has no rival and the demand for that purpose in Russia is constantly increasing. The Russian oil wells are very profitable notwithstanding the fact that they are located far from the seaboard and the producer pays the government a royalty of 46 cents per barrel."

The lecturer went on to say:—"The obtaining of oil is a very much more economical operation than the mining of coal. It requires less skill and is attended with incomparably less risk to human life. Oil reaches the surface much more cheaply than coal possibly can, and if the costs of distribution are equal, it should be a cheaper fuel than coal by any standard of comparison.

Oil is fast becoming practical for all but a very few of the uses in which coal has hitherto been considered indispensable. It is successful in locomotives, meets all the conditions of steam generation in stationary boilers, has lately carried a steamship across the Pacific, is available in many metallurgical uses, and if an advantage should appear in so doing it can be very well used to the exclusion of coal as a domestic fuel. The change of appliances necessary in the substitution of oil for coal is neither costly nor difficult. Such substitution has already taken place where oil is cheaper than coal, and its greater convenience and economy of handling, together with the absence of ashes, will gradually extend its area

of consumption into districts where it will successfully meet the competition of coal, even with little if any advantage in a lower first cost."

In this connection we may mention that Mr. Joseph Allan, also formerly of Montreal and Toronto, is the Fiscal Agent of the Texas Oil & Pipe Line Co., organized for the purpose, and whose offices are at 141 Broadway, New York.

FINANCIAL.

Montreal, Thursday Evening, 30th Oct., 1902.

The financial situation in the States has become considerably brighter, so far as the rates of money are concerned. But cheaper money will not be had this year in New York, the probabilities being quite in the contrary direction as so heavy is the demand for subscriptions to new enterprises and developments of existing ones. Sterling exchange has advanced again, until the price indicates early exports of gold; a few fractional points only remain between the price at which it will be profitable to send gold to Europe. Indeed, some financiers in New York consider that it will be soon necessary to export gold. The tightness of the market may be judged by bankers negotiating 70 day bills to renew loans due in November, which will then mature after December dividends, etc., have been disbursed, and there is a greater supply of cash. Meanwhile gold is arriving at San Francisco from Australia, and, somewhat singular

Agent for Scotland: Mr. E. CAMPBELL, Glasgow. Agent for Ireland: Mr. J. CHAMBERS, 16 Rosemary St., Belfast.

Established 1891.

E. BERGER & CO.

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Clothing
Manufacturers,

Specialities: Velvet and Plush Sailor Suits:

THE "FAMOUS WORKS."

Rutland Street,
LEICESTER, Eng.

LONDON FACTORY:

21 & 23 Chapel Street, Whitecross Street, E.C.

El Padre Needles

10 CENTS.

UNIVERSITY,

5 CENTS.

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

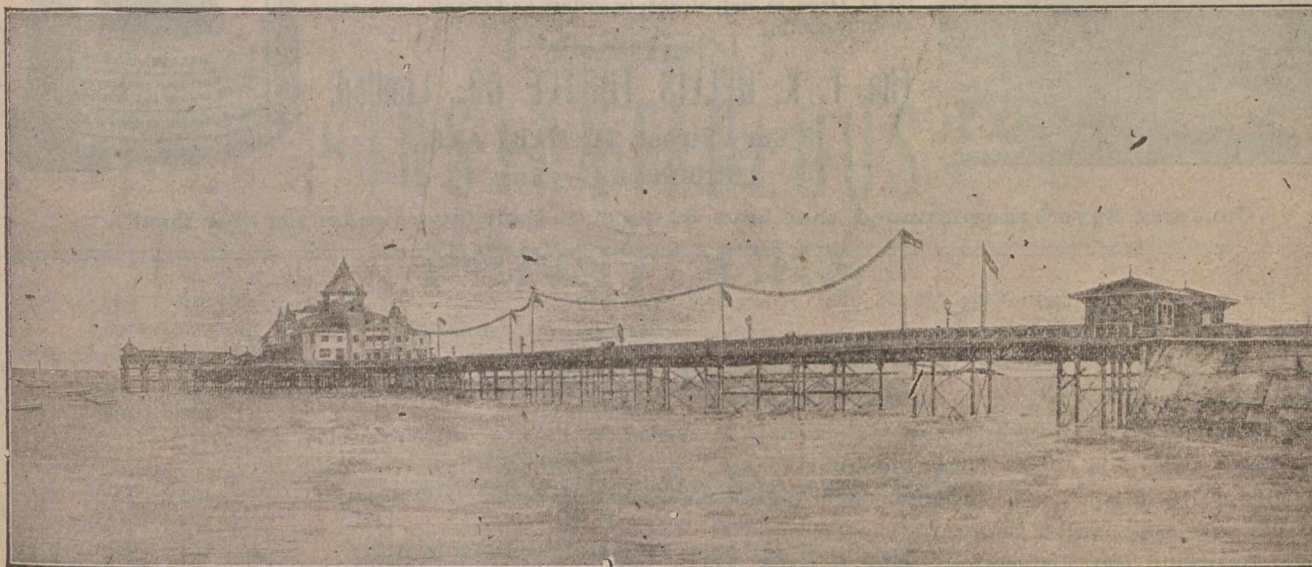
Made and Guaranteed by

S. Davis & Sons,

MONTREAL, Que.

Widnes Foundry Company.

✻ ✻ ESTABLISHED 1841. ✻ ✻



Morecambe Pier (East View),

ERECTED, 1898, BY

THE WIDNES FOUNDRY CO.

WIDNES,

Lancashire, - - England.

to say, gold has been sent from London to South Africa, which seems like sending coals to Newcastle. Part of the purchase money paid by the Shipping Combine for the White Star and Dominion Lines has been sent to London. There will be \$10,000,000 of gold bonds issued in addition to \$120,000,000 share capital. Consols stand at 93.

The Bank of England has announced that the stock required for the current quarter's investment on account of accumulative dividends was purchased on the 6th inst. at the following prices, viz.: Consols, 93 $\frac{1}{8}$ per cent.; £2 10s per Cent., 93 $\frac{1}{2}$ per cent.; Local Loans stock, 99 $\frac{1}{8}$ per cent.; War stock, 98 per cent.; India £3 10s per Cent., 106 $\frac{3}{8}$ per cent.; India £3 per Cent., 99 $\frac{1}{4}$ per cent.; India £2 10s per cent., 87 $\frac{1}{8}$ per cent.; Metropolitan Consolidated £3 10s per Cent., 107 $\frac{1}{4}$ per cent. There are now 8,514 accounts on which the dividends accumulate automatical-

ly, and the amount of capital is £1,732,627. The figures a year ago were 8,093 accounts and £1,659,089 capital.

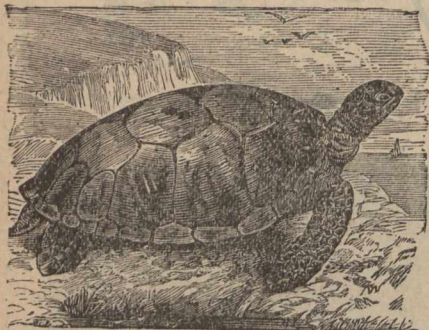
The local stock market has had a very quiet week. There seems to be an entire lack of confidence on both classes of operators, hence between them, the business has fallen very flat. Messrs. Ames & Co., Toronto, have issued a circular re the Dominion Coal Co., which is couched in most gloomy language. The mines owned are said to have a capacity of 400,000 tons per month, and in September the output was 313,947 tons. Success to this great undertaking all desire, but it is quite possible for it to be injured by injudicious booming. Pacific has had a relapse down to 134, but is rallying, but not vigorously, as the life seems to have gone out of the market. Dominion Iron & Steel have been selling at 57 to 58; preferred 96 $\frac{3}{4}$; Dominion Coal, 131 to 132 $\frac{1}{2}$; Toronto R'way,

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

By Royal Appointment
to the late Queen Victoria.

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

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



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

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



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

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

117 1/2; Power, 96 to 97; Twin City 119 to 121; Western Assurance 100 1/8; Ogilvie bonds 118 1/2 to 119. Bank stocks have sold as follows: Commerce 161 1/2; Dominion 240; Hamilton 237 1/2; Ottawa 225. Paris, exchange on London 25f 12c; Berlin, 20m 46pf. In New York, call money 3 1/2 to 4 1/2; trade paper 5 1/2 to 6. Local foreign exchange, 60's, 9 per cent., demand, 9 5/8. The Canadian railways show gains over same season last year. The Treasurer of Romney Township, Ont., is charged with being \$2,000 short in his accounts. Money remains as last week, call loans 6 per cent., with no sign of relaxation.

The following is a comparative table of stocks for week ending Oct. 30, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares.	Average same date	High'st. 1901.	Low'st. 1901.
Montreal..	17	262 1/2	261	260
Molsons..	122	216	215	205

Toronto..	1	240	240	133
British North America..	10	130	130	...
Merchants..	21	163	163	150
Commerce..	55	164	162 1/2	...
Hochelaga..	1	137	137	140
Miscellaneous.				
Canadian Pacific Railway Co..	3508	137 1/4	134 1/2	110
Ditto. new..	175	137	135	...
Montreal Street Railway..	492	280	275	272 1/2
Montreal Power Co..	1345	98	96	97 1/4
Toronto Street Railway..	200	119	117 1/2	117
Halifax Street Railway..	50	103 1/4	102 1/2	96
Toledo Railway....	20	35 3/4	34 3/4	...
Twin City Transit..	698	121	119	98 3/4
Richelieu & Ont. Nav. Co..	190	100	99 1/2	110
Commercial Cable....	428	177	175 1/4	181 1/2
Montreal Telegraph ..	10	165 1/2	165 1/2	170
Dominion Cotton..	50	56 1/4	56	49
Payne..	20,000	15 1/2	15	15
North Star..	500	17	17	...
Dominion Coal, common..	530	133 1/2	131	47 1/2
Diamond Glass..	133	140	140	...
Detroit United Elec. Ry..	480	89 1/4	87	...
Dominion Iron & Steel, common	4395	58 3/4	56 1/2	29 1/8
Ditto. pfd....	2140	98	96	81

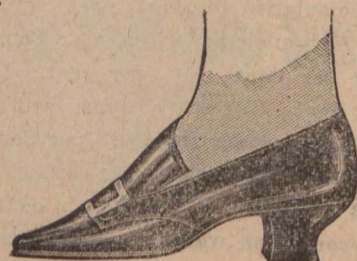
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BOOT AND SHOE
MANUFACTURERS.

Freehold Shoe Works,

LEICESTER, England.

We supply our goods 33 1/3 p.c. less than any other country, under the New Canadian Preferential Tariff.



HAM, BAKER & Co.

LIMITED,

ENGINEERS,

Grosvenor Road, WESTMINSTER, S.W.,

LONDON, ENG.

PATENT

"INSTANTANEOUS"

PENSTOCKS

"Exeter" Pattern.

Specially designed for Bacteria Beds.

Special Rates to Canadians, under the New Tariff.

Cuts will be inserted when received.

Bonds.

Ogilvie..	6000	119	118½	...
Montreal Street Ry....	3300	107	105¾	...
Can. Colored Cotton..	1000	100½	100½	98
Dom. Iron Steel..	28000	90	89¾	80

—London Clearing House.—Total for week ending Oct. 23, 1902, clearings, \$814,937; balances, \$155,965.

Ottawa Clearing House.—Total for week ending Oct. 23, 1902, clearings, \$2,402,901.84, balances, \$806,679.92; corresponding week last year, clearings, \$1,676,702.12, balances, \$404,056.33.

MONTREAL WHOLESALE MARKETS.

Thursday Evening, Oct. 30, 1902.

From the most necessary commodities of the dining table and the kitchen, the advance in prices is now spreading until even the little child finds its coming Christmas supply of sweets likely to be affected. Sugar is advancing, being quoted higher this week. Confectioners' flav-orings are rapidly advancing. Butter is slightly higher. Cheese maintains its high level value. Wheat is steadily creeping up. Rolled oats are dearer. Leather is firm, with a particularly good movment in dongola assisted

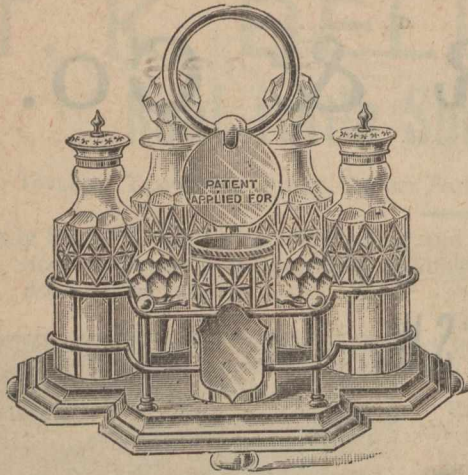
through the advance in dry goatskins. Hardware and other heavy goods are moving brisker now that water navigation is drawing near the close.

BUTTER.—A good business passing with market showing continued strength, and prospects of higher prices rul-ing. Choicest creamery meets with buyers at 20½ to 21c for export and 1c higher for jobbing trade in the city. Undergrades are more sought after and range from 17 to 20c. There is also a better demand for fresh dairy; the supply is light and prices have advanced ½c. Choicest fresh, fancy, 16½ to 17c; undergrades down to 15c, and selling well. A few fresh rolls are arriving and sell at 17 to 18c lb.

CEMENTS.—Arrivals for week 10,683 brls and 104,000 bags Belgian and German cement; 111,000 fire bricks. Dealers are very busy filling orders and prices are firm. Some-thing like old times in the trade is now apparent, as Western orders are being rushed out, 1,000 brls. going on steamer some days ago, on a single order.

CHEESE.—The market is rather softer in tone with the advance checked. Business for the week has been light. There is no actual decline noticeable, but to push sales holders would require to accept less money. Finest West-ern 11¼ to 11¾c; Eastern, 11 to 11¼c.

DRESSED POULTRY AND GAME.—Prices firm and supplies wanted. Turkeys 11 to 12c lb.; ducks, 10 to 11c lb.; geese 6 to 8c lb.; fowls, 7 to 8c lb.; chickens, 9 to 10c lb. Partridges 85c to 90c per pair.; No. 2 do., 60c per pair;

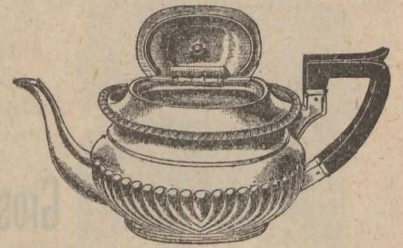


Sensible Tea Pots!

(PATENT).

ELECTRO-PLATED.

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



1901 Georgian Patent.

Push-forward Knife

With GUARD and REST.

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

LISTS ON APPLICATION.

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

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

spruce 80c; venison 7 to 8c lb., and 10 to 12c lb. in saddles.

DRUGS.—The very high price reached by peppermint oil and kindred extracts, such as spearmint and menthol, has created quite a stir in the trade. Other essential oils will be also affected, for they will be to some extent substituted, such as in the making of candy, etc. Citric acid remains very flat. Cocaine, hyd., is in a good position for an advance owing to the high cost of crude abroad, but competition keeps prices down. The cost to import is greater than the spot price. A private letter from Liverpool says:—Rumours of an advance in cr. tartar have been heard for some time. It is reported to be 1s per cwt. dearer each day, but no actual advance has resulted. The raw material is very scarce. Opium remains unchanged. Oxalic acid has advanced, and next year's range of prices will be higher. Cod liver oil is very firm. A cable of the 21st inst. quoted 170s per barrel of 25 imperial gallons, and another cable of the 28th reported a further advance of 30s.

EGGS.—Receipts are light, fresh stock being scarce, with prices advancing. Selected is worth 21 to 22c; straight lots 18 to 20c. Cold storage stock is now showing more freely and meets with good sale at 17 to 18c, but as large offerings are likely to be on the market before many days prices will probably rule easier. Lined eggs, 16 to 18c as to quality; No. 2, 14 to 15c.

FISH.—There have been few quotable changes since last report. Fresh B. C. salmon is somewhat lower, and haddock is firmer. Codfish is also scarce and higher. First arrivals of British Columbia fresh halibut and salmon, direct by express, reached Montreal this week, being consigned to Leonard Bros. It is expected a large trade, in this way, will shortly be built up. Quotations:—Salt fish.—Labrador salmon, No. 1, \$14.00 per barrel; Loch Fyne herrings, \$1.15 per keg; salt herrings, held over stock, bbls., \$4.50 to \$4.75; new Labrador herrings, barrels, \$5.25; do., half-barrels, \$3.00; green cod, No. 1, \$5.50; do. No. 2, \$4.50; large, \$5.75. Fresh fish.—Frozen Restigouche or Gaspé salmon, 16c to 17c; B.C. salmon, 15c to 14c; haddock, express stock, 5c per lb.; pike, 7c; whitefish, 8c; pickerel or dore, 8c lb. Trout, 8 lb. Smoked fish.—Smoked herrings, 10c per box; finnan haddies, new stock by express, 6½c lb.; Yarmouth bloaters, \$1 per box; St. John bloaters, \$1.00 per box. Kipperd herring, \$1.00 per half-box. Prepared fish.—Boneless cod, in bricks, 6c lb.; boneless fish, loose in 25-lb. boxes, 4½c; dry cod, in cwt. \$4.75 per cwt.; skinless cod in cases \$5.00 per case.

GREEN FRUITS, ETC.—There is considerable disappointment in many parts of the country over the apple crop, which is turning out inferior in quality, or rather it must be graded inferior because of the prevalence of the scab, which greatly injures the appearance. The Fruit

T. SHEPPARD & CO.,

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

Every Manufacturer should see
our NEW DESIGNS in

Clicking and
Revolution Presses.

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

SPECIAL NOTE.

These Shoe Machines, are supplied to the Canadians by us, 33⅓ p.c. in their favour, under the New Preferential Tariff.



Sole Cutting Knives
A SPECIALTY.

Our Deep Knives for the
Revolution Press are guaranteed
to be of the best steel and work-
manship.
Depth 4 inches and 4½ inches.

**FACTORIES FITTED
THROUGHOUT.**

Price List on Application.

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

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

Patricroft, Manchester, England.

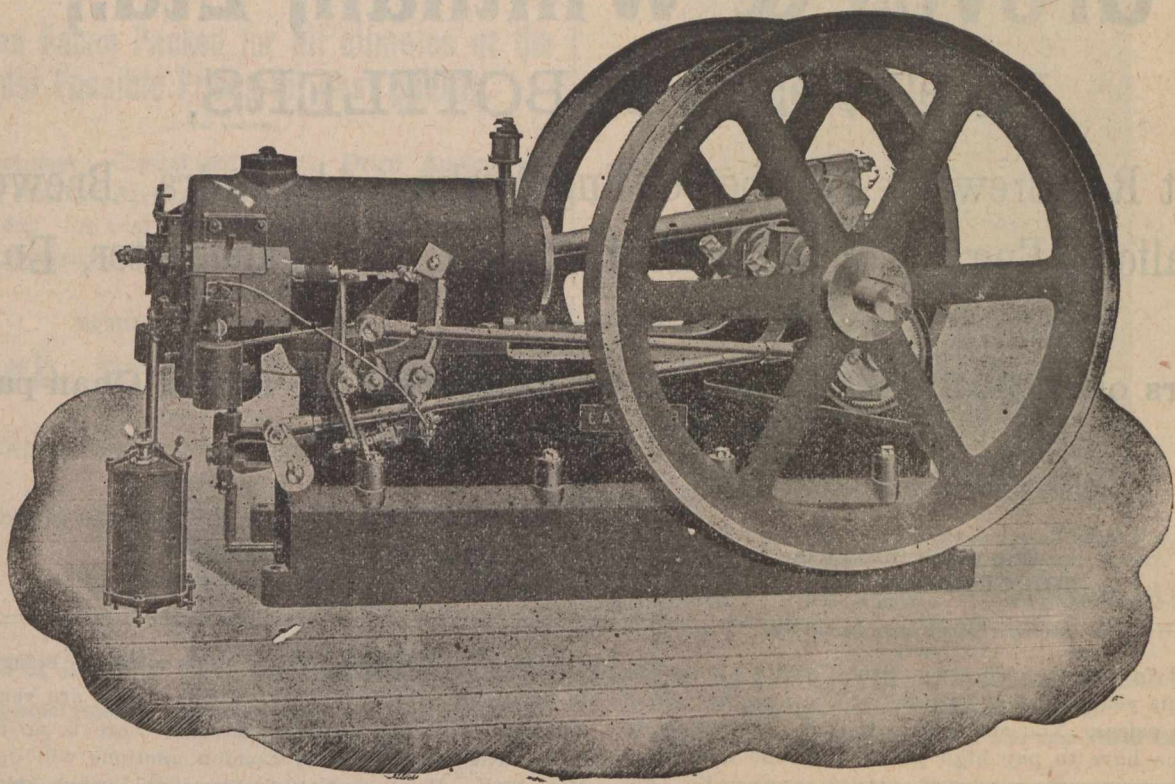


Photo of 20 B. H. P. Oil Engine.

Engines from $\frac{1}{2}$ B. H. P.
Horizontal and Vertical.
Tube Ignition with Ignition Valves.
Electric Ignition.

More than 2000 Engines Sold and Working Successfully in all Parts of the World.
200 Engines Always in Progress.

Makers of :

Gardner Oil Engines—Petroleum.
Gardner Gas Engines—Town or Producer Gas.
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Gardner Alcohol Engines—Methylated Spirit.
Gardner Launch Engines—Oil, Spirit or Alcohol.

LONDON OFFICES AND SHOWROOMS,

87 QUEEN VICTORIA STREET, E. C.

Marks Act provides that no apples may be marked "first-class" when there is a greater proportion than 5 per cent. of scabbed apples, and the result is that in some sections of Ontario there are practically no first-class apples. The farmers are anxious to have as many barrels of first-class apples packed in their orchard as possible, but the dealers are learning from dear experience to put the great bulk of this year's crop up as second-class. It pays to ship only first-class apples to England, and there is such a surplus of second-grade apples that the dealers don't know what to do with them. On an average it will cost this year fifty cents per barrel to pack the first-class apples in this crop after they are on the ground, owing to the large amount of sorting to be done. In one orchard in Niagara district, for instance, only 35 barrels graded first-class out of two hundred barrels packed. As the barrels cost 30c or 32c apiece, it is estimated that the package and packing on a barrel of No. 1 apples will amount to \$1. The cause of all this difficulty in the apple crop is the wet season, which favored the growth and spread of the scab. Some sections are unaccountably free from it, but as a whole the disease is general over the apple-producing parts of the province. Orchards that were well sprayed have escaped, but the rains were so frequent, and sunny days so scarce, that in a great many orchards spraying was of no avail. Fruit inspectors, growers, and shippers are all worrying over the state of the apple trade which the prevalence of scab has caused, and there will doubtless be a good many prosecu-

tions for wrong packing before the season is over. Quotations: Jamaica oranges, \$3.50 to \$6.00; do., boxes, \$3.00; lemons, 360s, \$3 to \$3.50; do., 300s, \$4.25 to \$4.50; bananas, \$1 to \$1.50; new figs, mats $3\frac{1}{2}$ c lb.; do. boxes 8c to 12c per lb.; new dates, 5c per lb.; cranberries, \$9 to \$9.50; 50-lb. crates Spanish onions, 50c to 60c crate; bbls. apples, \$2.00 to \$3.00; Spy apples, \$4.50 per barrel; blue plums, 60c per basket; Bart. pears, 40c to 50c; sweet potatoes, \$3.00 barrel; champion grapes, 22c basket; Malaga grapes \$5.50 to \$6.50 keg; crab apples, \$2.50 barrel; Tokay grapes, \$3.25 to \$3.50 per 4 basket crate; Niagara grapes, 22 $\frac{1}{2}$ c per basket; Roger grapes, 25c per basket; Delaware grapes, 30c per basket; cocoanuts, \$3.50 per bag; almonds, 13c; walnuts, 14c; pecans 16c; peanuts, Bon Ton, 12c; Sun, 10c; Coon, 7 $\frac{1}{4}$ c, chestnuts, 11c lb.; pineapples, 20c each; red onions, \$2.25 per barrel.

GREEN HIDES.—No change in prices. Beef hides 9, 8 and 7c lb.; calfskins 10 and 8c; lambskins 60c each.

GROCERIES.—Another advance of 5c on sugars last Monday brings standard granulated to \$3.80 and branded yellows \$3.15 to \$3.65. The canned tomato situation has not been relieved, except the relief from using to which many must soon be subject. Following is a report of an experienced merchant on the tomato question: "This question seems to be a serious one with the grocery trade just now. Don't worry if present high prices prevail. You will buy them right when wanted in the spring. My idea of what a retail merchant should buy, if he did a trade of \$20,000 a year would be: To sell at 15c tin, 10 cases; to sell at 2 for 25c, 25 cases; at 10c each, 100 cases; at 3 for 25c, 300

Telegrams: "GROVES," Salford, England.

Registered Offices: Salford, England.

Groves & Whitnall, Ltd.,

BREWERS & BOTTLERS,

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

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

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

cases, and 7c per can, 500 cases. Am I right? If so the pack of this year will last Canada for the next five years at present prices. You may buy tomatoes next spring at 85c. If you have to pay high prices, buy one case at a time. Tomatoes are not good quality, anyhow." This will suggest itself as at least safe advice. Molasses, rice, et., are unchanged.

OILS, PAINTS, ETC.—Linseed oils are 1c gall. lower, being 70 to 72c for raw and 73 to 75c for boiled, as to quantity. Turpentine has advanced, being 76 to 78c as per quantity. Cod liver oil is higher, having advanced 30s per barrel in the English market, during the week. White lead is unchanged.

PROVISIONS.—Dressed hogs are showing a slight decline, country killed being sold at about \$8 per 100 lbs., and abattoir dressed at \$8.50 to \$9. Cured meats hold steady.

WOOL.—Considerable sales of Cape wool are being made in small lots at 17 to 17½c. While prices are very firm and showing some advances abroad, there is no change here. The next series of London auctions will open on Nov. 25th. Wool continues strong at Boston, with the tendency upward. Sellers seem contented to let the market take its course, well knowing that, without boom or excitement, all the wool they have will be wanted at better prices. Manufacturers have been in the market, both large and small, and they have bought considerable wool paying full prices and prices a little higher in a good many instances. Mill representatives admit that they have smaller stocks of wool at hand than usual at this time, and that a continual running of the mills means a good deal of wool buying. Territory wool is in a very strong position. Predictions are heard from well-posted merchants that fine staple territory is going to 60 cents, with even 65 cents suggested.

HART & LEVY, Ltd.

Wholesale
and
Export

Clothing
Manufacturers,

OF HIGH CLASS CLOTHING ONLY,
FOR MEN AND YOUTHS.

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

. Leicester, England .

Cable Address: EILLS, Liverpool.

EILLS & COMPANY,

LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

Danish and Irish Butter

IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

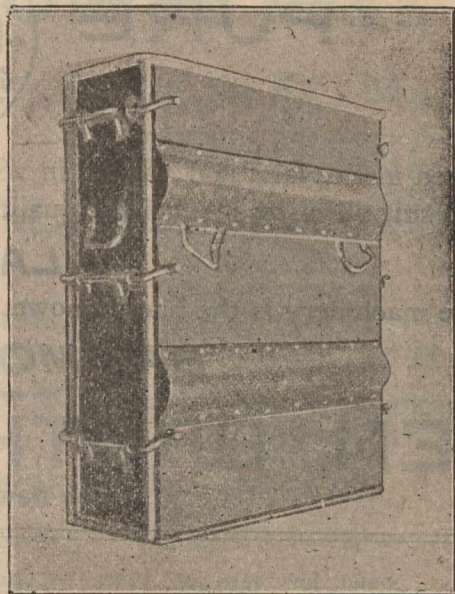
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rates to Canadians under the New Preferential Tariff

SOAP FRAMES

PATENTS—No. 5107/93; No. 10362/99.



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

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

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

Soap Trade Supplied under the new Tariff

The Portland

The Best and Most Popular Brand of Ladies' Fine Foot Wear,

In Goodyear Welts, Turns and Blake Sewn.

T. Roberts & Sons, Portland Works, Leicester, Eng

These Shoes are Manufactured for Canadians at 33 1/3 p.c. under the new Preferential Tariff.

LADIES' FINE SHOES

Latest Styles, Correct Models, For Ease, Elegance and Wear.

Cut will be inserted next week.

The Bank of Toronto.

DIVIDEND No. 93.

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

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

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

By order of the Board,

D. COULSON,
General Manager.

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

The Canadian Bank of Commerce

DIVIDEND No. 71.

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

Monday, the 1st day of December next.

The Transfer Books will be closed from 15th to 30th November, both days inclusive.

The Annual General Meeting of the shareholders of the Bank will be held at the Banking House, in Toronto, on

Tuesday, the 13th day of January next.

The chair will be taken at twelve o'clock, noon.

By order of the Board,
B. E. WALKER,
General Manager.

Toronto, October 28th, 1902.

SPRING HINGES FOR SWING DOORS.

The Liverpool, Eng., firm of O'Connor, Limited, has met with marked success in the introduction of a new simple and durable spring hinge for swing doors, so much so that since it was first shown it has been in such growing demand wherever introduced that the home firm has been literally over-run with business. As a means of better caring for distant trade the firm has introduced the system of appointing agents in the various countries and in this manner orders coming in bulk are treated accordingly, and with greater dispatch. The well-known firm of John Shaw & Sons, Montreal, whose offices are at 388 St. Paul street, have secured the agency for Canada, and all orders entrusted to them will receive the speedy attention for which the firm is noted in their regular transactions. Dealers requiring the most improved up-to-date hinge for swinging doors will find it to their interest to write Messrs. John Shaw & Sons, at the above address.

NEW METHODS FOR COLORING OLEOMARGARINE OR BUTTERINE.

The U. S. Internal Revenue Bureau, through agents who have been assigned to make an exhaustive investigation of the methods now being pursued by manufacturers of oleomargarine to give their product a shade of yellow, though stamping it at one-

Established 1828.

Cable Address: "DUCHY," Liverpool.

PURE



LARD.

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

LARD OIL.

For delicate machinery is the finest known.

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

Under New Canadian Tariff Law.

fourth cent per pound, has been advised, says a Washington letter, of the use of a variety of methods, all of which are claimed by the manufacturers to be entirely within the law. These methods include the baking of cotton oil and oleo oil, the roasting of salt, etc., and, generally speaking, do not embrace the addition of any ingredient other than those recognized by the department as legitimate prior to the passage of the new anti-oleomargarine law.

The baking of cotton oil is being investigated with special attention for several reasons. This is the principal vegetable oil which oleomargarine manufacturers have used in the past, and if it can be so treated by the mere application of heat as to give to the finished product a satisfactory color, the Internal Revenue Bureau officials recognize that it will be very extensively employed. Heretofore, cotton oil has not been used in some of the fine grades of oleomargarine because of the relatively low melting point of the product in which it is employed. When used in its natural state it imparts a yellowish tinge to the product, but after standing for any length of time the goods are said to take on a greenish cast, which is not altogether desirable. The baking of cotton oil is

said to eliminate this characteristic and to give to the product a straw color which makes it entirely acceptable. In addition it is said that the baking of the oil has a tendency to drive off the more volatile constituents, so that the oleomargarine in which baked cotton oil is used develops a melting point on a par with that of the highest class goods heretofore in the market.

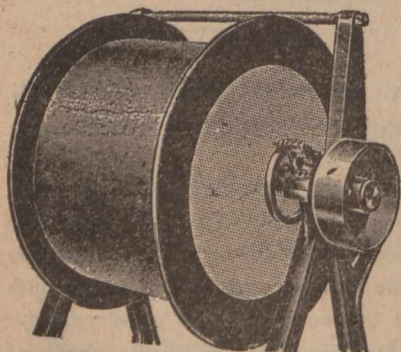
The baking of oleo oil is said to impart even a higher color to the finished product than cotton oil, but is not so desirable for other reasons, among them the fact that the baked oil is not so homogeneous and does not work up into so uniform and desirable a product. The relative high cost of oleo oil makes it necessary to use much care in its treatment, and experiments along this line seem to have proven rather unsatisfactory up to the present time.

The roasting of salt as a method of coloring oleomargarine is said to have proven successful so far as imparting a reddish-yellow tinge to the product, but in many markets this is undesirable. Manipulation in the roasting process and the application of definite degrees of heat are said to enable the manufacturer to change the color within certain limits without altering the

quantity of salt used. In all cases, however, the resultant color is a reddish tinge rather than straw yellow, which is desired.

The reports concerning the methods above outlined are now being carefully considered by the internal revenue officials with a view to determining whether the baking and roasting processes referred to can be considered as "artificial coloration." There is nothing in the original oleomargarine law or in the new statute which prescribes the manner in which legitimate constituents of oleomargarine shall be treated, and it is an open question whether the addition of any other constituent, properly subjects the resultant product to the 10 cent tax. While the Internal Revenue Bureau in solving doubts with regard to the administration of the taxing laws is always disposed to decide in favor of the Government, leaving the taxpayer to his remedy in the courts, yet up to the present time the officials seem to be of the opinion that, if the usual amount of cotton or oleo oil is employed in the manufacture of olemargarine, the mere treatment of either constituent by baking, or any other process of heating, cannot be said to render it subject to the 10 cent tax, even though a distinct shade of yellow may result.

The Patent Electro-Magnetic SEPARATORS.



Contractors to Admiralty.

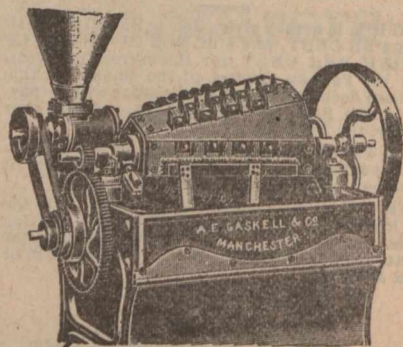
For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c

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

PRICES ON APPLICATION TO

A. E. GASKELL & Co.,

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Works: ROCHDALE, Eng.

Special Terms to Canadians under the New Canadian Tariff.

ESTABLISHED 1856.

T. H. HAAGEN, SON & CO.,65, 67, 69 St. Mary Axe,
LONDON, E. C., Eng**TANNERS, CURRIERS & MANUFACTURERS,**

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Link Belting. Balata Belting. Fire Engine Hose. Pump & Hydraulic
Butts. "Acme" Cotton & Hair Belting.

Only Manufacturers of the Original Genuine

HELVETIA LEATHER FOR LACES, BELTING, &c.

Prices and Samples Free on Application.

Enquiries solicited.

Our Stock is the Largest in the Kingdom

WILLOWS' REFRIGERATING CO., LTD.,Dairy
Utensil
Manufacturers,309 GRAY'S INN ROAD,
London, W.C., Eng.Manufactured for Canadians under the New Canadian Preferential Tariff,
Tariff, 33 $\frac{1}{3}$ p.c. less than any other country.

Cut will be inserted when received.

Telegraphic Address: "AUTOMATIC," Leicester.

J. G. GRIMSLEY'S

MARVELLOUS INVENTION

Patent Automatic Fire Extinguisher.**Extinction of Fire** WATER SUPPLY AUTOMATICALLY SHUT
OFF BY THE EXTINCTION OF THE FIRE.**at the Outbreak.** NO MORE STOCKS DAMAGED BY
FLOODING.

Sole Inventors and Patentees:

J. G. GRIMSLEY & SONS,
ENGINEERS,**Halford St., LEICESTER, England.**

Cut will be inserted next week.

With regard to the use of roasted salt the Bureau officials are not quite so clear, for the reason that a very small quantity of salt is employed in the ordinary manufacture of oleomargarine and in some cases none at all. The Bureau has been disposed to insist that constituents giving the product a shade of yellow shall be used in such substantial quantities as to constitute essential component parts of the finished goods, and it is a question whether the small quantity of salt employed, if it be roasted so as to change its color, comes within the definition of an "essential constituent." Even on this point, however, the officials seem to be disposed to hold that, provided no less a quantity of salt is employed than has been in use heretofore, it cannot be held to be an "artificial coloration."

The representatives of the butter people very naturally take exception to all methods of coloring oleomargarine above outlined. They contend that the term "artificial coloration" as used in the law applies to mere manipulation as well as to the addition of coloring agents, and that the baking of cotton oil, for example, is an artificial process, which brings the resultant product into the class subject to the 10 cent tax. It is probable that these questions will all be brought before the Commissioner at hearings in the near future as soon as reliable data and samples can be obtained. It is also understood that further hearings will be given on the subject of the use of palm oil as soon as the manufacturers have devised means by which 10 per cent. or more of this oil can be used without imparting too high a color to the product.

It is obvious that if the baking of cotton oil proves a success from the manufacturer's standpoint, and its use is permitted by the Commissioner of Internal Revenue, the consumption of this article in the oleomargarine industry will be very materially increased. The average annual output of oleomar-

Marion & Co's "Folding Imperial" Cameras

No. 20 Folding Imperial.

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

Cut will be inserted as soon as received.

Price complete as described above, 5 by 4 plate, £6 10 0

Extra Plate-Holders, 5 by 4, each 2 9

No. 21 Folding Imperial.

As above No. 20, but for 7 by 5 or 1/2-plates..... £8 10 0
 Extra Plate-Holders, 7 by 5 or 1/2-plateseach 5 0

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

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

garine is now in the neighborhood of 100,000,000 pounds, and, should it be found practicable to utilize 10 or 15 per cent. of cotton oil in the manufacture of the greater part of this product, a much larger demand would be created for one of the very highest grades of oil now produced.

The blunder made by the authors of the new anti-oleomargarine law in failing to take into account the fact that large quantities of oleomargarine manufactured before the new law took effect and tax-paid at 2 cents per pound would still remain on the market after the law went into force, on July 1 last, has caused the Commissioner of Internal Revenue a great deal of trouble. The new law only contemplates oleomargarine taxed at 1/4 cent, or 10 cents per pound, and the new rates of special tax are fixed to cover manufacturers and dealers in these two classes only. When the law went into force, however, it became necessary to provide special taxes for dealers handling nothing but oleomargarine manufactured prior to July 1 and stamped at 2 cents per pound, and the Commissioner, following the rule of deciding all doubtful questions in favor of the Government, issued a regulation putting the held over oleomargarine into the same class with new 10-cent goods and requiring dealers therein to pay the highest rate of special tax. Special investigations, however, have developed the fact that a large amount of this held-over oleomargarine was free from color, and the Commissioner is now compelled to issue a supplemental ruling placing such oleomargarine in the same category with new goods and paying 1/4 cent per pound. This ruling is as follows:—

“The attention of Collectors and Revenue Agents is called to Circular Letter dated July 16, 1902, which called for the collection of the higher rates of special taxes from such wholesale and retail dealers in oleomargarine as had paid the smaller rates of special taxes and who had been found to have sold oleomargarine tax-paid and removed from the factory prior to July 1, 1902.

“From evidence filed in this office it appears that much of the oleomargarine on hand tax-paid when the new law of May 9, 1902, went into effect, was free from artificial coloration, and it is held by this office that it was not the intent of the law to require the payment of higher rates of special taxes when no other oleomargarine was sold except that described in the act as ‘free from artificial coloration that causes it to look like butter of any shade of yellow.’

“In pursuing the investigations called for by this office Collectors and

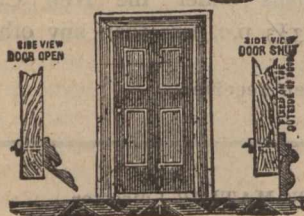
Revenue Agents before reporting taxpayers for assessment of the higher rates of special taxes will ascertain whether sales have been made of any class of oleomargarine other than upon which is imposed by the Act of May 9, 1902, a tax of one-fourth of one cent per pound.

“When it is conclusively shown that the oleomargarine tax-paid prior to July 1, 1902, was free from artificial coloration, even though it be sold subsequent to that date, the payment of the lesser rates of special taxes will suffice, provided the dealer has sold

Slater's Patent "RELIABLE"

Draught

Dust



& Rain

Stopper

For the Bottom of Doors

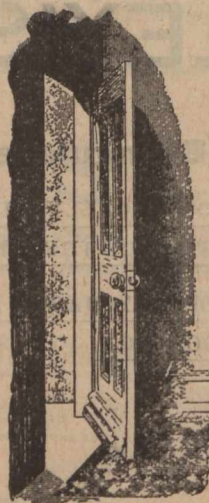
Stock Two sizes, and you can suit ANY WIDTH of Door. Cut in Two Minutes to any length.

Also THE CHEAP "CHAMPION"

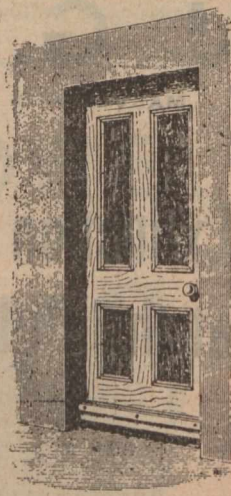
Easy to Fix. Easy to Remove. Lowest Price. Quickest Sale.

The Cheapest Draught, &c., Preventer Obtainable.

BEST DISCOUNT TO THE TRADE.



Door with Preventer, OPEN.



Door with Preventer, SHUT.

Smith Slater, Limited, Longley Street, OLDHAM, Eng

BROWETT LINDLEY & CO. LTD.

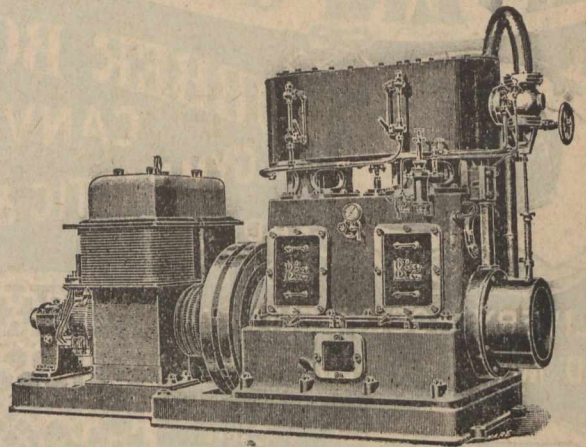
Patricroft, Manchester England.

Manufacturers of High-Speed,
Enclosed Type,

STEAM ENGINES.

For Driving Dynamos Direct.

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



SOUND & RELIABLE BRITISH MANUFACTURE.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Oct. 30 (Bid)	Cash value per \$.
British North Am.....	243	4,866,666	4,866,666	1,776,333	3	Apl. Oct	136	330 48
Can. Bank of Commerce	50	3,000,000	3,000,000	2,000,000	3 1/2	June Dec	160	80 00
Commercial, Windsor..	40	500,000	350,000	60,000	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	1,200,000	3 1/2	Jan July	166	80 00
Halifax Banking Co.....	20	600,000	600,000	500,000	3 1/2	Feb. Aug	135	35 00
Hamilton	100	2,000,000	2,000,000	1,600,000	5	June Dec	232 1/2	232 50
Hochelaga	100	2,000,000	1,981,000	950,000	3 1/2	June Dec	139	139 00
Imperial	100	2,868,000	2,868,932	2,438,595	5	June Dec	340	240 00
Marchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	141	161 00
Moisons	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct	215	107 50
Montreal	200	12,000,000	12,000,000	8,000,000	5	June Dec	259	518 00
Nationale	30	1,489,700	1,480,550	350,000	3	May Nov	195	58 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	3,800,000	4 1/2	Feb. Aug.	260	260 00
Ontario.....	100	1,400,000	1,400,000	425,000	2 1/2	June Dec	129	129 00
Ottawa	100	2,000,000	2,000,000	1,765,000	4 1/2	June Dec	225	225 00
People's of N. B.....	150	180,000	180,000	155,000	4	.....	350	375 00
Provincial.....	25	873,487	781,248	.....	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	800,000	3	June Dec	118	118 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb Aug	183	183 50
Sovereign.....	100	1,300,000	1,031,000	193,000	.....	.....	.....	.....
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	850,000	5	April Oct	246	123 00
Toronto	100	2,500,000	2,499,000	2,599,000	5	June Dec	240	240 00
Traders	100	1,350,000	1,350,000	350,000	3	June Dec	125	125 10
Union (Halifax).....	50	1,000,000	1,000,000	505,606	3 1/2	Mch Sept	168	84 00
Union of Canada	100	2,000,000	2,000,000	650,000	3	June Dec	170	120 00
Western	100	500,000	419,000	150,000	3 1/2	Apr Oct	140	140 00
Agri. Sav. and Loan Co	50	630,200	630,200	207,000	3	Jan July	117	58 50
Bell Telephone Co	100	5,000,000	5,000,000	800,000	4 1/2	Jan	162	162 00
Brit. Can. Loan & Inv. Co....	100	1,937,900	398,481	190,000	3 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	399,214	190,000	3	Jan July	123	123 00
Can. Colored Cot. Mills Co....	100	2,700,000	2,700,000	.....	.....	Jan	.....	.....
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	108	108 00
Can. Per. & W. Can. M. Corpn.	10	5,951,350	5,951,350	1,499,057	3	Jan July	120	120 00
Can. Sav. & Loan Co.....	50 & 7 1/2	750,000	750,000	250,000	3 1/2	Jan July	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,350,000	450,000	1 1/2	Jan July	136	136 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,300	40,000	2	July Dec	72	36 00
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1 1/2	Jan	124	62 00
Dominion Cotton Mills Co....	100	3,323,500	3,323,500	.....	6	Mar	56	56 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	340,000	3	Jan July	119	119 00
Home Sav. and Loan Co	10	2,000,000	300,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	925,000	4 1/2	Jan July	183	91 50
Imperial Loan and Inv. Co....	100	829,350	734,590	24,300	3	Jan July	70	70 00
Landed Banking and Loan ..	100	700,000	700,000	210,000	3	Jan July	111	111 00
Lon. & 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	55 00
Manitoba & North-W. Ln Co	100	1,500,000	275,000	51,000	.....	Jan July	75	75 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	165	62 40
Montreal Gas Co.....	40	3,000,000	2,998,640	.....	5	April	241	96 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,318	2 1/2	Feb.	276	138 75
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch.	127	127 00
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb	65	65 00
Montreal Loan and Mortg....	25	590,000	590,000	360,000	3 1/2 & 1	Mch Sep	137 1/2	34 37
Ont. Indus. Loan and Inv.....	100	373,000	271,993	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	590,000	3	Jan July	122	61 00
People's Loan and Dep. Co.	50	600,000	600,000	40,000	.....	Jan July	42	21 00
Real Est. Loan Co.....	40	578,840	373,720	50,000	2	Jan July	76	30 4
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	162,355	3	May Nov	99 1/2	99 75
Mont. Heat, Light & Power Co	100	2,250,000	2,250,000	320,155	.....	Jan.	96 1/2	96 25
Toronto Electric Light Co.....	100	2,000,000	2,000,000	.....	.....	Jan.	154	154 00
Toronto Mortgage Co.....	50	1,124,860	724,000	250,000	2 1/2	.....	89	44 5
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. July	117 1/2	117 5
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	157 1/2	157 75

* Paying quarterly dividends.

none of that article which had been artificially colored. Anything inconsistent with this ruling contained in Circular Letter dated July 16, 1902, is hereby rescinded.

"In case where assessments have been made on grounds contrary to the foregoing, Collectors will forward proper claims for their abatement as erroneous, and if the taxes have been paid claims for refunding may be presented by the tax-payers."

Special facilities will be provided by the Commissioner for expediting the refunds provided for by the above ruling.

Regarding stamping, the Commissioner of Internal Revenue has made an important ruling granting the manufacturers of oleomargarine and renovated butter the privilege of putting the statutory stamped packages of their product into outside cases, bags or other coverings for shipment. This ruling is a wide departure from the regulations in force prior to the latest revision, and constitutes a concession to the manufacturers which will prove of great convenience. The ruling is as follows:—

"I have to acknowledge receipt of letter in which it is asked if it would be satisfactory to this office if manufacturers of oleomargarine or renovated butter ship their original packages from the factory wrapped in burlap, paper or other covering, in such a manner as to entirely conceal the tax-paid stamps, marks and brands, provided there is stencilled on the outside of such wrappers the words 'oleomargarine,' or 'renovated butter,' as the case may be. You state that you understand that this office has ruled that such wrapping may be used by wholesale dealers in oleomargarine when shipping original package.

"In reply, you are advised that no ruling on this subject has been published, but, in the preparation of the revised regulations No. 9, in June last, it was decided to omit therefrom that part of the old regulations prohibit-

ESTAB^d 1859

LIVERPOOL RUBBER COMPANY LTD

MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES

CANVAS, PLIMSOLL, GYMNASTIC & LAWN TENNIS SHOES



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



HEAD OFFICE & WORKS
VAUXHALL RD **LIVERPOOL** ENGLAND



WASHERS AND
ALL KINDS OF MECHANICAL
RUBBERS. INDIA RUBBER THREAD

TELEGRAPHIC ADDRESS:-
"RUBBER," LIVERPOOL.
TRADE MARK



LIVERPOOL RUBBER CO. LTD

CAB TYRES
PNEUMATIC CUSHION
AND SOLID TYRES

34 ALDERMANBURY
LONDON
ENGLAND

26, RUE DE MARAIS
PARIS
FRANCE



ing the shipping of original packages of oleomargarine in boxes or barrels, or wrapped in jute bags, burlap or heavy paper, it having been shown to this office that such prohibition was detrimental to the business of manufacturers and wholesale dealers, owing to the character of the product and its liability to injury by reason of heat and accumulation of dust, cinders and dirt, when shipped in packages entirely unprotected by some kind of covering.

"It is now held that original packages of oleomargarine or renovated butter may be shipped from the manufactory or place of business of the wholesale dealer securely covered in such a manner as to protect the contents from injury, provided the words 'oleomargarine' or 'renovated butter,' as the case may be, are plainly marked or stenciled on the outside of such wrapper or covering, on two sides thereof, opposite each other, in gothic letters not less than one-half inch square, and so placed as to be plainly visible and easily read.

"It must be understood that the use of such covering is permitted for the purpose only of protecting the packages and contents from injury while in transit, and the same should not be allowed to remain on the packages after they have reached their destination, or when in the hands of the retail dealer. Neither will storage in warehouses of stamped packages thus covered be permitted, but the covering, whatever it is, shall be placed on the packages at the time of shipment and no longer in advance thereof than actually necessary.

WE ARE MANUFACTURERS OF

High
Calss

Boot & Shoe Finishes

of every
description.

SUPPORT HOME INDUSTRIES and send along for Samples. This is all we ask, the quality of our goods will do the rest. We Employ only British Labour and Capital.

The International Shoe Findings Co.,

MANUFACTURERS OF **Stains, Blackings, Waxes, &c., &c.,**

TELEGRAMS: "Blacking, Leicester." **Gray Street Works, LEICESTER, Eng.**

Special prices to Canadians under the New Tariff.



Arthur Baum,
HOSIERY MANUFACTURER.

25, Southgate Street,
Newarke Street,
LEICESTER, - England.

SPECIALITIES:

- Gentlemen's Cardigan Jackets.
- Gentlemen's Fancy Waistcoats.
- Gentlemen's Fancy Sweaters.
- Boy's and Men's Blue Jerseys and Franklin Frocks.
- Ladies' Ribbed Vests, etc.



RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

"Union" Hair Belting

... AND THE ...

"HERCULES" Solid Woven COTTON BELTING.



Telegraphic Address: "LETHAM, OLDHAM."
Telephone, No. 102.

The Warp used in the manufacture of this Belting is guaranteed to be made from the BEST quality of the yarn known as Camel Hair Yarn.

Special lines in "Self-Lubricative" STEAM ENGINE AND PUMP PACKINGS.

Samples and prices free on application.

Address: Waterloo Mills, Oldham, England.

Special Prices to Canadians under the New Tariff.

"It shall be further understood that authority to ship original packages with the stamps, marks and brands concealed will in no manner abridge the right of internal revenue officers to examine such packages for the purpose of inspecting the stamps, marks and brands thereon, or making other investigations.

"The authority here given is merely experimental, and will be withdrawn immediately upon evidence appearing that the concession is made use of for the purpose of evading the law, or the deception of the public or the officers of internal revenue.

A LAND OF VAST RESOURCES.

If Victoria, B.C., is as yet essentially residential, Vancouver is essentially commercial. The terminus of the C. P. R., with a population of over 26,

000, and built only about sixteen years ago, says a western correspondent, it is the coming city of British Columbia.

Possessing in Burrard Inlet one of the finest and safest harbors in the world, it has regular communication with Vancouver Island, Alaska, San Francisco, Australia and the Orient. Amidst a crowd of people we witnessed the splendid C. P. R. twin-screw lines Empress of Japan take its departure, Prince Chen and several missionaries being among its passengers, and later on we saw its place occupied by a sister vessel, the Empress of China, just returned. Among the city's principal industries are the Vancouver Engineering Works, the Albion Iron Works, the C. P. R. Workshops, the British Columbia Sugar Refinery, the British Columbia Stone Works, the British Columbia Fruit-canning Factory, the Hastings Sawmill, with a dozen or so of saw and shingle mills

near the city, and two shipbuilding yards for passenger coasting boats and for the Alaska trade, also for freight and fishing boats. It has very handsome buildings of brick and stone, and many beautiful residences, with miles of asphalted streets. Its drainage system and water supply are good, and it is well served by electric cars, and well lit by gas and electricity. The situation of this progressive city, on a considerable elevation, is most picturesque, commanding, as it does, a view of the Lion Heights, the Crown, Goat, Dam and Grouse peaks, all in the extensive Cascade Mountain range, across the capacious harbor on the north. Then there are the picturesque Fairview suburbs on the south, English Bay on the west, and the celebrated Stanley Park on the northwest, stretching out into the gulf, and forming one side of the Narrows or neck of Burrard Inlet.

The park, nine miles in circumfer-

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(Cuts will be inserted as soon as received.)

LIABILITIES.		Capital	Capital	Capital	Reserve	Dividend	Notes	Bal. due to	Balance	Deposits by
Bank Statement to Govt.		Authorized.	Subscribed.	Paid up.	Fund.	Rate p. c.	Circulation	Dom. Govt.	due to	the public,
Month ending Sept. 30, 1902						p. annum.		aff'd'ed'ct.	Provincial	payable on
								adv'nce for	Govts.	demand
								credits, &c.		in Canada.
1	Toronto	\$3,000,000	\$2,500,000	\$2,500,000	\$2,600,000	10	\$2,248,337	\$ 28,577	\$ 102,751	\$ 4,712,033
2	Commerce	8,000,000	8,000,000	8,000,000	2,000,000	7	6,941,484	448,943	245,295	13,701,716
3	Dominion	3,000,000	2,904,900	2,872,699	2,872,699	10	2,807,935	21,974	78,005	6,423,387
4	Ontario	1,500,000	1,500,000	1,500,000	425,000	6	1,442,958	14,924	328,564	2,635,688
5	Standard	2,000,000	1,000,000	1,000,000	850,000	10	951,328	20,303	129,698	2,352,713
6	Imperial	4,000,000	2,931,800	2,868,932	2,438,595	10	2,609,331	17,317	217,296	6,263,340
7	Traders	1,500,000	1,500,000	1,500,000	350,000	6	1,480,230	.....	89,293	2,264,354
8	Hamilton	2,500,000	2,000,000	2,000,000	1,600,000	10	1,930,331	17,836	765,414	4,231,317
9	Ottawa	2,000,000	2,000,000	2,000,000	1,765,000	9	1,886,666	25,585	.....	3,113,164
10	Western	1,000,000	500,000	484,889	150,000	7	392,110	.....	.....	442,231
11	Sovereign	2,000,000	1,300,000	1,108,572	210,000	Nil.	615,250	.....	50,000	748,344
	Total, Ontario	80,500,000	26,136,700	25,785,092	15,261,294	.....	23,406,150	575,459	2,006,316	46,938,287
12	Montreal	12,000,000	12,000,000	12,000,000	8,000,000	10	8,776,617	1,787,763	132,506	23,105,625
13	British North America	4,866,666	4,866,666	4,866,666	1,776,333	6	3,019,438	5,402	12,243	5,719,071
14	Provincial Bk. of Can.	1,000,000	871,637	818,271	Nil.	3	773,113	17,694	78,340	180,977
15	Hochelaga	2,000,000	2,000,000	1,984,180	950,000	7	1,923,688	18,890	96,416	2,191,405
16	Molsons	2,500,000	2,500,000	2,500,000	2,250,000	9	2,446,279	24,281	46,392	5,578,504
17	Merchants	6,000,000	6,000,000	6,000,000	2,700,000	7	4,890,358	284,205	845	5,612,321
18	Nationale	2,000,000	1,500,000	1,493,061	350,000	6	1,440,969	16,225	68,953	1,490,772
19	Quebec	3,000,000	2,500,000	2,500,000	800,000	6	2,400,768	15,851	103,287	3,724,316
20	Union	3,000,000	2,222,200	2,167,300	650,000	7	2,150,254	5,032	976,556	3,495,779
21	St. Jean	1,000,000	500,000	263,417	10,000	6	135,423	.....	25,774	32,675
22	St. Hyacinthe	1,000,000	504,600	327,290	75,000	6	301,470	.....	5,647	93,749
23	Eastern Townships	2,000,000	2,000,000	1,982,990	1,200,000	7	1,749,140	.....	19,582	1,333,086
	Total, Quebec	40,366,666	37,465,303	36,903,175	18,761,333	.....	30,007,417	2,194,925	1,548,619	52,558,380
24	Nova Scotia	2,000,000	2,000,000	2,000,000	2,300,000	9	1,939,093	272,256	.....	5,352,725
25	Royal Bank of Canada	3,000,000	2,000,000	2,000,000	1,700,000	7	1,966,009	119,157	32,280	3,176,633
26	People's	800,000	700,000	700,000	280,000	6	680,924	17,078	.....	577,561
27	Union	1,500,000	1,000,000	1,000,000	642,659	7	851,695	14,146	.....	877,542
28	Halifax B. Co.	1,000,000	600,000	600,000	500,000	7	579,121	11,232	.....	811,958
29	Yarmouth	300,000	300,000	300,000	40,000	5	76,929	5,530	.....	37,044
30	Exchange	280,000	280,000	266,070	40,000	5	79,948	.....	.....	57,106
31	Commercial, Windsor	500,000	500,000	350,000	25,000	6	323,346	.....	.....	124,735
	Total, Nova Scotia	9,380,000	7,380,000	7,216,070	6,027,659	.....	6,497,665	449,913	32,230	11,015,304
32	New Brunswick	500,000	500,000	500,000	700,000	12	484,660	42,372	.....	825,242
33	People's	180,000	180,000	180,000	160,000	8	158,179	12,102	.....	113,544
34	St. Stephen's	200,000	200,000	200,000	45,000	5	130,300	12,567	.....	81,216
	Total, N. B.	880,000	880,000	880,000	905,000	.....	773,139	67,041	.....	1,020,002
35	Merchants, P.E.I.	500,000	300,013	300,013	175,000	8	281,530	.....	1,079	469,211
	Grand Total	81,626,666	72,162,016	71,084,350	41,130,286	.....	60,965,801	3,287,338	3,588,244	112,001,084

Return of Canadian Bank of Commerce. Amount under heading "Other assets not included under foregoing heads," includes gold bullion
 Return of Bank of British North America. Amount under heading "Other assets not included under foregoing heads" includes bullion. The figures
 for the Dawson City Branch are taken from the last returns received, viz.: 13th September, 1902.

ence, is a remnant and picture of primeval grandeur. Our generous friends drove us round it one lovely afternoon, the Amazonian rifle expert being the driver. The prospect out into the gulf, over the Narrows and back to the harbor, was glorious. We saw an impenetrable tangle of underwood and gigantic trees. Walking round one of them roughly, we found the circle to be 27 paces! But such wonders are only specimens of what often adorns the unexplored forests. Even in Fairview, and but a few yards from our host's residence, my daughter and I went inside a burnt cedar, which could have held twenty of us, and putting a tape line to a fallen tree, a consider-

able portion of which was gone, we learned it measured 225 feet. It is well known, however, that the Douglas fir grows as tall as 300. But to return to Stanley Park, we have only to add that it has a menagerie, an aviary, recreation ground for children, that it is free to the public, and that the street-car runs to the park bridge, where the vision of primeval glory begins. Within the limits of a single letter it would be impossible, had I all the requisite information, to do justice to New Westminster, an elevated, picturesque city of many large industries on the banks of the Fraser, to Agassiz, where there is a Govern-

Kamloops, Revelstoke, Golden and other places along the main route of the C. P. R. towards the eastern boundary of the Province.

Do many realize, in the old land, or even in Canada, that British Columbia, the largest Province of the Dominion, has an area of about 410,000 square miles, and that it is three and one-third times the size of the British Isles? Yet its population is only 90,000. With its favorable climate and immense resources in timber, mineral, agriculture and fish, what scope there is for immigration, and what should its population be! The day will come when it will mount up into the millions. Lying chiefly in the temperate

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BANKS. Liabilities—Continued.	Dep. by public pay. after notice or on fix'd day in Can.	Dep. s'ita elsewhere than in Canada.	Loans from Banks in Can. secu'd	Depo. made by a d Balances Due other Bks. in Can	Balances Due other Bks or ag'ts in U. K.	Balances Due bks or ag'ts not in Can. or U. K	Other Liabilities.	Total Liabilities.	
1 Toronto	\$ 10,340,044			\$ 263,706		\$ 2,967	\$ 21	\$ 17,798,439	1
2 Commerce	31,662,295	\$6,792,265		153,786		764,805	2,025	60,692,617	2
3 Dominion	15,099,901							24,421,203	3
4 Ontario	6,453,395			\$ 371,508				11,347,039	4
5 Standard	7,148,952			743,062				11,346,058	5
6 Imperial	12,294,274			124,916		11,467		21,537,945	6
7 Traders	7,521,319			1,033		139,579		11,510,014	7
8 Hamilton	9,833,410			87,106		14,213		17,173,903	8
9 Ottawa	8,558,196			2,375		1,212		13,566,188	9
10 Western	2,357,166			138				3,206,165	10
11 Sovereign	760,269			5,120			14,518	2,325,410	11
Total, Ontario	112,069,321	6,792,265		638,180	1,619,315	783,197	16,564	194,844,981	
12 Montreal	39,939,176	25,027,310		783,662				99,552,662	12
13 British North America	8,047,530	2,050,521		245,724	486,671	36,325	12,059,650	31,682,575	13
14 Provincial Bk. of Can.	729,509		549,635				209,580	2,533,800	14
15 D'Hochelaga	5,572,224			1,252	11,111	930	103,481	9,919,301	15
16 Molsons	11,518,775			371,784	53	83,763	1,882	20,071,717	16
17 Merchants	15,500,703	39,490		985,359	219,684	98,187	1,150	27,632,305	17
18 Nationale	3,846,975			14,711				6,873,608	18
19 Quebec	4,051,278			197,926	13,565	8,175		10,515,170	19
20 Union	5,808,316			54,819				12,490,258	20
21 St. Jean	253,408							452,325	21
22 St. Hyacinthe	1,064,033						5,043	1,462,900	22
23 Eastern Townships	6,243,383					5,712		9,357,565	23
Total, Quebec	102,573,310	27,117,321	549,635	2,654,737	731,084	233,092	12,380,786	232,549,236	
24 Nova Scotia	11,608,928	2,399,944		323,245	171,594	417,666	1,174	22,436,630	24
25 Royal Bank of Canada	9,119,306	1,678,407		109,044	187,113	486,806	581	16,870,350	25
26 People's	1,957,245			16,653	74,518		6,593	3,330,556	26
27 Union	2,907,567	58,751		105,042	773,331	4,207	20,793	5,613,386	27
28 Halifax B. Co.	3,084,295			7,698	39,412		336	4,539,955	28
29 Yarmouth	409,689							549,255	29
30 Exchange	212,247					3,560	1,002	333,802	30
31 Commercial, Windsor	836,731			5,394		2,947		1,304,170	31
Total, Nova Scotia	30,130,888	4,132,102		567,777	1,245,968	912,299	33,336	55,024,104	
32 New Brunswick	2,150,157			21,200				3,523,553	32
33 People's	267,569			2,008			785	554,180	33
34 St. Stephen's	201,657					2,673	4,380	432,795	34
Total, New Brunswick	2,619,374			23,208		2,673	5,165	4,510,628	
35 Merchants, P. E. I.	415,118				459		18,009	1,185,506	35
Grand total	247,813,411	38,041,688	549,635	3,883,122	3,596,826	1,931,261	12,453,860	488,112,355	

Eastern Townships Bank bonus of one per cent. equal in all to a dividend of 8 per cent. per annum.
Bank of Toronto bonus of one per cent. equal in all to a dividend of 11 per cent per annum.

zone, between latitudes 49 and 59 degrees, though extending up as far as 69 degrees in the sub-arctic, the climate generally has similar features to the central portion of Europe between the south of Sweden and the north of France. The modifications are the warm winds of the Pacific, which are tempered by the downward arctic current, causing humidity in the climate of the coast, and which united currents are arrested by the coast mountains, causing a drier climate in the great plateau of the interior. Thus, along with a modification where the Selkirk and Rocky Mountains decrease in the north, there is an alternate series of moist and dry belts from the coast eastward. On the coast in summer the temperature is not high, in winter there is very little snow, but much rain, while in the interior the extremes are greater. "The climate is almost perfect," was the remark made to me by a Vancouver friend who

hailed from Scotland years ago. "A very tempting offer would not take me back," said another. And the climate of the interior is so dry and healthful that a sanitarium is to be established at Kamloops, 250 miles inward, which is said on medical authority to have a much better atmosphere than Los Angeles, California. Nobody that I met wished to go from British Columbia to the east again.

Regarding forest wealth. "Picture to yourself," says Mr. Anderson, Deputy Minister of Agriculture, "thousands of trees, Douglas firs predominating, of prodigious size, so close together that it is difficult and often impossible for an animal to go between; limbless, except the tops, through which the rays of the sun scarcely penetrate, the ground carpeted with mosses and ferns and the bush of nature all around you, and you can perhaps form some idea of a forest in British Columbia." It is no wonder to have it remarked

that they who have not visited the Province have not seen in all its magnificence a virgin forest of the west. We saw one, partly cut and partly short with forest fire, and we were much impressed. I ventured off the trail for a short distance, and I shall not soon forget the difficulty of getting back. Mr. Skinner of the Forestry Department, Vancouver, speaking of the coast, informed me that there are 16,000 square miles of timber practically untouched, Douglas fir chiefly, cedar and hemlock, and that beyond the 52nd parallel there is an immense area of forest unexplored, probably, in the main, balsam and sub-arctic pine. He added that it will be a land of forests for many generations to come. But it is estimated that fully 50 per cent. of the timber is destroyed by forest fires. The Victoria Government's Year Book says that the Province has the largest area of merchantable timber on the continent of North America. There are

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BANKS. ASSETS.	Specie.	Domini Notes	Deposits with Dom Govt. for s'c rity of note cir.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep.m'de with&bal due from other bks. in Can.	Due from Bks or Ag in U. K.	Bal. due from bks not in Can or UK	Dom and Prov Gov Securitie's	Prov'l or Pub.Sec's not Can.	Railway & other bds deb & stocks	Call Loans on Bonds and Stocks in Can.	Call and short ins. not in Canada.
1 Toronto	\$683,446	\$1,083,374	\$110,000	\$ 876,150	.....	6,940	100,593	\$ 692,623	\$ 236,201	\$ 35,508	\$2,751,571	2,374,729	300,000
2 Commerce	917,433	1,836,752	350,000	2,948,726	.....	7,158	1,168,801	1,177,751	1,491,157	213,027	5,423,713	4,409,759	1,076,000
3 Dominion	947,616	1,392,733	115,000	1,215,889	.....	463,602	221,775	1,801,999	95,860	711,841	2,816,668	5,695,898	.....
4 Ontario	116,616	395,312	70,000	487,846	.....	115,217	.....	87,313	50,000	226,466	1,269,166	774,356	.....
5 Standard	205,497	341,971	50,000	362,425	.....	117,560	.....	61,953	580,081	1,781,060	637,523	1,438,653	.....
6 Imperial	650,723	1,844,739	120,000	1,250,924	.....	178,191	.....	1,967,159	551,012	1,100,136	1,134,378	3,235,769	.....
7 Traders	165,256	574,830	70,000	203,550	.....	296,617	.....	151,411	522,919	4,788	1,285,972	2,707,257	.....
8 Hamilton	26,949	892,636	100,000	524,496	.....	269,889	.....	174,246	129,876	1,705,706	452,905	3,330,182	.....
9 Ottawa	475,432	943,979	100,000	484,814	.....	261,024	169,895	369,335	464,252	1,063,256	399,987	1,418,128	200,000
10 Western	26,903	22,647	21,024	68,213	.....	617,096	23,587	34,100	160,210	577,729	220,065	.....	19
11 Sovereign	125,688	111,971	5,027	85,824	.....	16,404	.....	109,204	.....	.....	09,156	1,135,141	750,000
Total Ont.	4,582,609	9,440,944	1,111,051	8,511,357	.....	2,349,698	1,683,651	6,627,085	4,221,568	7,419,516	16,700,204	26,521,852	2,326,000
12 Montreal	2,559,796	3,040,537	390,000	2,063,369	.....	11,705	3,476,167	3,903,770	474,053	357,296	6,438,315	.....	31,348,375
13 B. N. A.	961,477	1,461,283	133,966	61,437	.....	33,960	93,772	520,327	537,245	1,409,777	341,963	4,547,995	2,623,800
14 Provincial	14,351	31,418	39,808	35,046	.....	145,170	2,294	11,933	.....	313,031	278,582	621,103	.....
15 D Hochelaga	149,845	927,745	74,100	907,037	.....	48,904	166,446	600,637	767,958	438,889	3,000	1,373,321	.....
16 Molsons	374,852	1,069,843	121,000	1,163,786	.....	192,404	613,777	485,921	323,769	831,818	1,845,910	2,808,956	.....
17 Merchants	486,840	1,295,725	211,000	1,503,447	298,412	3,412	.....	.....	1,069,400	823,433	4,289,184	4,992,280	5,148,622
18 Nationale	81,922	335,495	70,000	406,068	.....	62,286	26,855	58,801	35,000	.....	729,753	.....	.....
19 Quebec	285,270	828,109	92,800	48,244	251,221	304,342	.....	201,060	223,267	582,160	2,048,301	1,400,000	.....
20 Union	227,764	900,195	91,000	58,782	.....	67,310	181,877	157,768	.....	42,808	69,553	1,098,563	.....
21 St. Jean	8,090	10,154	3,847	14,093	.....	61,344	.....	10,100	.....	.....	.....	.....	.....
22 St. Hyacinthe	9,990	22,320	15,736	16,518	.....	91,494	.....	99,275	.....	.....	.....	15,913	.....
23 E. Townships	143,020	151,950	80,000	174,223	.....	573,481	31,958	493,715	180,073	257,853	125,262	1,346,764	.....
Total Que.	5,302,517	10,077,160	1,291,297	8,059,041	549,633	1,600,812	4,593,146	6,342,247	3,588,558	4,698,172	13,474,929	19,582,899	40,520,797
24 Nova Scotia	1,239,757	1,488,426	98,182	1,252,873	.....	45	.....	1,023,179	293,340	1,081,336	2,489,236	3,019,040	4,511,514
25 Royal of Can	810,553	974,804	98,877	656,751	.....	102,060	.....	714,016	400,010	414,577	2,569,377	1,578,829	2,145,236
26 People's Bk.	70,995	168,866	35,000	104,829	.....	15,193	.....	18,650	119,895	22,630	.....	207,797	.....
27 Union	134,766	397,338	50,000	216,478	.....	58,951	.....	81,520	645,937	280,173	180,000	411,634	.....
28 Halifax B. Co.	75,904	226,317	30,000	170,433	.....	38,110	.....	311,340	385,090	.....	138,000	466,823	.....
29 Yarmouth	27,007	23,439	4,190	7,075	.....	44,950	16,254	31,477	39,400	.....	17,775	.....	.....
30 Exchange	6,512	6,150	4,500	4,500	.....	20,588	.....	45,142	.....	20,000	68,800	.....	.....
31 Com'l W'dsor	29,026	34,167	15,171	32,974	.....	101,217	5,588	45,074	.....	.....	28,136	58,900	.....
Total N. S.	2,423,070	3,324,507	385,920	2,445,918	.....	379,114	21,842	1,988,677	1,809,912	2,203,806	5,490,624	5,753,023	6,656,750
32 N. Brunswick	151,448	2,242,27	25,000	96,364	.....	62,321	35,160	229,839	23,718	92,738	196,658	281,593	350,000
33 People's	7,066	16,388	8,000	8,408	.....	92,814	14,608	45,087	36,247	5,000	.....	.....	.....
34 St. Stephen's	9,854	11,600	7,393	7,461	.....	30,374	159	59,670	.....	.....	.....	.....	.....
Total N. B.	168,368	280,415	40,398	112,733	.....	185,509	49,927	334,596	59,965	97,738	198,958	.....	350,000
35 Mcht., P. E. I.	24,563	32,964	13,500	26,850	.....	45,367	.....	6,568	.....	.....	.....	.....	.....
Gr. Total	12,501,727	23,145,990	2,792,166	19,165,894	549,633	4,560,500	6,348,566	15,299,173	9,680,043	14,419,232	35,864,715	52,139,367	49,853,547

over eighty sawmills at work, with a capacity of 2,000,000 feet per day, but with actual cut of about 75,000,000 feet per annum. What seems incredible to an eastern lumberman is a yield sometimes of 500,000 feet of lumber to a single acre. The prospects of the industry are great, and the owners of timber limits will reap rich harvest.

Notwithstanding the widely-circulated opinion that 1901 was "disastrous" for the mining interest of British Columbia, it appears from Government statistics that results prove the contrary. I was told by a mining engineer, a man of veracity, in the service of a private company, and resident in the Province for fourteen years, that the Provincial Mineralogist, W. F. Robertson, would rather understate than overstate the facts of the case.

It appears, then, that British Columbia has a "Klondike" of its own, and that while the Yukon produced mineral worth \$18,000,000 in 1901, the Province produced over \$20,000,000. The same engineer told me that lead has dropped about two-thirds in price, and silver from 70c to 50c. Alongside this should be put the statement that while the cost of smelting gold and copper ores ten or twelve years ago was \$15 per ton, it is now reduced to \$4.50, and that there is a new process by which it is expected to reduce the cost still further, say to \$2 or \$3 per ton. He added that although the mines about Rossland have dwindled down from about 100 to 6 or 7 paying properties, the latter will in course of time support 20,000 of a population in the city. He informed me further that there was

not so much intentional deception as people suppose. He knows promoters, to whom some people give hard names, who are penniless. There were certain "earmarks" belonging to the paying mines which characterized other prospects, and thus people were honestly led to investments which, however, turned out worthless. Each country had its peculiarities, and British Columbia has its own, which have got to be learned along the hard road of experience. He thinks there is a "great future" for the Kootenays.

With the exception of salmon and in some cases halibut, the fishing industry is but poorly exploited. Every year is not expected to be productive of the former, and this year was poor. My visit to a cannery at New Westminster was therefore of little account.



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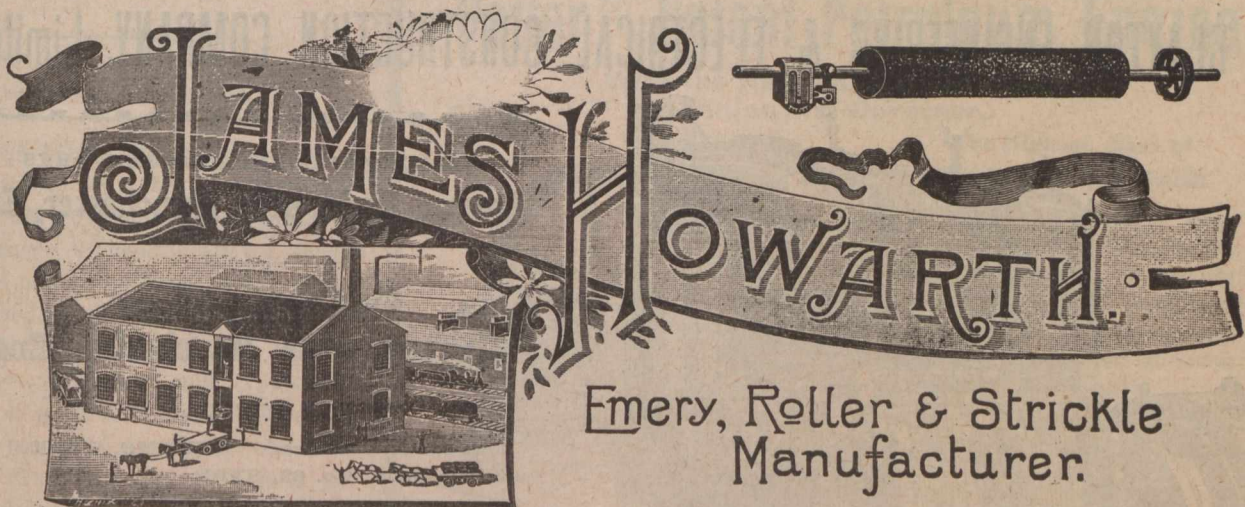
BANKS	Current Loans in Canada.	Current Loans elsewhere than Can.	Lo's Govt. of Can.	Loans Prov. Govts	Overdue Debts.	R. E. besides Bk. premises.	Mortg's on R. E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Liabilit's of Directors & their firms.	Average specie formonth	Average of Dom. Notes dur. month	Greatest amt. Notes in circ'u'n dur'g mth
1 Toronto	\$13,841,538				\$23,949			\$200,000		\$23,318,625	\$530,492	\$680,700	\$1,168,600	\$2,443,400
2 Commerce	37,562,126	8,658,991		2,070,230	252,251	162,817	183,260	1,000,000	830,963	71,680,904	938,177	1,479,000	1,841,000	6,941,484
3 Dominion	14,797,104				35,243	36,593	13,371	435,133	11,903	30,808,024	465,000	938,000	1,595,000	2,820,000
4 Ontario	9,637,611				6,375	30,000		125,000		13,391,282	69,099	115,000	317,000	1,442,958
5 Standard	7,629,039				14,605		9,823	100,000	2,466	13,233,660	335,033	205,430	335,340	971,673
6 Imperial	14,683,149				28,253	42,267	76,516	404,051	10,537	27,277,809	168,072	636,715	1,776,769	2,730,996
7 Traders	7,298,581				2,143	10,551		160,000	25,206	13,478,185	143,924	164,985	547,848	1,491,187
8 Hamilton	11,859,870	656,172			47,243	12,322	31,299	515,054	96,914	21,065,726	155,407	262,600	639,400	1,991,791
9 Ottawa	10,935,770				161,760	6,308	86,174	191,240		17,686,362	95,620	469,184	22,73	429,215
10 Western	1,951,402	34,357			2,571	15,098	21,300	12,628	15,433	3,823,432	25,500	28,182	138,792	620,540
11 Sovereign	965,520				1,387			35,053	3,900	3,652,280	77,863	17,967		
Total Ont.	131,161,709	9,349,520		2,070,230	576,080	315,916	371,743	3,178,169	997,322	239,516,289	2,999,587	4,995,733	9,351,024	23,859,242
12 Montreal	52,654,692	12,115,119		700,000	370,429	27,223	25,000	600,000	345,877	120,872,770	2,094,000	2,564,760	3,924,180	8,776,617
13 B. N. A.	10,413,737	7,854,506		305,088	97,097	9,630	56,488	508,243	8,589,434	41,155,925		865,872	1,297,751	3,019,438
14 Provincial	1,601,555				23,169	23,875	7,658	130,000	135,343	3,415,353		13,680	29,164	799,893
15 D'Hochelaga	7,105,140				63,408	46,819	40,602	140,967	89,233	13,011,560	339,379	152,454	907,016	1,874,723
16 Molsons	15,458,952				94,178	91,199	49,503	300,000	16,780	25,148,652	355,752	375,308	883,658	2,474,374
17 Merchants	13,179,191	1,898,651			360,324	19,114	63,261	774,480	134,810	36,556,542	398,652	598,700	1,028,260	4,890,358
18 Nationales	6,707,757				35,297	48,091	7,150	185,508	123,340	8,913,322	554,148	82,600	431,300	1,441,974
19 Quebec	6,921,876	32,373			30,656	57,734	25,345	224,342	51,902	14,045,919	445,373	283,546	603,432	2,400,768
20 Union	11,579,224				37,256	77,043	29,516	356,166	3,100	15,499,929	853,370	226,159	604,276	2,150,254
21 St. Jean	573,566				42,660		8,573	14,170	10,903	757,492	8,660	6,225	8,550	138,183
22 St. Hyacinthe	1,540,253				10,941	3,180	11,400	19,181	64,805	1,920,660	41,558	10,356	23,566	300,000
23 E. Townships	8,811,941				22,887	19,588	60,423	207,165	69,707	12,749,996	251,579	141,188	155,858	1,757,301
Total Que.	136,347,895	21,901,649		1,005,088	1,188,311	423,496	384,919	3,460,222	9,635,234	294,028,086	5,342,471	5,315,828	9,894,012	30,027,858
24 Nova Scotia	7,128,696	3,687,465		89,910	16,607		167,940	167,940	12,585	27,630,188	257,585	1,280,541	1,528,256	1,986,717
25 Royal of Can	9,747,687	376,627		135,867	49,328	1,230	3,122	73,668	11,700	20,863,767	152,324	644,000	884,000	1,966,009
26 People's Bk.	3,487,867				31,084	15,000	51,844	60,202	1,014	4,409,951	458,627	72,403	180,824	698,494
27 Union	4,544,123	126,768		119,477	8,751			52,000		7,377,921	432,077	126,168	355,408	983,358
28 Halifax B. Co	3,774,401				22,416	7,995		2,440	10,000	5,698,941	7,420	75,793	203,462	588,126
29 Yarmouth	688,762				5,173	5,943		8,000		918,447	37,802	27,500	23,141	78,604
30 Exchange	459,072				828			23,312		659,407	11,167	6,166	6,515	8,810
31 Com'l W'dsor	1,239,704				23,496	5,750	4,265	59,608		1,688,140	123,253	28,256	39,226	336,166
Total N. S.	31,070,352	4,190,860		417,254	157,663	35,618	59,301	446,570	35,299	69,246,712	1,480,255	2,260,807	3,220,832	6,718,261
32 N. Brunswick	2,275,082	430,014		266,638	9,738			30,000	8,160	4,817,405	171,242	149,855	242,268	494,269
33 People's	667,958				7,393			13,500		924,773	67,803	6,413	10,972	160,309
34 St. Stephen's	481,739				15,496	51,203		12,000		687,057	55,674	9,975	10,750	139,200
Total N. B.	3,424,779	430,014		266,638	32,627	51,303		55,500	8,160	6,429,235	294,719	166,273	263,990	793,778
35 Mcht., P. E. I.	1,513,488				15,021	335		21,132	7,854	1,697,642	111,333	22,321	21,214	238,368
Gr. Total	303,518,223	35,872,043		3,759,210	1,969,702	826,668	815,963	7,161,593	10,683,869	610,927,964	10,228,365	12,761,962	22,751,072	61,682,502

The salmon canneries of the Fraser, some fifty in number, now largely under syndicate, and reduced in number, actually speaking, begin operations in July and end in September, getting from 2,000 boats or more an average of six to ten million salmon per annum. "I have seen," said a Government official to me, "30,000 salmon in a cannery at one time." Halibut, which attains a weight of over two hundred pounds, and a length of five or six feet, is caught in great quantities around and

north of Queen Charlotte Islands.

Intensive or mixed farming, rather than the production of wheat, is as a rule the most suitable kind for British Columbia. A farmer doing well with wheat on the prairie would be foolish to come west. The wheat in the lower mainland, though big in berry, is soft, but even in the dry belt of the interior, where it is as good as the Manitoba hard, there can never be competition with the prairie. "The production of cereals, with the exception of oats, is

not increasing throughout the Province. This is in line with the policy which has been steadily advocated by the department for the farmers of the lower mainland and islands. Experience has shown that land in these sections can be put to much more profitable uses. Wheat, it is true, is produced in considerable quantities in the Okanagan and Spallumcheen country, and in the vicinity of Shuswap, but even there, under the most favorable conditions for its production, many



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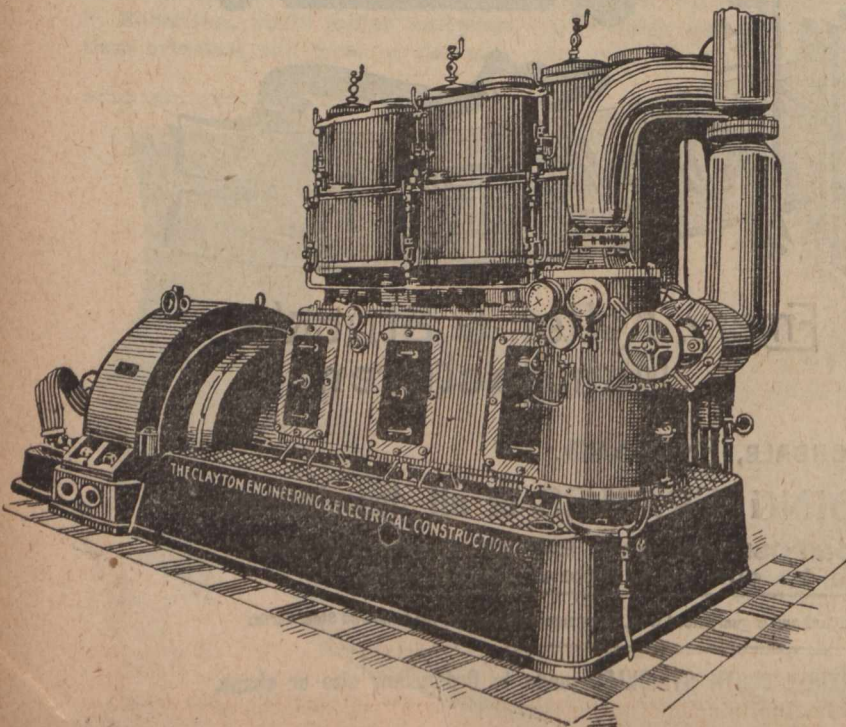
farmers are awakening to the fact that it is not always the best line of agriculture." Co-operative dairying, soiling crops and ensilage, swine, poultry, horn cattle for beef and fruit are industries most productive of success. Much fruit is sent to the north-west, notably from Lord Aberdeen's ranch. I was officially informed that in spots along the rivers and around the lakes, up almost to the 52nd parallel, fruit can be grown magnificently. A young farmer who came from the north of Ireland ten years ago penniless told me that he was now worth \$11,000. He made \$2,000 of that in five years on a farm in the delta of

the Fraser. He held like others, that the Province will use all its own agricultural produce, and give good prices, too. Speaking of wages, he stated that common laborers do not earn less than \$2 per day, builders' laborers get \$2.50 per day, and teamsters as high as \$60 per month. Of course living is higher, but apparently not so high proportionately as in the east. There are opportunities of variety of labor in the Province not to be had in the prairie, where the single outlet in land is all. Education is free, and the standard of education is as high as for any other Province in the Dominion. There are schools in Vancouver

and Victoria that would be an ornament to Toronto or Montreal. Churches are of course abundant, at any rate in the cities and towns.

We travelled east through the awful canons of the Fraser and Thompson Rivers; we went on our knees to look up through the car window at some of the towering, snow-capped cones; we admired greatly the deep, wide Beaver Vale, filled with trees like a green lake, but we did not altogether relish the climb up the Kicking Horse Pass, with two engines in front, one in the middle and one behind, on the edge of a gorge a thousand feet below; and we climbed Sulphur mountain at

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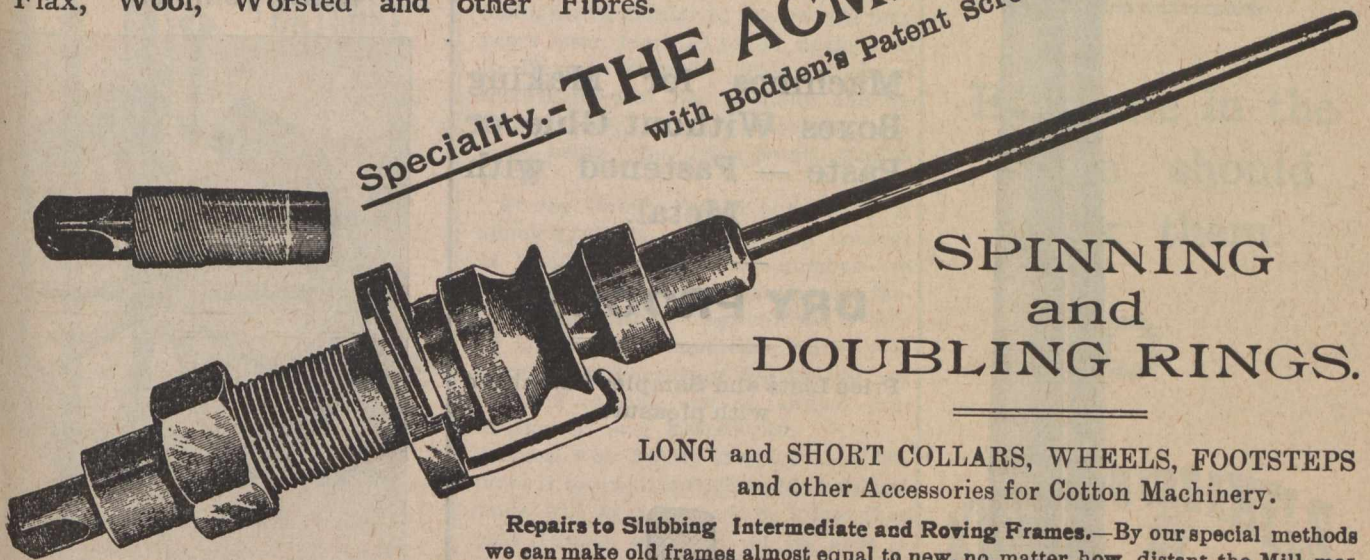
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Banff, just over the border of the Province, where we were surrounded by a grand army of snow-flecked peaks and cones.

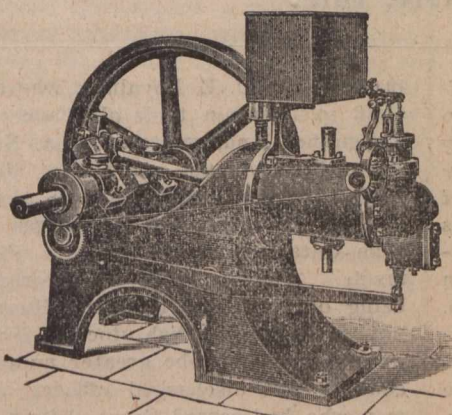
DEVELOPMENT IN ONTARIO.

Among the many excellent publications issued by the Dominion and Provincial governments of Canada for the purpose of making known to citizens of other countries the advantages possessed by the various parts of the Dominion, few, if any equal, in point of literary, artistic and typographic merit, a booklet lately completed for the department of crown lands, Ontario. The plan on which it is prepared is comprehensive, and leaves no import and phase of the province, history or resources untouched, while the information with which the book is filled is official and reliable. The facts are set forth, too, in easy, descriptive style, that makes reading almost as pleasant as a novel. Few books of any kind, and certainly none that could be classified as "immigration literature," have been better il-

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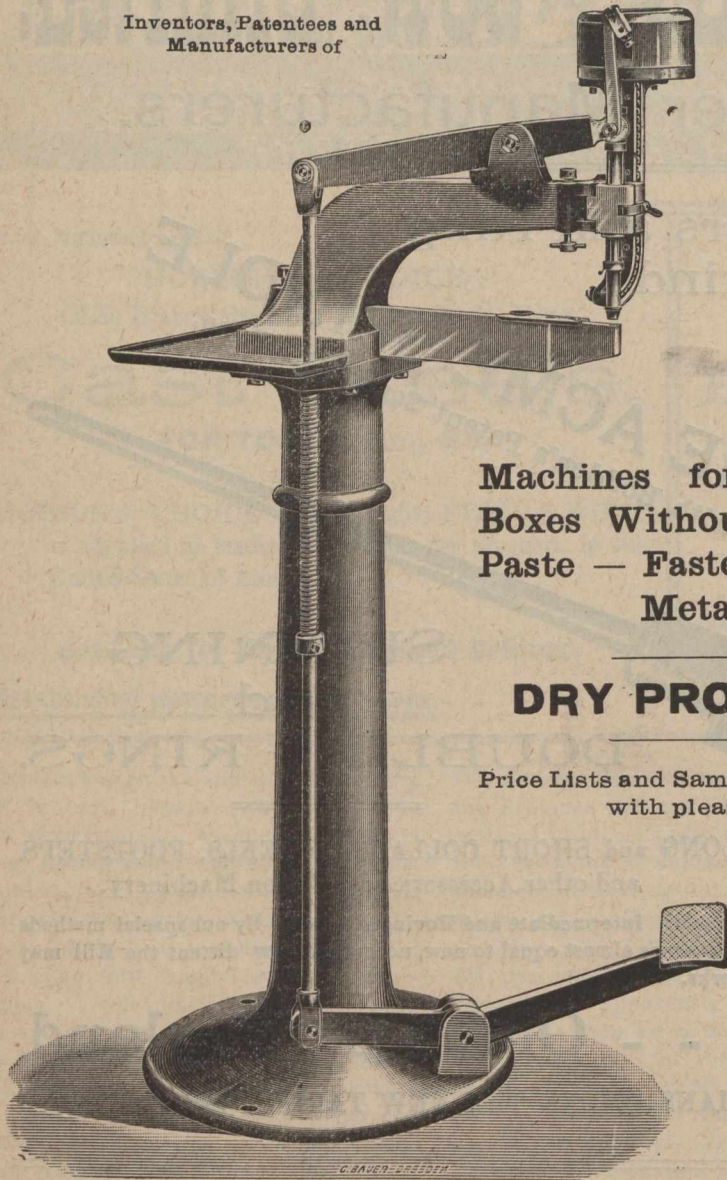
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illustrated. The perfection of the half-tone process had made it possible to reproduce with marvellous fidelity pictures that under the systems of engraving, in use before the invention of photography, would be twenty times as expensive and not one tithe as satisfactory. The pictures which adorn every alternate page of "Ontario, Canada," are all very fine specimens of the photo-engraver's art. Mechanically, the book leaves nothing to be desired. It is printed on coated paper, and bears on every page evidence of care and taste on the part of printer and pressman.

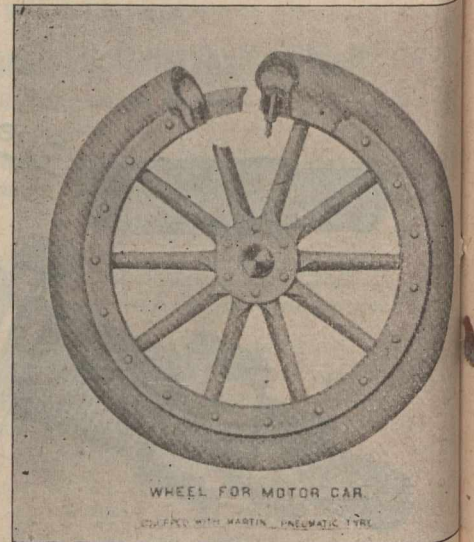
The book opens with a general historical and geographical survey. The foundations of the premier province of the Dominion were laid at the time when the southern half of the North American continent, wrested itself free from British rule. In 1894,

10,000 of the U. E. Loyalists, who desired to maintain their allegiance to the mother land, migrated from New York, Pennsylvania, and the New England States, and settled along the St. Lawrence, on the shores of Lake Ontario and the Niagara Peninsula. They were of mixed origin, being of Dutch, German and Huguenot, as well as British stock. Some were farmers but the greater number consisted of discharged officers and men who had served Great Britain in the Revolutionary War, and were unaccustomed to pioneer life. They began the arduous task of felling the trees, clearing the land, the building of rude houses and barns, and planting wheat, oats and potatoes among the charred stumps of the primeval forest. When the war of 1812 broke out, the population had increased from practically nothing to 80,000, all of

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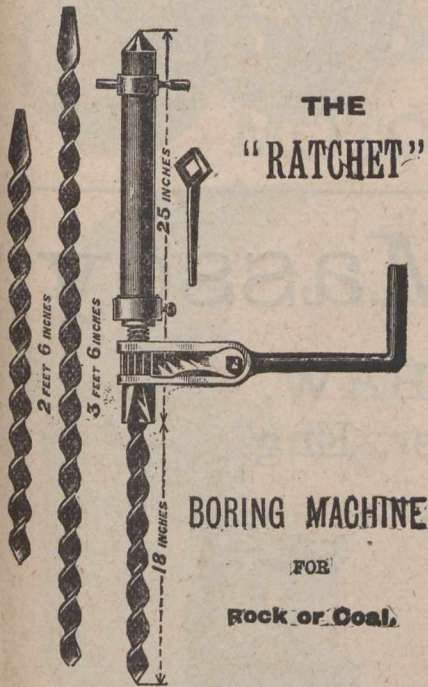
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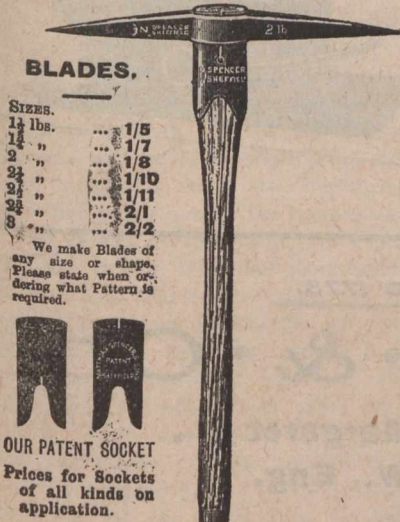
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whom, with the exception of a few hundred, were engaged in tilling the land. The principal articles exported from the farms were oak and pine timber, and potash distilled from wood ashes. The slimness of urban improvements is evidenced by the fact that in 1830 there were but five towns in the province with a population exceeding 1,000, viz.: Brockville, 1,130, Hamilton, 2,013, London, 2,415, Toronto 2,860 and Kingston 3,587. At that time the province could boast of one daily paper, and one bank.

The year of 1837, that saw the coronation of Queen Victoria, saw also Ontario's population increased to 397,500. Then followed an influx of immigration similar to that which fifty years later, from '80 to '82, flocked into Western Canada. This inrush of settlement was due to many and diverse causes, the most noticeable, perhaps, being the Irish potato famine in '40.

To-day Ontario has a population of about 2,500,000. Its primary sources of wealth are four in number—its forests, its farms, its fisheries, its factories and mines. Agriculture is still by far the most important industry in Ontario, representing \$900,000,000 of invested capital, and an annual production of over \$200,000,000.

Those who fondly imagine that Ontario is too well settled to have vacant lands will be surprised to know that only twenty per cent. of its area is yet settled, over 80 per cent. being still in the hands of the Crown. There are still 100,000 square miles unurveyed, and of this a considerable portion is almost unexplored. The province is 750 miles from north to south, and a thousand miles from east to west. Its Northern point is James Bay, Hudson Bay, while its South point, further south than Boston or Chicago, is reached by Lake Erie.

Regarding the capabilities of Northern, or New Ontario,—which contains nearly 150,000 square miles, and has an area almost three times as great as Southern Ontario—little till recently was known. In 1900 the provincial Government organized a number of exploration parties, who traversed the country from the Quebec to the Manitoba border, and northward to the Hudson Bay slope. The result has been to demonstrate the fact that the value of the country, especially as regards its agricultural resources, is far greater than had been supposed. That the Northern country contained great forest wealth, and probably great mineral wealth, had previously been admitted, but the astounding fact was not looked for by many that an agricultural region of great fertility, with an acreage greater than that of the whole of Ontario at present under crop, extended from Lake Temiskaming on the east almost entirely across the province. To this section, which lies between the 49th and 50th parallels, has been given the name of "The Great Clay Belt." Almost the whole of this region, which contains 24,000 square miles, or 15,680,000 acres, is available for cultivation, and

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could with ease support a million people. It is well wooded, and is watered by no less than seven large rivers of over 300 miles in length, flowing northward to Hudson's Bay. Nor is the climate any obstacle to successful settlement, for it is in the same latitude as Southern Manitoba and Dakota.

Ontario is gradually realizing the importance of the discovery of this new and rich territory. One of its first results will be the stimulating of railway activity. Afterwards will follow the gradual settling of the country, and the developing of its dormant resources. At present the region is unaccessible, but the number of railroads projected make it apparent that it will not long remain so.

A most interesting chapter is devoted to the attractions offered by Ontario to the tourist and sportsman. The world famed Niagara, the majestic Ottawa, the charming and ever changing lake vistas of the Thousand Islands, and the islands of Georgian Bay, the trout fishing of Nipigon, the moose and cariboo hunting north of Lake Temiskaming—all receive some notice. The chapter on the systems of government and education is one of the most interesting in the book, and gives a fairly complete, if concise, description of the powers of the municipalities and the provincial legislature, and of the system of common and higher education.

A chapter is devoted to rail and waterway transportation. Of the former Ontario has nearly 8,000 miles. The efficient urban and the rapidly extending rural systems of electric cars is mentioned, and the province's unrivalled internal waterways, the St. Lawrence, Ottawa, and the Great Lakes, with their improvements and possibilities, is dealt with.

As is befitting the industry of paramount importance, the chapter devoted to agriculture is the most lengthy. It deals not only with the products of the field, but of those of the orchard and dairy, and with the industries, such as canning and cheese factories, directly dependent thereupon. The incentives to excellence in the direction of agriculture, in the shape of exhibitions, colleges and experimental stations, as well as the various co-operative institutions organized by the farmers themselves for their mutual benefit, are referred to with some degree of fullness.

Perhaps the most informative part of "Ontario, Canada," is the section dealing with the mineral resources of the province. That these are widely spread and varied in character was, in a vague fashion, generally known, but the variety and the abundance of useful and semi-precious and precious minerals to be found in the premier province, when listed and localized, would astonish even one who fancied himself fairly familiar with the older province. Iron, copper, lead, silver, gold, nickel—(of this Ontario possesses the most extensive deposits in the world)—petroleum, corundum, graphite and salt, are among the resources

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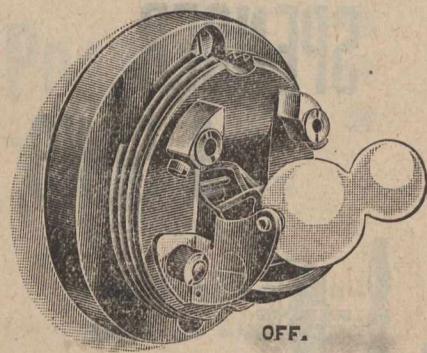
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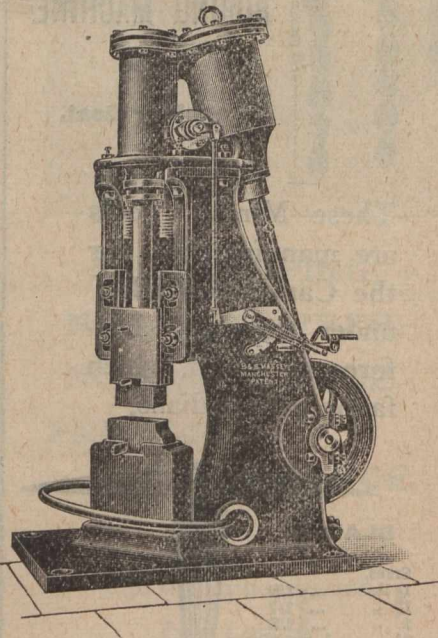
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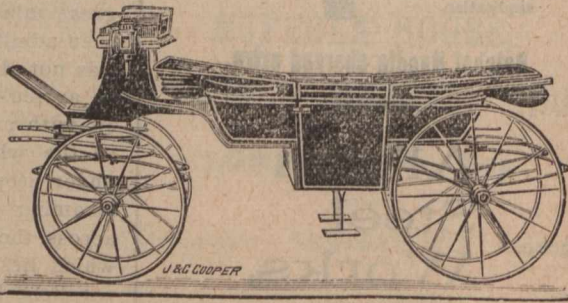
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H.I.M. King Edward VII, in
1902.

BUILDERS OF

State and Private Carriages,
Omnibuses, Tram Cars and Motor Cars.



Contractors to the War Office for Ambulances and Wagons.

MAKERS OF HARNESS & SADDLERY.

Three Gold Medals Awarded, 1899.
Silver Medal, Highest Award, Al-
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Telegrams :
"CHALLINER," Manchester.
"INAUDIBLE," London.

THE Shrewsbury & Challiner Tyre Co., Ltd.,

MANUFACTURERS OF

INDIA RUBBER CARRIAGEAND..... MOTOR CAR TYRES EVERY DESCRIPTION.



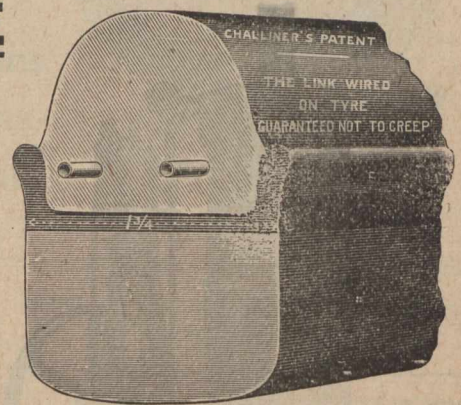
INCLUDING THE

CUP TYRE

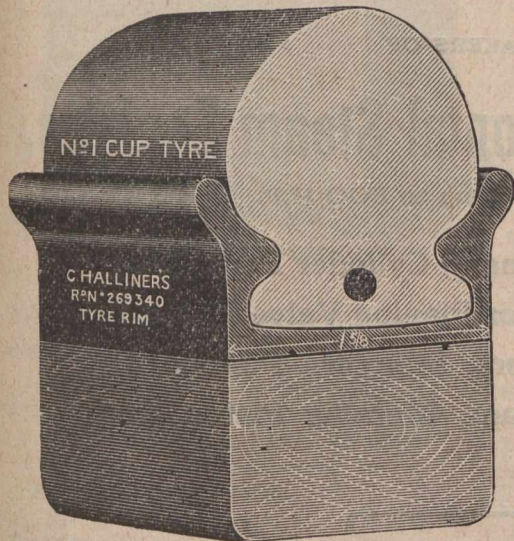
Specially adapted for Motor Cars, Omnibuses, &c. Over 1,000 tons supplied during the last 12 months. Made in eight sizes to suit all classes of Vehicles.

NOTED FOR

**Comfort, Combined with
Strength and Durability.**



The King of the Wired-on-Tyres.



Manchester, Eng: Registered Office and Works, Kay St., Ardwick Green.
London, Eng: Office and Works, 24 Page Street, Westminster, S. W.

WRITE FOR DESCRIPTIVE PRICE LIST.

the sister province has in its soil. Some interesting statistics respecting the extent and development of each of these sources of wealth are given.

From the section devoted to manufactures, the following concerning the wonderful growth of the "Soo" enterprises will be of interest. This series of industries had its beginning about five years ago in the harnessing of the rapids at the Sault, to which the drop in the level between Lakes Superior and Huron give rise, and its application to the production of electrical energy. By this means heat and power are evolved without the employment of coal or any other fuel. At first 20,000 horsepower was developed, the major portion of which is used in supplying power to the enormous mills for the production of mechanical wood pulp from the spruce tree, which grows abundantly in the adjacent forest. Forty thousand additional horsepower will soon be available for other purposes.

The daily output of these mills is 150 tons of dry pulp, in the making of which 200 cords of spruce are consumed. This product is used chiefly in the making of paper, and the output, valued at \$1,000,000 a year, is being shipped to Japan, Australia, France, England and the United States. A large and handsome mill for the manufacture of sulphite pulp,

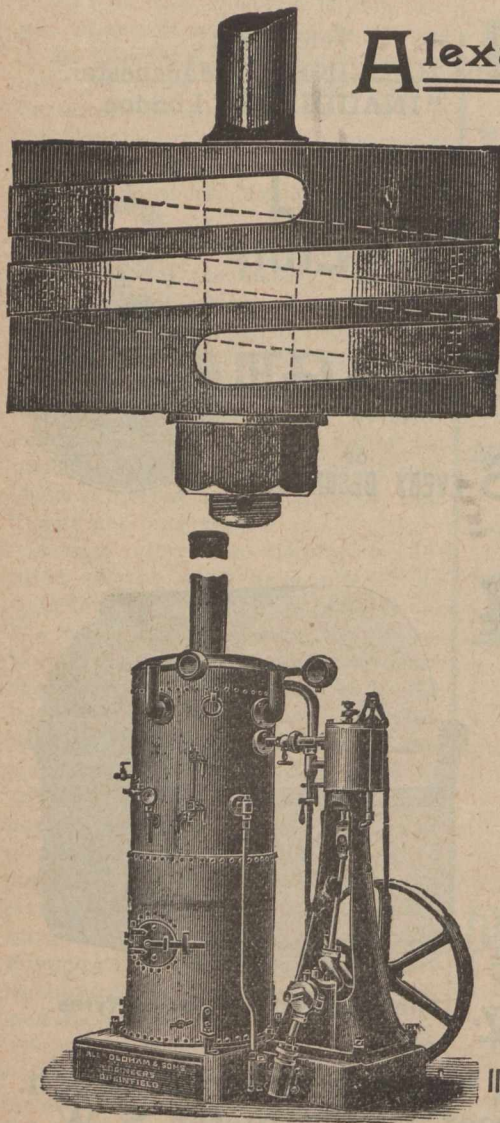
a more valuable article than mechanical pulp, is now about completed. In the manufacture of chemical pulp, sulphur is required, and for its production the native resources of the country are also being utilized. Sulphur is being obtained from the sulphurous ore of nickel and copper found in the district. This has incidentally given rise to the development of a nickel property, and the erection of reduction works capable of treating 500 tons of ore daily. In this connection blast furnaces employing heat generated by electricity have been erected from the production of ferro-nickel pig, which is afterwards refined into nickel steel. For the separation of the copper from the nickel, sodium is necessary. In order to procure it, an alkali works has been erected, where Ontario salt is converted into sodium and chloride. From the latter, another factory manufactures bleaching powder.

But the story of development does not end here. In the mining and smelting of iron and its conversion into manufactured articles, the record promises to be even more remarkable. Near Michipocoten Harbor, on the north shore of Lake Superior, very extensive deposits of iron have been secured. Operations in the Helen mines began in the spring of 1900, and by the following autumn 1,000 tons of ore

were being shipped daily to the blast furnaces at Midland. The ore is rich hematite, and it is estimated that, on this property alone there are 30,000,000 tons of ore in sight. A fleet of eight steel steamers, each of 25,000 tons, is now engaged in transporting the ore.

Important as are all these enterprises, they are likely to be overshadowed by the iron and steel industries of which the Sault is to become the centre. Huge blast furnaces for the production of Bessemer steel, armor plate and rail works, and the manufacture of structural materials are projected, and will give employment to thousands of men. The company will built locomotives from its own iron, and railway cars from timber obtained in its own limits. All the machinery for the varied allied industries owned by the concern will be manufactured at its own foundries and machine shops. It will thus be seen that this huge enterprise will be one of the most independent as well as the largest on the American continent.

The concluding chapters of "Ontario, Canada," are devoted to commercial fisheries, and its forest wealth. Both these important sources of wealth are treated with clearness and brevity. A short chapter on "How to Secure Land," giving the necessary particu-



Alexander Oldham & Sons,

Johnson Brook Patent Piston Works,
and Engineering Works



DUKINFIELD,
ENGLAND.

MAKERS OF

Vertical & Horizontal Steam Engines.

From 2 H.P., up to 500 H.P.

Ice Making Machinery, Cylinder Boring Machines, Machines for Planing Valve Faces in Position, Lubricators, Injectors, Pistons, Air Pump Buckets, Fans, Metallic Piston Rod Packings, etc.

Illustrated Price Lists giving approximate weights will be sent on application.

MONTREAL WHOLESALE PRICES CURRENT,
THURSDAY, OCT. 30, 1902.

Name of Article.	Wholesale		
	\$	c.	¢
Drugs & Chemicals			
Acid Carbohc Cryst medl.	0 25	0	30
Aloss, Cape.	0 16	0	18
Alum	1 40	1	75
Borax, xtls.	0 04	0	06
Brom. Potass	0 60	0	70
Camphor. Ref Rings.	0 00	0	75
" Refoz. ck.	6 75	0	80
Citric Acid	0 35	0	40
Citrate Magnesia lb.	0 25	0	45
Cocaine Hyd. (oz)	4 50	5	00
Copperas, per 100 lbs	0 75	0	80
Cream Tartar	0 20	0	25
Epsom Salts.	1 25	1	75
Glycerine	0 17	0	20
Gum Arabic per lb.	0 20	0	40
" Trag.	0 50	1	00
Insect Powder lb.	0 25	0	40
do per keg, lb.	0 22	0	30
Menthol, lb	9 50	10	00
Morphia	1 35	1	45
Oil Peppermint lb.	6 50	7	00
Oil Lemon.	1 15	1	25
Opium	3 50	4	00
Oxalic Acid.	0 08	0	10
Phosphorus	0 50	0	75
Potash Bichromate.	0 08	0	10
Potash Iodide.	3 00	3	40
Quinine	0 80	0	40
Strychnine	0 65	0	80
Tartaric Acid.	0 28	0	38
Licorice.—			
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.	2 00	0	00
Acme Licorice Pellets, cans.	2 00	0	00
Licorice Lozenges, 1 5 lb. cans.	1 50	0	00
Heavy Chemicals.			
Bleaching Powder.	1 75	2	50
Blue Vitriol.	4 75	5	75
Brimstone.	2 00	2	50
Caustic Soda	2 00	3	00
" " "	0 00	0	00
Soda Ash.	1 35	1	50
Soda Bicarb.	1 75	2	25
Sal. Soda.	0 75	0	85
" Concentrated	1 50	2	00
Dyestuffs.			
Archil, con.	0 27	0	29
Cutch.	0 02	0	09
Ex. Logwood.	0 09	0	12

lars as to application, prices and regulation, is given at the end of the book, which altogether worthily represents the great province concerning which it aims to give information.

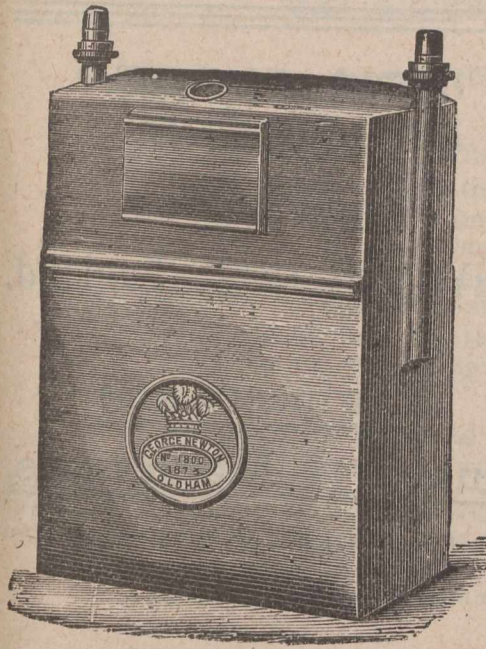
FOREST FIRES.

Canada might draw a valuable lesson from the following Washington correspondence:—The reports of recent forest fires in Washington, Oregon, Wyoming and Colorado, in which many lives were lost, will add to the interest in a special study of the subject which has engaged the Bureau of Forestry for several years. The results of this study, in the form of a bulletin entitled "Forest Fires," by Alfred Gaskill, will be published soon. By impressing the public with some idea of the peril it suffers from forest fires and the enormous damage they do, the bureau hopes to induce more effective legislation in suppressing them. Investigation has shown that in an average year sixty human lives are lost in forest fires, \$25,000,000 worth of real property is destroyed, 10,274,089 acres of timber land are burned over, and young forest growth worth, at the lowest estimate, \$75,000,000, is killed. A special canvass of the country by

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCT. 30, 1902.

Name of Article.	Wholesale.		
	\$	c.	¢
Chip Logwood.			
Labrador Herrings.	1 75	2	50
Indigo (Bengal)	1 50	1	75
Indigo Madras.	0 70	1	00
Gambler.	0 67	0	07 1/2
Madder.	0 09	0	12
Sumac.	50 00	55	00
Tin Crystals.	0 22	0	28
Fish.			
Bloaters, per box	1 00	1	25
Labrador Herrings,	0 00	5	00
do do Half brls.	2 75	3	00
Mackerel No. 2, brls.	0 00	12	50
" " 1/4 barrel.	6 00	6	50
Green Cod, No. 1	5 25	0	00
Green " large	0 00	5	25
No. 2	4 00	0	00
Large dry Gaspe per qntl.	5 00	5	25
Salmon, brls Lab. No. 1.	0 00	14	00
Salmon, (half brls)	0 00	0	00
" Brit. Col brls.	0 00	00	00
Boneless Fish	0 04 1/2	0	00
" Cod	0 05 1/2	0	06
Skinless Cod, case	4 75	0	00
Loch Fyne Herrings, keg.	1 10	1	15
Flour.			
Ogilvie's Hungarian	0 00	4	00
Ogilvie's Glenora Patent.	0 00	3	80
Manitoba patents.	0 00	4	00
Strong Bakers.	3 70	3	80
Winter Wheat patents.	4 00	4	10
Straight roller.	3 65	3	80
do bags.	1 75	1	25
Superfine	4 50	4	60
Rolled Oats.	4 75	0	00
Corn meal, bag.	1 50	1	55
Bran bulk.	13 50	14	00
Shorts.	19 00	20	00
Moullie.	24 00	26	00
Farm Products.			
BUTTER; Choicest Cr.	0 31	0	22 1/2
Eastern do	0 00	0	00
Under Grades Cr	0 17	0	20
Townships Dairy	0 19	0	20
Western Dairy	0 16 1/2	0	17
Good to choice.	0 14	0	15
Fresh Rolls	0 17	0	18

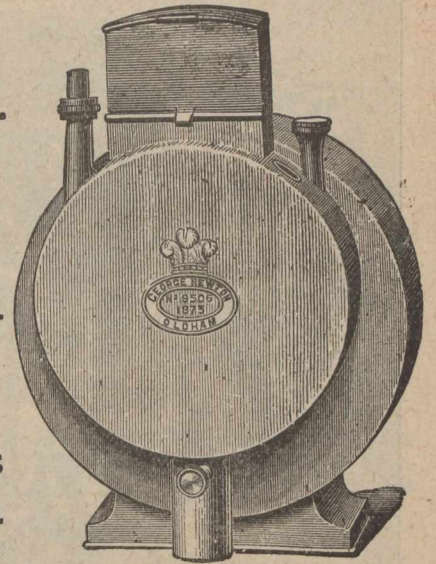
GEORGE NEWTON, LTD.



GAS METER=
MANUFACTURERS.

OLDHAM,
ENGLAND.

Special quotations
under the new Canadian
Preferential Tariff.



MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCT. 30, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Farm Products.—Con.		
CHEESE:		
Ont. New.....	0 11	0 11
Eastern.....	0 11	0 11
Eggs: Best selected.....	0 21	0 22
Straight gathered.....	0 17	0 17
Straight fall.....	0 00	0 00
No. 3.....	0 15	0 16
Maritime Prov.....	0 00	0 00
SUNDRIES:—		
Potatoes, per bag of 90 lbs.....	0 70	0 80
Honey, White Clov., Comb.....	0 11	0 11
" Extracted.....	0 07	0 08
Beeswax.....	0 25	0 30
Beans: prime.....	0 00	2 00
do. Best hand-picked.....	0 00	00 0
Groceries.		
Sugars: Factory.		
Ex Granulated, brls.....	0 00	3 80
Acadia gran'd.....	0 05	3 75
Ex Ground, in brls.....	0 00	4 55
" in bxs.....	0 00	4 75
" Powdered, in brls.....	0 00	4 37
" " boxes.....	0 00	4 45
Paris Lump, in brls.....	0 00	4 55
" half brls.....	0 00	4 55
" 100-lb bxs.....	0 00	4 55
" 50-lb bxs.....	0 00	4 65
Branded Yellows.....	3 15	3 65
Molasses (Barbados).....	0 24	0 25
do brls. & 1/4s.....	0 26	0 27
Evaporated Apples.....	0 06	0 07
Raisins:		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 08	0 10
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 00	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 00	0 07
" Selected.....	0 00	0 00
" Layers.....	0 07	0 00
Currents, Provincials.....	0 05	0 06
Filistras.....	0 00	0 06
Patras.....	0 00	0 00
Vostizas.....	0 00	0 07
Prunes, Cal.....	0 07	0 09
do French.....	0 04	0 05
Figs in bags.....	0 03	0 00
" new layers.....	0 08	0 13
Rice, C. C.	2 82	3 92
" standard B.....	2 92	3 02
" Patna.....	4 25	4 75
" Burmah.....	4 00	4 10
" Crystal Japan.....	4 50	0 00
" Carolina.....	0 00	3 07
Pot Barley, bag 48 lbs.....	0 02	2 00
Pearl " per lb.....	0 02	0 05
Tapioca, Pearl.....	0 02	0 00
" Flake.....	0 02	0 00
Corn, 2 lb. tins.....	0 80	1 00
Peas, 2-lb tins.....	0 80	1 00
Salmon, 4 doz. case.....	3 60	5 00
Tomatoes, 3s. per doz.....	1 00	1 10
String Beans.....	0 80	0 85

the Department of Agriculture in 1891 discovered 12,000,000 acres of timber land destroyed by fire.

These figures are mere estimates, which fall far short of showing in full the damage done. No account at all is taken of the loss to the country due to the impoverishment of the soil by fire, to the ruin of watercourses and the drying up of springs. Even the amount of timber burned is very imperfectly calculated, and the actual quantity destroyed is far in excess of that accounted for. Forest fires in this country have grown so common that only those are reported that are of such magnitude as to threaten large communities. The lumbering industry in remote sections of the country may be ruined and people forced to flee for their lives without a mention of the disaster beyond the places near where it occurred.

The fires that burnt this year in Washington and Oregon were uncommon only in the number of lives lost. The burning of loggings and mining camps and farm buildings, the loss to the country in the destruction of timber and young tree growth, is of yearly occurrence. Every fall, not only in Washington, Oregon, Colorado and Wyoming, but up and down the Pacific Coast and all over the Rocky Mountain country, fires burn great holes in the forests and destroy the national wealth. The air of the mountains over hundreds of miles is pungent with the smoke of conflagration, and navigation on Puget Sound has often been impeded by smoke. The following comment by Dr. Henry Gannett, of the United States Geological Survey, should convey a fair idea of the damage done in the State of Washington: "In less than a generation two-fifths of the standing timber has been destroyed in one of the richest timber regions on the continent, and of the destruction

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, OCT. 30, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Hardware.		
Antimony.....	0 09	0 10
7/8 in. Block, L & F, " ".....	0 00	0 81
" Straits.....	0 00	0 00
" Strip.....	0 00	0 82
Copper: Ingot.....	0 00	0 00
CUT NAIL SCHEDULE.		
Base Price, per Keg, car lots.....	2 40	0 00
Less quantity.....	2 45	0 00
Extras—Over and above 30d, 40d, 50d, 60d and 70d Nails.....		
Cut and Fence Nails—		
16 and 20d Hot Cut, per 100 lbs.....	0 05	0 00
10 and 12d ".....	0 10	0 00
8 and 9d ".....	0 15	0 00
6 and 7d ".....	0 20	0 00
4 and 5d ".....	0 40	0 00
3d ".....	0 65	0 00
2d ".....	1 00	0 00
Cut spikes 10c, per Keg advance.....		
Fine blued nails—		
2d per 100 lbs.....	1 00	0 00
3d ".....	1 50	0 00
Casing, Box, Tobacco Box and Flooring Nails—		
20 to 30d per 100 lbs.....	0 55	0 00
10 to 16d ".....	0 60	0 00
8 and 9d ".....	0 65	0 00
6 and 7d ".....	0 70	0 00
4 to 5d ".....	0 95	0 00
3d ".....	1 20	0 00
Finishing nails—		
1 inch and longer per 100 lbs.....	0 60	0 00
3/4 and 2 1/4 inch.....	0 65	0 00
2 and 2 1/4 ".....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
Slatting nails—		
1 1/2 and 1 3/4 inch per 100 lbs.....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
Common barrel nails—		
1 1/2 inch per 100 lbs.....	1 00	0 00
1 ".....	1 00	0 00
3/4 ".....	1 25	0 00
1/2 ".....	1 50	0 00
Clinch nails—		
1 inch and longer per 100 lbs.....	0 60	0 00
3/4 and 2 1/4 inch.....	0 65	0 00
2 and 2 1/4 ".....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
Sharp and flat pressed nails		
1 inch and longer per 100 lbs.....	1 35	0 00
3/4 and 2 1/4 inch.....	1 50	0 00
2 and 2 1/4 ".....	1 65	0 00
1 1/2 and 1 3/4 ".....	1 85	0 00
1 1/4 ".....	2 50	0 00
1 ".....	3 00	0 00
Coil Chain—No. 6.....	0 11	0 00
" 5.....	0 10	0 00
" 4.....	0 09	0 00
" 3.....	0 09	0 00
" 2.....	0 07	0 00
" 1.....	4 35	0 00
" 1/2.....	4 25	0 00
" 3/4.....	4 00	0 00

Iddon Brothers,

INDIA RUBBER ENGINEERS.

Brockfield Iron Works,

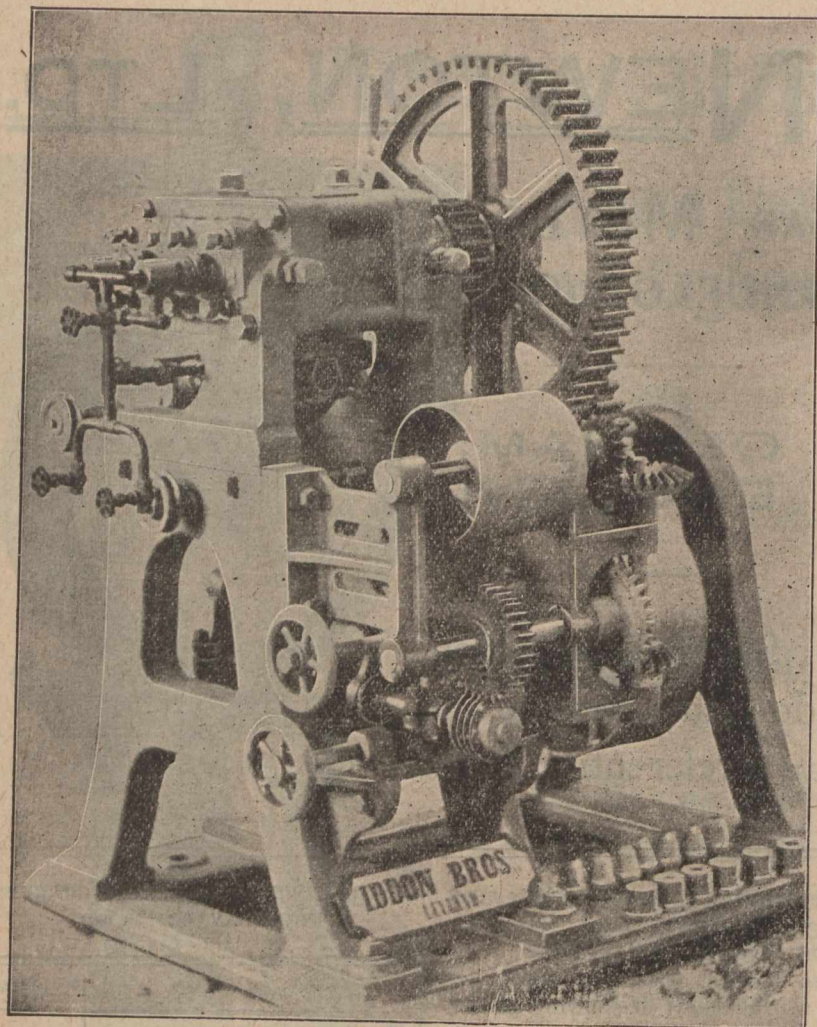
LEYLAND, ^{Near} PRESTON, England.

Engineers and Rubber • Machinists,

Plans for erection and Completion of New Rubber Works throughout, on the most modern principle.

Specialities : All kinds of Rubber Machinery.

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



MONTREAL WHOLESALE PRICES CURRENT THURSDAY, OCT. 30, 1902.

Name of Article.	Wholesale.		
	\$	c	¢
Hardware.—Con.			
Coil Chain—No. ¼	3 85	0 00	
9-16	3 75	0 00	
¾	3 65	0 00	
¾ & 1 in.	3 76	0 00	
¾ & 1 in.	3 60	0 00	
Galvanized Staples—			
100 lb. box, 1¼ to 1½	3 25	0 00	
Bright, 1¼ to 1½	2 90	0 00	
Galvanized Iron:			
Queen's Head, } gauge 28	4 40	4 65	
or equal, }			
Comet do 28 gauge	4 18	4 35	
Iron Horse Shoes:			
No. 2 and larger	0 00	3 35	
No. 1 and smaller	0 00	3 60	
Bar Iron, per 100 lbs.			
Car lots	0 00	0 00	
Norway, base	0 00	4 25	
Am. Sh. St'l, 6 ft. x 2¼ ft., 18	0 00	3 20	
" " " 20	0 00	3 20	
" " " 22	0 00	3 30	
" " " 24	0 00	3 39	
" " " 26	0 00	3 40	
" " " 28	0 00	3 50	
Boiler plates, iron, ¼ in.	0 00	2 10	
" " " 3-16 in.	0 00	2 10	
Hoop Iron, base for 2 in. and larger.	0 00	2 90	
Band Canadian, 1 to 6 in. 30c: over base of ordinary iron, smaller size			
Extras.			
Canada Plates:			
Full Polish	4 00		
Ord. 52 sheets	2 65		
" 60 do	2 70		
" 75 do	2 75		
Black Iron pipe.			
¾ in.	2 45		
1 in.	2 65		
1¼ in.	3 40		
1 in.	4 80		
1¼ in.	6 80		
1½ in.	8 30		
2 in.	11 60		
per 100 ft. nett.			
Steel, cast p.lb., Blk Diam'd	0 08	base	
" Spring, 100 lbs.	3 00	0 00	
" Tire, "	2 30	base	
" Sleigh shoe, 100 lbs.	2 20	base	
" Toe Calk	2 90		
" Machinery	2 75	base	
" Harrow Tooth	2 50		
Tin Plates:			
10 Coke, 14 x 20	4 25		
10 Charcoal, 14 x 20	4 50		
10 Charcoal	5 50		
IX	6 60		

more than half has been caused by fire. Assuming that the timber would, if standing, have the value of 75 cents per thousand feet, not less than \$30,000,000 worth has gone up in smoke, a dead loss to the people of the State."

According to the bureau records, the most disastrous forest fire in the history of this country occurred in October, 1871, simultaneous with the burning of Chicago. It extended all across northern Michigan and Wisconsin and into Minnesota. At least 1,000 persons were burned to death, and 15,000 were made homeless. The property loss has never been calculated. The Hinckley fire of 1894, which destroyed Hinckley and five other Minnesota villages, burned to death 418 persons, destroyed \$750,000 worth of farm and town property, and about 400 square miles of forest. A fire in south-east Michigan in 1881 burned the forest on forty-eight townships, destroyed \$2,000,000 worth of other property, burned to death 125 persons and made homeless 5,000. Another Michigan forest fire, which occurred in 1896, made homeless 2,000 persons and destroyed town and farm property worth \$1,250,000. Wisconsin lost by fire in May, 1891, 100 square miles of forest and other property worth \$2,000,000. In 1894, in Wisconsin, thirteen persons lost their lives and 3,000 their homes, and \$2,000,000 worth of town and farm property was destroyed in the Phillips fire.

The enumeration of great forest fires could be extended almost indefinitely.

MONTREAL WHOLESALE PRICES CURRENT. THURSDAY, O. T. 30, 1902.

Name of Article.	Wholesale.		
	\$	c	¢
Terne Plate IC, 20x28			
Russ. Sheet Iron	7 50	0 00	
Lion & Crown tin'd sh'ts	0 10	0 00	
22 and 24 gauge case lots	0	7 75	
26 gauge	0	7 75	
Lead: Pig, per 100 lbs;	3 25	3 35	
Sheet,	0 00	0 04½	
Shot, 100 lb., less 22½ p.c.	0 00	6 50	
Lead Pipe, per 100 lbs.	7 00	0 00	
			less 87½ p.c.
Zinc:			
Spelter, per 100 lbs.	0 00	5 25	
Sheet, Zinc "	5 75	6 00	
Black Sheet Iron.			
Per 100 lbs.			
8 to 16 gauge	2 40	0 00	
18 to 20 do	2 31	0 00	
22 to 24 do	2 35	0 00	
26 do	2 40	0 00	
28 do	2 45	0 00	
WIRE:			
Plain galv'd, No. 5	3 95	0 00	
do do No. 6, 7, 8	3 45	0 00	
do do No. 9	2 80	0 00	
do do No. 10	3 55	0 00	
do do No. 11	3 55	0 00	
do do No. 12	2 95	0 00	
do do No. 13	3 05	0 00	
do do No. 14	4 05	0 00	
do do No. 15	4 55	0 00	
do do No. 16	4 80	0 00	
Barbed Wire—	2 90	f.o.b.	
Spring Wire per 100, 1.25 net extra.		Montreal,	
Iron and Steel Wire pl'n 6 to 9	2 60	base.	
Rope.			
Sisal, base	0 00		
" 7-16 and up	0 12½		
" ¾ "	0 13		
" 5-16 "	0 13½		
" ¾ "	0 14		
" 3-16 "	0 14		
Manilla, 7-16 & lgr.	0 15		
" ¾ "	0 15½		
" 5-16 "	0 16		
" ¾ "	0 16		
" 3-16 "	0 16½		
Lath yarn	0 11½		

The General Incandescent Co., Ltd.,

Works & Warehouses: ILFORD.

92a Aldersgate Street, LONDON, E.C., Eng.

(SOLD UNDER LICENSE FROM THE WELSBACH COMPANY.)

PRICE LIST.

1. G.I.C. Best Quality High Candle Power Mantle - - - - - 4/6 doz.
2. G.I.C. Silk Mantle - - - - - 5/- "
3. G.I.C. Special Double Woven Mantle, Double Strength, very popular, specially recommended - - - - - 6/- "
4. G.I.C. Extra Long High-Pressure Mantle, suitable for all High-Pressure Burners - - - - - 7/6 "
5. G.I.C. Gem Mantle - - - - - 4/6 "
6. G.I.C. Mantle for No. 4 Kern Burner - - - - - 6/- "

Mantles Made to Customers Specifications at Lowest Prices.

Support British Capital and Industry. Without fear of contradiction we can HONESTLY state that our G.I.C. Mantles are the best on the market, which statement is borne out by Gas Companies, Street Lighting Authorities, Corporations, and leading Traders. NOTE.—Every Genuine G.I.C. Mantle bears the Company's Trade Mark **G.I.C.** plainly stamped on the Mantle, and customers are requested to see that the Mantle contained in each box is so stamped.

Special prices to Canadians under the New Tariff, 33 1/2 p.c., in favour of Canadians.

MONTREAL WHOLESALE PRICES CURRENT. THURSDAY, OCT. 30 1902.

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

One feature, however, is common to them all: They were small fires before they grew uncontrollable, and with little trouble might have been extinguished. For example, the Hinckley fire smoked as a ground fire for weeks, and nobody paid it serious attention. But one day the wind rose and fanned the smouldering embers into flame, the flame caught in the dry underbrush, leaped into the trees and became a fire of so terrible a volume that no human power could stay it.

Legislation, even in the East, has done little toward solving the fire problem. Pennsylvania, Minnesota, Massachusetts and New York are possible exceptions. The best forest laws are probably those of Pennsylvania, which makes an annual expenditure of \$15,000 in support of them. State constables serve as fire wardens in their townships and receive extra pay for their services. Minnesota, brought to a sense of responsibility by disasters, of which the Hinckley fire was the most terrible, has established an efficient forest fire system. Massachusetts has had good legislation in the matter. The New York forest fire laws, though generally limited in their effect to State reserves and parks, have brought good results. West of the Rocky Mountains little is done toward the suppression of forest fires, except by the forest rangers on Government reserves, who are employed by the Department of the Interior. The creation of a sentiment against forest fires is the first step toward their suppression. Legislation is necessary, but it must be accompanied by the co-operation of the people and the officers charged with the enforcement of the law. The fall and the early spring, before vegetation has begun, are the dangerous seasons for forest fires in most densely wooded parts of the country. At such times special precautions should be taken and the people should be kept

MONTREAL WHOLESALE PRICE CURRENT THURSDAY, OCT. 30, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Oils		
Cod Oil.....	0 85	0 40
S. R. Pale Seal.....	0 00	0 55
Straw Seal.....	0 40	0 50
Cod Liver Oil, Nfd. Norw.....		
Process.....	1 40	1 60
" Norwegian.....	2 00	2 25
Castor Oil.....	0 08	0 10
Castor Oil bris.....	0 07	0 08
Lard Oil, Extra.....	0 80	0 80
".....	0 70	0 80
Linseed, raw, nett.....	0 70	0 72
" boiled, nett.....	0 73	0 75
Olive, pure.....	1 05	1 15
Extra, qt., per case.....	0 00	3 70
Turpentine, nett.....	0 76	0 75
Petroleum:		
Benzine.....	0 22	0 30
Glass.		
United inches, 00 to 25.....	0 00	3 10
do 26 to 40.....	0 00	3 20
do 41 to 50.....	0 00	4 70
do 51 to 60.....	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. kgs.....	5 00	5 25
do No. 1.....	4 62 1/2	4 87 1/2
do No. 2.....	4 25	4 10
do No. 3.....	4 37 1/2	4 62 1/2
do No. 4.....	4 37 1/2	4 62 1/2
White Lead dry.....	5 50	5 50
Red Lead.....	5 00	5 50
Venetian Red Eng'h.....	1 75	2 00
Yel. Ochre, French.....	1 50	2 25
Whiting, ordinary.....	0 45	0 50
do Gilders.....	0 60	0 70
do Paris, do.....	0 95	1 00
English Cement, cask.....	2 15	2 25
Belgian do.....	1 65	1 90
German do.....	2 25	2 45
American do.....	2 00	2 40
Fire Bricks per 1000.....	16 00	28 00
Fire Clay.....	1 50	1 75
Rosin.....	2 75	5 50
Glass:		
Domestic Broken Sheet.....	0 13	0 15
French Casks.....	0 11 1/2	0 13
do bris.....	0 00	0 14
American White, bris.....	0 16	0 20
Coopers' Glass.....	0 20	0 25
Brunswick Green.....	0 04	0 10
French Imperial Green.....	0 12	0 16
No. 1 Farnit's Varn'h. or gl.....	0 65	0 70
a do do.....	0 75	1 00
Brown Japan.....	0 60	0 75
Black Japan.....	0 50	0 75
Orange Shellac, No. 1.....	2 00	2 25
do do Pure.....	2 25	2 75
White do.....	2 75	3 00
Putty Bulk 100 lb. brl.....	0 00	2 00
Parlegreen in drum 1 lb pk.....	0 15	0 19 1/2
Kalsomine, 5 lb pkgs.....	0 00	0 03 1/2
Wool.		
Canadian Washed.....	0 00	0 14
North West.....	0 00	0 00
Unwashed.....	0 08	0 00
B. A. Scoured.....	0 35	0 00
Natal.....	0 16	0 37 1/2
Cape, greasy.....	0 17	0 17 1/2
Australian greasy.....	0 16	0 00

alert by constant reminders of the peril. An excellent idea, as Mr. Gaskill suggests, is to placard trees along roads and trails with notices of the danger and warnings of penalties to be incurred by those who violate the fire laws.

WESTERN LAND HOLDINGS.

It is very unfortunate, says a Winnipeg letter, that the vast source of national wealth contained in the public domain has been administered in such a way as to make vest speculative land operations possible. The greatest property that a nation could possess the people of Canada owned in the vast area of fertile lands in the west. This vast national asset has been so administered that its value has been to a great extent lost to the nation. By maladministration, vast areas of the best portions of this public domain have been allowed to pass into the hands of corporations, who proceed to tax the people who undertake to develop these lands and make them productive and of real value. If we had had a good system of administration of the crown lands, this great speculative evil would never have been possible.

The only argument which can be advanced in favor of these land companies is, that they will work to bring in settlers. This is at best a very poor argument. We ought to be able to obtain the settlers without the aid of these companies. These numerous land corporations, which have come into existence within the last year or two, have not been formed for the purpose of bringing in settlers. They have been formed for the purpose of speculating in and making money out of the land. The settler is a secondary consideration. It is only through the settler that the lands can be given any real value. The speculators saw the settlers coming, and they rushed in ahead and grabbed up the lands, with the object of making the settler pay a higher price for the land, or in other words, taxing him for the privilege of developing the land and adding to the value of the remaining lands still held by the corporations. These corporations have been grabbing the lands by the thousands and hundreds of thousands of acres, where the actual settlers have been securing hundreds of acres.

Nor is it true that the corporations are selling the lands entirely to settlers. Such corporations which secured control of vast areas of land, less than a year ago, have already resold large blocks to other speculative operators. With each sale the value, or rather the price of the land, is advanced, for reselling does not add anything to the value unless the settler comes to develop the property and give it real value. The evil effects of the present speculative movement in our western lands are already becoming

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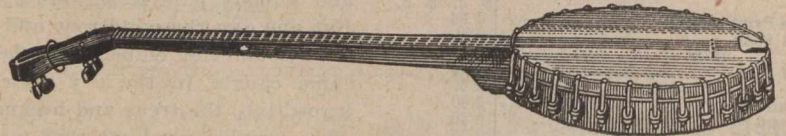
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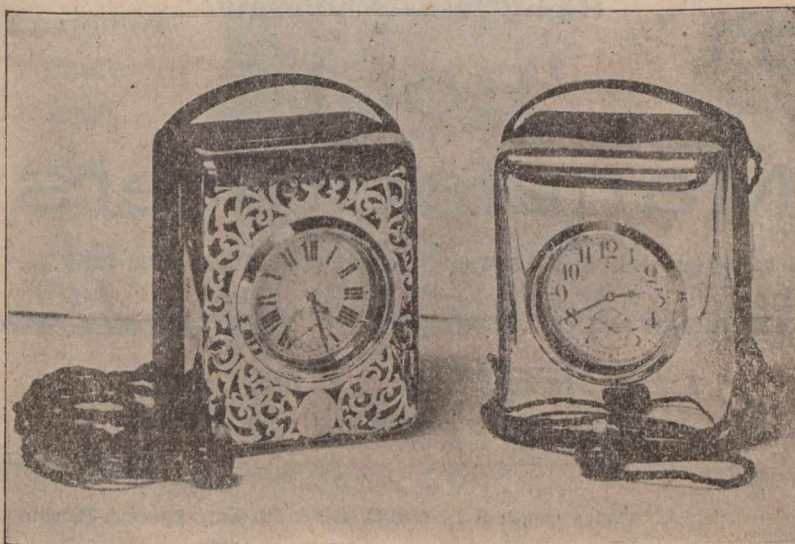
ing apparent. The cost of the land to the actual settler has been doubled, and in some sections trebled, as a result of this speculative movement. The land corporations, of course, reap the profit. In some of the older sections farms which were occupied one or two years ago, are now vacant. While the new land corporations of large capital have been buying up large blocks of land in the comparatively unsettled districts, there has been considerable speculation on a

smaller scale in the purchase of individual holdings in the older settled districts. In some cases farmers have been induced to sell out, thinking they were making a good profit on the land, and some of these places are now vacant as a result of their having passed into the hands of speculators. It is not necessary to go many miles from Winnipeg to find vacant farms, which have been made vacant by the present speculative movement. Within a few days a land concern in

Winnipeg has had a man out making a systematic canvass from one farm to another to find farmers who were willing to dispose of their land. This is one phase of the land movement which is proving injurious to the country.

It is ridiculous to say that with our vast and rich resources in land, we could not get settlers without the land corporations. By allowing the lands to pass into the hands of corporations, we have simply enabled these landed proprietors to place additional burdens on the new settler. The more the actual settler has to pay for the land, the less he will have wherewith to buy implements and provisions, and other things necessary to enable him to go on and develop his property.

With the experience we have now had, it is to be hoped that not another acre of the public domain will be dissipated in this way. With a wise administration of the public lands from the start, who will say that we might not have built our roads and railways and carried out other improvements on the strength of the enormous asset represented by the crown lands?



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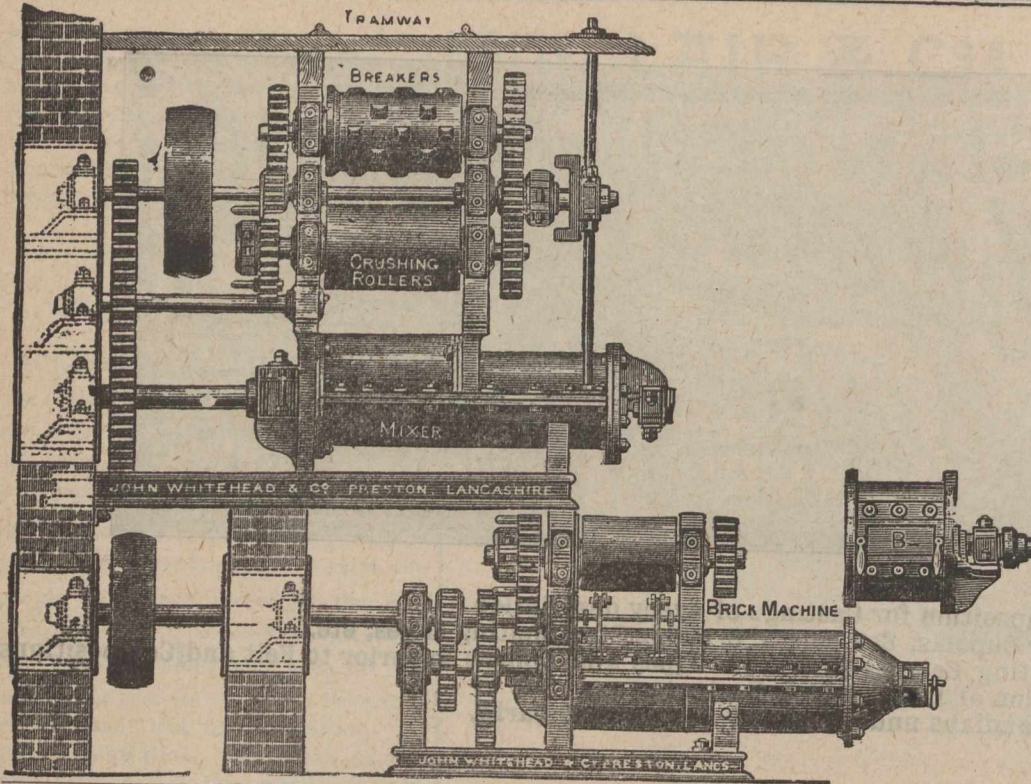
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STRAIGHTENING THE THAMES.

How to place the Port of London on a better footing as regards its commerce, and regain some, if not all, of its former activity as the great centre of the shipping trade, with river improvements generally, has been the chief consideration for some time past of the great property owners on the Thames. Less than 40 years ago, says the Timber Trades Journal, and every docks in the port was crammed with vessels from all parts of the world. Ship-building was as great an industry in London as on the Tyne, and the



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river traffic at what we may term its greatest tension. A change came, almost like the withering blast of the sirocco, for the time of its maritime prosperity had run out, and left London stranded in the mud. Apart from the great timber docks at Rotherhithe, the bustle of a big port is absent. The riverside population is only a shadow of what it was, and the seamen's shipping offices of London, with its six million inhabitants, less active than those of a third-rate coast port, and the passenger traffic of the Thames vanished altogether.

That some resuscitation of its past glories will eventually occur nobody in this age of progress will attempt to gainsay, and notwithstanding the giant obstacles that stand in the way of improvements, the day will come when the Thames and the docks and wharves along its banks will be every way worthy of the greatest city in the world. The question of improving the whole system of river navigation, docking, etc., has resulted in the appointment of a Royal Commission; but this is not by any means a sure sign that the contemplated changes will be undertaken within any given time. The

report of the commissioners has to go before Parliament, but in the meantime various schemes for facilitating, and thereby cheapening, the traffic have been promulgated from time to time, the latest being that of shortening the river by making a cut across the Isle of Dogs; this scheme being formulated by Mr. Cheesewright, C.E., and ap-

pears to be unattended with any formidable obstacles in the way of its accomplishment.

Mr. Cheesewright's scheme, however, is no novelty, as the idea of cutting a channel which should connect Woolwich across the Isle of Dogs with Limehouse Reach was contemplated long ago.

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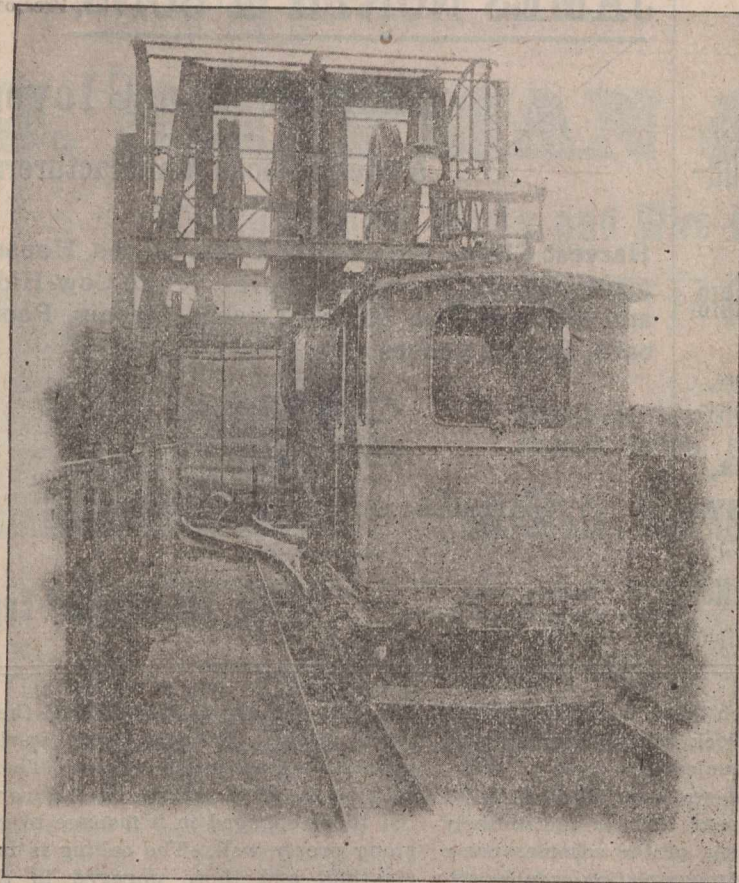
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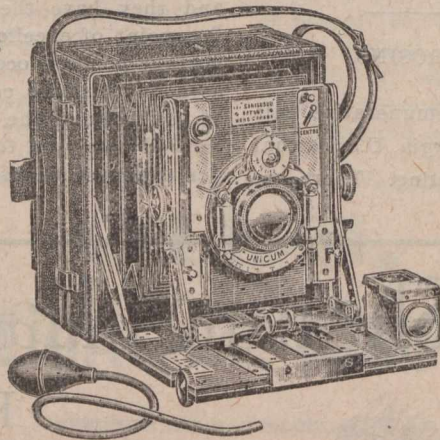
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In the early part of the Nineteenth Century a proposition was made by the engineers at that period to cut such a channel. Another plan was a channel right away from Woolwich Reach in a straight line to Limehouse Reach. This last, however, would have isolated the Blackwall Docks, but these schemes never reached beyond the stage of proposals.

The many schemes for dock accommodation at this early period included, to Mr. Cheesewright, and we have no amongst others, the one now credited doubt that the Royal Commission of 1900—the report of which was issued this year—had the original schemes mentioned under their consideration.

Of course, the fact that the scheme of taking the river current through the Isle of Dogs was not adopted at this early period in the history of the port is not in itself a reason for shelving it now, but whether the scheme will be ever carried out or not, it is interesting to point out that such a scheme for improving the Thames na-

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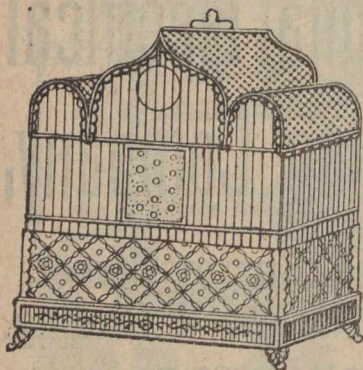
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vigation was anticipated by the en-
gineers of those times.

As to the feasibility of the scheme
from an engineer's point of view, there
is little doubt that the engineers of
the present day would be fully pre-
pared to carry out such a proposal, if
the necessary funds were forthcoming.
We have little doubt that in the mass
of material relating to the past his-
tory of the docks and river the Royal
Commission, which probably included
Sir John Wolfe Barry, one of the great-
est dock engineers, had before them
all the various schemes that have from
time to time been revived when the
question of improving the navigation
of the Thames came under considera-
tion.

The effect of either of these schemes,
if carried out, would be to cut off the
channel which is now formed by the
bend of the river, and entirely isolate
the group of West India Docks and the
Millwall Dock, together with the lower
entrance to the Surrey Commercial
Docks, and severing from river pur-
poses the splendid new entrance lock
to the New Greenland Dock which is
now in course of progress.

We may here remark that the ques-
tion of docking or locking rivers by
the engineers has lately occupied a
great deal of attention, and it will
be remembered that the scheme for
docking the Avon found many warm
supporters in Bristol, but whilst the
proposal was protested against by the
engineers consulted, it has been decid-
ed not to adopt this scheme, but to
construct new docks instead.

If, however, the London scheme of
cutting a channel across the Isle of
Dogs should be followed out, the river
traffic to the Surrey Commercial
Dock would not necessarily be affected,
the two entrances being still accessi-
ble,—one for vessels going direct
through the cutting, and the old chan-
nel for the larger class of ships. The
scheme provides for locks at each end
of the inter-section, and would practi-
cally convert the river between Lime-
house and Blackwall into a dock,

through which the new entrance to the
Greenland Dock on the Surrey side
would communicate.

From what we have pointed out it
does not appear that, in the unlikely
event of either of the schemes being
adopted, their completion would seri-
ously interfere with the import of tim-
ber, or the present system of carrying
it out. Neither would it jeopardize the
interests of the Surrey Commercial
Dock Co., which would then, as now,
be the centre point of the foreign
trade.

SAMPLING ROSINS.

One of the most remunerative call-
ings in Savannah, Georgia, U.S., is that
of naval stores inspecting. There are

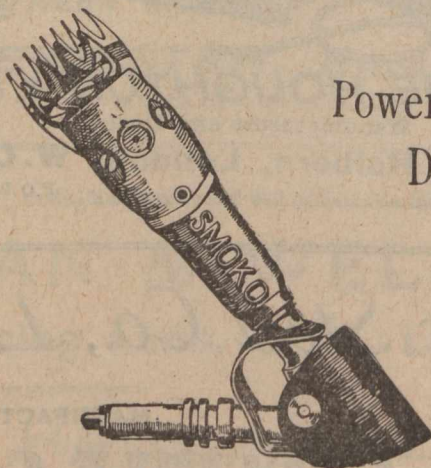
few men who are so well paid for their
labor as the men who gauge spirits
turpentine and grade rosins. There
may be no great fortune in the work,
but those engaged in it manage to get
along pretty well. The calling is fasci-
nating, and those engaged in the
work seem to have a pleasing way of
making a comfortable living.

It is not every one, says the Press,
who can inspect naval stores. It re-
quires special ability in that direction
and some experience. Those who are
in the business now have for the most
part been engaged in it for some time
and they have the work down to a
fine point of excellence. With the im-
portant position occupied by Savannah
as a naval stores centre a description
of the work of the inspectors and the
method employed to arrive at the pro-
per grade of thousands of barrels of

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the most
Reliable.



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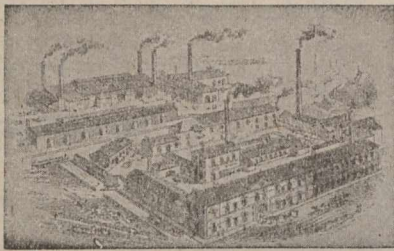
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rosin and the correct gauge of spirits is interesting.

The grading of rosin is an interesting process. The gauging of spirits is not so picturesque. In this work the government methods of gauging liquids is used, and that is all there is to it. With rosins it is different. From the time a barrel of rosin is placed upon the wharf until it goes aboard ship to be exported it passes through many hands, but more depends upon the man who declares what it shall grade than any one else.

The inspector goes in among, say, 1,500 or 1,800 barrels of rosin, scattered over a wide territory on a wharf. To inspect 1,800 barrels a day is considered fair work, but some inspectors have passed 2,600 in one day's time. That, however, is the exception.

With the inspector go two or three gangs of men and young boys. There

is one gang to "uncooper" or unhead the barrels. When this is done a piece of rosin at least six inches square is cut from the contents of the barrel. This is handed to the young man who cuts out the samples. This is where the fine art of rosin sampling comes in. This sample cutter is an artist. He uses a sharp adz, and, taking the large piece of rosin of irregular shape in his left hand, he taps it gently with the sharp blade of the adz. This is done on four sides and soon the rosin block begins to take shape. The chipping away of the rosin is kept up until a perfectly square block just a little short of an inch is produced.

This is the rosin sample that is to be passed upon by the inspector. Hundreds of them can be cut with great rapidity and when they are laid out together there will not be a difference of a sixteenth of an inch in their size.

The sample is placed on the side of the barrel and the inspector comes by. Here is where his keen eye and his good judgment come into play. He carries with him a complete set of samples of the various grades of rosin. There are thirteen of them. The palest rosins are the most valuable, and, as they get darker in hue, they become less valuable. The newly cut sample is held to the light beside the sample and the inspector calls out the grade. It is put on record by an assistant and the inspector passes on to the next barrel from which a large piece of rosin has been cut and the sample made from it. He grades this and goes on to another barrel. This is kept up until every barrel has been opened and sampled.

Behind the inspector comes a man who coopers up the barrels of graded rosin and another man weighs them and marks the weight on the side of the barrels. A record of the inspections is kept and this record goes to the factor. The inspector is paid 6c a barrel for inspecting the rosin by the factor by whom he is employed. The railroad upon whose wharf the rosin is placed pays a quarter of a cent a barrel for the inspection. This makes the total cost of the inspection 6 1/4c. a barrel. The inspector has to pay all his helpers, and this amounts to a good deal. One inspector says his expenses amount to from \$600 to \$700 per month, while there are others who even pay out more than that.

The inspector, after being elected to his office by council, has to make arrangements with the factors for employment. The work is divided about equal between the several inspectors. Some of them work for one firm alone, while others are employed by two or three factors. While the factor pays the inspector for the work that is done he charges the producer with the cost of inspection and the man who ships the spirits or rosin has finally to pay for having it gauged or inspected at the port.

The rosin samples are brought from New York to Savannah. These are the original types by which all the inspections must be gauged. They cost

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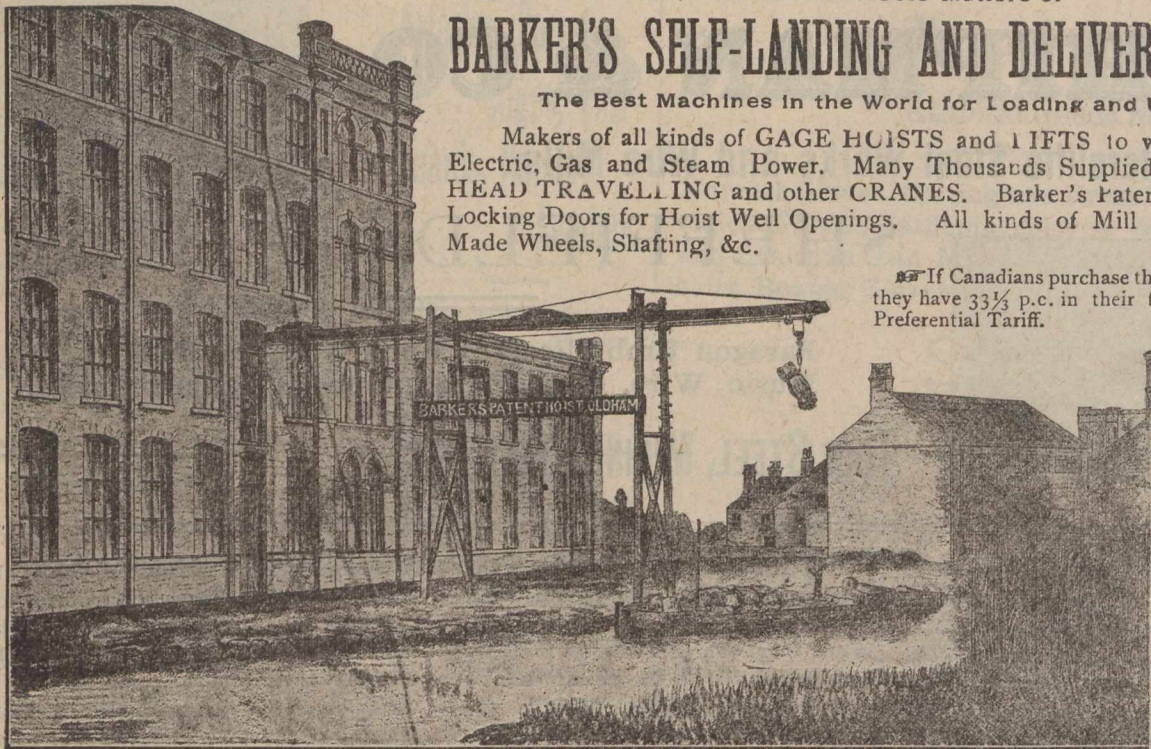
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Makers of all kinds of GAGE HOISTS and LIFTS to work by Hydraulic, Electric, Gas and Steam Power. Many Thousands Supplied. Also of OVER-HEAD TRAVELLING and other CRANES. Barker's Patent Self-Closing and Locking Doors for Hoist Well Openings. All kinds of Mill Gearing, Machine-Made Wheels, Shafting, &c.

If Canadians purchase these Cranes in England, they have 33 1/3 p.c. in their favour under the new Preferential Tariff.



Barker's Patent Hoist.

70 ft. long, 30 ft. high. Winds one Bale per Minute.

OVER 2,000 AT WORK.

\$2.40 a set and the sets have to be renewed about once each year. They formerly cost \$5 a set, but the price has been reduced. The types are manufactured by Hiram F. Smith & Son, of New York, and those in use in Savannah are approved by Beling, Niemeyer & Wessels, supervising inspectors, whose reliability is recognized all over the world.

After reaching Savannah they are approved by the inspecting committee of the Savannah Board of Trade and then they can be used for grading the rosin sent here to be inspected and sold. After being elected by council a naval stores inspector has to give a bond of \$2,000 that he will conscientiously perform his duties.

SHOPPING FOR LIFE INSURANCE.

A lady stepped up to the dress goods counter in one of the New York stores

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Oct. 28, 1902.

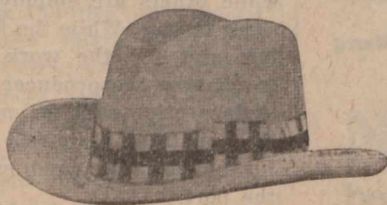
NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3 1/4-6mos.	350	250	97
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7 1/2-6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	99
Guarantee Co. of North America.....	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, Oct. 18, 1902 Market value p. p'd up sh

Alliance Assur.....	250,000	8s. p.s.	30	2 1-5	9 1/2	8 1/2
Atlas.....	24,000	24 p.s.	50	6	26 1/2	26 1/2
British and Foreign Marine.....	67,000	25	20	4	19	20
Caledonian.....	21,500	12s. p.s.	25	5	8	28 1/2
Commercial U. Fire, Life and Marine.....	50,000	27 1/2	50	5	45 1/2	46 1/2
Guardian Fire and Life.....	300,000	9	10	5	9	9 1/2
Imperial Fire.....	60,000	25	20	5		
Lancashire Fire.....	136,493	5	20	2		
Lion Fire.....	100,000	3	3 1/2	1 1/2		
London and Lancashire Fire.....	85,100	22	25	2 1/2	18 1/2	18 1/2
London Assurance Corporation.....	35,862	20	25	12 1/2	52 1/2	53 1/2
London & Lancashire Life.....	10,000	10	10	2	8	8 1/2
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	28	29
Northern Fire and Life.....	30,000	*22 1/2	100	10	74	76
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	35	6 1/2	35 1/2	36 1/2
Norwich Union Fire.....	11,000	*33 1/2	100	12	105	108
Phoenix Fire.....	53,776	35	50	5	30 1/2	31 1/2
Royal Insurance Fire and Life.....	125,234	58 1/2	20	5	48	49
Sun Fire.....	240,000	8s 6d p.s.	10	10	10	10 1/2
Union.....	45,000	18 p.s.	10	4	12 1/2	13 1/2

*Excluding periodical cash bonus.

Panama • Hat • Company,
LIMITED,
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MANUFACTURERS OF
Ladies' and Gentlemen's Panama Hats,
For Canadians under the New Tariff.

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LIVERPOOL, ENGLAND.

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Hydraulic & Electric Machinery.

Dock Machinery, Presses, Accumulators, Valves, Tube
Coal Tips, Capstans, Stavers, Dynamos,
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Intensifiers. Motors, Cranes.
Hydraulic Machine Tools, Steam Motor Wagons,
Concrete Flag Making Machinery.

Telegraphic Address: "Muskers Liverpool."

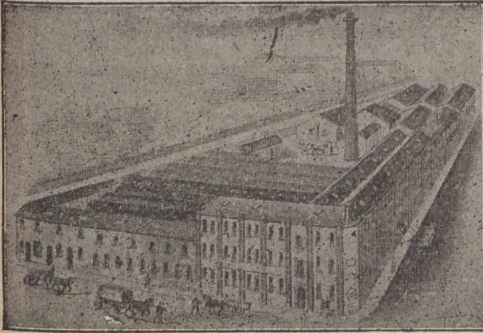
Telegrams: "TANNERY, OLDHAM" All Communications must be addressed to Oldham. ESTABLISHED 1840

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OLDHAM, ENGLAND.

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

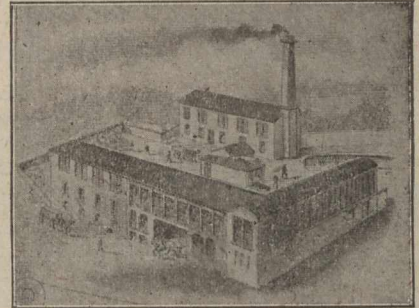
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OF

Oak Tanned and Helvetia Strapping.



Lowermoor Works: Oldham.

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



Tannery: Blackley.

and asked the salesman to show her some suitings. After he had taken down roll upon roll of cloth and had about exhausted his stock, his patience and his supply of glowing and persuasive words, the lady said "Thanks, awfully, I didn't intend to buy, you know. I merely stopped to look for a friend." The salesman, unctious from long practice as well as warm work, responded: "Pray, don't speak of it. Let me take down the two remaining rolls, your friend may be in one of them." This story, says the Insurance Press, which was sealed up with proper ceremonies at the laying of the cornerstone of Solomon's temple, has been revived and is used in this article to introduce The Man Who Shops for Life Insurance.

Woman has long been the sport of the funny writers because of her bargain hunting proclivities. She will gad all day and count nickels for carfare as nothing in order to save a penny on a dollar's purchase. But man, terse, brisk man, laughs at her and takes her to his tailors while he buys a suit, watch in one hand, purse in t'other, just to show her how men do these things. The suit doesn't fit and the pattern is ugly, but the sale occupied only four minutes, and wee wife is properly impressed with hubby's business dispatch.

However, when it comes to buying life insurance, some men are as fussy as an old maid, miraculously given the long cherished opportunity of buying

her own wedding gown. After much argument and persuasion on the part of some agent, this Man perceives the wisdom of getting a policy of insurance. But he is so afraid of not getting the very best at the lowest price that he merely thanks the agent for exhibiting his wares and promises to "let him know." Then he sends for other agents and asks each one to display his full line. He gets sample policies of every conceivable form, illustration blanks and literature by the ream; he writes to the home offices and State insurance department; he consults anyone and everyone who will give free advice. Finally after weeks, perhaps months of shopping, he selects the policy least suited to his conditions and is never happy with it.

We admit that buying a policy of life insurance is a serious and important affair and should not be done hastily or heedlessly. But a man can be too critical. He can spend too much time in investigation. The sooner he buys, the safer he is, for every day's delay is dangerous. His shopping around to get what he considers the best policy may take just one day too long, for death, disease or accident may overtake him and prevent his securing a policy anywhere.

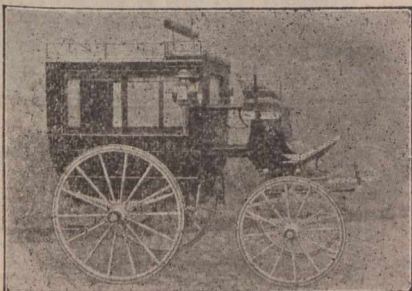
Deciding which company to take is proper and sensible. But if the decision is withheld too long, and the man becomes impaired, the question may be left to the companies to decide which one will take him. The problem then will be—not what will he accept, but what can he get.

The Man Who Shops for Life Insurance rarely ever buys better or more wisely than the man who decides on the spot. When a man once recognizes the value and need of insurance he should get it without delay. And in choosing the first regular company that is presented to him he will make no mistake.

All regular life insurance companies are practically the same. They are doing the same work and are selling

Established 1779.

Telegraphic Address: "ANNE COWBURN."

ANNE COWBURN,

Carriage Builder

AND

Harness

Manufacturer.

MOTOR CARS A SPECIALITY.

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

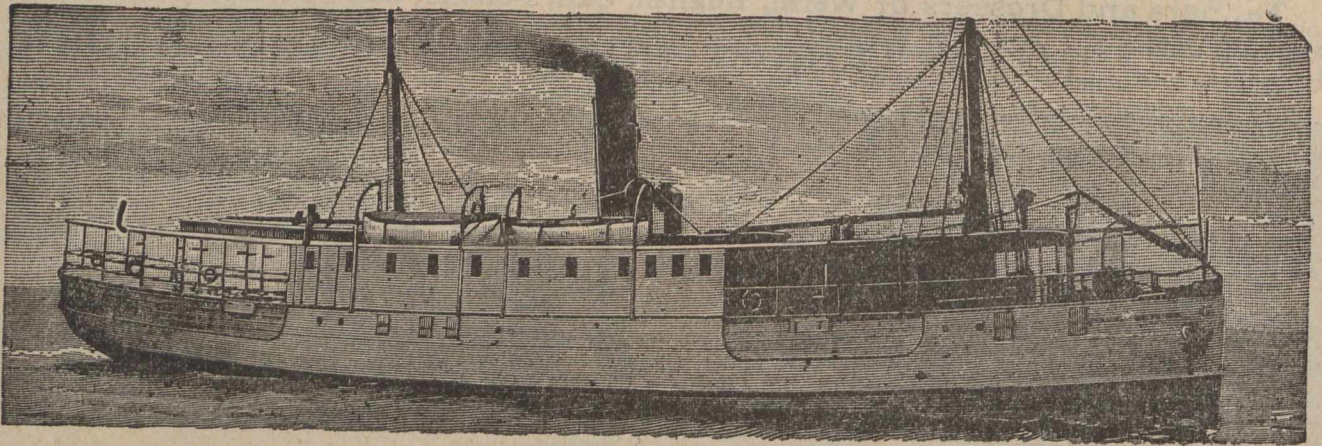
Electric Cars pass every 3 Minutes. 5 Minutes walk from Exchange or Victoria Stations. Covered Railway Carriage Truck for use of Patrons.

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

Canadians can buy these carriages, under the New Tariff, 33½ p.c., in their favour by purchasing in Manchester, from this firm.

Lytham Shipbuilding & Engineering Co.

LYTHAM ENGLAND.



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

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

the same goods. There may be minor points of difference, but in practice and in result they are similar. One may be older, another larger, still another wider known, but they all handle the same kind of goods.

There may be some excuse for a woman shopping around. The materials she seeks differ in texture, color, width, price, etc. But life insurance as sold in the reliable houses (regular companies) is practically the same the world over. Wherever the real article is on sale, it is guaranteed, unshrinkable, non-fadeable, full width (liberal), without flaw and worth every cent of the price.

The Man Who Shops for Life Insurance is in danger. He may wait too long and thus be unable to get it at all. He may buy it too cheap and discover when too late that it is not the genuine article—only a shoddy imitation.

out being equal, its sides would be 5,530 feet in length, or 250 feet greater than the sides of a cubic mile. If 20,000 cubic feet of natural gas be taken as equal to 1 ton of coal, 8,458,600 tons of coal, valued at \$3.20 per ton, would be required to yield the sum of money for which the natural gas sold.

The value of the production for 1901 was greater than that of 1900 by \$3,368,826, or over 14 per cent. It also exceeded that of 1899 by \$6,992,627. It may also be interesting to note that the value of the 69,389,194 barrels of petroleum produced in the United States during 1901 was \$66,417,335, and the value of the natural gas amounted to 40.7 per cent. of the value of the petroleum for the same year, and that, further, when the fuel value of the coal and wood displaced by natural gas in 1900—which amounts to \$32,445,156—is considered, this estimated displacing value of natural gas is nearly

49 per cent. of the entire value of the crude petroleum produced in the same year.

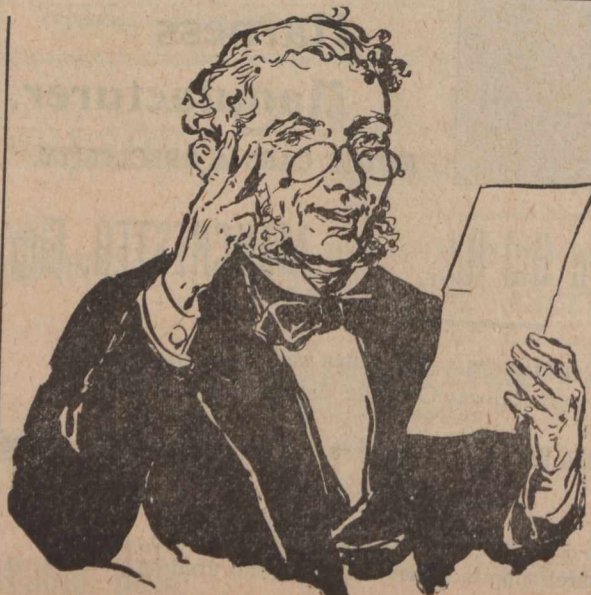
There were 10,297 wells producing natural gas at the close of 1901, of which number 74 were not turned into the gas mains, and 2,088 producing wells were drilled in the same year; there were 453 dry holes, or non-producers, and 1,084 were abandoned. In 1900 there were 10,293 producing wells, of which number 24 were shut in; 1,759 wells were drilled in the same year; 359 were dry holes and 991 were abandoned. There were very nearly 800 miles of pipe laid during 1901, the mains varying from 2 inches up to 20 inches. This brought the total up to 21,848 miles of natural gas mains of from 2 inches to 36 inches diameter in use at the close of 1901.

During the year 1901 there was an unusual amount of consolidation of the older companies, and there were or-

PRODUCTION OF NATURAL GAS.

The consumption of natural gas has continued to increase, although the pressure, except in the new fields of West Virginia, has continued to decline, necessitating the expense of compression in order to market an increased production from the declining fields, which expense must continue to increase as the pressure declines and the distance to the source of supply increases, writes Charles D. Walcott of the United States Geological Survey.

The value of natural gas consumed in the United States in 1901 was \$27,067,500, which, at 15 cents per 1,000 cubic feet, is equivalent to 180,450,000 cubic feet. If it were possible to store this gas in a cube the density through-



Awakening to the Fact
that by purchasing . . .

BUTTERCUP
METAL
POLISH

Under the New Tariff
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you can SAVE MONEY.

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Telegrams:—"ISOLABLE, LONDON."



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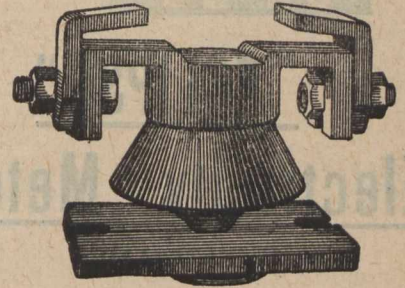
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Strong. Durable. Non-Hygroscopic. Perfect Insulation.

ESTLER · BROTHERS,

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Special Terms to Canadians under the New Tariff.

ganized also a number of new companies with large capital, with a view chiefly of utilizing the great areas of high-pressure gas territory in Lewis, Harrison, Marion and Wetzel counties of West Virginia by the construction of larger and longer pipe lines, so as to market this increased production in western Pennsylvania and Ohio. This involves the outlay of many millions of capital.

As a source of power natural gas stands at the head of the list for economy among the fuels, both as to ex-

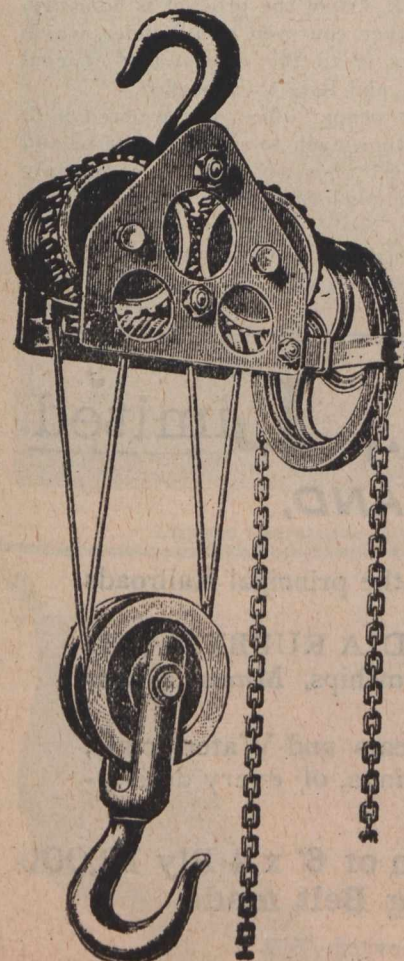
pense of installation and expense of operation.

It has been supplying power for a very large number of factories and operations in the gas belt, and lately it has been extensively applied in creating the power by which the natural gas itself is compressed from a low to a high pressure when the original pressure has failed and the pipes are insufficient to deliver the necessary quantity of gas at the well pressure. A number of these compressors work up very close to 1,000 horse power, with

an economy that enables 8 to 10 cubic feet of natural gas to develop a horse power for an hour, a saving of from 40 to 50 per cent. over high-duty steam engines.

It is estimated that fully 1,000,000 domestic fires are supplied by natural gas, and that 4,000,000 people are furnished with this ideal fuel and light.

Companies or individuals to the number of 1,545 report the use of natural gas in manufacturing establishments of various kinds, numbering in all 5,742, including 102 iron and steel works and 219 glass works.



**Lifting
Tackle**

FOR ALL PURPOSES.

**Cranes, Sheave Blocks,
Crabs, Pulley Blocks.**

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

LIMITED,

WASHFORD ROAD,

Sheffield, Eng.

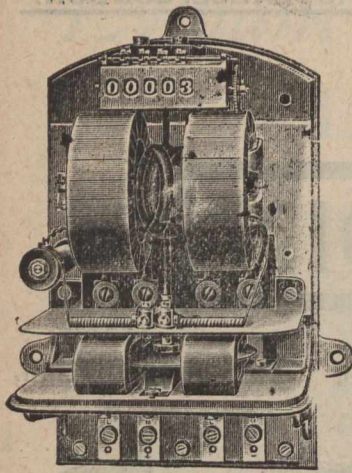
PROCESS OF DESICCATING MILK.

A writer in the Scientific American describes a process of powdering milk perfected by Dr. J. H. Campbell. For more than fifty years efforts have been made by the scientists of nearly all the civilized countries to separate the water and the fat from milk and secure the non-fatty solids in condition that by the simple addition of water the milk could be restored, with all its original properties unimpaired, and unchangeable by time or the extreme variations of climate. The product in appearance resembles fine wheat flour, and is packed suitably for safe transportation to all climates. The milk is pumped into a large round copper vessel, where it is agitated and heated by sterilized air blasts preparatory to its being pumped into four rectangular concentrating vessels. These concentrating tanks are provided with a circulating medium of hot water surrounding them and coils in their interior. They are also provided with pipes and fan-shaped nozzles for the introduction of sterilized air below the surface of the milk.

The air is under a pressure and is allowed to escape when the tanks are

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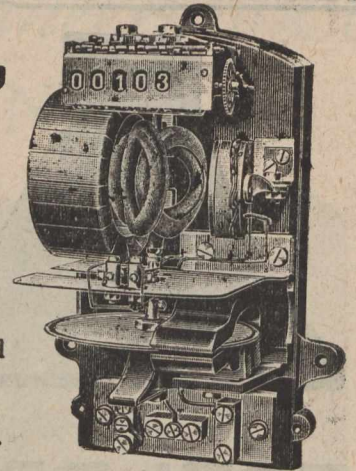


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ELECTRICAL SUPPLIES,
thus insuring prompt attention to all indent orders.



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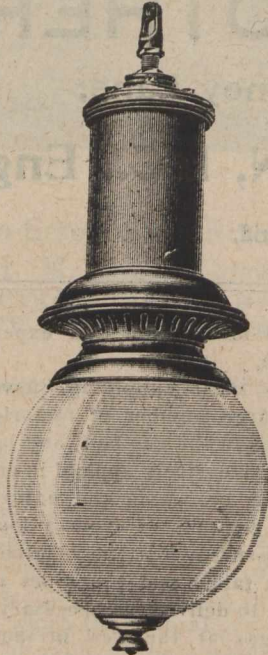
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For Continuous, Alternating and Multiphase Circuits.

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New Patent Couplings for Arc Lamps.

Allowing no strain on the rope; accidents therefore an impossibility.

Price lists mailed out on application.

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Correspondence is invited from well-established houses in the Dominion, respecting agencies.

charged with milk and causes the water vapor to be driven off]. The milk here has a violent rolling motion, greater than in boiling. The milk is thus reduced to about one-sixteenth of its volume. As the product becomes concentrated the temperature is lowered. The opening of a valve permits the mass to fall into the large roller drums with tapered ends, and which are located on a lower floor. These roller drums are tin-plated and perfectly smooth on the inside with cone-shaped

ends. An air blast is then introduced into the head of the drum. The latter, revolving about two turns per minute, carries the pasty product up on its side, and as it approaches the top it falls back through the dried atmosphere, the air thus carrying away the moisture. This paste soon becomes too heavy to be carried up by the revolving of the drum and rolls into a large mass, the cone-shaped ends causing it to move unequally and twisting and grinding it into small particles.

These are then conveyed to the drier drums, where the desiccation is completed. When the product is bone-dry, it is then conveyed to a grinder, which brings it to the consistency of coal meal, and it is then packed.

The proper office of powdered milk is not so much to act as a food of and by itself, but as a means of cheaply furnishing other foods with the proteids in which they are deficient, and thus restoring the balance which is essential to health.

Irwell Rubber Co., Limited.

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

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GOOD, and
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But don't get it
Good-for-
Nothing.

“Gidaw” Serge, Regd.

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

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

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

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

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

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

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

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

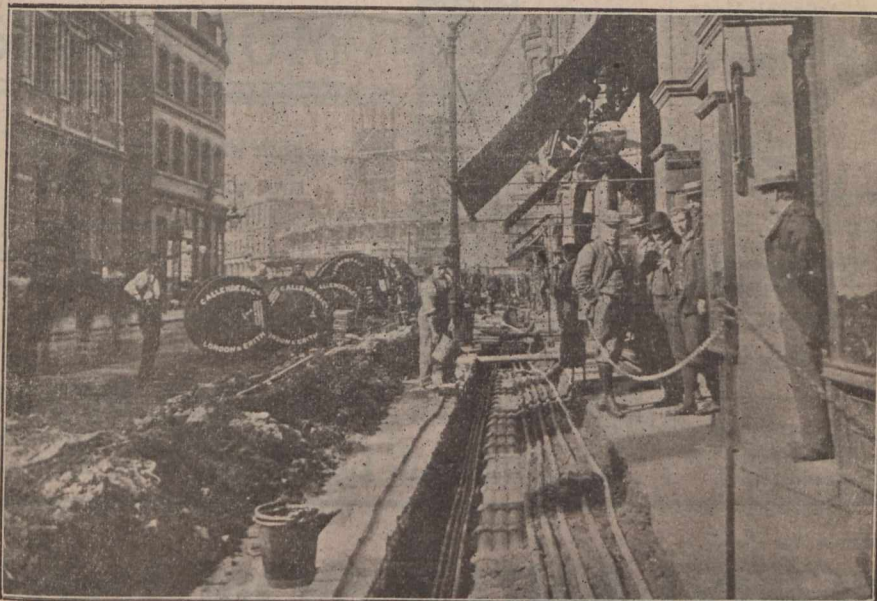
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We guarantee this material **All Wool Indigo Dye**, and with fair wear, **absolutely indestructible**; we will replace same free of charge, should the wear prove unsatisfactory within three months of purchase. This ticket must be produced, with date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

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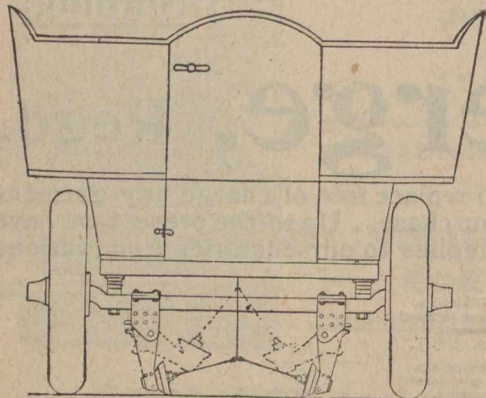
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**Renders Side-Slip an Absolute
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IT is an attachment to the back axle of the car, consisting of two hinged brackets working on the positive and negative principle. At the bottom of each bracket there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

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

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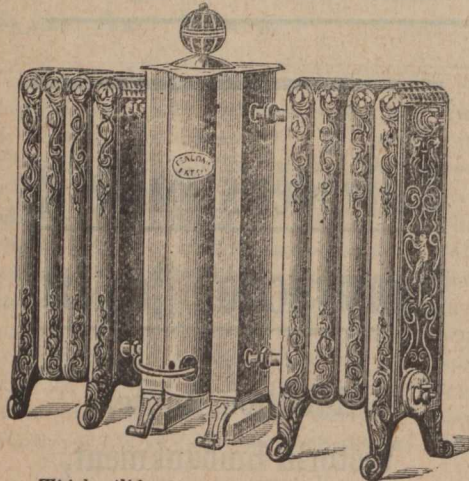
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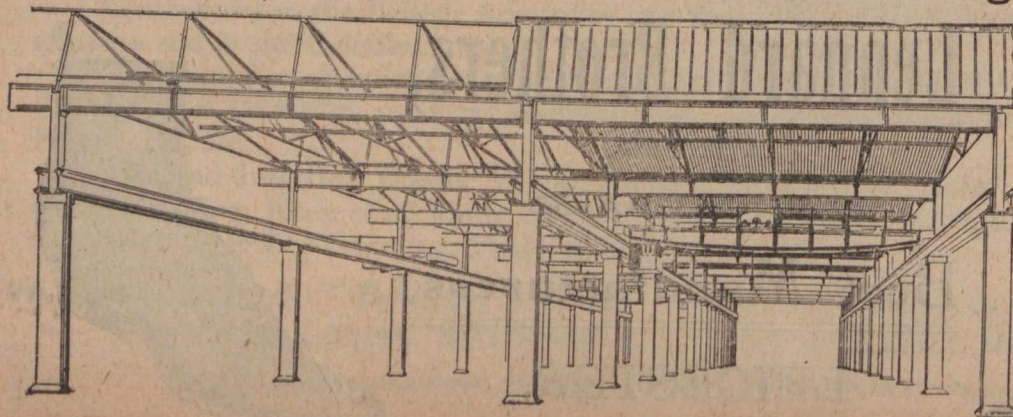
Which will heat a room 20 ft. sq. with a single Gas Burner at the cost of ¼d per hour.
HIGHEST AWARDS WHEREVER EXHIBITED.

Special terms to Canadians under the New Preferential Tariff.

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ELECTRICIANS AND ENGINEERS.

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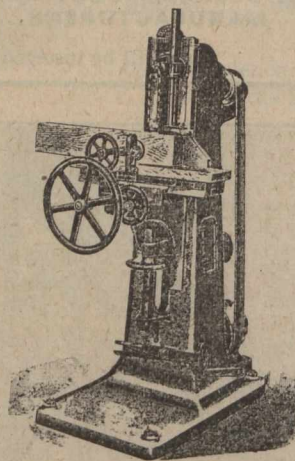
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One operation only in
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American Colonial and Continental Import and Export Merchants and Brokers, Are prepared to act as Agents for Canadian Manufacturers.

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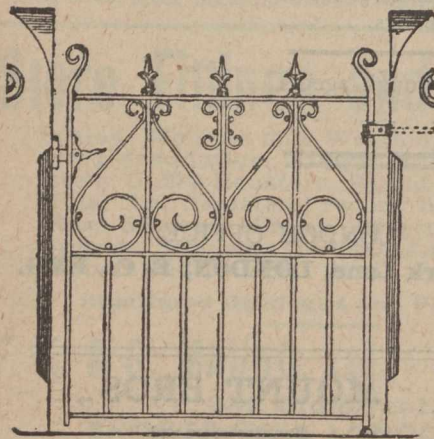
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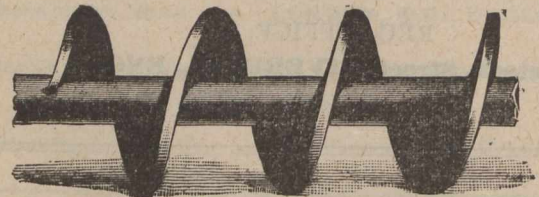
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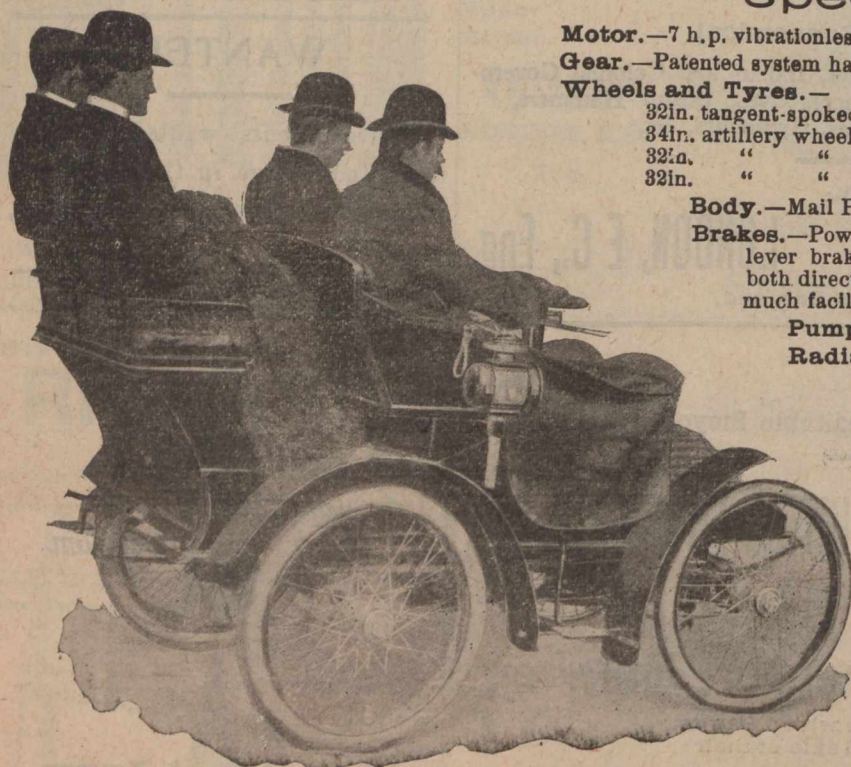
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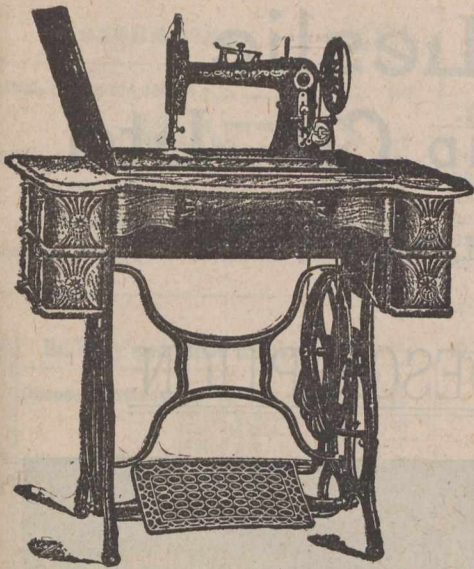
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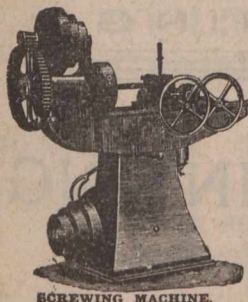
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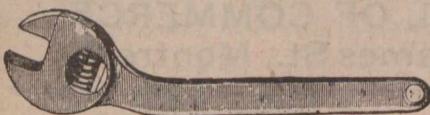
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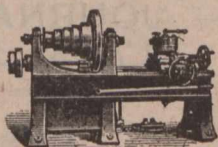
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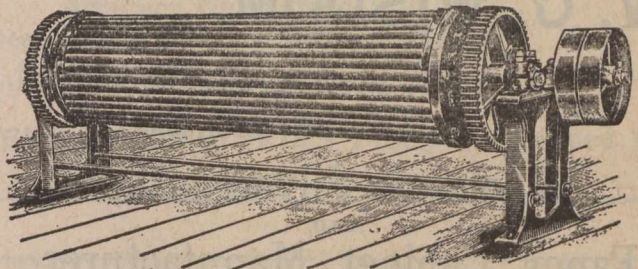
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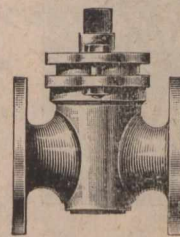
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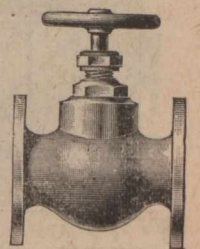
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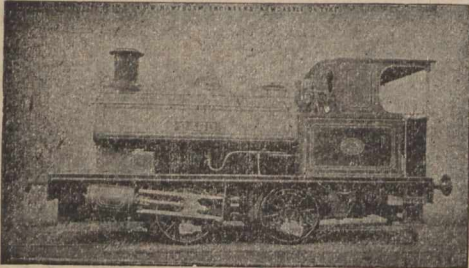
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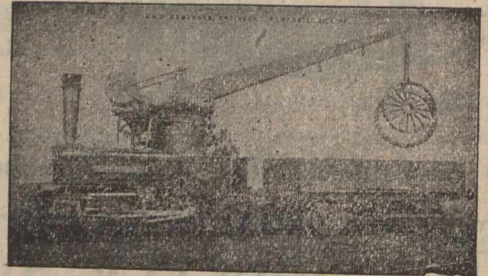


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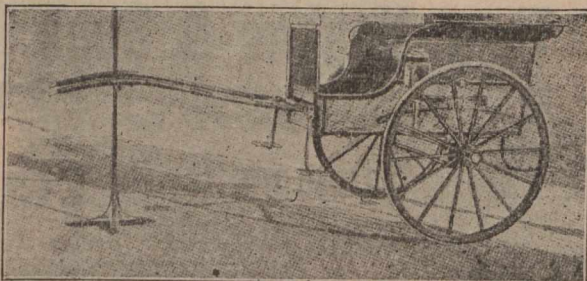
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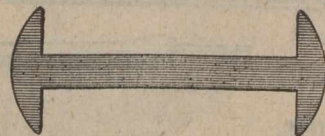
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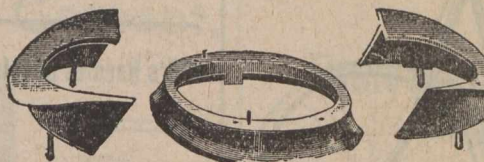
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Debs. 1884, 3 1/2 per cent	88	90
2 1/2 p.c. loan, 1897	108	110
Manitoba, 1885-6, 5 p.c.		

Railway and other Stocks.	Oct. 16	
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1876, 5 p.c.	102	107
1880, 4 1/2 p.c.	104	106
1883, 5 p.c.	109	112
100 Atlantic & Nth. Western 5 p.c. Gen 1st M. Bds	120	128
10 Buffalo & Lake Huron \$10 shr.	137 1/2	133 1/2
do 5 1/2 p.c. bonds	137	141
Can. Central 6 p.c. M. Bds. Int. guar. by Gov.		
Canadian Pacific \$100	136 1/2	137
Grand Trunk, Georgian Bay, &c. 1st M.	100	102
100 Grand Trunk of Canada Ord. stock.	133 1/2	133 1/2
2nd equip. mtg. bds. 6 p.c.	126	129
1st pref. stock. 5 p.c.	108 1/2	109
2nd pref. stock.	96 1/2	96 1/2
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100 City of Montreal stg. 5 p.c 1874	101	103
180 City of Ottawa, 4 p.c., stg.	101	104
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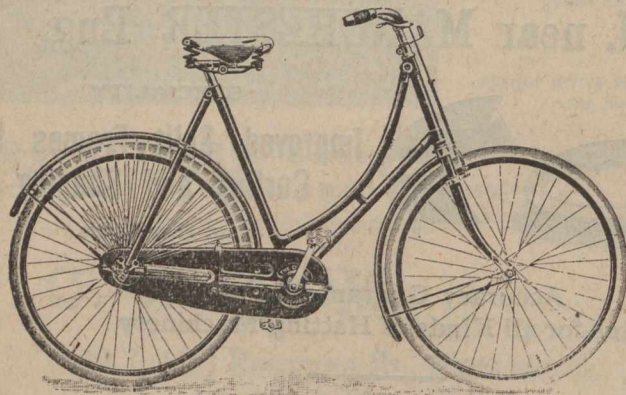
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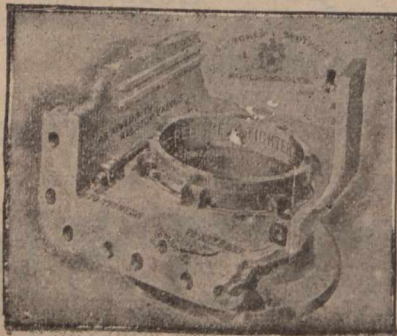
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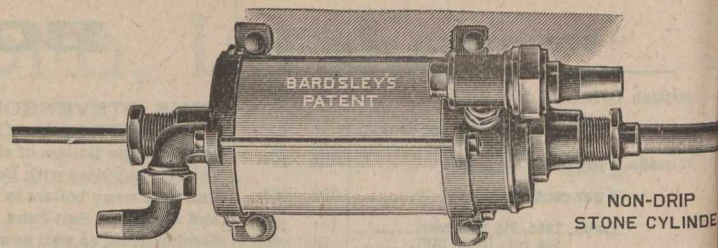
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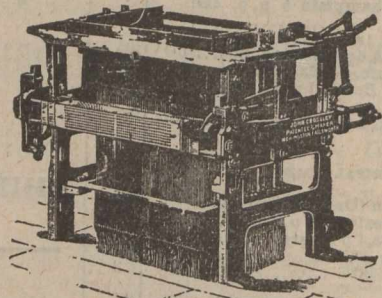
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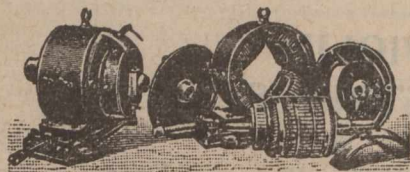
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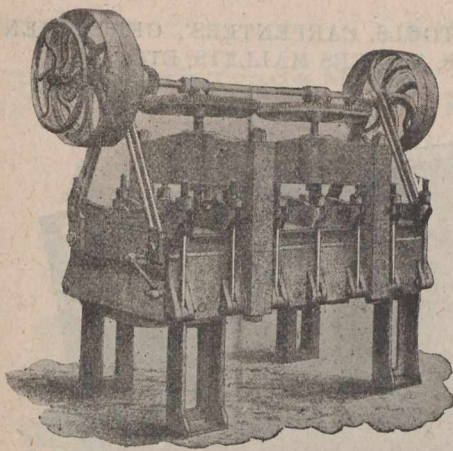
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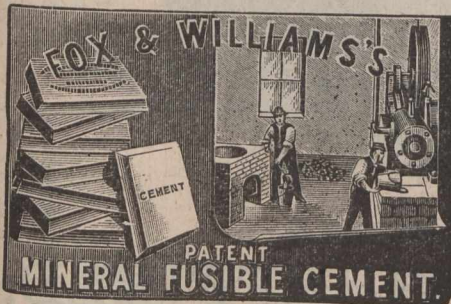


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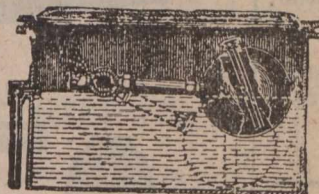
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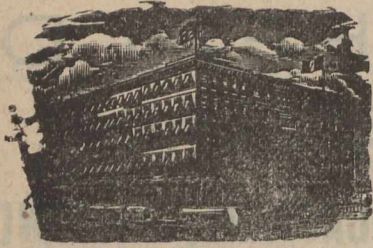
SAYNOR, COOKE & RIDAL,

Manufacturers of every description of

Pen, Pocket & Sportsmans Knives, Pruning &
Budding Knives, Vine, Pruning & Fancy Scissors,
Garden Shears, and all kinds of Horticultural Tools.

Paxton Works, . . SHEFFIELD, ENG.

Leading Hotels in Canada.



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

A. NELSON, Proprietor.

**THE RUSSELL,
OTTAWA.**

THE PALACE HOTEL OF CANADA

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevator and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

F. X. ST. JACQUES, Propr.

**POLICYHOLDERS AND AGENTS ALIKE PROFIT BY
A GOOD SELECTION.**

The unexcelled financial position of the Company, its large surplus; its handsome dividends; its liberal policies; and its promptness in paying all legitimate claims make THE NORTH AMERICAN LIFE a most desirable Company for both.

Active men who will become active agents will find it to their interest to represent

THE NORTH AMERICAN LIFE

112-118 King St., W., Toronto.

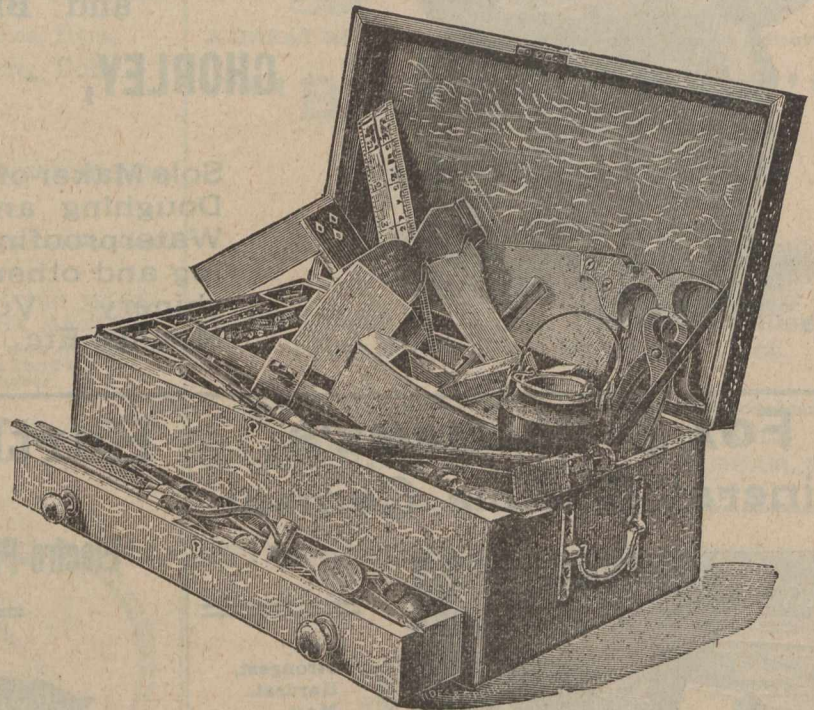
L. GOLDMAN, Secretary. Wm. McCABE, Managing Director.

Messrs. AULT & McCONKEY,
Managers for Province of Quebec.
Royal Insurance Building, Place d'Armes Sq.,
MONTREAL.

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

James Needham

Manufacturers of every description of TOOLS, CARPENTERS', GENTLEMENS OAK TOOL CHESTS, TOOL CABINETS, JOINERS MALLETS, ETC.



**CITY OAK WORKS,
BROWN ST.
And SHOREHAM ST.,
SHEFFIELD,
ENGLAND.**

THIS LITTLE TRADE MARK

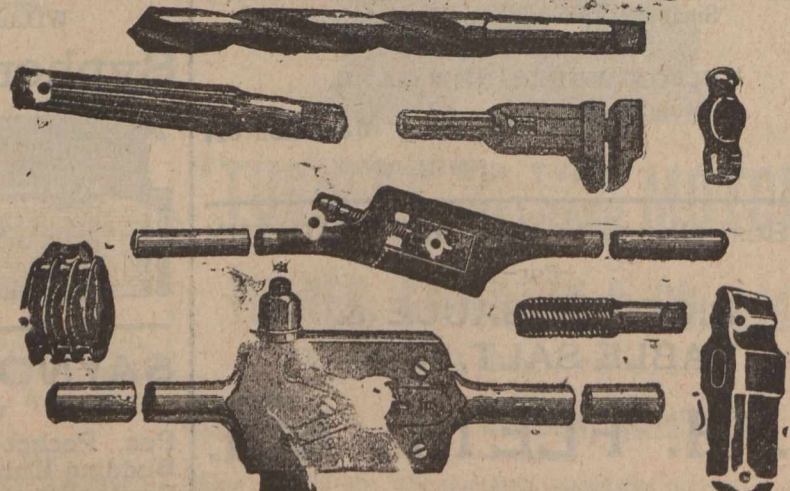


ON A SAW GUMMER

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

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

**THE MIDLAND MFG. CO., LD.,
SHEFFIELD, ENGLAND.**



SPECIAL NOTE.—Buyers have 33 1/3 per cent. in their favour by purchasing from The Makers and Inventors in England under the new Canadian Preferential Tariff.

WILLIAM ATKINS & Co., LIMITED.

Telegraphic Address:
"RELIANCE, SHEFFIELD."

Corporate Trade Mark.



ATTERCLIFFE,

RELIANCE STEEL WORKS,

Sheffield, England.

Manufacturers of all kinds of Crucible

CAST STEEL

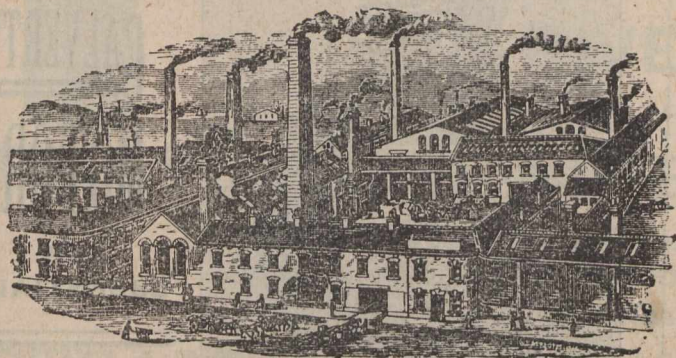
For Engineers, Shipbuilders, Boilermakers and other purposes.

SPECIAL DRILL STEEL

As supplied to the Gold Fields of Australia, Africa, &c.
Expressly Adapted for Mining and Quarry Work; also
of Rapid Cutting Steel for Turning

TOOL STEEL

For Turning Chilled Rolls, or any Hard Metals.



Cast Steel Sheets, Blister, Single and Double Shear Steel, Coach and Railway Spring Steel, Sewing Machine Steels, &c., &c. Best Warranted Cast Steel **FILES**. Solid Steel Hammers and Superior Cast-Steel Saws of every description.

Special terms to Canadians under the New Tariff.

Up-to-Date Canada!

RENOLD CYCLE CHAINS

For 1903.

Fitted by all the leading British Cycle Manufacturers to their High Grade Machines.

MANCHESTER, Eng.

Telegraphic Address:—"DAZZLE, MANCHESTER." A.B.C., Code.

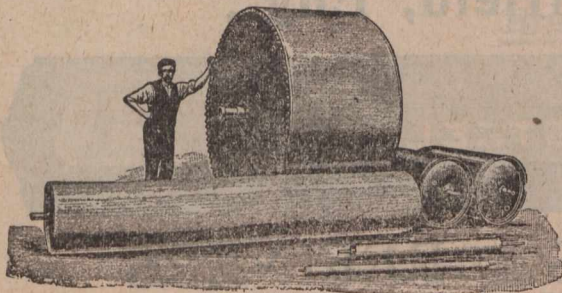
Donovan & Co., Ltd.,

Successors to

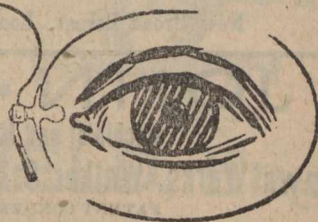
J. S. LEACH & Co, Ltd.

Engineers, Tin and
Copper Smiths.

Designers of Special
Machinery.



Broughton Bridge Iron Works,
SALFORD, MANCHESTER. ENGLAND.



A Good Line



Speaking of Printing
"KEYSTONE"
suggests itself at once.

For the progressive merchant "KEYSTONE" Stationery fills the bill.

- It's padded,
- put up in neat boxes.
- Labelled
- And delivered in the cleanest way possible.

Customers realize the advantage of the boxes.

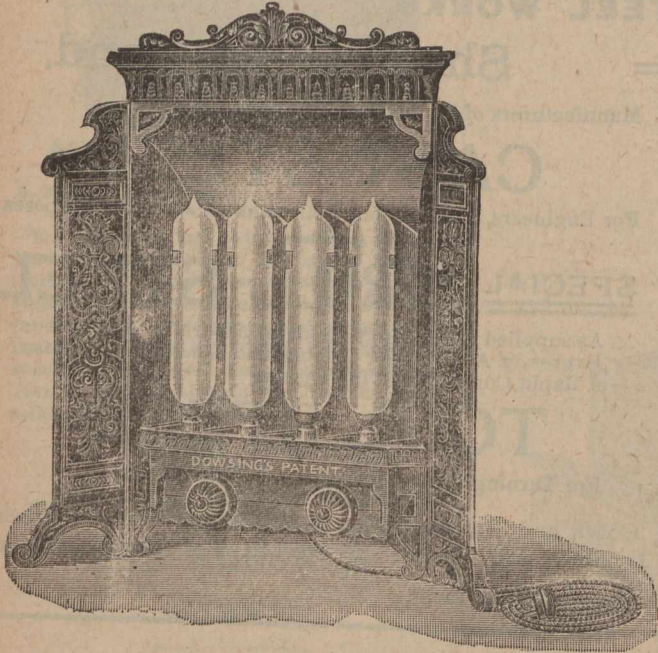
Send for figures
on your next lot.

Journal of Commerce Job Dept.

171 ST. JAMES ST.

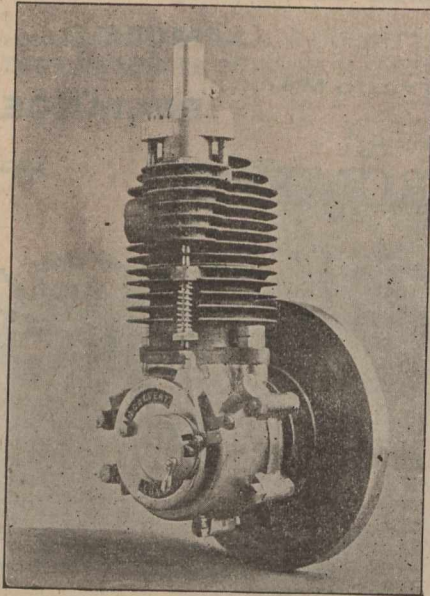
Contractors are invited to apply for particulars of the **Pure Air Radiator** (ELECTRIC.)

For Diffusing Heat. Portable. No Reduction of Oxygen by Coal Fires. No Deleterious Fumes from Gas Stoves. No Dirt. No Ashes. No Dust. For Hospitals, Infirmarys, Sanitariums, Public Buildings, Private Mansions, &c.



JAMES MELLING, - DASHWOOD HOUSE,
New Broad Street, London, E.C., England.

For • Motor • Cycles



Down Hill, Any-thing on wheels will run, BUT Up Hill....

CALVERT'S
MOTORS

ARE
ESSENTIAL.

WORKS AND OFFICES:

12 Woodville Rd., Mildmay Park,
LONDON, N. ENG.

Specially made for Canadians under the New Preferential Tariff.

JOHN • KAY,

Machinist and Mill Furnisher,
Crown Works, Walker St., - **ROCHDALE, ENGLAND**
PATENT CONDENSER BOBBIN.



WITH METAL OR WOOD BARRELS
1 3/4" OR 2" IN DIAMETER

The Heads of these Bobbins contain a Square Hole in the centre, and are fitted on a Square Projection attached to the end of the Barrel, as shown above; thus the heads cannot turn round or get loose. This is the only means of avoiding the frequent and costly repairs, and the abundance of Loose Bobbin Ends so common in Mills. Old Bobbin Ends may be utilized and converted to this principle.

Garnock, Bibby & Co.,

Limited,

Steel Wire and Hemp
Rope Manufacturers,

LIVERPOOL, - ENGLAND,

Contractors to the Admiralty and
War Office.

DRIVING ROPES.

Special Prices to Canadians under the New Preferential Tariff, 33 1-3 per cent. in favor of Canadian buyers.

ATKINSON BROTHERS, LTD.,

MILTON WORKS and
BRITANNIA STEEL WORKS, **Sheffield, Eng.,**



STEEL CONVERTERS and REFINERS
Manufacturers of ...
BEST CAST STEEL

... For

LATHE and Planing Tools, Milling Cutters, Screwing Tackle, Shear Blades, Punching Tools, Chisels, Files, Miners' Drills, Hammers, Sates, Smiths' Tools, Rivet Tools, Spindles, Welding Steel, and Sheet Steel for all purposes.

Telegraphic Address: "RIVET, SHEFFIELD."

HENRY COOPER & CO.,

....Manufacturers of....



STEEL RIVETS

To stand Tests of Admiralty,
Board of Trade, Lloyds,
India Office, and India
State Railways, &c., &c.

IRON RIVETS OF EVERY DESCRIPTION.

ALSO MAKERS OF

HEAVY AND LIGHT CASTINGS

Brass, Gun Metal, in Phosphor-Bronze,
Aluminum, Anti-Friction Metals, &c.

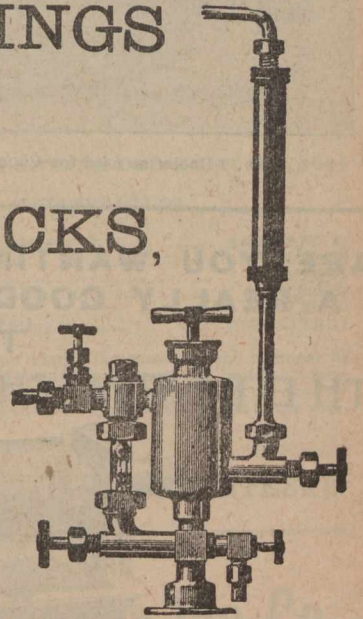
ALSO OF ALL KINDS OF

STEAM and HYDRAULIC COCKS, WHEEL VALVES,



Sight-Feed Lubricators,
Water-Gauge Fittings,
Marine Lubricators,
Fusible Plugs, &c.

VULCAN RIVET & BRASS WORKS.



Tinsley Park Road, - SHEFFIELD, Eng.

T. J. HAYES,

Maker of every description
of



Wire
Mattresses.

5½ Years with Rowcliffe's, Levenshulme.

35 Hood Street, Jersey Street, - ANOATS,
MANCHESTER, ENGLAND.

(Cut will be inserted as soon as made.)

Special Attention
paid to
Export Orders.

Rigby, Wainwright & Co.

Manufacturers,

Neptune Works - MANCHESTER, Eng

Cotton Waste, Sponge Cloths and Lamp Wicks,

Flags of all Nations,
Buntings, Dusters, Scourers, &c.

Telegraphic Address: "SEAKING," A.B.C. Code.

Brass Founders, Coppersmiths,

Brass Finishers.

Hartcliffe, Lee & Malkin, Ltd.,

CHAIN MAKERS.

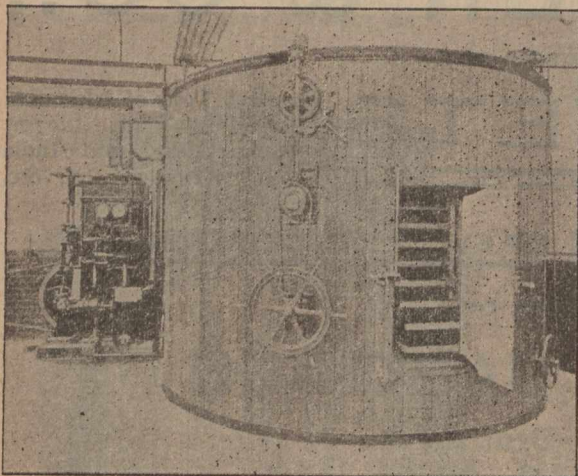
For Driving, Conveying, Elevating, &c.

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

Special quotations under the New
Preferential Tariff.

A Revolution In Refrigeration ...

No loss of cold.



No. 4 Cooler as used for Chocolate Cooling.

**THE EXPRESS . . .
ROTARY COOLER.**

(McRae & Broadbent's Patents).

Can be used in conjunction with existing plant. Results fully guaranteed. The Ideal Apparatus for Cooling and Preserving Articles of any kind. The highest standard of efficiency and economy.

**THE EXPRESS ROTARY COOLER
SYNDICATE, LTD.**

7 Fenchurch Ave., - London, E.C., Eng.

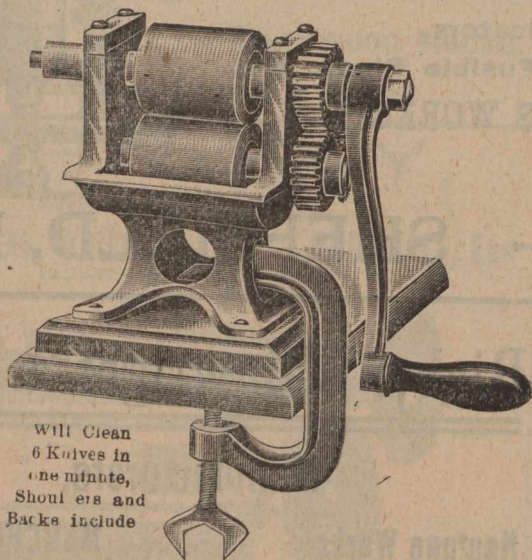
WORKS:
Forest Road, Dalston.

Special prices to Canadians under the new tariff.

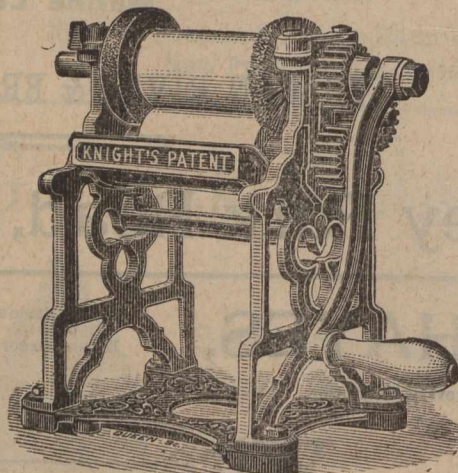
**ARE YOU WANTING
A REALLY GOOD KNIFE CLEANER?
TRY KNIGHTS PATENT.
THE BEST MACHINE TO USE OR SELL.**

Made in 5 Sizes for 12/6 to 30

**KNIVES
POLISHED
LIKE
SILVER.**



Will Clean
6 Knives in
one minute,
Shoulders and
Backs include



Will clean 8 Knives or Forks in
one minute.

**NO
DAMAGE
TO
CUTLERY.**

SPLENDID VALUE. QUICK SELLING LINE.

MANUFACTURED SOLELY BY

John Crowley & Co., Ltd., Sheffield, Eng.

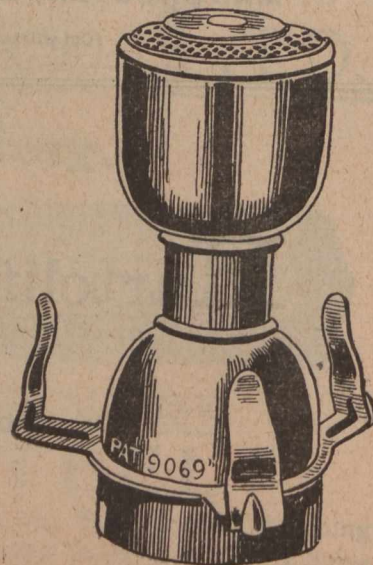
THE "PATENT" BURNER.

English and Continental Patenets Secured.

**The New Export Incandescent Lighting Company, Ltd.,
36 Mansell St., LONDON, E. Eng.**

having had numerous enquiries for a Burner which being simple in construction and easy to clear shall meet the popular demand as to price, have pleasure in submitting this Burner with confidence to their Clients.

It is Brass throughout, consisting of two pieces only—the one part is shewn in Fig. 3, containing the gallery holder, chimney guard and injector, this latter having in its base a threaded orifice to take the adapter. The second part is shewn in Fig. 1, which completes the burnen. This section is gently inserted into the support shewn in Fig. 3. It is manufactured to fit perfectly so as to prevent escape of gas or the ingress of air save in the space and manner specially provided.



Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE - HAMILTON, CANADA.

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

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,
 President and Managing Director.

J. K. McCUTCHEON,
 Supt. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

THE MANUFACTURERS LIFE INSURANCE COMPANY

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

Business in Force, over - \$27,000,000.00

Hon. G. W. ROSS, President.
 J. F. JUNKIN, Managing Director.
 Head Office—Toronto.

Scottish Union and National INSURANCE COMPANY,
 Of Edinburgh, Scotland.

ESTABLISHED 1804.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

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

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. Sims, Secretary
 C. R. G. JOHNSON, Res. Agent, 1723 Notre Dame St., MONTREAL.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'EMBER 31st, 1901

Assets, - \$352,838,971.67

Reserve on Policies (American Table, 4 p.c.)..... \$289,652,388.84
 U.S. Bonds and other Securities 198,063,981.24
 Surplus, 23,171,709.61
 Receipts from all sources 65,624,305.51
 Payments to Policyholders, 42,452,606.50
 Risks and annuities in force amounting to..... 1,243,503,101.11

NOTE.—The above statement shows a large increase over the business of 1900 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

AGENTS WANTED. Apply to

FAYETTE BROWN, Manager, MONTREAL.

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

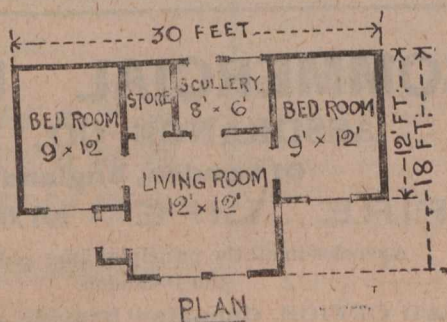
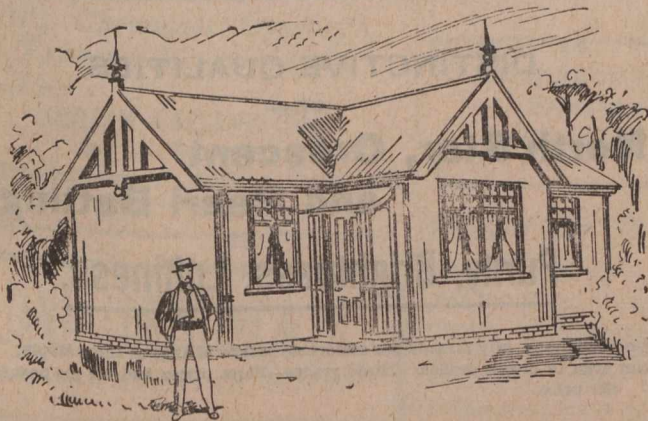
(OF LONDON.)

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

Fire risks accepted on most every description of insurable property.

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

Agents Wanted throughout Canada.



Cables: "Humphreys Knightsbridge, London." Code: A.B.C

ESTABLISHED 1834.

HUMPHREYS LIMITED,

Manufacturers and Shippers of

IRON BUILDINGS

To all Parts of the World.

Shipping Price Lists and Designs on Application.
 Highest Awards—21 Gold and Silver Medals.

HUMPHREYS Ltd., KNIGHTSBRIDGE, London, S.W. Eng.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1901
\$163,000,000

AN UNPARALLELED RECORD.

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

WESTERN CANADA BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 124 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

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

LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

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

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

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:

A. F. GAULT, Chairman.
WENTWORTH J. BUCHANAN, Deputy Chairman.
SAML. FINLEY, E. S. CLOUSTON.
HON. SIR ALEXANDRE LACOSTE, K.C.M.G.
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUH,
Esq., Vice President; Frank Haight, Esq., Manager;
John Killer, Esq., Inspector.

CONFEDERATION LIFE ASSOCIATION.

Policies Issued on all Approved Plans.

Cash Values,
Extended Insurance,
Paid up Policies,

GUARANTEED.

W. C. MACDONALD,
Actuary.

J. K. MACDONALD,
Managing Director.

Head Office, - TORONTO.

Montreal Office:
174 ST. JAMES ST.,

The Royal-Victoria

LIFE INSURANCE COMPANY.

CAPITAL, - - \$1,000,000.

Head Office, Place d'Armes, Montreal.

BOARD OF DIRECTORS.

PRESIDENT: JAMES CRATHERN, Esq.

VICE-PRESIDENTS:

ANDREW F. GAULT, Esq., and HON. L. J. FORGET.

HON. JAMES O'BRIEN, HON. ROBT. MACKAY.
JONATHAN RODGSON, Esq. DAVID MORRICE, Esq.
SAMUEL FINLEY, Esq. H. N. BATE, Esq.
REV. R. R. WARDEN, D.D. GASPARD LEMOINE, Esq.

MEDICAL DIRECTOR:

T. G. RODDICK, Esq., M.D., M.P., F.R.C.S.

GENERAL MANAGER:

DAVID BURKE, Esq., A.I.A., F.S.S.

The new business for the first six months of 1902 shows a large increase over the same period of last year.

Securities deposited with the Dominion Government exceed all liabilities to policyholders.

Agents desiring to represent this Progressive Company with up-to-date plans of Insurance, are invited to correspond with the HEAD OFFICE, MONTREAL.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$3,260,000.00
Annual Income, 3,380,000.0

Head Office, - Toronto, Ont.

Hon. Geo. Cox, Pres. J. J. KENNY Vice-Pres. & Man.-Dir
C. C. FOSTER, Secretary.

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

ALLIANCE

ASSURANCE CO., LIMITED,

(With which is united the IMPERIAL FIRE OFFICE,
established in 1803.)

Capital, \$25,000,000.

Head Office for Canada, - IMPERIAL BUILDING, MONTREAL.

P. M. WICKHAM,
Manager.

G. R. KEARLEY,
Asst. Manager.

NATIONAL ASSURANCE COMPANY

OF IRELAND.

ESTABLISHED 1822.

Capital Fully Subscribed, - \$5,000,000.

Canadian Branch:

Trafalgar Chambers, - 22 St. John Street, Montreal.

H. M. LAMBERT, - MANAGER.

Give the JOURNAL OF COMMERCE

- A TRIAL FOR -
JOB PRINTING.

DISTINCTIVE QUALITIES

-OF-

North Star, Crescent
and Pearl Batting.

Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple.
Not even in lowest grades. Three grades—Three prices and far the best for the price.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

Agencies in all the principle Cities and Towns of
the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL.

JAMES MCGREGOR, Manager.

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

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The Linde British Refrigerator Co., Ltd.
301 ST. JAMES ST., - MONTREAL.
SOLE MANUFACTURERS
COLD-AIR-CIRCULATION SYSTEM.

THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

McINTYRE SON & Co.,

MONTREAL.

IMPORTERS of DRY GOODS.

DRESS GOODS,
SILKS,
LINENS,
SMALL WARES,

TREFOUSSE KID GLOVES,
ROUILLON KID GLOVES.

13 VICTORIA SQUARE.

ALFRED T. HOLLAND.

Accountant and General Agent,

TEMPLE BUILDING,

185 ST. JAMES STREET,
MONTREAL, Que.

REPRESENTING

The North American Mercantile
Agency Co., New York.

The Ottawa Trust & Deposit Co.,
Ottawa.

Respectfully solicits correspondence with Foreign
business firms and manufacturers who may re-
quire a correspondent or agent in the Dominion
of Canada.

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

ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,

Cement and Tile Floors,

Cement Washtubs

&c.

CANADIAN AGENTS:

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

GEO. W. REED & CO.,

MONTREAL.

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.

X

The following Brands
Manufactured by . . .

X

THE American Tobacco Co.

OF CANADA, Limited,

Are sold by all the Leading Wholesale
. . . Houses . . .

CUT TOBACCOS.

Old Chum,

Seal of North Carolina,

Old Gold.

CIGARETTES

Richmond Straight Cut,

Sweet Caporal,

Athlete,

Derby.

X

X

PROPERTY FOR SALE

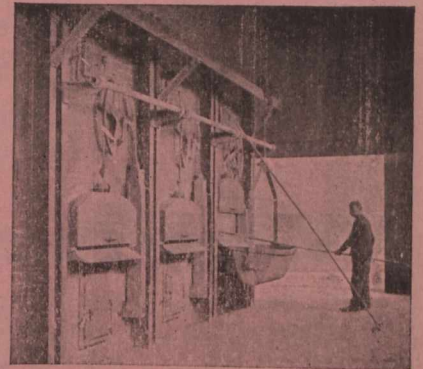
FOR SALE IN CANADA (ABOUT 5
MILES West of Niagara Falls) in the
Garden of the Dominion, that First-Class
Grain Pasture and Fruit Farm known as
"BEECHLANDS," near Thorold and St.
Catharines; about ½ mile from Market,
Churches, Schools, e'c., about 90 acres
fertile loam clay; Fishing Stream, Barns,
Stables and other Outhouses, all for £1,500.
Contains large Stone House, Orchard,
Grove and Lawn, Gothic Stone Lodge.
Easy Terms. Produces also Grapes, Pears,
Peaches, Plums, Cherries, Quinces, Straw-
berries, etc. Steam railway to the Falls
has been replaced by electric tram through
the place.

Address the owner

M. S. FOLEY,

"Journal of Commerce," Montreal, Canada.

"Destructors for Town Garbage"



Horsfall Destructor Co., Ltd., Leeds, Eng.

Canadians can purchase these furnaces at
88 ½ p.c. cheaper than any other Country.

WE SUPPLY THE MATERIAL

OR CONTRACT TO COVER

STEAM PIPES and BOILERS

H. McLAREN & Co

706 CRAIG STREET,

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Tel. Main 2305.

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Eureka Mineral Wool and Asbestos Company.

JAMES CORISTINE & CO.,

Limited.

Manufacturers and
Importers of

**HATS
CAPS
AND FURS**

MONTREAL.

Telegraphic Address:
 "SWINDEN, LONDON."

C. F. E. Swinden & Co.,

MANUFACTURERS
 OF

Mining ^{And} Contractors
 Plant
 Specialities.



London, E.C., - England.

We don't mention minor successes. These are international events.

Paris-Berlin.
 Paris-Bordeaux.
 Circuit du Nord.
 Paris-Vienna.

All won on WERNER'S.

THE

WERNER MOTOCYCLETTE.

We were the first people to build a practical MOTOR BICYCLE, and we have had years more experience than any other firm.

We are about to appoint Sale Agents in all the chief towns in Canada, and will quote to

Cycle
Agents

very special terms, under the New Preferential Tariff.

Werner Motors, Ltd.,

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