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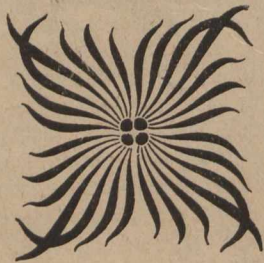
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(Incorporated by Act of Parliament 1885). Capital Paid Up, 1,850,000 Reserve Fund, 350,000

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CAPITAL paid up.....\$2,000,000 RESERVE FUND.....1,600,000

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The Dominion Bank.

NOTICE is hereby given that a Dividend of 2 1/2 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

Friday, the first day of August next. The transfer books will be closed from the 21st to the 31st July next, both days inclusive. By order of the Board. T. G. BROUGH, Gen. Manager. Toronto, 26th, June 1902.

Eastern Townships Bank.

(Established 1859). Capital Authorized.....\$2000,000 Capital paid up.....\$1,955,225 Reserve Fund.....1,200,000

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

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The Chartered Banks.

BANK OF NOVA SCOTIA

INCORPORATED 1882. Capital Paid-up.....\$2,000,000.00 Reserve Fund.....2,800,000.00

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Incorporated 1872. Capital Paid-Up, \$600,000 Reserve Fund, 500,000

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Reserve 2,125,000

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Capital Subscribed, 1,487,970.00
Reserve Paid-Up, 1,455,398.00
Rest, 350,000.00
Undivided Profits, 60,161.16

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Reserve Fund 850,000

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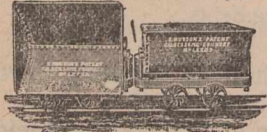
ENG



59—R. H.'s Patent 6-Ton Steel Double Side Tip Wagon to work with ordinary Ry Wagons



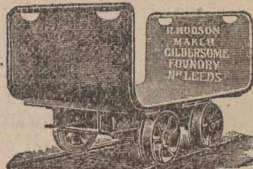
62—R. H.'s Patent Steel Goods Wagon, with Side Doors



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



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



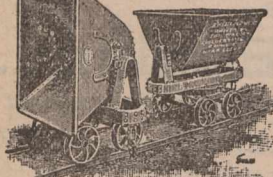
76—Hand Trolley, made to carry any weight or to suit any rail gauge.



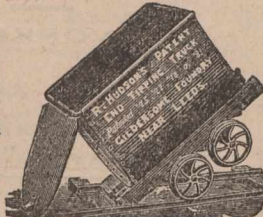
70—R. H.'s Patent Steel Mining Wagon



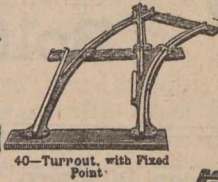
48—R. H.'s Patent Railway, No Delta, Rivets, or Loose Parts. Will last ten times as long as the ordinary kind. Guaranteed thoroughly satisfactory



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



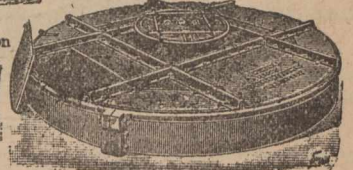
1—R. H.'s Patent Steel End Tip Wagon



40—Turnout, with Fixed Point



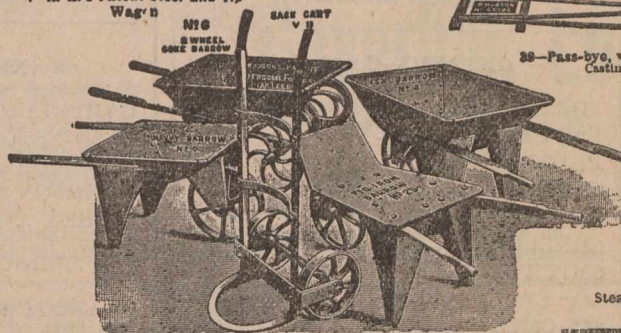
38—Pass-by, with Fixed Points Castings only



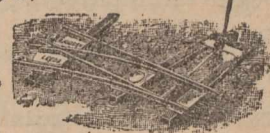
17—R. H.'s Patent Self-contained Ball Bearing Turntable, dispensing with Lubrication and Masonry Foundations Castings only



27—Hopper Wagon, with Slide Door



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



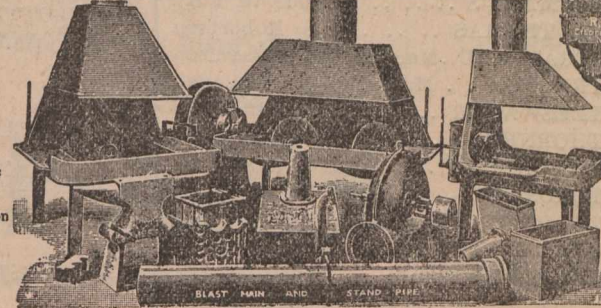
10—Left-hand Steel Points & Crossing



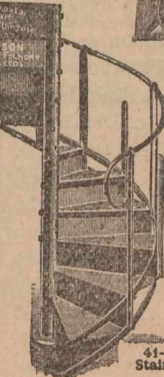
Steamship Barrow. Drawing V 10



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

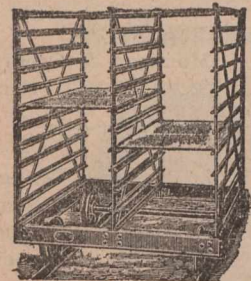


6—R. H.'s Patent Iron Smith's Hearths. No Brickwork required

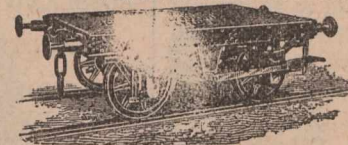


41—R. H.'s Patent Steel Staircases. Extremely light

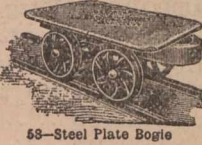
67—R. H.'s Improved Steel Ladder. Strong, very light, and durable



68—Cake Drying Wagon



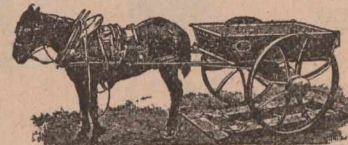
56—10-Ton Platform Railway Wagon



58—Steel Plate Bogie



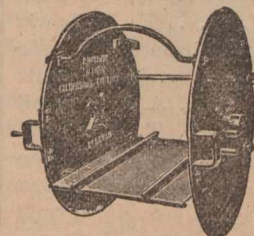
71—R. H.'s Improved Steel Tank Cart. 800 Gallons capacity



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



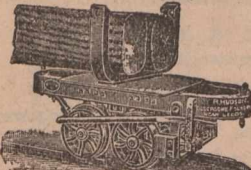
22—Two Tons Steel Plate Bogie. Practically indestructible.



78—Tippler for Mining Wagons



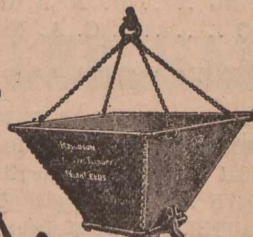
15—R. H.'s Improved Steel Cage, with Safety Grippers and Fallers complete



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



70—Foundry Fettling Box



57—Steel Coal Box with Drop Bottom



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



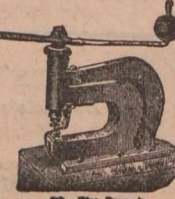
61—Rope Bucket, with R. H.'s Patent Catch for Wire Rope Trucks



45—Mining Tub, with or without Wire in bottom



4—Purvance Coal Wagon



53—Fly Punch



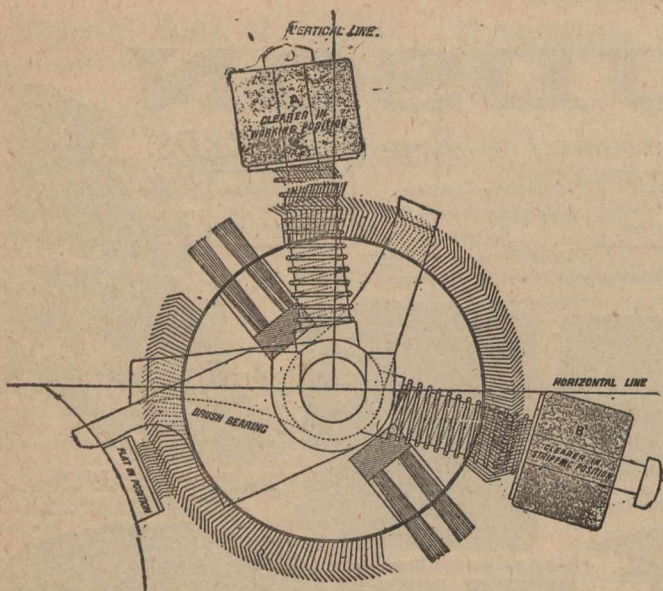
52—Foundry Ladle

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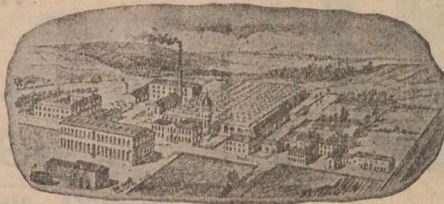
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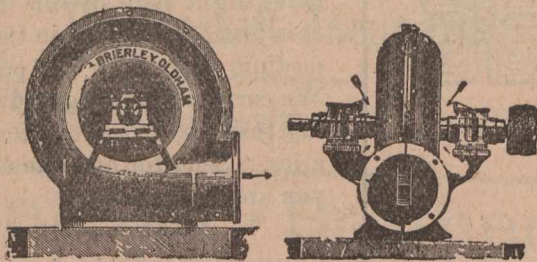
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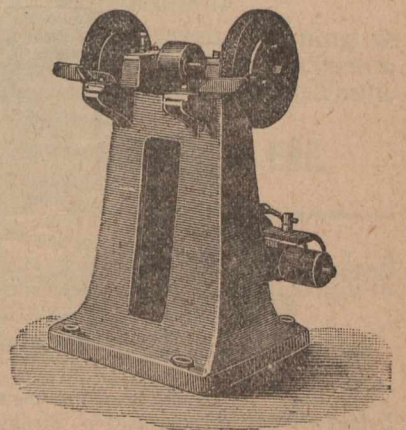
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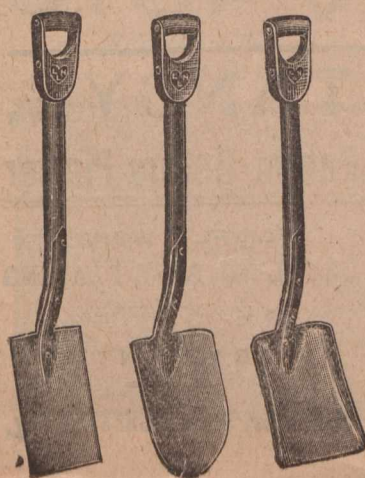
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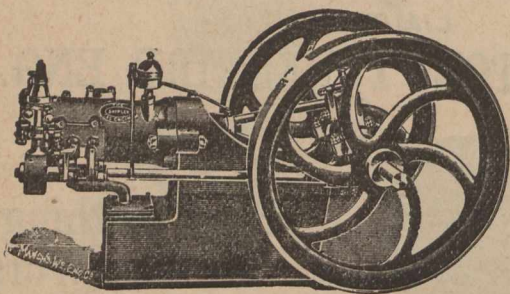


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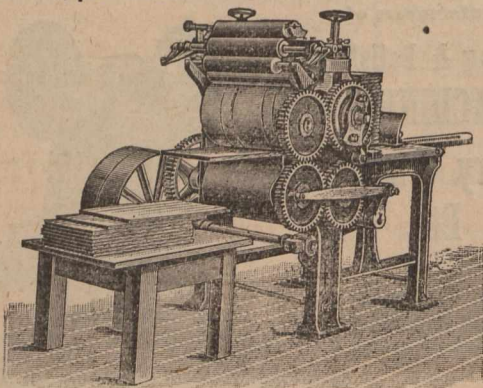
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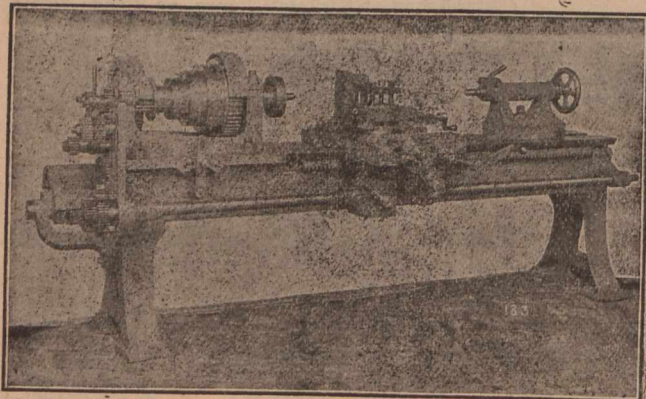


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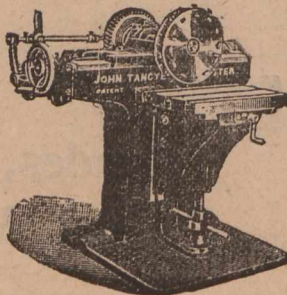
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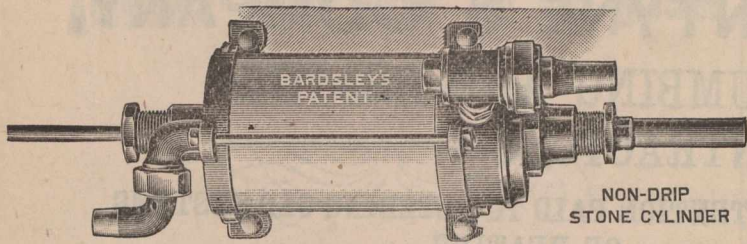


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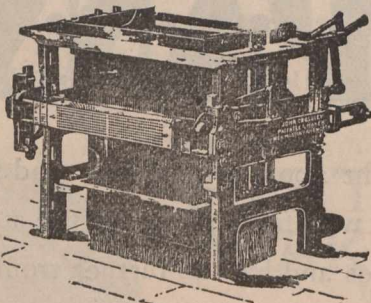
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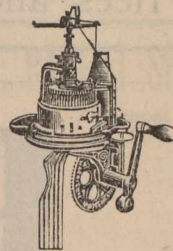
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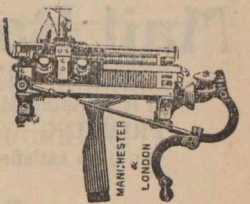
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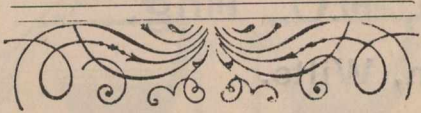
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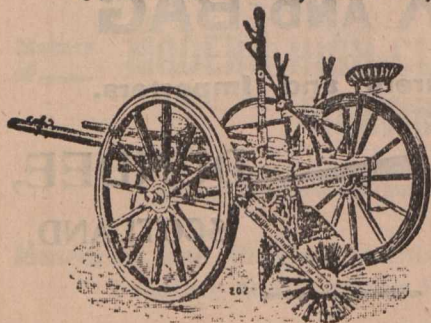
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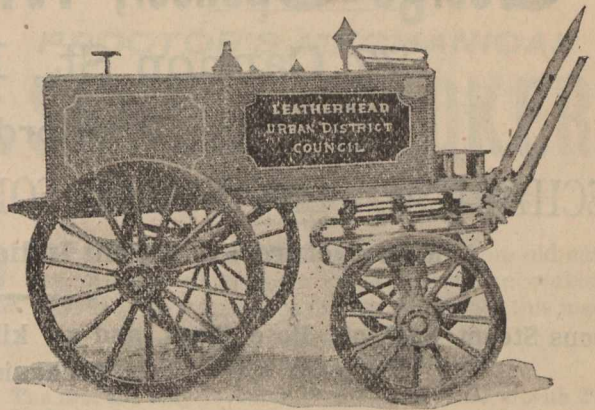
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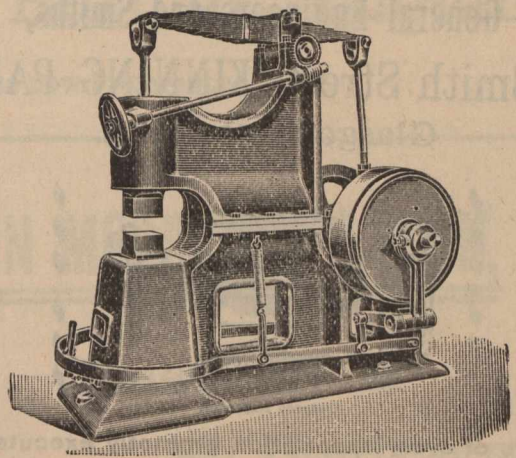
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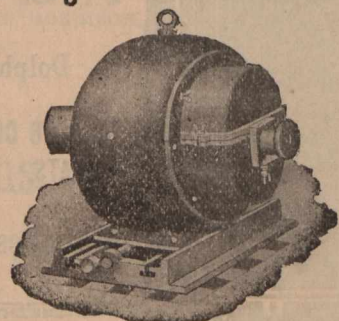
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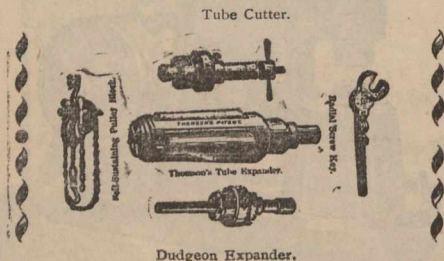
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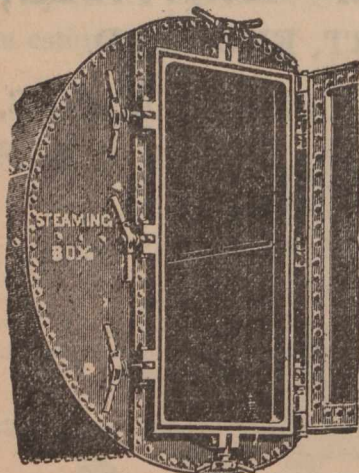
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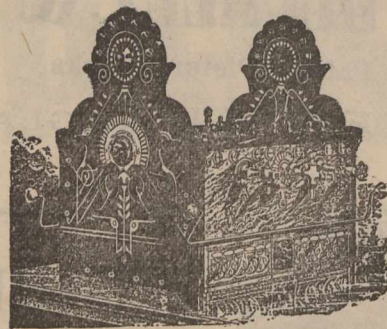
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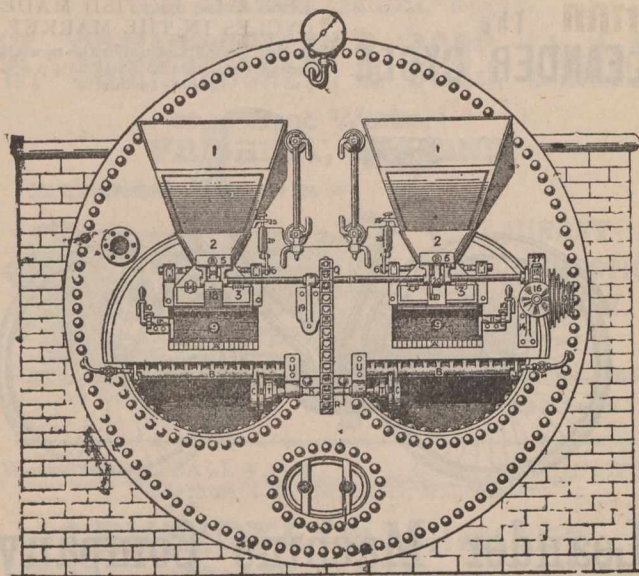
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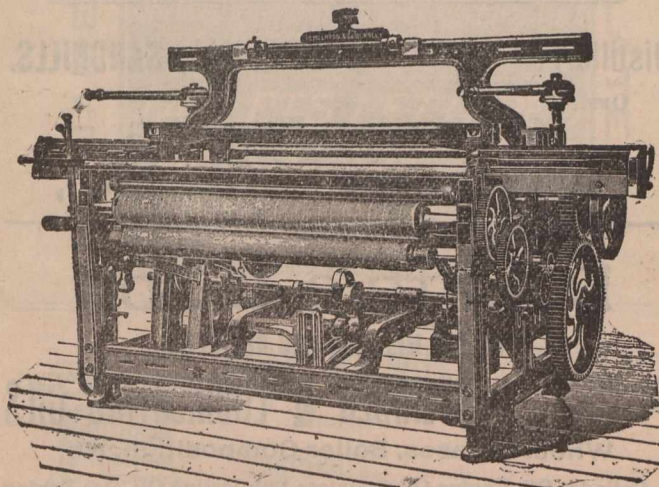
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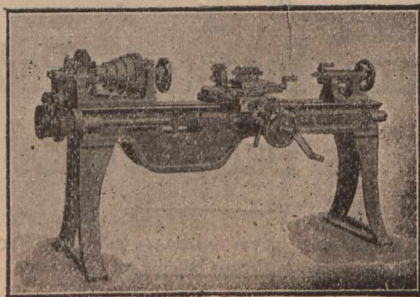
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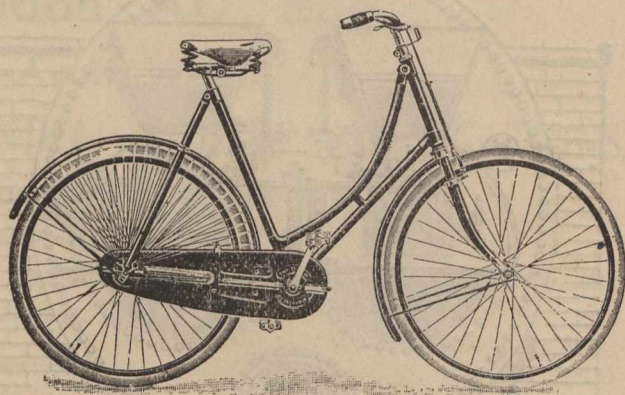
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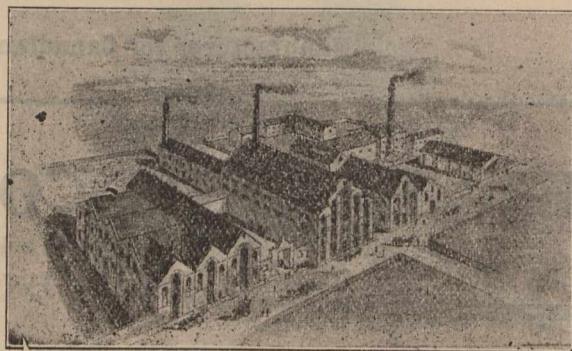
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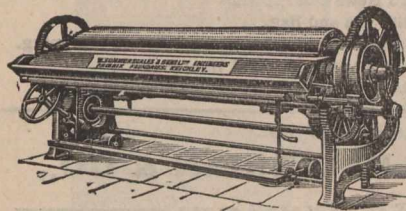
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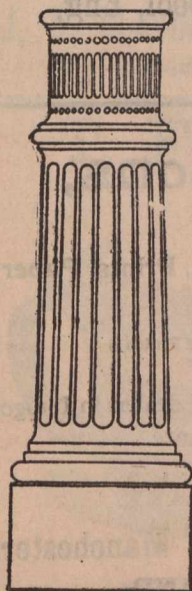
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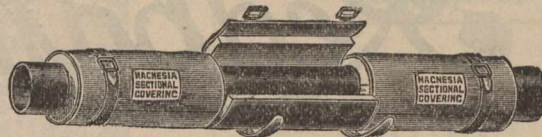
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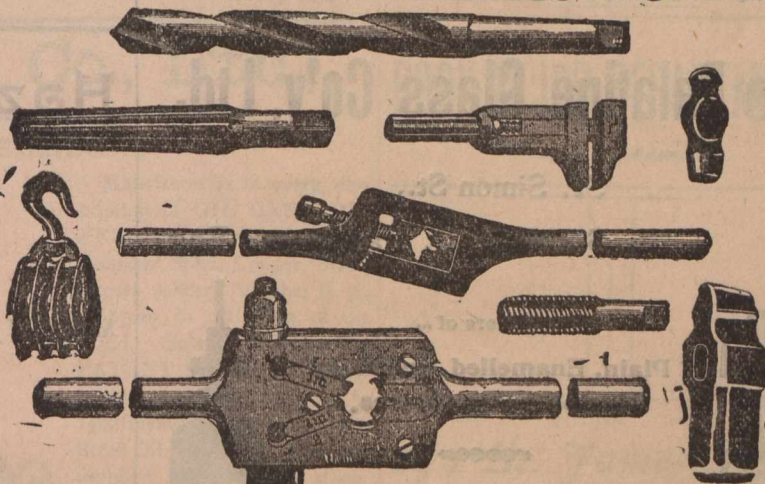
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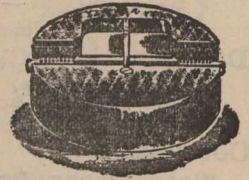
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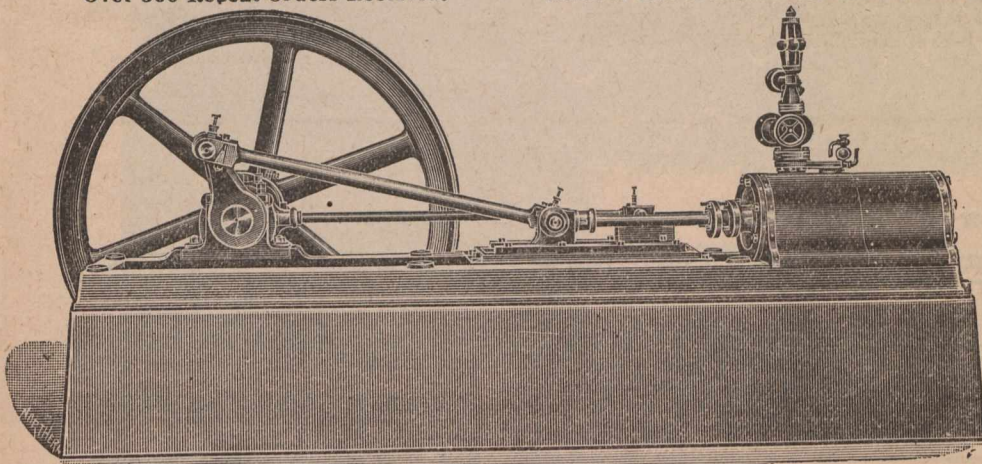
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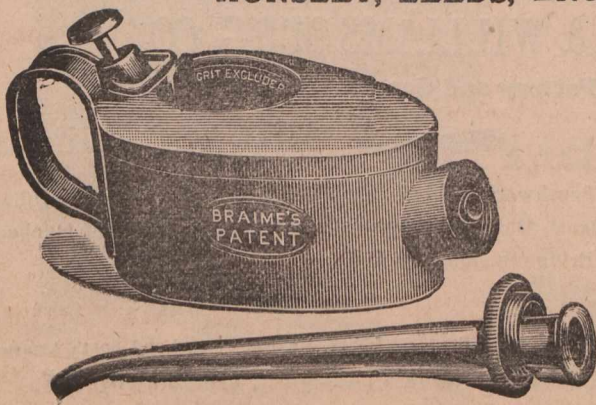
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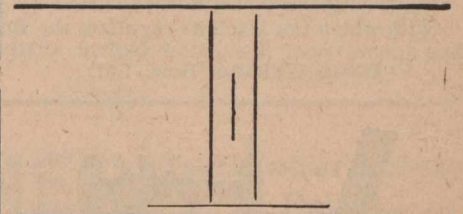
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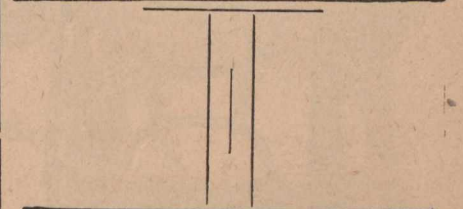
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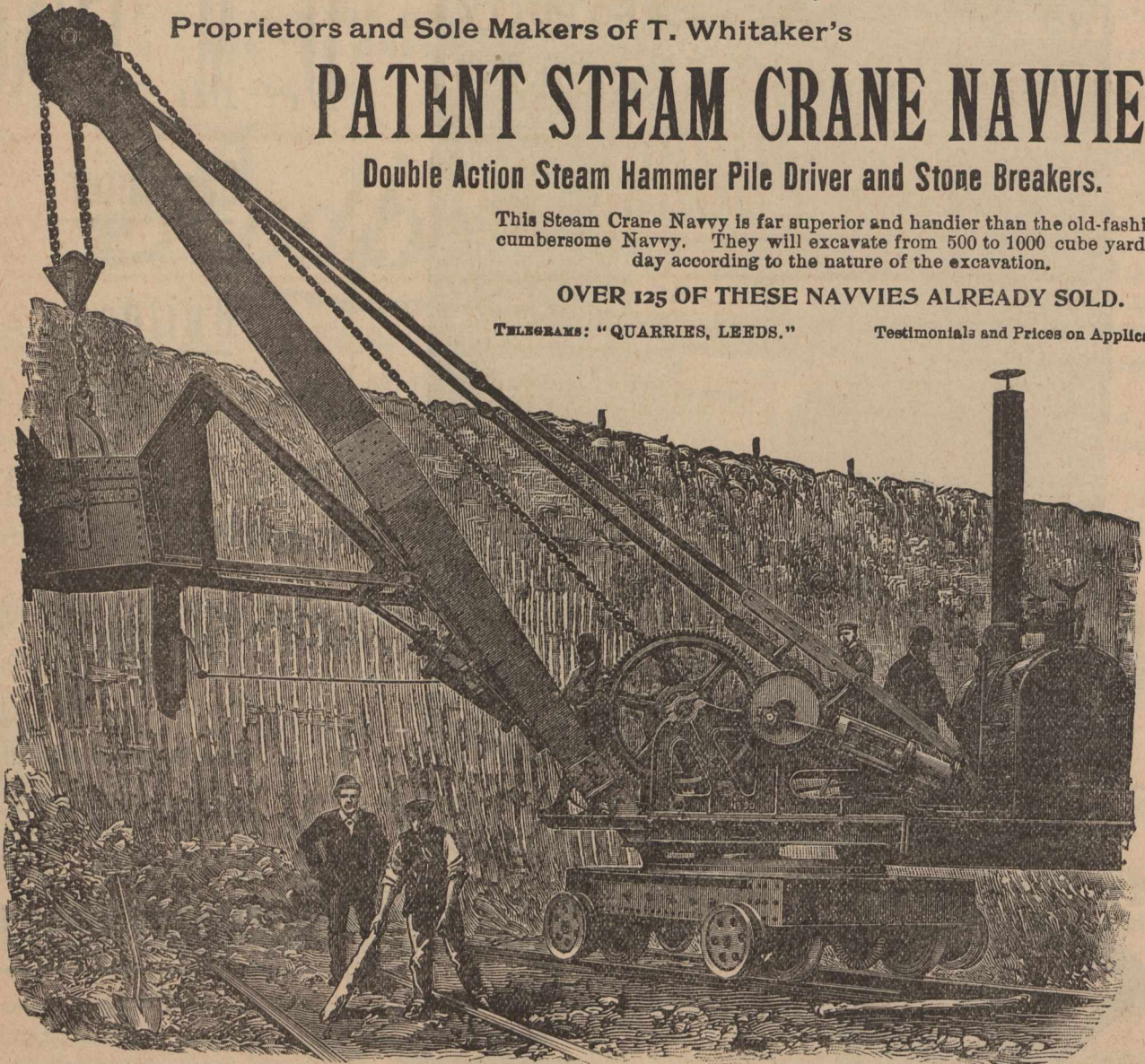
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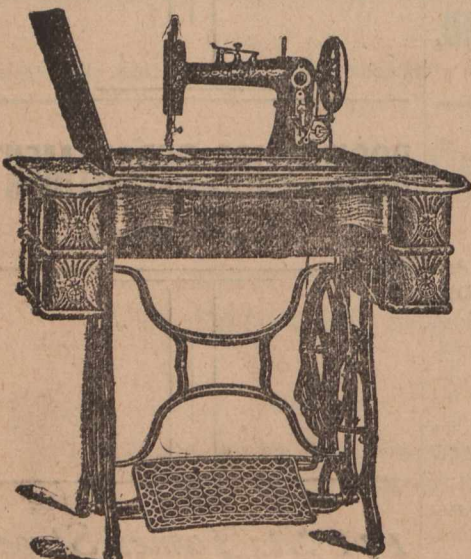
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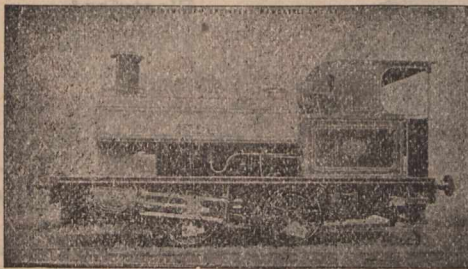
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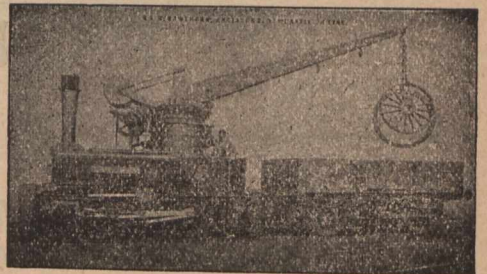


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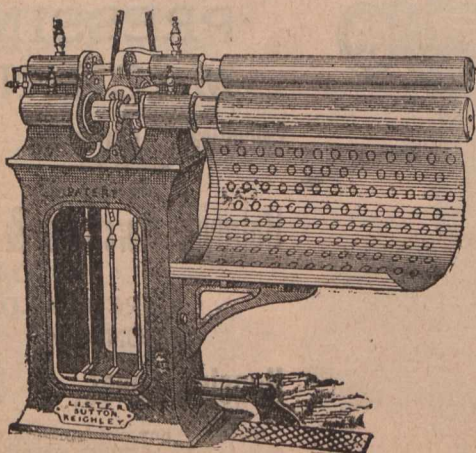
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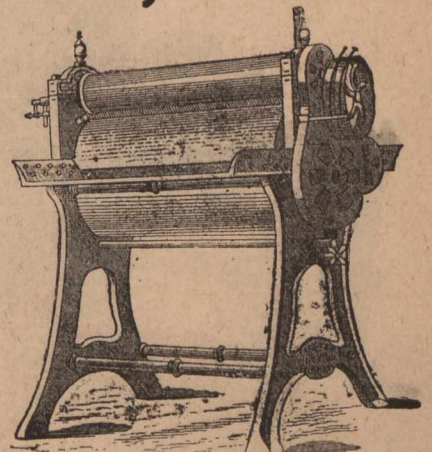
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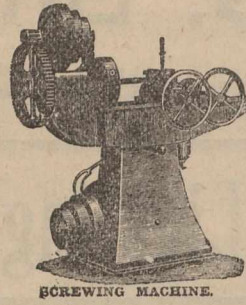
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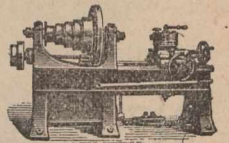


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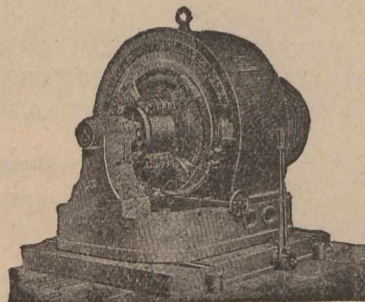
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Special prices to Canadians under the New Tariff.

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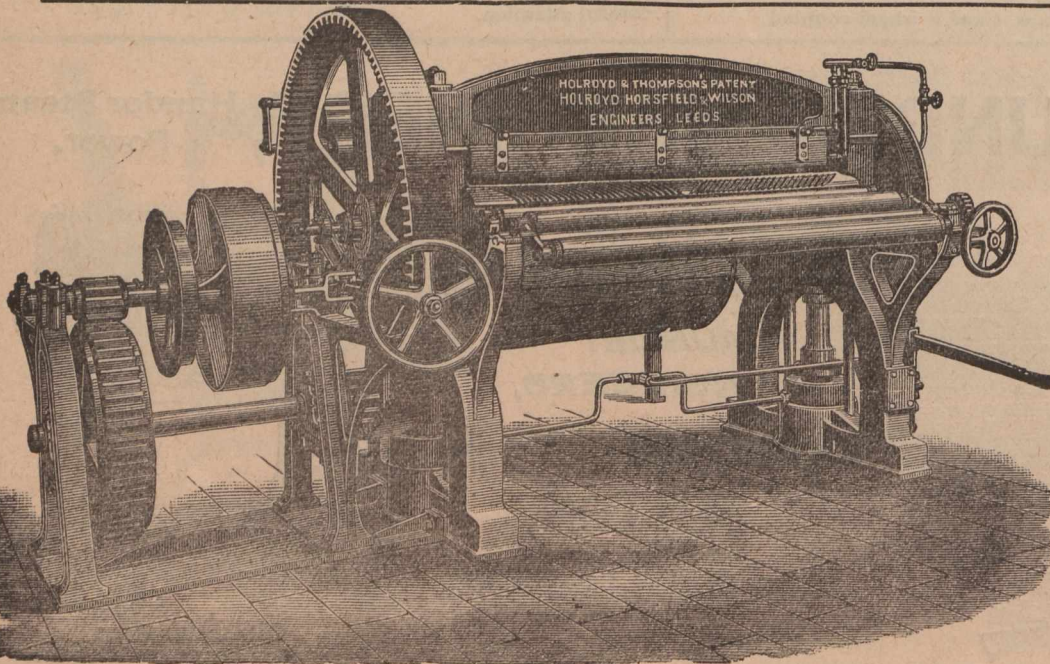
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Magenta Crystals

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Scarlet
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Orange
Acid Yellow
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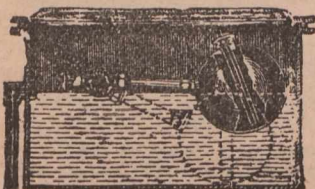
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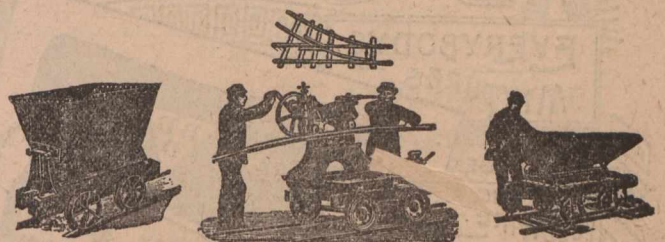
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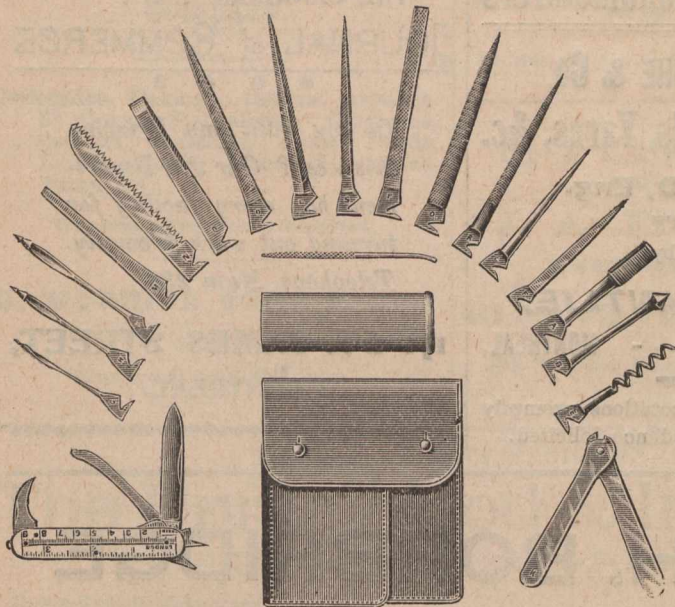
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In Strong Pigskin Case.



Mr. Charles Jarrott writes :

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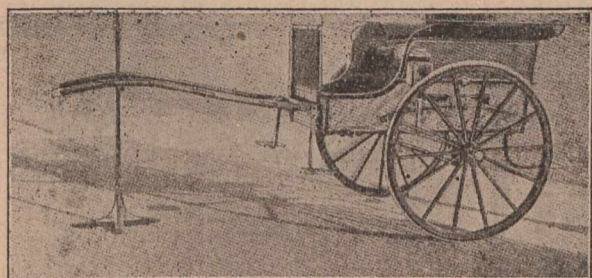
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LANDAUS, BROUGHAMS, VICTORIAS, PHÆTONS,
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in all sizes on view. Repairs a Specialty.

The "THELMA" is undoubtedly the most unique Cart of the new Century.
A large and varied Stock of High-class New and Second-hand Carriages
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HORIZONTAL SUN-DIALS, fixed on Pedestals, form a Beautiful, Useful and Ornamental addition to Gardens, Terraces, Parks, &c. **14-Inch Brass HORIZONTAL SUN-DIAL**, with Equation Table complete on Terra-Cotta Pedestal, as Illustration £10 subject. An assortment of Pedestals and Dials kept in stock. **SUN-DIALS** can be supplied without pedestals, in Brass, Gun-Metal or Slate, from £2 each subject. Suitable Mottoes, &c., can be Engraved, Special Designs can be submitted, or suggestions carried out. Full instructions sent for fixing Dials, or competent workmen sent to set them.

Illustrated Price List and Full Particulars sent Post Free upon Application.

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Latest information to exporters, re-
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**Canadian Colored Cotton Mills
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Cottonades, Tickings, Denims, Awnings,
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THE IMPROVED

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(Also for Apples, Carrots,
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The Unity Wood & Iron Co.

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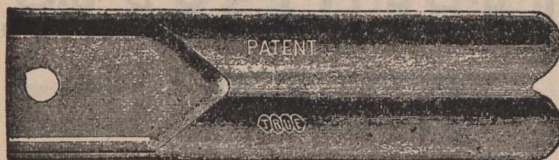
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With Steel Cap and
Patent Adjustable
Roller Bearers.



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

Station Works,

Padiham, England.

Commercial Summary.

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

—Both Houses of the United States
Congress have decided in favor of the
Panama route for the isthmian canal.

—The liquidation is announced of the
Enterprise Specialty Company of To-
ronto. The liabilities are about \$1,-
800. The company ran a small business
handling a patent carpet cleaner and
grocers' sundries. Mr. J. W. Fitzger-
ald and Mr. W. L. Watt were the own-
ers.

—The adjourned sale of Quebec
Crown limits was resumed last week.
The attendance was comparatively
small, and the bidding was not ani-
mated; 1,106 square miles of limits
were disposed of, by which a profit of
\$133,000 was realized, averaging \$117
per square mile.

—The last hay steamer for South
Africa, for the present, will sail from
St. John N.B., this week. She is the
steamship Usher, and she will carry
a general cargo for shippers, who have
been permitted to use one steamer per
month of those chartered by the De-
partment of Agriculture. If the ser-
vice can be resumed in the autumn due
notice will be given.

—Work will be commenced in a few
days by the Ontario Crown Lands De-
partment in the surveying of ten new
townships in the Temiskaming region
required for the accommodation of the
flood of settlers entering. Several base
and meridian lines will also be run
there as well as in the vicinity of Mis-
sissauga River. Some ten surveyors
will be required for the work, and it
will occupy two or three months to
complete it.

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Manufacturers: Yarn Dyers, Winders, Doublers, Thread
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DARNETTES, PAPER PHINS.

Patent Conical and Parallel TUBES & SPOOLS
FOR RING SPINNING.

OLDEST MAKERS OF PAPER SPOOLS & BOBBINS
FOR RING SPINNING.

COMPRESSED PAPER BOBBINS OF ALL KINDS
FOR MILL PURPOSES.

For the purpose of saving space, the following list of articles is given, which is intended to show the extent of the business.
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PAPER TAP MACHINES FOR SPINNING, &c. BEANS & WIRE SPINNING SPOOLS.

Sole Makers of SWAILES' PATENT TUBING APPARATUS.
(LEATHER PERMANENT OR PORTABLE).
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Oldham Cop Tube Works.
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All Ground Peppers Guaranteed absolutely Pure. Peppercorns, Shells and Broken, and every description for Export.

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AGENTS

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HAMILTON, Canada.

Special Prices to Canadians under the New Tariff

JAMES NORTH & SONS,

Chamois and Gloves
... AND ...
Athletic Goods Manufacturers.

Harvest Gloves. Driving and Dress Gloves, House-
maids' Gloves, Gardening Gloves, White Cow-Hide
and Seal and Tan Mitts. Cricket, Tennis, Foot-
balls, Boxing Gloves.

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BAGS,

DRESSERS AND MANUFACTURERS.

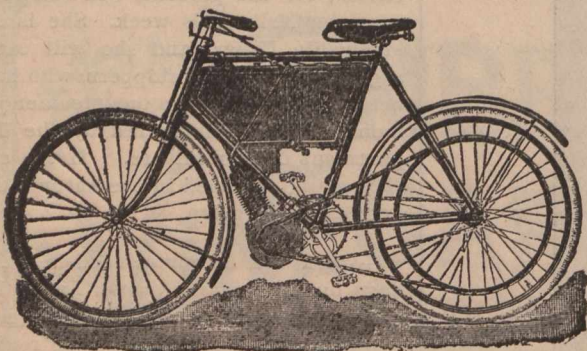
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and Tower Street Works.

HYDE, Manchester, Eng.

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



THE IMPERIAL MOTOR BICYCLE,

MANUFACTURED BY THE

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"PRIMO"
WORKS.

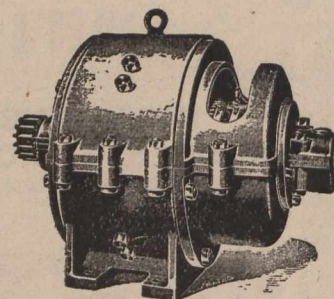
ALFRED SYKES,

ELECTRICAL
ENGINEER,

Spring Place Works,

Huddersfield,

ENGLAND.



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

—The Minister of Public Works has decided that the
Ottawa branch of the Royal Mint shall be erected on Ne-
pean Point, and tenders will short be called for the con-
struction of the same.

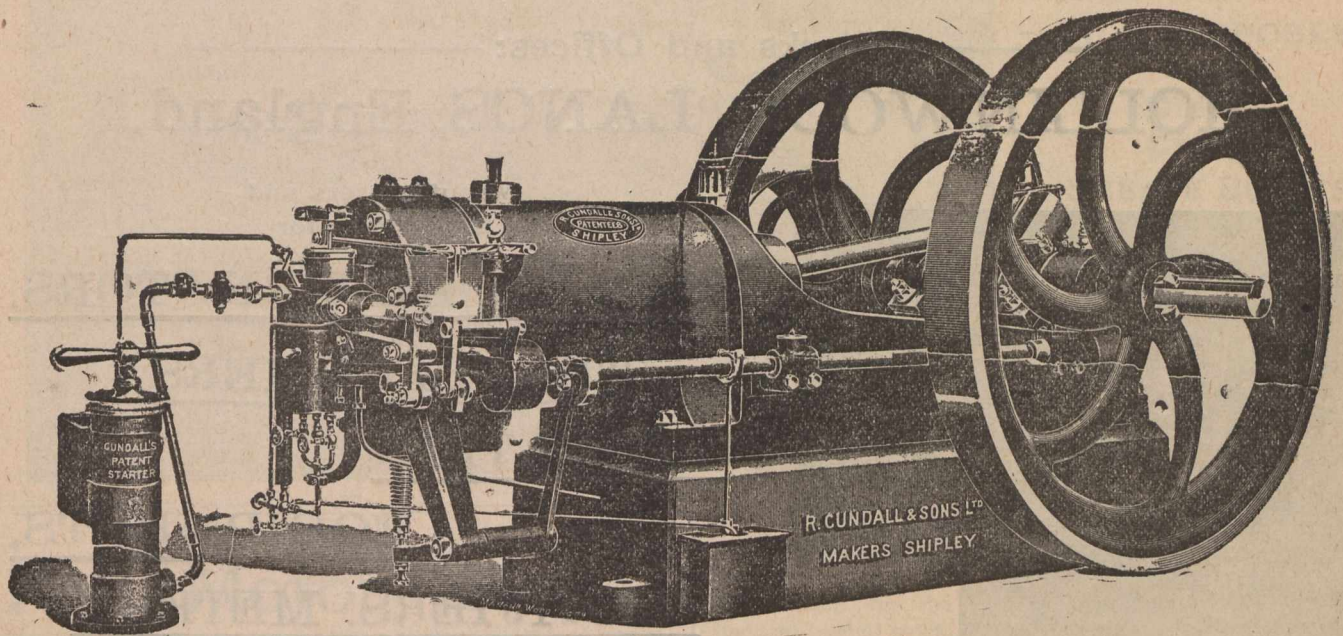
—It is rumored at Ottawa that the Hull Electric line
running between Hull and Aylmer, which was recently
acquired by the Canadian Pacific Railway Company, will
be leased to the Ottawa Electric Railway Company.

—Prof. W. G. Miller, Ontario Geologist and Inspector
of Mines, has gone to the copper district along the north
shore of Lake Huron to make examination and report to
the Bureau of Mines on the possibilities of the field.

Contractors to H. M. Government.

Telegrams: "CUNDALL, SHIPLEY."

The "CUNDALL" PATENT OIL ENGINES Are the Simplest Engines Running.



**Economical, Reliable, Easily Managed and Safe.
Makers of the Largest Oil Engines in the World.**

R. CUNDALL & SONS, Limited

**Best Power for FARM, DAIRY, WOOD CUTTING,
MINING, &c.**

**SHIPLEY,
ENGLAND.**

—It has been decided, says an Ottawa letter, to pay over to the Government of Manitoba the interest which has been collected from time to time for a great number of years on deferred payments of school lands, and also rentals paid in connection with the leasing of the school lands. The amount is \$224,114.

—A certificate of incorporation was filed at Trenton, N.J., recently for the American Steel Foundries, capital \$40,000,000, of which \$20,000,000 is preferred, drawing 6 per cent. cumulative dividends, authorized to manufacture iron, steel, and manganese and other materials, and all articles partially consisting of the same.

—An important mining deal, says a Belleville, Ont., letter, has just been brought about in North Hastings, by which the interests of the Atlas Arsenic, and Ohio Gold and Arsenic Companies, have been amalgamated. The new company will apply for a charter with a capital of a million dollars. Mining operations will at once begin at their properties, at Deloro, Hastings County. This will be a great impetus to mining operations in North Hastings.

—An Australian inventor is reported to have succeeded in producing plate glass for windows which is practically a non-conductor of heat. When a quarter of an inch thick this glass is said to allow only 7 per cent. of the sun heat to pass through it, while ordinary plate glass of the same thickness will allow 75 per cent. to pass. Such non-conducting glass would shut out solar heat in summer and keep artificial heat from radiating outward in winter.

—From Ottawa we learn that there is a good movement of grain this season on the Canada Atlantic Railway, but it is not up to the standard of last year. The partial failure of the U.S. corn crop accounts, in a large measure, for this state of affairs, inasmuch as there is consequently considerable diminution in the volume of receipts at Depot Harbor. At the present time, it is stated, about half a million bushels of corn and wheat are being handled weekly.

—The general agent of the Great Northern Railway Company at Vancouver reports that a new car ferry service has been established between South Westminster and Victoria and Vancouver, B.C., and in future cars from eastern Canada will be able to go through without breaking bulk. In the past these shipments have had to be transferred at South Westminster and delivered loose, but the new service will obviate the necessity of doing this, which will be to the advantage of shippers in Ontario. The first cars from Ontario, seven in number, went through without breaking bulk on June 19.

—Plans have been prepared by Secretary Westervelt of the Provincial Winter Fair, under the auspices of the Department of Agriculture for some important additions and enlargements to be immediately made to the building at Guelph, Ont. A new story, 70 to 120 feet, will be added to the live stock building, in which the sheep will be housed; leaving the downstairs for the cattle and swine. The show ring will be enlarged from 30 x 40 to 30 x 57 and the seating accommodation will be increased here, as also in the lecture room, where a gallery to hold from 250 to 300 people will be built. There will be also a new and better place for the dressed poultry. All these improvements have been made necessary by the growth of the Fair, which last year far exceeded the space provided.

—An order-in-Council has been passed at Ottawa, substituting the following registration fees to be paid by electric light companies for those at present in force: For all companies having an installation of 500 incandescent lamps and under, \$5 a year; all companies having an installation of over 500 and not exceeding 2,000 incandescent lamps, \$10 a year; and all companies having an installation in excess of 2,000 incandescent lamps, a fee of \$25 a year. Each arc lamp is to be deemed equal to ten incandescent lamps. Each company registering shall be entitled to a test of voltage and a comparison of their measuring instruments with the departmental standard once in each year free of charge. The new regulation comes into force July 1st.

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HOLLINWOOD, LANCS, England.

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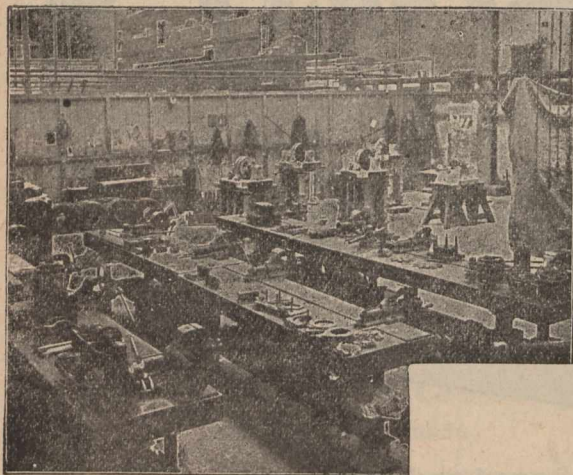
TRANSFORMERS,

SUB-STATION

EQUIPMENTS.

RECTIFIERS, METERS.

And all Equipments required for
 the Supply and Distribution of . .



Part of Rectifier & Switchgear, Fitting Shop, Hollinwood.

ELECTRICAL POWER.

Write for Particulars and Pamphlets, free on Application.

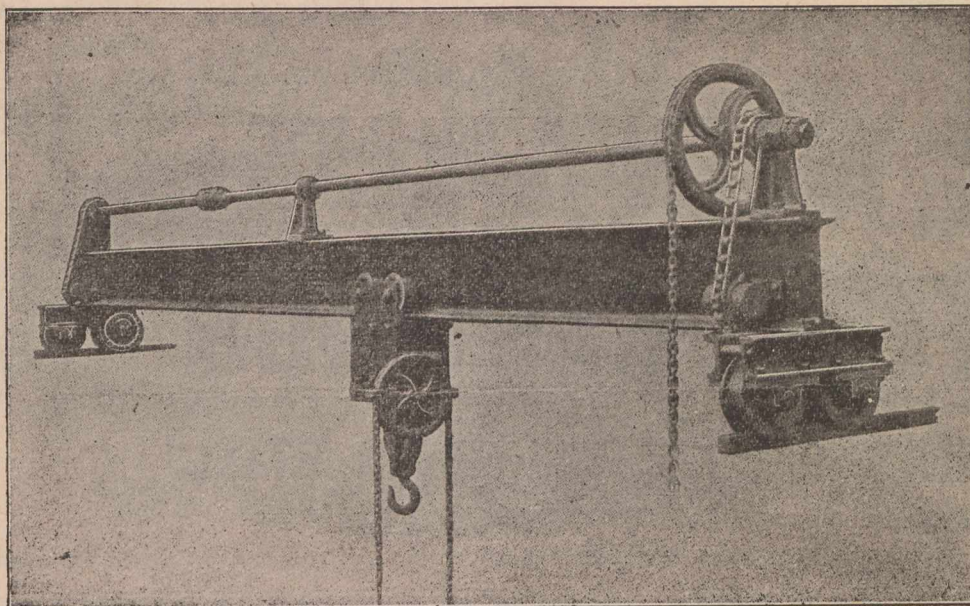
—Michael John Haney, Toronto; James Thomas Davis and Michael Connolly of Montreal; G. P. Brophy of Ottawa, and Roger Miller of Ingersoll have been incorporated by letters patent as "The Locomotive & Machine Company of Montreal," to carry on the business of a foundry, machine shop, factory, engine, structural metal, boat and bridge-building establishment, with power to acquire, sell, pledge, and dispose of shares in the capital stock, bonds or other securities of any other company engaged in a similar enterprise. The capital stock of the company is \$1,000,000.—Letters patent have been issued incorporating Robert Stuart, Chicago; Walter Donald Douglas, Cedar Rapids, and James Steller Lovell, William Bain and Ernest William McNeill, Toronto, as the "Northern Cereal, Co." Capital stock, \$2,000,000,

—Mr. A. Serafini, a correspondent of the Canadian Manufacturers' Association in the Argentine Republic, in a letter under date of May 23rd, says: "In the Province of Chubut, situated in the southern part of the republic, there is a very good colony of Galenses. Now for some divergence between them and the local authorities, the majority of the colonists have decided to emigrate, and a good fraction of them will sail this month for England, thence to Canada. Up to date there are 200 families directed for Canada, carrying an aggregated capital of ready money of nearly \$150,000 United States money. The emigrants to your country will embark on the steamer Oravia, I believe, in Montevideo, and will take a connecting steamer in Liverpool.

—Recent advices from Sydney, N.S., state that operations on the construction of the Cape Breton Railway, between Port Hawkesbury and Louisburg, have ceased with the completion of thirty miles of road as far as St. Peter's. This is the road which Dr. Seward Webb, backed by the Dominion Securities Co., undertook to build. Operations, which began over a year ago, and with the failure of that company, the work began to drop off, until

finally it was stopped. While the work was going on over 1,200 men were employed. It is estimated that the company expended over three hundred thousand dollars on the construction of the road. Thirty thousand dollars were paid for terminal facilities at Louisburg, and the line was located through to Louisburg. Some hopes are entertained that the construction of the line east of St. Peter's will be resumed next year, upon the local and Federal Governments' granting subsidies, amounting to \$3,200 per mile. Hopes are also entertained that the Government may be persuaded to take the line over but this is discounted on account of the fact that should the line be completed, Louisburg would be in direct opposition to the line now running to Sydney.

—The success, so far achieved, of the Minneapolis mills in grinding Manitoba wheat into flour for export promises to be followed by large shipments of grain across the border the coming year. A Minneapolis dispatch says:—An interesting trade experiment, which has been referred to in despatches, is about to become a success. For several months the Washburn-Crosby Company has been trying to get western Canadian grain into Minneapolis to mill it in bond. As the price of wheat in Canada is likely to be lower than in the United States, this is the way the Minneapolis millers figure they will be able to hold the export trade in competition with English mills using Canadian wheat. If the Minneapolis mills can successfully mill in transit Canadian grain they will have nothing to fear from Canadian milling competitors in the English market. It has taken time to work out the experiment. At first the Canadian Pacific was hostile, and the Canadian wheat buyers were hostile. But the railway has now been persuaded there is more money in it to haul wheat to Minneapolis and flour and other by-products from Minneapolis east than to haul wheat alone east from the Canadian fields. Eventually the Washburn-Crosby Company expect to employ a 3,000-barrel mill in this trade.



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FOR
..ALL PURPOSES..

Cranes.
Crabs.

SHEAVE BLOCKS.
PULLEY BLOCKS.

The Steel Rope
Pulley-Block Co.
LIMITED,

Washford Road,
SHEFFIELD, Eng.

For • Motor • Cycles

Down Hill, Anything
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.

—Letters patent have been granted to the Montreal Silicate Brick Company, Limited, under the Dominion Companies' Act, for the purpose of manufacturing, building and paving brick. The process under which this brick is made is fully protected by patents issued in Canada and the United States, and from the simplicity of its manufacture and the wonderful results produced it is likely to prove an important factor in building material. Experiments have been conducted at the extensive works of Messrs. Chas. Sheppard & Sons, since last September, and have proved eminently successful. At a meeting of shareholders which took place on Wednesday last the following officers were elected for the ensuing year: Messrs. David Robertson, President; George J. Sheppard, Vice-President and Managing Director; Hon. Senator Kirschoffer, Brandon, Man.; Alfred Joyce, John McLean and Charles W. Trenholme, directors. A factory will be erected in the city, pending the completion of the necessary machinery for active operations. Other companies have also been formed in Nova Scotia and Cape Breton; St. John's, Newfoundland, Toronto and Vancouver. The Syndicate covering the patent rights throughout Canada and the U.S. is formed of Montreal capitalists. It is understood they have been offered a large sum for the purchase of the rights for the States.

—Some two hundred people witnessed the launch at the Polson Iron Works, Toronto, last week of the new dredge, Sir Wilfrid, which the company are constructing for Mr. W. J. Poupore, contractor, Montreal. The new dredge is said to be of the largest capacity of its kind ever constructed in Canada, and cost in the neighborhood of \$60,000. The Polson Company commenced work on it in January last, and expect to have it in working order in a

→ Established * 1825. ←

A. G. THOMSON & CO., Limited,
Highland Whisky Distillers,
Blenders and Bottlers to Wholesale Trade only.

PROPRIETORS OF

GLENCADAM DISTILLERY, Brechin, Forfarshire,
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EDGAR ALLEN & CO., LTD.,
Imperial Steel Works,
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 MANUFACTURERS OF
STEEL CASTINGS
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 Miners' Drill Steel, Tool Steel, Files, &c.
TURNER'S PATENT IRON-FIBRED STEEL.

couple of weeks. Mr. Poupore professes to utilize the Sir Wilfrid in operations on the Montreal harbor works and in dredging the channel in the St. Lawrence River between Montreal and Quebec. The dredge is of the well-known "dipper" type, having a capacity of eight yards of material at each lift. She is of composite construction, having steel framework and wood planking. The principal dimensions are: Length over all 96 ft., beam 36 ft., 8 in., draft forward 9 ft. 9 in., draft aft, 10 ft. 9 in. The vessel is fitted with a complete equipment of the most modern steam-hoisting machinery. The cylinders of the main engine are 16 in. x 18 in. The boiler is of the Clyde type, 10 ft. 6 in long by 10 ft. 6 in. diameter, built for a working pressure of 150 lbs. per square inch. Among the

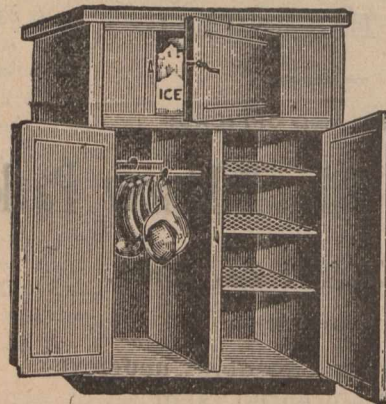
special features are: Steel spuds, 66 ft. long, the aft spud being a "walker," steel dipper handle, and steel crane of very massive and substantial design. The hull has an overhead truss of heavy steel channels, and I beams, which take up the working strain of the vessel.

—Referring to the arrival in Canada of wealthy U. S. settlers, an Ottawa report says: The Immigration Depart-

Telegraphic Address: "TANLINY, London."

A.B.C. Code.

TASMAN REFRIGERATOR CO.,
 The Sole Makers of the Original
"TASMAN" Refrigerator
 Manufacturers of Special Designs of
CHEFS' REFRIGERATING CABINETS.



SUPPLIED TO

The Midland Ry. Co.

The Glasgow and South Western Railway Co.

The Grand Hotel Northumberland Av., London.

The Inns of Court Hotel, Holborn, London.

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Approved by many Hotel Managers and Leading Chefs.

Particularly adapted for Hotels, Restaurants, Hospitals and Infirmarys.

Enquiries, Etc., and Orders, through Merchants.

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Special terms to Canadians under the New Tariff

S. RAMSEY & Co,
 Telegraphic: "Methodical, London."
 Manufacturers of BIRD CAGES
 of every description.

Aviaries, Parrot Cages, Fireguards, Nursery Fenders.

198, 200, 202a, ST. JOHN ST., (Works, Cyrus St.)
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The Cherry Tree Machine Co.,
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MAKERS OF HIGH-CLASS MODERN

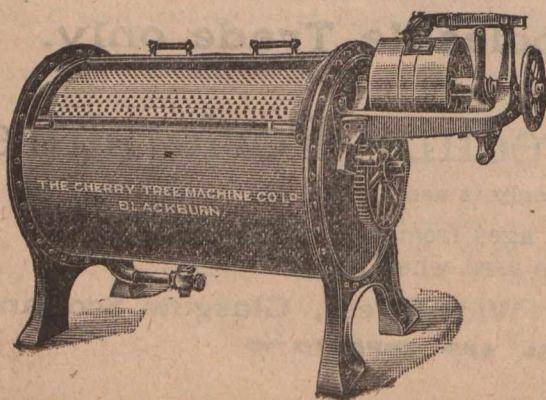
Laundry • Machinery,

Rotary Washing Machines; Metal and Wood
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Drying Closets and Drying Rooms on Hot-
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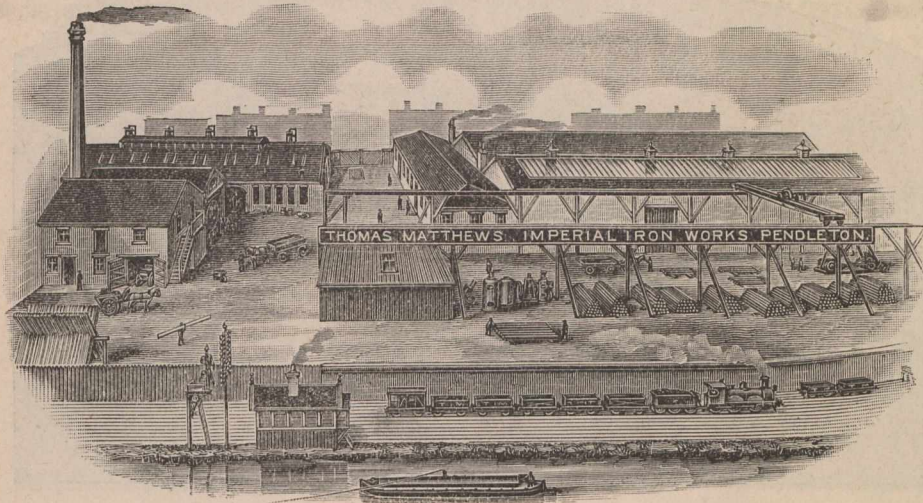
IT WILL PAY YOU GET OUR PRICES.

CHERRY TREE, near Blackburn, Eng.



Telegrams, "ARTESIAN," Manchester.

Telephone No. 1826.



THOMAS MATTHEWS,
Imperial Iron Works,
Pendleton, - Manchester, Eng.

ARTESIAN WELL BORER,

Patent Deep Well and Bore-Hole
Pumps. Earth Boring and Mining Ma-
chinery (all sizes) for Sale or Hire.

Bore-Holes for Oil, Water or Minerals.

ment is constantly receiving evidence that the energetic immigration policy inaugurated by the Minister of the Interior is not only bringing in large numbers of settlers from the United States, but is also attracting to the western prairies men of wealth and position, who have already made a success of life, and who may be expected to take an active interest in the development of the districts in which they locate. One of the most recent cases of this kind is reported by the Dominion agent at Detroit, who forwards particulars respecting the location of Mr. Peter Muirhead of Orchard Lake, Michigan, on a ranch of 3,000 acres near Calgary. Mr. Muirhead is worth \$300,000, bought the property for a home, and paid cash. It is understood that a hundred or more families will follow his lead. In a letter Mr. Muirhead says with respect to a trip he made to the Canadian west: "I have lived all my life in Michigan, but after seeing your exhibit at the State Fair, last year at Pontiac, and having several talks with you regarding the country, I decided to take your advice and go and see the country for myself. I visited every part of it, and found the farmers contented, prosperous and happy—the climate grand—the land, I believe, the best on earth. The country will go ahead, and the settlers will do likewise. I bought a ranch, 3000 acres of deeded land, with 1,500 head of cattle and 150 horses, a \$5,000 house, furnished, from Walter C. Shrine, near

Calgary, and paid him \$51,000 cash. I am going back at once, and will take with me six carloads of fine stock, and two cars of effects, and I think about 40 new settlers (friends of mine) will accompany me back. Beautiful Southern Alberta, in my mind the finest stock-raising land on earth, will be my home after the first of the coming month."

—In an interview regarding his recent visit to the Lake St. John district, Quebec, Mr. J. A. Smart, Deputy Minister of the Interior, states that he was greatly pleased with the progress made since his visit about four years ago. The district, which is situated some 200 miles north of Quebec, contains an immense area of land fit for cultivation. While a great deal is timbered, clearing has been found easy, and the sale of timber by the settlers has given them a fair return for their labor in clearing the land. The rapidity with which small towns are growing up is stated to be similar to the development of the west in the early '80s. Among other settlements which have been established within the last year is one known as Little Peribonca, located on a water power of the Little Peribonca River. This town has a pulp mill in full operation and a large number of dwellings, is lighted by electricity, and presents a substantial appearance. Another place of but a few months' growth is Mistassini, where the Trappist Monastery is located. The Deputy Minister is strongly of opinion that the surplus population of the rural districts of the agricultural counties of old Quebec, as well as French-Canadian settlers from the eastern States, should be offered strong inducements to locate in the Lake St. John district in preference to foreign popula-

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

**Ticks, Lice, Maggots, Scab, Foot-
Rot, &c.**

Stimulates the growth and improves the quality of the Wool, does not stain or discolour it and keeps the sheep in good healthy condition

It is also invaluable as a WASH for CATTLE, HORSES, DOGS, &c., killing Parasites of all kinds, and curing Sores and Wounds.

This Dip is unsurpassed in quality and is offered at an extremely low price. Quotations given c.i.f. Canadian ports for large or small quantities.

SOLE MAKERS:

The Liverpool & Bankhall Seed Crushing
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THE ROYAL
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Manufacturers of
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HOME
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33⅓ per cent. in favor of Canadians, under the
New Tariff.

**Hanson,
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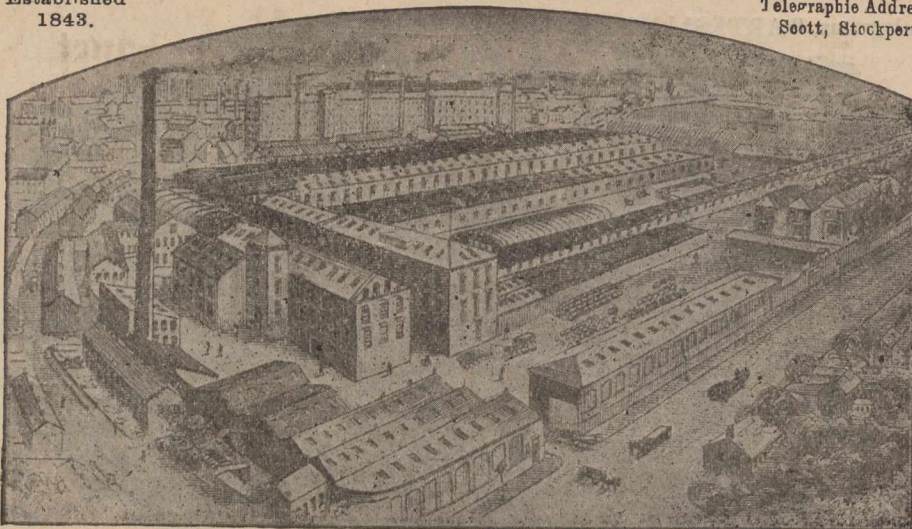
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JUTE SPINNERS,

Manufacturers of Hemp and Cotton
Twines.

STOCKPORT, - ENGLAND.

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tion. The conditions are such as would insure more satisfactory results from those who have resided in the Province of Quebec and are familiar with the conditions of clearing and opening up of lands such as those in the district referred to. A very active propaganda, therefore, in the Province of Quebec, especially in those portions of the Province from which numbers of young men are said to be moving, is what is required in order to insure the settlement of the Lake St. John district by the most desirable class of persons. The district is a very desirable one in which to live. In addition to its excellent soil and other favorable farming conditions it is watered by several magnificent streams nearly all of which flow into Lake St. John. Some of them are of considerable size, and many are picturesque and teem with excellent fish. One variety, the Ouananiche, a species of fresh water salmon, has already made Lake St. John somewhat famous to anglers.

—Wilkesbarre, Pa., advices state that the loss during the strike now in its eighth week is estimated at over \$44,000,000. There are many indications that a break in

the strike is near at hand. There is a growing spirit of unrest among the more thrifty of the idle miners, and the officials of the unions will have a difficult task to keep the men away from their work much longer. At the Oxford colliery there are indications that coal has been mined steadily in small quantities for two weeks. There is no doubt that fully one-third of the men now on strike would

**SASH —
WEIGHTS**



Manufactured for the Canadian Market
under the New Tariff, by

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CYCLOPS FOUNDRY.
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**Bottled Beer and Stout
FOR EXPORT.**



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

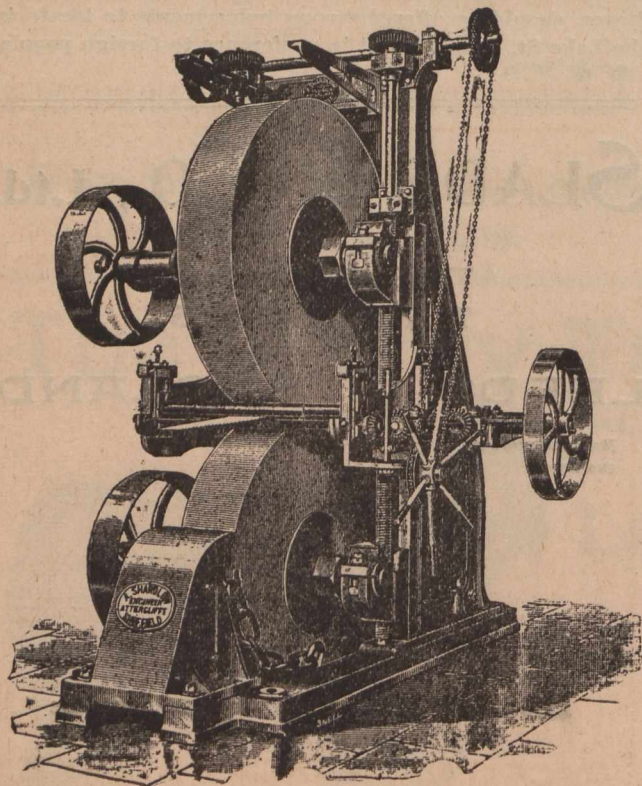
Also Exporters of
Mineral Waters
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Specially Blended
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Five Years old. Buy
ing Agents wanted—
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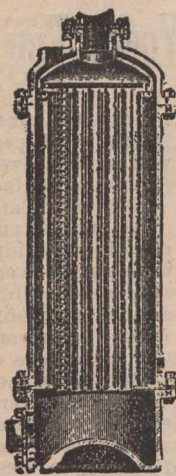
**W. E. JOHNSON & CO.,
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The Improved Long Saw Grinding Machine

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**A. SHARDLOW & Co., LIMITED,
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The "Airedale" Exhaust Steam

Special prices to Canadians under the New Tariff. . . .

Green's Patent.

Pressure Feed Water Heater.

WITH SPIRAL DEFLECTORS.

THE MOST EFFICIENT HEATER ON THE MARKET.

WILL PAY FOR ITSELF IN TWELVE MONTHS.

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

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

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

be willing to go to work if they were not afraid that they would be waylaid. The number of guards at the mines is not great enough to protect them against assault. That the leaders among the mine workers are aware that the end is growing near is apparent from the fact that a greater effort is being made to keep up the enthusiasm of the men on strike. The little relief that is being provided by the unions is a mere bagatelle as compared with the needs of the people. Over 300 striking employees of Coxe Brothers & Co., in Drifton, have made application for their former places, and have expressed their intention of going to work as soon as the company decides to resume operations. A serious clash is threatened when the Coxe operations are started this week.

—The statement presented at the meeting of creditors of Starr & Sutcliffe, general merchants, Kingston, Ont., who recently assigned, showed a large deficiency, and the creditors have decided to wind up the estate. The total liabilities are \$79,199.23, made up of direct, \$76,804.80; secured, \$800, and, preferred, \$1,594.43. The assets are valued at \$46,371.62, leaving a nominal deficiency of \$32,827.61. The members of the firm are D. E. Starr and J. E. Sutcliffe, and J. Sutcliffe and J. H. Starr, fathers of the two partners, rank as ordinary creditors for \$30,280 and \$6,855.66 respectively, money advanced the firm. The assets show stock \$42,168 bonded merchandise \$991, fittings \$2,370, book accounts \$549, cash \$292. The Toronto creditors are: J. Sutcliffe, \$30,280; J. H. Starr, \$6,855; A. Hayward, \$742; Merchants' Dyeing and Finishing Company, \$3,412; Wyld, Darling Company, \$1,176; Toronto Flower and Feather Company, \$1,061; J. D. Ivey & Co., \$588; Eclipse White-

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MANUFACTURERS of every DESCRIPTION of
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Dock Machinery, Presses,	Accumulators, Valves, Tube
Coal Tips, Capstans,	Stavers, Dynamos,
Pumping Engines, Lifts,	Power & Lighting Plants,
Intensifiers.	Motors, Cranes.
Hydraulic Machine Tools, Steam Motor Wagons,	
Concrete Flag Making Machinery.	

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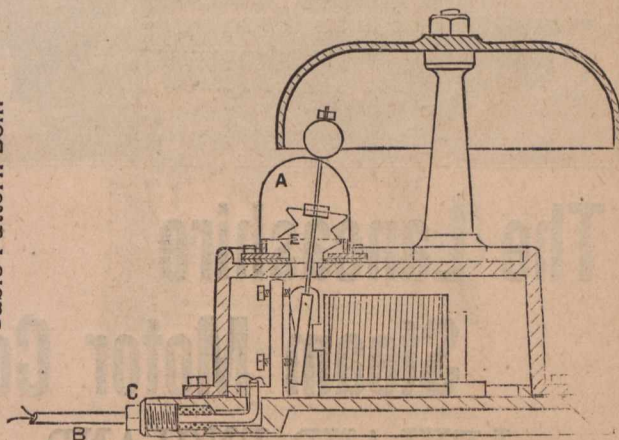
DESSICATED COCOANUT.

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samples at your disposal. Terms: Cash against B. Lading. LIVERPOOL, Eng.

Waterlight Electric Bells.

Section showing arrangement of Table Pattern Bell.



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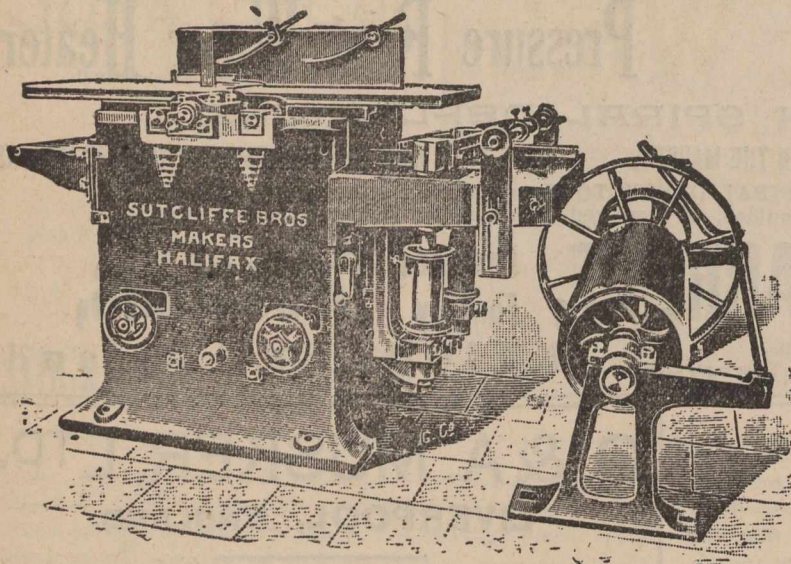
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Manufacturer of **BABY CARRIAGES, PERAMBULATORS**
and **MAIL CARTS** of the latest designs, under the new
Canadian Tariff.

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



Combined 3-Sided and Planing out of Twist Machine.

Special prices to Canadians under the new Tariff.

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

Telegrams: "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

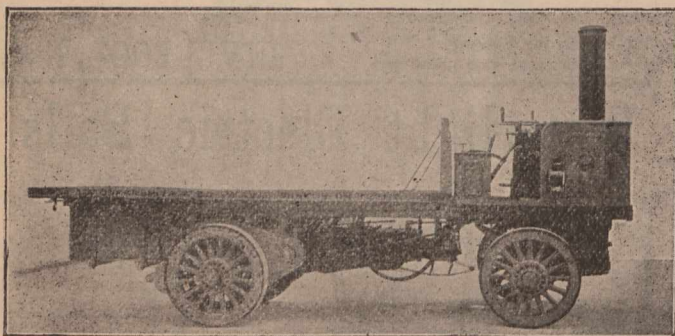
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

Gold Medal, Highest Award,

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STEAM WAGONS.



The Lancashire
Steam Motor Co.,
LEYLAND, ENGLAND.

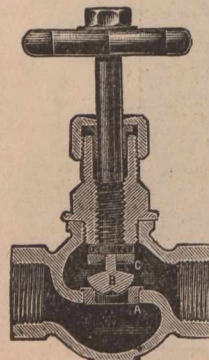
Special prices to Canadians under the new preferential tariff.

wear Co., \$575; John Macdonald & Co., \$367; Brush & Co., \$302; Cockburn & Rea, \$288. Besides these there are a number of creditors for smaller amounts. The principal Montreal creditors are Gault Bros., \$9,287; McIntyre, Sons & Co., \$8,192; H. H. Wolff & Co., \$3,400.

—Messrs. E. F. B. Johnston, K.C., E. S. Reade, Charles Stone, I. F. Eby, and Stapleton Caldecott, of Toronto, have been incorporated as the International Mercantile Agency, Limited, with a share capital of \$100,000.—Messrs. R. C. Thornloe and E. A. Barton, Montreal; R. C. Levesconte, F. J. Buller, and W. J. O'Neill, Toronto, have been incorporated as the Alpha Paving Co., Limited, with a share capital of \$50,000.—Messrs. F. O. Orchard, M.D., W. R. Jackson, G. T. Kennedy, D. C. Boughner, W. L. McLaws, all of St. Thomas, Ont., have been incorporated as the Dunwich Gas and Oil Co., Limited, with a share capital of \$100,000.—Messrs. James Samson, M.D., A. McNee, J. A. McKay, D. Dougall, and J. W. Hanna, Windsor; B. H. Rothwell, Detroit, and F. C. Sherman, of Pontiac, Mich., have been incorporated as the Canadian Household Supply Mfg. Co., Limited, of Windsor, Ont., with a share capital of \$50,000.—Other companies incorporated are: Trussler Bros., Limited, Trout Creek, Ont.; Excelsior Shoe Co., Limited, Toronto; W. G. Dunn and Co., Limited, Hamilton;

The "SHAW" ..Patent Improved Valve..

FOR STEAM OR WATER



Special advantages: Bronze Metal Renewable Seat, Interchangeable Concentric Valve, Self-Centering under any variation in the wear or strain of the spindle; Special Packing to Valve Spindle. Material and Workmanship of the very best.

The "SHAW" Patent Universal
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For Coupling pipes at an Angle, is the most Up-to-Date Coupling in the market. Send for full particulars of this and other "Shaw" specialties to . .

JOSEPH SHAW,
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ALBERT
WORKS.

Telegrams: "GOVERNOR," Huddersfield.

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Telegrams : "GROVES, SALFORD."

Groves & Whitnall, Ltd.,

BREWERS,

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SALFORD,
England.

Alexandra Brewery, MANCHESTER, Eng.

Bracebridge Brilliant Light Mfg. Co., Limited, and the Queen City Curling Club, Limited.

—We learn from Ottawa that Mr. Hilliard, travelling Dominion Immigration Agent, has arrived from Manitoba, to where he had accompanied a party of 300 immigrants, about 230 of whom are Welshmen from Patagonia, desirous of repatriation on British soil after a foreign residence of 30 years. The party was settling at Salt Coats, Assinboia. If all goes well they will be the means of bringing in the remainder of the colony, about 3,000 strong, who are all equally dissatisfied with their present surroundings. Regarding immigration, generally, to the Canadian North-West, Mr. Hilliard says it is ahead of all previous records this year, the Winnipeg office statistics for the first six months of this year amounting to 30,000, as against 16,000 last year, and it is expected fully 75,000 will be in before the close of the season. Among the influx is a constant stream of Western American farmers.

—Actual and prospective trade with South Africa, says a New York letter, has assumed such proportions since the termination of the Anglo-Boer war that two steamship companies have inaugurated service between this city and South African points. It is the intention of the agents to maintain a bi-weekly service. For the last few years the carrying trade between this port and South Africa has been in the hands of a combination consisting of three lines. The new service has already resulted in a reduction of rates. "The demand," said an official of one of the new lines, "is mainly for lumber and building materials, for which cable orders are coming to this country every day, and also largely for supplies of grain. The demand for agricultural implements of all kinds is very large, and is rapidly increasing."

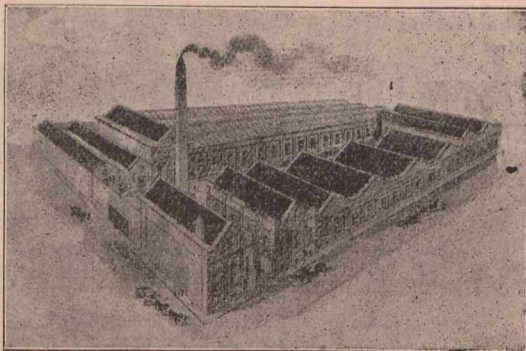
—Quebec dispatches report a heavy failure at Victoriaville, where A. Gagnon & Co., have assigned, with liabilities of over \$200,000. The Quebec Bank is the heaviest creditor, being interested to the amount of at least \$125,000, and possibly \$135,000. Gagnon's last statement gave a surplus of \$52,000, his chief assets being his mill, the waterworks, timber limits, and a quantity of hides. He claims to be able to meet all outstanding obligations, but it is said that the bank has refused a compromise. The Pro-

Established 1861.

.. Bootle Jute Factory Co., Limited ..

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AND...
MANUFACTURERS.

JUTE BAGS AND BAGGING.



JUTE SACKING & SHESSANS.

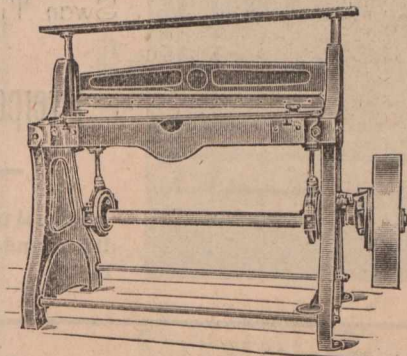
DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

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

A. Kinghorn & Co.,

Phoenix Ironworks, Millwood,
TODMORDEN, ENGLAND.



Single Action Power Squaring Shears.

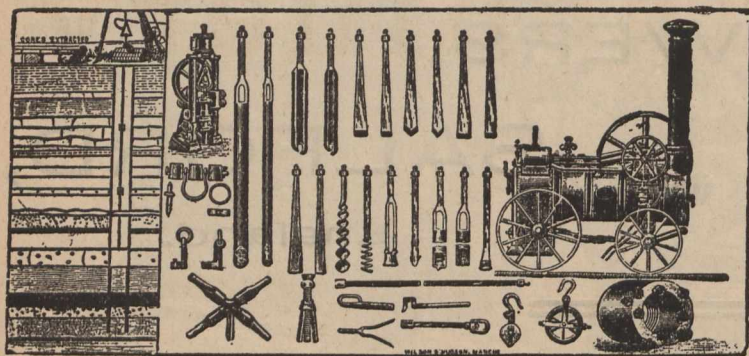
Canadians have 33½ per cent. in their favor by purchasing these Machines, under the New Canadian Tariff.

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.

vincial Bank was some time ago interested to the extent of \$11,000, but it is thought this amount has since been reduced.

—One of the largest shipbuilding deals made on the lakes has, it is reported, been closed by the American Shipbuilding Company, that company having booked orders for eleven freight steamers that will cost upward of \$2,000,000. Contracts for ten of the ships were closed by A. B. Wolvin, of Duluth, who is president for the company that is to develop a special trade in grain and package freight down the St. Lawrence to Quebec. The ten boats will be of Canadian canal size. They will be 242 feet keel, 43 feet beam, and 26 feet deep. According to the contract the boats are to be completed and ready for business by next May.

—The weather all over the Canadian Northern system, says a Winnipeg letter of July 1, continues warm and humid, calm, and cloudy, and is considered ideal growing weather by the farmers. While the Western States are complaining of excessive rainfall, Manitoba is working

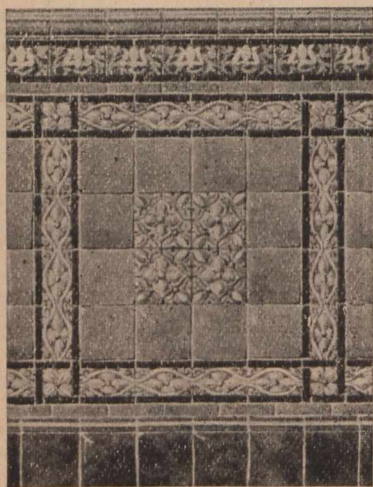
along under the most favorable conditions. With moderate dry weather between now and harvest, the farmers have every reason to expect a bumper crop. The farmers in several localities have started work on their hay crop, though it is not all in shape for cutting yet.

—The receipts at the Toronto Custom House for the year ending June 30 were \$6,007,645, as compared with \$5,310,985 for the year 1901. This increase of \$696,660 is due in a large measure to the great increase of dry goods and millinery importations following on the general prosperity of the community. The duty collected during June was \$469,831, as compared with \$378,845, in June, 1901. The number of entries shows a rapid increase as well as the value. There were 105,618 in the year ending yesterday, an increase of 9,067 over 1901.

—The New York Herald says that J. Pierpont Morgan is the dominant factor in the production of anthracite coal. On the basis of the division of production agreed upon for the purpose of ending the war in prices the production is divided as follows: J. P. Morgan, 59.05 per cent.; other rail-

GEORGE SWIFT, Ltd.,

Manufacturers of



Tiles for Floor and Wall
Decorations, Mosaics
and Faience.

Swan Tile Works,

Liverpool, E., Eng.

Special prices to Cana-
dians under the New
Tariff.

Contractors to H. M. Government.

HARRAP BROS.,

Manufacturers

Kendal and other Knitting Worsted,

Fingerings and German Wools, Andalusian
and Soft-Spun Saxony

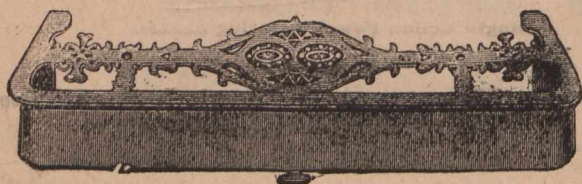
Sole Makers of the
Celebrated

"PRIMULA" WOOL FOR HOSIERY.

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

Bective Mills, Alverthorpe, - Wakefield, England.

Special terms to Canadians under the New Tariff.



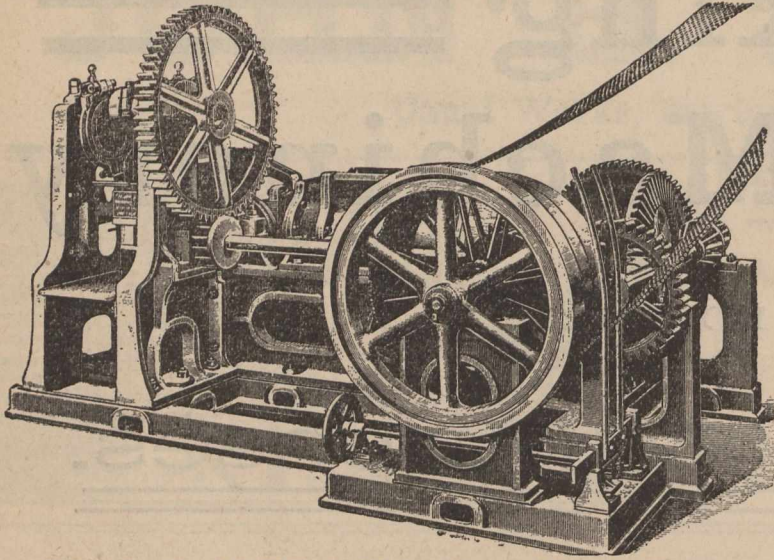
R. GREENLESS & Co.,

Fender and Ashpan Makers,
42 GREAT CLYDE STREET, GLASGOW, SCOTLAND.

Works: 30 East Howard Street.

Illustrated Price Lists on Application.

Telegraphic Address:
"ALEXSON, LEEDS."



Patent Combined Stiff-Plastic Brickmaking and Pressing Machine.

Brick, Tile and General Clay Working Machi- nery

...

Herbert Alexander & Co.

LIMITED.

Queen's Engineering Works

Water Lane,
LEEDS, Eng.

was the first dividend in two years on account of the destruction of the power-house and other property in the Hull fire. Mr. Thomas Workman was elected a director of the company in place of the late Senator Clemow.

—Washington, U.S., advices report that President Roosevelt signed the Isthmian Canal Bill. The bill carries a present appropriation of \$40,000,000 for the franchises, and enough more for the rights of Colombia and for beginning the work to carry the total up to \$50,000,000. The entire cost of the undertaking is approximately \$184,000,000.

—The large increase in traffic between Australia and Canada has obliged the Canadian Pacific Railway Company to charter the steamship Foreric, a steel screw steamship built in 1898, to run between the Dominion and the Commonwealth. The Foreric will call at Auckland, N.Z., on her way out to Sydney, Aus.

—The customs year for the port of Montreal shows a big increase. The returns for the month of June were \$1,-

025,975, an increase of \$256,508 over June of last year, and the returns for the fiscal year ending June 30, 1902, were \$10,090,508, as compared with \$8,971,685 the year before, an increase of \$1,118,823.

—Thirty-five custom house officers of the Canadian Government located at the port of Montreal have received increases in their salaries ranging from \$50 to \$200 each. These increases apply to officers of all grades, from those holding humble positions, to those nearly at the head of the service.

—The pulp mill of the Nova Scotia Pulp Company, at Mill Village, N.S., was destroyed by fire on June 30th. The mill was valued at \$40,000 and there was only \$9,750 insurance—\$3,750 in Commercial Union, \$3,000 in Western, \$2,500 in Sun, and \$500 in an unknown company.

—At a meeting of the stockholders of the German Atlantic Cable Company held at Berlin on the 30th ult., the proposition of the directors of the company to issue twen-

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

THE IMPERIAL "S. C."

Acetylene • Gas • Company, LIMITED.

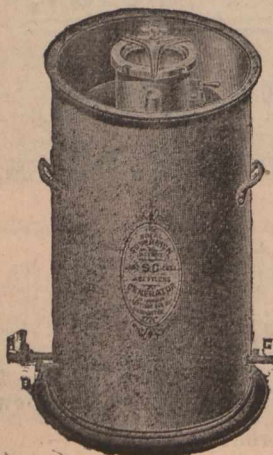
30 St. Ann Street,
MANCHESTER, Eng.

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



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

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

Joseph Booth & Bros., L'td.,

ENGINEERS

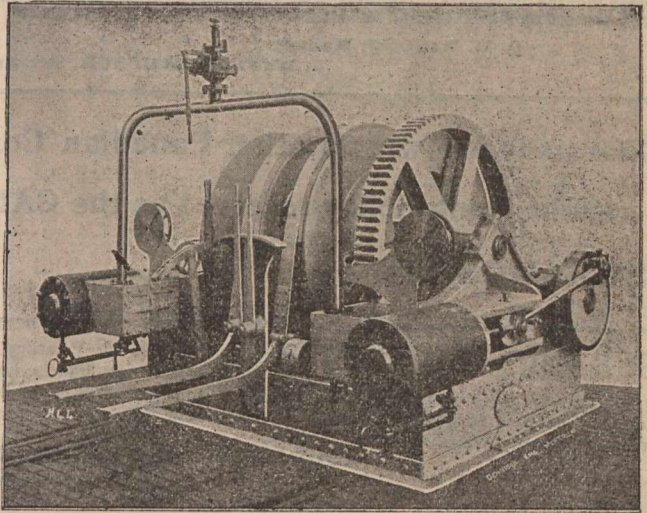
and **MANUFACTURERS,**

Rodley, Near Leeds, - - England.

Manufacturers of

Steam Hydraulic Cranes
and Lifting Machinery,

Under the New Canadian Tariff.



ty million marks in bonds to lay a second cable between Germany and the United States was accepted.

—Not a little inconvenience is caused nowadays by interruptions to elevator service in public buildings of several storeys high. Citizens, especially those who pay for the elevators, seem to be unable to discriminate except in a very costly way, and consequently prefer “getting on somehow” with the evil that exists. Business men object to climbing several flights of stairs—many find it difficult—and hesitate to repeat the visit. The telephone is a great comfort—as the service is conducted in Montreal—but it is not a universal substitute.

—A London cable states that the Treasury statement shows that the revenue for the first quarter of the fiscal year amounted to £35,095,081 (\$175,475,405), compared with £29,731,275 (\$148,656,375) for the corresponding quarter of 1901.

—We learn from Brockville, Ont., that all electrical and gas machinery necessary for the proposed changes in gas and electrical plants have been contracted for. The cost of the work when completed will be \$55,000.

—The steamship Dolphin arrived at Vancouver, B.C., recently from Skagway, bringing from Dawson \$1,000,000 in gold.

—The buildings to be put up by the Deering Harvester Company, at Hamilton, Ont., will cost \$100,000.

To Ironmongers and Others



Chas Dickens said: “Money and GOODS are the BEST of references.” This is true of our



CUTLERY & PLATE

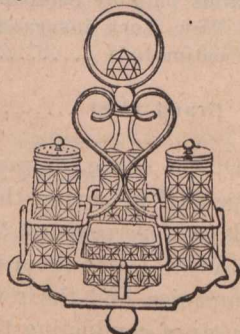
Trade Mark Registered.

You want the Best References, therefore stock our World-Renowned Goods, as they are the Standard of Excellence.

Pocket Knives, Scissors, Carvers,
Bread Knives, Table Cutlery, Razors.

CATALOGUE ON APPLICATION.

The Officers of His Majesty's Fleet use our Celebrated **Carvers, Bread Knives, &c., &c.** The men of His Majesty's Army use our **High Class Butcher Knives, Forks, &c., &c.** This we submit to be a reliable test of the excellent quality of our goods.



FRANK MILLS & Co.

Hanover Works,

Division St., SHEFFIELD, Eng.

(Contractors to the British Government.)

Light LIFU Cars.



BEST STEAM CARS ON THE MARKET.

ENGLISH-BUILT THROUGHOUT.

MADE IN THREE SIZES.

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

FOUR-SEATED Double Phaeton. A roomy car for touring.

LIGHT VANS to carry up to ONE TON.

ORDER AT ONCE OF

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

REGISTERED OFFICES:

88 CHANCERY LANE, LONDON, England.

G. R. HELMORE, A.C.A., Secretary.

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.

SO far as is known no other Canadian Company holds such strong policy reserves as the **CANADA LIFE ASSURANCE CO.**

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

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

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND (1922)



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

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

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

Established in 1783, Canadian Branch
Established in 1894.

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.

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, JULY 4TH, 1902.

DISTRIBUTION OF LIFE ASSURANCE
PAYMENTS.

The life assurance reports of the Insurance Commissioners of various American States give very impressive statistics in regard to the distribution of the money paid last year in settlement of claims under life assurance policies. The Insurance Press has devoted a considerable amount of labour to the task of assorting these payments with the results given below:

The total payments of the life companies is summarized as follows:

Claims paid in the United States, United States' possessions, and Canada \$217,162,530

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,
1738 Notre Dame St.

IMPERIAL LIFE ASS'CE CO'Y OF CANADA.

The policy contract of the IMPERIAL LIFE, is one of the most liberal issued consistent with Safety and Equity.

E. S. MILLER, Provincial Manager,
Montreal, Que.

Dividend payments (N.Y. report)	23,811,649
Cash surrender values (N.Y. report)	23,907,412
Claims paid in foreign countries (estimated)...	15,000,000
Annuities (estimated)	5,000,000
Claims paid by companies not reporting to the New York insurance department (all kinds estimated)	6,000,000
Grand total	\$290,881,591

Of the above enormous total, about \$184,000,000 was expended in paying the claims of policyholders. The balance represents \$7,250,000 paid for taxes to the State authorities, who seem to have great ill-will to insurance companies, and the remainder was required for the expenses of conducting the business. These expenses are larger far than they would be were the public not so obtuse in appreciating the value, we may indeed say, the

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.

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

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

T. W. F. PATTERSON, Gen. Man.

UNION ASSURANCE SOCIETY OF LONDON.

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

Capital and Accumulated Funds exceed, - **\$16,000,000 00**

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

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

T. L. MORRISSEY, Manager

moral obligation and prudence of life assurance. It is anomalous that life assurance business has still to be acquired by persistent solicitations, which involve heavy expenses that increase its cost. All manner of mere superfluities, luxuries, some not only useless but harmful are sought for and paid for at extravagant prices, while life assurance, one of the prime necessities of life has to be pressed upon the notice of persons who, if they ever reflected at all, would buy life assurance in the same voluntary manner that they purchase dry goods, or food, or concert or theatre tickets.

Our contemporary gives the distribution amongst the leading cities as follows:

New York.....	\$20,508,742	New Orleans	\$1,685,142
Philadelphia.....	8,533,370	Montreal	1,684,060
Brooklyn.....	6,880,648	Detroit	1,671,708
Chicago.....	6,281,096	Newark	1,572,068
Boston.....	5,488,705	San Francisco ..	1,513,384
Baltimore.....	3,543,304	Washington	1,381,934
Cincinnati.....	3,416,960	Toronto	1,270,505
St. Louis.....	3,353,668	Milwaukee	1,256,561
Pittsburg.....	2,640,381	Providence	1,206,041
Buffalo.....	1,792,504	Louisville ..	1,190,970
Cleveland.....	1,756,067		

When assorted by States the life assurance payments in 1901 were as follows in millions of dollars:

N. England States.	Middle States.	Southern States.	Central States.	Western States.	Pacific States.
27.9	83.8	22.9	40.1	17.4	8.4

The excess of the Middle States is caused by that section, including New York, New Jersey and Pennsylvania,

where the population is so much more dense than in other States, and where the circumstances and superior intelligence are more favourable for the expansion of life assurance.

THE CIVIC AND HARBOUR MISUNDERSTANDINGS.

At the time when negotiations were going on between the Harbour Commissioners and the City Council, with the object of carrying out the joint works for flood protection and harbour improvements which finally resulted in the former body's undertaking to complete the city's part of the joint work for the specified sum estimated to be the cost thereof, this Journal pointed out that the Harbour Commissioners had no legal authority for becoming public contractors, and that the contemplated step would land them, in all probability, in a sea of troubles.

These troubles are developing, slowly but surely, and it is difficult to see how they are going to end. The disputes that arise from time to time are not edifying, and reflect but little credit on the intelligence of the parties to the agreement that should have been drawn so as to prevent the misunderstandings that are cropping up. The last trouble arisen is one of a practical character regarding the macadamising of Commissioner and Common streets. There was an estimate and appropriation of \$41,000 for that work. Does that apply to the widened part of those streets only, or, does it apply to the whole width of those streets?

It appears that the contractors—that is, the Harbour Commissioners—have begun the work by placing a certain amount of ordinary broken macadam stone on the top of the soft earth filling of the widened part of the streets—some ten or twelve feet in depth—without any foundation—to prevent these small stones from working downwards with the traffic that is to pass over the roadway. Mayor Cochrane, who poses as an eminently practical man, in such matters, protests vehemently against such work. He says the city will not pay for it, and consequently the last progress estimate for it is withheld from payment. Whatever weight may be given to the technical explanation of the harbour officials, a cursory look at the work being done will justify the position assumed by the Mayor.

That point, however, we are not specially dealing with just now, but we feel justified in stating, in view of other complications of much more importance than this one, that not only should the Harbour Commissioners not have become public contractors for the city's work, but, as it has throughout been contended in these columns, it was a most unfortunate circumstance that the two ideas of harbour improvements and flood protection were joined in the manner indicated.

The city has the deepest interest in the prosperity and extension of the harbour, and yet it has never, as a city, contributed a single dollar towards its extension or maintenance; yet Montreal owes its chief importance to the fact that it is the principal seaport of the Dominion. But for the fact that the persistence of the City Council in locking the flood protection work with the harbour improvements, the whole scheme of harbour improvements would have been carried out long ere this on the former level, and we should have been saved from that

excruciating report from the shipping interest that, after all the expenditure in bringing the new wharves and piers up to the present level, that they are altogether too high for convenient use for general purposes at every stage of the water level.

Another reproach that may well be brought against the city concerns the manner in which the main sewer at the Custom House has been dealt with. This is simply disgraceful. It should have been provided for when the contract was entered into for the other works. It may be contended that the Harbour Board acted in good faith, believing that the city would take care and provide for the disposal of the sewage, but it is evident that they trusted to a frail reed.

A friendly suit is said to be pending in the courts to decide whether the city is responsible for the cost of extending that sewer to where it may be harmless, but that suit is so friendly in its nature that, apparently, the whole harbour will become a pest-hole before a decision is reached and the remedy applied. It is true that the Provincial Board of Health, which is popularly supposed to be an important body armed with powers sufficient to give it authority, ordered, under stringent penalties, that the city should extend that sewer in the interest of the public health. That order was given considerably more than a year ago, but it was treated with what seems like silent contempt—at all events disregard. Can the Provincial Board of Health afford to allow its ordinance on such an important matter as this is to be thus treated?

Returning to Commissioners street, the widening of which had become a necessity for the trade of the city. Whatever may be the right as to the real ownership the practical effect has been to widen the street without any cost to the city to obtain which in any other way would have cost the city very much more than a million of dollars.

When all these matters are considered in connection with the real interests of the city, it seems small and shows a picayune spirit to hear of complaints about the hardship to the city of having to give police protection on the wharves. Such talk is as absurd as it is injudicious in the face of the keen competition of other ports in their efforts to take away the ocean trade from Montreal.

As regards the macadam question now disturbing the peace between the high contracting parties, it would seem to be the part of wisdom to deduct the \$41,000 from the contract and let the city deal with the paving of those two streets in their own way. That is the legitimate and proper business of the city authorities.

So far as any published statements of the Harbour Board show, it is not possible to judge whether the Board is making a profit or loss on their contract with the city. Perhaps the members of the Board or the public may never know. It is likely, however, that this will be the last time, as it is the first, that such an appointed Board will appear as construction contractors, doing other corporations' work.

THE CIVIC FINANCIAL REPORTS.

We have had before us for some days a voluminous and well arranged detailed report of the financial affairs of the city up to the 31st December, 1901, which comprises both the City Treasurer's and the City Auditor's

Departments. Whatever may be said, for or against, the policy of city councils or their methods, it must be said that Mr. Robb and Mr. Dufresne, the respective heads of the two financial departments of the city government, have made a clear statement of the city's affairs—the sources of revenue and proportion of actual collections and arrears and also of the expenditure of the money in such detail that the most careless of taxpayers can see with even only a cursory examination how every dollar of his taxes has been spent, and the name of every individual recipient of the moneys.

From the different statements made in the Reports, the financial position of the city, as regards the future, must be considered good when compared with what the citizens have been accustomed to learn for so many years back because of the extravagant and reckless mismanagement under the old regime. Realizing this, credit must be given to the present ruling influences which, notwithstanding some mistakes and shortsighted policy occasionally, have steadily kept in view the primary objects of maintaining the revenue and expenditure on an even balance and at the same time not to increase the already funded debt.

These two points have been so well observed that there will (even with the restrictions of the charter) be a very much larger amount of money available for the year 1903 than there has been for the last few years and many much-needed and long delayed civic improvements will likely follow if a sound judgment in the selection of the objects is allowed to prevail. The danger to be guarded against is the old game of grab and the log-rolling of sectional interests, and a disregard of the general good for the city as a whole. The aldermen are essentially human, and however many civic virtues the present City Council may possess they are extremely liable to show the same amiable weakness—if we may so call it—that their predecessors did for years, and which brought so much disorder to the city's finances. However, we may hope for better things, but the taxpayers will do well to keep a good look out on the preliminary proceedings leading up to the time for making the appropriations for the next year.

The revenue from all sources in 1901 reached the large sum of \$3,433,235, an increase on that of 1899 (on which the appropriations for the current year, 1902, were based) of \$438,960, by which amount the annual appropriations for 1903 may be increased. We have not space now to delve into all the details of these multifarious and interesting figures, but may return to them on another occasion. There are, however, some features that are striking on the face of them.

There is a table showing that in 1901 the large sum of over \$100,000 was paid for damages to citizens and property allowed either by the courts or by private settlements. These damages appear to have been caused chiefly by flooding of cellars, owing to imperfect drains or from falls on imperfect sidewalks. This is not by any means a new feature in these annual reports, but the measure of it is constantly growing. Some drastic step will have to be taken to check its growth. The common sense thing to do would seem to be to perfect the drainage system and make the sidewalks safe to walk on.

The City Treasurer again calls attention to the difficulties that continually arise to prevent the collection of overdue local assessments for street widening. Some collections have been made, but, judging by results, it seems

like drawing the eye-teeth to force payment of the assessments.

The statements show that there yet remains over \$630,000 of these assessments uncollected. There they stand as a reminder of past recklessness and doubtful benefit to the account of the past civic management. That amount is carried by the issue of temporary bonds reduced from time to time as the money is realised and they are not included in the funded debt.

Another feature is the yearly loss to the revenue on the water rates. Under the present system of levying that rate, this seems to be inevitable, as it is a charge against the tenant of the premises occupied. In our community a very large proportion of tenants are constantly moving and are careless in paying the water rate before doing so, and it is not easy to follow them, consequently there is a very large annual loss. For instance, we find that in 1897 there was an outstanding balance of water rates due of \$55,993. How much of that is likely to be collected no one can tell and each succeeding year tells the same story, whilst it is not long since an amount of that kind of bad debt was written off to the extent, if we remember right, of several hundred thousands of dollars.

This is not fair, either to those who faithfully pay their water rates, or the general taxpayers, the latter of whom, in the long run, have to make up all deficiencies and losses. The simple remedy for this would be to make the water rate a charge against the property instead of the tenant and which would then be collected by the landlord when receiving his rents. This is objected to by some proprietors, but in the general interest of all, the change of system should be brought about and the sooner the better. One objection to such a change that we have heard in various quarters is based on the fear that in some way the large amount of occupied property now exempt from the general taxes, but the occupants of which now pay the water rates, would claim and find the means of escaping the water rates they now have to pay.

We think that fear is unfounded, and could easily be guarded against but it may have had something to do with the evident reluctance to deal with the water rate question, which has been so frequently urged in some quarters.

The old question of property exempt from taxation is a sore one, and difficult to deal with and yet it is the cause of throwing additional burdens upon many struggling citizens, who can ill afford to pay the share of taxation of those better able to pay than they are.

The City Comptroller's report shows in detail that the assessed value of the exempt property is over \$38,000,000 which is well on to one-fourth of the assessed value of all the real estate in the whole city. This, it appears to many, is a wrong condition of things which should be righted. It is a wrong that bears most heavily on the smaller proprietors, a class of our citizens who above all others, are deserving of encouragement instead of having to shoulder other people's burdens.

SOME BUSINESS STATISTICS.

Under the caption, "Limits of the American Invasion," in the *Contemporary Review* for June, Mr. Walter F. Ford adduces some pertinent statistics. In no country except Great Britain are foreign capitalists placed on an absolute equality with natives, although the restric-

tions, as a rule, are not onerous, really amounting to nothing more than the appointment of resident agents or the deposit of certain documents with the competent authorities. But even these cannot fail to have a discouraging effect, as is noted between the States and Canada. As they are indications of official attitude, there is ever the feeling that they may some time or other be liable to be magnified into considerable obstacles. This is at the bottom of the tendency on the part of Americans to make investments in England.

Each year since 1894 the exports of American merchandise have exceeded the imports; but it was not until 1897 that the excess of exports became considerable. In that year it amounted to \$286,263,144; in 1898 to \$615,432,676; in 1899 to \$529,874,813; in 1900 to \$544,541,898; and in 1901 it reached the highest point ever touched, namely, \$664,592,826. From these totals have of course to be deducted the payments made by Americans for interest on foreign loans, freights on merchandise carried by vessels owned in other countries, and the excess of the expenditure of Americans travelling abroad over the expenses of tourists in the United States. The total of these several items amounts to about \$200,000,000 a year, so that, even after making due allowance for them, considerable balances have been available for the repayment of foreign loans and what Mr. Gage, formerly Secretary of the United States Treasury, calls the "creation of credits abroad." To this remarkable state of affairs is attributable the capacity of Americans to invest large amounts of capital in British industries; and in so far as British imports are swollen by goods received from the United States in payment for securities and commercial undertakings sold to Americans, the circumstance undeniably indicates a weakening of England's financial position; it clearly points to a loss of capital and gives colour to the frequently expressed opinion that she is living on her reserve of wealth. Of course if it were the fact that she was acquiring fresh investments elsewhere to compensate for the assets which Americans are obtaining these from, there would be no need to feel alarmed at the invasion of British markets by capital from the United States. Unfortunately, however, there seem to be no favourable trade developments which might be presumed to absorb in legitimate commerce the British capital displaced from its former employments by that imported from America. But, on the other hand, military expenditure in South Africa has created an opening of very considerable dimensions for the absorption of capital; and into that opening British wealth has been freely poured.

The comparative ease with which the heavy burden of taxation occasioned by the war has been borne has created no little astonishment; but the strain upon British taxpayers has nevertheless been a severe one. At a time when a heavy drain is being made upon a nation's purse there is always a natural tendency to raise money by the sale of such fixed assets as are readily marketable; and there is unmistakable evidence that British taxpayers have yielded to the temptation of meeting the abnormal current expenses created by the war by realising a portion of their capital instead of depending upon their incomes. The war has helped the "American Invasion" in two different ways. It has had a damaging effect upon British industries and has consequently diminished competition in international markets, thus rendering it easy for the Americans to increase their exports; and it has caused British taxpayers to be more ready to sell

their investment stocks than they otherwise would have been, thus affording a peculiarly lucrative field for the investment of the profits earned by the Americans in their enhanced foreign trade.

No country's imports and exports are liable to such marked fluctuations in value as those of the United States. This is attributable to the high protective tariff and the control over output exercised by powerful Trusts. The more imports into the United States increase in value, the greater is the pressure brought to bear upon the legislature by the controllers of the Trusts with a view to augment Customs duties; and the constantly increasing severity of the American Customs tariff is, in no small measure, due to pressure from this quarter. The immediate effect of increased Customs duties is naturally to reduce imports. For example in 1898, the year after the introduction of the Dingley tariff the value of the imports into the United States fell to \$616,050,000, as compared with \$764,730,000 for the previous year, a decline of no less than \$148,680,000. But the Trusts exercise a far more remarkable influence over exports than over imports. Their control over markets in the United States is supreme; and, as the tariff protects them from foreign competition, they can charge what prices they choose, provided of course that they do not fix them at so high a level as to make it possible for foreigners to become successful competitors despite exorbitant Customs duties. As in the case of all monopolies, however, there are prices at which maximum profits can be earned; and it is naturally the aim of the managers of the Trusts to discover those prices and to adhere to

them. The strength of their position lies in the fact that, when their output exceeds effective demand, they are not compelled to invoke fresh custom by reducing prices. They have no regard for consumers; and as it pays them better to maintain standard prices and to export surplus goods for sale abroad on practically any terms, they frequently adopt this plan; but it is obviously one which they could not possibly pursue unless the fiscal system were such as to place immense obstacles in the way of foreign competitors. The export from the United States of goods of which the output is controlled by Trusts is largely dependent upon the demand for those goods in the United States; when such demand contracts there is a decided tendency for exports to increase; and, when it expands, the tendency is for exports to diminish. Increased exports of goods of this class, in which are included practically all manufactured articles and many raw products, are often a sign of diminished rather than improved prosperity.

In view of the fact that exports are valued in the Official Returns at the market prices current in the United States, while it is notorious that many of them are sold abroad at far lower prices, there is every reason to suppose that the excess of American exports is much less considerable than is indicated in the Returns. The following list, taken from a table compiled by Mr. A. S. Gilman for the "American Free Trade Almanac," furnishes particulars of a few articles which were sold in 1901 in free markets abroad at lower prices than were charged in the United States after freight had been paid for their conveyance across the Atlantic:

Articles.	Quantity exported.	Value in dollars,	Price in the United States.	Prices abroad in certain instances.
Steel rails, tons ...	372,688	10,841,189	26 to 35 dollars. average 29 dollars.	17 to 18 dollars.
Lead, pounds	6,354,924	285,158	4.3 cents.	2½ to 3 cents.
Copper, pounds. ...	252,769,328	43,267,621	16.4 cents.	15 cents.
Leather, pounds ..	35,280,211	21,320,646	—	5 to 10 per cent. less than in the United States.

American manufacturers are naturally unwilling to admit that they sell goods abroad at lower prices than at home, but we in Canada know better. It is therefore impossible, in most cases, to obtain exact particulars of sales; but the instances furnished above show that the export figures of the United States Treasury are unduly high. Some American writers even go so far as to declare that those figures should be reduced by no less than 10 per cent.

In presenting his report for the year ended 30th June last, Mr. Secretary Gage expressed the opinion that the excess of exports, far from being at all likely to diminish, showed a strong tendency to become still more marked in the immediate future. At the time, his opinion seemed to be well founded. Recent Trade Returns have, however, utterly falsified it. The excess of exports

for the nine months ended in March last has decreased by no less than \$138,005,000 as compared with the excess for the same period last year. The figures are as follows:—

July-March.	1902.	1901.
	dollars.	dollars.
Exports	1,080,598,000	1,139,669,000
Imports	678,361,000	599,427,000
Excess of Exports	402,237,000	540,242,000

In the early days of the War, British securities were bought by Americans under conditions which ensured substantial profits being ultimately secured. Such successes have doubtless acted as inducements for other similar transactions. But the falling off in the excess of exports removes one of the greatest incentives to the purchase of British securities and industrial undertakings. Indeed the condition of the money market in New York affords strong evidence that the Americans, in attempting to acquire credits abroad, have already rather over-stepped the limits of their powers. Instead of having due to them large unpaid balances on foreign trade, as was the case two years ago, they have apparently absorbed all their credits and are now confronted by considerable floating debits. If the desire to capture certain British industries and to control them from New York has really become a mania, as some writers would have us believe, the Americans are soon likely to be confronted by serious monetary difficulties, than which nothing could have a greater effect in checking their ardour for conquest. It is difficult to see how they can continue to invest large sums of money in England unless heavy balances continue to accrue to them on foreign trade, for so soon as their investments here rise above the level of the excess of their exports, after deducting therefrom payments for interest on loans, freight, travel expenses and other items of disbursement which they cannot avoid, it is clear that they are receiving such vast invisible imports that, despite apparently favourable Treasury Returns, the real balance on foreign trade is actually against them. In that case it is upon them that the onus falls of exporting bullion or of selling securities. It is impossible to estimate with any approach of accuracy the amount of capital which Americans may settle in this country within any given period; but whenever their investments become considerable enough to absorb the balances due to them on foreign trade the fact is at once made manifest in the state of the New York money market. And if, despite a big apparent advantage on foreign trade, bills are drawn in favour of English firms upon New York bankers largely exceed in value the bills payable in London which are in the hands of Americans, there is incontestable evidence that American investments in England have passed the limits of the excess of exports from the United States. At the present time the bills drawn in England and payable in New York preponderate so much over those drawn in the United States and payable in London that the export of bullion from New York has become necessary. But paying trade balances in bullion can, after all, never be anything more than a temporary expedient. For their own security, banks take good care to prevent it from assuming formidable proportions; and, even if they did not intervene, a brake, constantly increasing in power, would be imposed upon the flow of bullion by a steady depreciation of general prices in the country from which the bullion was being exported and a steady appreciation of prices in the country to which it was being sent.

The operation of such forces would soon render it much more attractive to invest capital in the United States than in England; and if the drain of bullion were long continued we should undoubtedly once more enjoy the spectacle of English financiers making wholesale investments in the United States. The alternative method of payment open to Americans, namely the sale of their own stocks, is equally objectionable from their point of view. The keynote of their ambition is to make New

York the banking centre of the world. This can never be effected while American securities are largely in the hands of foreigners; and to buy English stocks and have to sell their own in order to find the means of payment would be merely making an advance towards their goal one day and slipping back the next.

If the invasion of England is to be at all effective large payments must continue to be made from the United States; but the progress which the Americans have so far made in their attempts to capture British trade has already caused them not only to use up all their trade balances but to burden themselves with a mass of debt which is none the less formidable because it is at present merely floating; at an early date it will inevitably have to be crystallized. Assuming that Americans pursue their policy of buying up British industries at heavy cost, there must inevitably be an alarming extension of their liabilities, unless indeed they are fortunate enough to secure a great and maintained increase in the excess of their exports over imports. It is only in the case of a few very important transactions, such as the purchase of steamship lines, of large blocks of Consols, and of Messrs. Ogden's tobacco business, that the operations of Transatlantic financiers have been heralded by a flourish of trumpets and chronicled in the press. A far greater amount of capital owned by persons in the United States has been invested quietly through the London Stock Exchange than is generally supposed to be the case. Moreover, American financiers have unostentatiously entered into numerous negotiations for the purchase of British industrial undertakings. The individual importance of these transactions would not be sufficient to justify even a passing reference in the public press; but in the aggregate they probably represent a very large sum. The first payment for a commercial undertaking which a purchaser intends to take over as a going concern generally takes the form of a deposit; and a very important feature of minor transfers of businesses lies in the fact that American capitalists may have pledged themselves to a far greater extent than appears on the surface. As the New York money market is already burdened with a mass of floating debits it is by no means unlikely that, if other heavy claims are in process of maturing, Americans will find themselves confronted by the necessity of selling their own securities in order to find the means of discharging their liabilities. In the present financial conditions another great coup of the magnitude of the Atlantic Shipping Trust, provided of course that it involves a mutual arrangement to mitigate the severity of existing competition, might render the export of bullion an inadequate means of settling the debts due from the United States to England. In that case the sale by Americans either of recently acquired interests in British concerns or of their own securities would become inevitable. If they chose to adopt the former alternative the net result would merely be the transfer of American capital from one English form of investment to another. If, on the other hand, the securities sold were American there would clearly be an invasion of the American market by British capital as a set off against the inroads into our own market made by capital from the United States. Probably, however, both English and American securities would be offered simultaneously. And the curious spectacle would then be witnessed of the invasion of capital from the United States leading both to the ousting of other American capital from its employment in England and to a flow of British capital into the United States.

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A GRATUITOUS COMPLIMENT.

Compliments owe their value to the motive of those from whom they emanate. "Praise from the praised is praise," is an old saying. Praise from those personally unknown is always more appreciated than from those who may be supposed to have allowed personal kindness of feeling to have coloured, if not inspired their eulogy.

We received last week a communication addressed to us as, "Publishers of the Leading Manufacturers' Journal, Montreal." It came from a town in British Columbia, and reads as follows, names being omitted:

_____, B.C.,

June 23, 1902.

By direction of the N. Branch of the S.— Association of British Columbia I am directed to ask you to be kind enough to send me a sample copy of your journal. We have a bountiful supply of raw products in this valley, such as coal of several kinds, of the cretaceous period, Secondary Age, iron and copper; fullers' earth, &c., &c. When you send me a sample copy I shall send you some samples of what Nature has furnished us. We hope to have a branch of the C.P.R. here soon. One of our coal fields is estimated to contain at least 2,661 acres, capable of yielding 100,000,000 tons of coal.

Yours truly, E.

(We omit the signature.)

Out of the numerous journals to whom this interesting letter might have been sent the "Journal of Commerce" was selected as the "Leading" paper of its class, which must be generally recognized in our most distant Province to have caused it to be chosen for this gratuitous compliment.

It would be false modesty to disclaim the rank thus recognised, and the barest truth to affirm that for many years it has been our endeavour to achieve the distinction, a distinction which has roused the envy, especially of one contemporary who, having failed to acquire prominence by merit, has been busy calumniating, belittling and disparaging its successful rival. This has been done by directly addressing our supporters in Great Britain who have resented these contemptible tactics and sent us copies of the malicious communications addressed to them with the intent to do this Journal injury. British traders, indeed, all honourable ones, despise attacks of this underhand character, they very justly regard them as evidences of that lack of journalistic enterprise and ability upon which alone can a solid, an enduring reputation be built up.

Our British Columbia correspondent may rest assured that whatever is in our power to promote the interests of the district and the enterprises he represents, will be done with pleasure, and what information relating thereto he favours us with will be appreciated and used to the best advantage.

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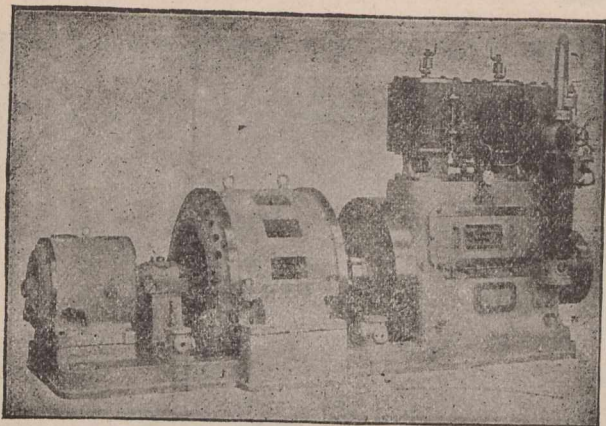
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CORONATION LOSSES.

With the life of King Edward no longer considered in danger through the recent operation, conjectures are being heard as to the individual losses incurred owing to the sudden cessation of preparations for the crowning day. A London report of recent date says: Now that the first effects of the paralyzing blow has worn away it is possible to get some idea of the tremendous loss which the postponement of the coronation entailed. One no longer talks of thousands but hundreds of thousands of pounds, when speaking of the amount of money which one way or another will go for nothing.

A rough estimate of the losses that can be calculated upon with some basis of fact makes the appalling total £1,000,000, and this does not include what has been spent for robes, jewels, coaches, and horses, and for decorating and renovating houses by the nobility. In the first place, Lloyd's, underwriters, lose at a conservative estimate, £200,000 on policies which covered the risk that the festivities would not take place on Thursday and Friday, June 26 and 27. They stand to lose half as much again on those policies which covered the risk that the coronation would not take place at all.

Next come the seat speculators. Insurance policies taken out by them amount to some £120,000. Now, the erection of stands and the advertising and the paying for rights involved an expenditure of at least £500,000. Supposing one way or the other they retain £100,000 out of the money paid for tickets and they received £120,000 for insurance, they still are losers of £280,000. This loss is made up of several items, the two main ones being the cost of constructing the stands and hiring the premises. In several cases—large premises—more than £2,000 was paid for the right to build stands. Seats were erected altogether for nearly six hundred thousand persons. Tradesmen who let out their own premises and did not employ agents also lose heavily. Many shops have thrown themselves out of gear for months preparing for the coronation visitors. Little ordinary business has been done, while the rent has kept up as usual, and wages have gone on. At least £50,000 was lost by tradesmen in this way.

Caterers and food contractors of all descriptions, and fruit and wine merchants all lose heavily, as London is now stocked with twice as much provisions as ordinarily would be consumed. A great deal of this is perishable, and will be a dead loss. Thousands of contracts for luncheons were cancelled within a few hours of the news of the King's illness being made known. These caterers in turn repudiate their contracts for supplies, so the loss is divided between three classes, but somehow they will be £50,000 out of pocket and unaccounted for. Railway companies calculated to bring 800,000 visitors to London on Thursday

and Friday. Almost every available carriage was let at prices ranging from five to twenty guineas for each day. The average price for a single-horse vehicle was seven guineas.

Private and corporation decorations and illuminations now counting for naught cost at least £100,000. Then the Government's expense in erecting stands in the Abbey and in bringing the King's and the nation's guests to London approximate more than £100,000. What is to show for all this expenditure? Thousands upon thousands of empty seats, flapping pennons and banners, garland-encircled masts, showily bedecked buildings, innumerable illuminations of varied designs, all of which seem sadly out of place, while the King, in whose honor these sprang into existence, lies stricken.

IMPROVEMENT IN PASSENGER CARS.

Considering the many improvements which have been brought into use within the past decade, it does not seem premature to hear of a passenger car being completed in which there is found greater ease, comfort, space and freedom from noise or shaking than has been given by the day coaches and sleepers now in use. The American Palace Car Company appear to have accomplished this most desirable incentive to travel, by the perfection of a combined day coach and sleeper, on lines altogether unique and, if we may except the wheels, entirely different from any heretofore used. While it has frequently been noted with what apparent resignation a man of easily-irritated temperament will go through the ordeal of dressing in a sleeping car of to-day it is needless to explain with what pleasure he might give vent to his feelings at the end of a trip had he been informed of how readily he could have secured a much more spacious, more comfortable and safer berth. If this has been found, we bespeak for it speedy recognition.

Points of advantage, as noted by the promoter: The sleeping berths in this car equal in number those in the ordinary sleeping car of like size, but they are longer, wider and with additional height between the upper and lower berth, enabling the tallest man to sit upright with comfort on the lower berth bed. This increased space does not detract from the head room in the upper berth, owing to the extra width of the monitor top. No more awkward crouching or bumping for the traveller in this car. The construction of the berths also securely prevents any breaking down or trap-like snapping of the upper berth.—The berths have soft, clean (spring) beds, inviting repose.—The partitions and hangings are arranged to secure essential privacy as well as thorough ventilation. An

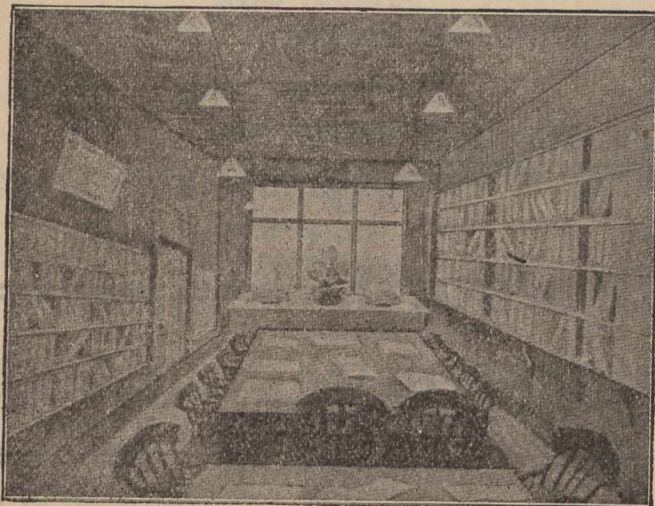
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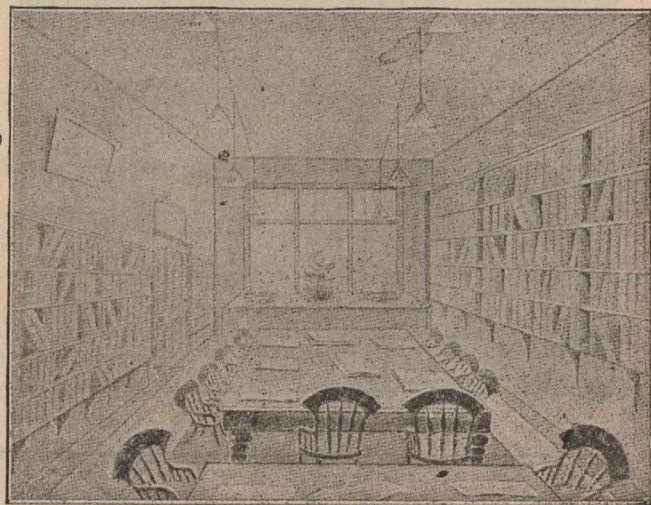
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abundant supply of pure air is ever present without any vexing and chilling draughts.—The sleeper in the upper berth, as well as in the lower, has window light and screen shades at his independent control by a slight movement of his hand.—All the bedding in the berths in the storage pockets is automatically aired, through an air shaft running the entire length of the berth section, and may be warmed if desired, securing to a traveller, invariably, a dry, well-aired bed, with a change of linen equally dry and ventilated.—Every piece of hand baggage of any kind is safely and handily stored in the berth pockets below the floor, to be taken out in a moment when needed. Thus there are no obstructions in the aisle to trip over.

The making up or removal of the berths is so easy and rapid that no traveller in this car will ever be vexed by the delay in making his bed. A trained porter has made up a compartment of two berths in sixty seconds, and an inexperienced hand can readily do so in less than three minutes, not one-third of the time ordinarily required for making up a car section.—The central space or aisle between the sections on opposite sides of the car is so ample that there is no jostling in passing so annoying in the ordinary car.

UNITED STATES BANKING.

Under date June 28th, the banking firm of Henry Clews & Co., New York, writes: King Edward's death, should it occur, could have no lasting injurious effect upon the business world. Profoundly as England's sorrow would be shared by other nations, and especially by the United States, the event would cause but a ripple in financial circles. His death could involve no change in national or international policies. Great Britain is practically as much of a republic as the United States; and, exalted as the position of the King may be, a change of rulers does not affect the commercial or financial stability of a nation governed so completely by the will of a sovereign people. The death of Queen Victoria, in spite of her long reign and great influence, had no real effect upon business affairs. British credit has been through so many trials late-

ly that its general soundness is well demonstrated, and it would recover as readily from this blow as it has from its predecessors.

The monetary situation is assuring. Slight stringency may be noticeable in connection with the July disbursements, which will be unusually heavy, and are estimated at \$123,000,000 or over. For the next six or eight weeks easier rates seem probable. After that crop and business requirements will assert themselves and firmer rates may be anticipated. After July 1 the Treasury will absorb less funds owing to the reduction in taxation. Credit has been greatly extended during the last two or three years, and the loans of the Associated Banks stood at \$889,015,000 last week, or about 5 per cent. less than the high record of March last. The same is true more or less in other parts of the country. New enterprise has been very active during this period, and large sums are still locked up in syndicate operations connected with industrial concentration movements. Round sums may thus be liberated at any time, dependent of course upon the liquidation of such syndicates; and, as these loans are made to parties of unquestioned strength, this great expansion of credit causes no uneasiness, and often exercises a wholesome restraint upon the promotion of new enterprises of questionable character that would otherwise be encouraged by the prevalent spirit of optimism and overconfidence. As it is, we are already large borrowers in Europe; and, the conditions there being favorable to ease, the chances of our exporting any large amounts of gold are somewhat remote, although moderate shipments are now in prospect. Our own supplies of gold are being replenished by arrivals from the Klondike in addition to our domestic output, and London will soon have the benefit of the increasing production of the Transvaal mines, which is expected to equal \$100,000,000 per annum within a year after the war. The shipments of a few millions of gold from here would work no injury, and very soon future grain and cotton bills will be available. The outlook is for a good supply of the former, for the European wheat crop is threatened with a shortage and we will have abundance to spare. It seems quite within the range of probability, therefore, that Europe's needs and our ability to satisfy them will provide our bankers with the facilities

Butterworth & Dickinson,

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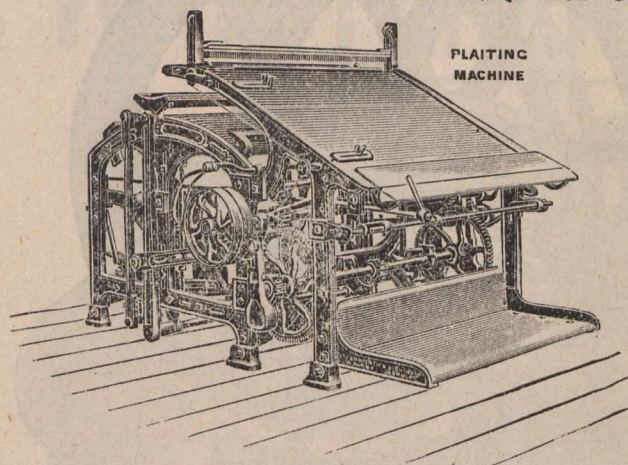
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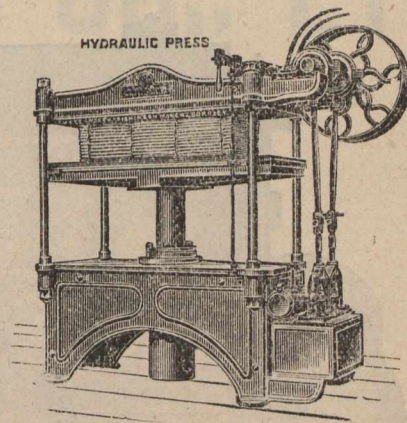
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to tide them over any unusual stringency during the fall and winter months. The course of the international exchanges will consequently bear close watching, as they may easily become the key to the speculative situation.

Crop development has been somewhat retarded by continuance of abnormally cool weather. Corn felt this drawback particularly, but no serious injury has been done except in parts of Texas, and there is abundant chance of improvement through higher temperature during the remainder of the season. Spring wheat is doing splendidly, and the outlook for winter wheat is not unfavorable. Oats promise very satisfactorily and cotton is doing well save in certain portions of Texas, where drouth has caused injury. Altogether, the crop outlook continues favorable.

Stock market activity has been restrained by uncertainty attending the coal strike and King Edward's illness. Aside from these influences, the market shows a firm undertone, stocks being so strongly concentrated that bear attacks are practically impossible. Railroad earnings continue satisfactory and general business conditions appear sound; so there is some hope of increasing activity and strength during the coming months. Many operators will soon be absent on their summer vacations, which tends to restrict activity; but conditions are certainly favorable to a moderate trading market, and the July disbursements should prove a stimulus of some value.

THE TEA TRADE.

The recent heavy advance in tea and the extremely light stocks of some kinds now available will cause more interest in the world's supply and consumption of this beverage. The following report and statistics, which we have received from Messrs. W. J. & H. Thompson, tea brokers, London, under date June 14th, will prove interesting as showing the general conditions of the trade and the comparative supplies from the various countries during the past three seasons:

Another season's business being completed, and London figures published for the twelve months ending 31st May, we take this opportunity of reviewing the events of

the year and considering the future, adding some statistics of interest. Attention is at once fixed upon the contrast with the record of the previous season. A year ago we were confronted by over-supply and inferior crops from India and Ceylon, expansion in China's export, and a serious decline in value. Now, we record reduction in the total output of British grown tea, contraction in exports from China, and the beginning of recovery from depression. Amidst much that changes, two features are constant, viz., that the use of tea almost everywhere increases, and that British-grown tea advances in favour wherever it once fairly gains a footing.

What were the remedies proposed a year ago; how have they been applied; what has been the result? They were, in the first place to raise the standard of quality; in the second place, and as a consequence, to make less tea, and then to find new buyers. Smaller and better crops have been made, partly because weather checked growth of leaf, partly as the result of more careful plucking. The crops have contained less common tea, and the average value has risen, although, for reasons to which we will presently allude, all kinds have not shared in the improvement, but only those that were specially depressed. Directly or indirectly, our trade with Colonial and Foreign markets is maintained, and openings are left for business which should be larger during the coming year. The attempt to place tea within the reach of native consumers in India is watched here with interest; the business-like way in which it is being carried out, and the progress already made, augur well for ultimate success.

But when expedients, schemes and policies have been contrived, discussed and given a trial, we come back to the elemental facts that what planters need is a better price, and that the value of tea, as of other commodities, is subject to the inexorable law of supply and demand. We said a year ago—and it will bear repetition—that producers could maintain prices at the level that pays by combining to keep supply within reasonable limits; for consumers in the aggregate, outside the producing countries, are now dependent upon India and Ceylon for the greater part of their requirements, and tea has become so necessary that its use will not be stopped by such a moderate advance as would satisfy growers and could be caused by reducing supply. The necessity of making no more than

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

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Patricroft, Manchester, England.

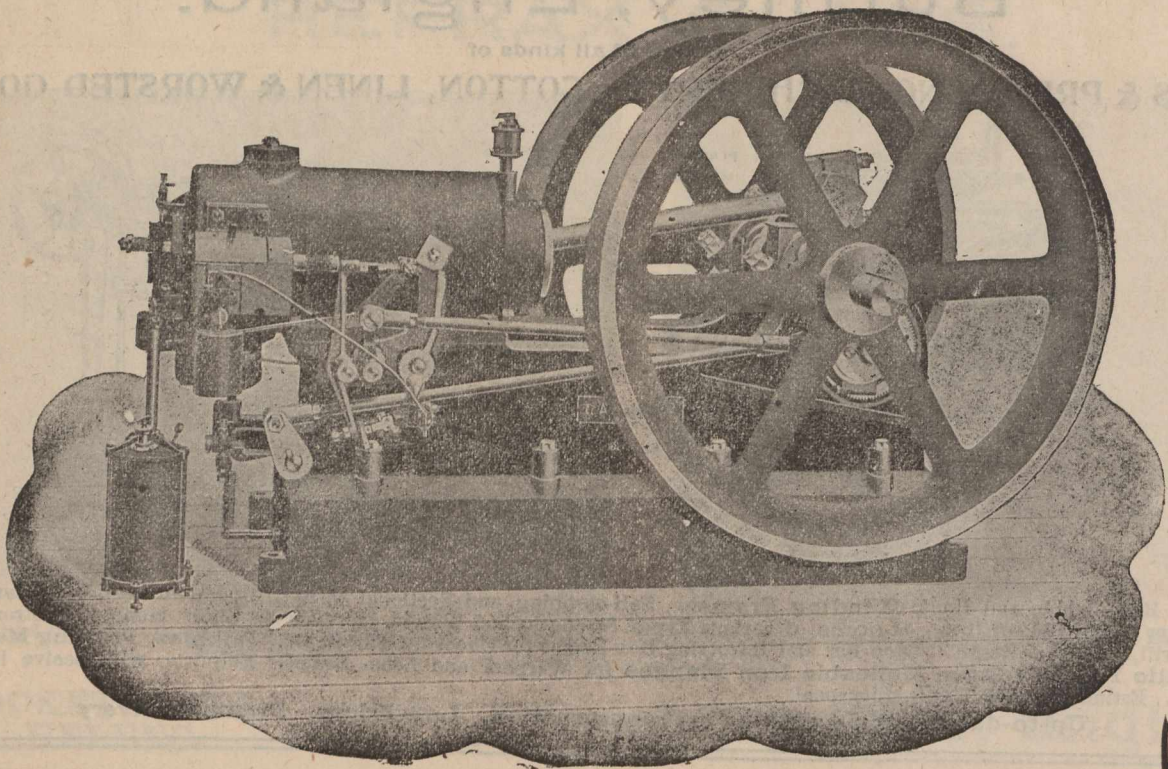


Photo of 20 B. H. P. Oil Engine.

Makers of :

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

LONDON OFFICES AND SHOWROOMS,

Engines from ½ 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.

87 QUEEN VICTORIA STREET, E. C.

is required is particularly felt by those at home who see the balance of power passing into the hands of buyers with large means, fertile in resource, who operate in London, Calcutta or Colombo, as may suit them, and are ready by acting in concert to control the market—but are only able to do this effectually when there is too much tea; where it is, or who has it, matters not.

The Toni Pneumatic Tyre

(Patent No. 26,555, 1898.)

THE LIABILITY to PUNCTURE is thus reduced to the LOWEST POSSIBLE MINIMUM.

IT HAS been APPLIED with PERFECT SUCCESS to Motor Cycles and Cars, HANSOMS and PRIVATE CARRIAGES of every description, for which special covers are made, and it lightens the labour of horses and adds materially to the comfort of passengers.

The Toni Tyres are Guaranteed for Eighteen Months, and can be F.O.B. London.

All Communications to be addressed to

F. TONI & CO.,

Tyre Manufacturers,

20, Hanway Street Works, Oxford Street,
LONDON, W.C., ENG.

Telegraphic Address: "TONISMO, LONDON."

Special Rates to Canadians under the new tariff.

But if the law of supply and demand prevails in the long run, markets are affected by other influences which have also to be taken into account. Tea has been too long subject to the depressing influence of heavy duties, and the theory held by some that they are wholly paid by consumers has broken down under the practical experience of those engaged in trade. Every grower abroad, every shareholder at home, pays part of the sixpence levied here; shippers of China and Japan teas have suffered from the 10 cents' war tax in the United States, and traders all the world over are hampered by duties almost everywhere imposed as though tea were a needless luxury instead of a most nutritious and, to many, a necessary article of diet. Those who think otherwise rely upon the argument that consumption is larger here than when the duty was less, and ignore the fact that the average value is much lower than when duty was fourpence, notwithstanding that over-

BEST and CHEAPEST ADVERTISING MEDIUM.

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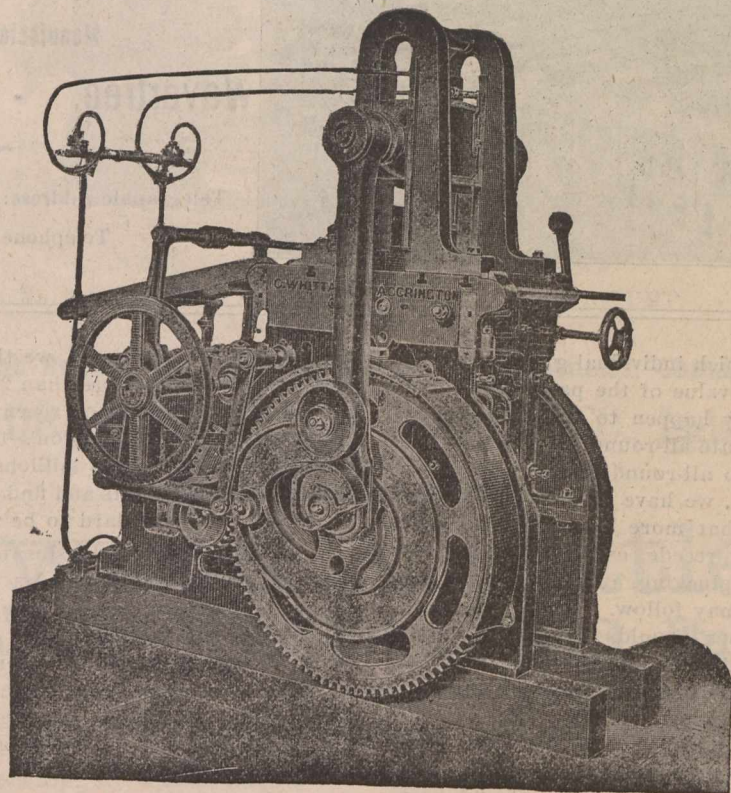
BECK & POLLITZER, 29 Upper Thames Street
LONDON, E.C., ENG.

USEFUL AND ATTRACTIVE PRESENT

..Clay-working Machinery..

Manufactured by

C. WHITTAKER & CO., LTD.



Dowry Street
Iron Works,

ACCRINGTON Lancashire, England.

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

supply is arrested, and crops are of good quality. They also seem hardly to realize that when more of the buyer's capital is taken for payment of tax less of it remains for purchase of tea—which must be prejudicial to the seller, for the capital employed in a trade is not capable of indefinite expansion unless business is so profitable as to attract it, which is not the case with tea. We dwell upon this because a beneficent industry, of great importance to India and Ceylon, is being partly crippled by high taxation and unless there be relief some gardens will be abandoned and native labour will cease to find employment. That the fruit of British enterprise in our Eastern Possessions should have to pay an impost duty of nearly £6,000,000 upon a value of £7,500,000 before it can reach consumers at home, to whom it is a necessary of life, seems to be without precedent. Would such a tax upon the produce of Australian or Canadian husbandry be now agreed to?

What prospect is there of relief, and where? The Australian markets are now free; they should take more from us, and tea of higher value. The American tax will be abolished next year, an impetus given to trade, and larger imports called for, as stocks are low—an encouragement to India and Ceylon to make more uncoloured or green tea than has yet been thought of. This should be tried at once, and where it can be done cheaply on gardens whose black tea does not usually command a high price. An estate that can put a crop of black on the London market at a cost of 4d. per lb. could lay down a crop of green tea in New York at 9 or 10 cents per lb. without much risk.

Such a chance may not recur for years; it should not be missed and America left dependent upon Japan and China. The probable reduction of the German duty to 1½d per lb. should also do good. But helpful as all this will be, it is but little compared with the importance of getting the duty reduced here. It is admitted to be excessive, and while the highest authorities declare increased indirect-taxation to be necessary, they also see the need of broadening its basis by adding to the number of dutiable articles. Every addition brings nearer the day when taxation can be once more equally distributed and relief given to those upon whom the burden has fallen most heavily.

But what are growers to do in the meantime? It is easy to say "curtail the supply"—but at whose expense and how is it to be done? A decline in the value of the finer qualities, discouraging to those who grow and import them, has been the result of heavier duties and lighter crops. Quotations always move towards an average; a short supply means higher prices for common followed by lower rates for fine tea, and the approximation in value of the different qualities will be accentuated if the crops be shortened only at the end where cheap teas are made, although the average value of the whole would be raised. The problem is a hard one, but it must be faced, and persuasion of its difficulty leads us once more to speak of the benefit of amalgamation. To combine in one interest estates in the same district is good; to unite those in different districts, yielding both high and low-priced tea, is better; to link together groups of estates in Ceylon or India,

ESTABLISHED 1848.

M. WOODWARD & SONS, Ltd.,

WHOLESALE & EXPORT

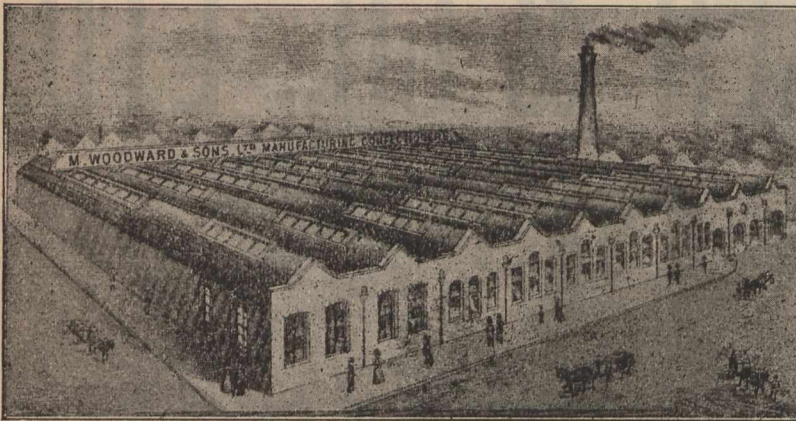
Manufacturing Confectioners,

Manufacture and Office :

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.



and thus lessen the risk to which individual growers are in turn exposed by a change in value of the particular value of the particular variety they happen to make, would be best of all, and it would facilitate all-round reduction in the quantity, the shortest road to all-round recovery in price. But things being as they are, we have to consider probabilities. They seem to be that more low-priced tea will be made; that its value may recede, especially if the increase be obtained by coarse plucking, and that a recovery in rates for better qualities may follow. Those who contemplate making heavy crops should, therefore, watch what is being done in their district, and the quotation for common tea in London, lest they repeat the experience of 1900-1901. Those who usually make a large crop of medium quality should, we think, make a smaller one, concentrating attention upon its improvement; while the few who grow the finest varieties should maintain the highest possible standard of quality. Extensions should be stopped for the present, the closest scrutiny be applied to expenditure, and labour and energy be transferred from poor acreage not giving a profit to that part of the estate which pays for cultivation.

Now as to finding fresh outlets. Progress has been slow where the most pains have been taken, i.e., in the United States, and quicker where our tea has been suited to local tastes and has made its way on its merits, e.g., in the Colonies and Russia. What is the bearing of this upon future efforts? It teaches up that it is of little use to push black tea upon those who want something else, and that if the industry is not to stand still we must learn to make what others wish to buy. The funds raised by Cess or otherwise should, we think, first be spent in freely subsidizing the pioneers prepared to make the new kind suitable for American and foreign consumers—say to the extent of 10 million lbs. this season and 15 millions next. The outlay will be recouped later on in the price of black tea, and in the extension of India's and Ceylon's trade. Then, if enough money be available, let it be used for extending the work already begun of making the merit of tea known in European countries whose vast populations are still almost strangers to its value. At our doors are 200 millions of potential tea-drinkers taking between them a mere 15 million lbs. per annum. Surely a wide field for enterprising traders to explore!

But these are visions of the future; our present task is to reckon how much we can take here. In 1901 nearly 300 million lbs. were disposed of—256 millions at home and 43½ millions abroad—but this included the excessive clearances in the spring, and perhaps was not all used; allowing for increased consumption, we therefore assume 300 million lbs. to be the utmost we can sell here, without lowering the price; to meet it there is in bond a stock of 82 million

lbs.—10 millions too much, we therefore estimate that imports should not be more than 290 million lbs. Apportioning this on the basis of recent deliveries, India's share would be 158 millions, Ceylon's 106 millions, China's 20 millions and Java's share 6 millions. How to keep importation within these limits and find a market for the rest elsewhere are problems hard to be solved.

We abstain from discussing matters of detail, and conclude by saying that severe as the trial is through which many planters are passing, the position is better than it was twelve months ago. We have still to feel the full effect of extensions made in former years, but it will not be quite what some seem to fear, for against yield from new gardens must be set the deterioration of old ones and the abandonment of outlying and unprofitable plots, which continually goes on, and the more rapidly when expenses have to be cut down, and the labour staff is reduced. Summary of the total supply distributed by sea throughout the world from the several sources of production:—

From	1899.	1900.	1901.
India (season)	175,000,000	190,000,000	180,000,000
Ceylon (season)	138,000,000	149,000,000	141,000,000
China (season)	117,000,000	126,000,000	102,000,000
Japan (year)	46,000,000	43,000,000	44,000,000
Java (about)	13,000,000	15,000,000	17,000,000
Total	489,000,000	523,000,000	484,000,000

In addition there is China's overland trade with Russia and output of brick tea. The supply from Formosa, mainly sent via Amoy, is included in China exports.

SMALL COMFORT.

The creditors of the insolvent estate of Austin & Robertson, stationers Montreal, are promised the sum of 5¼c in the dollar of their claims on the 15th instant. The ordinary claims, 136 in number, amount to \$113,603.78, while the privileged claims figure up \$3,165.91. The latter are:

City of Montreal, taxes	\$36.65
Sister of Hotel Dieu, rent	2,081.52
Salaries	903.29
Legal expenses, costs re abandonment	88.13
H. M. Customs, duty	34.91
C. P. Railway, freight	3.75
Bell Telephone Company	7.25
G. & J. Esplin, boxes	2.73
J. M. Aird, bread	7.68

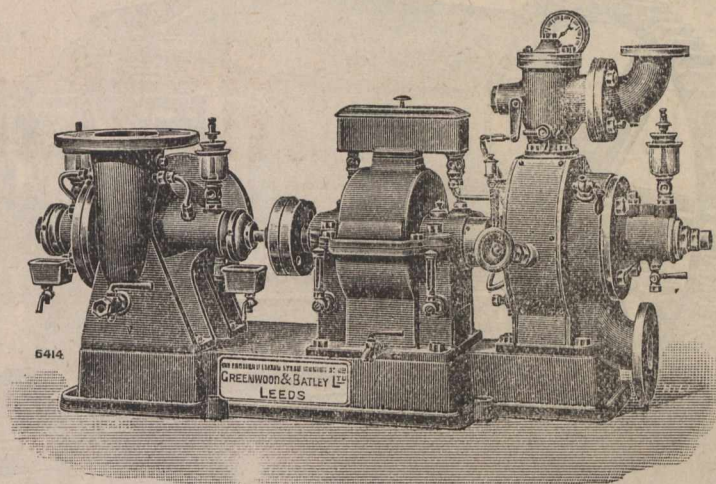
Machines in use, 2402

HP. 71,786.

Made from 1½ to 300 HP.

The De Laval Patent Steam Turbines, Turbine Dynamamos. Turbine Pumps & Fans,

Agents for Australasia:
JAMES BARTRAM & SON, Melbourne.



No. 6414. DE LAVAL PATENT STEAM TURBINE PUMP,
5 B. H. P. TYPE B. P.

Agents for Egypt:
ALLAN, ALDERSON & CO., Alexandria and Cairo

Sole Licensees for Great Britain and all Colonies and Dependencies, China, Japan and Egypt:

THE ENGLISH DE LAVAL STEAM TURBINE CO., Ltd., Leeds, Eng.

SOLE SELLING AGENTS:

Greenwood & Batley, Ltd., ALBION WORKS, LEEDS, Eng.

To whom all Communications should be Addressed.

Ordinary claims exceeding \$500 are: Merchants' Bank of Canada, \$16,695.31; Union Bank of Canada, \$5,822.72; Munderloh & Co., \$1,393.51; Sisters of Hotel Dieu, \$880.40—all of Montreal; Toronto Paper Company, Cornwall, \$6,693.60; Royal Paper Mills Co., East Angus, Que., \$9,345.51; Price, Wyatt & Co., London, Eng., \$641.70; A. Winterbottom, Manchester, Eng., \$532.42; R. Fletcher, Sons & Co., Manchester, Eng., \$806.13; T. Tait & Sons, Inverurie, Scotland, \$786.11; John Moneriff, Perth, Scotland, \$1,423.39; F. H. Whittlesey, Windsor Locks, Conn., \$547.59; American Writing Paper Co., Holyoke, Mass., \$1,263.34; Black & Clauson, Hamilton, Ohio, \$6,605.03; Farrell Foundry & Machine Co., Hamilton, Ohio, \$790.43; Dayton Globe Works Iron Co., Hamilton, Ohio, \$780.93; The Jeffrey Mfg. Co., Columbus, Ohio, \$1,859.01; The Lane & Bodley Co., Cincinnati, \$900; Old National Bank, Grand Rapids, Mich., \$9,479.61; Henry B. Childs, Grand Rapids Mich., \$3,000; Studley & Barelay, Grand Rapids Mich., \$781.82; O. W. Shipman & Co., Rockford, Mich., \$714.04; Michigan Trust Co., Grand Rapids, Mich., 680.58; Blodgett, Cumner & Diggins, Cadillac, Mich., \$1,264.30; Dodge Mfg. Co., Chicago, Ill., \$3,549.21.

*Reserved—Frank H. Simpson, Cincinnati, Ohio, \$25,000; Leigh E. Sears, Rockford, Mich., \$2,000.

Receipts.

Proceeds of sale of stock, \$13,856.61 at 72½c.	\$10,046.04
Proceeds of collections	1,226.87
	<hr/>
	11,272.91
Less privileged claims	3,165.91
	<hr/>
	\$8,107.00

Disbursements

Postages	42.86
Notices of appointment, meetings and dividend ..	60.80
Advertising appointment, sale of stock, &c.	74.02
Fire insurance	102.50
Time of clerk stocktaking and delivering stock	70.00

Auctioneers' fee ..	50.00
Travelling expenses to Grand Rapids, Mich., and return, and costs of special examination re mill property and claims of Michigan creditors, and expenses to Ottawa re Customs seizure.	900.00
Inspectors' fees	100.00
Commission to curator	900.00
Dividend, 5¾ per cent.	6,532.00
	<hr/>
	8,094.45

Balance on hand

N.B.*—Unless the dividends which are at present reserved come back into the estate there will be no further sum to distribute.

THE LONDON ASSURANCE CORPORATION.

The Montreal offices of the London Assurance Corporation, a company long known and better known "at home" than in Canada—have been favoured with a protracted visit from headquarters by the Foreign Superintendent, Mr. David Lawrie, who, on due examination, felt himself warranted in requesting the long-time local manager for Canada, Mr. E. A. Lilly, to tender his resignation, which he accordingly consented to do. The mails for Mr. Lawrie have meantime been fuller than usual owing to applications and recommendations for the vacant position, but these are now narrowed down (as before his departure) to two or three names. The example has probably not come too early, and it is to be hoped it may prove a salutary one. It is, however, within the bounds of possibility that one or two like changes in other positions may be heard of before long, for "though the mills of the gods grind slowly, yet they grind exceeding small." Faults of omission in fire insurance practice have their penalties also—second

Johnson & Tucker

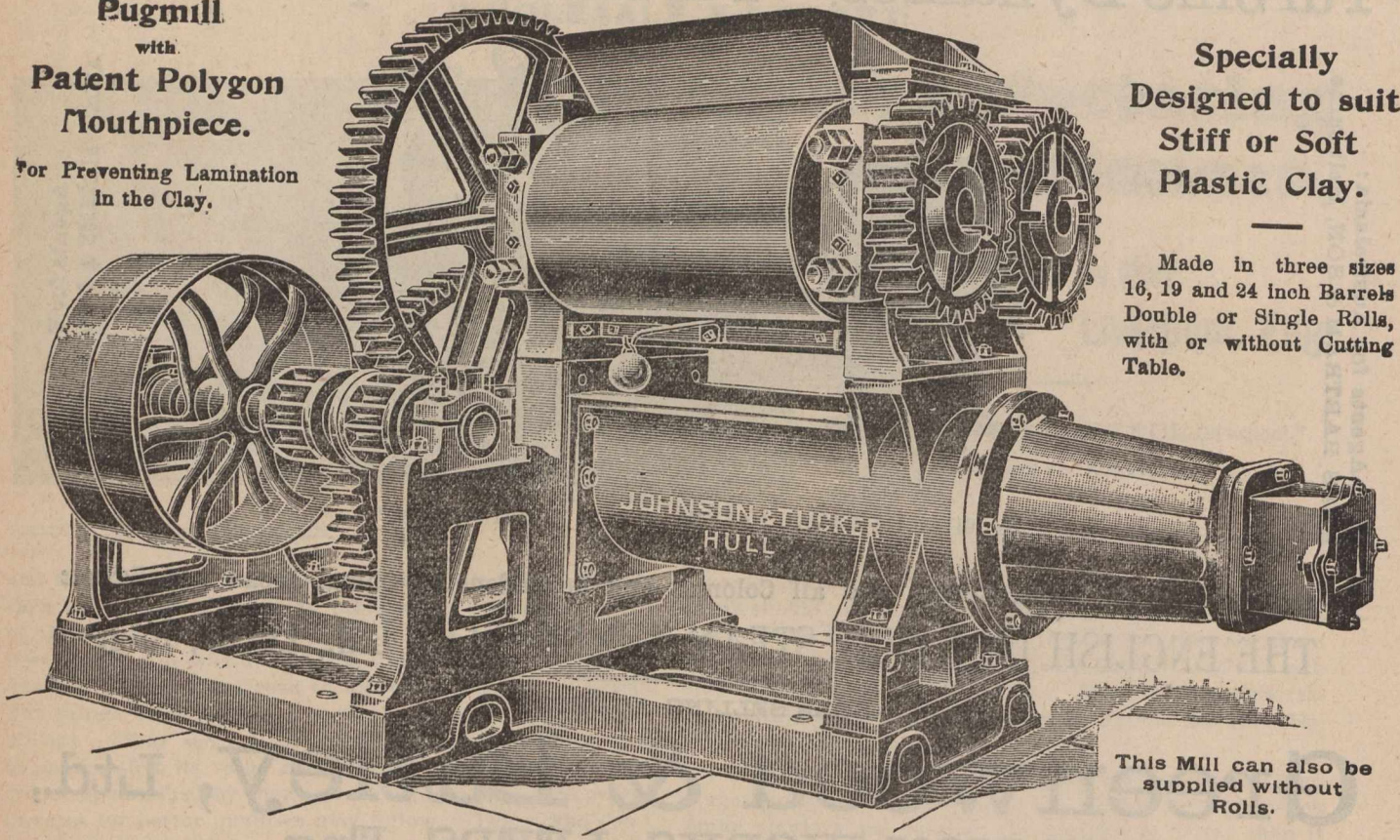
Wilmington,
Hull, England.

(Late SHEPHERD, HILL & Co.,

Pugmill
with
Patent Polygon
Mouthpiece.
For Preventing Lamination
in the Clay.

Specially
Designed to suit
Stiff or Soft
Plastic Clay.

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



This Mill can also be
supplied without
Rolls.

only to those of commission. If there be any business, save that of an hotelkeeper, which makes constant demands upon a man's time—which should keep him wide-awake by day, and with one ear open at night, it is that of a large and progressive fire insurance office on this side of the Atlantic—for there are such companies. Mr. Lilly, who is known, not alone in insurance circles, is succeeded meantime in the Montreal offices by Mr. William P. Kennedy, the Company's Canadian chief inspector, and Mr. William B. Colley, the latter after twelve years of active service, now chief clerk.

FAILURES IN CANADA.

While the number of failures has much to do with the condition of the country, some of the largest are often brought about in periods of prosperity, such as we have at present. In the Dominion of Canada there was reported a gratifying decrease in number of bankruptcies in comparison with the first half of 1901 and also 1900. Yet the amount of indebtedness was larger than in either of the preceding years. This must be attributed to a few abnormally heavy failures which occurred in the trading class. Examination of the record by Provinces discloses the fact that British Columbia is responsible for the excess over last year's defaulted liabilities, the increase in that section alone amounting to \$878,500. On the other hand, there appears to be a contraction of \$254,823 in Ontario liabilities and \$310,520 for Quebec. Changes were smaller in less densely populated Provinces, but as a rule returns give evidence of improvement. Manufacturing liabilities were greatly reduced from last year's figures, chiefly because of a loss of \$654,185 in Ontario, while the trading defaults were generally heavier, led by an expansion of \$778,450 in British Columbia. This increase is almost wholly due to two large failures in hardware and liquors. The only banking insolvency was of a capitalist in Ottawa, no organized banks suspending.

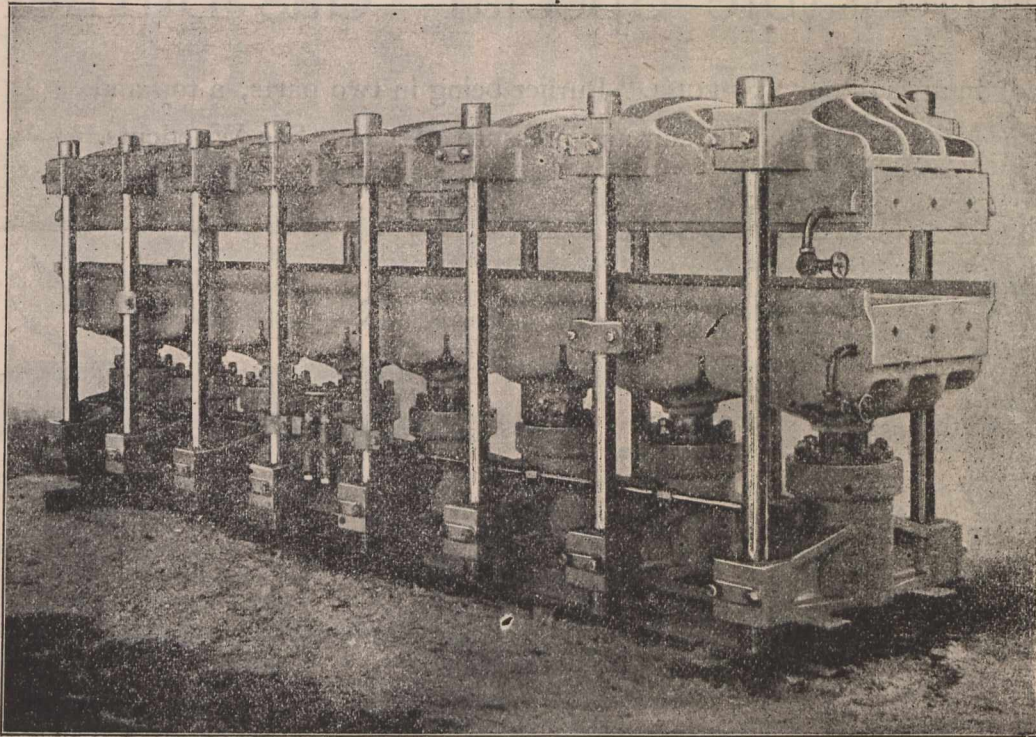
Provinces.	No.	Commercial.	
		Assets.	Liabilities.
Ontario	227	\$1,549,269	\$1,645,280
Quebec	223	1,195,812	2,136,422
British Columbia	56	1,054,250	1,416,800
Nova Scotia	43	77,330	197,000
Manitoba	36	166,300	166,200
New Brunswick	20	77,569	149,849
P. E. Island	5	12,000	27,900
Total	610	\$4,132,530	\$5,739,451
Total, 1901	672	4,407,201	5,530,926
Newfoundland	4	4,500	14,500
Newfoundland, 1901	4	5,500	12,000

DAIRY PRODUCE.

A private London circular, date 20th June, says: Butter.—The amount of rain that has fallen this week is considerably below that of the previous week, and the temperature is more like Summer, although there is nothing like the usual heat of June. The urgent need of the meadows and pastures is a considerable increase of warmth, so that the grass could grow more rapidly. It looks as if a fair average hay crop is assured, and were not the season so far advanced the production of butter would be large, but the lactation period of the Spring calving cows is getting too near the end for any very large increase in butter, notwithstanding the prospects for good pastures. July is very seldom a month of great milk production, especially when there is a late Spring.

The demand for Canadian butter, and, indeed, for all kinds of butter continues good, and, although imports are much larger than last year, prices are stiffening. No doubt the cold weather we have been having has been stimulating to the consumption of butter. The butter now arriving from Canada shows unmistakable signs of genuine grass flavour, and is about the best value on the

IDDON BROTHERS



**INDIA
RUBBER
ENGINEERS,**

Brookfield Iron
Works,

LEYLAND,
nr. Preston,
ENGLAND.

**Engineers and
Rubber Machinists,**

Plans for erection and Com-
pletion of New Rubber Works
throughout, on the most mo-
dern 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.

market, notwithstanding the great temptation that Siberian has in this respect. The prices of Canadian have advanced about 2s per cwt. on the week, and choicest salt now brings 98s to 100s, with saltless 2s higher. It is a pity that the vegetable parchment used generally by the Canadians is so far inferior to that employed by the Australian and New Zealander, the difference in cost being less than a penny a box.

The market in Copenhagen continues firm, and the Official Quotation remains unchanged. Tinning operations are in full swing and will last for two or three weeks longer. The general opinion is that prices for all European butters are at their lowest. American export is still impossible owing to the high prices existing there, and there does not seem any probability of Canada being able to swamp our markets while American remains so high. For the last 13 weeks the total import of butter averages 266 tons per week in excess of the same period last year, and yet prices are not affected. This fact shows how deficient in quantity the home production has been this Spring.

Butterine.—Mr. Hanbury has brought in his promised Bill, which will prevent the addition to butter of any substance except Margarine whereby the amount of water in the butter is increased, being sold after the 1st of January, 1903, otherwise than under the name of "Butterine," which is the name Margarine is known by on the Continent. Even "Butterine" must be sold so as to comply with the provisions of the Margarine Act, 1887, and in addition, contain a statement on the wrapper distinctly and legibly printed indicating that the butter has been adulterated or impoverished, and also giving the approximate increase of water. The Irish brine cured butter is exempt until 1904 if the moisture does not exceed 18 per cent. How far this Bill will prevent fraud even the profoundest wisacre cannot foretell. It is a Bill distinctly aimed to protect the British farmer against the stimulant of foreign competition, and to fossilize him in his present methods of making a butter which the public consider far inferior to the imported article.

—Cheese.—The demand for Canadian cheese is good, and arrivals go direct into consumption at about 50s to 51s for choicest. The amount of finest, selling at less money, is almost infinitesimal. Old Canadian is very irregular in price, ranging from 53s to 56s. Old New Zealand is mak-

ing 50s to 54s. The amount of Canadian cheese which arrived from the week ended 3rd May to that ended 14th June inclusive is about 600 tons less than during the same period last year. The shipments from Montreal since 1st May to 7th June this year are reported 42,548 boxes in excess of last year. If these latter figures are correct, it is clear that a considerable quantity of Canadian cheese has gone elsewhere than to the United Kingdom. Corresponding week last year choicest Canadian cheese sold for 48s to 49s and finest for 44s to 46s.




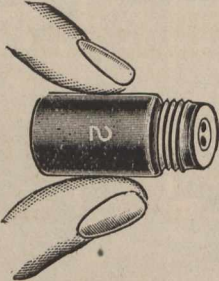

CHEMICALS.

As the great bulk of chemicals used in Canada is produced in European countries, it is but natural that the tendency of the market here should be at all times subject to conditions prevailing abroad. With this knowledge we publish the following private circular from Manchester, Eng. date June 21:

Chemicals.—The export demand for chemicals continues fairly good, but with the end of the half-year at hand, when consumers like to have stocks reduced, and with so much attention being given to the approaching Coronation festivities, the home trade enquiry is naturally restricted. There is, however, a better tone since the conclusion of peace in South Africa, and hope of improvement to follow. In the alkali branch there is just a fair demand, and more particularly for export. Ammonia alkali is very firm. Bleaching powder is moving steadily, and maintains its value. Caustic soda is perhaps a little slacker, but there is no change in prices. Chlorates of potash and soda continue very dull. Exports of alkalies during May, 1902, show an improvement all round upon those during May, 1901, and during the five completed months of this year as compared with the corresponding period of last, soda compounds show an increase of 14,080 tons or £95,600, and bleaching materials an increase of 897 tons, but a decrease of £1,618. Trade in tar products in general is rather slack. In benzoles there have been some fair quantities sold for enriching purposes, but at low figures and without any effect upon prices. In solvent naphtha there has not been much actual business, but the present low values are causing consumers to think more about

Bray's "Adjustable Special" Gas Burners

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

			SIZES.			
6	5	7	|||			
BRAY'S ADJUSTABLE PATENT	BRAY'S ADJUSTABLE PATENT	BRAY'S ADJUSTABLE PATENT	TOPS	Union-Jets Batswing Slit-Unions	} 3 to 8	
3	2	4	BOTTOMS	Union-Jets		00 to 5
UNION-JET BATSWING SLIT-UNION						

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

covering their requirements well forward. Creosote continues cheap, and is only steady. Crude carbolic is steady, but only for the near months, and consumers require tempting for shipment further forward; crystals remain unchanged, and liquid continues plentiful and steady. Pitch keeps very firm. Sulphate of ammonia is somewhat weaker, and business has been done recently at reduced prices. Muriate of ammonia is moving steadily. Carbonate of ammonia is firm, but demand is somewhat less brisk. Nitrate of lead is in good demand, and acetates of lead have a fair enquiry. Acetate of soda is dull, acetates of lime move only slowly. Carbonate and caustic potash are again easier, consumption for certain purposes having latterly declined considerably. Prussiates of potash and soda are receiving more attention for forward delivery, quotations remaining unchanged. Bichromates continue depressed, and further decrease in production seems probable. Green copperas maintains its firmness. Sulphate of copper has made a slight advance. Arsenic is offering at low prices. Borax is in fair demand, present quotations being tempting.

Minerals.—This branch of business is in good condition. Iron ore is firm, and a fair amount of trade passing; imports steadily declined in 1901, but are steadily improving this year, and during the five months ended May 31st last, show an increase of 445,589 tons or £181,100, over the imports during the first five months of 1901. Brimstone also is moving well at good prices, and imports are satisfactory, being 10,518 tons, value £49,392 during January 1st to May 31st, 1902, as against 7,753 tons, value £34,806 during the corresponding period of last year. In phosphate of lime the advance in prices has checked business, and consumers are mainly disposed to await the turn of events, thinking further increase unlikely. In china clay there is not much fresh business coming forward, but the position is strong, producers being well sold and actively engaged in making shipments against contracts, vessels being plentiful at favourable rates of freight.

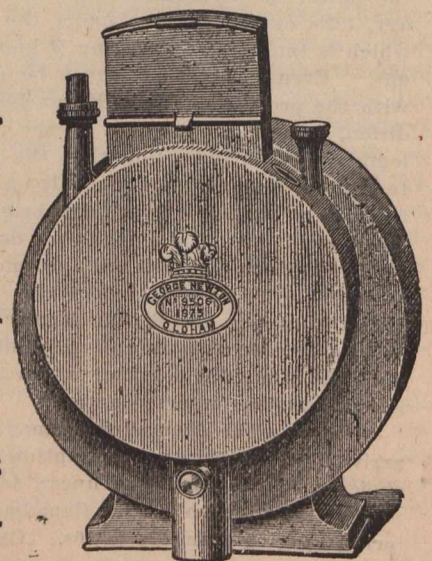
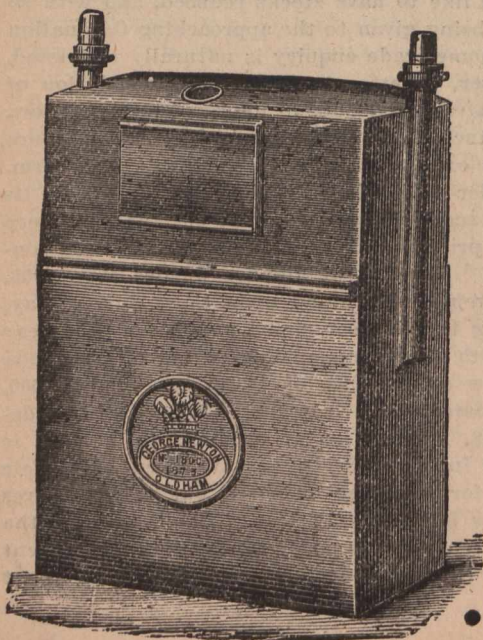
Metals—Following the fairly satisfactory state of things reported a month ago there has been just a moderate business doing in pig iron during this month, and latterly there has been some falling away. The home demand

GEORGE NEWTON, LTD.

**GAS METER =
MANUFACTURERS.**

**OLDHAM,
ENGLAND.**

Special quotations
under the new Canadian
• **Preferential Tariff.**



YORKSHIRE RELISH

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

Proprietors, GOODALL, BACKHOUSE & CO., LEEDS.

AGENT FOR CANADA

ENGLAND.

CHAS. GYDE,

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

has been good but continental enquiry disappointing, and shipments all round show a little worse than a year ago. Values are, however steady, and indeed show an increase of a few pence per ton upon the figures current at the end of May. The principal feature in metals during this month is the severe set back in tin, which has dropped steadily, and is now £9 per ton below the price of a month ago and looks like easing further. Copper is disappointing, as although the statistical position is rather better, deliveries latterly have exceeded supplies, the price has during the last few days fallen some 10s per ton. Spelter has advanced 7s 6d during this month, but is now easier.

property was owned by J. T. Edwards and was one of the old landmarks of Kamloops. Next came Mara's late store, upon which there appears to be no insurance. A dwelling, owned by H. C. M. Ridley, next to this store, was insured in the Phoenix for \$500. Next to this was an old log building which was in former days used as a Provincial Government office and jail. The estimated total loss is about \$8,000. Supposed incendiary.—Uxbridge, Ont., June 26.—The grocery department of A. T. Button's store was burned. Loss on stock and building will be about \$12,000 to \$15,000; insured for \$8,000, distributed among a number of companies.

FIRE LOSSES.

Kamloops, B.C., June 28.—Fire broke out in the old Mara store, next door to the Cosmopolitan Hotel. The following buildings are a total loss: Cosmopolitan Hotel, insured in the Guardian and Scottish Union for \$1,500 each. This

SUBURBAN TRAMWAYS.

Montreal tramway companies have been making rapid progress during the last few years in providing our citizens with facilities for reaching the neighbouring country. The fathers and mothers of young families are now enabled to reach Lachine or Dorval, Cartierville, Sault aux

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LIVERPOOL, Eng.

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

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

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WRITE FOR OUR EXPORT PRICE LIST.

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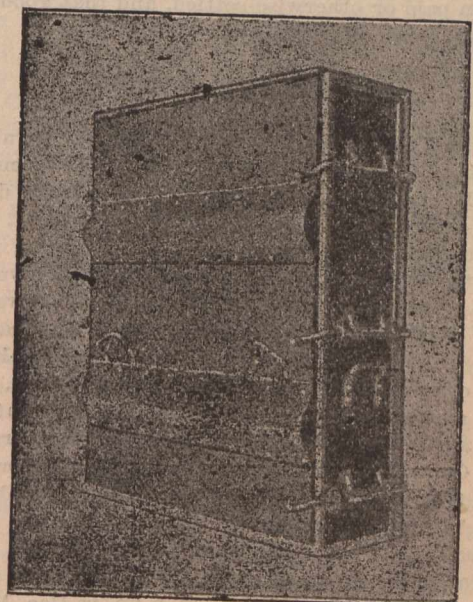
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Special rate to Canadians under the New
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PATENTS—No. 5107/93; No. 10362/99.



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 with clamping bars. Weight complete, 5 cwt.

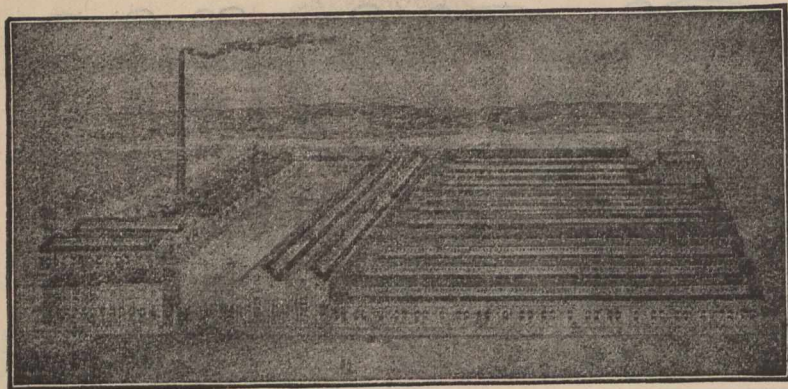
Easily Erected. Self-Caulking. Guaranteed not to Warp.

Wheels and Axles fitted if required.

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

Soap Trade Supplied under the new Tariff

Telegrams :—"Lumby, Halifax, Eng."



Boilers

FOR ALL PURPOSES.

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

LUMBY, SON & WOOD, Ltd.,

HALIFAX, ENGLAND.

Finest Catalogue in the Trade Post Free. Prompt Deliveries.

Special terms to Canadian buyers under new Preferential Tariff.

Recollets, Pointe aux Trembles, Bout de l'Isle and other places for a few cents, over fields fragrant with clover-blossoms and new-mown hay and in cars run by electric power—free from dust and smoke. The trip to Bout de l'Isle, some 15 to 18 miles from the city, which is accomplished in about 45 minutes, is particularly desirable in respect of sweet-scenting meadows and fanning breezes. The accommodation is all that could be desired: the cars are large and open, the uniformed conductors and motormen clean and polite, and the newly-graded track smooth and almost noiseless.

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 Chattle Mortgages and Bills of Sale (for sums of \$550 and upwards), as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in case of writs, etc.:

WRITS ISSUED—ONTARIO.

Asphodel Tp.—T. Blezard vs Thos. Christie et al, \$1,100; Bancroft—J. C. Dakers vs H. J. and G. L. Jarman, \$401; Berlin—H. Arnold vs John and L. Lewis, \$2,000 damages; Grimsby—Toronto General Trusts Corpn vs S. J. & S. S. Ryckman, \$2,932; Hawkesbury—A. Racine & Co. vs H. D. Thauvette, \$1,101; Ottawa—Banque Nationale vs Wright Mfg. Co., Ltd., et al, \$501; Toronto—T. Flett vs Crozier Coulter, \$3,000 damages; Cedar Springs—Robinson, Little & Co. vs F. W. and Hy. Linley, \$455; Clinton—F. Hamilton & Co. vs P. & A. Cook, \$325; London—W. G. Coles vs P. M. Laurason, \$597; Lucknow—H. Pifko vs Patrick McDavitt, \$2,000 damages; Melanethon Tp.—J. Ferguson vs Lemuel Ostrander, \$2,086; Toronto—J. MacGregor vs John Bent, \$1,000; Excelsior Life Ins. Co. vs Mary Lambert, \$615; Farmers' L. & S. Co. vs Emma Wallis, \$2,784.

Cornwall—Sarah A. Nicholson vs Ellen Russell, \$500; Ottawa—Josephine Beament, exrx, vs C. A. Tardif and wife, et al, \$1,000; Toronto—G. Percival & Co. vs Geo. McConnell & Co., \$391; Hollowell—Edna Burlingham et al vs J. H. Leavitt et al exrs, \$1,000; Ottawa—Adeline Odell et al vs Hy. and Elise Landry, \$484; Toronto—F. & H. Harris vs E. J. Burt and R. H. Sanderson, \$5,000 damages; S. & A. King vs E. J. Burt and R. H. Sanderson, \$10,000 damages; M. W. P. Smith vs W. E. L. Hunter, \$1,425; Bank of Hamilton vs Peter Ryan, \$10,000; St. John, N.B.—Dowling & Leighton vs T. T. King, \$377.

WRITS ISSUED—MANITOBA & N.W.T.

Moose Jaw—A. Wilson, \$465; Sydney—A. Beatty, \$415.

WRITS ISSUED—BRITISH COLUMBIA.

Vancouver—G. E. Farrer, \$509; F. W. Welsh and J. P. Nightingale, \$1,881.

WRITS ISSUED—BRITISH COLUMBIA.

Vancouver—W. Worden, \$411; Victoria—W. A. Ward, \$553.

JUDGMENTS RENDERED—ONTARIO.

Mount Forest—J. McPherson Co. agt O. B. Koenig, \$593; Ottawa—G. McGillivray agt Ottawa Transfer Co., Ltd., \$942; Gloucester Tp.—Ottawa Dairy Co. agt Jas. Sorley, \$1,022; Guelph—A. F. H. Jones agt Barnabas and Elizth. Gibson, \$960; Ottawa—J. Marshall agt Saml. Armour, \$300; Toronto—E. J. Philip agt E. A. Wallberg, \$387; —Riordan Paper Mills agt Vancouver Printing & Publishing Co., Ltd., \$504.

Brockville—R. Bowie et al agt W. R. Bell, \$1,489; Douglas—Thibaudeau Freres & Cie agt Gorman & McDonnell, \$374; Ottawa—Drummond, McCall & Co. agt H. C. Cameron et al, \$1,549; Sault Ste. Marie—T. A. Hand agt George Sutherland, \$481; Hamilton—E. A. Patterson agt G. E. and J. H. Morrison, \$1,366; W. & T. Holman agt Times Printing Co., Ltd., \$1,200; Kingston—E. Braddon agt John Haligan, \$382; Ottawa—J. D. McRae agt S. I. Wilson Lumber Co., Ltd., \$434; Toronto—Rosa Jack agt B. F. & W. C. Austin, \$312.

JUDGMENTS RENDERED—QUEBEC.

Montreal—A. Paquette agt Real Cloutier, \$177; O. Taillefer agt A. Ricard, \$297; St. Henri—R. St. Jacques agt Sabin St. Jacques, \$827; M. Robidoux agt Jean Chretien et al \$200; A. Paquette agt A. Galarneau, \$250; De. M. A. E. Huguenin et vir agt Francois St. Germain, esql., \$628; Westmount—G. A. Grier agt T. C. M. Bulmer, \$1,612.

Beaulac—J. H. Dionne agt Philias Montpas, \$1,190; Montreal—Credit Foncier agt Henry Saxe, \$6,814; J. Carroll agt heirs of Anna B Howard, \$230; St. Redempteur—G. Beaugard et al agt John McCabe, \$3,329.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

Calgary—W. & M. Blanchard, \$1,710.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Greenwood—Western Copper Co., \$8,353.

JUDGMENTS RENDERED—NOVA SCOTIA.

Glace Bay—Placide Boudrot, \$315; North Sydney—A. McDonald & Sons, \$311.

EXECUTIONS—QUEBEC.

Montreal—F. Lafond agt S. E. Marsan, et al \$787; Outremont—M. Burns agt Wm. May, \$369; Westmount—Bank of Toronto agt C. M. Shaw, \$483; Montreal—De. Mary Tapley agt Dme. Lucie H. Beaudry et al, \$188; W. S. Murphy, et al, esql agt E. J. Devine, \$1,125; O. Taillefer agt A. Ricard, \$335; St. Antoine—De. Eliza Dalpe agt C. Collette, \$719.

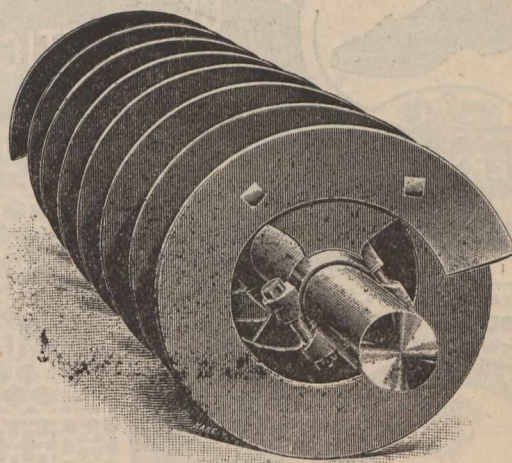
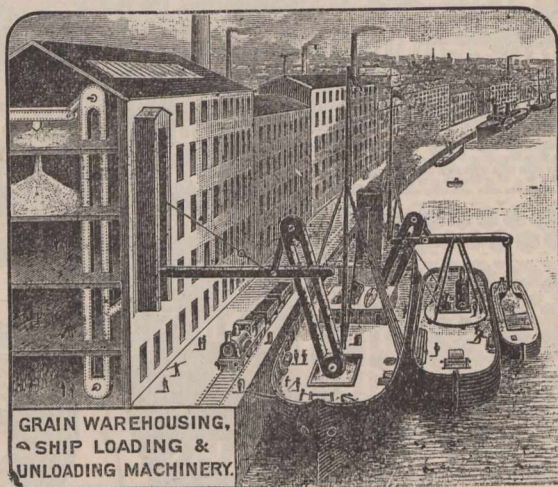
Montreal—Dme. Rebecca Jacobs agt Dme. Ida Ogilvie et vir, \$763.

Contractors to H. M. GOVERNMENT.

Telegrams: "CONVEYOR, ACCRINGTON."

CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,
ACCRINGTON, Lancashire, Eng.



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

CHATTEL MORTGAGES — ONTARIO

Acton—A. T. Brown to Jennie E. Kannawin, \$722; Arran Tp.—J. W. Shier to R. C. Struthers, \$1,284; Berlin—Ellis & Kain to Randall & Roos, \$6,360; Collingwood Tp.—Roger Brown to Sawyer & Massey Co., \$629; Montmagny—Juhanna Antil to A. Paquette, \$700; Toronto—J. J. Lattimor to O'Keefe Brew. Co., \$714; Fredck. Manthie to L. Reinhardt, \$3,450; Andrew McCully to P. C. Varnor, \$1,254; John Peacock to Dominion Brew. Co., \$2,359; Toronto Jct.—Francis Watts to L. Reinhardt, \$4,100; Waterdown—Amelia and J. K. Forstner, \$625; Bedford Tp.—Pat. Corcoran to G. W. Killins, \$1,100; Brantford—A. H. Boulton to F. H. Boulton, \$913; Etobicoke Tp.—Wm. Dawson and wife to W. H. Montgomery, \$9,462; Hamilton—Harry Abram and wife to E. A. Kuntz, \$3,455; Harry Abrams and wife to M. G. Lottridge, \$1,000; Niagara Tp.—Edward Anderson to G. S. Karr, \$756; Ottawa—B. F. Stapleton to Carling B. & M. Co., \$2,500; Sydenham Tp.—Mrs. Mary Bebee to Telford & Co., \$1,029.

Telegraphic Address: "STANDARD WIRE, SOWERBY BRIDGE."

The STANDARD WIRE COMPANY, Limited,

MANUFACTURERS OF

Patent Plough Steel Rope Wire,
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Galvanised Hawser Wire to Lloyds' Tests,
Galvanised Cable Wire, Bright and Annealed Wire,
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Soft Steel Screw Wire, Tinned Mattress Wire.

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ENGLAND.

ALSO AT
DARLINGTON.

Beachville—Jas. Ireland to Ballantyne Dairy Supply Co., \$725; Clinton—Geo. and Harvey Davis to J. Jenkins, \$700; Conger Tp.—J. H. Jennings to M. Pearce, \$601; Gravenhurst—John and Eliza Sharpe to L. Reinhardt, \$823; John and Eliza Sharpe to Toronto B. & M. Co., \$2,397; Hamilton—W. S. Rose and wife to H. Kuntz, \$1,563; Hepworth—W. Kreutweiser to Can. Perm. Corp., \$1,240; London—Miss Theresa Sheae and M. J. Gilligan to H. W. Gustin, exr., \$2,828; Peterboro—Donald McKerber to A. Kennedy, \$1,600; Port Hope—Thos. and Chas. Whittleton to W. M. Miller, \$2,605; Stratford—W. M. O'Beirne to L. Y. O'Beirne, \$5,000; Toronto—G. H. Lemon to L. Reinhardt, \$570; P. J. Strathy to H. S. Strathy, \$1,559; H. T. Waller to R. Davies, \$2,441; Watford—W. P. McLaren to D. Ross, \$808;—Trenton Elec. & Water Co. Ltd. to National Trust Co., \$125,000; Alliston—E. B. Schell to Elliott & Co., \$1,052; Drayton—Jabez Coram to J. McGowan, \$600; Galt—H. M. and A. C. Hunt to J. R. Barber, \$12,504; Hamilton—J. A. Reding to Grant Spring Brewery, \$2,429; Kennebec Tp.—Geo. Woodcock to C. G. Coxall, \$1,046; Ottawa—Cathe. and T. Murphy to J. A. Moran, \$2,175; Port Arthur—Peter Whalen and Victor Pelletier to Canada Perm. Corp., \$2,806; Toronto—Ann J. Graham to J. P. Raven, \$875; Clancy Bros. to Cosgrave Brewery Co., \$3,700; Waterloo—Ed. Dermal to Massey Harris Co., \$880.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Chilliwack—R. J. McIntosh, \$1,200; Clayoquot Sound—Clayoquot Sound Canning Co., \$7,000; New Westminster—J. E. Hughes, \$3,000.
Vancouver—Wm. Harris, \$1,500.

BILLS OF SALE—ONTARIO.

Blezzard Tp.—O. Frappin to R. Martin, \$1,100; Owen Sound—Mrs. Charity Pitts to G. R. Wilkinson, \$1,550; Bancroft—Jas. Best to W. I. Thompson, \$4,000; Brockville—Michael McGlade to J. E. McGlade, \$800; Smith's Falls—M. W. Everetts, to M. K. Everetts, \$1,500; Springbrooke—Geo. Hamilton to Kate Hamilton, \$550.

BILLS OF SALE—ONTARIO.

Tara—Edward Guy to C. Pitts, \$1,500; Winchester Tp.—

BILLS OF SALE—NOVA SCOTIA.

Bridgeport—Hugh Phelan, \$840, \$573.
L. A. Ellis to R. D. and J. McMaster, \$2,000.

ESTABD 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.


WASHERS
AND
ALL KINDS OF MECHANICAL
RUBBERS. INDIA RUBBER THREA

CAB TYRES
PNEUMATIC
CUSHION
AND
SOLID
TYRES

34 ALDERMANBURY
LONDON
ENGLAND
20 RUE DE MARAIS
PARIS
FRANCE

HEAD OFFICE & WORKS
VAUXHALL RD LIVERPOOL ENGLAND

—Trenton, N.J., advices of recent date say: The Federal Sugar Refining Company that was incorporated here recently with an authorized capital of \$100,000, filed papers today increasing its capital to \$50,000,000, one-half of which is preferred stock with 6 per cent. cumulative dividends. The charter provides that the company may redeem its preferred stock at \$125 and that the preferred stockholders may at any time have their preferred stock converted into common. It was learned that the business of the Federal Sugar Refining Company, as specified in the certificate, is principally the refining of sugar by a new process. Mr. Spreckels, when asked who were the officers of the company, said: "The board of directors of the Federal Sugar Company consists of the following gentlemen: John W. Mackay, Sir William C. Van Horne, Dumon Clark, Edwin Hawley, William W. Cook, and myself. I am president of the company, and Mr. MacKay is vice-president."

—We learn from Toronto that the movement for the earlier closing of banks in that city on Saturdays took definite form when the matter was discussed at a meeting on the 2nd inst., of the Bankers' Section of the Board of Trade, held in the board room of the Dominion Bank. Mr. T. E. Brough, manager of the bank and chairman of the section, presided, and the members present expressed themselves as being agreeable to the proposition that the banking day should end at 12 o'clock noon instead of 1 o'clock on Saturdays. The

hours will be altered on July 19. The loan companies, it is expected, will also close at noon.

—The Montreal Harbour Commissioners and the Grand Trunk Railway Company have agreed upon the terms on which the former will lease to the latter a site on Windmill Point wharf for terminal facilities. The details have taken some little arranging, as the undertaking involves an expenditure of about \$750,000. It is expected the railway company will at once commence work on the elevator, which is to have a capacity of 1,000,000 bushels, to have it ready for the opening of navigation in 1904. The site measures 1,500 feet by 275, and it is understood that the lease is for forty years.

—Newfoundland's revenue for the financial year ended June 30 is the largest in the history of the colony. It amounts to almost \$2,200,000, and is \$120,000 in excess of the revenue for the preceding fiscal year. A large surplus is certain. The financial condition of the colony was never better. The Customs House receipts at the port of St. John's for the last quarter reached \$550,000, a sum largely in excess of previous receipts. The local loan for public works, floated this week, was subscribed four times over, and the offers went above par.

—The Canadian Pacific land sales for June were 257,644.58 acres for \$945,786.39, making the average price per acre, \$3.67. The sales in June, 1901, were 50,168.03, for \$161,352.28, averaging \$3.21 per acre. This shows an increase in land sold of 207,476.55

acres, or over 400 per cent.—For the six months of 1902 ending June 30th, the C.P.R. land department disposed of 984,880 acres of western land for \$3,314,650; in 1901, for corresponding months, the sales amounted to 236,377 acres, for \$743,717.

—The Wolverton Milling Company's flour mill at Wolverton, Ont., was totally destroyed by fire on the 1st inst., together with several thousand bushels of wheat. The sawmill attached was also completely destroyed. Loss estimated at about \$25,000; insurance about \$10,000, divided as follows: Canadian Miller, Gore Mutual, Waterloo Mutual, Perth Mutual, British America, Norwich Union and Manchester.

—A Halifax dispatch of 1st inst. reads: The cashier at the Customs House has prepared a statement of the receipts for the fiscal year closing yesterday. They were \$1,505,500.24, an increase of over \$100,000 as compared with last year. The receipts for the two years were: 1901, \$1,400,165.55; 1902, \$1,505,509.24; increase, \$105,343.69.

—The Winnipeg custom house returns for the month of June, have totalled \$139,802, while the revenue for June, 1901, was \$98,045, showing an increase of \$41,757.

—The customs receipts at the port of Ottawa for the fiscal year just closed was \$715,100, as compared with \$592,445, the year previous.

—London, Ont., coal dealers have advanced the price to \$7 per ton.

Bottle Washing Machinery

OUR NEW PATTERN "KINGSTON."

No. 2

22-dozen Half-pint Beers.

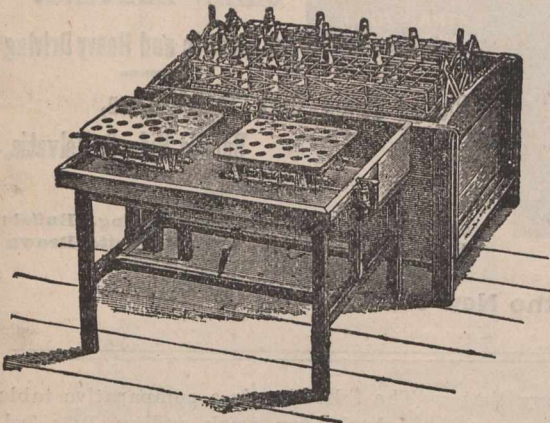
Fitted with Revolving Rinsers as shewn,

£27

with Bottle Sinker.

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

Machines from £10 to £40.



Original Inventor and Patentee.

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

Special estimates to Canadians under the New Tariff.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price July 3 (Bid)	Cash value per S.
British North Am.	243	4,366,666	4,366,666	1,776,333	3	Apl. Oct	136	380 48
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	2½	June Dec	147	73 50
Commercial, Windsor..	40	500,000	350,000	60,000	3	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	*2½	May	244	122 00
Eastern Townships.....	50	2,000,000	1,742,535	1,200,000	3½	Jan July	150	75 00
Halifax Banking Co.....	20	600,000	600,000	500,000	3½	Feb. Aug	158	79 00
Hamilton	100	2,000,000	2,000,000	600,000	5	June Dec	205	205 00
Hochelaga	100	1,999,700	1,967,000	950,000	3½	June Dec	152	152 00
Imperial	100	2,500,000	2,500,000	2,125,000	5	June Dec	229	229 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3½	June Dec	149	149 00
Moisons	50	2,500,000	2,500,000	2,150,000	4½	Oct April	213	106 25
Montreal	200	12,000,000	12,000,000	8,000,000	5	June Dec	266	512 00
Nationale	30	1,469,700	1,430,550	350,000	3	May Nov	96	28 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	2,800,000	4½	Feb. Aug.	232	232 00
Ontario.....	100	1,500,000	1,399,660	425,000	2½	June Dec	135	135 00
Ottawa	100	1,994,900	2,000,000	1,765,000	4 & 1	June Dec	205	205 00
People's of N. B.....	150	180,000	180,000	155,000	4	June Dec	250	375 00
Provincial.....	25	873,487	781,248	.....	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	800,000	3	June Dec	132	132 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3½	Feb Aug	175	17 00
St. Stephen's.....	100	200,000	200,000	45,000	2½	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	750,000	5	April Oct	233	116 50
Toronto	100	2,500,000	2,500,000	2,600,000	5	June Dec	243	243 00
Traders	100	1,350,100	1,344,420	350,000	3	June Dec	112½	112 25
Union (Halifax)	50	800,000	900,000	505,606	3½	Mch Sept	150	75 00
Union of Canada	100	2,000,000	2,000,000	650,000	3	June Dec	.....	.....
Western.....	100	500,000	401,239	150,000	3½	Apl Oct	.....	.....
Agri. Sav. and Loan Co	50	630,200	630,200	192,000	3	Jan July	.....	.....
Bell Telephone Co	100	5,000,000	5,000,000	800,000	4½	Jan *	166	166 00
Brit. Can. Loan & Inv. Co	100	1,937,900	398,481	120,000	2½	Jan July	.....	.....
Brit. Mortg. Loan Co	100	450,000	389,214	130,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co	100	2,700,000	2,700,000	.....	.....	Jan *	16	16 00
Can. Landed & Nat'l Inv't Co	100	2,008,000	1,004,000	350,000	3	Jan July	90	90 00
Can. Per. & W. Can. M. Corpn.	10	5,951,350	5,951,350	1,490,057	3	Jan July	115	57 50
Can. Sav. & Loan Co	50 & 7½	750,000	750,000	250,000	3½	Jan July	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	450,000	*1½	Jan July	136	136 00
Dominion Sav. and Inv. Co	50	1,000,000	934,200	40,000	2	July Dec	72	36 00
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1½	Jan *	124	62 00
Dominion Cotton Mills Co	100	3,333,600	3,333,600	.....	6	Mar *	56	56 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	356,752	3	Jan July	112	112 00
Home Sav. and Loan Co	10	2,000,000	200,000	200,000	3½	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	890,000	4½	Jan July	179	89 50
Imperial Loan and Inv. Co	100	732,724	720,647	175,000	3	Jan July	70	70 00
Lansec Banking and Loan	100	700,000	700,000	210,000	3	Jan July	111	111 00
Lond. & Can. Loan and Ag.	50	1,000,000	877,267	87,500	3	Jan July	68	34 00
London Loan Co	50	679,700	678,550	160,000	3	Jan. July	110	50 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	50,000	.....	Jan July	55	55 00
Montreal Telegraph Co	40	2,000,000	2,000,000	.....	2	Jan	167	66 80
Montreal Gas Co	40	3,000,000	2,998,640	.....	5	April Oct	241	96 50
Montreal Street Ry. Co	50	5,000,000	4,500,000	560,318	2½	Feb. *	271½	135 63
Montreal Cotton Co	100	1,400,000	1,400,000	600,000	4	Mch. *	126	126 00
Merchants Cot. Co	100	1,250,000	1,250,000	.....	4	Feb	95	95 00
Montreal Loan and Mortg.	25	500,000	500,000	360,000	3½ & 1	Mch	137½	34 37
Ont. Indus. Loan and Inv.	100	466,800	314,386	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co	50	2,000,000	1,200,000	560,000	3	Jan July	121½	60 75
People's Loan and Dep. Co	50	600,000	600,000	.....	.....	Jan July	24	12 00
Real Est. Loan Co	40	373,720	373,720	50,000	2	Jan July	70	35 00
Richelieu and Ont. Nav. Co	100	2,088,000	2,088,000	162,355	3	May Nov	110½	110 50
The Royal Electric Co	100	2,250,000	2,250,000	320,155	.....	Jan. *	240½	136 00
Toronto Electric Light Co	100	2,000,000	2,000,000	.....	.....	Jan. *	136	76 50
Toronto Mortgage Co	50	1,445,860	724,540	250,000	2½	.....	76½	76 50
Toronto Street Railway	100	6,000,000	6,000,000	.....	.....	Jan. *	108	108 00
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112½	112 50

* Paying quarterly dividends.

—Towle & Fitzgerald, stock brokers, Boston, have issued a little work containing a list of dividend-paying stocks. Applicants may have a copy for postage prepaid.

FINANCIAL REVIEW.

Montreal, Thursday E'vg.,

3rd July, 1902.

A sensational report has been fluttering the financial dove-cotes of New York which, if true, as is highly probable, means much to those interested in U.S. Steel Corporation. It is stated that this vast combine has been split in two by a dispute between the Carnegie-Phipps section, and the Morgan-Perkins party. Mr. Perkins began it, says rumour, and Mr. P. is just the man to break up a combine for his personal ambition and passion for dominance are factors that are very apt to arouse strong opposition. New York savings banks are reducing their rates of interest paid to depositors, money being so plentiful and a check having been given to new enterprises that were absorbing so much capital. The dividends declared on industrial companies are less than last year and the prospects are that the time is near when the effect of such a flood of "water" in the capitalization of so many enterprises will be seriously felt by bona fide investors, whose money will be used to pay dividends on stock that was never paid up. Coal company reports to date show heavy losses by the strike. A New York financial paper says: "The strike will make little impression on earnings because all the companies have carried forward a handsome surplus." How absurd! What have "earnings" to do with a "surplus" in hand? Stock business last month in New York was less than for any month since the Fall of 1900. The market is depressed under reports of injury to growing crops, but these are

Established 1857.

JOHN OLDFIELD & CO.,

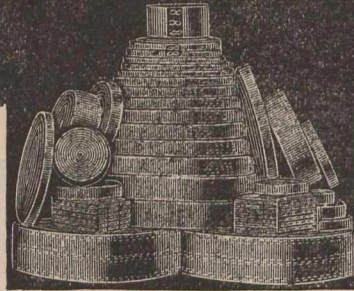
THE CITY TANNERY
& LEATHER WORKS,

BRADFORD, - - England.

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Single and Double.

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LEATHER BELTINGSPECIALITY
EXTRA STOUT
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CHAIN BELTING.

For Electric and Heavy Driving

Picking Straps, Bark, Tanned Green,
Buffalo Hide & Helvetia.Solid Woven Hair and Linen Belting. Buffalo
Hide, Skeps or Tubs. LACES—White, Brown
(or Oiled,) Helvetia, Horny and Rep.

Special Rates to Canadians under the New Tariff.

much discredited as being set afloat by speculators in grain. Corn is admitted to be an average crop, and wheat will probably reach that standard. On 1st instant, the U. S. Government tax of \$2 a hundred on stock was abolished, but the expected increase of business has not materialized. Consols stand at 96¼. The stock market in London is quite dull with nothing very promising in sight. Gold is expected from South Africa along

with a large section of the army that has been on service there. Newfoundland finances are in better shape than ever before, the revenue will leave a surplus, and the public loan offered was subscribed for several times over. So far as any business they are doing is concerned the local members of the Stock Exchange might have extended their holidays. They are sitting in patience waiting for orders that come not. To escape ennui they might get up an internal market and knock stocks about like a ping-pong ball, just to keep themselves awake. The game is not an unknown one—if some observers report truly, for it is said to be played quite seriously at times. Sales on a small scale have been made of Pacific at 135¼ to 135½; Pacific, new, 129½ to 129¾; Dominion Steel, 52¼ to 52½; preferred, 93¾; Steel bonds, 90½; Twin City, 118½ to 118¾; Toronto Railway, 119½; Detroit Railway, 77¼ to 77¾. Bank shares have sold as follows: Montreal, 258; Merchants, 150; Standard, 240½; Toronto, 242; but sales were small and merely marked the available price. The newly listed stock, Ogilvie preferred, sold at 110, but the market is quite stagnant. Paris, exchange on London, 25f. 15c.; Berlin, 20m. 46½pf. In London money is from 2 to 2½ per cent.; in New York it is higher, rates ranging from 4 to 7 per cent. Local foreign exchange, 60's, 9¾; demand, 9¾. Money rates remain as for some time past.

The following is a comparative table of stocks for week ending July 3rd, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Average same date		
	Shares sold.	Highst.	Lowst.
Montreal	1 258	258	250
Molsons	17 214½	214½	201½
Merchants	155 150	149¾	152
Standard	47 240½	240½	.....

El Padre Needles

10 Cents.

VARSITY,

5 Cents.

The Best

~ CIGARS ~

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

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S. DAVIS & SONS,

MONTREAL, Que.

TENDERS FOR DEBENTURES.

Sealed Tenders, addressed to the undersigned, and marked, "Tender for Sewerage Debentures" will be received up till noon, on Tuesday, July 15th, 1902, for the purchase of the whole, or any part of an issue of Fifty Thousand Dollars, of 3½ per cent. Town of Campbellton, Sewerage Debentures, in denominations to suit purchasers, redeemable in 40 years from date of issue, with interest payable annually, to bearer, at the office of the Town Treasurer of the Town of Campbellton, N.B.

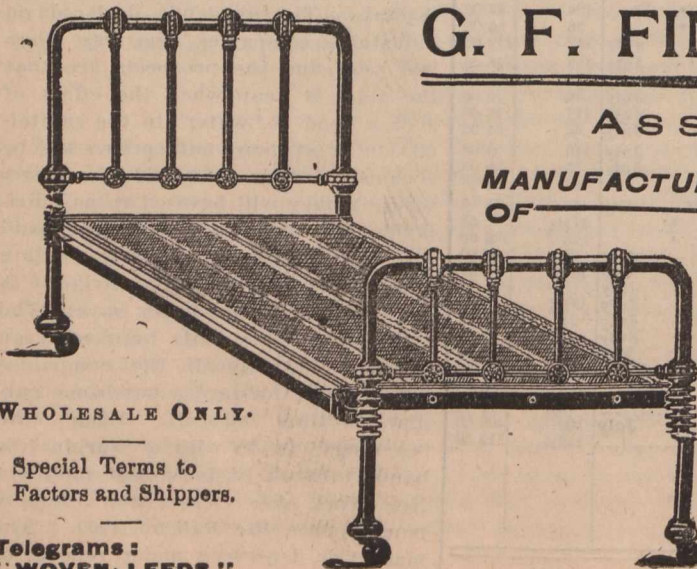
The highest or any tender not necessarily accepted.

For particulars apply to

D. Murray, M.D.,

Chairman Finance Committee.

CAMPBELLTON, N.B., June 26th, 1902.

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

Assembly Works,

MANUFACTURER
OF

BEDSTEADS.

Folders, Chair-Bedsteads, Wire Spring Mattresses,
and Coppere^d Diamond Spring Mattresses.

WHOLESALE ONLY.

Special Terms to
Factors and Shippers.Telegrams:
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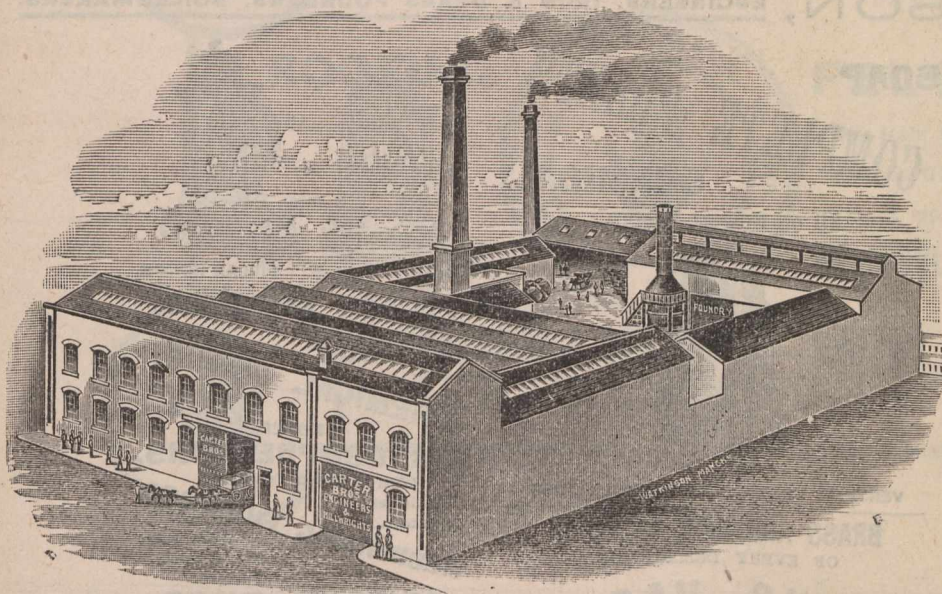
WIRE MESHES FOR MATTRESS MAKERS.

Angle Irons and Dovetails for Wood Bedsteads.

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Engineers and Millwrights,



Bridge Street,
Rochdale, Eng.

Specialty in

Mill Gearing of all kinds.

Special terms to Canadians, under
the New Preferential Tariff.

Miscellaneous.

Can. Pac. Ry.	940	135½	133¾	105
Do. new	89	129¾	127	.....
Montreal St.	150	270¼	270	302½
Mont. Power	725	101¾	100	98¼
Toronto St. xd	380	119¾	119	108¾
Halifax St.	75	103	102½	96
Do. Rights	1403	¼	⅛	.....
Twin City xd	950	119	117½	93¼
Do. Rights	610	1½	1¾	.....
Rich. & Ont.	175	111	110¼	119½
Com. Cable	50	165	165	182
Montreal Tel.	13	169	169	168
Bell Tel.	28	168¾	168	170
Do. Rights	2339	1½	1¼	.....
Dom. Cotton	25	58	58	132
Payne	7500	19	17	19
North Star	3100	20	19	58½
Dom. Coal com	100	136	136	40
Ogilvie pref.	1055	110¼	109¾	.....
Detroit U. E. Ry. 500	77¾	77¼	.....	.....
Dom. I. & S.com 550	52½	51¾	30	.....
Do. pref.	310	94¼	93¾	84½
Nova Scotia Stl. 25	104½	104½	.....	.....
Bonds.				
Com. Cable, reg.3000	98¼	97	.....	.....
Montreal St.	10100	106¾	106½	.....
Laur. Pulp	3000	107*	107*	.....
Dom. I. & S., xc .9000	93	90½	85	.....
Ogilvie	16000	111	110½	.....

*And interest.

—Ottawa Clearing House—Week ending 26th June, 1902: Clearings, \$1,596,723; balances, \$360,256.

MONTREAL WHOLESALE MARKETS.

Thursday, July 3rd, 1902.

Dominion Day, following closely the announcement of the King's improvement in health, seemed to awaken an added desire for "a day off" and in numerous instances this has been prolonged so that trade may be said to have felt a touch of holiday time.

Prices are pretty much as last report. Dairy products are somewhat lower, yet at a profitable point. Hardware prices have been subject to a few changes. Oils are steady. Leather is moving briskly on export account. Some lines of teas are very firm. Flour has advanced while bran is lower. Crop reports all through the West are most assuring. In the East excessive rains may affect potatoes and some grain crops. Hay will be an abundant yield.

BUTTER.

The tone of the market has been easier for some days, although the English market takes supplies readily and reckons correspondingly short receipts. Choicest Eastern creamery is quoted at 19¼c to 19½c and choicest Western at ¾c to ½c less.

CEMENTS, &c.

Receipts for week ending July 2:—\$9,250 fire bricks, 750 brls. English cement and 700 brls. Belgian and German cement. In a jobbing way trade is good, but no large contracts are open. Prices are steady.

CHEESE.

Owing to the export demand showing hesitation prices have eased off a fraction since last report, new stock being now quoted at 9¾c to 10c for choicest Western, ¼c less for Townships. Quebec cheese is dealt in at 9½c to 9¼c

DRUGS.

The price of carbolic acid is somewhat easier. Prices of citric acid are very low, in fact, at as low a point as ever reorded. Cocaine hyd., is slightly easier in tone, and a further reduction is talked of in some quarters. Cr. tartar is advancing, the crude material being dearer. Glycerine is somewhat stiffer in price, yet in face of an advance it has been offered by some holders at what would be the present cost of importation. Gum arabic has advanced somewhat after having re-

cently touched the lowest point ever known. In insect powder the range of prices is higher this year. Menthol is a trifle dearer. In oil of peppermint higher prices are looked for in the near future. Oil of lemon: makers' views are considerably stiffer. Opium is rather easier and getting down close to the lowest point known for some years. Quinine is weaker; but even the lower prices have not stimulated demand. Tartaric acid makers talk of slightly advancing prices in the near future.

EGGS.

The market holds very steady, with receipts moving sufficiently to keep stocks from seeking outlet. In quantities new eggs are quoted at 13½c to 13¾c, and in a jobbing way at 14c to 14¼c. No. 2 stock is worth 12c to 13c.

FLOUR AND FEED.

There is a good movement all round Flour has advanced, as anticipated in last week's report and is now 10c to 20c per brl. dearer on principal selling brands. (See quotations on another page.) Owing, doubtless, to the continuous rains which have made pasture plentiful, feed has declined. Bran is now \$16 to \$17 per ton, bulk; shorts is steady at \$21 to \$22, while moulie is quoted at \$26 to \$28. Baled hay, rules steady under a fair demand. We quote: No. 1, \$9 to \$9.50; No. 2, \$8 to \$8.50; clover, \$7 to \$7.50 per ton, in car lots. Winnipeg wheat prices were: No. 1 northern Manitoba, 74¾c July; No. 2, do., 72¼c.

GREEN FRUITS, ETC.

Owing to strawberries being very plentiful, prices are low and a large trade is being put through. Much of the arrivals, however, is very inferior. We quote: Apples, brls., \$6.50 to \$7.50; Messina oranges, \$3.25 to \$4.00 per box; Val. oranges, 420s, ordinary, \$5.50; do., do., 420s, large, \$3.00; Jumbo, \$7.00; lemons, 360s, \$2.00 to \$2.75;

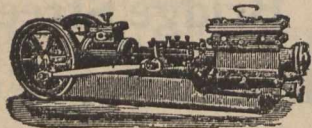
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SOAP, OIL, AND TAR SPECIAL PUMPS.

SOAP PANS, TANKS,
With all Fittings.

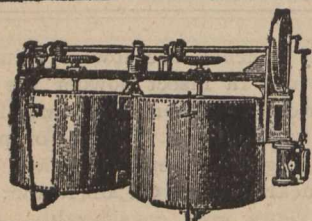
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SWIVELS.

STEEL SOAP FRAMES
The Best
in the Market.

CRUTCHING MACHINES
New Bar-Cutting and
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Machines.

MILLING MACHINERY
Hand and
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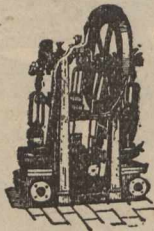
GLYCERINE PLANT,
With Fire or Steam Evaporation.



WHEELS.

**SOAP
COMPLETE PLANTS
CHEMICAL**

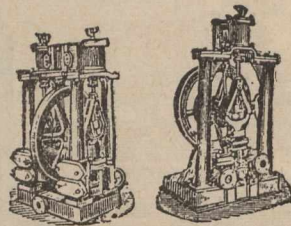
All on Newest Design.



VERTICAL FRAME PUMPS FOR LIQUORS.

BRASS AND IRON CASTINGS
OF EVERY DESCRIPTION.

**DRIVING, VACUUM,
BLOWING, PUMPING,**
VERTICAL AND
ENGINES.
HORIZONTAL



CAMERON PUMPS. PILLAR PUMPS.

FILTER PRESSES,

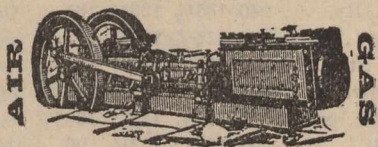
In Cast Iron
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CHEMICAL PUMPS,
Pans
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AIR COMPRESSORS,
With Improved Valves.
Causticisers.
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MECHANICAL FURNACES,
Absorbers,
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GRINDING MILLS,
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ACID

AIR COMPRESSORS & BLOWING ENGINES.

ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

do., 300s, \$2.00 to \$3.00; bananas, 8-hands, \$1.35 to \$1.50; No. 1 do., \$1.75 to \$2.25; extras, \$2.50; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; nuts, Pecans, extra large, 17c; Cape Cod cranberries, \$7 to \$10; pines, 7c to 17c tomatoes, \$4.00 to \$4.50; strawberries, 4½c to 7c box; new potatoes, \$4.25 to \$5 per brl.; cucumbers hot house, 90c dozen; asparagus, \$1.25 to \$1.50 bskt.; Canadian lettuce, 20c to 25c dozen heads; Florida cucumbers, \$1.75 per basket; Canadian asparagus, 90c to \$1.10 per basket; green beans, \$2.50 per basket; white do., \$2.50 per basket; Bermuda onions, \$2.75 per crt.; limes, \$1.50 per box; Cal. cherries, \$2 to \$2.25 per box; cherries, per basket, \$1.00 to \$1.25; Cal. peaches, \$1.80 to \$2; Cal. plums, \$2.25 per box; cabbage, \$2.50 to \$3.00; Egyptian onions, 3½c per lb.; Cal. apricots, \$2.75 per box.

GREEN HIDES.

The only change has been an advance of 5c in lambskins, to 30c. Beef hides are steadier at 9c, 8c, and 7c per lb.; calfskins, 12c and 10c lb.

GROCERIES.

Refined sugars hold steady on the basis of \$3.65 for standard granulated, despite the fact that raw beet su-

gar has touched its lowest point: 5s 11¼d. This does not argue well for higher prices in the near future. An account is given on another page of the formation of a formidable company for the making of sugar by a new process, some of the incorporators being largely interested in Cuban lands. Opening prices on new pack canned goods have been made. Molasses, canned salmon, rice, etc., are steady in price. Japan and gunpowder teas are very firm, owing to short crop and light supplies.

HARDWARE AND METALS.

Strip tin has advanced to 33c. Iron horse shoes, No. 2 and larger, are now \$3.35, and No. 1 and smaller, \$3.60. Terne plate, I.C., 20x28, is reduced \$7.50. Both sisal and Manila rope are reduced ½c lb.

LEATHER AND SHOES.

The dullness usually apparent at the close of the month, followed by the intervening holiday have stripped the market of any activity which might otherwise be apparent. The movement of leather to England is assuming proportions which shows most eloquent for the future of that trade. The close of hostilities has but seemed to increase demand. It is now stat-

ed that the exports from Canada have of late exceeded those of the United States Leather Trust. Quotations show no change.

OILS AND CHEMICALS.

Linseed oils are firm and turpentine holds a like situation; stocks of the former being light. Norwegian cod liver oil maintains the same strong position, and now costs \$1.70 to \$1.75 to import. Chemicals are steady.

POTATOES.

Choice old stock is in short supply, and brings \$1 to \$1.05 in lots, and is being sold in a jobbing way at \$1.15 to \$1.20.

PROVISIONS.

Despite the usual midsummer dullness there is a fair distributing business and prices hold steady at the high mark reached some weeks ago. Hams and bacon are held proportionately low and these move quickly. Dressed hogs are unchanged, at \$9.00 to \$9.50 for country killed, and \$9.25 to \$9.75 for fresh abattoir stock, per 100 lbs. Quotations are: — Bbls heavy Canada short cut mess pork, \$25.00; tierces heavy Canada short cut mess pork, \$37.00; half barrels do., \$12.75; Canada short cut back pork, (family), \$24.00; half-barrels do., \$12.25;

"RED HAND"

ROOFING **FELTS,**

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

ARE UNEQUALLED **THE WORLD OVER**

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

LOYALTY TO THE TRADE IS OUR MOTTO.

heavy Canada mess pork, long cut, \$24; heavy Canada short cut clear pork, \$24; half-barrels do., \$12.25; light Canada short cut clear pork, \$24; heavy flank pork, \$24; best brand pure lard, 20 lb. pails, \$2.20; compound do., \$1.85; hams, 12½c to 14½c; bacon, 12½c to 15c.—Chicago, July 2.—Provisions closed 2½c lower to 2½c higher. Future quotations: Pork, July, \$18.42½; September, \$18.57½; January, \$18.77½ to \$18.80. Lard, July, \$10.70; September, \$10.70; October, \$10.65; December, \$9.67½ to \$9.70; January, \$7.42½; May, \$9.35. Ribs, July, \$8.65; September, \$10.67½; January, \$8.65. Cash quotations: Mess pork, \$18.42½ to \$18.57½; short clear sides boxed, \$10.67½ to \$10.70.—Liverpool, July 2.—Hams, short cut, firm, 58s. Bacon, short ribs, steady, 57s 6d; long clear middles, light, firm, 58s; long clear middles, firm, 57s 6d. Short clear backs, firm, 57s 6d; clear bellies, firm, 58s 6d; shoulders, square; firm, 44s 6d. Lard, prime western, firm, 54s 3d; American refined, firm, 54s 3d. Tal-low, prime city, steady, 28s 6d.

WOOL.

While there is sufficient trade passing to keep the wheel turning slowly there is nothing in the trade to recall earlier dealings when a man could go out on a trip and sell 5,000 bales before returning. Now, if he sells 500 he considers himself lucky, even though past order books are regretfully remembered. When a large majority of the trade feel that there is a grievance existing they will act as though that grievance was perpetually visible even in face of a temporarily better feeling in trade. Canadian wools are very low. New clip fleece is offering in Ontario for 13c to 14c. In the North-West shearing has commenced, but no quotations are yet obtainable here. We hear of 11c being offered in the West. The next

series of London auctions opens on Tuesday next, 8th instant, when 225,000 bales will be offered. Another rise is expected. Brokers predict an advance on all fine merinos, claiming that the demand is greater than available supplies will cover. Quotations on Cape wool are 15½c to 16½c. Some Natal greasy, fine quality, has sold as high as 19c. B.A.'s are worth 30c to 35c for good merinos, and crossbreds, 20c to 22½c.

GEORGE WALLER & CO.

Whenever improved methods are conceived and adopted, particularly as regards appliances that have to do with sanitation and health it is most desirable that they be advertised liberally so that they may be generally adopted. Messrs. George Waller & Co., of 165 Queen Victoria street, London E. C., have perfected an improved cesspool emptying apparatus which is receiving much attention throughout parts of Europe where it has been heard of and seen. By this process cesspools can be emptied, cheaply, quickly, quietly and inoffensively and done by day under Section 42 of the Public Health Act, 1875, almost without being known unless seen in operation. When not convenient to work the pump close to the cesspool, an extra length of suction can be used and delivery hose can be taken to the van or cylinder even when 300 feet or more away from the pump. This system is well known to a large number of surveyors and inspectors of nuisance, but for those who are not acquainted with the system we give an extract from a medical health officer's of health report, which clearly explains the modus operandi, viz.:

"Up till recently the cesspools were

emptied by, and at cost of, the owners, the work being carried out by private persons in a most expensive, filthy, and offensive manner and in many cases, the contents had to be conveyed through dwelling houses by means of buckets. The District Council decided to adopt the system which is carried on at Bexley and other towns known as the 'Bexley System.' Two iron water-tight and air-tight vans (300 gallons each), 200 feet of leather hose, one patent sewerage force pump, and the necessary accessories were purchased for carrying out the work. The mode of working this process is as follows: The cesspool is opened, and the contents thoroughly deodorised by means of sulphate of iron or other disinfectant, and then stirred up with a long pole, at the end of which is a large fork. The pump is brought as near to the cesspool as possible, the suction hose is lowered to the required depth, the delivery hose then connected between the pump and the van, and the sewerage forced up into same. There is a small aperture on the van which is opened for the air to pass out. Over this is a cage containing cotton waste saturated with crude sanitas to deodorise any smell that might arise from this cause. When full, the vans are taken to a neighbouring farm, and the contents are distributed on the land.

What surveyors say of the "Bexley System" of cesspool emptying.—Testimonials:—Mr. E. R. Boulter's report to the Bexley Local Board on one year's working states that 367 cesspools were emptied, including 105 beyond the parish boundary (at an increased charge) there was no difficulty in disposing of the material, and after allowing 20 per cent. for depreciation there was a net profit of £150 for the 1st year, and £200 for 2nd year.

Mr. A. Taylor Allen, Town Surveyor, Portsalde by Sea.—Gentlemen,—“In re-

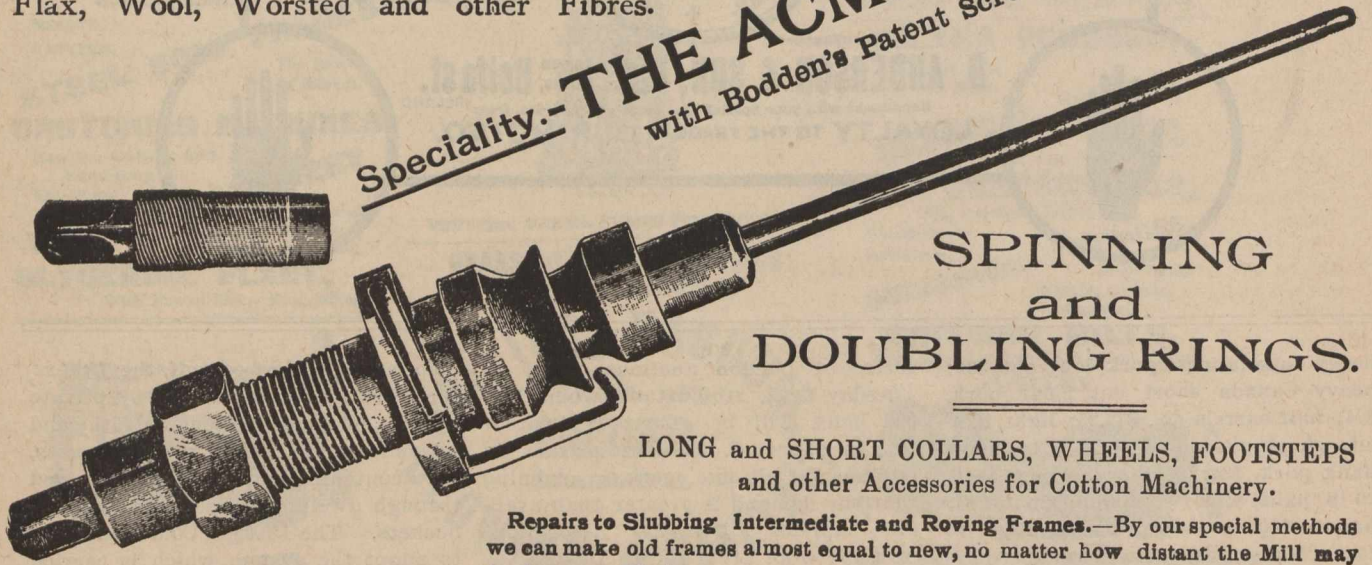
WILLIAM BODDEN & SON, Limited.

Spindle and Flyer Manufacturers.

Steel Spindles and Flyers and Ring Spindles of all kinds

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

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



SPINNING and DOUBLING RINGS.

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

Hargreaves Works, - - Oldham, England.

☛ SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF. ☛

ply to your enquiry in reference to the vans, pump and accessories supplied by you for the emptying and cleansing of cesspools, which work is carried out here by the Council under Sec. 42 Public Health Act, 1875. I have much pleasure in bearing testimony to the superiority of the system known as the "Bexley System" over the old fashioned mode of emptying cesspools, which can only be accomplished in a very offensive and most expensive manner, and when done by hand in nine cases out of ten only a portion of the contents of the cesspool is taken away, and this having to be done at night generally occupies more than one night, whilst with your apparatus a cesspool, 20 ft. deep can be emptied during the day in a few hours. The whole of the plant you supplied has worked in every respect most satisfactory during the several years it has been in constant use here."

Every description of iron work for sanitary purposes, also to special designs when required. Makers of gas and water plant of every description. Special quotations for quantities on application. Write for illustrated catalogue, price list, etc., to George Waller & Co., 165, Queen Victoria street, London, E.C., and Stroud, Gloucestershire.

PATENT REPORT.

Below will be found a list of patents recently granted by the Canadian and American Governments, secured through the agency of Messrs. Marion & Marion, patent attorneys, Montreal, Can., and Washington, D.C. Information regarding any of these patents will be supplied free of charge by applying to the above-named firm. Canada: Heman Warner, Leamington, Ont., apple peeler and corer; James D. Somers, Wallaceburg, Ont., perambulator; Donald Fraser, jr., Fredericton, N.B., feed mechanism for planing machines; Thomas F. Melanson, Upper Carlo, N. B., car coupler. United States: Thos. F. Van Luven, Catarauqui, Ont., axle bearing; Napoleon Dussault, Montreal, Que., nail making machine; Victor Berford, Tara, Ont., weed destroying mechanism; Charle L. Culver, Sandon, B. C., ore classifier and separator.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following United States and Canadian patents granted to Canadians last week: United States: Apparatus for thawing frozen ground, George R. Clarke; knife, Israel Kinney; pocket-knife, Israel Kinney; bicycle, Eli W.

Lymburner; automatic stoker and smoke-consumer. Canada: Combination match boxes, Camille St. Jacques; grinding machines for grinding harvester knives and other tools, Moses C. Nixon; friction clutches, Jno. M. Wallace; composition of matter, Chas. H. Morency; apparatus for cleaning sewers, Louis Dubois; apple peelers and corers, Herman Warner; perambulators, James D. Somers; feed mechanism, Donald Fraser, jr.

The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building: Canadian: G. H. Montgomery, reversing motions; J. M. Loose, key sharps; W. R. Scott, animal pokes; J. C. Craig, voting machines; J. R. Couillard, acetylene gas generators; C. J. Gilson, ping pong ball picked up; L. C. Archibald, cheese hoops; P. J. Smyth, woven wire fabric for spring mattresses; L. M. Jones and W. G. Hunt, swathe boards for mower divider shoes. American: Wm. D. Hudson, gas range; R. F. Montgomery, dress supporter; J. Morrison, compression valve; F. W. Slater, boot or shoe; H. Truesdell, grate bar; J.C. Taylor, dressing cabinet.

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THE MAKING OF THE WEST.

The awakening of Saskatchewan will be the next act in the drama of the west. How many Ontario people, says a correspondent of the Globe writing from Prince Albert, Saskatchewan, who have had time to forget the geography lessons of schooldays could tell offhand where the mighty waters of the Saskatchewan, which drains three-fourths of Alberta and Assinboia, as well as the territory which takes its name from the river of the plains, find their outlet to the ocean? The Nelson River connects Lake Winnipeg with Hudson Bay, and the Saskatchewan and Red Rivers have their outlet through Lake Winnipeg and the Nelson to Hudson Bay. The slope of the whole territory is, therefore, from southwest to

northeast, and from the foothills of the Rockies, to the far-distant Atlantic. The Saskatchewan and its tributaries, the Red Deer, the Bow, the Battle and other rivers, have their sources not more than 300 or 350 miles from tidewater on the Pacific, and bear the rainfall of the whole intervening country to the great inland sea of the north. And as the water goes, say the old trappers and hunters of the Saskatchewan, some day will go the products of this vast northland. To the man in the east, Saskatchewan represents but three or four names, Battleford, Duck Lake, Prince Albert, Batoche. These names were burned into his memory in the days of 1885, when rebellion upreared its head on the banks of the Saskatchewan. The man with the hoe has taken the place of the

half-breed with his musket, and the wounds of 1885 are healed. It is with the Saskatchewan of tomorrow that we have to do, not with the Great Lone Land of yesterday. For a long time the territory was cut off from the world outside, the volume of settlement not seeming to warrant construction of railways. The first comers to this land were French-Canadian and Hudson Bay traders, and the white population until ten years ago consisted altogether of these men and their children, many of the latter being the offspring of Indian mothers. The Saskatchewan was the traders' highway to the interior from Hudson Bay and so scattered settlements were formed along its banks all the way from Lake Winnipeg to Edmonton and the ramparts of the Rockies.

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In 1866 the Presbyterian Church established a mission on the site of what is now Prince Albert. The settlement grew slowly at first, and there was little effort to till the soil. The new town was a trading post on a more ambitious plan than most of its competitors, and that was all. The oldest of the Prince Albert pioneers now left, told me that when he came in 1873 there were but five actual settlers in the vicinity, and that grizzly bears were very common where the town now is. There was, of course, nothing to be made by growing grain for export, because there were no means of export. A few old Kildonan pioneers,

grandsons of Lord Selkirk's settlers, came in from the Red River and began to grow foodstuffs for local consumption. Until 1891, when the Regina & Long Lake Railway was pushed north from the main line of the C.P.R. 257 miles to Prince Albert, the Red River cart was the only means of getting freight in from the south, and the Prince Albert trail was one of the chief highways of the north. Less than 100 miles of this railway are in Saskatchewan, so that, practically speaking, the territory, with an area greater than that of England and Scotland, has but one mile of railway for every thousand square miles of land. Little wonder

that under these circumstances the people of the territory despaired of attracting the world's attention to the fertile river valleys, to the lakes filled with the finest of trout, and whitefish, and to the spruce forests the threefold sources from which will flow in the future the prosperity of the far north.

The days of waiting are at an end, and Saskatchewan now feels the impulse of the great migration from the States, and, in a greater degree than the sister territories, of the immigration from Europe. From the Calgary & Edmonton line settlers are going eastward into the valley of the North Saskatchewan. From Prince Albert

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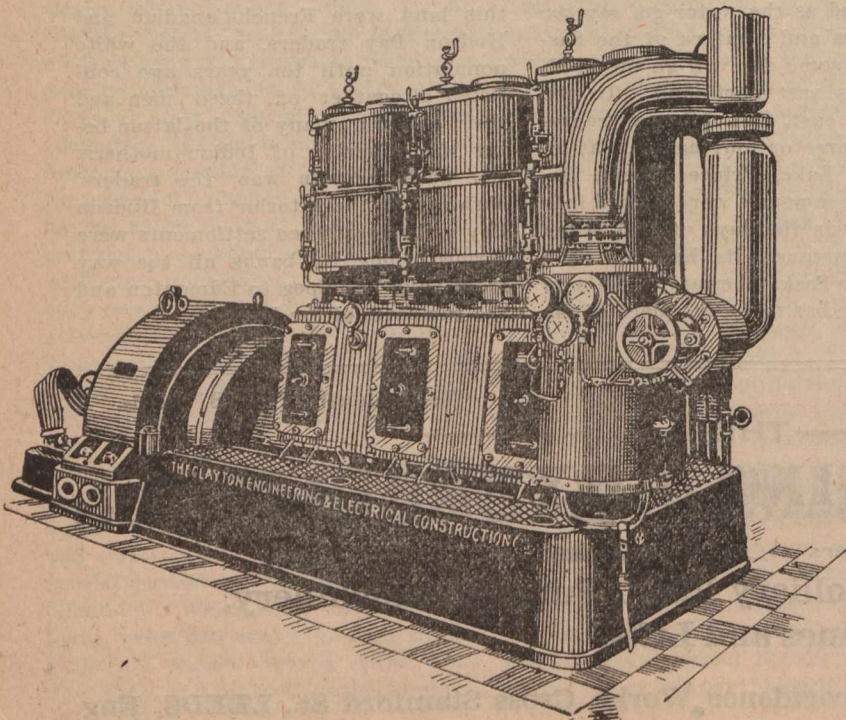
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and Rosthern and Osler and Saskatoon they are going far out both east and west, and looking forward eagerly to the coming of railways through the river valley. Nor will they have long to wait. The Canadian Northern is already at work on the extension of its Swan River branch toward Saskatchewan. It is expected that almost 100 miles will be built this year. This will give access from Manitoba to the Carrot River country, where settlers from all parts of the States, as well as from Ontario and Europe, have taken up land sixty and seventy miles from the railway. The region, I am assured, will be one of the most productive in the whole Northwest when opened up. The Carrot River line will be extended to Prince Albert next year, and the town will thus be brought into touch with the Canadian Northern system.

While this railway will be of material benefit, it is only a small part of the great projects of the rival companies for opening up the Saskatchewan Valley. I have already spoken in these letters of the race across the northern grain belt towards the Pacific on the part of the C.P.R. and C.N.R. The main line of the latter railway has been definitely located. It will strike

off from the present line of the C.N.R. at Gilbert Plains, and, passing south of Duck Mountains, angle across the northeastern corner of Assiniboia. Entering Saskatchewan, it will cross the southern branch of the river about twenty miles north of Saskatoon, and the north branch will in all probability be crossed and recrossed again near Battleford. The run from the Saskatchewan will be almost straight across country, except where the grades forbid, to Edmonton, and the whole southern valley of the river will be tributary to the railway. The Canadian Pacific is not going to let the C.N.R. secure the traffic of the northern wheat belt without giving Mackenzie & Mann a run for it, and extensions are now being planned that will bring the lines of the C.P.R. across northeastern Assiniboia and the southern part of Saskatchewan into the Beaver Lake country, in Alberta. These details are probably not of interest unless one follows the routes on a map, but, in a word, it may be said that they give Saskatchewan two great east and west trunk lines hundreds of miles in length, and one, at any rate, of them destined to be a part of a transcontinental route. It is not surprising, under these circumstances, that the rich

land of the Saskatchewan Valley should suddenly become valuable. How greatly in demand it is may be seen by the purchase a few days ago from Osler & Hammond, the agents of the Long Lake Railway, of 1,100,000 acres of their land grant, chiefly on the plateau between the two branches of the river. The company that purchased this land is capitalized for \$3,500,000, and the deal is the greatest ever made in northwestern lands. The new owners are going to work with vigor to attract settlers. The members have had long experience in handling railway lands in the Dakotas, and profiting by that training they propose to establish town sites, and on the territory adjacent to them to erect model farm houses, stables, etc., and break from 25 to 50 acres of land around each of these homesteads. They will then be in a position to sell intending settlers a quarter or half-section of land, with buildings on it, and work done that will enable the settler to secure a crop the first year after taking possession. The land is extremely well suited to the growth of flax, and, as in the Dakotas, this will be the first crop put in. It may be of interest to Toronto people to know that one of the chief stockholders in this big colonization scheme

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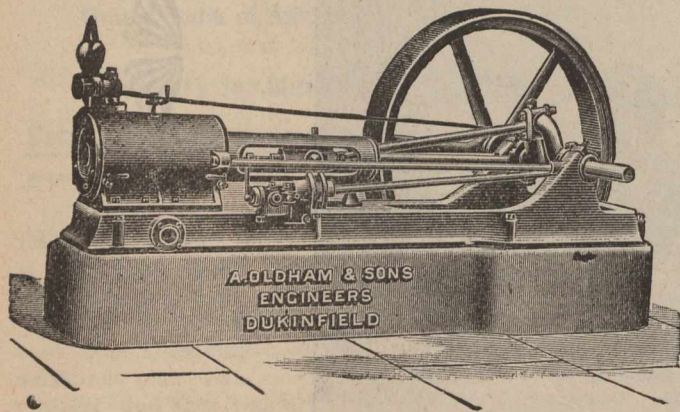
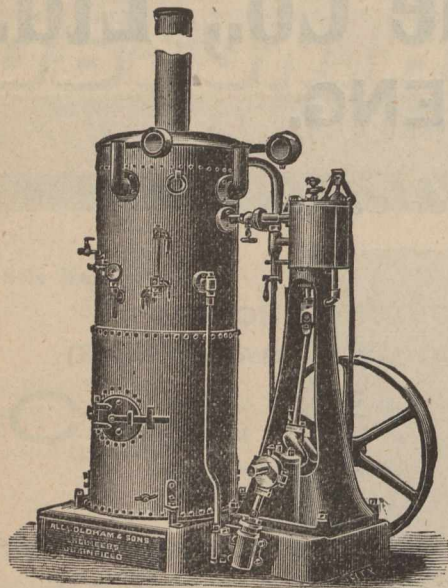
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is F. E. Kenaston, president of the company which recently bought the Abell Engine Works.

These new railways it is scarcely necessary to say, will tap a greater area of grain-producing territory than the main line of the C.P.R. It is a singular tribute to the far-sightedness of the engineers who surveyed the line of the proposed transcontinental road in Hon. Alexander Mackenzie's time, and to the sagacity of that statesman, that the Canadian Northern will follow the route then proposed with but a few minor changes.

The population of Saskatchewan in April, 1901, was only 25,679, and of that total 5,842 were Indians, 5,828 half-breeds, 4,217 of British and English-Canadian origin, 3,627 of Russian and 4,323 of German origin. The remainder were small representations of almost every nation under the sun. It will be seen, therefore, that Saskatchewan was until last year playing a very lone hand, indeed, and that the density of the population was nothing to brag of. With something over four square miles of territory per head of the inhabitants, including Indians, there was no danger of overcrowding. More than half the people in the territory are still to be found in the strip of land along which the railway passes between the north and south branches of the river, a stretch of 100 miles from north to south, with an average width of twenty miles. At the southerly end of this plateau between the rivers is

Saskatoon, and at the north Prince Albert. Along the line between these two points are situated Osler, The Hague, Rosthern, Duck Lake and other towns that bear some resemblance to the new towns of Alberta and Assinboia. The most important centre of the farming district is Rosthern. The settlers around Rosthern are Germans and Russians, and included among them are many Mennonites, who live in village communities and go out from them daily to their farm work. Rosthern has five wheat elevators, and two more will be built this season. The people will ship out during the coming season almost half a million bushels of wheat, besides other grain. The country from Osler north to Rosthern is a plain that reminds one of the Portage la Prairie plain, one of Manitoba's most fertile regions. German farmers are thrifty and careful, and one notes with pleased surprise that the planting of trees and the cultivation of little garden patches are not neglected even under the stress of breaking in the larger farm areas. I am assured by a Rosthern attorney that the German and Russian population is eager to adopt Canadian standards, and that, although not up to the Canadian level in the matter of house building, they will not long remain in the rear. A most notable change has already been made in the dress of the foreign settlers, and it is only in a few cases that one sees the sheepskin coat and queer baggy trousers of the Russian peasant.

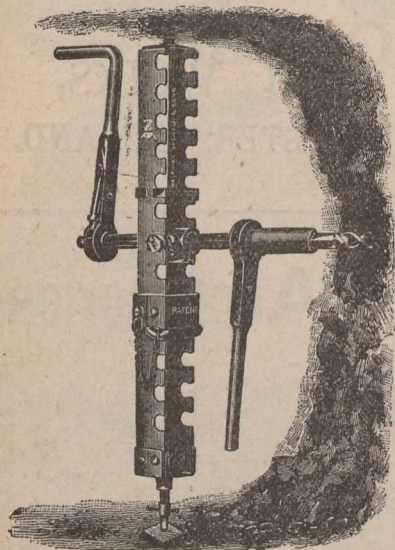
Prince Albert is a town with a bright future. As one approaches it the bush land becomes more general, and among the light green foliage of the poplar, the ever-present tree of the Saskatchewan valley, are to be seen the towering branches of the spruce. Along the river and in the streams to the north are fine forests of spruce, the trees ranging up to three feet in diameter. The output of lumber is already large, and when the rush of settlement begins thousands of men will be employed in the country tributary to Prince Albert, in lumbering operations and in planing mills. The country nearby is a good deal broken up, and there is not as large a farming district as the people would like, but they are happy in the knowledge that Prince Albert will be the supply centre for the rich territory to the southeast and to the north of the river. The stores are not in outward appearance up to the general standard of the west, although they do a large and very profitable business. Many of them remain what they were originally, rather temporary-looking structures, strung along the main street, facing the river. It is when one turns to its fine dwelling houses, and excellent public buildings that one gets an adequate idea of the wealth of Prince Albert. The town hall, court house, public school and land offices are all built on a liberal scale, and the pretty police barracks look down from the hillside over as pleasing a bit of woodland and open

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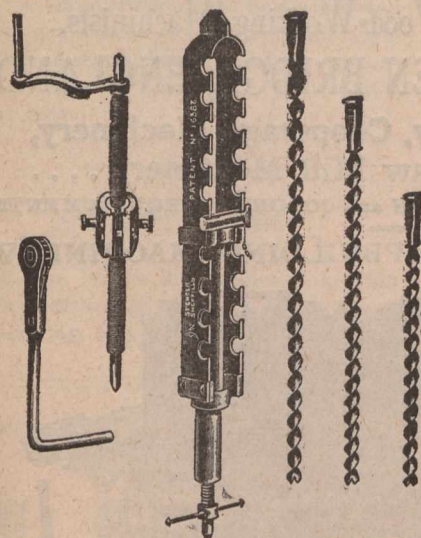


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country as one could wish to see. The population is now 2,107, and after some years of comparative stagnation is again beginning to increase rapidly. If the C.P.R. extends the Manitoba & Northwestern line from Yorkton as promised and the C.N.R. comes in along the Carrot River next year, Prince Albert will be out in the sunshine.

There are many openings for profitable business at Prince Albert. The river runs past, navigable to Edmonton, and is just as capable of being a highway of commerce as it was when the Hudson Bay Company operated the big stern wheeler, Marquis, now lying dismantled on the bank. She was too big and unwieldy to pay, but there will soon be plenty of business for smaller craft of the sort now in use on the Kootenay lakes, and drawing from three to four feet of water, with a flat bow that can be pushed ashore whenever passengers want to get on or off. There is room also for indefinite expansion of the fishing industry. A few cars of trout and whitefish are now shipped out every year from the lakes to the north of Prince Albert to the Chicago market. The quantity could be increased to several cars a day without depleting the supply. Mr. A. L. Robertson, the Fishery Inspector, says that these lakes are rull of fish, which, by reason of the northerly latitude, are very firm and delicate. They are monsters, too. Some of the trout go as high as 40 pounds, and the supposition is that they were originally the spawn of the large Hudson Bay salmon. The whitefish range up to ten pounds and are of as fine quality as the trout. The business of catching them is largely in the hands of the half-breeds but the Nobles of the Georgian Bay control the fishery and export. Lumbering fishing and the supply trade of the adjacent country should make Prince Albert in days to come more prosperous even than it now is. The situation of the town is excellent the climate is good, and only the mosquito is vile. It is believed that fruit trees will shortly be brought into bearing, and a member of the Dominion land agent's staff is at present conducting experiments with apples and plums that he believes will give their first yield next season. He has not coddled the trees, and they have done all right in winter. Small fruits of all sorts are plentiful, and strawberries grow to an unthought of size as compared with ours in the east, the long hours of daylight making the difference.

Perhaps the most effective mode of showing that Saskatchewan is at last in the immigration belt is to make a comparison between the homestead entries in the Regina office and those at Prince Albert. The Regina office covers a very large tract of territory, including the Soo line, where a rush is now going on. In the ten months ending April there were recorded 1,580 homestead entries, as compared with 912 for the whole of the year ending June 30th, 1901. The figures for the first four months of this calendar year and of last show how great is the increase now experienced:

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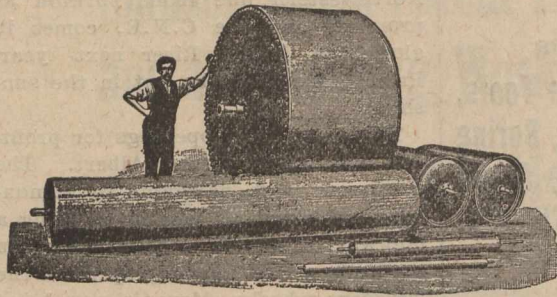
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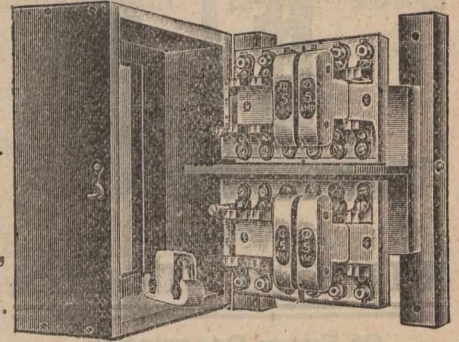
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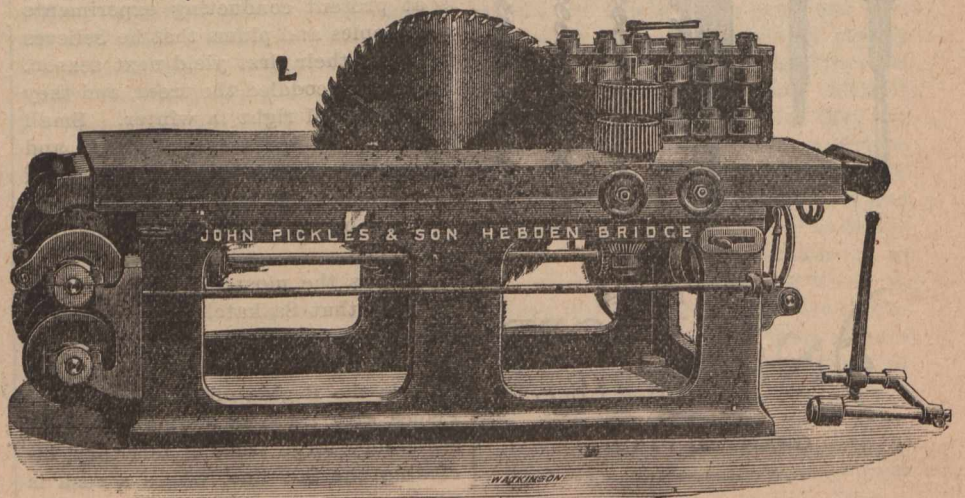
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	1902.	1901.
January	121	43
February	115	22
March	161	57
April	287	84

Totals 684 206

In addition there were 135,000 acres of scrip lands located.

The Prince Albert figures show that progress has been relatively almost as great in this district during the past few months, the totals, of course, being considerably less. The homestead entries have been:

	1902.	1901.
January	85	13
February	70	17
March	68	34
April	135	55
May 1st to 15th	131	37

Totals 489 156

Up to May 15th there had been 775 entries since July 1st, 1901, while for the whole of the previous Government year the total was 512. The entries, therefore, will by the 30th of June be considerably more than double those of last year, and will represent an addition of from 5,000 to 6,000 persons to

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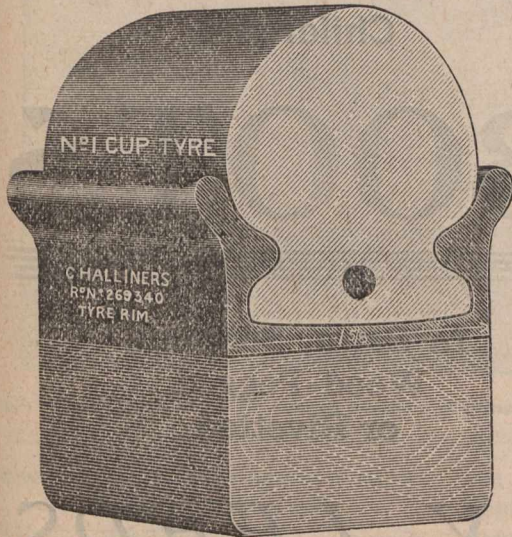


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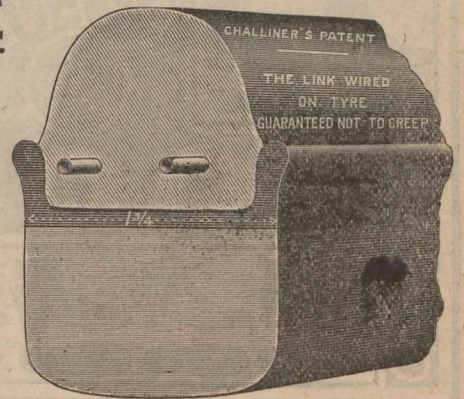


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the Territory's population. If the Yorkton and other districts are included the immigration into Saskatchewan this year will be at least 11,000, or within a fraction of half as many people as there were in the whole Territory a year ago.

ABOUT KAOLIN.

Kaolin, or, as the pigment, is often called after its Chinese designation, china clay, is a natural product, which

occurs in several countries of the continent of Europe, in England and other places, being generally in combination with granite, says a writer in *Farben Zeitung*. Granite itself consists of three different minerals, mica, quartz and feldspar, which three react very differently to atmospheric influences. Quartz, a particular form of silica, is entirely unchangeable; mica, easily distinguished by its brilliancy, from the other two components, is likewise very resistant not changing at all under the natural, slow decomposition of the granite.

It is the natural decomposition of the granite that produces kaolin, and this production takes place on account of the slow decay of the third component, the feldspar, under the action of water and carbonic acid, which are both constantly present in the atmosphere. Feldspar has the composition $CSiO_2, Al_2O_3, K_2O$, and is decomposed very gradually, little by little forming kaolin and having then 45 to 50 per cent. SiO_2 , 40 per cent. Al_2O_3 and 12 per cent. water, with admixtures of iron oxide, lime, magnesia, and other impurities, according to its particular source.

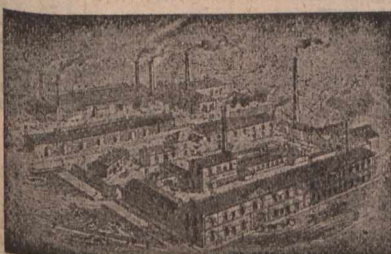
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ALL
LEATHER.

BRAMLEY, LEEDS,
ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT,
THURSDAY, JULY 3, 1903.

Name of Article.	Wholesale		
	\$	c.	¢
Drugs & Chemicals			
Acid Carbolic Cryst medl.....	0 20	0 35	
Aloes, Cape.....	0 16	0 18	
Alum.....	1 40	1 75	
Borax, xtlis.....	0 04	0 06	
Brom. Potass.....	0 70	0 80	
Camphor. Ref Rings.....	0 00	0 80	
" Ref oz. ck.....	0 80	0 85	
Citric Acid.....	0 35	0 40	
Citrate Magnesia lb.....	0 25	0 45	
Cocaine Hyd. (oz).....	5 25	5 75	
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.....	5 50	6 00	
Morpha.....	1 55	1 65	
Oil Peppermint lb.....	2 75	2 50	
Oil Lemon.....	1 15	1 25	
Oplum.....	3 75	4 00	
Oxalic Acid.....	0 06	0 09	
Phosphorus.....	0 50	0 75	
Potash Bichromate.....	0 08	0 10	
Potash Iodide.....	3 00	3 40	
Quinine.....	0 30	0 40	
Strychnine.....	0 85	0 80	
Tartaric Acid.....	0 28	0 33	
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 25	1 50	
Soda Bicarb.....	1 75	2 25	
Sal. Soda.....	0 75	0 85	
" Concentrated.....	1 50	2 00	
Dyestuffs.			
Archil, com.....	0 27	0 29	
Cutch.....	0 08	0 00	
Ex. Logwood.....	0 09	0 12	

The Chinese kaolin contains generally a rather considerable quantity of iron oxide; the French contains potash; the German stands probably between these two; and the English of Cornwall is renowned for its great purity.

The process of obtaining kaolin is relatively simple and not expensive, but the crude kaolin is very impure. In addition to the undecomposed portions of feldspar it contains, of course, quantities of sand, i.e., pulverized quartz and mica, and of these two the mica is considerably the more difficult to get rid of. Formerly the cleansing from these admixtures was accomplished simply by elutriation, which process is today, however, replaced by a special plant. The kaolin is first brought to the surface of the earth by means of water, a copious water supply being an essential condition for the profitable working of a kaolin factory, and is then conducted with the water into a number of wooden troughs. In these are placed at regular intervals boards, which thus divide the troughs into compartments, checking the flow of the stream and thus giving an opportunity to the heaviest components to sink to the bottom. That is principally quartz. From these troughs the water, with its kaolin and the mica, now flows into another contrivance, in which the mica is held captive.

The second division is generally a very long one, often measuring up to 10 metres, but is narrow and shallow,

MONTREAL WHOLESALE PRICES CURRENT,
THURSDAY, JULY 3, 1903.

Name of Article.	Wholesale.		
	\$	c.	¢
Chip Logwood.....	1 75	2 50	
Indigo (Bengal).....	1 50	1 75	
Indigo Madras.....	0 70	1 00	
Gambier.....	0 06	0 07	
Madder.....	0 09	0 12	
Sumac.....	60 00	65 00	
Tin Crystals.....	0 22	0 28	
Fish.			
Bloaters, per box.....	1 00	1 25	
Labrador Herrings, N.F.....	0 00	0 00	
Herrings, Nova Scotia.....	0 00	4 50	
Mackerel No. 2, brls.....	0 00	12 50	
" " 1/4 barrel.....	6 00	6 50	
Green Cod, No. 1.....	5 50	6 00	
Green " large.....	0 00	7 00	
No. 2.....	4 50	0 00	
Large dry Gaspe per qntl.....	5 00	5 25	
Salmon, brls Lab.....	11 50	14 00	
Salmon, (half brls).....	0 00	6 50	
" Brit. 3/4 brls.....	11 50	00 00	
Boneless Fish.....	0 04	0 00	
" Cod.....	20 05	0 00	
Skinless Cod, case.....	5 00	5 50	
N. S. Salt Herrings, in half-barrels	0 00	3 00	
Loch Fyne Herrings, keg.....	1 10	1 15	
Flour.			
Ogilvie's Hungarian.....	0 00	4 30	
Ogilvie's Glenora Patent.....	0 00	4 00	
Manitoba patents.....	4 20	4 30	
Strong Bakers.....	3 90	4 00	
Winter Wheat patents.....	4 00	4 10	
Straight roller.....	3 65	3 80	
do bags.....	1 75	1 85	
Superfine.....	0 00	0 00	
Rolled Oats.....	5 20	5 30	
Corn meal, bag.....	1 50	1 55	
Bran bulk.....	16 00	17 00	
Shorts.....	21 00	22 00	
Moullie.....	26 00	28 00	
Farm Products.			
BUTTER; Choicest Western Cr.....	0 20	0 21	
Eastern do.....	0 00	0 00	
Under Grades Cr.....	0 18	0 19	
Townships Dairy.....	0 19	0 20	
Western Dairy.....	0 19	0 20	
Good to choice.....	0 14	0 16	
Fresh Egg.....	0 00	0 00	

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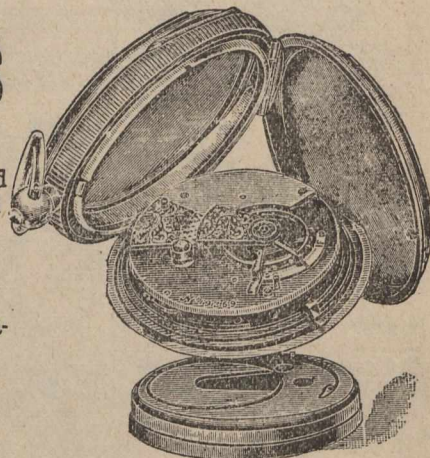
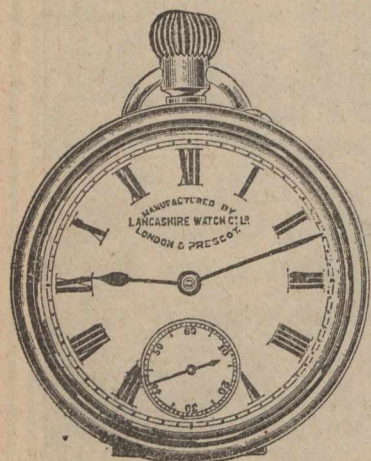
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Birmingham Offices:—62 ALBION STREET, ENGLAND.

AGENTS FOR CANADA:

Messrs. ELLIS & Co., King St. West, TORONTO, Ont.



MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, JULY 3, 1902.

Name of Article.	Wholesale.
Hardware.—Con.	
Coil Chain—No. 1/2	2 85 0 00
9-16	3 75 0 00
3/4	3 85 0 00
1/2	3 75 0 00
3/8	3 60 0 00
1/4	3 60 0 00
Galvanized Staples—	
100 lb. box, 1 1/2 to 1 3/4	3 25 0 00
Bright, 1 1/4 to 1 3/4	2 90 0 00
Galvanized Iron:	
Queen's Head, } gauge 28	4 40 4 65
or equal. } gauge 28	4 10 4 35
Comet do 28 gauge	
Iron Horse Shoes:	
No. 2 and larger	0 00 3 85
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 2 1/2 ft., 18	0 00 2 70
" " " " 20	0 00 2 95
" " " " 22	0 00 3 10
" " " " 24	0 00 3 10
" " " " 26	0 00 3 20
" " " " 28	0 00 3 45
Boiler plates, iron, 1/4 in.	0 00 2 10
" " " " 3-16 in.	0 00 2 10
Hoop Iron, base for 2 in. and larger	0 00 2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.	
Canada Plates:	
Full Polish	4 00
Ord. 52 sheets	2 65
" 60 do	2 70
" 75 do	2 75
Black Iron pipe, 1/2 in. x 1/2 in.	2 72
3/4 in.	2 92
1 in.	3 42
1 1/4 in.	4 85
1 1/2 in.	6 85
2 in.	8 20
per 100 ft. nett.	11 00
Steel, cast p.lb., Blk Diam'd	0 08 base
Spring, 100 lbs	2 75 0 00
" Tire, " "	2 30 base
" Sleigh shoe, 100 lbs.	2 20 base
" Toe Calk	2 68
" 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	6 50
IX Charcoal	6 50

even they should never feel really coarse Kaolin is further known for its entire insolubility in water and in diluted acids, and alkalis. Concentrated hydrochloric acid does not affect kaolin much, but concentrated sulphuric acid, on the other hand, if kaolin be boiled in it for a considerable period, decomposes the kaolin completely, there being found then a gelatinous mass—silicic acid and aluminum sulphate.

Kaolin is rarely chemically analyzed, as chemical purity is not necessary for its use as a pigment. On the other hand, it is always advisable to investigate the purity of its color, its covering power, &c., as in these things a very great difference exists in the samples of the goods handled by different houses.

Considered as a pigment kaolin is absolutely permanent; that is to say, it resists without any alterations whatever the influence of light and the atmosphere for as long a time as could practically come into consideration. Nevertheless, as a pigment in the strict sense—that is, as a color by itself—it is not frequently used. It makes by itself a tolerably good water color, but even here cannot compete as to "body" with the other white pigments; and in oil it is of still less use, as its covering power here vanishes and it often becomes entirely transparent. Besides its uses in the paper industry, in the manufacture of ultramarine, &c., kaolin is especially used of late in large quantities where it is important

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, JULY 3, 1902.

Name of Article.	Wholesale.
	\$ c. \$ c.
Terne Plate 10, 20x28	7 50 0 00
Rms. Sheet Iron	0 10 0 00
Lion & Crown tin'd sh'ts	
22 and 24 gauge case lots	0 0 7 75
26 gauge	0 00 7 75
Lead: Pig, per 100 lbs;	3 25 3 35
Sheet	0 00 0 04
Shot, 100 lb., less 2 1/2 p c.	0 00 6 50
Lead Pipe, per 100 lbs.	7 00 0 00
	less 87 1/2 p.c.
Zinc:	
Spelter, per 100 lbs.	0 00 4 75
Sheet, Zinc "	5 75 6 00
Black Sheet Iron.	
Per 100 lbs.	
8 to 16 gauge	2 45 0 00
18 to 20 do	2 40 0 00
22 to 24 do	2 45 0 00
26 do	2 50 0 00
28 do	2 55 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 90 0 00
do do No. 10	3 55 0 00
do do No. 11	3 65 0 00
do do No. 12	2 95 0 00
do do No. 13	3 05 0 00
do do No. 14	4 05 0 00
do do No. 15	4 55 0 00
do do No. 16	4 80 0 00
Barbed Wire—	
Spring Wire per 100, 1.25	3 00 f.o.b.
net extra.	Montreal.
Iron and Steel Wire pl'n	
6 to 9	2 80 base.
Rope.	
Sisal, base	0 00
" 7-16 and up	0 12
" 3/4 "	0 13
" 5-16 "	0 13
" 1/2 "	0 13
" 3-16 "	0 14
Manilla, 7-16 & lgr.	0 15
" 3/4 "	0 15
" 5-16 "	0 16
" 1/2 "	0 16
" 3-16 "	0 16
Lath yarn	0 11

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MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, JULY 3, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Wire Nails.		
Base Price carload	2 50	
Less than	2 55	
2d extra	1 00	
2d f	1 00	
3d	0 65	
4d and 5d	0 40	
6d and 7d	0 30	
8d and 9d	0 15	
10d and 12d	0 10	
16d and 20d	0 05	
30d to 60d	Base	
Building Paper.		
Dry Sheeting (roll)	0 35	0 00
Tarred	0 45	0 00
Hides and Tallow		
Montreal Green Hides		
No. 1	0 09	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	0 00	0 25
Calfskins, No. 1	0 00	0 12
No. 2	0 00	0 10
Horsehides	1 50	2 00
Leather		
No. 1 B. A. Sole	0 27	0 25
No. 2 B. A. Sole	0 25	0 25
No. 3 B. A. Spanish Sole	0 24	0 25
Slaughter, No. 1	0 28	0 29
light medium & heavy	0 28	0 29
No. 2	0 26	0 27
Harness	0 26	0 32
Upper, heavy	0 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 69	0 65
English	0 45	0 55
Canada Kip	0 50	0 69
Hemlock Calf	0 50	0 70
Light	0 50	0 60
French Calf	0 55	1 10
Splits, light and medium	0 22	0 25
heavy	0 17	0 20
small	0 18	0 20
Leather Board, Canada	0 06	0 10
Enameled Cow, per ft.	0 16	0 18
Pebble Grain	0 12	0 14
Glove Grain	0 12	0 13
B. Calf	0 15	0 20
Brush (Cow) Kid	0 11	0 13
Buff	0 13	0 16
Russetts, light	0 35	0 40
heavy	0 25	0 30
No. 2	0 35	0 40
Saddlers' doz.	7 50	9 00
Int. French Calf	0 65	0 75
English Oak lb	0 30	0 35
Dongola, extra	0 38	0 42
No. 1	0 20	0 22
ordinary	0 14	0 16
Colored Pebbles	0 12	0 16
Calf	0 16	0 22

to form a white and not heavy body, which may then be colored in some way: so as to form, in other words, aniline lakes for all possible purposes, from the ordinary colors of the house painter up to the expensive high grade aniline lake of chromo-lithography.

It is plain that for this purpose kaolin could either be used alone or in combination with other white substances, such as baryta, aluminum, or gypsum, the object of the admixture being either to produce a white substance which shall be lighter and more porous, that is to say, to give it a greater capacity for taking up and retaining water, or else to make the white more suitable for its particular application, or perhaps cheaper.

INDIA AND ITS RELATIONSHIP TO LANCASHIRE.

A short time ago the Blackburn, Eng., Chamber of Commerce invited Sir George Cotton, of Manchester, to address them upon India, an ever-interesting subject to Lancashire. Sir George promptly accepted the invitation, expressing at the same time the pleasure it would give him. The meeting of the Chamber at which the address was given was presided over by Mr. John Whittaker, J.P., and C.C., cotton manufacturer, of Rishton. Persons familiar with the commercial connection of Lancashire and India are well aware of the important and leading position occupied therein by Sir George Cotton. Sir George resided in India for over 37 years, is a partner in the largest firm of cotton manufacturers and spinners in Bombay, and is also a large Indian merchant in Manchester. After a few introductory remarks, Sir George said:

MONTREAL WHOLESALE PRICE CURRENT
THURSDAY, JULY 3, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Oils		
Cod Oil	0 40	0 42
S. R. Pale Seal	0 50	0 52
Straw Seal	0 40	0 50
Cod Liver Oil, Nfd. Norw		
Process	1 30	1 50
Norwegian	1 75	2 00
Castor Oil	0 09	0 10
Castor Oil brls	0 00	0 09
Lard Oil, Extra	0 75	0 85
" "	0 65	0 75
Linseed, raw, nett	0 83	0 84
" boiled, nett	0 86	0 87
Olive, pure	1 05	1 15
Extra, qt., per case	0 00	3 70
Turpentine, nett	0 71	0 72
Petroleum:		
Benzine	0 20	0 30
Glass.		
United inches, 00 to 25	0 00	2 10
do 26 to 40	0 00	2 20
do 41 to 50	0 00	4 70
do 51 to 60	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. kgs.	0 00	5 87
do No. 1	0 00	5 50
do No. 2	0 08	5 12
do No. 3	0 08	4 75
do No. 4	0 00	4 62
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'h	1 75	2 00
Yel. Ochre, French	1 50	3 25
Whiting, ordinary	0 45	0 50
do Gilders	0 60	0 70
do Paris	0 85	1 00
English Cement, cask	3 15	3 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	22 00
Fire Clay	1 50	1 75
Rosta	2 75	5 50
Glue:		
Domestic Broken Sheet	0 13	0 15
French Casks	0 11	0 12
do brls	0 00	0 14
American White, brls	0 16	0 20
Coopers' Glue	0 20	0 26
Brunswick Green	0 04	0 10
French Imperial Green	0 12	0 16
No. 1 Furnit's Varn'h. pr.gl.	0 65	0 70
a do do	0 75	1 00
Brown Japan	0 60	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
do do Pure	2 25	2 75
White do	2 75	3 00
Putty Bulk 100 lb. brl	0 00	2 00
Paraffean in drum 1 lb pk.	0 18	0 19
Kalsomine, 5 lb pkgs.	0 00	0 08
Wool.		
Canadian Washed	0 12	0 13
North West	0 13	0 15
Unwashed	0 08	0 00
B. A. Scoured	0 34	0 35
Natal	0 16	0 17
Cape, greasy	0 16	0 17
Australian greasy	0 16	0 20



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ENGLAND

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Toffee
Mills."

Seeing that about one-third of our total exports of cotton goods are taken by India, Lancashire must always have a deep interest in the welfare and progress of that part of the Empire, and I can therefore understand your discussing some little time ago as to whether or no you should appoint one of your members to join the Indian Famine Union, an Association which has been formed for the purpose of making inquiries as to what, if any, steps can be taken to lessen the misery and hardship from which the masses suffer during years of scarcity caused by the failure of the monsoon rains over large areas of India—failures which have happened in the past, but of which we have very little record before English rule, and failures which cannot be prevented in the future. I wish these well-intentioned inquiries every success, but in view of the full and exhaustive report of the last Famine Commission, and the fact that at present there is an Irrigation Commission and a Railway Commission for collecting information, I fail to see what good such an Association can do in the meantime, and am of opinion that the Government of India will have enough material before them to enable them to make such changes as are possible for the betterment of the people. It must be borne in mind that each district officer in India is a standing commission in himself, and is constantly reporting to the Government upon the conditions of the people, and suggesting remedies for their improvement,

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations June 30, 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	3½-6mos.	\$50	\$50	100
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7½ 6mos.	100	10	.....
Western Assurance.....	25,000	5-6mos.	40	20	100
Guarante- Co. of North America.....	13,372	6	50	50	.....

BRITISH AND FOREIGN.—Quotations on the London Market, June 21, 1902. Market value p. p'd up sh

Alliance Assur.....	250,000	2s. p.s.	20	2 1-5	9½	9½
Atlas.....	24,000	24 p.s.	50	6	25½	228½
British and Foreign Marine.....	67,000	25	20	4	18	19
Caledonian.....	21,500	12s. p.s.	25	5		28½
Commercial U. Fire, Life and Marine.	50,000	27½	50	5	44½	45½
Guardian Fire and Life.....	200,000	9	10	5	9½	9½
Imperial Fire.....	60,000	25	20	5		
Lancashire Fire.....	136,493	5	20	2		
Lion Fire.....	100,000	3	5½	1½		
London and Lancashire Fire.....	85,100	22	25	2½	18	19
London Assurance Corporation.....	35,862	20	35	12½	52	53
London & Lancashire Life.....	10,000	10	10	2	8	8½
Liv. & Lon. & Globe Fire and Life.....	391,752	90	50	2	28	29
Northern Fire and Life.....	30,000	*22½	100	10	72	77
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6½	35	37
Norwich Union Fire.....	11,000	*33½	100	12	103	106
Phoenix Fire.....	53,776	35	50	5	281½	33½
Royal Insurance Fire and Life.....	125,234	58½	20		49½	50½
Sun Fire.....	240,000	2s 6d p.s.	10	10	10	10½
Union.....	45,000	18 p.s.	10	4	18	14

*Excluding periodical cash bonus.

and I do not think anyone will deny the ever readiness of the Administration to do all that within them lies for those committed to their care, and in this respect they have this year remitted rents to the extent of one million three hundred thousand pounds due by cultivators in the famine districts.

That the masses in India are poor, very poor there can be no doubt. Whether their average income is 3d or ¼d per head per day must be more or less

conjectural, and in my opinion is not of such importance as is the question whether India makes more progress under English rule than she did in the old days when there was little or no security for life or property, when the various Provinces, speaking different languages, of varied races, castes, and creeds, of which India is composed, were constantly fighting one with another, and when every small Rajah was seeking an opportunity of enriching

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himself at the expense of his neighbour, when might, and not right, was the ruling principle.

I think India has made great progress, and is making great progress, under the wise and just rule of England, and though scarcity cannot be prevented whenever the monsoon rains fail; yet the death-rate and misery resulting from these ever recurring periods of drought will become less and less as the country becomes more and more opened up by railways, irrigation more extended, industries established for the manufacture of goods which India can produce more cheaply for her own consumption and export, than they can be produced by others, and as the people become more and more provident, and more willing to move from the congested districts where wages are low, to districts where their labour is wanted and can find their wages.

Before giving you my reason in support of the first part of my statement, permit me to say a few words about the people as I know them after 37 years' experience, half of which was spent in the districts where I had opportunities of knowing them as they cannot be known or understood in the large cities. I have a great fondness for the people of India; among them I count some of my best friends. I admire their patience, appreciate them as workers and traders, and though they are keen buyers and sellers, my experience is that they are as straight and reliable in meeting their engagements as the best of us. They are careful and frugal, except in the case of marriages or deaths, when, from the already indebted labourer to the wealthy banker, there is an extravagance that cannot be understood by us. A little litigation now and then is a luxury that all classes enjoy when opportunity offers, regardless of cost. The masses are loyal to the core, care little for politics or civic matters. All they want is to be left alone in peace, have good rains, cultivate their farms, marry their sons and daughters to suitable partners. Their homesteads

are dear to them, and even famine in its worst form will not induce them to wander far from their gaums, even though to do so would mean a full instead of an empty stomach.

I think India is becoming more prosperous, because figures about which there cannot be any dispute show that year by year she can, after supplying her own requirements, export sufficient to pay for her imports, interest for money she borrowed in England with which to develop her railways, pay her home charges, and receive large remittances of gold and silver in addition. To my mind, speaking of India as a whole, this shows a very progressive condition. Let me bring this condition down to every day life. What would be said of a farmer who could raise sufficient produce from his farm to meet all home requirements, pay charges, and realise from his outside sales enough to buy all outside requirements, and receive in addition a little cash to bank. I should say he was doing well. Let me give you a few figures showing Indian exports and imports of goods and treasures for the last 65 years:

Exports in 65 years . . . £2,334,147,730
 Imports in 65 years . . . £1,889,295,840

Leaving a balance in favour of India of £441,851,890
 Imports of Treasure . . £374,853,857
 These figures show that during 65 years India has received an enormous quantity of the precious metals, and must therefore be growing in wealth. If you take the imports of precious metals in the three periods, say, 1850-1, 1875-6, and 1900-1, which are one million and a half, two millions, and nine million pounds sterling for the three years respectively, it would appear that the flow of money to India is progressive.

What is the cause of this progress in the trade of the country? In my opinion the principal cause is railways of which we have now an open mileage of 25,045 miles, the gross earnings on which last year amounted to twenty-two millions sterling. In 1850, we had

**"PIONEER"
 GOLDEN FLAKE
 CAVENDISH TOBACCO.**

MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE :

1/2 lb. tins	\$1.20
3/4 lb. tins	\$1.25
1/2 lb. package	\$1.30
1-16 lb. package	\$1.30

Per lb.

"Order direct or through your jobber."

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

Special prices to Canadians under the new Tariff.

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Provision Merchants in Liverpool, are open for agency in **HOG PRODUCTS**, or will receive Canadian Cheese on consignment. Well represented through England and Ireland, address "PORK," care

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L. A. CARON
 Auditor Town of Maisonneuve and of la Chambre de Commerce du District de Montreal.

GAGNON & CARON,
 Rooms 41 & 42 Montreal St. Ry. Bldg., Montreal.

Accountants, Curators, Liquidators and Commissioners, B. C. Bell Tel. Main 815.

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Active Agents wanted in every town and village in Canada, apply "Agent," JOURNAL OF COMMERCE, Montreal.

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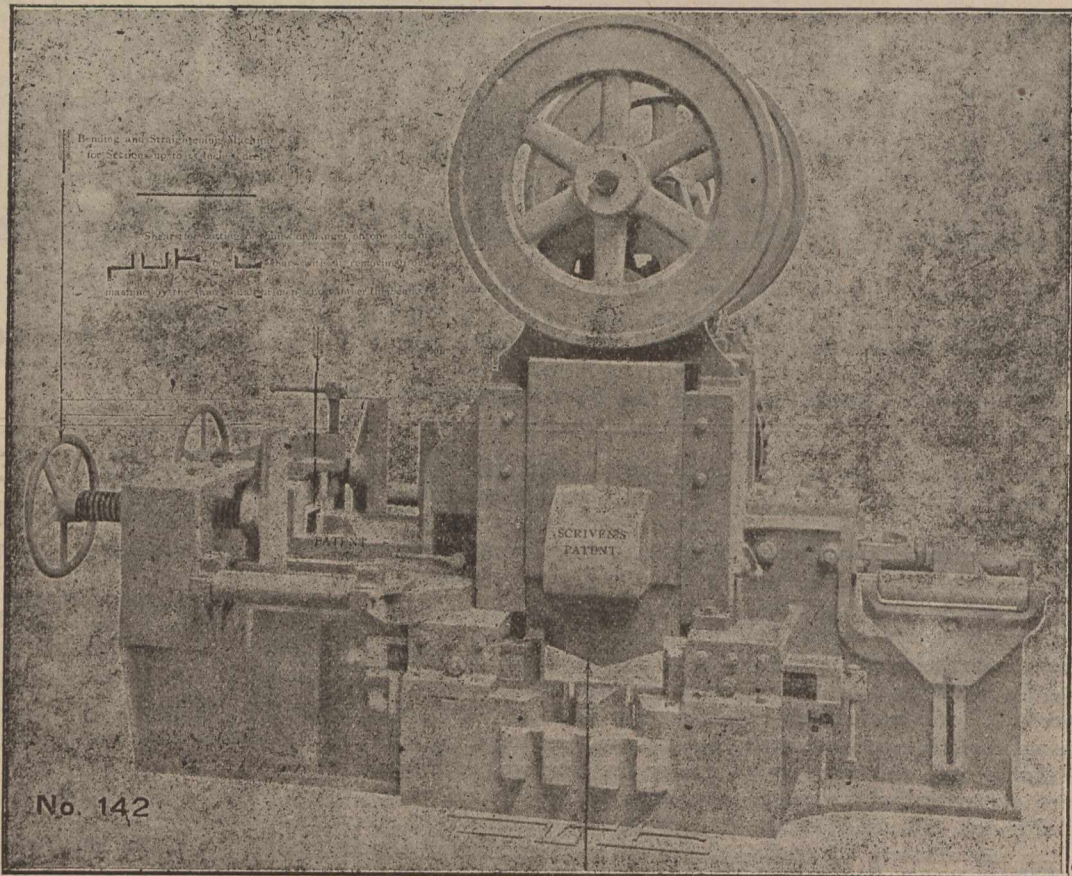
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Machine Tools and Hydraulic Machinery,

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PATENT COMBINED MACHINE for Shearing either Right or Left Hand without changing a knife Also for Bending Beams and Shearing one side off the Bulb for riveting knees to, and Horizontal Punch.

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

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GIRDERS, BRIDGES, ROOFS. IRON BUILDINGS, FLOORING
STAGES, WROG. IRON BUILDERS IRON
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PIPES. WORK, PERS.
HAY AND CORN SHEDS. BARGES, TANKS.
AREA 103 ACRES. CAPACITY OF OUTPUT ANNUALLY, 30,000 TONS.

FRANCIS MORTON & CO^{LD}
HAMILTON IRON WORKS
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PETROLEUM TANK. G.I. TANK.
RICK COVERS, GRANARIES, WIRAILINGS, GATES, WIRE AND UNCLIMBABLE FENCING OF ALL DESCRIPTIONS.
LONDON OFFICE 12 VICTORIA STREET WESTMINSTER SW
LIGHT & HEAVY CASTINGS BLAST FURNACE CASINGS. HOT BLAST STOVES. VALVES & RADIAL DRILLS.

not, I think, a single mile. Railways mean that produce which at one time was of no value because there was no means of bringing it to the coast for export, can now find markets all over the world, and give an incentive to the cultivator to make good use of his land by growing not only his own requirements, but in addition crops that bring him ready money. Owing to the facilities which railways give, all the up-country markets are full of buyers, and such is the competition among them that commissions between the cultivators, middlemen, and shippers, which early in my time were anywhere between 15 per cent. and 25 per cent. are now covered by 2½ per cent. or 5 per cent. This means that in charges for commission alone the cultivator is a gainer in the value of his produce from 10 to 20 per cent. to say nothing of the great saving in the cost and time of carriage. When at Julgaum in 1863, which is 300 miles from Bombay, there was the greatest difficulty in getting cotton to Bombay within six weeks or two months, owing to scarcity of rolling stock. Now three or four days is about the time required. Another cause is the industrial progress of India. You find mills and factories all over the country, and where-

BRICK MACHINERY

For Working all kinds of Clay.

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

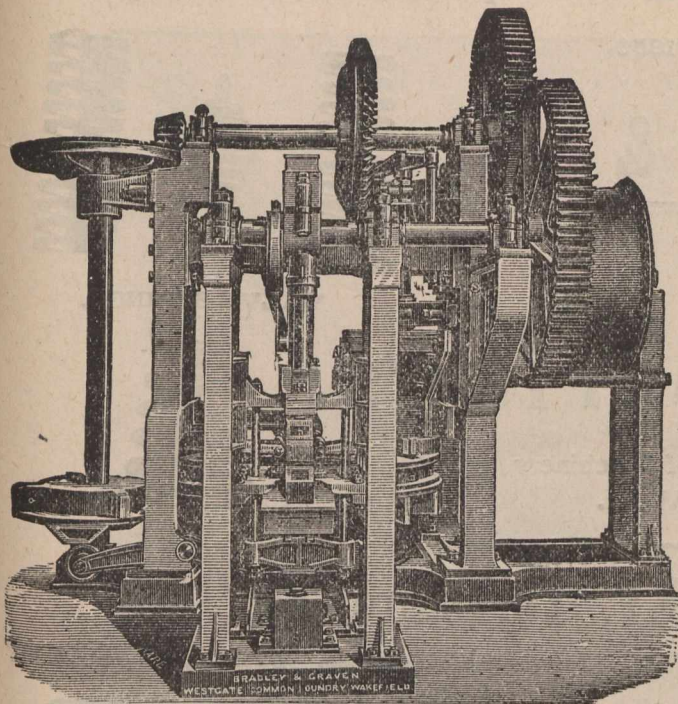
**Double the Strength of any other
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Brick plants for producing the best plastic-pressed facing bricks on the most economical system. Awarded Three Highest Medals at Adelaide Exhibition, and the ONLY Gold Medal for Brick Machinery at the Melbourne Exhibition, 1883-9.

Bradley & Craven,
LIMITED

Westgate Common Foundry, WAKEFIELD, Eng.

Manufactured for the Canadian Market, under the new Preferential Tariff, 33½ per cent. in favor of English Goods.



Craven's Patent Brick Moulding and Dressing Machines.

as an engine was almost unknown 50 years ago you now find small factories dotted all over the districts, and that they are increasing is evidenced by the fact that England exports some hundreds of engines and boilers every year. This all means employment and distribution of the money that is flowing into the country.

Let me give you my experience of the country as I saw it in 1863, and as I know it now. Mud huts and palm-leaf roofs are being gradually replaced by brick walls and tiled roofs. The village patel is not, as in the old days, the only owner of a well built house. The labourer is no longer content to hide his nakedness by a piece of country made cloth around his loins, but can afford to be decently covered, and on high days and holidays to wear the fine goods made by the power-looms of India or Lancashire. The small oil puney in half a cocoanut shell

has made way for the kerosene lamp, and the luxury of a watch is not confined to those of high estate, and in the cities and larger towns you see in the peoples' houses many signs of taste, pictures of members of the Royal family being most prominent. All around there are signs of increased comfort. Mud tracks that were are now good roads, and whereas at one time there were no schools, dispensaries, or hospitals, outside the Presidency cities, you now have in all towns of importance means of alleviating pain and suffering, and of giving education. Lady Dufferin's fund now affords medical advice and nursing by well-trained medical women and nurses to the women of the country, who owing to caste, could not in the old days receive any attention in case of sickness. I have noticed a great change in the social conditions of the people, which early in my time seemed to be

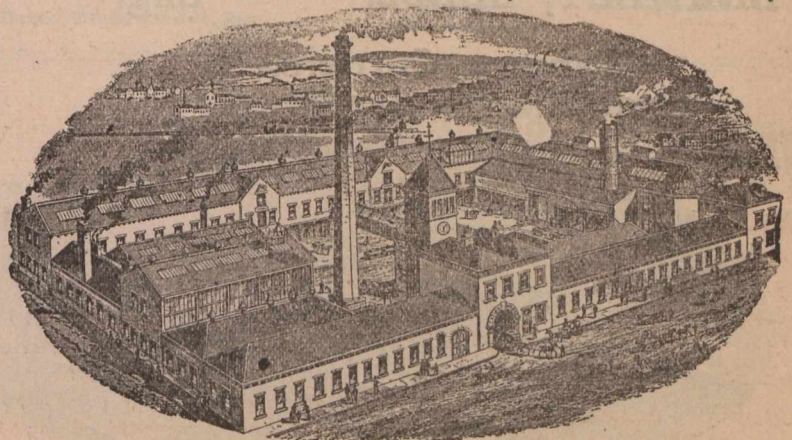
made up of two classes—the very rich who hoarded their wealth, and the very poor who lived in penury. Now the rich spend their money more freely, have good surroundings, giving more employment, and forming what we very much require in India, a middle class, who will help to divide the wealth of the country and cause a freer flow among the masses. Wealth there is in India, but India, like many countries nearer home, is suffering from the want of a more general distribution, which will come all in good time as the well-to-do classes spend more freely upon their homes and their surroundings.

Let me come now to the second part of my statement, that though scarcity cannot be prevented when the monsoon rains fail, yet the death-rate and misery resulting from these recurring periods of drought will become less and less. India has at all times been

A. Earnshaw & Sons, Ltd.,

MAKERS OF

Lathes up to 40 Inch centres
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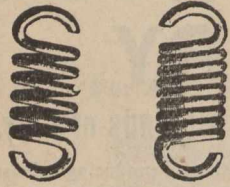


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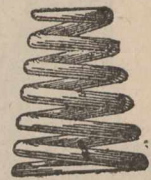


VALVE SPRINGS.



Spiral Springs,

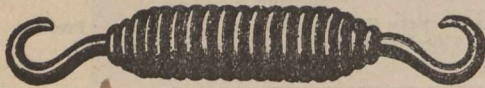
For all Classes of Machinery
and Engineering Work.



Harden near BINGLEY, Yorkshire, Eng.

Special terms to Canadians under the new Preferential Tariff

Telegraphic Address, "STEEL, BINGLEY."



able to grow sufficient foodstuff to support her population, but the deficiency in the past has been the want of transport between the areas blessed with abundant crops and the districts suffering from failure of monsoon. By the construction of railways the difficulty of transport is disappearing, and as new lines are opened up, penetrating and cross-sectioning the whole country, the distress from scarcity should, and will, become less and less.

Industrial enterprise is growing in India, and in this respect I hold that the people of India are not wanting in either skill or enterprise, but we must go slow and be guided by the laws of supply and demand. Just recently India, in her cotton mills and tea

planting, has been going too quickly, and in both cases has been, and is, suffering from overproduction, which does more to retard progress than anything else. Some of my friends in England speak of industrial developments as though all we had to do was to fix up manufactures irrespective of demand for what we can manufacture, and regardless of whether we can produce as cheaply as we can buy from other countries. Now there are many things that India can produce more cheaply than she can buy from others, and my experience is that she will continue to develop her industries in that, the right direction. I back the people of India to be as enterprising as their Western neighbours. You would be

astonished if you had time to listen to the inquiries received each mail from India for machinery of all classes. Let me enumerate just a few. For the manufacture of matches, screws, pencils, candles, soap, pins, needles, cutlery, paper, brass and iron pots, machinery for the husking of rice, and milling of wheat, the manufacture of hosiery, and the weaving of silk, to say nothing of gins, presses, and all descriptions of cotton and jute spinning and weaving machinery. No, there is no lack of enterprise among the people, but they are cautious and are going slow, and in this respect they are wise.

The result of scarcity would be considerably mitigated were the people

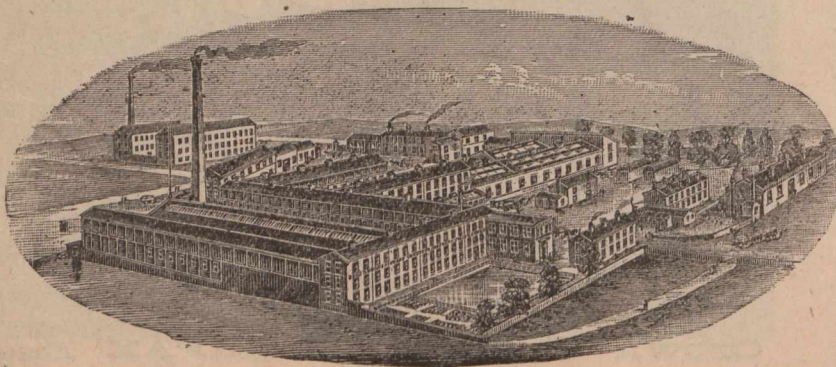
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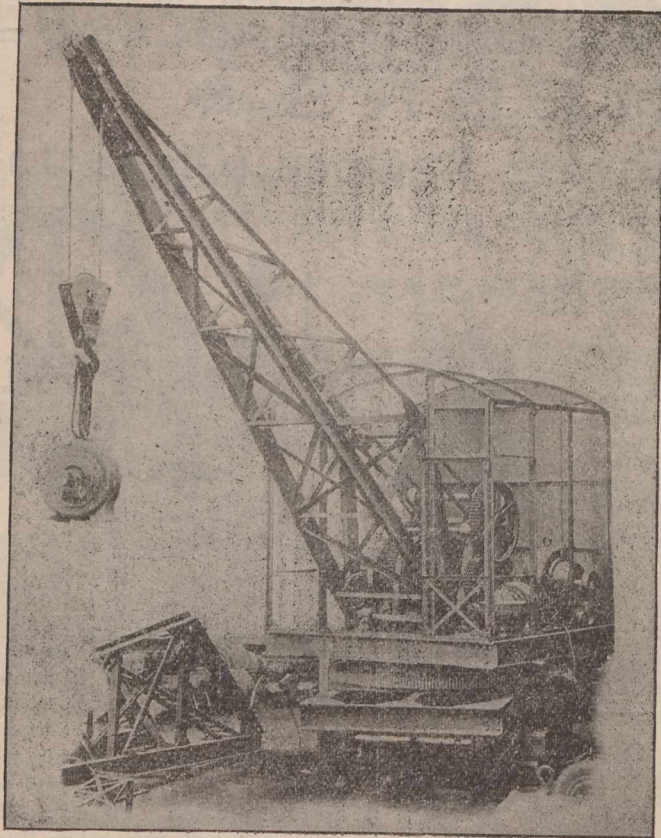
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NOTE.—The "Eagle" Perfection Brand is the motto for the High-class Standard of Selection and Quality in these Goods.



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MANUFACTURERS OF

Electric Lighting Traction and
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Continuous Current Dynamos and Motors, Single and Multiphase Alternators and Motors, Transformers, Motor-Generators, Balancers, Boosters, Motor Controllers and Switchboards, Electric Cranes, Overhead Travellers, Hoists, Electric Mining Machinery, Haulers, Pumps, Complete Equipments for Tramways and Railways, Arc Lamps, Open or Enclosed, High Quality Arc Lamp, Carbons, &c., &c. Send for Price Lists.

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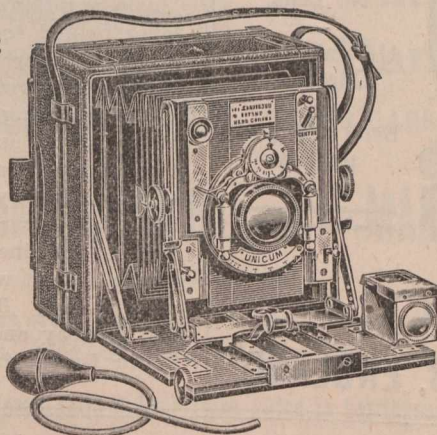
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more provident. Their habits are as a rule frugal, but the frugality of their daily lives is overshadowed by their heavy expenditure on marriages and deaths—an expenditure which among the poorer classes is only regulated by the amount they can borrow. They are a proud people and submit as patiently to the tyranny of customs as they do to death from plague. There is only one remedy for this state of things, and it is for the great leaders in Indian social life to exercise their immense influence in condemning this custom which bears hard on all classes, rich and poor alike—a custom which all condemn, but which owing to caste none can afford to neglect.

I hope that as the means of quick communication increase the people will be more willing to move from the congested and scarcity stricken provinces to districts where employment can be had. Though many of the Bombay labourers and mill hands come from

Telegraphic Address :—"MESH," Manchester.

The Yorkshire Wire Cloth Company,

Flour and Rice Mill Furnishers, Silk Merchants, Wire Weavers, Brush Makers, Metal Perforators, &c.

Victoria Wire Works, Commercial Street, Knott Mill,
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The Sizing Materials Company

Manufacturers of
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Chemicals and Materials used
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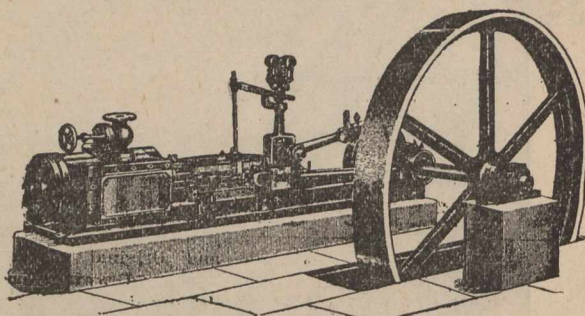
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Improved Horizontal Steam Engines (Class J.)

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

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

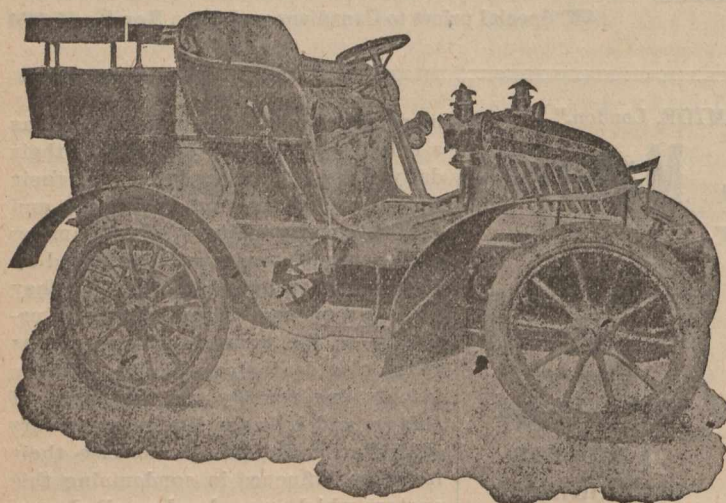


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Two Cylinders
12 h.p.
14½ cwt.

No Chains.
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Unrivalled Hill
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Send for par-
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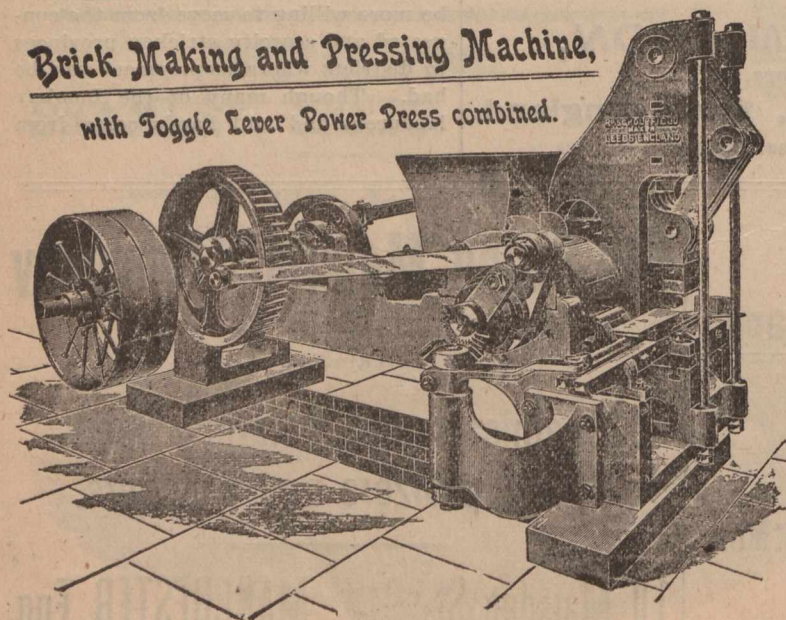
Marshall & Co.
Belsize Works. CLAYTON, MANCHESTER, ENGLAND.

the sea coast, and some from Upper India, you may be surprised to learn that even in famine years there are at times difficulties in obtaining a full supply of labour in Bombay and other industrial centres. You will understand the position better when I mention that a few years ago the Bombay Mill-owners' Association sent agents at considerable expense in the Mofussil with the object of attracting labour to Bombay, but found their attempts fruitless, though the wages offered were nearly three times as much as what was being paid in the villages.

I do not think my friend, Mr. Whitaker, would forgive me if I did not say a word or two about the Indian mills. We were both in battle arrayed regarding import and excise duties—each of us did our best for the cause we represented, and today I would only say that in my opinion India can never compete with Lancashire in the finer goods. Both are supplying a want which they can produce at least cost. There is plenty of room for Bombay and Lancashire, especially for Lancashire, which with her cli-

Brick Making and Pressing Machine,

with Toggle Lever Power Press combined.



Established 1868.

Telegraphic Address: "Brick, Leeds."

Brick-making & Grinding Machinery

Manufactured
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Richard Scholefield,

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Burley Vale Mills

Kirkstall Road, LEEDS, Eng.

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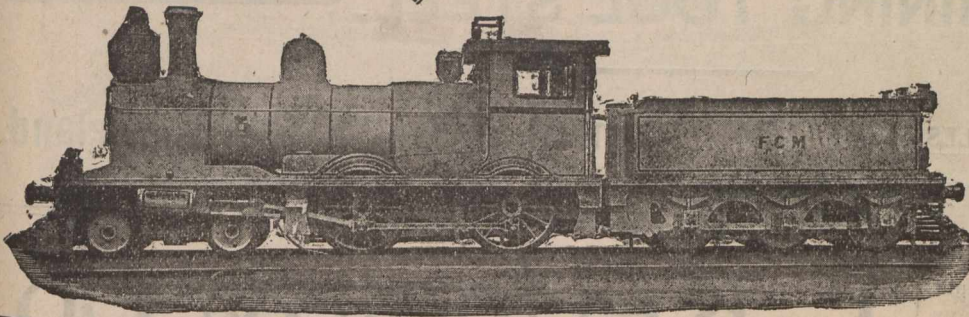
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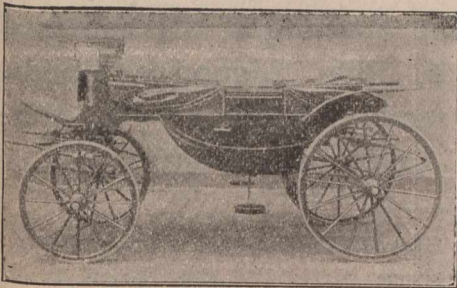
Locomotive Tank Engines.
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Canadian buyers have 33 1/4 per cent. in their favour, by purchasing English Locomotives.

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Carriage Builder
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MOTOR CARS A SPECIALITY.

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

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

Canadians can buy these carriages, under the New Tariff, 33 1/4 p.c., in their favour by purchasing in Manchester, from this firm.

matic and other advantages can supply as no other country can the fine fabrics, the consumption of which must increase as the world grows richer. I know there is a dividing line which will swing a little in favour of Lancashire or India, as it may be drawn by cheap or dear American as compared with Surat, but as India grows in wealth she will require more and more of your fine fabrics, while India will, I trust, find ample employment in supplying the coarser goods required for the millions in India, China and Africa, who are still but sparingly clothed. Indian mills can only afford to spin the cotton grown in India, and this cotton will not, and cannot, except in some few instances, produce yarn or cloth that can compete in quality or price with the goods you can send them. Can India grow better or longer stapled cotton than she does now? I think not. As all experiments so far may prove that the exotic invariably returns to the indigenous growth within a short time. The physical and climatic conditions of a country govern its vegetable produce as it does its animal life, and you cannot, in my opinion, grow American descriptions of cotton in India, any more than you

Established 1838.

Telegraphic Address,

"LEES, BARDSLEY, ASHTON-UNDER-LYNE," Eng.

Abel Lees & Sons,

ROLLER AND
SHAFTING MAKERS.

Makers of all kinds of FLUTED AND PLAIN BOTTOM AND TOP ROLLERS for Cotton, Woollen and Silk Machinery.



New Front Lines of Rollers, Steel Hardened, or with Necks and Squares Hardened, or Ordinary. Spare Top Rollers, Loose Boss Shells or Spindles Supplied. Centre Shafts—Steel, Case-Hardened or Ordinary. Prices on Application.

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AUSTIN & DODSON LIMITED,

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Special Tool Steel for High Speeds,

Best Warranted CAST STEEL for Tools of all kinds.
DOUBLE SHEAR, BLISTER, HAMMER and DRIFT Steels.

MINING TOOL STEEL.

Best CRUCIBLE Cast Steel FILES.

Cambria Works, SHEFFIELD, England.

could grow short-stapled Bengals in America. In both cases they would in time become indigenous. Just now the Bombay mills are suffering from over-production. These spells of bad trade follow good times like night follows day, and are possibly as necessary to our commercial progress as night is to our physical well being. It is always a race between demand and supply, and I remember when Bombay in 1875, increased her spindles from 524,530 to 886,098, we had the worst panic I have known in the Bombay mill industry, so much so that it took seven years before Bombay added as many spindles as she did between 1874 and 1875.

FACTS ABOUT BORAX.

Few of those who use this common household article have any conception of the many ways in which borax is used or of the manner in which it is made. It is used in great quantities

T. Kerfoot & Co.

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Makers of all kinds of



Medicated Lozenges and Jujubes,
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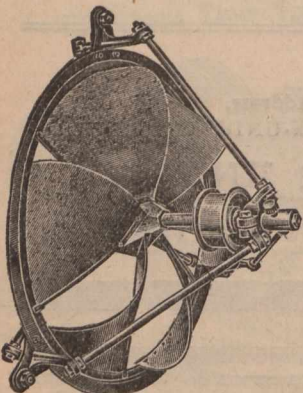
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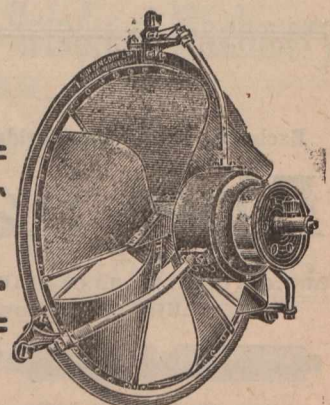
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Belt Driven.

MADE ENTIRELY OF WROUGHT
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For Ventilating, Drying and
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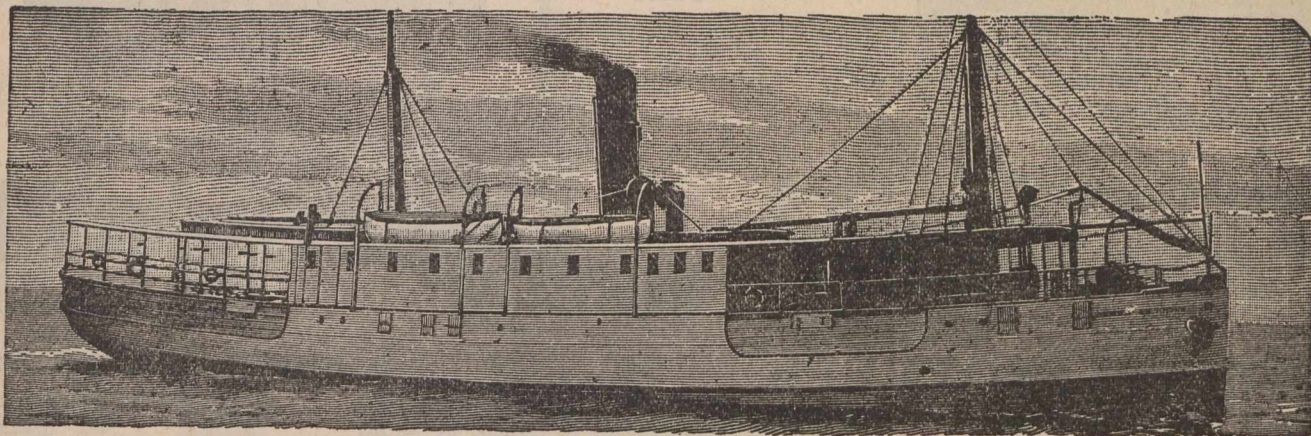
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LYTHAM, ENGLAND.



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.**

in the preservation of meat and milk, and those people who belong to what is called society use it for the preservation of their faces. The Sevres porcelain, as well as commoner tableware, contains borax. Door knobs and hats and calico dresses derive their polish from its use.

Most of the borax that is found in California comes from the southeastern part of that state, being mined in the region known as Death Valley. Death in reality is not a valley in any sense except that it is surrounded by mountains. It is in fact, a desert. Its confines include the most desert part of Uncle Sam's domains. The little vegetation there consists altogether of desert brush. Scarcely an animal lives there. It is even said that birds flying over the heated sands become exhausted and drop dead. Thousands of sheep have died in crossing the wastes of sand, and many lonely prospectors have here lain down to a sleep that became the sleep of death.

There is a curious story told of the

manner in which borax was discovered in this valley of death. A number of years ago some prospectors passing across the valley came across the figure of a woman lying on the sand. Upon a closer view of the object they found that the woman had died in this desert and, strange to say, her body had been preserved. Even the features of the face were recognizable, and she was identified as one of a party of emigrants who had come into the valley several years before. The scientific men in the camp to which the prospectors belonged readily ascribed the preservation of the flesh to the action of the borax, and soon mines of the product were in operation. Borax in California appears in depressions, which are technically known as marshes. There are no outlets to those depressions and the sides are barren mountains. The bottoms of the depressions are covered with deposits which resemble dirty snow, varying in depth and covered with thin crusts, underneath which is a mass of clay or slime.

Most geologists are of the opinion that these marshes are the bottoms of pre-historic lakes. In some of them a foot or more of water stands in the bottoms during the rainy season, but most of them are dry. One of these marshes, the one in San Bernardino county, California, still contains a distinct water line on the mountain sides which bound it at a height of about 600 feet from the present surface. The Amargosa and Death Valley marshes are peculiar in that they are supposed to have been formed from the craters of extinct volcanoes. Immense deposits of lava are found on the mountains surrounding them. Neither has an outlet, though each is the sink of a stream. Each is oval in shape like the crater of a volcano. They have no communication with the sea and evaporation is supposed to account for the deposits of saline compounds and borates.

Borax is a compound of boracic acid and sodium, the latter forming but a small percentage of the product. The

Cable address: "FRIMAIRE, LONDON."

Codes used: A 1., A B C, 4th & 5th Ed., Agers & Private Codes.

FRY, MARRIAN & WELLS,

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ENGLISH HARDWARE
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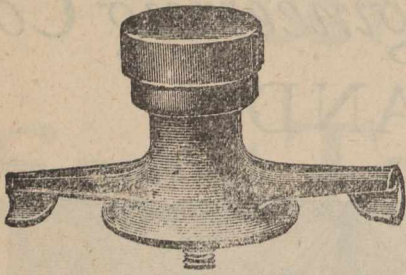
Messrs. SHRAGER BROTHERS, Calcutta. HESSIAN CLOTH and JUTE SACKS.

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Correspondence Invited,

Telegrams : "ISOLABLE," London.

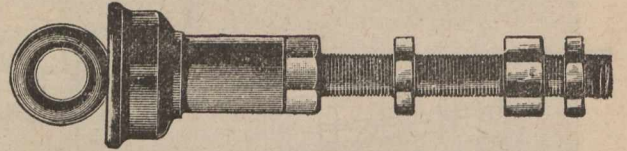
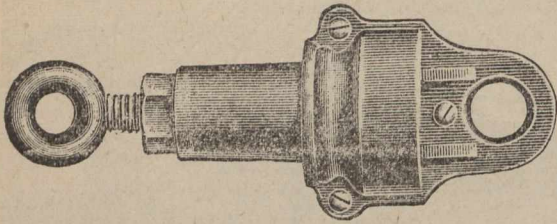
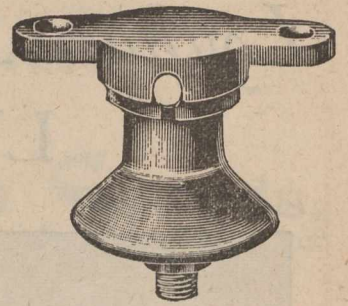
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Line

AMBROIN

Material



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

Special 22 Rifle, Long Barrel,

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

AT LOW PRICE.



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 $\frac{1}{8}$ p.c. in their favour, by purchasing in England, under the new tariff, from this firm.

formed. The combination of boracic acid and sodium forms borate of soda. In Death Valley borate of lime commonly appears in lumps. Some are as large as pumpkins, and others are as small as pin heads. When these are broken they show a beautiful white crystalline interior. When exposed to the air they become dull gray and very hard. Occasionally almost pure crystals are found in Death Valley, but most of the borax in this form comes from the lakes of Leh and Ladah in Thibet. The form of borax which is best suited to the manufacture of commerce is borate of lime. This material is hauled in the crude state to the mill and emptied into a crushing machine, where it is reduced to powder.

This flour like substance is then mixed with sal-soda or carbonate of soda in a large boiler. Huge paddles mix the two ingredients and a chemical action takes place. The borax of commerce is held in solution and the worthless parts are precipitated. The solution is then run into tanks and the borax is allowed to crystalize. The operation of boiling is resorted to as

acid is formed annually in volcanic regions, such as sulphurous gases are formed. The acid, rising through miles of mineral substances, forms compounds with them. When it comes in contact with lime borate of lime is

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

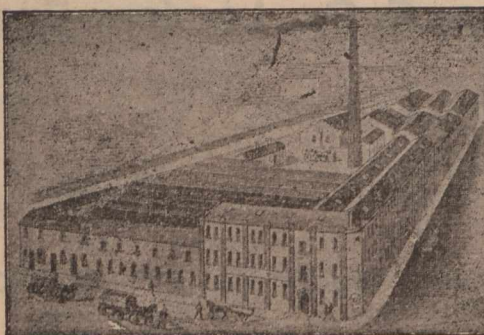
MILLS BROTHERS LTD.

Registered Office: Lowermoor Leather Works. OLDHAM. ENGLAND.

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

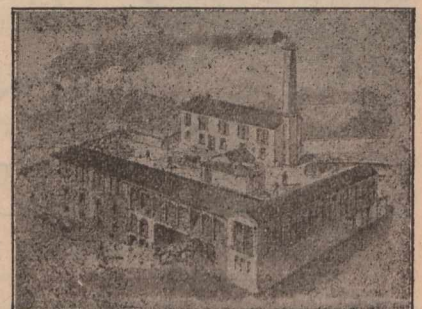
MANUFACTURERS OF

Oak Tanned and Helvetia Strapping.

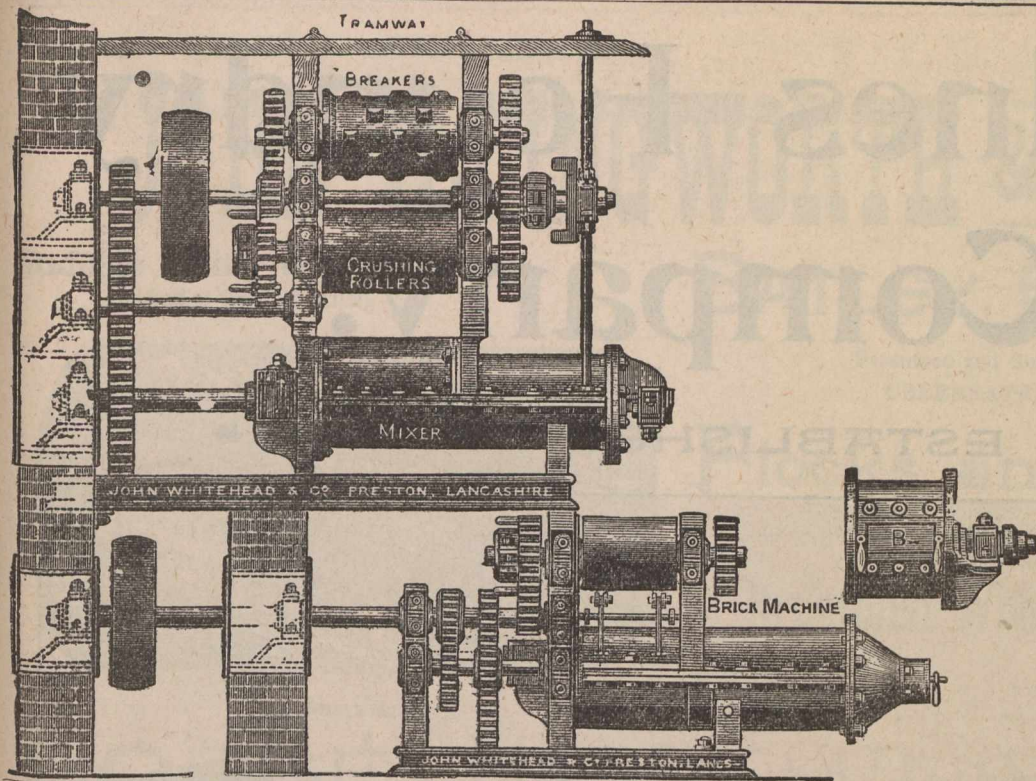


Lowermoor Works : Oldham.

Patentees and Sole Manufacturers of the Improved Driving Belts for Mule, Cone Drum, and Electric Driving. Runs perfectly straight and free from Stretch. Mills' "Challenge Brand" Camel Hair Belting Lancashire Belt Dressing. Roller and Clearer Coverers, for Home and Export. Helvetia, Ra-hide, Hornv, 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.



Telegraphic address :—
 "Brictile, Preston."
 A. B. C. Code, 4th Edition.

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 Limited.**

**Albert Works,
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Brickmaking Plant

"The Manchester."

Machinery and appli-
 ances for the manufac-
 ture of Bricks, Tiles and
 Pipes, under the new
 Canadian Preferential
 Tariff.

many times as is desired to reach a certain standard of purity. Strong wires are suspended in the tanks and it is on these wires that the crystals form. Huge chains of crystals, clinging to the wires are then taken to the market. In the wholesale houses of Los Angeles, the principal borax market of the West, these strings may be seen. It is there that the large Eastern meat packers secure their supply of borax, which is worth about \$160 per ton. Of the 23,000 tons annually produced in the world, California and Nevada produce about 12,000 tons.

SULPHURIC ACID WORKS.

The extraction of sulphur from the gold and silver ores of Colorado is an interesting process. It is done at the big chemical plant at Denver which has been greatly enlarged and improved. The process consists of roasting the ores in enormous furnaces and then condensing the sulphurous vapours which are emitted during the roasting. The furnaces are of boiler-plate lined, 23 feet high, and about 30 feet in circumference. Strange to say these furnaces, where the most intense heat is generated, do not require any fuel to maintain their high temperature. After the first fire is started the heat is maintained steadily by the sulphur itself, which the furnaces are designed to extract from the ores fed in them.

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BOX MAKERS' MACHINISTS.

MANUFACTURERS
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**Machines for Box
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SPECIALITY :

**Machines for Making Boxes Without Glue or
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Large Users of Boxes should write giving sizes used, for our
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PRICE LISTS AND SAMPLES SUBMITTED WITH PLEASURE.

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One man easily manages three furnaces or one set. He feeds the ore-tailings to the furnaces, removes the residual ore after its passage through the furnace, transports it to the elevator whence it is dumped into cars at the proper time for transportation to the smelters.

The ore-tailings are purchased on assay value, and after passing through the chemical furnaces of the chemical works, are again sold to the smelters on assay value which has scarcely been disturbed by its chemical treatment.

These ore-tailings are received at the furnaces in fine crushed powder; this

Taylor & Watkinson,

Inventors and Patentees of Machine Cast and Planed Printers Leads, Clumps and Metal Furniture

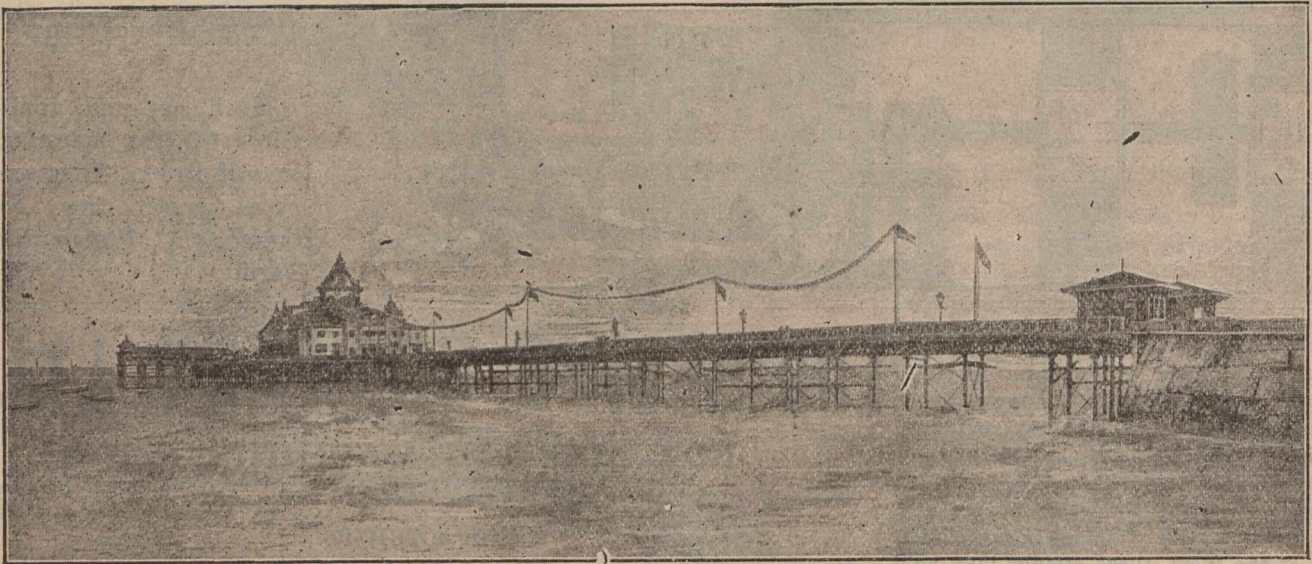
Canadian Printers will do well before ordering the usual supplies to send for our terms and discounts under the New Tariff and effect a saving of not less than 2½ per cent.

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Widnes Foundry Company.

◆ ◆ ESTABLISHED 1841. ◆ ◆



Morecambe Pier (East View),

ERECTED, 1898, BY

THE WIDNES FOUNDRY CO.
WIDNES,
Lancashire, - - England.

having been loaded into barrows, is elevated to the top of the furnace, where it is fed into the fiery vortex and being rotated by machinery three times around the circumference of the furnace, emerges at the bottom clean of all sulphur, but still retaining its gold and silver values, and only slightly changed in appearance. Each furnace is equipped with peep-holes, through which the attendant can watch the process and regulate the work.

From these furnaces the fumes of the sulphur are let into the "hot tower" and from this by means of a large pipe they are led descending into the lead chambers in the adjoining building. These chambers are constructed of solid sheets of lead firmly joined together. Each chamber is 100 feet long

by 25 feet high. There are three of these chambers in a set, and the sulphur fumes are caused to pass from one to the other throughout the entire set of chambers. During the transition the chemical action of steam, nitrate of soda air and sulphur fumes precipitates the sulphuric acid to the bottom of the chambers. From here the fumes are carried to the "cold tower," that is, if any remain to be so carried.

Each lead chamber is equipped with a number of test tubes into which lead pipes are continually but slowly dropping the precipitate acid. These tubes indicate the rapidity of formation and the strength of the acid, which should be ordinarily from 54 to 55 degrees.

Another testing device is placed higher up on the chambers, which al-

lows fumes to escape by being opened. The expert tells by the color of these fumes the status of the process. There are also "peep-windows" directly opposite to each other in each lead chamber, by means of which the attendant may watch the process of precipitation, for it is a very delicate one and needs careful attention.

From these chambers the sulphuric acid is now conveyed into pans where from its original 54 degrees in the chamber it is brought up to 60 degrees, then it is passed into the concentrator, where it is brought up to 66 degrees, its final limit. Hence it is conveyed by pipes to the elevated tanks on the railway tracks ready to be dropped into the metal cars that are placed to receive it. These cars are somewhat similar to oil cars, only they must be

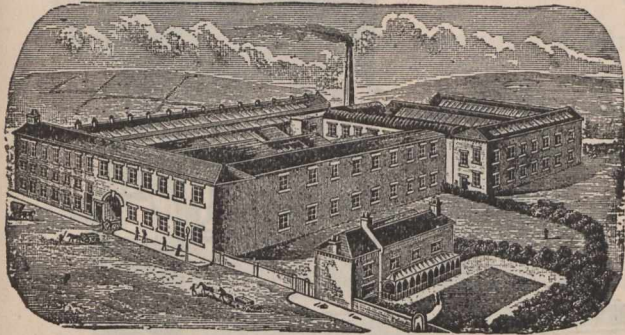
Telegraphic Address: "PURIFIER, BATLEY."

ESTABLISHED 1865

JOHN ILLINGWORTH & SONS,

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

BATLEY, ENGLAND.



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Flocks and Wools,

Large Stocks of all Descriptions of

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Manufacturers of
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FOR
HOME AND EXPORT

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

BEST MAKE.

SUPERIOR CUT.

LOWEST PRICES.

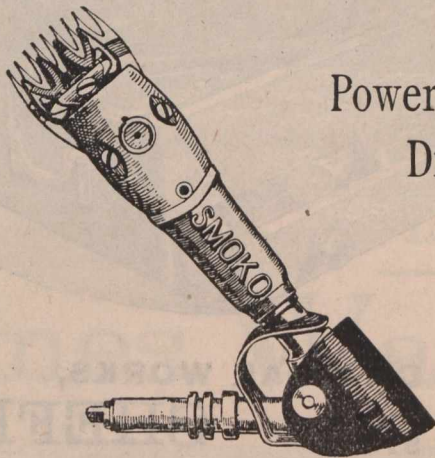
Waterproof Gig Aprons, Box Cloths, Macintoshes and Oil Cloth Loin Covers. Body Rollers, Surcingles, Knee Caps, Fetlock Boots, Speedy Cut Boots, Saddle Girths, Body Belts, Athletic Belts and Braces. Webs of every description, Collar Checks, Linings, Serges and Collar Cloths. Heads and Reins, Martingales,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

NONE BUT THE TRADE SUPPLIED.

PRICES ON APPLICATION.

Sheep Shearing Machines

For
Power and Hand
Driving.



"SMOKO"

Brand are
the most
Reliable.

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LIMITED.

36 Featherstone St., . . . LONDON, England.

stronger and heavier, in order to hold the acid which is much heavier than oil. Sulphuric acid is the base of over 100 chemical compounds, and is found in many changed forms and appearances. From the residue of the furnaces a by-product of sulphate of soda is resulted. This is accomplished by roasting the residue in two small furnaces that look not unlike baker's ovens.

The products of this factory comprise blue and green vitriol, ammonia, sulphate of soda, marble dust, besides sulphuric acid, nitric acid, and muriatic acid, which are produced in the two qualities, commercially and chemically pure. These acids must be chemically pure for all assaying and chemical work. The works use 800 tons of ore per month.

SULPHUR COLOURS ON HOSIERY.

By far the most satisfactory of all the known dyeing processes for hosiery are those based upon the use of the so-called sulphur colors, when care-

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

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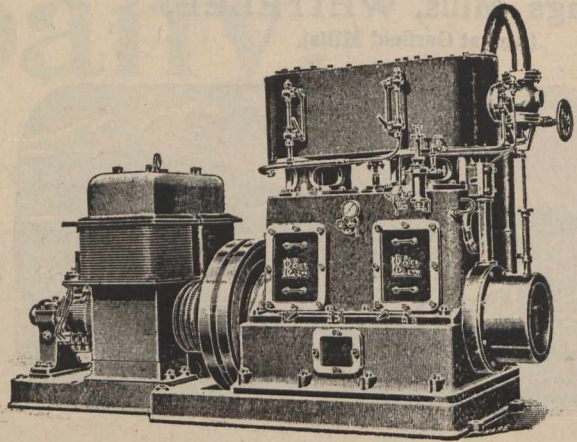
Patricroft, Manchester England.

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.



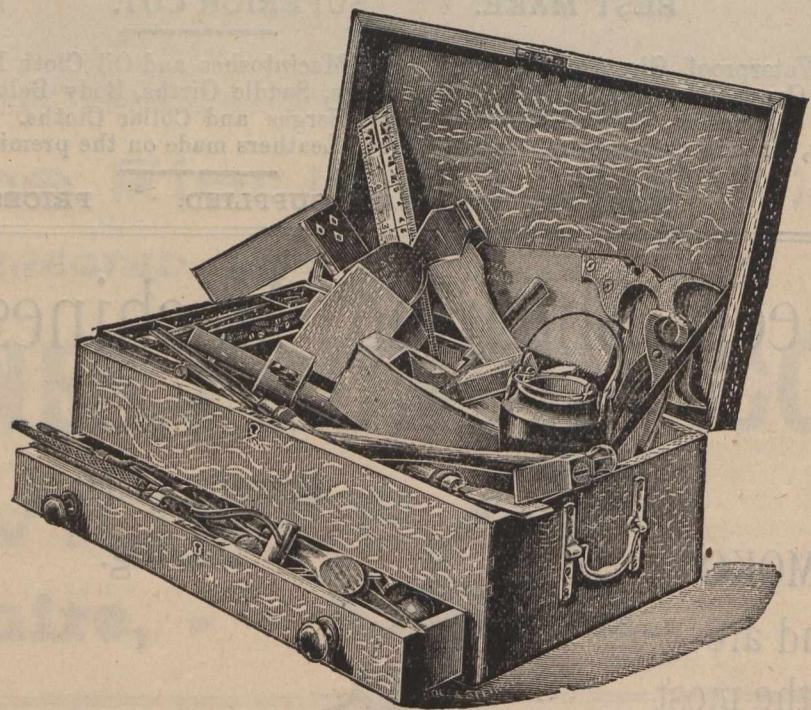
SOUND & RELIABLE BRITISH MANUFACTURE

fully and properly applied to the cotton fibre. In the early stages of their introduction, says the Textile Mercury, there was much diversity of opinion as to the permanence of the black and the strength of the dyed material, but recent results, based upon tests covering several years, demonstrate conclusively that the sulphur blacks yield results that meet every technical and commercial requirement, and it is only a question of time as to when all hosiery dyeing works will be equipped for this new process. By the term "new process," we mean the several processes peculiar to the different types of sulphur colours; while each separate type of colour is peculiar to itself, yet the broad principle underlying all is exactly the same.

The sulphur blacks have marked affinity for cotton in any form, and when applied to the fibre in a boiling bath in the presence of the suitable accessory chemicals or salts, the results are remarkable. The colour is fast to all influences. When properly washed after dyeing, it does not crock, rub, or smut, and when properly dyed with suitable quantities of ingredients in the bath the colour will not fade under any influence, and will resist continued washing to the limit of endurance of the stocking itself. As to the bleeding of the black into adjacent white material, like any other similar colour, this is only likely to occur when the washing is not thorough enough.

James Needham

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

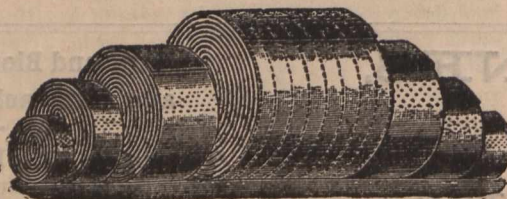
FLETCHER & SHAW, GOVERNMENT & RAILWAY CONTRACTORS,
Ryburn Leather Works,
SOWERBY BRIDGE, ENGLAND.

Telegram—Fletcher & Shaw, Sowerby Bridge.

Telephone No.—0980, Halifax.

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Laces, Picking Bands,
Combing Leathers, &c.



Cotton, Hair
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Special prices to Canadians under the new Canadian Tariff.

RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

“Union” Hair Belting

... AND THE ...

“HERCULES” Sold Woven COTTON BELTING.



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

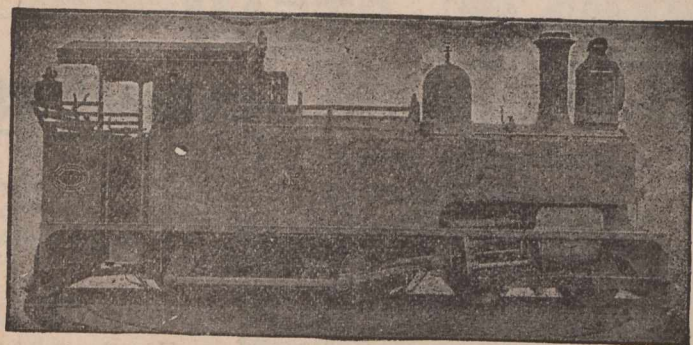
Special lines in “Self-Lubricative” STEAM ENGINE AND PUMP PACKINGS.
Samples and prices free on application.

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Telegrams: “ENGINE, LEEDS.”



Locomotive Tank Engines

of all descriptions and any size, for

Ironworks, Collieries, Contractors, Docks, Manufactories, Branch Railways, &c., &c.

Specially designed for any circumstances, or to suit any Gauge of Railway.

Arrangements Made for Hire.

On Purchasing Lease or otherwise.

Special prices to Canadians under the New Canadian Tariff.

Some sulphur blacks are dyed in one operation, and all completed when lifted from the dye-bath, washed, and dried. Others require to be fixed—that is in order to fix the colour on the fibres, it is necessary to subject the dyed materials to the action of certain metallic salts of an oxidising tendency, the most important being copper sulphate and bichromate of potash. Other salts answering the same purpose have been used in a few instances, but the cheapest and best results are secured with the two above mentioned.

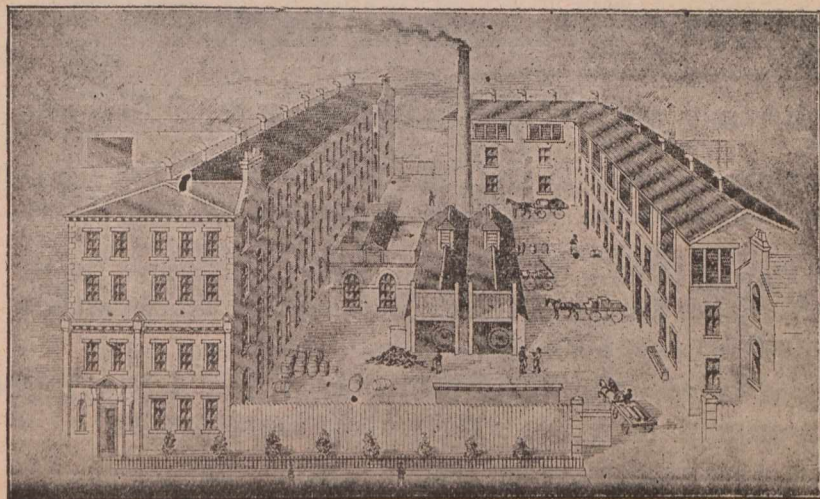
Some sulphur colours require special precautions for dyeing, such as guarding against the action of the atmosphere by keeping the hosiery totally immersed during the dyeing. Some blacks require the addition of sodium sulphide to the bath; others do not. Again, a few cannot be dyed without the presence of caustic soda. These are mere details and have a chemical

Tel. Address, “Abbey,” Accrington.

Established over 50 years.

James Walmsley & Sons,

Accrington, Eng.



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

SPECIALITIES:

SINGLE & DOUBLE BELTING

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

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

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

The Lancashire Felt Co., Ltd.,

DENTON, near MANCHESTER, ENG.

Manufacturers of **WOOL AND FUR BODIES.**

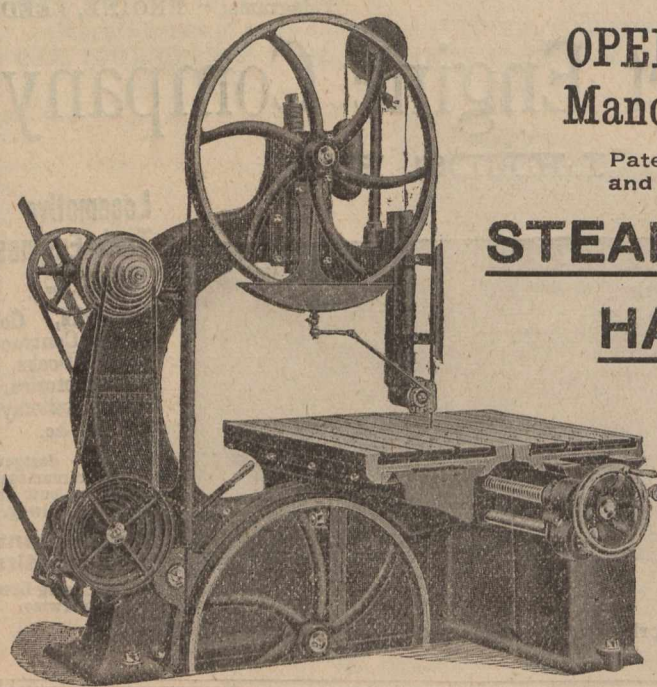
Suitable for Ladies', Men's and Boys' Hats. Also Raw Materials supplied to Manufacturers of same under the New Canadian Preferential Tariff.

bearing upon the process only while the results may be exactly the same. The one essential point for all sulphur blacks irrespective of details of making up the baths is the absolute necessity of boiling during the dyeing operation. Unless this is done the resulting black will not possess the good qualities hoped for.

Hosiery manufacturers, especially those who do not have dyeing plants, should look carefully into the possibility of dyeing their own output with the sulphur blacks, as they will thereby be enabled to materially economise and incidentally reduce the yield of seconds. Hosiery dyed with any of the commercial marks of sulphur blacks, each of which has its own peculiar shade of black, however, will be found to have many excellent qualities, and will be in good condition to be finished in any way desired.

The wearing qualities of sulphur black dyed hosiery compare favourably with hosiery dyed by the aniline black process, in that heels and toes do not wear out as easily. There is no doubt that the sulphur blacks are the blacks for the future. The cost of installing a dyeing plant is much less than for any other process, while the dyeing estimates for equal lots or outputs for a definite time will show a much lower figure not including known savings on

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OPENSHAW,
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Patentees
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STEAM

HAMMERS

Power Hammers,
Stamps for Die Work,
Saws for Hot and Cold
Metals.

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100 to 200 usually
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in stock.

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

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

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

Special rates under the new Canadian Tariff. Enquiries invited.

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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.

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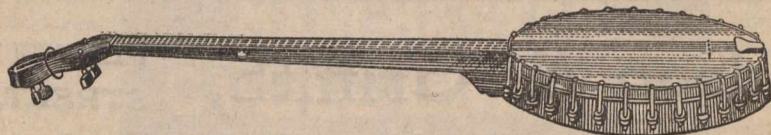
For delicate machinery is the finest known.

BAR MOTTLED SOAP.

IRVEN BROTHERS, LIVERPOOL, ENG.

Under New Canadian Tariff Law.

R. J. Ward & Sons,



Military Musical Instrument Manufacturers.

Wholesale Importers
and Exporters of

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

seconds. For hosiery yarns the same points hold good, and as yarn-dyed hosiery is usually of a much higher grade than web-dyed material, the saving will be at once apparent. Yarns dyed with the sulphur colours are, as a rule, much stronger than those dyed with aniline black, and consequently the delays are less numerous at the knitters. This effects a material saving in the general expense account of the mill.

ARSENIC, ALUMINUM AND BAUXITE INDUSTRIES.

Among the new industries that have been recently developed in the United States is the manufacture of arsenious oxide, says Dr. Joseph Struthers, in Mineral Resources of the United States, 1901, now in press, United States Geological Survey, David T. Day, Chief of Division. This manu-

MILKSTONE EMERY ROLLERWORKS. ROCHDALE, ENGLAND.

Improved ROLLER GRINDING FRAMES of all descriptions.

ROLLERS RE-COVERED with COMPOSITION and EMERY manufactured on an Improved Principle by our own Patent Machinery.

The Emery is very angular and requires only a light touch on the Card and is guaranteed true, being especially adapted for tempered Steel Cards.

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WOOD and IMPROVED, FLEXIBLE CLOTH STRICKLES made to Order, any size or shape.

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Manufacturers of Main Driving Bands

In **Leather India-Rubber, Hair and Cotton.**

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

**SHEFFIELD, - - - England
32 ANGEL STREET,**

Leather Merchants and Mill Strap Manufacturers.

facture was taken up during 1901 by the Puget Sound Reduction Company, at Seattle, Washington, and an output of 300 short tons was placed on the market. Previous to 1901 the world's supply of arsenic and arsenious compounds was derived chiefly from the mines in Cornwall and Devon, England, and at Freiberg, Germany. In 1899 the world's production of the forms of arsenic amounted to 14,936,165 pounds, valued at \$581,911. The imports of arsenic into the United States during the last five years seems to show that the exploitation and manufacture of arsenic and its compounds in this country could be profitably developed.

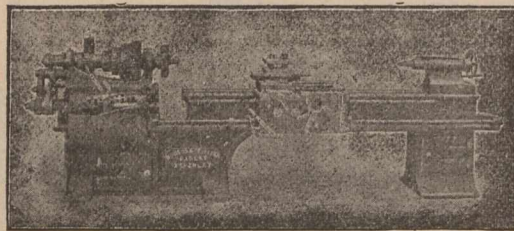
Hudson & Griffith,

FLEECE STREET,

Keighley, Yorks, England.

Do you want a Treadle Lathe?

Ours has more Improvements than any other.

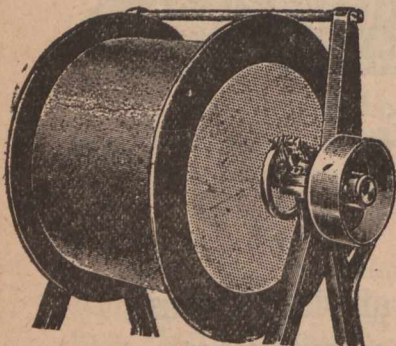


Note that all our Lathes are fitted with: "Ball Trust," "Hollow Spindle," "Graduated Slide Rest," "Tailstock for Taper-Turning," "Highest-class Workmanship," "Best Material." Our Patent Treble Gearing stands alone; three times the power with less work. Write for Illustrations and be convinced.

Special Terms to Canadians under the New Tariff.

The Patent Electro-Magnetic

SEPARATORS,



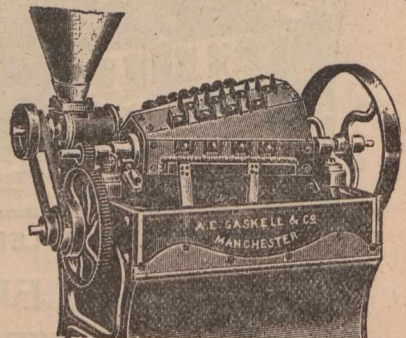
For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c

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

PRICES ON APPLICATION TO

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Contractors to Admiralty.

Works: ROCHDALE, Eng.

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SHEFFIELD, England.

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

BOILERS

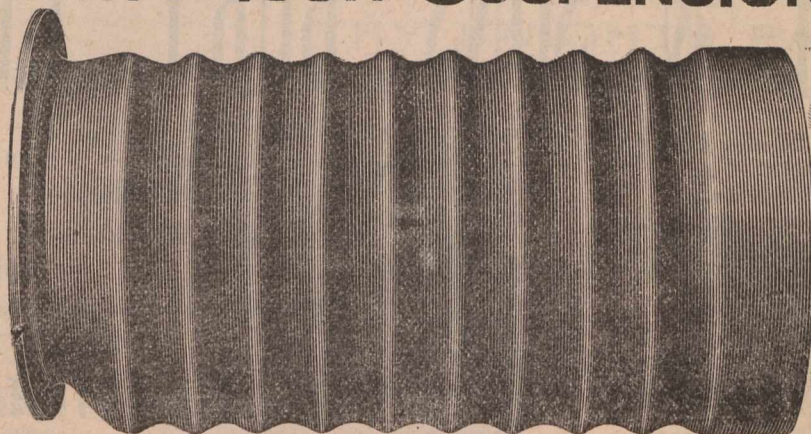
IN the Manufacture of these Boilers, Hydraulic, Steam, and Pneumatic Machinery of the most modern construction is employed, and all Boilers are made to pass Insurance Inspection.

1879	NOTHING TO TOUCH THESE	1902
Pioneer in Cycle Chains.	Fitted by all the Leading English Cycle Manufacturers. BEST BRITISH.	At the Head of The Trade.
Send for No. 1. Catalogue (Index to Various Types.)	HAN'S RENOLD MANCHESTER CYCLE CHAINS	Tariff no longer prevents Canada from seeking the Best in the Old Country.
Lightest, Strongest, Most Durable.	Also Renold Patent High Speed Silent Driving Chain, Renold Roller Chain, for Motors, Governor Drive, &c. Works, - MANCHESTER, Eng.	Honest Value for Money.

maintained practically stationary throughout the year, although the demand for the metal increased. The total imports of all forms of aluminum in 1901 were valued at \$109,748, as compared with \$50,444 in 1900.

Georgia produced the bulk of the domestic bauxite in 1901, the remainder being supplied by Alabama and Arkansas. The total production was 18,905 long tons valued at \$79,914, as compared with 23,184 tons, valued at \$89,676 in 1900. Bauxite is used mainly for the manufacture of aluminum, although a considerable quantity is used for the manufacture of aluminum sulphate and crystallized alum. The Pittsburg Reduction Company is installing a large plant at Bauxite, Saline County, Arkansas, which promises to increase largely the output from Arkansas in 1903. The imports of bauxite into the United States during 1901 amounted to \$67,117; the exports were valued at \$300,000; and the consumption seems to have been 39,658 long tons valued at \$151,262. The im-

MORISON SUSPENSION FURNACES.



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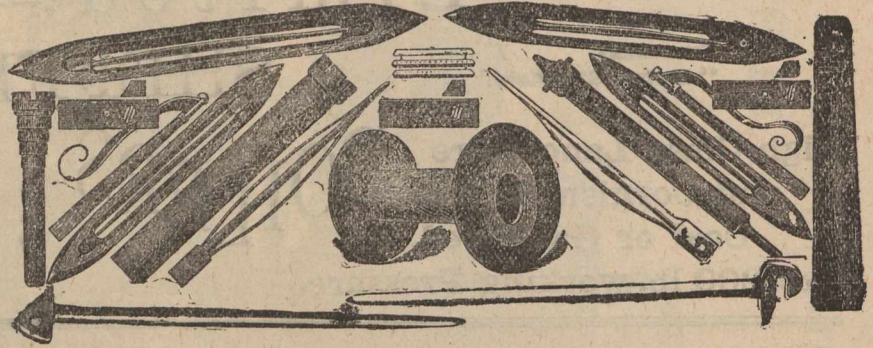
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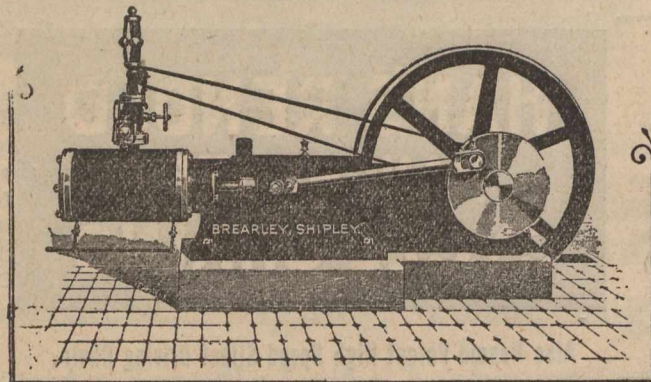
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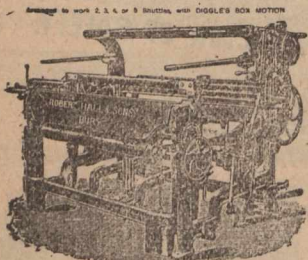
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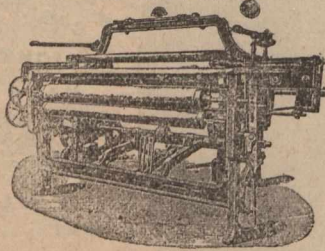
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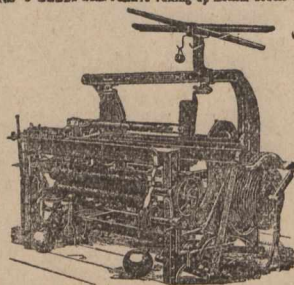


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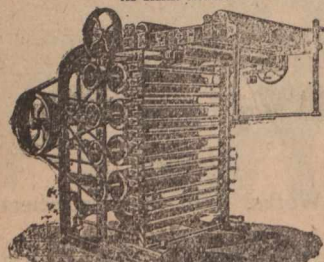
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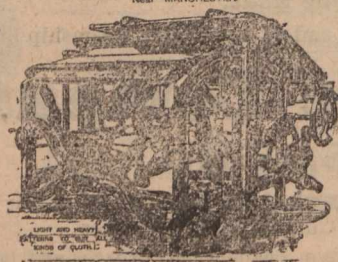
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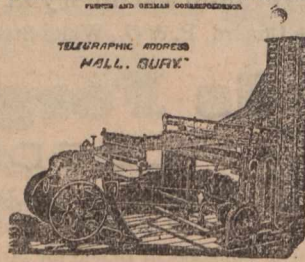
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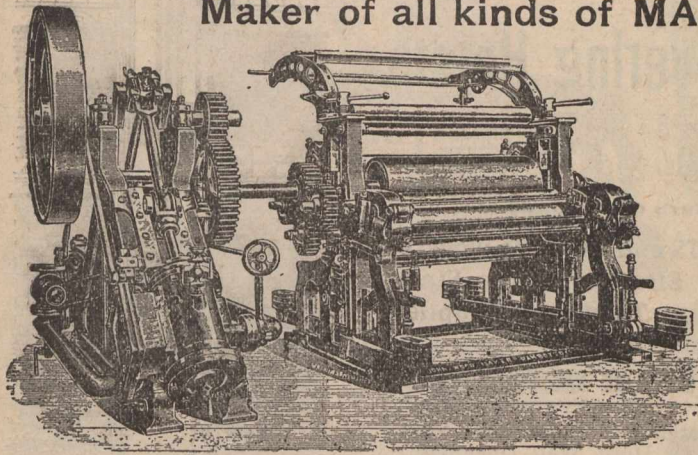


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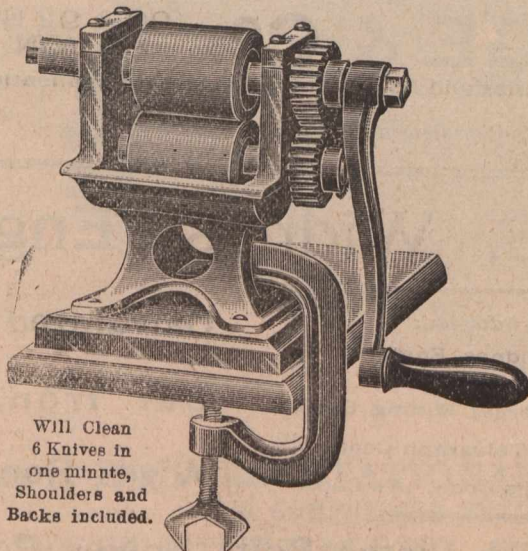
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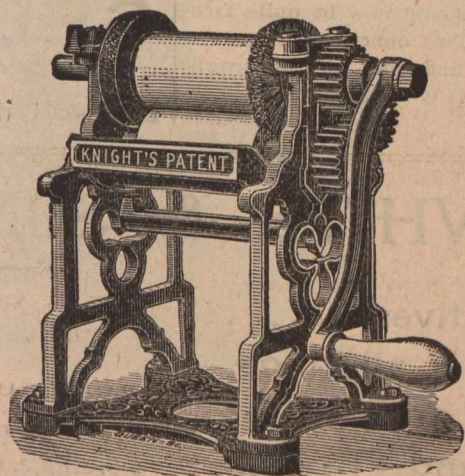
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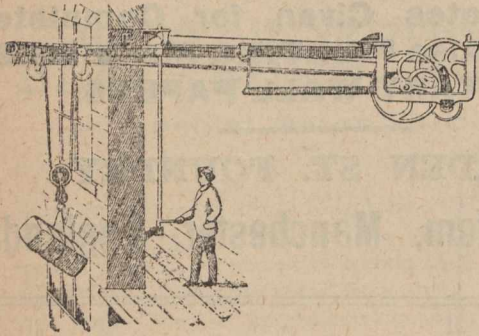
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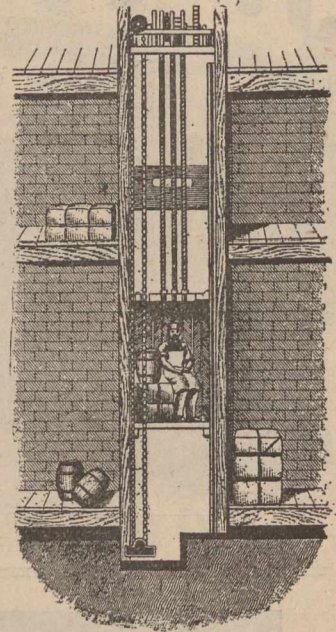
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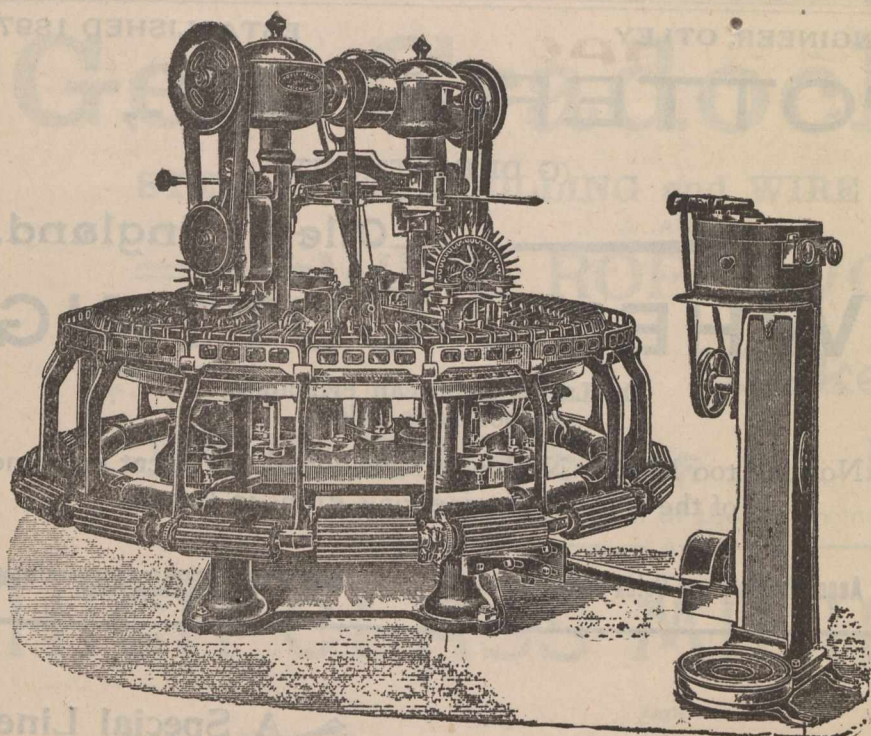
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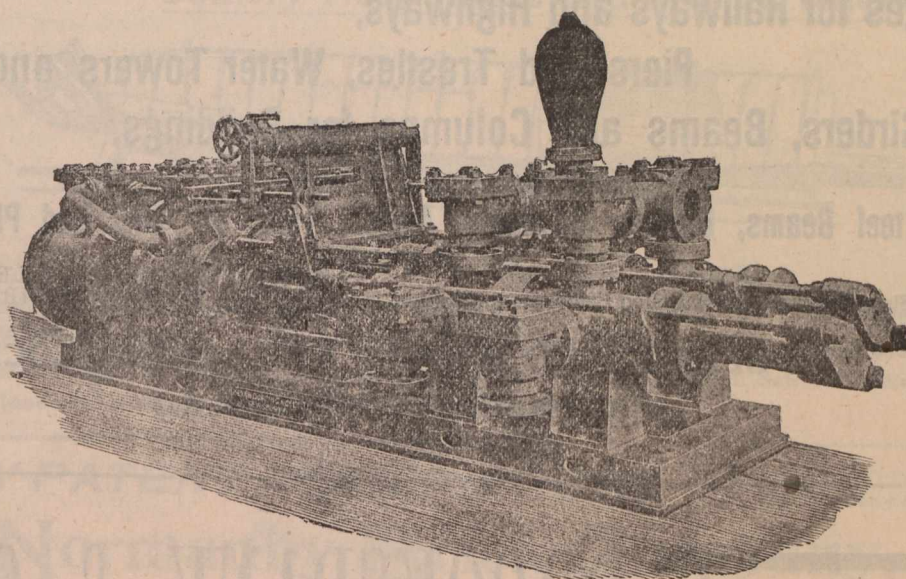
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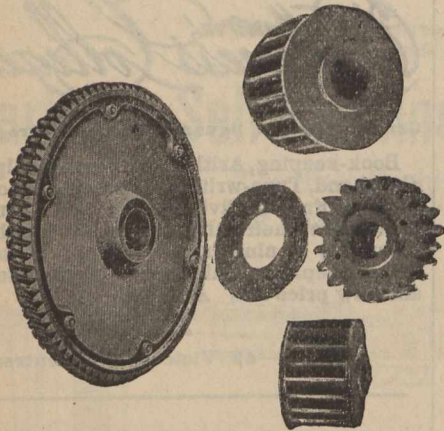
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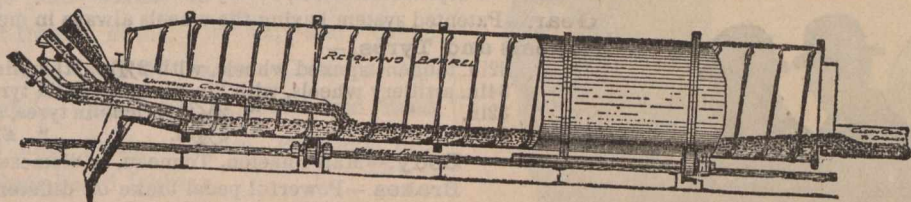
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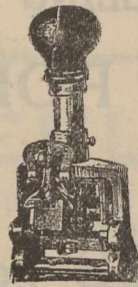
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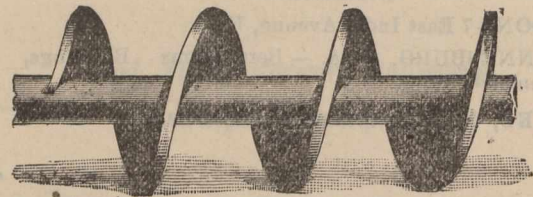


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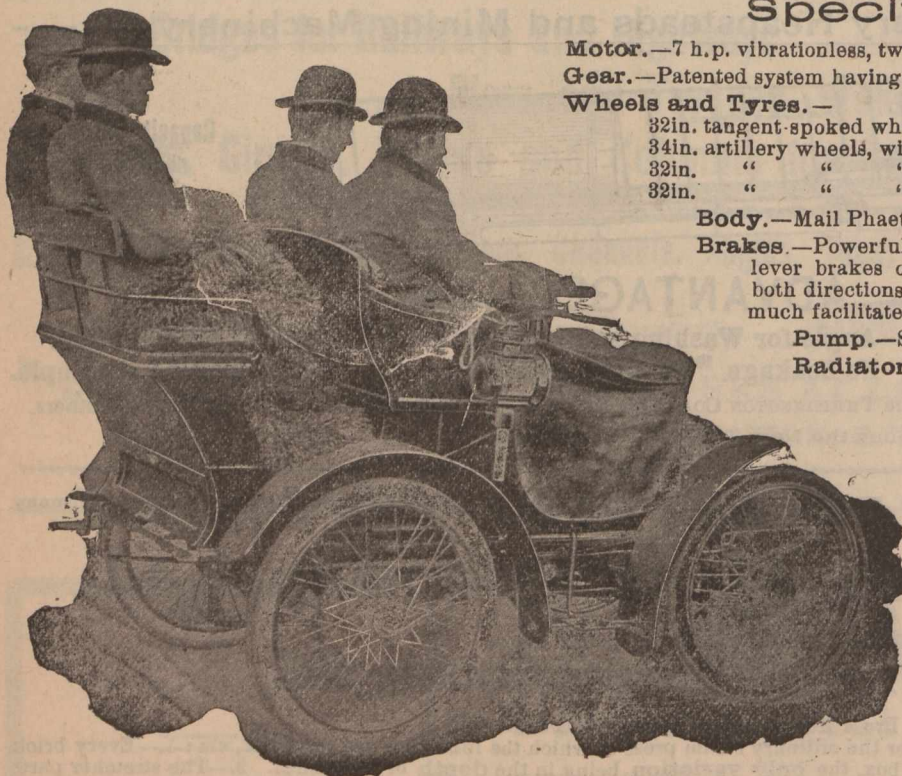


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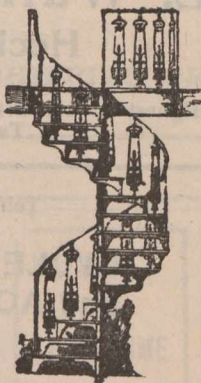
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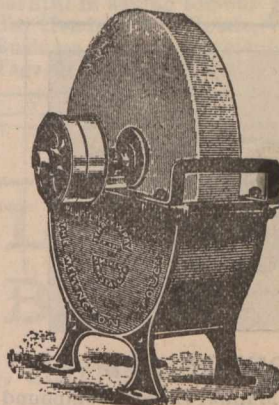
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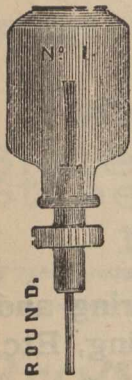
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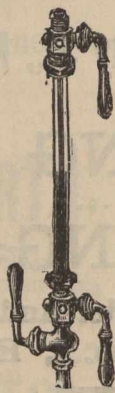
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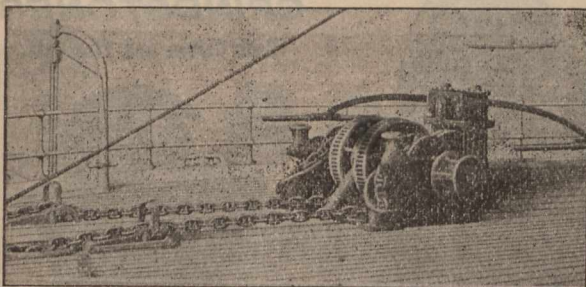
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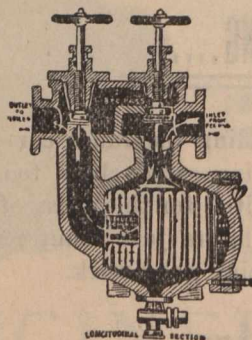
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British Columbia, 1877 5 p.c.	106	110	
1887, 4% per cent ...	92	94	
1891-3, 3 p.c.	106	108	
Canada, 4 per cent. loan, 1890	103	105	
3 per cent. loan, 1898-99	101	103	
Debs. 1884, 3% per cent.	89	91	
3% p.c. loan, 1897	107	109	
Manitoba, 1885-6, 5 p.c.			
Railway and other Stocks.			
		June 12	
Quebec Province, 5 p. c., 1874.....	100	105	
1876, 5 p.c.	100	105	
1880, 4% p.c.	104	106	
1888, 5 p.c.	108	110	
Atlantic & Nth. Western 5 p.c. Gua	121	123	
1st M. Bds	134	14	
Buffalo & Lake Huron \$10 shr.	138	141	
do 5% p.c. bonds			
Can. Central 6 p.c. M. Bds. Int.			
guar. by Gov.			
Canadian Pacific \$100.....	114	116	
Grand Trunk, Georgian Bay, &c....	99	101	
1st M.			
Grand Trunk of Canada Ord. stock.	13 3/4	14	
2nd equip. mtg. bds. 6 p.c.	127	130	
1st pref. stock	105 3/4	106 3/4	
2nd pref. stock	90 3/4	91	
3rd pref. stock	39 3/4	40	
5 p.c. perp. deb. stock	136	139	
4 p.c. perp. deb. stock	109	111	
Great Western shares, 5 p.c.	135	138	
Hamilton & N. W., 6 p.c.			
E. of Canada Stg. 1st Mort. 5 p.c.	107	108	
Montreal & Champlain 5 p.c. 1st			
mtg. bds			
N. of Canada, 1st mtg., 5 p.c.	100	102	
Quebec Central, 5 p.c. 1st Inc. Bds.	101	104	
T. G. & B. 4 p.c. bonds, 1st mort.	107	109	
Well., Grey & Bruce, 7 p.c. bds.			
1st Mort	110	113	
St. Law. & Ott. 4 p.c. Bds.	107	109	
MUNICIPAL LOANS.			
City of London (Ont) 1st pref 5 p.c.	—	—	
City of Montreal stg. 5 p.c. 1874	101	103	
City of Ottawa, 4 1/2 p.c. stg.	102	104	
redeem 1873	100	103	
redeem 1875	101	104	
City of Quebec, bp. c. redeem 1875 ..	107	109	
redeem 1878	112	114	
City of Toronto, 4 p.c. 1889-93	101	103	
6 p.c. stg. con. deb. 1874-1876	100	106	
5 p.c. gen. con. deb. 1879	111	113	
4 p.c. stg. bonds,	103	105	
City of Winnipeg deb., 1884, 5 p.c.	105	107	
Deb. scrip. 1883, 5 p.c.	—	—	
MISCELLANEOUS COMPANIES.			
Canada Company	36	40	
Canada North-West Land Co.	13	15	
Hudson Bay	26	26	
BANKS.			
Bank of British North America	67	69	
" " Montreal	530	540	
Canadian Bank of Commerce	15	16	

BOILER SHOP.

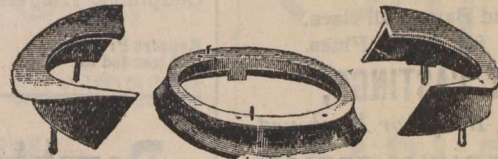
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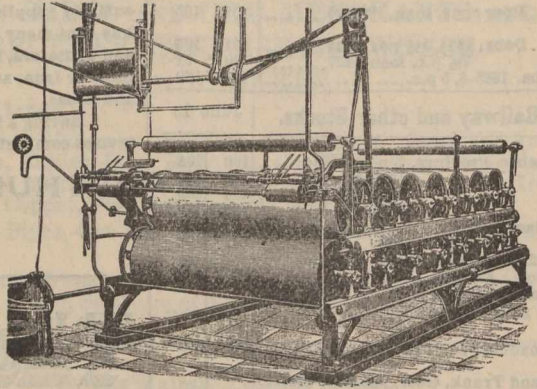
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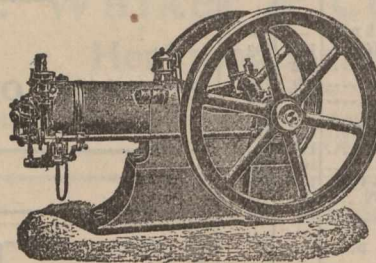
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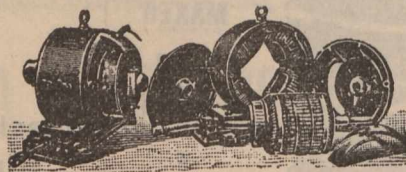
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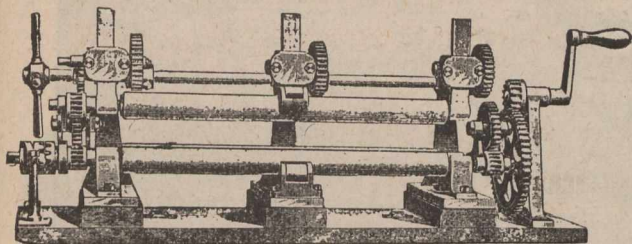
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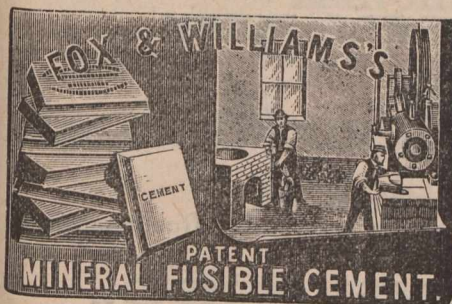
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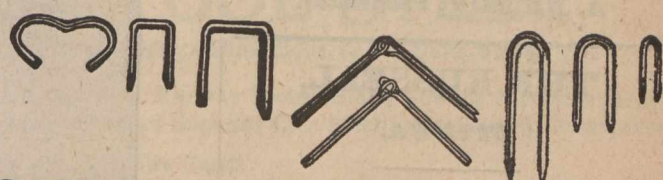
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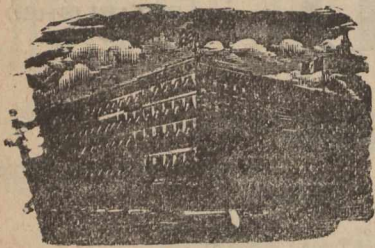
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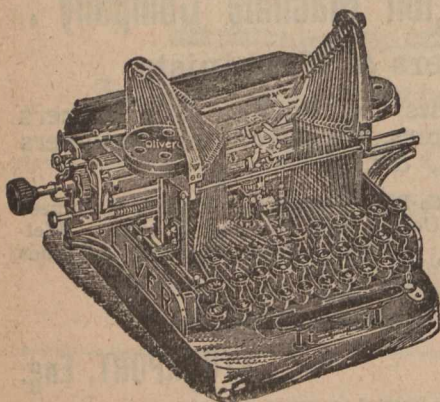
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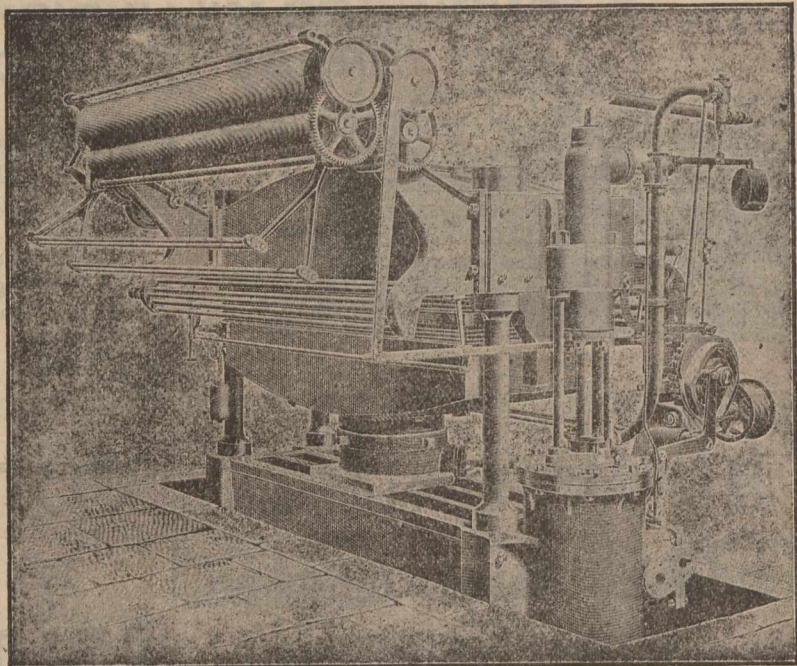
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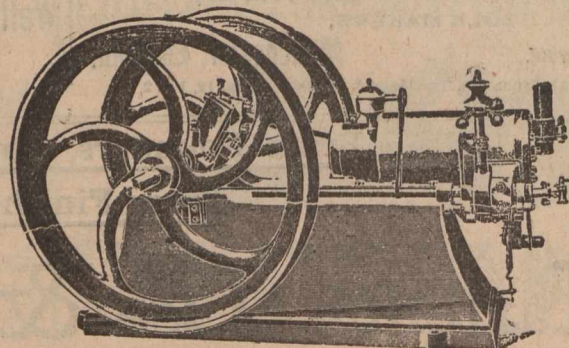
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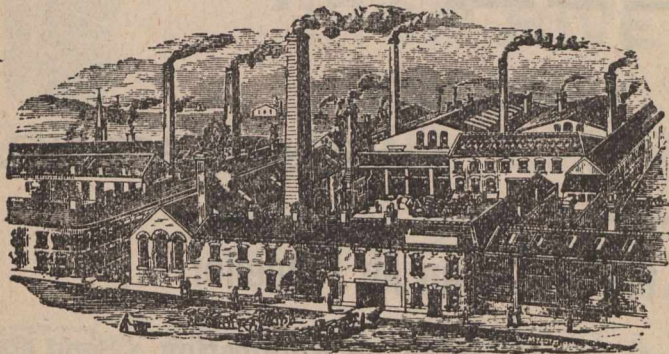


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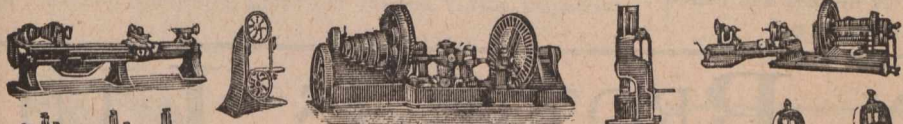
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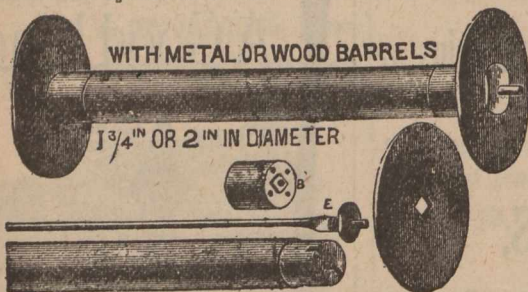
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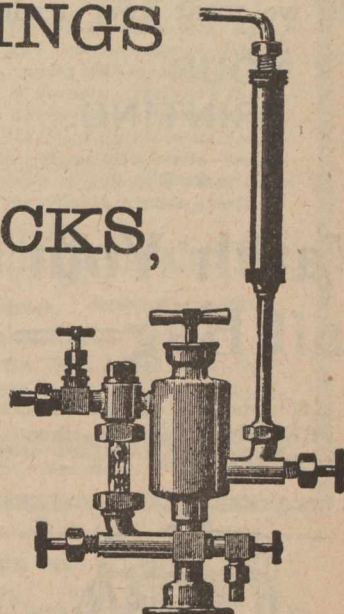
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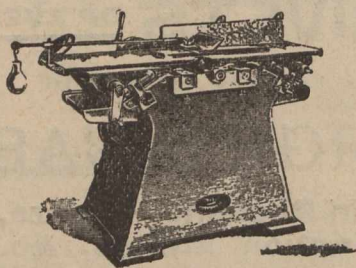
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The Federal Life ASSURANCE COMPANY.

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

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DAVID DEXTER,
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 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 1824.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn
 Capital \$30,000,000 | Invested Funds.....\$13,500,000
 Total Assets 34,472,795 | Deposited with Dom. Govt., 125,000
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Insurance.

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HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, \$1,000,000.00
 Assets, \$1,776,806.45
 Losses Paid since organization, .. \$19,946,517.73

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

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in dealing with both Agents and Policy-holder — fairness coupled with invariable honesty of purpose. These are the endeavors of the management of the Union Mutual in all transactions. And Promptness is another Home Office motto—prompt answering of letters, prompt issuing of policies, prompt settlement of claims. Always a place for reliable, capable Agents.

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

Fire risks accepted on most every description of insurable property.

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NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President;

Gain in Insurance in force 1901
\$168,000,000

AN UNPARALLELED RECORD.

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

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Company's Building, MONTREAL

J. DUNCAN DAVISON

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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:

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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.

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Extended Insurance,

Paid up Policies,

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J. K. MACDONALD,
Managing Director.

Head Office, - TORONTO.

Montreal Office:
174 ST. JAMES ST.,

Royal - Victoria Life Insurance Co.

OF CANADA

CAPITAL, \$1,000,000.00

Progress in 1901 over Previous Year.

Increase in applications.....	31 p.c.
Increase in insurance issued.....	36 "
Increase in insurance in force.....	27 "
Increase in reserves.....	39 "

Progress to May 31st, 1902.

Increase in applications.....	70 p.c.
Increase in insurance issued.....	63 "

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DAVID BURKE, A.I.A., F.S.S.,
General Manager.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

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Annual Income, 3,380,000.0

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C. C. FOSTER, Secretary.

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

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Asst. Manager.

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Agencies in all the principle Cities and Towns of
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HEAD OFFICE, Canadian Branch, - MONTREAL.

JAMES MCGREGOR, Manager.