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FINANCE AND INSURANCE REVIEW.

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MONTREAL, FRIDAY, JULY 24, 1903.

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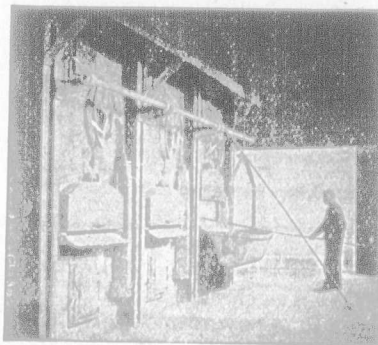
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Capital (Fully paid-up) 2,876,980
Reserve 2,304,291

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By order of the Board.
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Toronto, June 27, 1903.

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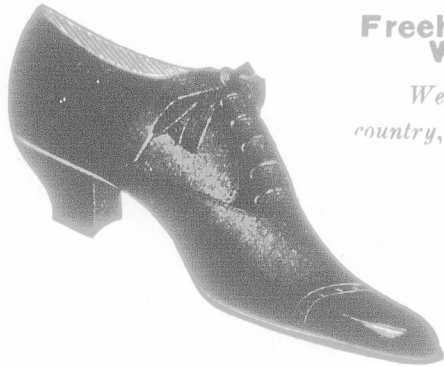
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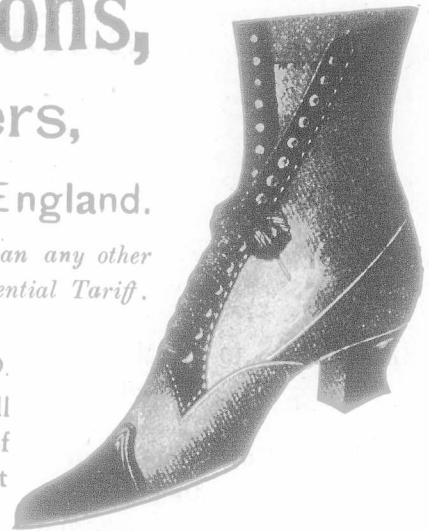
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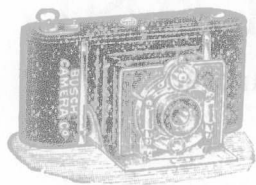
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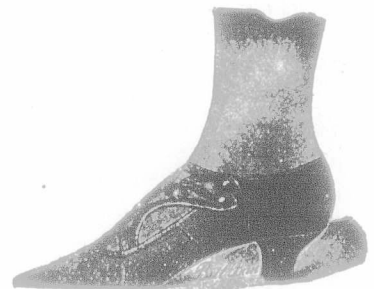
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Alexandra.

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ILLUSTRATED PRICE LIST.

SUPERIOR to American Goods, under New Canadian Tariff, 33½ per cent cheaper.

CHAPMAN BROS., NORTHAMPTON, ENGLAND.

.. FOOTWEAR ..

Of The Highest Quality.

Perfect Fitting. Latest Shapes Best Materials are Guaranteed in these Brands. SEASON SAMPLES comprise all that is best in Up-to-Date FOOTWEAR.

Youth's a Specialty. Scotch and Irish Markets Specially Catered for.

Export Orders receive careful attention.



Whitaker & Company,

25, Bateman's Row, Shoreditch,

LONDON, E. C., - - ENGLAND.

Wholesale and Export Boot and Shoe Manufacturers.

LADIES' WALKING SHOES in Glace, McKid, Tan, Kid, Canvas, etc.

" FANCY DRESS SHOES in Patent, Glace, Tan, etc.

GENTS' PATENT OXFORD or Court Dress Shoes.

" CANVAS SHOES in White, Brown.

INFANTS' STRAP AND BAR SHOES, Balmoral or Button Boots, etc.

Cheapest makers in the Country, ship to every quarter of the Globe.

UP-TO-DATE

Saddlery, Harness & Horse Clothing

MANUFACTURED IN LONDON BY

W. Jenkinson & Company,

ON THEIR OWN PREMISES AT

Albion Hall, White Street, Moorfields, LONDON, E.C., Eng.

Saddlers' Ironmongery.
Best Quality and Styles.
Quick Delivery Guaranteed.

Order through London merchants. Bankers: Bank of England.

Lists Posted on Application.

These Saddlery and Harness are made by hand, for Canadians under the New Tariff, 33½ p.c. in their favour.

Army Bluchers! Army Bluchers! Army Bluchers!

Every Description and Quality.

The Best Value in the Trade.

Satisfaction Guaranteed.



BAILEY & SON,

Wholesale & Export Manufacturers & Government Contractors.

FINEDON, NORTHAMPTONSHIRE, ENGLAND.

Telegrams: "Preston, Leicester."

Established 1857.



Makers of the Celebrated Satin Cloth Elastic Web.

W. Preston & Son,

ELASTIC WEB

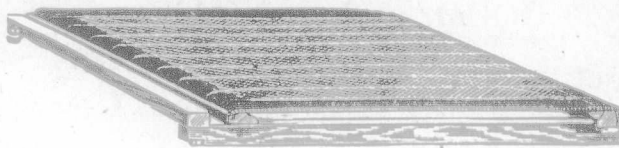
Manufacturers for Export

Of all kinds of ELASTIC BOOT WEBS.

WHARF STREET, Leicester, Eng.

T. J. HAYES,

Special Attention paid to Export Orders.



Maker of every description of

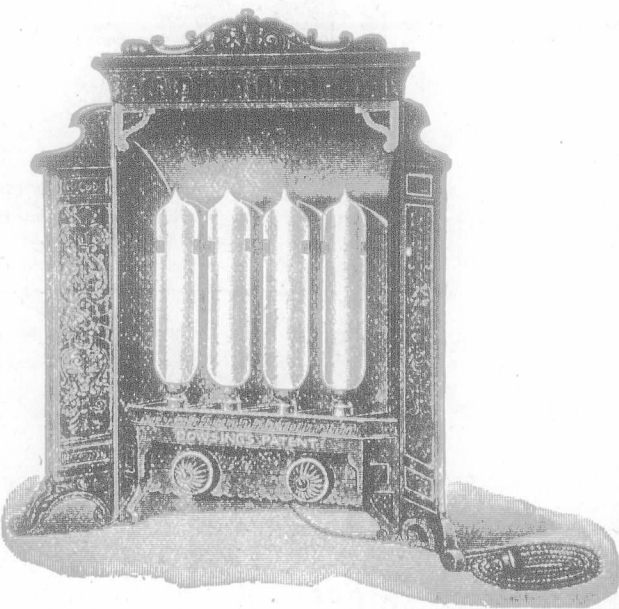
Wire Mattresses.

5½ Years with Rowcliffe's, Levenshulme.

3 & 5 Hood Street, Jersey Street, ANCOATS, MANCHESTER, ENGLAND.

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

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



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The Speedwell Juvenile Clothing Company.

Manufacturers of Sailor and Fancy Suits in Velvets, Plushes, Tweeds, and Serges, for Canadians under the New Preferential Tariff of 33½ p.c.

WORKS AND OFFICES:

Fleet Street, LEICESTER, ENGLAND.

Get your Clothing
GOOD, and
get it for Nothing.



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

“Gidaw” Serge, Regd.

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



Gents' Sac Suits.



Youths Cambridge Suits.

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

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

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

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

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

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

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



Boys' Norfolk Suits.
Patent Strap & Buckle Knickers.



Boys' Rugby Suits.
Patent Strap and Buckle Knickers

GUARANTEE

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

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WACKS BROS., Ltd., WHOLESALERS IN CLOTHING MANUFACTURERS, Burlington Works, LEICESTER, Eng

S. MARKIE & SON,

WHOLESALE MANUFACTURERS

LADIES' Finest High Grade and Medium Class FOOTWEAR,

70 WELL STREET, HACKNEY, - LONDON, ENG.

Special Terms to Canadians under New Tariff.

Bands, Coils, Etc.

In Emery and Sandpaper of every description for Finishing Machinery in a large variety of the best quality.

To the Shoe Trade.

We make this Fair Proposition

In 1902 as

We have now made it for years.

Give us a trial, we will give you satisfaction.

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

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Leicester, England.

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Maker of all kinds of Knitting Needles Points, etc.

Sole Maker and Patentee of the Combined Swing Jack and Needle,

Made in all Gauges and Designs.

Breakage reduced to a minimum.

10 p.c. Increased Production. 70 p.c. Saving in Waste.

No Jacks used, therefore no soldering.

Every Needle Guaranteed Standard Length.

Applicable to all classes of Circular Machines.

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Special Price to Canadians.

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Coachman's Long Washing Cloggs
and Boots, for Stable and
Brewers Workman,



Under the New Canadian Preferential Tariff.

F. O. B. London, 33 1-3 per cent. in favor of Canada

STEVENS & Co.,

322 Old Street,
LONDON, E.C., Eng.

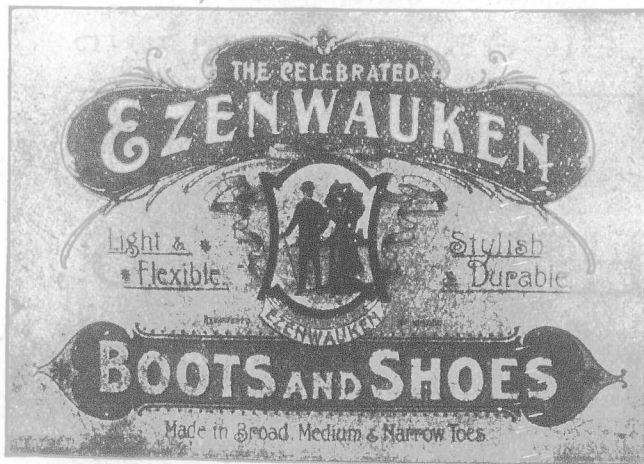
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GLASS, LEAD, OILS, COLORS, BRUSHES,
VARNISHES, SANITARY GOODS, Etc.

Silvered Bevelled Plate Glass, Silvered
Plate Glass in Black Bead Frames, Plate
Glass for Shop Fronts, &c.

ESTIMATES ON APPLICATION.



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George Weed & Son,
Northampton, England.

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CHILDREN'S FINE SHOES SPECIALITY.

Wholesale Boot and Shoe Manufacturer.

Special Prices to Canadians
under New Tariff.

Excelsior Works, Asfordby Street

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HOLDFAST RIVETS

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Boot Manufacturers, Harness Makers, Cycle
Saddles, Tool Bags, &c., and Portmanteaux.



Made in Japanned, Nickelled, Tinned, Coppered and
Brassed, and in any size Head and Shank.

LACE STUDS.

LACE HOOKS.

No. 1.



No. 1

NO.



HOOK

No. 2.



No. 2

NO.



HOOK

Rivet Setting Machine.

The Holdfast Rivet Co., Ltd.,

Alliance Steam Mills,

Chapel Road, Stamford Hill, LONDON, N., England,

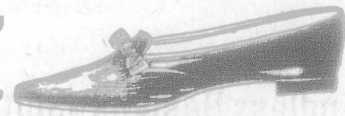
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Hackney Road,

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England.



Manufacturers of the Finest Ladies' and Gentlemen's

Tennis Shoes,

Court Shoes,

and Slippers.



for the Canadian Market, un-
der the New Preferential
Tariff of 33 1/3 per cent.

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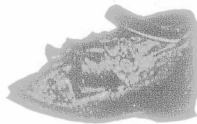
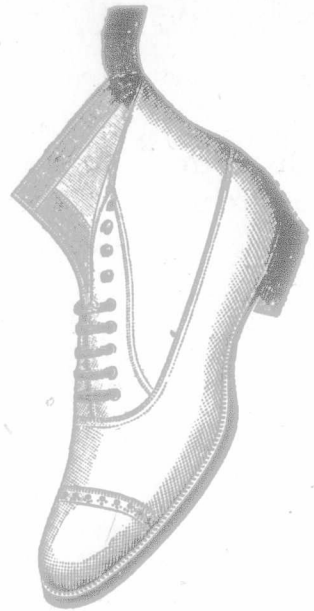
Maker of THE ECLECTIC BOOTS & SHOES supplied to Members of the Royal Family.

SPENOER FACTORY.

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NORTHAMPTON, ENG.

Special rates to Canadians under the New Tariff.

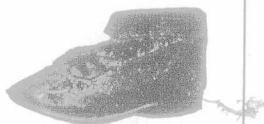


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High Class Infants' Boots and Shoes,

Made for the Canadian Market, under the New Preferential Tariff, equal to those made in U.S., 38% p.c.; cheaper than any other Country. ESTABLISHED 1879.



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In all Styles 2 and 5.

Hygienic and Straights.

Also



Endless Designs in Soft Bottomed Goods

BABIES' SHOES OF ALL DESCRIPTIONS.

The exceptional growth of our business has necessitated the doubling of the capacity of our factory. No better evidence can be given of the value, style and fitting of our goods, than that they sell wherever shown.

Wholesale and Shipping Only.

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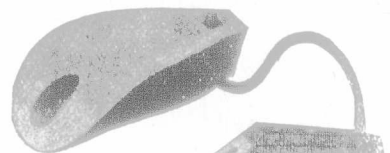
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Established 1800.

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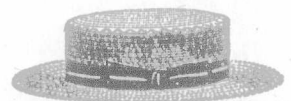
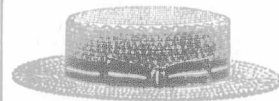
Designers and Manufacturers of all kinds of

Wood and Iron Lasts, Knives, Boot Trees, etc.



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LEICESTER, ENGLAND.



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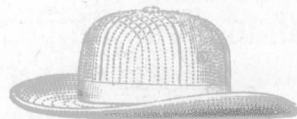
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Three minutes walk from Aldersgate Street Station. Special prices under the New Tariff.



We do not belong to any Ring or Combine.

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Sewing Machine Cotton
HIGHEST QUALITY ONLY.
Six-Cord



400 320 300 200 yards.

Special terms to Canadians under the New Preferential Tariff.

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Sensible Tea Pots !

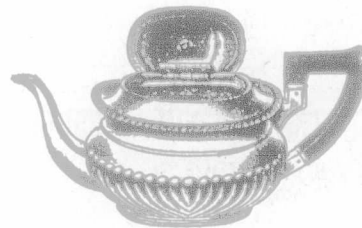
(PATENT).

ELECTRO-PLATED.



1900 Queen Anne Pattern.

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



1901 Georgian Pattern.

Push-forward Knife

With GUARD and REST.

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

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



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Sole Makers of WILLOWS' Patent

Show Case Refrigerators

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ICE SAFES,

same as supplied to the Royal Agricultural Society of England, and to most of the Leading Dairy Companies and Dairy Men in Great Britain.

Manufactured for Canadians under the New Canadian Preferential Tariff, 33 1/3 p.c. less than any other country.

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Cuts will be inserted when received

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Prevents Incrustation and Corrosion in all classes of Steam Boilers.

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The Anti-Lithon Boiler Composition Co.,

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The best \$1.50 Shoe made in England, for Canadian market, under the New Tariff.

W. O. TOONE & CO.,

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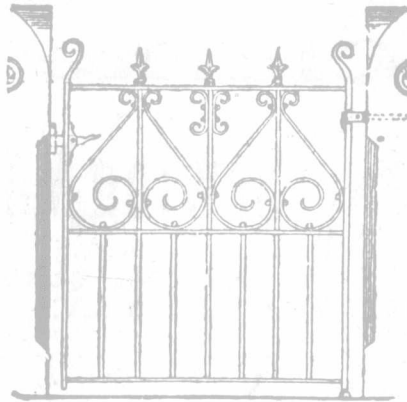
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Factory: "STAR" WORKS, BLABY,

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This firm makes only Children's Shoes, under the New Tariff.

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Special prices under the New Tariff.

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ELASTIC WEB
MANUFACTURER,

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Cheaper & more durable
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Manufacturers, Inventors and Designers of

Galvanized Steel Troughs

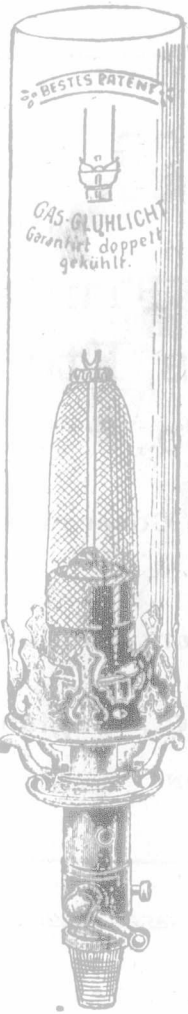
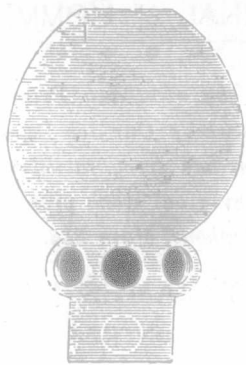
—FOR—

Cattle, Horses, Sheep, Pigs, etc.

GALVANIZED

Corrugated Cisterns, Corn Bins,
Wheel Barrows, Mangers, Racks,
etc.

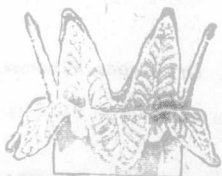
The Continental Incandescent Gas Light Co., Ltd.,
92, 93, 94, 95 & 96 Bishopsgate St., Without,
LONDON, E.C., Eng.



BESTES PATENT
GAS-GLÜHLICHT
Garantirt doppelt
gekühlt.

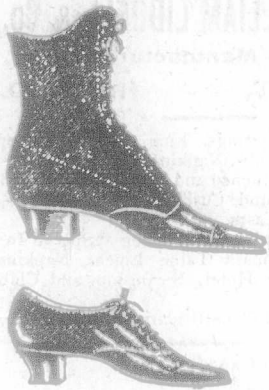
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- BYEPASS BURNERS,
- MICA GOODS,
- GLOBES.
- FANCY COLLARS.
- GLASS CHIMNEYS,
- BULBS,
- SHADES and JENA GLASS NOVELTIES.



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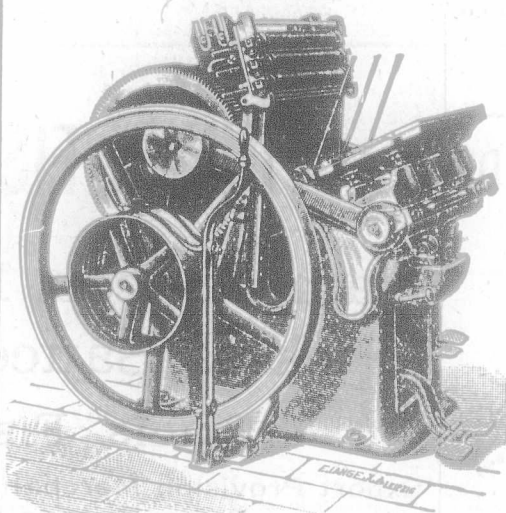


Burton Street Works,
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Makers of High Class

BOOTS AND SHOES

For Export,
Under the New Tariff.



TO BE UP-TO-DATE,
AND KEEP ABREAST OF
THE TIMES

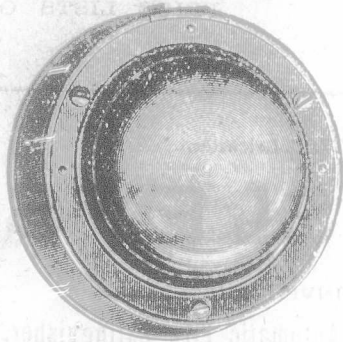
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Above Advertisement is set in our "Admiral" Series.

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..Automatic · Fire · Alarm..

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Suitable for Chemical Factories,
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Shirtings, Gingham, Ticks, Cottonades, Oxfords,
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Mills at Paris, Thorold, Port Dover, Coaticook.
Ladies' and Gent's Wool and Cotton Underwear,
Tepshirts, Socks, Hosiery, Balbriggans, etc.

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Tweds, Beavers, etc.

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Patent Automatic Fire Extinguisher.

**Extinction of Fire
at the Outbreak.**

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

Sole Inventors and Patentees:

J. G. GRIMSLEY & SONS,
ENGINEERS,

Halford St. LEICESTER, Eng.

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**Canadian Colored Cotton Mills
Company.**

Cottonades, Tickings, Denims, Awings,
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Lawns, Cotton Blankets, Angolas,
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SOLE REPRESENTATIVE FOR THE PROVINCE OF
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The Account, Audit & Assurance Co., LA
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**AT LOW
PRICE.**

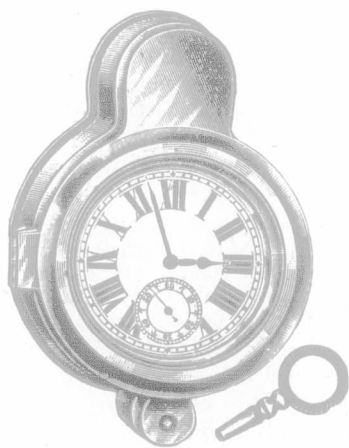
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DARTS and SLUGS and all ACCESSORIES,



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

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—The building trades tie-up in New York is over, and 75,000 men have returned to work.

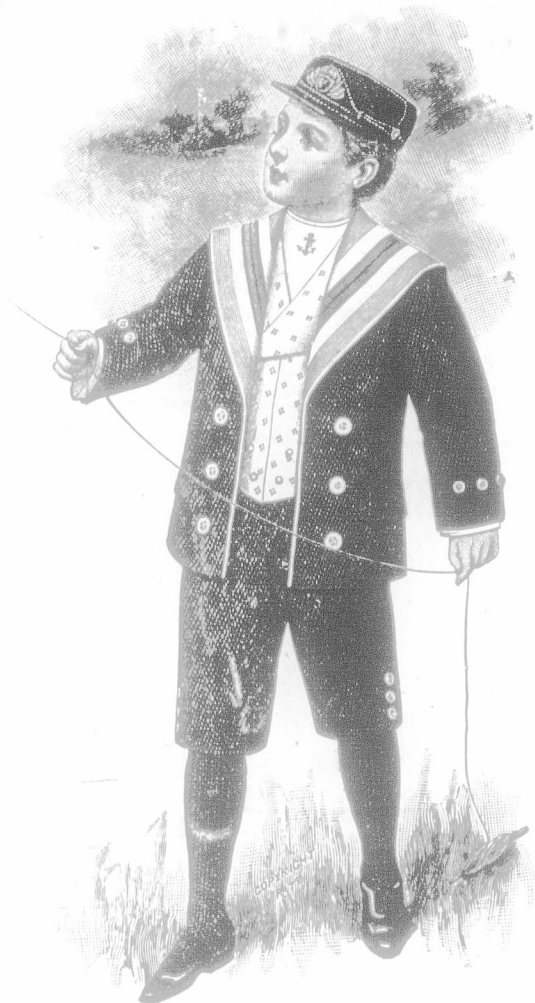
—China, it is announced at St. Petersburg, has concluded a loan of two million taels (\$1,300,000) with the Russo-Chinese Bank; which in lieu of interest obtains certain privileges in Chinese Turkestan.

—A deputation of individuals interested in the growth and manufacture of tobacco waited on the Premier at Ottawa on the 17th instant to protest against the new anti-cigarette clause in the Criminal Code. Promise of consideration was given.

—The Toronto Retail Furniture Dealers' Association was revived at the convention of furniture men held in that city recently, when officers were elected as follows: President, J. F. Brown, Toronto; vice-presidents, J. E. Wilder, Montreal, and John Hoodless, Hamilton; treasurer, W. B. Rogers, Toronto; secretary, James Acton, Toronto; Executive Committee, William Trafford, London; W. B. Jennings, St. Thomas; Charles Duncan, Brantford; T. W. Currier, Ottawa; L. F. Harrison, Kingston; John Leslie, Winnipeg; E. A. Wilson, Halifax; Charles Lordley, St. John, N.B.; and C. S. Caryell, Toronto.

—The last of the crop of 1902 having been shipped out in June, says a Winnipeg letter, the grain elevators at Fort William and Port Arthur are practically empty, and there is less than a million bushels in the inland elevators, which will be used for local purposes. No grain cargoes are offering via the lakes, and the Canadian Pacific Railway is hauling empty cars east to take care of freight destined west. This condition, which is chiefly owing to the enormous additions that have been made to the rolling stock of the railway companies, exists now for the first time since western Canada became a grain exporting country.

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—Grand Trunk Railway System.—Earnings 8th to 14th July, 1903, \$738,885; 1902, 579,407; increase, \$159,478.

—The inland revenue receipts for June totalled \$1,066,879, as compared with \$929,900 for the same month last year.

—The Ontario Government have sent a diamond drill to Wallaceburg, Essex county, for the purpose of exploring for coal.

—The business of Webb Bros., cigar dealers, Toronto, has been taken over by their largest creditors, under power of a chattel mortgage.

—An Irishman and a Frenchman were parting at the steamer. The Irishman, standing on the wharf waving his hand to his friend, shouted, "O reservoir!" The Frenchman, politely saluting, replied, "Tanks!"—Christian.

—The Temiskaming Railway Commissioners have, subject to a satisfactory contract, accepted the tenders of Rhodes, Curry & Co., of Amherst, N.S., for 100 flat cars, and of the Rathbun Co. for 50 box cars. The cars are to be thirty tons capacity, and are to be delivered in May next.

—The action of the Michigan Central directors in renewing the lease of the Canada Southern for a period of 999 years and the proposition to refund \$3,000,000 of bonds of the Lake Erie & Detroit River Railroad, controlled by the Pere Marquette, thus securing a lower rate of interest, were ratified at a recent formal stockholders meeting at Detroit.

—The American Seeding Machine Co., whose head office is at Springfield, Ohio, have selected Brantford, Ont., as the location of a Canadian branch of their business. They purchased the large factory to be vacated by the Cockshutt

Plough Co. when their new factory is completed, and will commence operations with 150 or 200 men, and expect to increase the number very largely.

—Immigration into the Canadian West from Australia is, says a Winnipeg letter, a probability of the very near future. Mr. R. McCourt, a wealthy Australian farmer, who has been in the city for a few days, is deeply interested in the project, and so sincere is he in his belief that it would be possible to induce a large movement from there that he left for Ottawa yesterday morning to consult with Mr. Smart about the matter.

—A meeting of woollen manufacturers was held at Toronto some days ago, for the purpose of arranging definite plans for making a joint display of Canadian woollens at the Dominion Exhibition. The leading manufacturers have expressed their intention of taking the opportunity of showing the Canadian people the variety and excellence of home manufactures in this line, many of which are regularly sold as imported goods.

—A deputation, headed by Mr. J. F. Gross, M.P.P., waited on the Ontario Government recently and asked that a section of country not included within the limits of Niagara Falls town or village, which were amalgamated by an Act passed at the last session of the Legislature, be included in the new town. It was pointed out to the deputation that this could not be done under the Act, but that if the interested property-holders were agreeable to the proposal, it could be done under the Municipal Act.

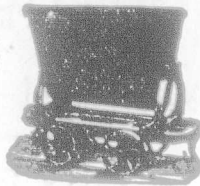
—An important sale of timber limits in the Nipissing District has been completed. From the firm of Holland & Graves, George Gordon & Co. of Pembroke purchased 36 square miles of timber land situated on the Sturgeon River. The price paid was in the neighborhood of \$200,000. Valuable white

R. WHITE & SON, WIDNES, ENGLAND.

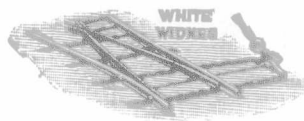
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pine covers the newly acquired limit, which will be operated by the Gordon firm during the coming winter. As proof of the prosperity of the lumber business, it may be said that the price paid for the limit shows a very substantial advance over previous years' figures.

—A franchise has been given by the Chicago City Council to a company which will deliver freight and packages by underground tunnels throughout the business district of the city. The company proposes to spend \$15,000,000 in tunnels, and it is predicted that 75 per cent. of the teaming industry will be killed by the new methods. Alderman Bennett says:—"Electric cars ten feet long will be operated in the tunnels. They will be shot right into basements of buildings and hoisted up to the floors on which they are to be unloaded. Coal and all kinds of freight can be delivered quickly."

—Clark, Vanderlinder & Co., wholesale milliners, London, Ont., who assigned recently, show a nominal surplus of \$13,130.57, the assets being \$63,697.79, and the liabilities \$50,567.22. There were also claims of \$11,600 by M. A. Halliday, of Chesley, and \$20,798, Canadian Bank of Commerce, indirect trade paper under discount. The assets were made up of stock, etc., \$51,649.57, and book debts and bills receivable, \$12,048.22. The liabilities included preferred claims, \$1,224.19; trade liabilities, \$37,357.55; and Canadian Bank of Commerce direct claim, \$11,985.58. Nearly all the principal creditors are European firms.

—Work upon the giant structure at St. Louis, Mo., in which the United States Government exhibits are to be installed at

the World's Fair is progressing well. The building is the largest structure ever built by governmental authority for any exposition. It is 800 x 250 feet, and \$450,000 was set aside for its construction. It occupies a commanding site on a hill in the extreme eastern part of the World's Fair grounds. The general style of the building is pseudo classic. The central pavilion, with the colonnade on either side, forms a portico 15 feet wide and 524 feet long, 50 feet above the general level of the other buildings, from which a splendid view is permitted the visitor.

—Toronto Junction Notes.—Another manufacturing industry is to be located here, and work on the construction of a three storey factory building, 40 x 60 feet, has commenced. The firm, of which Mr. W. A. Person is one of the promoters will engage in the manufacture of underwear, etc. They will begin operations with a staff of about twenty-five hands. The location of the factory on Clendenan Avenue, near Annett street, one of the best residential sections of the town, is causing strenuous objection to be raised by those living in the neighborhood.—An addition is being made to the Comfort Soap works, the size of the building being 20 x 30, and four storeys high. Mr. William Joy has the contract for the work.

—Kingston, Ont., Notes.—Theodore C. Miller, New York, agent for the American Rare Metals Company of that city, on Saturday paid over \$500 on account of the purchase of the smelter site. The firm intend erecting here a smelter for the abstraction of rare metals, such as gold, silver, lead, etc., from

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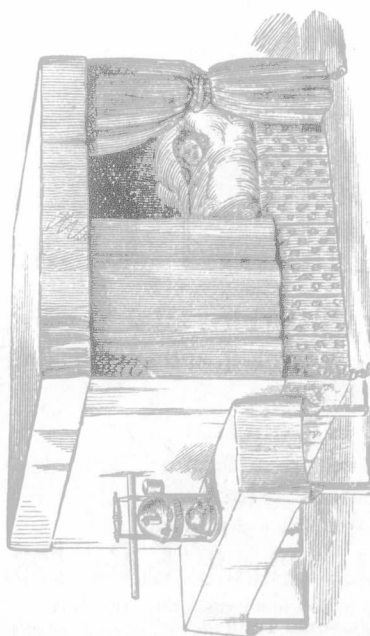
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THE IMPERIAL



ore found in this district.—W. J. P. Gray, representing the Bussman & Gray Molybdenum Reduction & Refining Co. of Buffalo, is also here in the interests of his firm, which has secured 4,700 acres of mineral lands in North Frontenac, Renfrew county, and surrounding district. Mr. Gray says that his firm expects to open up mines and to erect in Kingston a smelter costing \$130,000. It is also the intention of the company to construct a railway from near Tweed to Killaloe Station, on the Canada Atlantic Railway.

—Referring to the general need of life insurance an exchange reasons thus:—Every man of common sense knows that the carrying of life insurance by the citizens of a community greatly lessens the amount of taxation of the community for almshouse purposes; every person of common intelligence understands that the carrying of life insurance tends to the making of good citizenship; and every legislator, even half qualified for his position, should regard it as a duty and a pleasure to encourage his constituents in the noble self-sacrifice of providing, by means of the beneficent principle of insurance, for those dependent upon them.

—The Canadian Government has chartered the Newfoundland sealing steamer Neptune to convey a scientific expedition to Hudson Bay. The expedition will winter at Chesterfield

Inlet. Its object is to determine the availability of the region for a Canadian grain route. Captain Bartlett, for several years navigator of the Peary steamers, is in command of the ship, the crew of which consists of Newfoundlanders familiar with ice work. The scientific party is composed of Canadians. The ship will also, it is stated, enforce the Canadian customs laws against American whalers who are operating in Hudson Bay. This is the second ship chartered within a month, the British Admiralty recently securing the Terra Nova to convey a relief expedition to the Antarctic steamer Discovery.

—We learn from Moncton, N.B., that at a recent meeting of the City Council, a resolution was unanimously adopted urging upon the Government and Parliament of Canada the construction of a railway from Winnipeg by the shortest practicable air line to Quebec city and from thence to the city of Moncton, via the most feasible and direct route through the centre of this province, over which routes from Winnipeg to Moncton the Intercolonial should, for its through trains, have running rights in common with the operating railways; and expressing the opinion that the selection of Moncton, as the eastern terminus of this railroad from Winnipeg to Moncton, assures the selection of a neutral diverging point common to all ports in the Maritime Provinces without discriminating against any.

—Two organized efforts to combat American enterprise in Germany are imminent. One is the long mooted combination of tobacco manufacturers, who have formed an anti-American Tobacco Trust League to educate smokers as to the evils of American goods, to coerce retail dealers into refusing to handle the products of the American combine, and to induce the Government to make the popular American coupon system unlawful. The league announces a war fund of \$2,380. The Berlin

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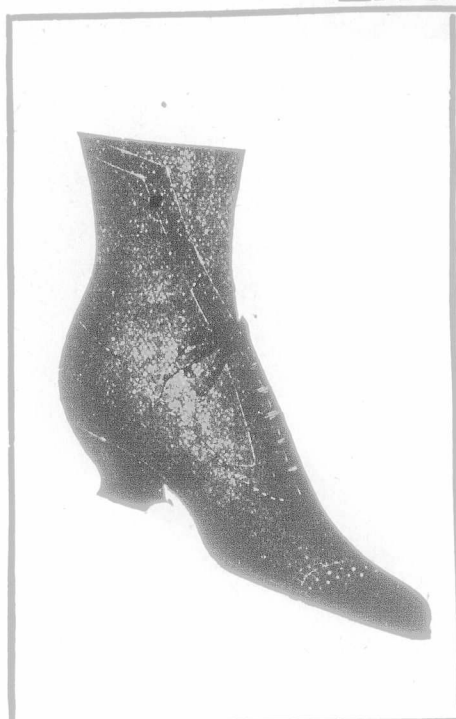
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Chamber of Commerce fathers the movement. It contemplates a systematic fight against the Standard Oil Company, whose monopoly of the German market is nearly complete. The Chamber asserts that the Standard Oil Company's hold on the country can be broken if the Government will make discriminatory railway rates in favor of German and Austrian oil.

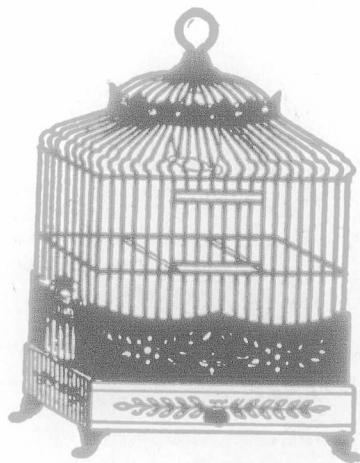
—Incorporation has been granted to the Royal Portland Cement Company, with headquarters at Montreal, and a total capital of \$600,000. The incorporators are J. N. Greenshields, K.C., R. A. E. Greenshields, K.C., R. Y. Heneka, N. G. Mitchell and Beaumont Shepherd.—The Woodmen of the World have received a license to transact the business of sickness insurance in Canada, as well as life insurance.—Letters patent have been issued incorporating John B. Sparrow, David Walker, William A. Edwards, George B. Sparrow, R. D. McGibbon, K.C., A. J. Bram, K.C., and J. E. Martin, K.C., of Montreal as "The J. B. Sparrow Theatrical and Amusement

Company," with a total capital stock of \$250,000.—Herbert C. Hammond, Walter C. Hammond, John H. Moss and others have obtained incorporation for the purpose of acquiring and carrying on The Northwest Farmer.

—It is learned, says a Sherbrooke, Que., letter that the Provincial Cabinet at its meeting in Montreal took action with regard to the proposed St. Francis District Court House, which has been hanging fire so long. The Government will construct the new Court House on Strathcona Square, giving the city of Sherbrooke the old site and \$15,000 in exchange for the site in the square. The Court House will be constructed in ac-

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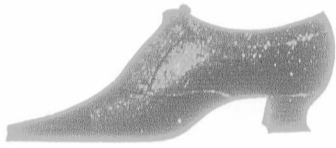
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cordance with the bill passed by the Legislature in 1902. This was considered very severe on Sherbrooke, as it required the city to pay two-fifths of the whole cost. The \$15,000 which the Government has now decided to give for the new site will relieve the situation so far as Sherbrooke is concerned. The plans of the structure have already been adopted. The total cost will be about \$70,000. The Sherbrooke Council to-night will pass a resolution making the formal offer of site to the Government.

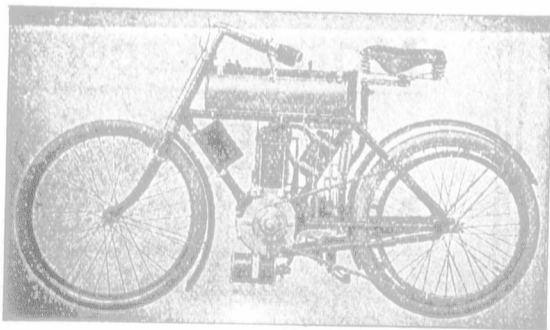
—The Smith's Falls Malleable Castings Co., Limited, with a capital of \$150,000, has been granted letters of incorporation. The provisional directors are William Henry Frost, James Edwin Frost, and Laura Agnes Frost. The following companies have also been incorporated:—The Ingersoll Canning and Preserving Co., capital \$40,000; provisional directors, Frederick George Walley, Orville Everard Robinson, Herbert Ernest Robinson, and William Henry Cook.—The Belleville Driving and Athletic Association, Limited, capital \$2,200; provisional directors, Lewis Redner Terwilligar, Charles Nelson Sulman,

James Edward Ketchson, James Brown, and William Henry Bottum.—The Glenairn Speckled Trout and Country Club, Limited, capital \$5,000; directors, Beverley Jones, Charles Jones, Leonard, Eries Crombie Mackenzie, and Charles Heath.—The Parry Sound Dairy Company, Limited, capital \$5,000; provisional directors, James Jardine Durrell, John Hogan, and Owen Gough; head office at Powassan.—John Fisher and Son, Limited, has been licensed to carry on a pulp and paper manufacturing business.

—The iron bedstead plant, formerly operated by the Niagara Falls Metallic Furniture Co. at Niagara Falls, has recently been purchased by the Empire Metallic Bedstead Co., of Buffalo, and is now in full operation under the new management. An increase in the size of the plant is contemplated.—Tenders for the construction of the wheel pit for the Toronto Niagara Power Company at Niagara Falls have been opened and are under consideration. It is reported that this part of the works will cost in the neighborhood of \$800,000. It is expected that this Company will have 50,000 h.p. read for delivery in 1906, and that part of this is already contracted for to be transmitted and used in Toronto and intervening points.—The Jencks

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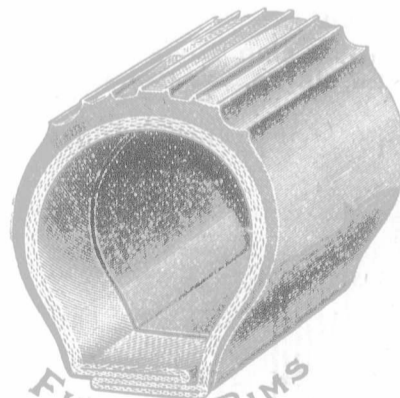
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 And at SOUTH BERMONDSEY.

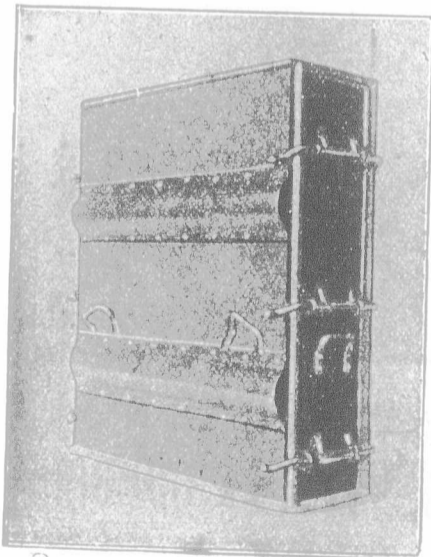
Machine Co. of Sherbrooke, Que., are about to erect a temporary plant at Niagara Falls for the construction of steel conduits for the Ontario Power Co. These will be two in number, each eighteen feet in diameter and approximately 5,000 feet long. A temporary electrical power plant for construction purposes has been installed in the forebay and is now in operation with a capacity of over 500 e.h.p.. The work is advancing rapidly.

The Bank and Commerce Committee, Ottawa, had three bills before it one morning recently for the incorporation of

new banks. These were the Mount Royal Savings Bank (Mr. Bickerdike), the Alliance Bank of Canada (Dr. Russell), the Citizens' Bank of Canada (Mr. Clarke). In regard to the former bill, which was allowed to stand over in the absence of Mr. Bickerdike, the Minister of Finance stated that he was compelled to oppose it and he had told Mr. Bickerdike so. He thought the member for St. Lawrence was determined not to press the bill. The reason he opposed it was that the policy of Canada had been to retain the savings bank business in the hands of the Dominion. The present charter is based upon that of the City and District Savings Bank, Montreal, but Mr. Fielding explained that its charter was an old one and had been continued, but since Confederation no new savings banks had been incorporated. The Alliance Bank is to have its headquarters in Halifax, with a capital of \$5,000,000, and the provisional directors named in the bill are John F. Stairs, Harvey Graham, Geoffrey Morrow, William B. Ross, and George B. Boak, all of Halifax. The Citizens' Bank is a Toronto concern, the capital being \$2,000,000. The incorporators are James Curry, J. A. Hallett, Japheth H. Tovell, Joseph

SOAP FRAMES

PATENTS—No. 5107/98; No. 10862/99.



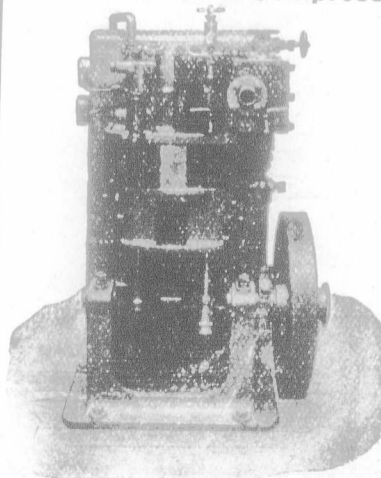
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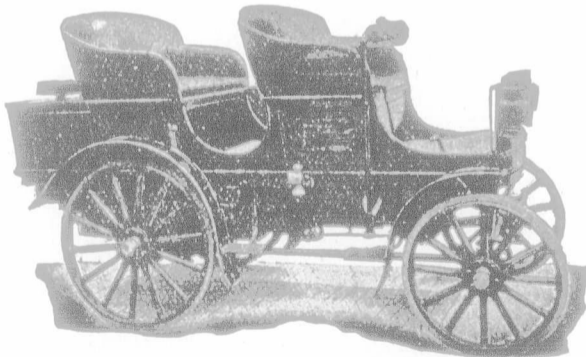
Bingeman and Samuel W. Black. At Mr Fielding's suggestion the residence of the gentlemen were ordered to be inserted in the bill, and as amended it passed.

The Grand Trunk Pacific Board of Directors will be all Canadians, it having been found that this would be most conducive to the interests of the line. It has been found that in the case of the old Grand Trunk Company its business and operations were somewhat handicapped by having the Board of Directors in England. Whenever anything of importance required to be done, the directors had to be consulted, and this involved delay and inconvenience. The line will, says a late report, be commenced simultaneously at Port Simpson, Peace River Pass and other points. The objection that the route of the proposed railway has not been explored has not much weight. British Columbia, from Port Simpson to the Peace River and Pine River Passes, was surveyed many years ago. The character of the prairie country is well known, and the cost of the line in this part of the country can be accurately

determined. New Ontario, from the western boundary of the Province to Lake Abittibi, was well surveyed in 1900. From Lake Abittibi to Quebec reliable surveys of the country have been made from time to time. The country is not a terra incognita, for the French Government established a port at Lake Abittibi as long ago as 1703, and traders frequently passed to and fro from Quebec. As to the territory between Quebec and Moncton, it has frequently been surveyed in connection with projected railway lines. The proposed trans-continental railway is, therefore, not a gamble, as the opponents of the measure would make out. Enormous mineral resources await development in British Columbia. Recent explorations have shown the existence of steam coal near the Peace River Pass. The Grand Trunk line will pass close to these deposits. Northern British Columbia is pronounced to be much richer in minerals than the southern part of the Province. The prospects of a good paying business on the western end of the proposed line are, therefore, bright.

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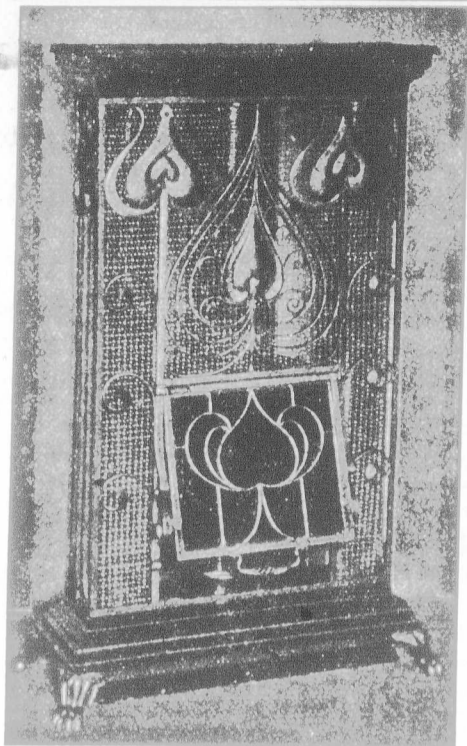
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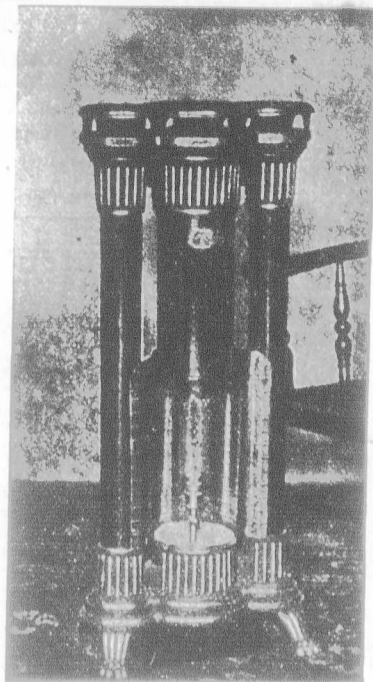
Supplied to His Majesty the King at Buckingham Palace; The Bank of England; the Mansion House; the Guildhall; the Society of Arts; the Royal Observatory, Greenwich; the London County Council; the Metropolitan Fire Brigade; the Stock Exchange; "The Lancet" Office; and the principal Gas Companies of the World.

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—Fire Insurance Decisions.—Under a policy of insurance which provides that in the event of disagreement as to the amount of loss the same shall be ascertained by two appraisers and an umpire, and that the appraisers shall estimate and appraise the loss, stating separately sound value and damage, shall submit their differences to the umpire, and the award of any two shall determine the amount of the loss, the appraisers are empowered to determine whether or not the loss is total, as well as to determine its amount in case it is partial. *Williamson vs. Liverpool & London & Globe Ins. Co.*—In an action on a fire policy, the insurer claimed that the assured set fire to the property, while the latter claimed that he was many miles away when the fire occurred. On a motion for a new trial, after verdict for the assured, on the ground of newly discovered evidence, the insurer presented the affidavit of a witness which averred that the witness met the assured near the scene of the fire a little while before it occurred. The witness subsequently stated that he spoke to such person, and addressed him by the assured's name, and thought that it was the assured. Held, that the motion should have been sustained. *Germinder vs. Machinery Mut.*

Ins. Ass'n of Waterloo, Iowa.—A fire policy provided that it should be void if the property were not owned in fee by the insured, or in case of any fraud or false swearing by insured; and in an action of the policy it appeared that a deed of the property had been made to the insured, but all the vendor's lien notes, though due, had not been paid, which was known to the member of insured firm who secured the insurance, and who stated all the facts to the insurance agent. Held, that an instruction to find for defendant if insured made false statements concerning the subject of the insurance was properly modified by the qualification "known to be false at the time." *Underwriters' Fire Ass'n vs. Palmer & Co.*

—Fraternal Insurance Decisions:—A constitutional provision of a mutual benefit society that, if a member should fail to pay his assessment within fifteen days after being notified thereof by the secretary, the party so failing to pay should be suspended, was not self-executing, so that a member who had failed to pay within fifteen days was still in good standing, no action having been taken by the society to suspend him. *Jelly vs. Muscatine City & County Mut. Aid Soc. et al.*—A certificate in a mutual benefit society provided that the articles of incorporation, fundamental laws, by-laws, rules and regulations then in force, or which might thereafter be adopted, should constitute the contract between the parties. A member secured accident insurance from the society, providing for the payment of a certain indemnity for a broken arm or leg. At the time there was no by-law defining a broken arm or leg, but subsequently a by-law was passed providing that the breaking of a leg is defined to be the breaking of the shaft of the thigh-bone between the hip and the knee joints, or the breaking of the shafts of both bones between the knee and ankle joints. Held, that the by-law was reasonable, and governed an injury to the certificate holder occurring after it was passed. *Röss vs. Modern Brotherhood of America.*—A member of a beneficial association made a claim for sick benefits, and an agent of the association took up the certificate and paid the member a certain sum in settlement of all claims by reason of the illness. The member never returned such amount, but subsequently sued for further benefits on the ground that the adjustment was made by false and fraudulent statements to the effect that the defendant had the right to take up the certificate. It appeared that after the settlement the association wrote plaintiff that the certificate was taken up by mistake, and the same was reissued, and premiums accepted. Held, that such conduct on the part of the company did not amount to a waiver of its right to insist on a return of the amount paid as a condition precedent to the rescission of the settlement by plaintiff. *Slater vs. United States Health & Accident Ins. Co. of Saginaw.*

WORKS: Poplar, Limehouse, and Millwall.

TELEGRAMS: "Locklanceo, London," or "Sonjon, London."

CODES: A B C, 4th Edition, A 1, and private.

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Lead Manufacturers
and Desilverisers.

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MANUFACTURES:

Pig Lead (Common and Refined).	Laminated Lead, for damp walls.
Bar Lead.	Tin Foil, (Pure and Ordinary).
Sheet Lead (Ordinary and Chemical), up to 8ft. wide.	Dry White Lead. Warranted genuine English (made by old Dutch process).
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Lead Pipe (Ordinary and Chemical).	Flake White.
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(W. W. & R. Johnson & Sons' Brand)	
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OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.
Invested Funds, \$ 51,794,362
Investments under Canadian Branch, 15,500,000
[WORLD WIDE POLICIES.]
Assurances effected on 1st class lives "Without Medical Examination."
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THE CANADA LIFE'S new business for the first half of 1903 exceeded that of any similar period in the Company's history.

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,
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111 St. James Street, MONTREAL.

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND 1901



Capital and Accumulated Funds, \$42,990,000
Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds 6,057,000
Deposited with Dominion Government for the security of policy-holders 238,000
Head Offices:—London and Aberdeen.
Branch Office for Canada, Montreal, 1730 Notre Dame St.
Manager for Canada.—ROBERT W. TYRE.

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Established in 1785. Canadian Branch Established in 1864.
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The Oldest Scottish Fire Office,
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Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.
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THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, JULY 24TH, 1903.

BANK STATEMENT FOR JUNE.

As the season advances towards harvest time it becomes more and more evident that the banks are likely to have some difficulty in meeting the demand for currency when crop moving is at its height in October and November, unless the proposed measure for enlarging the issue of Dominion notes comes into operation. It is a matter of surprise that this course was not taken earlier, so that the new notes could have been prepared and all the machinery put into working order for issuing Dominion notes to such an extent as would relieve the banks of embarrassing pressure and keep the price of money from advancing. The Finance Department,

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1834. CAPITAL, - - \$10,000,000
Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO. JAS. BOOMER, Manager.
T. D. ROBERTSON, Assistant-Manager.
EVANS & JOHNSON, Resident Agents, MONTREAL.
1732 Notre Dame St.

The IMPERIAL LIFE ASSURANCE Co.

HAS The Largest Government Deposit
AND The Largest Average Policy
Of any Canadian Life Company, thus showing the security and the quality of its policyholders.
A very interesting renewal contract will be offered to a few first-class agents. Write
E. S. MILLER, Provincial Manager,
LIVERPOOL & LONDON & GLOBE BUILDING.
MONTREAL, Que.

Ottawa, cannot too soon make the arrangements needed for the issuance of an extra amount of notes so that bankers and the country at large may know what the conditions will be when the circulation rises to its maximum.

The following shows the expansion of the note issues between June 30th and October 31st in a series of years:

	Oct. 31st.	June 30th.	Increase.	Per cent. of increase.
1902.. . . .	\$65,928,973	\$53,953,043	\$11,975,930	22.2
1901.. . . .	57,954,779	49,119,479	8,835,300	17.9
1900.. . . .	53,198,777	45,577,387	7,621,390	16.9

Mutual Reserve Life INSURANCE COMPANY.

FREDERICK A. BURNHAM, - - President.
305, 307, 309 Broadway, - NEW YORK.

Certificate of the Valuation of Policies

Three and One-half and Four p.c.
STATE OF NEW YORK INSURANCE DEPARTMENT.
ALBANY, N.Y., February 26th, 1903.

I, FRANCIS HENDRICKS, Superintendent of Insurance of the State of New York, do hereby certify that the Mutual Reserve Life Insurance Company, of the City of New York, in the State of New York, is duly authorized to transact the business of Life Insurance in the State.

I further certify that in accordance with the provisions of Section Fifty-two and Eighty-four of the Insurance Law of the State of New York I have caused the policy obligations of the said Company, outstanding on the 31st day of December, 1902, to be valued as per the Combined Experience Table of Mortality, at Four per cent. interest, and the American Experience Table of Mortality, at Three and one-half per cent. interest, and I find the net value thereof, on the said 31st day of December, 1902, to be Four Million Forty-five Thousand, Six Hundred and Thirty-seven Dollars, as follows:

Net Value of Policies.....	\$4,045,637
“ “ “ Additions.....	
“ “ “ Annuities.....	
Less Net Value of Policies reinsured....	\$4,045,637

\$4,045,637

IN WITNESS WHEREOF I have hereunto set my hand and caused my Official Seal to be affixed, at the City of Albany, the day and year first above written.

FRANCIS HENDRICKS, Supt. of Insurance.

Total Payments to Policyholders, \$54,567,512 00
Surplus to Policyholders, - - - 519,712.42

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. MORRISEY, Manager.

1899.....	49,588,236	39,097,708	10,490,528	26.8
1898.....	42,543,446	36,539,103	6,004,343	16.4
1897.....	41,580,728	32,366,174	9,214,554	28.4

Average increase from June 30th to end of October, 21.9 p. c.

The date, 31st October, is taken as the time when the note issues reach their highest point, but although this appears to be so from the bank statements, the maximum is usually reached during November, after which a decline always occurs. It would be safe to put the average increase of the circulation after June 30th at 22 per cent., that is, there has been for many years an average addition made to the note issues after the end of June until the maximum is reached of about 22 per cent.

If then the course of the circulation this year is similar to what has occurred for many years, the change will be as follows:

	June 30th, 1903.	Estimated maximum.	Estimated increase.
Circulation	\$58,865,845	\$71,865,845	\$13,000,000
Capital paid-up	76,660,301	78,660,301	2,000,000

The increase of paid-up capital will, in all probability, raise the limit of the circulation sufficiently high to give bankers less anxiety than they had last year, but if the margin, as above estimated, is not sufficient to cause the currency ship to have plenty of water under her keel, she will be in danger of touching the rocks. Such a liability ought to be avoided, for it causes embarrassment to bankers, and to their customers it brings a time of dear money, which might easily be avoided.

The banks have been enlarging their stocks of gold and Dominion notes, which now are sufficiently large to allow of their sparing a few millions to exchange for Dominion notes of smaller denomination than those they have in hand—if the Government has them to distribute.

Their call loans in Canada have been reduced since June, 1902, by nearly 5 millions, and those “elsewhere than in Canada” by close upon 7 millions. The loans and discounts outside Canada were drawn in to the extent of \$5,272,480 in June, doubtless owing to there being a better market at home. The loans and discounts in Canada went up in June from \$358,063,500 to \$363,329,720, an increase of \$5,266,220. During the year, since June, 1902, the discounts have risen from \$300,714,347 to \$363,329,721, an increase of \$62,615,374, which is unprecedented in Canada, and proportionately exceeds the increase in Great Britain and the United States.

The deposits increased \$2,754,517 last month, which is less than the increase in same month, 1902. During the year these funds went up from \$380,681,318 to \$415,173,113, an addition of \$34,491,795, against an increase of \$62,615,374 in loans. The new capital being called up is therefore likely to earn the dividends which shareholders anticipate.

We append our usual comparative statement, and the full returns appear on a later page:

THE BANK STATEMENTS.

	June. 1903.	May. 1903.	June. 1902.	June. 1898.
Capital authorized	95,826,666	95,826,666	70,126,666	75,458,685
Capital subscribed	78,003,359	77,192,062	70,844,926	63,170,654
Capital paid-up	76,660,301	75,979,565	69,584,308	61,954,314
Reserve fund.....	47,973,814	47,606,280	40,407,911	26,007,668

LIABILITIES.

Notes in circulation	58,865,845	56,949,119	53,953,043	33,483,418
Due Dominion Government ..	4,598,232	3,880,865	5,877,134	4,320,338
Due Provincial Govts.	3,406,854	3,785,828	3,321,527	2,866,508
Deposits on demand	111,298,423	109,307,451	105,187,781	64,975,445
Deposits after notice	267,639,035	266,785,156	239,612,120	105,841,988
Deposits outside Canada	36,235,655	37,442,446	35,781,417	.....
Loans on bks in Canada, sec..	676,068	808,175	608,006	172,583
Depts on demand in Can. bks..	3,842,403	3,323,674	3,194,350	2,508,558
Due agencies in U.K.	8,180,084	9,195,745	5,024,180	4,751,476
Due agencies abroad	1,025,337	1,432,551	1,054,241	210,628
Other liabilities	12,281,956	12,746,722	11,599,460	287,387
Total Liabilities.....	508,049,983	505,747,605	465,103,425	219,666,006

ASSETS.

Specie	14,464,063	14,517,991	12,400,855	6,412,342
Dominion Notes	29,092,337	28,349,046	23,690,782	12,135,327
Deposits securing circulation ..	2,869,992	2,802,931	2,644,760	1,761,259
Notes & cheques on other bks..	19,429,914	15,638,763	16,918,470	7,333,408
Loans to other bks in Can, sec "	676,157	798,164	698,097	175,000
Depts on demand in Can. bks..	5,422,247	5,128,627	3,821,451	3,650,210
Due from bks., etc., in U.K. ..	1,725,774	508,915	5,957,350	1,587,320
Due from foreign bks, etc. ..	15,221,888	18,255,648	13,484,668	17,331,728
Dom. and Prov. Govt. secs. ..	11,760,805	12,604,812	10,024,060	3,191,492
Can. municipal & other pub secs.	14,976,300	15,207,070	14,717,139	8,985,524

(Not Dominion.)

Railway and other secs.	37,399,754	37,121,255	34,850,386	5,891,724
Call loans in Canada	40,876,987	44,280,045	45,828,253	14,880,373
Call loans outside Canada	39,509,716	38,237,824	40,388,241	.....
Current loans in Canada	363,329,721	358,063,500	300,714,347	208,793,475
Current loans outside Canada.	21,943,598	27,216,080	26,097,921	.....
Loans to Govt. of Canada .....	.....	.....	.....	.....
Loans to Provincial Govts.	1,641,117	2,586,320	3,935,592	1,751,016
Overdue debts	1,978,025	1,911,018	2,148,011	2,326,010

R. E. besides by premises	810,775	842,176	890,756	1,060,250
Mortgages on real estate	738,095	752,390	793,776	673,487
Bank premises	8,306,310	8,230,738	6,851,226	4,877,593
Other assets	9,781,040	5,070,655	9,011,660	1,477,586
Total assets	19,641,985,372	688,123,930	581,876,985	304,363,580
Loans to directors & their firms	11,954,418	11,447,333	10,491,230	7,538,290
Average specie for month	14,077,030	13,872,063	12,420,737	6,496,277
Av. Dominion notes for mo.	28,651,800	26,882,892	23,413,078	12,372,373
Gr't circulation during mo.	59,895,992	58,255,828	54,048,201	33,754,534

THE GREAT FISCAL PROBLEM.

To Canada must be conceded the credit of the first steps in the approach to a closer commercial union of the various parts of the world constituting the British Empire—or the "United States of Britain" as they have come to be called in recent magazine articles. Doubtless we have better opportunities than the other colonies for studying and weighing the influences of tariffs upon the welfare of our own people and those of the mother country, situated as we are in close geographical contact with such energetic and progressive neighbours, who have now obtained a foothold in our markets to the extent of \$135,000,000 a year, notwithstanding our fiscal defences. It consequently becomes somewhat amusing to the business men of Canada to read the theories that find utterance across the sea in the correspondence columns of leading papers such as the Times and the Spectator.

A recent issue of the latter periodical contains a communication from Sir Arthur Conan Doyle, on the subject of the day as follows:

"I have never yet seen a statement which presents both sides perfectly fairly, so that the reader could weigh the one against the other. A writer who would treat the subject at length in a judicial and impartial spirit would perform an important national service. Certainly such a writer in stating the Free-trade case might well lay great stress upon a point raised by the Spectator,—namely, the possibility of corrupting our politics when large money issues depend upon the framing of a law. Some such charge has been freely made against the Protectionist Republics. On the other hand, I have never heard that Sweden or Germany were the worse morally for their commercial policy.

A second very serious point is that the British Empire, which is at present regarded with no very friendly feeling by the world at large, would arouse active hostility when it was realized that it meant to establish reciprocal trading tariffs. It would then become the obvious interest of the whole world to prevent the Empire from enlarging. To those who think as I do, that it is quite large enough already this is not an unmix'd evil, but the fact that we would provoke active ill-feeling is not to be overlooked in the argument. Then, again, there is the very strong reason that we have practised Free-trade for sixty years, that our entire commercial system is based upon it, and that we have on the whole done well. So much is incontestable. If in spite of an appreciation of these facts I am still a Protectionist, I should like to state the case for the other side.

The main point in that case seems to be the fact that we must do something now that Canada has shown her readiness to frame a reciprocal treaty

with a foreign nation unless we reciprocate with her. The other colonies would probably follow her example. Now for many years back the stagnation or decline in our foreign exports has been made up for by the increase in our Colonial exports. If those are to be reduced, then there will be no compensation for our steady loss elsewhere, and we shall be very hard hit. If you exclude coal from our exports (and the export of coal seems to me to be like a man living on his capital), then our sales to the Continent of Europe have fallen from £100,000,000 in 1872 to £79,000,000 in 1902. Such a result of thirty years' trading would have been disastrous indeed if our Colonial exports had not during the same period risen from £60,000,000 to £108,000,000. I say again that we must preserve this trade, for our commercial pre-eminence depends upon it. If it can only be preserved on certain conditions, then to those conditions we must submit.

When we are told that if we try to foster the £200,000,000 worth of trade which we have in the Empire we will imperil the £800,000,000 worth of trade that we have with the world the statement sounds alarming, but I do not think that it will bear examination. So far as our export trade with foreign countries goes, everything that could be done to cripple it has already been done. What remains will hold its own so long as we do not tax raw materials, and so increase the cost of production. This we shall not do, because it is not our interest to do it. There remain our imports, amounting to something over £500,000,000. Which of them will be affected? About £160,000,000 represent raw materials, cotton from America, flax from Russia, hemp from the Philippines, etc., which it would be suicidal to tax, and which would therefore be affected. There remain £350,000,000 or so of imports. Now of this, £100,000,000 represent manufactured articles sent into the country. The whole essence of the Protectionist argument is that if we could dislocate that portion of our trade, we should be in a stronger position, keep that £100,000,000 at home, and give much more work—which means higher wages—to our own people. I feel that all the wit of the Free-traders will not convince me that when I pay £1,000 to a Paris maker for a motor-car, and that £1,000 duly figures among our imports, I am doing my country as good a turn as if I made out my cheque to a Birmingham manufacturer, in which case our total trade returns would seem to be £1,000 less. It is that transaction, infinitely repeated, which accounts for most of that £100,000,000, and I cannot bring myself to believe that it is anything but a drain on our resources.

There only remain now the £220,000,000 or so which we pay a year for imported food, so that the £800,000,000 which bulked so large has come down to more moderate proportions. Now of the food-stuffs there are many, such as barley and oats, the importation of which from our Colonies is very small, so that these trades would be unaffected. The real contention would centre round wheat, maize, wines, and meat. I confess that I cannot believe that any of these things can be taxed without raising their price *pro tanto*, but what fraction of a penny per loaf a five-shilling duty on corn would represent, I have been unable to work out. Surely a remission of taxation upon tea and tobacco, which could be done without injury to any one, would go far to compensate the working man for his minute loss on the loaf. When you put that doubtful loss on one side, and on the

other the help to our agricultural industries, the redress to Ireland, which as an agricultural country has suffered severely through our Free-trade policy, and finally the forging of a bond of interest between ourselves and our colonies, as there is between the States of the Union, then I think that our interests as a nation can lie only in one direction."

A correspondent dating from the House of Commons, London, replies in the following issue of the same journal by saying that the payment for the Paris motor-car is not made in sovereigns but "by cheque"! And he assumes that it is paid for by France's buying from Huddersfield £1,000 worth of woollens, which cost the manufacturer £700. "By ordering," he says, "the car from France, he enables a British manufacturer to make and export a corresponding value of woollens,"—as though the French maker were obliged to reciprocate the service! This is the very ecstasy of fanatical argument.

The Leeds Mercury has undertaken to sound the manufacturers of Yorkshire on the problem, those engaged in production for home, foreign and colonial trade, and for the purpose addressed them circulars requesting their opinions. The answers, as far as received, were of a decidedly Protectionist complexion. The importance of the replies, as a whole, arises from the fact that they may be taken as representative of the feelings of those who have the actual control of production, who have to find market for British goods at home and abroad, and ought to be best qualified to speak from practical experience of the conditions under which the trade is at present carried on. One point is distinctly accentuated by the replies; the manufacturers of the district do not as a body look at the fiscal problem from Mr. Chamberlain's standpoint. The Imperial, or Colonial, aspect of the question has much less significance for them than the preservation of the home market to their own producers, and the maintenance, if possible, of equitable commercial rights in the markets of foreign countries. Some of the correspondents depict the injury to their own industries inflicted by the closing of the markets of the United States and the Continental countries of Europe, and insist that nations which treat England so unfairly should not be allowed to make England a "dumping-ground" for their "cheap labour" or surplus products. That this is the prevailing opinion is evident from the fact that out of 119 unmistakable expressions of opinion, 87 were in favour of some measure of Protection, while only 32 favoured Free Trade with no limitation whatsoever. Indeed, the out-and-out Protectionists stand at the top of the poll—people who are prepared to tax foreign food, manufactured goods, and everything.

"A feature deserving of attention," says the Mercury, "is the much smaller number of those who, while prepared to tax foreign manufactured goods and to adopt Imperial preferential tariffs, draw the line at taxing food and raw materials. We have only received 36 answers in this sense; but if to these we add the Free Traders, it appears that the majority of manufacturers in the district consider that food and raw materials for industry should be admitted duty free. This, of course, involves a fundamental cleavage in the Protectionist party; and if the taxation of food became the crucial issue, Protection in any shape or form would have to go by the board. If this is the state of opinion among that class—who, by universal consent, would be the

chief gainers by Protection—what must be the feeling of that infinitely more numerous body of wage-earners and professional men who feel convinced that no tax could be levied on food without affecting their stomachs? The prospect of food being taxed must, therefore, be pretty remote." The article in our issue of the 11th inst. under the heading of "Who pays the Duty?" furnishes a sufficient answer to this conclusion, as well as to the contention of Sir Conan Doyle on the bread-stuffs feature of the matter. Mr. Chamberlain and those who do not altogether dispute his opinions see a great living example of a number of States, almost the size of Europe, with free trade throughout, combined, as it were, in commercial rivalry against the world; and it may be not chimerical to fancy that all the portions of the British Empire, with their varied climates and equal possibilities of production, could be united in a somewhat similar manner instead of, as now, maintaining a war of tariffs against one another.

The "National Review" for July also devotes a large amount of space to a discussion of the subject, and we mention it here to make room for a very significant table furnished by the "London Telegraph." The figures are for 1901, the latest available.

Country.	Population.	British goods purchased.
United States	77,000,000	£ 18,390,000
Germany	57,000,000	23,500,000
Russia	140,000,000	8,670,000

With these three foreign countries compare three British Colonies:

Colony.	Population.	British goods purchased.
Australasia	5,000,000	£ 27,000,000
Canada	5,370,000	8,140,000
South Africa (with natives)	4,000,000	17,300,000

The importance of this comparison is greater than appears. Deduct the coloured population in South Africa and it shows that about twelve millions of what England calls her "own children" in the three principal colonies take a larger total of British exports than do the three largest foreign countries with a population of 274,000,000.

THE MONTREAL-LONGUEUIL BRIDGE.

This bridge project is again to the front, but under new auspices, after many unsuccessful attempts to bring it to completion. There are at last some reasons for hoping that this latest effort may not be in vain, conceived as it is in the interests not only of the people of the south shore of the St. Lawrence, but also of the City of Montreal.

The failures to accomplish the fulfilment of the earnest promises made by the previous promoters—and the reasons therefor—are now well known. The influences of other bridges across the river are understood, and political interests were also brought to bear. The chief reason, however, appears to have been the self-seeking and dissensions among the parties who held the different charters connected with the proposed bridge and the railways running eastward on the South Shore. It seems

to have been a "game of grab" with them, and an internecine quarrel resulted in the obstruction and practical abandonment of the scheme.

In order to destroy the bridge scheme only a year or more ago a tunnel under the river was projected, which was announced in vivid terms in the newspapers as a live project pledged to be carried out forthwith. There was a great flourish of trumpets and much noise was made by some of our citizens, including a well-known local Senator, who pledged himself at Ottawa—in order to secure the required authority; he knew personally the project was a serious one, and that to his knowledge the capital necessary to carry it out was ready. That project ended in a fizzle as all sensible men expected it would, but it had the effect, for the time, of diverting attention from the bridge question—as it was intended to do—until the former charter expired through lapse of time; and it could not be renewed because the Hon. Mr. Prefontaine, one of its former champions, and afterwards a supporter of the tunnel scheme, desired to balance accounts with one of his former friends, who had been the chief promoter of the bridge.

Now a new charter has been obtained, and although the Hon. Mr. Prefontaine's name does not appear as one of the applicants for the charter, he has been instrumental in pushing it through and discrediting the last effort of the parties interested in the previous charter to get it extended.

Thus this long-pending matter rests at present. We have before us the full text of the new Bill. The names of the applicants, as a whole, are not by any means what may be called heavyweights in the financial world, or likely to build the bridge with their own money; at the same time there are ample powers whereby money can be raised that may enable them to sell out to others who may see it to their advantage to complete the work. The capital of the company is to be nominally \$3,000,000, should it be called for. Bonding powers to the extent of \$3,000,000 are also provided for, and then, as should also follow, comes the usual grant from the Federal Government for such bridge constructions, besides the grants always expected in such cases from municipalities. It has always been understood that powerful outside interests were ready to assume the responsibility of the construction of the bridge on reasonable conditions, under the previous charter. The trouble appears to have always been that the holders of the charter could not agree as to how the benefit from its sale should be divided. In the general interest of the city, and the people of the South Shore it is to be hoped that there will not be a repetition of the former condition of things.

There is no finer section of country in the Dominion than that on the South Shore of the river from Longueuil to Levis, or one more densely populated, and yet it has been almost entirely neglected as regards railway connections. We do not know what may be the feelings of the people along that section of the country as regards the present position of the matter, but to those outside it seems strange that they have not found a way of obtaining the same facilities for a direct continuous means of communication with their chief markets that all other sections of the country now possess. The South Shore is sufficiently productive to be entitled to consideration, and if it should only unite in one effort—in

a pull together—it would have the influence to ensure recognition of its claims.

Under the old Conservative Government a commencement was made to build the railway from Levis to Longueuil, and in all probability it would have been continued by the new government—and eventually make part of the Intercolonial. The Drummond railway deal, however, blocked that, and the south shore people, although disappointed, yet under the political promises for the future, maintained a kind of masterly inactivity, if we may so call it. Meantime, hope has always been held out to them of what may be soon—but that and nothing more.

"Hope told a flattering tale."

"And bade the lovely scenes at distance hail."

It remains to be seen how those easily soothed people may relish the proposition to build, with the people's money, new projected railways. The good people on the south shore must be surprised that the Government could think of raising so much money for such purposes whilst neglecting to help to give their fertile section of the country the railroad connections and facilities they are entitled to and have been promised for so many years at election times. Both that south shore railway and the Longueuil bridge are necessary, as a complement one to the other, but the bridge will also be of importance in other directions. Other railways are growing and seeking for an independent entrance to the city. The more trade that can be brought into the city from any quarter the better for the citizens.

It is to be noticed that the site of the proposed bridge is to be changed from that in the old charter, which was to cross from Isle Ronde to the city by one span—no piers to be in the river. The new site proposed is to be further down the river—about opposite the Longueuil church. The proposition is to cross the river by three spans, or more. It appears that the main ship channel in that part of the harbour is eight hundred feet wide, which would be crossed by one span, with piers on each side, and with a clear headway 150 feet above the water.

It has been objected that those piers would be an obstruction—not so much to navigation as tending to ice-formation—obstacles to its break-up at the end of winter and leading to consequent danger of floods. There may be something serious in this view of the matter, but it is one that, after all, is merely a matter of conjecture and one man's opinion upon it is as good as another's. Some wise people were of opinion that the piers of the Quebec bridge at Cap Rouge would prove an obstacle to the navigation to Montreal because—so they reasoned—they must so block the ice there that the river would not be open until late in the season. Those piers have now been two years in the river, and the navigation has been open fully as early as usual. The danger of adding to the floods is of course a serious question. The general interest, however, is safe guarded by a clause that was appended, under which the plans have to be approved by the City, the Harbour Board and the Governor-in-Council.

—At Kingston, on the 20th instant, Wm. Bailey's broom factory was badly damaged by fire. Loss about \$30,000; fairly well insured. Supposed incendiary.

STYLES AND QUALITIES.

No one who has not set out on a trip to secure orders from the retail trade, whether from the country store-keeper or the up-to-date man of specialties in the large cities, can form an adequate idea of the advantages to be obtained from novelties in manufacture, through "style," or "get-up" as it is called, in the samples with which he is equipped. The retailer is keenly alive to symmetry, to lightness and to fit, for he knows there is but little use in wasting time in selling staple goods which sell themselves, the prices of which have been hammered till there is not an interest profit in handling them. But show him some new idea, however trifling, in the make-up, even in the staple article, and he has something to rouse an interest in his customer, eager not to be the last to secure the new goods.

The progress of export trade among the great nations is largely proportionate to the intelligent study given to improvement in styles. There are but few among the great manufacturers in Germany and the United States who do not maintain one or more men whose duty it is to devise improvements and economies. Many of these men originate valuable ideas, and not a few derive large incomes from royalties upon their inventions. The encouragement thus received prompts others—the more intelligent workmen—to seek for improvements in the division of labour on which they are employed.

There is scarcely a line of business to which this does not apply. Let anyone with an eye to distinguish visit the centres of manufacture in the countries named and he will be almost sure to find some novelty in construction that probably makes him wonder it had not been thought of before. Let him visit at home an east-end hardware store and he cannot forbear a smile of pity at witnessing the clumsy tools and implements of a former generation which might serve on the shelves of an old curiosity shop, but are wholly out of place in any up-to-date establishment. Let us name one tool, the old-fashioned European axe—a cross between a broad-axe and a butcher's cleaver—with its straight handle, and compare it with the ordinary woodman's axe and curved handle in common use for half a century on this side of the Atlantic by British workmen and their descendants, and one cannot wonder at the efficiency and endurance of those who levelled the primeval forests of Canada.

—"How bow'd the woods beneath their sturdy stroke."

Some of the improvements being exhibited every season in other lines are of equal importance, all facilitating the labour of the ubiquitous commercial traveller, whose lot is hard indeed if he have not some ingenious novelty on every trip to engage the attention of the coveted customer, in days, too, when the department store strenuously endeavours to keep in touch with every house-keeper in the land.

While textile quality is considered by a large proportion of the inhabitants of this continent, especially by a select few in the great centres of trade, more regard is usually given to style, to shape. In the matter of hats, for instance, in which there is a more puzzling variety than ever—from the horizontal straw brim and the dip to the broad, flaring soft felt brim which was brought from South Africa, and which found imitations in straw

and even cotton, to the symmetrical black Derby—the slightest accentuation makes for style. The eye of the young city man is keenly alive to these nice differences in shape—in slope, curve, crown or brim—differences that for the ordinary observer do not exist. The quality of the material is not reckoned even a good second in the eye of the purchaser. He wants style and lightness according to the season, and as for wearing qualities, the article will wear as long as it is fashionable—and that is all he wants.

It is to be feared that the preferential endeavour to keep out republican goods and favour those from our kin beyond the sea will not prove as successful as could be desired until manufacturers give more attention to modern improvements—to style and economy.—"Verbum sap."

 AMERICAN IRON AND STEEL COMPANIES TO ENTER CANADA.

The prospect of Canada establishing a fiscal barrier in order to keep our market from being monopolized by American iron and steel products is creating alarm in the United States. It is realized that if Canada adopts the same policy in regard to those goods as that of the States there will be an extensive market cut off from American manufacturers of iron and steel. It is reported amongst the trade in New York that both the mammoth Steel Corporation and another company, not yet fully organized, have in contemplation the building of plants in Ontario to make such goods as are now to receive grants from the Government. If these projects materialize they will have a very serious effect upon the iron and steel trade of Canada. To enter into competition with such a giant as the United States Steel Corporation when its plant is erected in Canada will be a very hazardous undertaking for a native company that is not equally strong financially.

Options on a large area of land have been recently secured at Port Colborne on behalf of an American iron and steel company, and options also on power from Niagara Falls. These indicate there being a serious movement afoot to gain a position in Canada in time to take advantage of the protection to the trade which is regarded as certain to be afforded in the near future. That there is something brewing of this nature is certain, and the probabilities are that, as soon as the manufacturers of iron and steel in Canada are protected by an adequate tariff there will be iron and steel furnaces, rolling mills, foundries and other similar industries established in the Dominion by American capitalists, by which this country will be materially enriched, and its population enlarged.

—The people who raise pork up in Ontario appear to make more money than those who pack it for shipment. The Paisley Pork Packing Company, which was formed three years ago, with a capital of \$10,000, was forced to make an assignment of its business this week. The cause given is keen competition and the high prices for hogs, which have ruled this season. The assignment was made to H. Cowan of Paisley. The liabilities are not yet known.

WHAT CANADA BUYS—(48).

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

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

DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.		ENTERED FOR HOME CONSUMPTION.					
	—Total Imports—		General Tariff.			Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Mattresses, including hair, spring and other—								
Great Britain.....		76		4	1.20		72	14.40
United States.....		11,581		11,581	3,474.30			
Total.....		11,657		11,585	3,475.50		72	14.40
Mats and rugs, including door and carriage, N.E.S.—								
Great Britain.....		87,598		34,017	11,905.95		53,331	12,444.32
Austria-Hungary.....		898		898	314.30			
Belgium.....		20		29	10.15			
China.....		15		15	5.25			
France.....		1,519		1,484	519.40			
Germany.....		2,672		2,225	778.75			
Italy.....		750		750	262.50			
Japan.....		1,079		1,079	377.65			
Persia.....		1,866		1,866	653.10			
Turkey.....		1,760		1,760	616.00			
United States.....		15,730		15,730	5,505.50			
Total.....		113,907		59,853	20,948.55		53,331	12,444.32
Metal, N.E.S. and manufactures of: Aluminum, manufactures of, N.O.P.—								
Great Britain.....		802		652	163.00		150	25.00
Austria-Hungary.....				12	3.00			
France.....		1,521		1,521	380.25			
Germany.....		738		719	179.75			
Italy.....		114		114	28.50			
Switzerland.....		2		2	0.50			
United States.....		4,280		4,280	1,070.00			
Total.....		7,457		7,300	1,825.00		150	25.00
Babbit metal—								
Great Britain.....		2,292		432	43.20		1,860	124.00
United States.....		22,392		22,392	2,239.20			
Total.....		24,684		22,824	2,282.40		1,860	124.00
Britannia metal, manufactures of, not plated—								
Great Britain.....		2,012		94	23.50		2,070	344.99
France.....		260		260	65.00			
Germany.....		897		934	233.50			
United States.....		20,264		20,243	5,060.75			
Total.....		23,433		21,531	5,382.75		2,070	344.99
Bronze statuettes or ornaments—								
Great Britain.....		594		513	179.55		81	18.90
China.....		49		49	17.15			
France.....		1,237		1,237	432.95			
Germany.....		2,188		1,840	644.00			
Italy.....		310		310	108.50			
Japan.....		5		5	1.75			
United States.....		2,804		2,804	981.40			
Total.....		7,187		6,758	2,365.30		81	18.90

DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.		ENTERED FOR HOME CONSUMPTION.					
	—Total Imports—		General Tariff.			Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Buckles of iron, steel, brass or copper, of all kinds, N.O.P. (not being jewellery)—								
Great Britain.....	8,324			3,297	989.10		5,027	1,005.40
Austria-Hungary.....	653			653	195.90			
France.....	4,058			4,003	1,200.90			
Germany.....	5,145			5,145	1,543.50			
United States.....	20,321			20,321	6,096.30			
Total.....	38,501			33,419	10,025.70		5,027	1,005.40
Cages, bird, parrot, squirrel and rat, of wire and metal parts thereof—								
Great Britain.....	14						14	3.27
France.....	4			4	1.40			
Germany.....	13			13	4.55			
United States.....	3,529			3,529	1,235.13			
Total.....	3,560			3,546	1,241.10		14	3.27
Composition metal for the manufacture of jewellery and filled gold watch cases—								
France.....	14			14	1.40			
United States.....	2,441			2,441	244.10			
Total.....	2,455			2,455	245.50			
Frames, clasps and fasteners for purses and chatelaine bags and reticules, not more than seven inches in width, imported by the manufacturers of purses and chatelaine bags or reticules for use in their factories—								
Great Britain.....	98			98	19.60			
Germany.....	13			13	2.60			
United States.....	5,494			5,494	1,098.80			
Total.....	5,605			5,605	1,121.00			
Furniture springs—								
Great Britain.....	221			8	2.40		213	42.60
France.....	37			37	11.10			
United States.....	2,979			2,979	893.70			
Total.....	3,237			3,024	907.20		213	42.60
Phosphor tin and phosphor bronze in blocks, bars, plates, sheets and wire—								
Germany.....	9,749			9,749	974.90			
United States.....	5,524			5,524	552.40			
Total.....	15,273			15,273	552.40			
Garden or lawn sprinklers—								
Great Britain.....	24						24	4.80
United States.....	1,284			1,284	385.20			
Total.....	1,308			1,284	385.20		24	4.80
Gas, coal or other oil and electric light fixtures or parts thereof of metal, including lava or other tips, burners, etc.—								
Great Britain.....	3,193			435	130.50		2,299	459.80
Austria-Hungary.....	394			394	118.20			
France.....	471			547	164.10			
Germany.....	1,103			987	296.10			
United States.....	129,105			130,667	39,200.10			
Total.....	134,266			133,030	39,909.00		2,299	459.80

UNITED STATES TRIBUTE TO CANADA'S WHEATFIELDS.

That leading newspapers in the United States should be devoting column after column to the new "land of promise," the Canadian Northwest, is not surprising when it is considered that over 50,000 of the more ambitious and well-to-do farmers from the Middle States have come over to settle in Canada during the past year.

The Canadian northwest is to most of us, says the Springfield, Mass., Republican, a region of remote vagueness, and we idly wonder to read that it is attracting settlers from the United States in numbers so great as to challenge attention. Years ago W. H. H. Murray delivered an address on Manitoba's possibilities as a wheat-growing region that seemed fantastic in his emphatic and glowing depiction and prediction. He spoke from knowledge. Not much has the average man learned since, but it is full time for definite and intelligent speaking upon a subject of great interest and importance. Very much to this purpose is this paper's special letter from Winnipeg, printed to-day, with its informed and restrained story of the condition of this vast Canadian region, its possibilities of settlement and yield, the reasons for the invasion of it by settlers from the United States, and how these newcomers there are affected by the environment which they have chosen. That not all of the earth has been subdued, this letter amply shows. For rugged and resolute men the opportunities in that vast and rich country are great indeed. Not transitory, but permanent, is the removal of these families from our Northwest to that of Canada. These people go to stay, and to be content with their citizenship under another flag. That they find some things better there than here we might just as well know and think about, in these days when the national boasting is as vigorous and perhaps as crude as ever it was. But the facts presented in this letter, many and valuable, should not be passed over. They are highly educational and very impressive.

Winnipeg, Manitoba, June, 1903.—Fifty thousand people, before the year ends, will have crossed from the United States over the Canadian boundary to seek new homes, and lands in the great wheat region of Manitoba and the Northwest Territories. The size of the movement, coupled with the fact that it is the first of note from, instead of to, the great republic, gives it double importance. These questions, therefore, instantly propound themselves: What wealth of natural resources and opportunity tempts these newcomers to Canada? What impulse, if any, from within the Union helps to urge them forth? What is their character as citizens, as a loss to the United States, as a gain to Canada? What effect will they have upon international relations, upon Canadian sentiment toward annexation, or, in the more practical view, toward reciprocity and closer commercial bonds?

The wheat region of western Canada, which even to the cautious prophet seems destined to become far the most productive of the world entire, lies upon a vast plateau stretching from the shores of Lake Winnipeg westward 800 miles to the foothills of the Rocky mountains. There is a mean ascent as one fares toward the west of about six feet to the mile; but the slope of the plateau is not gradual. It is broken by three great steppes, or abrupt elevations of the prairies, boldly marking three distinct levels. For north to south the region stretches over 400 miles. All this great area, including that south of the international boundary to the height of land in Dakota, shows evidences of once having been an immense inland sea, with its several beaches marking the successive levels of what geologists have chosen to call the great post-glacial Lake Agassiz. In the rich silt there deposited through unknown centuries, the best wheat grown in the world now springs up as if by the magic of a night. But it is magic easily explained. The soil is a rich, deep loam resting on a deep and tenacious clay subsoil. Agricultural chemists who speak with authority declare that even the black earth of central Russia, hitherto considered the richest soil in the world, must yield the palm "to the rich, deep, black soils of Manitoba and the Northwest Territories." The very qualities and chemical ingredients needed for the production of the finest wheat are possessed in their highest state by these soils. In the spring, wherever the plough has turned the surface, the earth lies dark and rich, eager and impatient to produce. In the summer, the heat of the high sun saps up from the clay sub-soil

the moisture frozen into it during the winter's cold, watering the plant roots from beneath, and the prairies are transformed into seas of waving grain and flowers. Fittingly the Indians named these lands in their tongue, "Manitoba, or, "God's Country."

When western Canada and her wheat are first spoken of, it is commonly a thing of wonder that wheat should be raised so far to the North. Canada, to the average man in the States, still spells snow and ice. Yet the wheat that took first prize at the Chicago exposition in 1893 was grown more than 600 miles north of the international boundary. In fact, for the very reason that the region is so far to the North it is the better for wheat growing. The day is longer. In summer there are two hours more of sunshine in Manitoba than in Ohio, and it is the long hours of solar heat that bring the wheat to its quick and best maturity—firm and hard. The average yield in Manitoba exceeds that of any of the most boasted states in the Union. The average yield for the 18 years during which official records have been kept is 19½ bushels, that of Minnesota 14½, of Dakota 13, and of Iowa and Nebraska between 11 and 12 bushels. These, be it remembered, are averages, and Manitoba's is the record of the wheat-growing sections of the continent. Single yields of over 50 bushels to the acre are well certified, and present averages for the whole province figure around 25 bushels.

The season between seed time and harvest is short. There are but two divisions of the year, summer following close upon winter. Some time in March the hold of winter is broken, and in April or May the seed is sown. The long, hot days follow, and the grain grows fast. In August comes the harvest, and the three-horse teams draw across the great yellow fields the wonderful self-binder, which mows and reaps and binds, as in May they drew other labor-saving machines for the harrowing and the sowing. The grain is carried to the elevators along the railroad. Soon again there are snowflakes in the crisp air. Winter has returned.

The few who doubt the future of western Canada do so because of its cold, claiming that it is too severe; that as a man grows older, the fear of winter grows with him. It seems a doubt ill founded. Unquestionably the mercury goes low and the wind and snow sweep across the plain. But the air is dry and healthful. Fuel is cheap. In Alberta, Assiniboia and Saskatchewan, the farmers have but to drive to the open coal banks along the Saskatchewan River and fill their waggons. Throughout Manitoba, by government control, coal is to be had at from \$2.50 to not over \$5 a ton. But worth more than the record of the mercury or the yard-stick plunged into snowdrifts is the record carefully kept at the immigration department of those who have come and gone away. They are so few as to be negligible. It is no land of soft enchantment to the idler, but the man with blood in his veins to live and to do thrives, it seems, and wants no better.

The total area of Manitoba, Assiniboia, Alberta and Saskatchewan is nearly 250,000,000 acres. Far the greater proportion of this, it is claimed, is suitable for the production of wheat. But wheat, while the greatest, is not the only product of western Canada. In Assiniboia and Alberta there are great stretches of country which for grazing purposes are unsurpassed, almost unequalled. In southern Alberta lies the so-called Chinook belt, 150 miles from north to south and 300 from east to west, where the warm Chinook winds, sweeping unchilled over the Rocky mountains, put an end to cold and snow and make it possible for horses and cattle to live without shelter in the open air the year round entirely dependent for food upon the rich natural grass. Yet for all this great stock country, wheat remains king of the Canadian West. While of all its 250,000,000 acres far the greater proportion is suitable for wheat growing in Manitoba there are 40,000,000 acres and in the three districts or territories there are 50,000,000 more which are called ideal. These acres alone, when fully cultivated and yielding what are now the average crops, will give yearly over 2,000,000,000 bushels, while the present production of the entire world is some 3,000,000,000 bushels.

Such is the country into which Americans (for so the Canadians are content to term the men of the States) are streaming by thousands together with other thousands from England and the north countries of Europe. These richest lands are to be had for \$3 to \$10 an acre, or others not so near the present railroads may be acquired under the free homestead laws, simi-

lar in Canada to that in the United States. It is men that Canada needs—less than one-twelfth even of Manitoba is now under cultivation, and in all western Canada there are over 200,000,000 acres of unoccupied cultivatable land, and to men with hearts and hands for honest toil she offers as much or more than ever country offered before her.

Meanwhile a progressive change in population is going on in the states of the middle West, very like to the old nursery game of setting blocks on end in a row and knocking them down the first to see the others fall in succession. The Illinois farmer, finding the weight of mortgages too heavy, or desiring to set his son up separately, sells his farm for \$80 to \$90 an acre, and moves to Iowa, where he buys for \$40 or \$50 an acre. The dispossessed Iowan then goes to Dakota or Minnesota, and there buys for perhaps \$30 an acre. Then the last man (or last block) goes over the line into Manitoba or the Northwest Territories, and buys for \$8 or less an acre, or acquires free under the homestead law, land claimed to be the best and most productive of all. This progressive movement is not at all imaginary, but is witnessed to by carefully gathered facts and figures. Not all those who come from the United States come as a result of such progression. In some cases the man from Illinois comes direct, but probably the majority of arrivals are to be accounted for as described.

But these Americans who "trek" across the border are no set of disheartened men faced down in the day's grim competition. They are a sturdy, reliant, thrifty lot, with capital laid by, who, seeing a ripening chance to better their condition, have seized it. They are practical, experienced farmers, many or most of them, and they cross the border, their stock with them. The best lands and the best implements are what they demand and can afford. Is there need to compare them with the dull hordes from southern Europe herded ashore at Castle Garden? How many generations ere the latter are made men like these the States are losing?

This immigration movement into the Canadian West is of comparatively recent date. Since 1896, when the Laurier ministry came into power, an active and elaborate campaign for the gaining of new and desirable citizens has been wisely carried on. Through Clifford Sifton, the western member of the cabinet, the immigration department has been developed from next to nothing into a great machine of high efficiency. Literature upon Canada is carefully spread throughout those countries whose surplus population Canada will most welcome, England naturally being given chief attention. In the American states of the middle West, there is also an active organization of salaried agents and sub-agents who are paid upon the bonus system for immigrants gained. The work has steadily borne fruit. This year the immigrants from all countries will total about 120,000. Yet there is more than room, even though they keep on increasing year after year. Manitoba alone is an ample home for 30,000,000 of people, the whole Canadian West for 100,000,000.

The work of the immigration department, however, does not stop with inducing the foreigner to make his home in Canada. That represents but little of it. Through the journey and then through the process of choosing his lands, until indeed the new settler is firmly established, the immigration department keeps friendly watch over him. And even then the agents of the department are at his call to give advice upon the best cultivation of the land or the selection of stock or the hundred other questions that may confront the inexperienced farmer who has come over seas to Canada from England, Scotland, Wales, Iceland, Sweden, Germany or even Russia. Thrift and economy are in every way fostered. At many of the larger towns or cities there are so-called immigration halls, the local headquarters of the department and there the immigrants can stay, cooking their own meals and living at the least cost until their lands are chosen or occupations found. The department runs an employment bureau itself, particularly recommending single men, even those with some capital, to hire out for a season that they may start for themselves with better knowledge. The types to be seen at one of these immigration halls are an interesting study. Both men and women are large-framed and strong. Fair hair predominates, and if some of the faces are heavy they still promise faith and perseverance. There is no need to be told that these people are come from the north countries. And work stands waiting for their hands. As I sat the other day in the office (a verit-

able agricultural exhibit with its specimens of wheat) of the busy commissioner of immigration in the biggest of the immigration halls, that here in Winnipeg, a telegram was brought to him. "Fifty more demands for laborers than I can fill, already to-day," he exclaimed, reading the message. At that the season was young.

One hears nothing save unstinted praise of all these newcomers, who are received with open arms and become so quickly good Canadians. The immigration department has done its work well. The common talk and reputation of the Doukhobors, that strange Russian sect whose superstitious beliefs have made them famous, is of peculiar interest. There are several thousand of these people in the Canadian West, mainly in Assiniboia. The unvarying testimony as to their honesty, purity and general excellence is impressive. "A Doukhobor can go into any store here in Winnipeg," declared one who knew of what he spoke, "and say, 'I want a plough'—or whatever else he wants—and I will pay for it in three months," and he'll get that plough, as a matter of course, for he'll be there to pay on the day named sure as a gun." Yet the stories of those who have seen them on their weird pilgrimages, crossing it may be the snow-covered prairie with bared feet, make one wonder, as one of those who has seen them most expressed it, "whether this is the 20th century or, after all, some time back in the superstition of the middle ages." Little by little they must be assimilated and their superstitions become a thing of the past.

To return to the settlers from the United States, the question of their effect upon Canadian sentiment toward annexation is quickly answered. They have none. They do not attempt to have any. There is food for sober thought in this state of affairs, if its causes are honestly considered. Not that annexation is or is not desirable. That may be left out of the case—being of quite as much present importance as the query whether the moon is made of cheese. The nub is elsewhere. The American who crosses from the States into Canada finds little or nothing to remind him that he has passed from a republic to a monarchy, or the colony of a monarchy. He is hampered by no more numerous restrictions; if anything, by less. The things by which men are rated are the same—honesty, ability and the willingness to work hard. There are no other distinctions between man and man. But there is another side to the matter.

The American (still meaning the republican) who has stayed but a few hours in western Canada, read her papers and begun to note conditions, will have formed an impression which further stay and investigation will serve merely to strengthen. Crimes and acts of lawlessness are fewer than in the western states over the boundary to the south. Gun play is less frequent. The history of the gold camps in Alaska and in British territory shows a painful contrast. No vigilance committee and no local government in the western states ever maintained order and obedience to law as does that splendid body, the Northwest mounted police, over a region thinly populated and almost limitless in extent. Two years ago a lone American, apparently as near worthless as a human being often becomes, went in the winter far up to the north. In the spring they found his body on the plain, and it gave evidence that he had been murdered. Over all the Canadian West and through the Western States search was made and continued after his slayer. In the end they caught him and swung him from the gallows, the son of a general in the British army.

In a word, life and property seem more secure in western Canada than in the Western States. There is little good and the poorest patriotism in blinking the fact. Admitting it in no way means a relinquishing of faith in the ultimate success of complete republican government; but it explains at once why the immigrants from the States cherish no thought of the annexation of Canada. The further moralizings and comparisons to which this line of thought directly leads are endless, yet tempting. Political jobbery and corruption such as are common in the States—Missouri and Pennsylvania in the forefront of shame—are unknown in Canada. Life is lived with better poise, as if by an older people, yet there seems here no lack of enterprise. The menace of great fortunes has not come to Canada—it would seem fully as much from lack of desire as from the hitherto smaller scale of operations. There lie lessons here.

The question of annexation disposed of, there remains that of reciprocity. Here is a different situation. Beyond doubt the American immigrants will wield a powerful influence in favor of more rational commercial relations if those whom they have left behind them in the Western States can force their leaders into a removal, though only partial, of the tariff wall. Time, indeed, will force this if, as has been predicted in Minnesota itself, within the lives of men now in their prime the production of wheat shall be given up for that of corn in Minnesota and both the Dakotas through the impoverishment of the soil, and pass entirely to Canada. But the prediction seems fantastic. Germane to this, interest here is now naturally keen in Joseph Chamberlain's scheme for an imperial Zollverein. The feeling—though the wish may be father to the thought—is that eventually he or his successors will make of the scheme an accomplished fact.

The commercial centre of the Canadian West and the index of its development is this city of Winnipeg. It is a city of surprises. As one rolls along to eastward hour after hour, even day after day, across first the great grazing country and then the fertile wheat lands, passing through rude towns which look as though they had been raised in a night and might fall in another, one forms in advance an idea of the region's plain-girt capital. The first view of Winnipeg half confirms it. Low buildings of wood and brick vie with each other in their cheapness, barrenness and ugliness. Yet a distance up the broad main street, which has the historic interest of following exactly the course of the old trail of trappers and Indians, one comes upon a modern, well-kempt city. Splendid bank buildings stand upon either hand. One counts them and they number 14—sign enough, for all are busy, though Winnipeg itself is still a comparatively small city, that this is the centre of a great and wealthy section. There are branch houses here that already have far outgrown their home establishments in the eastern provinces. The great store of the Hudson Bay Company, from whose name the romance will not out, is like a museum of varied zones and civilizations. The other day the London Times predicted that Winnipeg would yet be the greatest city of all Canada, and Winnipeg, having been busy saying it herself, was happy. The prediction is not impossible. The population of Winnipeg is but about 60,000 today, but it is growing by leaps and bounds. Railroad connections and geographical situation make her office to western Canada one assured. In addition to the present railroads, which have already proved inadequate for the moving of the vast crops, a second transcontinental line is now actively agitated, and well-nigh assured. This, too, will touch Winnipeg.

But the chief surprise that Winnipeg holds in store has nothing to do with industries and commerce. One passes out from the city and by the corner of two broad streets, one the main street mentioned, the other following in like manner the old trail which led westward across the plains, stands the gateway of old Fort Garry, reminder of Manitoba's past, of Riel and his rebellion. Across the broad Red River one sees the church of St. Boniface, "the Roman mission" of Whittier's poem, whose bells were heard by "the boatman on the river and the hunter on the plain." A few steps to the south of the old gateway of Fort Garry the Assiniboine river flows into the Red. It is along the banks of the Assiniboine, as one follows as far as he will, that the veritable revelation is found. On either side they are gently swathed with shrubs and trees of greenest foliage. Pleasant lawns run down to the water's edge, and houses, large and small, are strung along here and there for miles. All about are the open prairies of Canada. Yet here, cool and shaded, are river reaches comparable almost to the classis "backs" of old Cambridge across the seas.

—The crop report of the Molsons Bank is highly encouraging. It may be summarized as follows:—In Quebec the long drought was not so serious as at first expected, but the hay crop has suffered in some sections. In Ontario the growth is not only in advance of former years, but financially the outlook is better. In Manitoba and the northwest the farmers' condition compared with last year is much better. In some parts of Manitoba the statement was made that the prospects of this season were never better. To many reports the note is added that present indications predict a rich harvest.

LOBSTER SUPPLY DECREASING.

The annual expenditure for this delicate, yet hardy, inhabitant of the Atlantic coast is stated to be about \$10,000,000. While the lobster is distributed to some extent from the Straits of Belle Isle on the north to the Capes of Delaware, on the south, the greatest number are caught in the waters of Nova Scotia and Maine, and the chief markets are the cities of Boston and New York. The high price at which they are sold, being in reality about 90c a pound for the food, and the diminishing size of those offered, are conclusive proofs of a decrease in the supply. Reference was made to statistics in a recent report by Captain Collins, the average catch, as there shown, per pot in 1901, in Massachusetts, being 84, and in 1902 but 33. The female carries the eggs from nine to eleven months, according to the temperature of the water, their development being retarded by a cold temperature. The hatching season he affirms to be the months of May, June and July.

The infant mortality is enormous, the young, on coming to the surface of the water, being devoured by fishes, so that only a few survive out of a maximum brood of 100,000 eggs. He claimed that "if from every 10,000 eggs two lobsters survived and could be raised to maturity, the total number of lobsters would remain the same if none were caught." It is well known that the lobster is of slow growth, requiring five years or more to reach maturity. Two years elapse between the different broods. The chief obstacle to artificial propagation has been the difficulty of finding suitable food, this being, as yet, an unsolved problem. While it is generally known that the efforts of the United States fish commission have been continued for several years in an endeavor to propagate lobsters for restocking at Woods Holl, Mass., the attempt has not as yet been as successful as its promoters have desired.

MACHINE THAT LAYS RAILROADS.

At the rate of three and a half miles a day a peculiar piece of mechanism is laying the tracks of the Cincinnati, Richmond and Muncie railroad. This track-laying machine automatically and accurately lifts the ties and rails into position, the most drudging labor in railroad construction. It also furnishes the motive power for its own construction train.

There were stretches of roadbed over which the construction train moved at a rate of over 1800 feet an hour. The machine utilized was one which differs in many essentials from that which has been used west of the Mississippi river. One of the most interesting features is the manner in which the material is delivered to the roadbed and the comparatively few men required for the different operations, as the ties and rails are lifted and moved from the cars on which they are carried to the roadbed, being connected and spiked while the train is in motion.

An endless chain carrier puts the ties in position, while a crane suspended upon a steel truss lowers the rails in advance of the construction train. In this manner the engineers in charge of the road hope to run into Cincinnati many weeks earlier than they could otherwise have done.

The machine weighs 50 tons, and was made in Scranton, Pa. It is the only one of its kind in existence, and its inventor, Mr. Hurley, who accompanies the machine, spent 10 years in perfecting it and thousands of dollars on models before success crowned his efforts.

The work done upon the Cincinnati, Richmond and Muncie road demonstrated that a force of about 40 competent men were all that were required to operate the machine to its fullest capacity, and that when conditions are favorable over three miles of track in a day of 10 hours could be put down without difficulty, while an average of over two and one-half miles could be recorded. The gearing on which the material is conveyed from the platform through the machine can be operated at the same rate of speed at which the train is moved or its speed can be doubled. The weight of the rails handled include the heaviest used for standard gauge construction, some of them averaging over 400 tons to the mile.

PUZZLED THE OFFICIALS.

"It is interesting to note the numerous ways in which a person may express the same thought," said F. H. Whitney, private secretary to U. S. Postmaster-General Payne, some days ago, "and in this connection it may be recalled that the post-office authorities found a great deal of trouble a few years ago in prescribing the proper sentence to be used on the face of a postal card to inform the user that he must inscribe nothing but the address on that side. Seven attempts were made before the present phrase was adopted. One of the earliest cards was made to bear the sign: 'Nothing but the address can be written on this side,' which was untrue, as many persons could write more if they so desired. Shortly afterward it was changed so as to say, 'Nothing but the address is to be placed on this side, which was more sensible, but was clumsy and soon discarded. The next issue of cards were inscribed, 'The address only to be written on this side,' which it was soon seen could easily be construed to bar the use of a typewriter. The same objection could be raised to 'Write only the address on this side.' Finally the authorities got hysterical and the next issue of the cards informed the user that he should 'Write the address only on this side, the message on the other,' which was not only clumsy but ambiguous, and conveying a wrong meaning as the officials really, down in their hearts, had no objection to a person writing the address on both sides of the card. Later the word 'only' was dropped, but without much improvement. It was finally decided that there was no use in trying to be original and so they fashioned the phrase which is now in use after the one used on the postal cards issued by the British government. Our English cousins say, 'The space below is for the address only,' and Uncle Sam has 'This side is for the address only.'"

NEW IDEAS IN GLASSWARE.

The new fruit and melon dishes and the ice cream sets brought out in cut glass are marvels of dainty workmanship and more reasonable in price than formerly. A melon dish richly chiselled and of suitable size can be had for \$8. And fruit and berry dishes in cut glass can be bought all the way from \$3 to \$4 up to \$16 and \$20, according to the size, the texture of the glass and style of decoration.

Glass trays and holders with the design etched out in white enamel on the smooth surface are charming settings for bright colored fruits. Others of the costlier varieties have the delicate leaves and tendrils of the pattern mapped out in gold. Glass fruit holders are now wrought in rustic guise in the shape of leaves, acorn and flower cups or else like the half of a cocoonut or a scooped out pineapple.

Ice cream sets, including a tray and a dozen individual servers, can be got from \$18 to \$75 or more. The finest of these sets are beautiful enough for souvenirs. Even the set of simplest character, with plain straight edges and a pattern of stars or fern balls strewn over the surface is a possession worth having. Some ice cream sets are in quaint drum shapes with the flutings and indentations of the pattern running straight up and down the tray and dish and saucers alike. Others are of primitive tub shape, reproducing the homely wooden household article, even to the up-standing handles. The majority of the fine ice cream trays are corrugated and fluted about the margin like the markings of a sea-shell. The saucers duplicate the style and shape.

One has for design the thick pulpy-looking stems of the palm and bayonet plant, alternating with wheels and spirals, and prim-set panels of gossamer-like fineness. The whole has a sparkle and brilliancy that gives intrinsic value. Another set is in severely simple Colonial pattern, the smoothly indented panels and cuttings serving to bring out the fine texture of the glass. Some again are fretted in diamond and lozenge shapes in strawberry pattern or with glinting hob nails, fan circles and flower centres. Scarcely a design known to cut glass makers but has been levied upon to enrich and vary the assortment of ice cream and sherbet sets now so much in vogue.

Lemonade sets and the tall straight pitchers, bowls and handled mugs for serving the popular fruit punches and summer drinks are among the prettiest of cut glass wares. Some of these are stationed on a plateau mirror tray which duplicates their beauty.

The straight-bodied pitchers afford good opportunity for the display of a rich design, and the cups show the pattern off in clever miniature, even to the work on the handles. Some unusually fine sets are in rock crystal, with the decoration showing out like cameo carving on the smooth surface. Many of the punch ladles have handles of rich cut glass to match the design on bowl and mugs. And spoons for serving ices and sherbets have likewise glass handles of a character to match the other appointments of the set.

DARNED SHIRTWAISTS FASHIONABLE.

In the old days darning meant either rents in gowns to be neatly drawn together or stockings to be mended. But now darning is a pastime, an art, an accomplishment, if you will; but one need not be possessed of a patient mind or even an artistic soul to make for herself one of the new darned waists now shown in the shops. Shirt waists are the most elaborate of the many pretty things made of this curious old-fashioned huck towelling.

The material is bought by the yard at any linen store, and costs from twenty-five to fifty cents a yard, according to the quality and width. The best for the work is quite coarse, and as the loops or threads through which the pattern is worked are large and loose the work will be found not at all trying to the eyes. A rather large eyed needle is used, and must be threaded with two threads of working cotton of different colors. Dark blue and red are the best colors if the article is to go to the laundry often, but there are many beautiful combinations which will stand an ordinary amount of washing very well. The effect of an "old bleach" waist, with cuff bands, stripe down box plait in front, and stocks, darned in turquoise blue and black, is very good. As the two threads are darned in at the same time, it is sometimes the blue and sometimes the black which shows the most. Pale blue and dark blue, light green and black, dark blue and green, pink and black are all good color schemes, and if something very extra is wished three threads—lark, light blue and shrimp pink—are very rich, all three being worked in at once.

The work is actually darned through the loose threads, the color all being on the surface, and not a single stitch should show on the wrong side unless there is an open space to be left between two lines, in which case the thread must be taken through to the other side. If possible, the threads should be long enough to follow out one line of the pattern, but in case a new thread must be taken a small but very secure knot may be used to begin with.

The bands being finished in points, can be adapted in many ways, but will be found especially good worked on the box plait of shirt waists from the shoulder down as far as desired.

These bands are suitable also for the ends of bureau scarfs, work bags, sash curtains, or anything one can think of that can be made of the towelling. A beautiful centrepiece and plate doilies can be made by hemstitching and working a simple band all around inside. The centrepiece having corners like those illustrated worked in two shades of green, one very pale, the other one quite dark. And what more serviceable than a tray cloth with such a corner darned in two shades of blue?

Any design is excellent for a work bag when followed out in pale lavender and a medium shade of yellow. For the fringe, ravel out about five inches of the huck, and, making a fine knot on the wrong side, draw through alternate threads of lavender, yellow and black, about a quarter of an inch apart, cutting it off the length of the other fringe. Now knot these together in some simple manner, and a desirable and useful bag will be the result. It may have a casing and ribbons to draw it together and be stitched all around on the machine, and it will be as good as new each time it is washed.

After becoming accustomed to the work the most elaborate patterns may be followed, and will usually be found handsomer

if the design has a double line. Anything can be adapted to this work that has sharp corners and diagonal lines, as, for instance, the old patterns for cross stitch.

TAKING LOSING CONTRACTS TO OBTAIN A FOOTING.

An article in the Petit Parisien gives particulars of the successful efforts of the Germans to absorb the industrial market of Abyssinia. On a recent occasion the Negus let his entourage know that he wished to build and equip a mint. Through the intermediary of an Armenian who enjoyed the confidence of the Emperor the contract was obtained by a firm of Germans carrying on business in Austria-Hungary as a branch establishment of Krupp's at Essen. Shortly after a German engineer arrived at Jibuti and landed about 1,000 cases of machinery and other material destined for the new Imperial mint.

The victory for German industry is all the more important, says the informant of the Petit Parisien, as the famous firm, once installed in the country, will never leave it, there being a large amount of work to be done in the establishment of factories and workshops. The Negus was induced to accept the contract on account of the lowness of the price, the German system being to incur a loss on the first contract in the hope of recouping on subsequent orders.

In this respect the Germans show more commercial wisdom than the French. A short time ago an agent of the Negus visited all the factories in France to obtain the model of a gun for presentation to his Majesty. In no case could he obtain the least reduction in price, notwithstanding that the manufacturers were informed that if the model and the price were accepted large orders would follow. The gun will now be furnished by Krupp. The same informant further said that the French could not compete on equal terms with other nations, but suggested that they should impose a special tariff on goods other than their own brought into Abyssinia by Jibuti. Finally, the Petit Parisien remarks that the question is the more important, as France has a position to maintain in the Abyssinia, where she already enjoys the friendship of the Sovereign.

INSURANCE EXTREMES.

I don't know whether it is of overwhelming interest to readers across the Atlantic, writes a London insurance correspondent, but I cannot forbear having what I trust will be a last gibe at one of those preposterous house purchase (with life insurance additions) concerns which are fastening upon the proper insurance business like so many unsavory leeches. The Perseverance Home Assurance Company, of Leeds, has just been figuring in the police court. A tram-car driver took up a certificate for \$1,000 and paid premiums in the course of time amounting to \$150. At the end of three years he was to be entitled to borrow the amount of the face value of the certificate from the company for the purpose of buying a house. When due he applied for the advance. Repeated application produced no reply. Then putting the matter into the hands of a solicitor when the company had the incredible impudence to offer the man the surrender value of his contract, a matter of \$40, and wanted to cry "quits." Getting into court this precious sample of the worst type of insurance company was compelled to repay the man's money with all costs. Said the judge: "Either the company is a swindler or it is not. If it is an honest concern what is it doing here defending this action?" A little more straight talk of this kind would clear the lower insurance atmosphere considerably.

—Mr. Thomas Rowley, the defaulting manager of the Elgin Loan Company, St. Thomas, pleaded guilty on Monday last to the charges preferred. The sentence was postponed until August 10th, Rowley, meantime, assisting in straightening out the tangle.

SMALL OPIUM CROP.

Estimates of the 1903 opium crop grow less from day to day, and it is now figured that the total outturn in Turkey will not exceed 2,500 cases. If this proves to be a fact, and there is nothing in the situation at present to cast any doubt on the matter, it will be the lightest crop in fifteen years, as will be seen by the following figures, compiled by the Oil, Paint and Drug Reporter, which show the outturn of each year since 1888;—

Year.	Cases.	Year.	Cases.
1903.....	*2,500	1895.....	7,500
1902.....	10,500	1894.....	4,500
1901.....	5,600	1893.....	2,845
1900.....	8,200	1892.....	7,500
1899.....	6,400	1891.....	7,400
1898.....	3,000	1890.....	5,300
1897.....	7,000	1889.....	5,500
1896.....	3,600	1888.....	8,700

*Estimated.

The nearest approach to the estimated crop of 1903 was in 1893, when the outturn was 2,845 cases. Going back still further, there was a very light crop, only 2,100 cases, in 1880, but this was followed in 1881 by a yield of 11,500 cases.

There has been a very fair demand for opium this week and, on this account, as well as in sympathy with strong cable advices, the market is very firm and higher, with indications that further advances in values will be made shortly. The belief expressed not long ago that the New York market price would rise to at least three dollars and a half has been realized, and the idea that the four dollar mark may be reached would seem not extravagant. We publish below a table showing the highest and lowest prices in the New York market, during each of the last ten years:—

Year.	High.	Low.	Year.	High.	Low.
1902.....	\$3.05	\$2.70	1897.....	\$2.80	\$1.92½
1901.....	3.45	3.00	1896.....	2.40	1.90
1900.....	3.45	3.00	1895.....	2.30	1.60
1899.....	3.37½	2.80	1894.....	3.25	1.85
1898.....	3.75	2.70	1893.....	3.15	1.77½

Improved Position of Quinine.—The position of the market for quinine has improved considerably during the week. There has been more demand, although in a small way mostly; the stock of fresh German salt in second-hands is daily becoming scarcer, the shipments of cinchona bark, from Java to Europe, during the first half of the month, were smaller than during the same period of last month and the amount of bark offered for the Amsterdam auction next Thursday is considerably less than the offerings for the preceding sale. Manufacturers have made no change, as yet, in their quotations, but if, as is hoped, the bark sale on Thursday goes off at an advance, prices are expected to go higher. This sale is particularly important, as none is scheduled to be held in August. As will be seen by the following table which gives the offerings of bark at each sale since the first of 1901, the amount offered for the coming auction is below the average of the period covered by our figures:—

	Packages		
	1903.	1902.	1901.
January.....	10,990	9,471	7,487
February.....	5,235	8,467	8,847
March.....	No sale	No sale.	6,832
April.....	8,936	6,780	No sale.
May.....	4,904	5,912	7,515
June.....	11,446	6,291	5,624
July.....	6,978	6,816	4,979
August.....	.....	8,950	8,033
September.....	No sale.	No sale.
October.....	6,317	6,462
November.....	10,449	9,305
December.....	9,181	9,079

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Firm Market for Shellac.—The position of shellac, in all markets of the world, is exceptionally strong and bids fair to continue so for many months to come. The present condition of affairs is due to perfectly natural causes of supply and demand and not to manipulation, although it must be said that there has been considerable of this, and the world is now facing a genuine shortage, which it will take a long time to make up, even though the crop prospects are very good. The increase in the demand for shellac this year has been very large in all markets, but especially so here. As is well known, it is practically impossible to obtain definite figures showing the position of the New York market, but, as an illustration of the decrease in stocks, we publish a few statistics regarding the London market, showing the stock held there on July 1, of the years specified below:—

	1903.	1902.	1901.	1900.	1899.	1898.
	Cwt.	Cwt.	Cwt.	Cwt.	Cwt.	Cwt.
Orange...	11,052	23,487	33,351	31,508	37,135	43,923
Garnet...	7,015	3,539	3,780	2,680	4,397	7,399
Button...	4,003	4,547	5,389	7,324	6,261	6,175
	22,070	31,573	42,520	41,512	47,793	57,497

On July 1, the price of T.N. in the London market, was one hundred and thirty-six shillings per hundredweight, representing an advance of thirty-three shillings in a year and of seventy-five shillings over the price quoted on the same date of 1901. The New York market price on July 1, 1903, was thirty-two cents per pound, against twenty-six cents a year ago and fourteen and three-quarter cents on July 1, 1901.

—The revenue from the Chinese poll tax for the fiscal year ending June 30th amounted to about \$550,000, an increase of some \$200,000 as compared with the year previous.

A HUNK OF MILL HISTORY

Eva Rose, of Ridgeway, Ont., is authority for the following statement regarding the picturesque old ruined windmill that stands on Windmill Point, Canadian shore, Lake Erie, about 12 miles from Buffalo, says the Roller Mill.

"On July 1, 1758, in the State of New Jersey, Silas Carter first saw the light. When, in 1776, the young American colonies had no use for Matron England as a chaperon, and resolved to walk alone, Silas Carter, too young for the ranks, served Gen. Washington as a teamster, and during three months of the time found shelter under the general's roof.

At the close of the war, when England was inducing the U. E. Loyalists and others to settle in Canada, he took up the homestead at what is now known as Windmill Point and at present owned by Messrs. Fox & Holloway. On the site of the present city of Buffalo there was then only the log hut of an Indian trader.

Grinding wheat on the smooth top of a hardwood stump with a flat stone, swung by a rope fastened to a bent sapling, was a tedious method of making flour. The hand mills furnished to settlers by the British Government were not much better, and for years my grandfather took his grist of two bushels of wheat in a canoe down the lake and Niagara River to Chippawa Creek. Landing there he would shoulder the bag and follow the Indian trail to the mill at the Falls, returning at night with his load considerably lightened by the miller's toll.

When the season of the "Hungry Summer" had come and gone, leaving the pioneers weaker for want of sufficient food and wiser in that they were determined to provide a supply ahead for a future contingency, he conceived the idea of building a windmill on Lake Erie.

There was plenty of limestone and a kiln was built to burn the lime for the walls of the mill.

One run of burr stones was made from broken boulders found on the farm, the second run of burrs was brought on the ice from Buffalo. With unflagging zeal each obstacle was in turn

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surmounted and the autumn winds of 1831 turned the huge canvas-covered swifts of Silas Carter's mill.

And a busy mill it soon became, running night and day when Erie's fitful temper would permit. Settlers came with grist from 60 miles away and for 40 odd years the mill was patronized by the whole country side."

PAPER FROM MAIZE.

Advices from South America state that a new process for making paper from the leaves of the maize plant has been invented in Brazil. The specimens of paper produced, which were made with imperfect apparatus, are of excellent quality, though only of the rougher sorts of wrapping paper. Should the inventor's anticipations be realized it is clear that a new and important industry could be established in South America, where maize is extensively cultivated and the leaves are not utilized except to a small extent for feeding cattle. The inventor says that in the state of Bahia, to which he belongs, maize yields two crops per annum, and that three crops could be secured where irrigation is employed.

HUTCHINS & MAY,

LIMITED.

BRISTOL, Eng.
And STAPLE HILL.

REGISTERED OFFICES:

23 Portland Square, - BRISTOL, Eng.

TORONTO CONTRACTORS GO UNDER.

The building of that palatial Toronto hotel, the King Edward, has not been fraught with the most pleasing memories for the general contractors, Messrs. Illsley & Horn, who have been forced to call a meeting of creditors. Various rumors were current during the somewhat lengthy period of the construction of this hotel, that sub-contractors and others were losing money owing to the heavy advances in both labor and material. A meeting of those interested in the construction of the hotel, who have unsatisfied claims, will be held to-day. At this meeting the construction company will name the amount of the final payment to the general contractors, and if this is satisfactory to the sub-contractors the amount will be divided among them. Illsley and Horn will receive nothing, and the joint stock company which they formed in 1891 will become extinct.

In connection with the work one instance may be cited of a number of skilled Montreal workmen, who, earning \$1.75 per day, on being taken to Toronto to place the materials for the firm here who employed them, were induced to join a union which demanded \$2.50 per day. Of course, Illsley & Horn had nothing to do with such losses, which were borne by the individual contractors. Nevertheless all such advances in both material and labor did not tend to make the course any smoother for the general contractors. Besides, Mr. Illsley not being a local man, a certain feeling seemed to exist in some quarters against his having secured the contract. Sympathy, however, is freely expressed for both members of the firm, who are spoken of in high terms.

The total unpaid claims amount to \$92,000, chief among which is the Dominion Bridge Co., with an unpaid balance of \$34,000. Their total contract amounted to \$115,000. Chicago firms have claims aggregating \$20,000, and the Perth Amboy Terra Cotta Co., of Perth, Amboy, N.J., which had a large contract, ranks as a creditor for \$10,860. The building complete without the interior furnishings or the decorations is said to have represented an outlay of \$1,250,000, and local contractors say that the aggregate increase in wages over the scale in force at the time the contract was taken represented an unforeseen item

of \$42,000, in addition to which there was an average increase in the cost of building material of twenty per cent.

The claim of the sub-contractors and supply men who came within the lien law have been satisfied, the general contractors paying \$83,000 in final settlement of these claims a few months ago, and the building being completed without a lien upon it. At this time, when the work of the hotel was threatened to be stopped by liens, it is stated, Mr. Horn advanced considerable money, which, with the capital invested in Illsley & Horn, Limited, when the company was incorporated, has been lost by the contractors.

The companies still having claims on the construction company are almost all large contractors, and their losses represent to a great extent the profits on their undertakings. It is expected that the proposition to be made will mean the payment of about 50 per cent. of the claims, although until an adjustment has taken place no definite statement can be made.

It is understood that the hotel had been turned over to the King Edward Hotel Co. complete, and that therefore this company had nothing to do with the difficulties of the contractors.

Illsley & Horn, Limited, was capitalized at \$100,000, and was formed in 1901, with Mr. Illsley as President, Mr. Thomas W. Horn as Secretary and Managing Director.

CANADA'S TRADE EXPANSION.

The unrevised figures of foreign trade for the fiscal year ended June 30th last were made public by the Department of Customs, and show an enormous expansion in the trade and commerce of the country. The aggregate foreign trade for the year, which embraces the total imports and total exports of domestic and foreign produce, amounted to no less than \$467,637,049, which is an increase of \$43,750,000 over the trade of the fiscal year 1902. On the basis of imports which actually entered into consumption, and Canadian produce only, exported, the trade for the year amounted to \$448,188,999, as com-

Leggings!! Leggings!!



The Puttle Legging.

High-Class Leggings,
in all Patterns and from
all Classes of Material.



The Puttle Legging.



The Anglo-Indian Legging.

Pig-Skin, Tan & Antelope,
Calf, Tan Brick, Smooth
and Grained Hide.



The Express Legging.



The W. W. Legging.



The Colonial Legging—Front View.



The Colonial Legging—Back View.

L. Watkin & Sons, WELLINGBOROUGH, ENGLAND.

pared with \$398,811,358 for the previous year, or an increase of \$49,377,641. On this basis our trade has more than doubled in the last seven years, as appears from the following figures:

Trade of 1903.....	\$448,188,999
Trade of 1896.....	220,502,817

The exports of domestic produce for the year totalled \$214,401,674. This is an increase of \$18,381,911 over the previous year. The exports of animals and their products and the produce of the farm figured up to \$114,441,863, compared with \$96,313,897 for the previous year. The exports of the produce of Canadian forests show an increase of \$4,000,000 for the year, the total amount being \$36,386,015. This is an increase over 1896 of \$9,000,000. It is also very gratifying to find that the exports of manufactured articles produced in Canada continue to increase in generous proportions. Last year they totalled \$20,624,967, as against \$18,462,970 for the previous year.

The free list, which largely comprises raw materials for manufacturers, shows a remarkable expansion in imports, thereby indicating great activity in manufacturing circles. In 1903 the free goods imported, less coin and bullion, amounted to \$88,023,738, an increase of \$10,000,000 over the previous year.

The exports of Canadian products for last year were \$37 per head. For the year 1902 the exports per capita in the United States were only \$18. Our total trade, estimating our population at five and three-quarter millions, was \$81 per head; that of the United States in 1902 was \$31 per head. Comparing ourselves further with the United States, it will be gratifying to Canadians to note that in 1850 the United States, with a

population of twenty-three millions, had a total foreign trade of \$320,000,000, whereas to-day Canada, with a population of less than six millions, has a total foreign trade of about \$470,000,000.

LIABILITY FOR A CERTIFIED CHECK.

It has always been the general understanding that when an authorized officer of a bank certifies a check drawn upon it the bank thereby becomes liable. A case has recently been decided by Judge Brooke, of the circuit court in Michigan, which makes a very important exception to the rule. The case originated in the Andrews defalcation in Detroit. Andrews drew a check for \$50,000 on the City savings bank, which was certified by the paying teller of the institution. It was paid by Andrews to Curry & Co., who indorsed it and deposited it to their credit in the usual way, in the First national bank.

The check turned out to be worthless. Andrews had no balance in the City savings bank at the time the check was certified. Then the First national bank brought suit against Curry & Co. to recover the \$50,000, as that firm had indorsed it, as is customary. Curry & Co. took the ground that they were innocent holders of the check, and that the bank certifying it was the party to be held responsible.

After the testimony was heard, Judge Brooke directed the jury to bring in a verdict for the plaintiff against Curry & Co., on the ground that the certification was fraudulent and of no

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O. A. MILLER LAST CO.

LIMITED.

Manufacturers of standard Boot and Shoe Lasts of every description, modelle
after the latest

ENGLISH AND AMERICAN

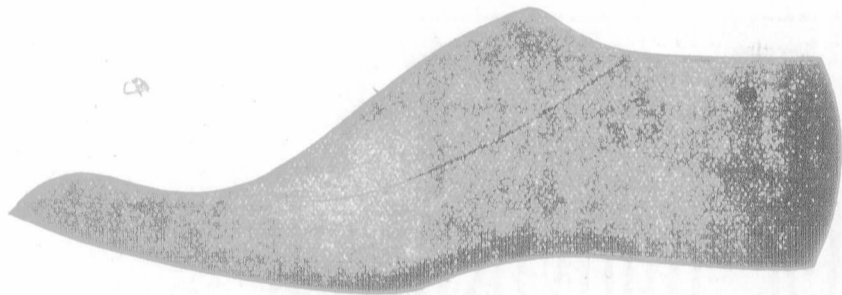
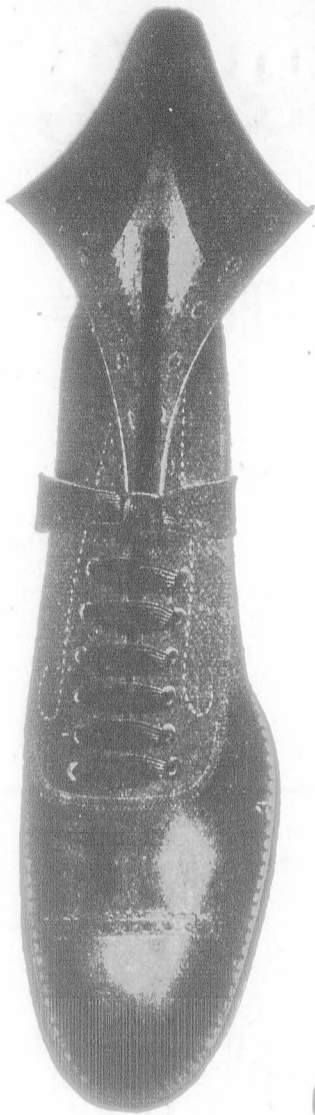
shapes by experienced model makers

Also Manufacturers of the Highest
Grade Boot and Shoe

UPPER PATTERNS

(in cardboard, steelbound), by the most experienced American Designers.

We are always ready to prepare sample lasts and upper patterns for any
manufacturer, and guarantee the grade and measurement of all our productions.
You are invited to write us for new samples and particulars regarding our lasts
and upper patterns, for either men's or women's shoes of any grade.



OFFICE AND WORKS, **Northampton, England**

effect. This is a new view—that a fraudulent certification is
no certification at all and has no legal force whatever.

DAIRY PRODUCE.

A private London circular, date 10th instant, treating of the
dairy produce situation, says:—Butter.—There has been a con-
tinuance of the genuine summer weather which has existed in
the United Kingdom for the past three weeks. The demand for
Canadian butter remains about the same as last week, but
prices are about 2s per cwt. lower. Irish, French, Dutch and
Russian butters are all cheap and in large supply, although
the diminution of the supply of milk is beginning to be seri-
ously felt, and French has already begun to advance. In
Canada the make is not yet as large as last year, nor does it
look as if it would be so. The quality of some of the Cana-
dian butter that is coming is especially fine, especially that
which has been made from pasteurized milk or cream. Choic-
est brands are making 92s to 94s, while finest may be bought
at 88s to 90s.

The official quotation in Copenhagen remains unchanged,
although the conditions of the markets for Danish butter in
the United Kingdom pointed to a most probable reduction.
Russian butter is selling just now at very low figures, and
there can be no question that the choicest Russian is far the
best value on the market. It is surprising that it pays Si-
berian shippers to sell it at such prices as those prevailing at
present. It is reported that several large trading concerns
are buying Russian around 80s per cwt. for storage purposes
to retail later at a shilling.

Cheese.—The demand for Canadian cheese is not quite large
enough to insure the heavy imports going direct into con-
sumption, but stocks are not above normal. In Canada the
recent decline in prices has brought an increased demand and
values have to some extent shown a recovery. The opinion,
however, prevails here that they will again weaken and prob-
ably go down to bottom figures for the season. July is the
month in which lowest values generally prevail. Choicest Can-
adian is selling on spot at 49s to 50s. C.i.f. quotations are
about 48s. The imports of Canadian for June are 201,954 cwts.
against 54,105 for May. New Zealand cheese is finding a more
restricted market and choicest white is selling at 58s to 60s
while colored is making 54s to 55s. Corresponding week, 1902,
choicest Canadian cheese sold at 48s to 49s.

CROPS GOOD IN WENTWORTH COUNTY.

A correspondent who has been touring Wentworth County,
Ont., thus views the general situation: The best prospect for
years of a full and plentiful harvest. Haying over and weather
proved so favorable that the crop—a good one—was well pre-
served. Wheat is cut and quality very fine, straw long and
grain plump. Barley harvest under full headway, and will
prove equally good. Oats promise a full crop, straw being
long and free from rust. Very little peas grown in this lo-
cality. Potatoes are large in the early varieties, while the
late promise a good yield. Apples, both fall and winter kinds,
promise to be very plentiful; plums, pears, etc., are likewise
very abundant.

J. R. Bousfield & Co.

LIMITED

Wholesale Clothing Manufacturers



126 HOUNDSDITCH,

LONDON, ENGLAND.

The Finest Bespoke Manufacturers
33½ p.c. in



in England, for the Canadian Market,
favour of Canada.

A NEW ADJUNCT.

The city institution heretofore known as the Montreal Trust and Deposit Co., in the Royal Insurance Building, has been acquired by the Merchants Bank, to be used as an adjunct for trust and kindred purposes, with Mr. J. M. Smith, formerly of the Royal Bank at Rossland, B.C., as manager, and Mr. A. M. Crombie as assistant manager.

Correspondence.

FRUIT EXPORTS.

Department of Agriculture,
Commissioner's Branch, Fruit Division,
Ottawa, July 20, 1903.

To the Editor, Journal of Commerce,

Will you kindly permit me to use the columns of your valuable paper to call attention to a number of lines in which I

believe an excellent opportunity is offered for the extension of our trade with Germany, Belgium and Holland.

At the present time there appears to be a good opening for trade in fresh, dried and evaporated apples in Germany, where the latter pay a duty of \$1.25 per 110 pounds and the former enter duty free. It is true that an act has been passed imposing a duty on fresh fruit from Canada, but it has not been brought into force, and will only become operative by Imperial proclamation. Large quantities of evaporated apples from the United States are sold annually in Germany, and as the quality of the Canadian goods is admitted to be better, there is no reason why we should not be able to compete with the U. S. In Holland only fancy evaporated apples are wanted. The duty is 5 per cent ad valorem for both fresh and dried fruits.

Belgium will take considerable quantities of both dried and fresh fruits, particularly Spy, Baldwin and Greening apples in boxes. Fresh apples are free of duty, but 10 per cent ad valorem is collected on dried and evaporated goods. Canadian cheddar cheese, if mild, will sell even in competition with the best Holland. It would bring about 20 cents per pound retail, leaving an ample margin for profit after paying freight and commission, and the duty, which is slightly over one cent per pound. It is particularly to be noted that only a mild cheese is wanted. Belgium takes annually 23,000,000 to 32,000,000

H. J. CHAPMAN & CO.

Clarence Works, - KETTERING, ENG

Wholesale and Export Shoe Manufacturers.



H. J. CHAPMAN.

NEW STYLES AND SHAPES IN

Gent's Best and Medium Class Footwear.

Best Materials and Workmanship.
Goodyear Welted, Standard Screwed,
Stitched, and Machine Sewn.

SPECIALTIES:

Box Calf and Crup.

Samples sent on receipt of P.O.



G. H. ABRAHAMS.

CAPE TRADE SPECIALLY CATERED FOR.
HAND WELTED A SPECIALTY.
WHOLESALE ONLY.

pounds of Dutch cheese, 6,500,000 pounds of Swiss Gruyere, and 2,100,000 pounds of fine cheese from France. Practically none is made in Belgium. Tinned meats, game, poultry, and tinned tomatoes are also in demand.

If Canadians are to secure a share of this trade they will have to get out and "hustle" for business. The merchants as well as the consumers of Belgium and Germany are very conservative in their tastes and methods, a statement that we often hear but do not fully appreciate. Americans and Canadians will buy and test a new article simply because it is new, but with the European consumers the opposite is the case. The merchants over there have their trade established and are content. Why should they change? We must show them that it would be to their advantage to do so. In this connection I desire to emphasize particularly the advisability of Canadian shippers sending over liberal samples of their food products for distribution. They will find it profitable to do so, and to quote prices freely. At first goods would have to be shipped on commission, but when a footing is gained business can be done on a cash basis. It is, of course, necessary above all things that goods shipped shall be carefully packed and true to sample, as this is the only way to gain and hold the confidence of the merchants.

It may be mentioned that the Canadian agent in Belgium, Mr. D. Treau de Coeli, 75 Marche St. Jacques, Antwerp, will be glad to answer inquiries and to give all the assistance in his power to enable Canadian shippers to make satisfactory connections in that country. If liberally supplied with samples, he will see that these are properly stored, and distributed to the best advantage as occasion offers. Among the firms who may be consulted, and who will handle consignments on a reasonable commission, might be mentioned Alfred B. Steffens, Hamburg, Luishof, Germany; and J. Tas, Ezn, and the North Atlantic Trading Company, both of Amsterdam, Holland.

Respectfully yours,

W. A. MACKINNON,

Chief, Fruit Division.

FINANCIAL.

Montreal, Thursday Evening, July 23, 1903.

If the proposed line from Moncton to Winnipeg and thence to the Pacific Coast is built, there will be another "boom" time in Canada. The road would involve an expenditure before it was in running order throughout of at least \$100,000,000. More in proportion to the total outlay than was spent in Canada by the Grand Trunk or the Canadian Pacific would be spent by the G. T. Pacific. Probably also more would find its way into the private pockets of financiers and contractors than out of the earlier roads. Already speculation is rife as to how much the Government is to get for concessions, not for the revenue, but for party purposes. When such a question is discussed, as this is now being done, by prominent politicians and financiers, there must be some basis for the current

El Padre Needles

10 CENTS.

VARSAITY,

5 CENTS.

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

Made and Guaranteed by

S. Davis & Sons,
MONTREAL, Que.

CRANES OF ALL TYPES & POWERS

ARE OUR SPECIALITY,

AND THEY COMBINE:

Good Design,

Best Workmanship,

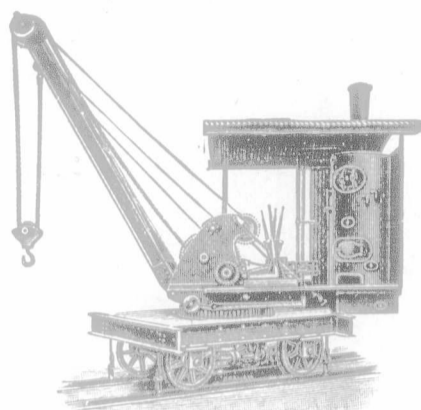
Great Capacity,

Ease in Handling and

Low Wear and Tear.

THE RESULT OF MORE THAN

40 Years' Experience in Crane Building.



JESSOP & APPLEBY BROS. (LEICESTER & LONDON,) LTD.

Works: LEICESTER, Eng. Offices: 22 Walbrook, LONDON, Eng.

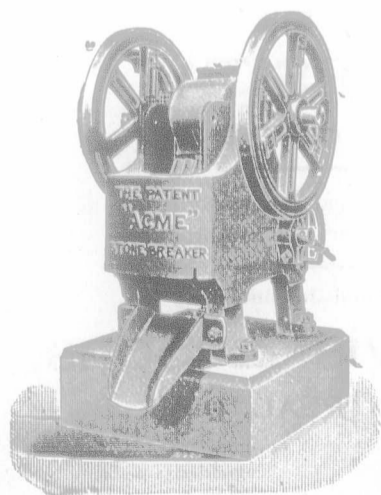
Highest British Awards for Cranes at Paris, 1879, 1889 and 1900.

reports and the utmost certainty is expressed that several millions will be the party "rake-off." Should this project materialize and American capital be invested in new iron and steel enterprises the next five years will see money very flush in Canada; that is, if we have no bad harvests to counteract the effect of these vast expenditures. Judging by the stock business being done there is no money to invest, or to speculate with in the country: days and days have occurred on which the commissions would not have supplied a sandwich all round for brokers. But they live in hope of clients coming later on. "Once bitten—twice shy" represents the feeling of operators. They have lost money all round and have not the courage, many not the means, to venture more in an effort to recover what has been sunk. Consols stand at 92 3-16.

Money in London is abundant, but business is quiet, as usual at this season. A fall of 2 1/4 points has occurred in United Steel common stock, and more in the preferred. There is growing up in the States a distrust of the huge combines, and trouble is ahead for them. The Morgan steamship merger is breaching up, and others are hoisting signals of distress. Although enormously over-capitalized, there is cry for more capital, which is likely to be all wasted. Dominion Iron dropped 2 to 3 points to-day and partly recovered, going from 11 3/4 to 13. Not a Pacific share was sold yesterday. Twin City is ranging from 96 1/4 to 96 1/2; Toronto Ry., 101; Montreal St., 233; N.S. Steel 90 1/2 to 91; Power 78 to 78 3/4. Prices are largely nominal, as sales are so few. Paris, exchange on London, 25f 12c; Berlin, 20m 37 3/4 pf. Foreign exchange locally, 60's, 80 1/4; 3 days' sight 9 1/4. Money is somewhat easier, as call loans are little in demand, if they were the rate would remain at 5 1/2.

Telegrams:—GOODWIN, IRONFOUNDER, LEICESTER.

CODE:—5th EDITION, A.B.C.



The Patent "ACME" (Reg.)

Stone Breaker

Portable and Stationary.
The Best Machine for all purposes.

Goodwin, Barsby & Co.
ENGINEERS,
LEICESTER, - England.

The following is a comparative table of stocks for week ending July 23 supplied by Charles Meredith & Co. Stock Brokers, Montreal:

Banks.	Shares Sales.	Highest.	Lowest	Average same date
				1902.
Montreal	53	250 3/4	250	256
Ditto. new	54	250	249 1/2	...
Toronto	21	232 3/4	232	245
Merchants	19	163	160	152
Union	1	130	130	...
Quebec	2	117 1/2	117 1/2	...
Miscellaneous.				
Can. Pac Railway Co.	792	123 1/4	121 1/4	138
Montreal St. Ry.	35	238	235	270
Montreal Power Co.	1260	80	78 1/2	100 1/2
Toronto Street Ry.	118	102	100	121
Ditto. new	2	98	98	...
Toledo Ry.	160	24	22 1/4	31 1/2

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

A. B. HUGHES & CO.,

Hosiery Manufacturers,

Great Central Street, LEICESTER, England.

HIGH GRADE

Gent's Fancy Knitted Waistcoats

AND

Footless Golf Hose

Are our present Specialities.

On receipt of 2½ dollars from Bona-fide Buyers, we will send a Sample Waistcoat and pair of Hose to show our make of goods, and will also include free of charge, full range of other patterns to order from. It will pay you to do this.

JAMES PERCIVAL & COMPANY,

Rolleston St.,

LEICESTER, England.

Specialities:

Football Boots,

Cycling Shoes,

Rubber Heeled

Ward Shoes,

Children's Cheap

Oxford

and 2-Bar Shoes.



All Shipping Orders Receive Prompt Attention.

Manufactured under the New Canadian Tariff.

Twin City Transit.. . . .	1374	99	96	122¼
Rich. & Ont. Nav. Co.	163	93	89	100¼
Montreal Telegraph.. . . .	76	158	158	168
Bell Telephone..	21	159	158¼	163
Dominion Cotton..	1	38	38	62
Merchants Cotton..	25	45	45	..
Ogilvie pfd..	35	125	125	123
Dom. Coal common..	891	97⅞	95	137
Do. pref.	25	113	113	114
Switch, common..	27	65	65	..
Do. pref..	15	98	98	..
Detroit United Elec. Ry.	310	75½	70	83⅞
Dom. Iron & Steel, com.	2480	15	11¼	58
Ditto. pref.	135	44	41¼	94
Nova Scotia..	535	92	89¾	108½
Bonds.				
Mont. Street Ry..	5000	105	104	..
Laurentide Pulp	1000	100	100	..
Bell Telephone..	500	106½	106½	..

MONTREAL WHOLESALE MARKETS.

Thursday Evening, July 23, 1903.

The ripening fields of grain in the great western centres continue to give full promise of bountiful yields and finest quality of grain. Already some grain has been cut in Southern Manitoba and next week will find the harvest there in full swing. Ontario wheat is pretty well harvested. Everything points to better yields all over the Dominion than early conditions warranted. In market values midsummer generally permits quietness to rule, and steadiness to hold sway. Cheese and butter are a trifle lower. Sugars are higher. Discounts have been raised on lead pipe and shot. Leather is in good movement, with a slight reduction in No. 3 Spanish sole. Commercial failures are very few and unimportant.

BUTTER.—A slow and unsettled market and a disappointing trade all through the week, with large offerings and but small outlet. Receipts keep large and stocks are accumulating, so that, altogether, the market is in a very unsatisfactory shape. The only movement to notice is in fancy fresh parcels offering at moderate prices within the range of 18¼ to 18½c, with demand at these prices if quality suits, but if stock is held at anything over 18½c there is no outlet. Medium qualities are unsaleable, and in the absence of movement it is impossible to give reliable quotations. Offerings at 17½ to 18c. Dairy butter is offered largely, with few or no sales reported.

Ottawa Clearing House.—Total for week ending July 16, 1903, clearings, \$2,535,636.43; corresponding week last year, \$1,878,432.03.

—London clearings for week ending July 16, \$889,886.

C. & E. LEWIS,
NORTHAMPTON,
ENGLAND.

Manufacturers of the Finest High Grade

MEN'S BOOTS and SHOES,

Equal to any made in America, for the Canadian Market, 33½ p.c., cheaper, under the New Preferential Tariff, F.O.B., London or Liverpool. Send for our New List.

(Cuts will be inserted as soon as received.)

E. ANDREWS & Co.ESTB'D
1820.

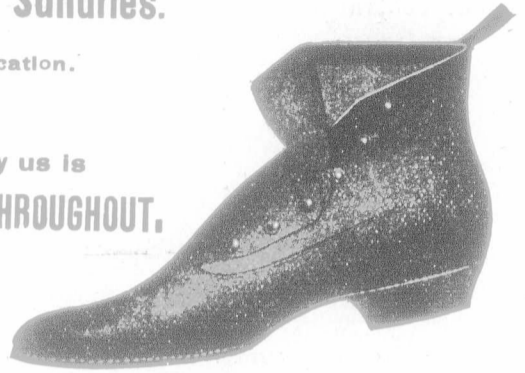
**Boots, Uppers, Leggings, Leather, Mer-
cery, Grindery and all Trade Sundries.**

Our Price List Mailed Free on Application.

OUR BOOT GUARANTEE

**EVERY Boot & Shoe Listed by us is
GUARANTEED SOLID LEATHER THROUGHOUT.**

And to have Whole
**VAMPS THROUGH
TO TOE.**



Honest Goods. Rockbottom Prices. Personal Attention.

SPECIAL ATTENTION GIVEN TO SHIPPING ORDERS

178 Whitechapel Road & East Mount St., LONDON, ENG.

Special terms for Canadians, under the New Preferential Tariff.

The only business passing is in a local way for retail. Single tubs sell at 16 to 17c under qualities 14 to 15c.

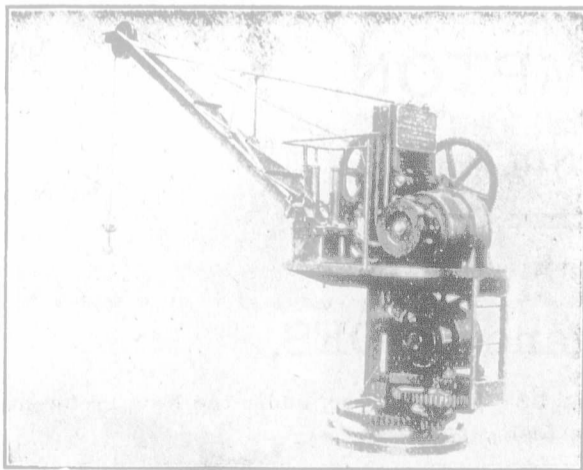
CEMENTS, ETC.—Jobbing trade continues good and prices hold steady. Arrivals for week ending July 21st were: 27,000 bags Belgian and German; 1,500 barrels do. and 126,520 fire-bricks.

CHEESE.—This article is also reported very dull, with large offerings, and prices weak and unsettled. Finest Ontario is worth 9¼ to 9¾c; Quebec 9 to 9¼c. Receipts are considerably in excess of requirements, with the export demand very light for the season. Country boards show makers as holding firmly to higher prices than prevail here. Woodstock, Ont., July 22.—Cheese decreased in price to-day 3-16 of a cent. Highest bid was 9 5-16c, at which price about 1,000 boxes were sold on curb. Sellers held for 9½c. Offerings were 1,900 boxes colored and 1,000 boxes white, comprising the product of the make from July 10th to 22nd.—Peterboro, Ont., July 22.—Forty factories offered second week of July cheese to the number of 3,397, all colored; seven buyers attending. Five factories received 9 9-16c all others 9½c. Board adjourned for two weeks.—Picton, Ont., July 22.—At cheese board to-day eleven factories boarded 1,150 boxes, all colored. Highest bid 9 7-16c; 340 sold.—Stirling, Ont., July 22.—At cheese board to-day 1,200 cheese were boarded. Sales: 580 at 9 3-16c; 235 at 9 3-16c

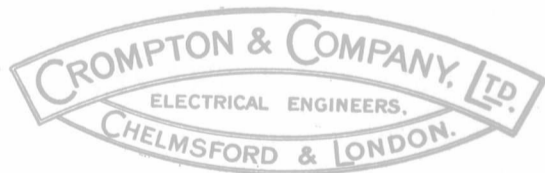
balance unsold. It is reported a taint is distinctly noticeable in late cheese of Eastern Ontario make, and that a professor is now investigating the cause.

Eggs.—Offerings are plentiful, with quotations a trifle lower. Fresh stock is selling at 13½ to 14c, with selects bringing 16 to 17c, and No. 2 stock 12½ to 13c. This is the season when nests of eggs are frequently found under weeds and in fields, where they may have kept hidden for many weeks, and which the finders occasionally conclude will hurt no one by selling in company with the fresh.

FLOUR AND FEED.—Flour holds firm at last week's prices. The demand continues brisk. Bran and shorts are lower, the former being now \$17 per ton, bulk, and the latter \$20. All advices from the wheat-growing centres are most favorable for a full yield. Ontario farmers are about finished, and from many counties an improved yield is expected over what earlier predictions warranted. Winnipeg closing prices of No. 1 hard Manitoba wheat 83½c; No. 1 northern, 82¼c, ex store, July delivery.—An active trade is reported in hay at steady prices. We quote: No. 1, \$13 to \$13.50; No. 2, \$12 to \$12.50; clover, mixed, \$10 to \$10.50, and clover, \$8.50 to \$9 per ton, in car lots.



**ELECTRIC WAREHOUSE CRANE DRIVEN BY
CROMPTON MOTORS.**



ENGLAND.

**ELECTRIC CRANES
OF ALL KINDS**

**Lifts, Hoists, Capstans, Winches, etc.
Dumping and Haulage gear of every description.**

One, Two and Three Motor Cranes.

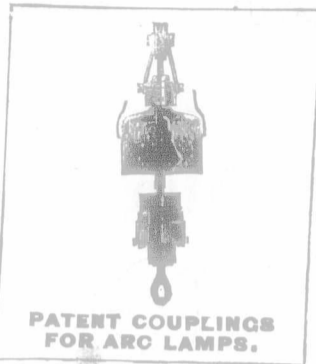
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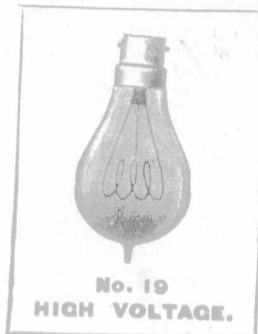
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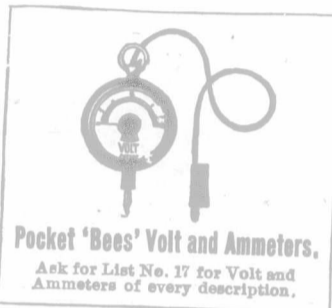
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ARC LAMPS,
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INCANDESCENT LAMPS,
"The London Standard."
(Very special prices quoted for contracts.)
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Switches, Switchboards, Cut-Outs and
all Lighting Accessories, Wires and
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**STANDARDS,
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Special terms to Canadian Houses under the
New Tariff Regulations.

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

The New "FLAME" Arc Lamps a Speciality.

GREEN FRUITS, ETC.—Good demand with prices of principal lines holding steady. Watermelons have made their appearance on the market, and are reasonable in price considering first arrivals. Quotations—Oranges, Sorrento, 300 size compartment cases \$3.75; do. ordinary boxes \$3.25; 200 size large, \$3.75; lemons, extra fancy 300 size Maori seedless, \$4; fancy 300 size Messinas, \$3.50; fancy 300 size Messinas, \$3; choice 300 Messinas \$3; new Verdelli lemons, 300s, \$3.75; figs, 5 crown, 18 lbs. to box, 13½c; bananas, Jamaica, \$1.75 to \$2; tomatoes, Jersey, bush, box, \$1.40; do., 4 basket crates, 80c to \$1; dates, golden 5c lb; 1-lb. packages 6½c. Nuts, new Grenoble walnuts 13c; Taragona almonds 13c; Sicily filberts, 9c; Jumbo pecans 16c; large pecans 13c; peanuts "Bon Ton," roasted, 10½c; Sun, 9½c; "G" 8½c; Coon, 7c; shelled almonds 28 lbs. to box, 28c; shelled walnuts, 26c; Brazil nuts 13c; watermelons, 35c each; raspberries, 8c; black do. 7c. Egyptian onions 112 pounds, 2½c lb. Cal. peaches \$1 to \$1.50 per box; do. plums, \$1.25 to \$1.50; do. Bartlett pears \$3.75 to \$4.25; Canadian red cherries \$1 to \$1.50 per basket; Canadian red currants 60c basket; black currants 40c basket; pineapples 24 to case \$4; 30 to case \$3.75; new apples, baskets, 25 to 30c; Cal. Tragedy plums, \$1.25 per crate.

GREEN HIDES.—Prices steady at last week's advance. No. 1, 8½c; No. 2, 7½c, and No. 3, 6½c lb. Calfskins 9 and 11c; lambskins and clips 35c each.

GROCERIES.—Another advance of 10c was made in sugar late last week, bringing prices on the basis of \$4.25 for granulated in barrels. The heavy demand from all quarters is said to be largely responsible. At present figures prices are very firm. Molasses is steady at 38c, less than 20 puncheon lots, with usual extras for barrels and half-barrels. Latest mail from

Patras, Greece, brings news of the collapse of the Government Currant Syndicate owing to the action of Great Britain, Germany and other governments, which notified Greece that conditions of the monopoly were a violation of existing treaties of commerce and that steps would be taken to protect their interests. Meanwhile a new law has been passed in the Chamber empowering the Greek Currant Bank to purchase all the eventual surplus of the ensuing crop at the fixed rate of dr. 130 per 1,000 Venetian pounds, and disposing of same for distilling purposes. To this effect the necessary additional funds have been placed at its disposal. The object of this scheme is to prevent any possible crisis, and an over-depreciation of prices in the event of a large crop by limiting the lowest price for the common provincial fruit at 130 dr. per 1,000 Venetian pounds, say actually equal to about 12s 9d to 13s c.i.f. London, but leaving free field for higher prices, which may be obtained from the trade.

HARDWARE AND METALS.—Trade good and prices mostly steady. Discount on lead pipe has been changed from 30 to 35 per cent. On shot the discount has been changed from 15 to 17½ per cent. New York advices of 22nd inst., say:—The principal steel works of the country have formed a billet pool, which is to be handled in a manner very similar to the steel rail association. While the base price is \$27 for billets, at mill for bessemer standard sizes, the usual practice is to make uniform delivered prices. For carbons between 0.20 and 0.60, there is an advance of \$6 per ton, while billets above 0.60 carbon carry on extra \$2 per ton. Sheet, bar and tin plate bar tonnage are quoted \$21 above billet and blooms.

LEATHER.—A decline of ½c lb. has been made by local jobbers in No. 3 B.A. Spanish sole leather, bringing present quotations to 24 to 25c. This has been quite unlooked for by some

LERROY'S IMPROVED PATENT COMPOSITION

Non-Conducting



For COATING BOILERS' STEAM PIPES, and prevent the radiation of heat, save fuel, and increase the power of steam. IT WILL AT ONCE SHOW A LEAK; IT CAN NOT CATCH OR COMMUNICATE FIRE. Used in H. M. Dockyards, Arsenals; also Principal Railway and Dock Co's. Three boilers covered with this composition will do the work of four not covered. May be seen where it has been in use for fifteen years.

—Established 1865.—

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Also at MANCHESTER.

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A Word to the Wise.

You want your money's worth.
We are prepared to give it.

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All prices.

Don't forget the New Preferential Tariff means
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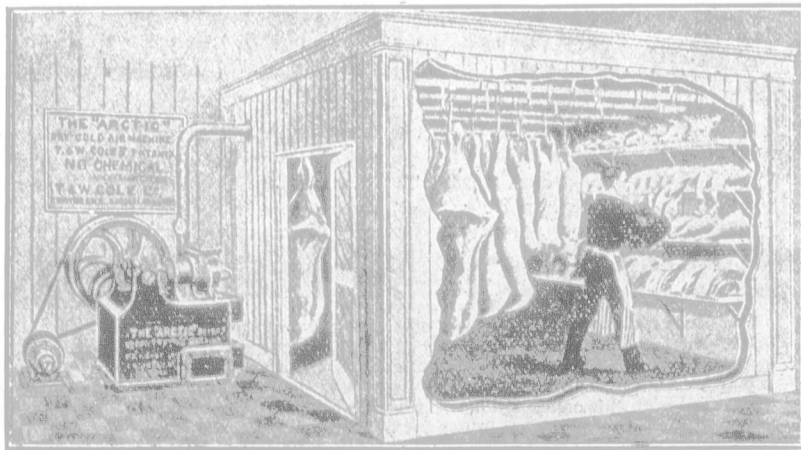
RALPH DENTON & CO., BRISTOL, England.



in the trade, who explain that with bark higher, labor higher, and prices of dry hides also high, the tendency should be the other way. It is not expected that this drop will be more than temporary. Some dealers report jobbing leather orders in excess of their supplies with arrivals quite meagre. The export trade is reported as better this week, with local houses taking good quantities of stock. The latter report conditions favorable for a large fall trade.

OILS, PAINTS, ETC.—Both linseed oils and turpentine hold steady at last week's figures. Cod liver oils are nominally unchanged.

WOOL.—The fourth series of the 1903 wool auction sales closed at London on Wednesday. When the series opened merinos ruled unchanged, but inferior greasy and faulty scoureds were somewhat irregular, subsequently all except the better grades of greasy weakened and declined 5 per cent. below the May average. Toward the end these grades were steadier, but the loss was not recovered; finest greasy crossbreds were always in demand and occasionally realized 5 per cent. advance. Medium and coarse greasy at the opening of the sales advanced 7 1/2 per cent., and under considerable American purchases closed 10 per cent. higher. Scoureds and slipes, which were freely offered sold unevenly, and medium declined 5 per cent. South



THE "ARCTIC" PATENT DRY COLD AIR REFRIGERATING MACHINE.

This illustration shows our smallest size plant, viz., a No. 1 "Arctic" machine driven by an Electric Motor, and cooling a Cold Chamber 8 ft. by 7 ft. Can be driven by any form of power. COST OF RUNNING, 2 1/4 d. PER HOUR.

No Chemicals Used. No Moisture.
Latest Improvements. Small Power.

Portable Cold Rooms very compact. Estimates for large or small plants. SUPPLIED TO MANY EMINENT FIRMS AT HOME AND ABROAD, Especially suitable for hot climates. Suitable for everybody requiring a perfectly dry air at a low temperature.

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Well - made, Reliable
and Durable Clothing,
For the Colonies.



In order to cope with our greatly increased trade we have had to again extend our Premises.

Canadian Buyers,

Ought to know the keen value we can give them.

We employ no Travellers.

You have not to pay heavy expenses.

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The Clothing Co., Limited,

47, 49, 51 and 53 Moor Lane,

LONDON, E.C., Eng.

Factories:

Osbourne Street, COLCHESTER.
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African wool was not in great demand, and withdrawals during the series were larger than usual, all South African grades, except light combing greasy and super snow whites declined 5 to 7½ per cent. During the series 156,000 bales were catalogued, of which 80,000 were taken by the home trade, 63,000 by the continent, and 5,000 by America. There were 8,000 bales held over for the fifth series. At the day's sales 7,142 bales were offered. Fine qualities were firm. From Boston it is reported that many wool-manufacturers, fearing a situation somewhat similar to that which has confronted cotton mill men, have come into the market of late for large supplies of raw material. Sales have been enormous, almost reaching the unusual total of 10,000,000 pounds last week. An advance of 1 to 2c is shown.

—The dividend sheet of the estate of C. W. Anderson & Son, bankers, of Oakville, has been forwarded to all creditors by the assignee. It is open to objection till July 25, after which the dividend of three cents in the dollar will be paid. The total liabilities were \$178,000, and the amount realized

upon the assets, including \$7,500 turned over to the estate by the Bank of Hamilton, was only \$8,580.29. The expenses of winding up the estate amounted to \$2,794.

—Following closely on the failure of the contractors of the King Edward VII. Hotel, Toronto, comes the announcement of troubles in the U. S. contracting firm of Norcross Bros., known in Montreal in connection with the palatial new building of the Bank of Montreal, recently completed, and consequently unaffected by the failure. The firm's net liabilities are named as about half a million, and contracts on hand are given at nine millions of dollars. They appear to be over-spread in their operations.

—A petition was presented this week on behalf of R. G. Millar, a creditor, to Mr. Justice St. Pierre, at Beauharnois, and granted, for the liquidation of the Northrop Iron Works, having its head office at Valleyfield, Que.

—Trade returns for the fiscal year ended 30th June in Canada are given at \$487,637,050, an increase of \$43,750,000 over the previous year.

BOOTH & CO.

Wholesale and Export Boot Manufacturers,

DUKE STREET,

NORTHAMPTON - - ENGLAND

The finest High Class Boots and Shoes, for Canadian Market, 33 $\frac{1}{2}$ p.c. in their favour.

—The creditors of the G. A. Thorpe & Maddock Manufacturing Company, Toronto, met last week and adjourned to meet again on the 23rd instant, when the assignee will have a statement of the affairs of the estate ready.

PATENT REPORT.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports

the following patents granted to Canadians last week:—Mold for artificial stone, E. B. Jarvis; shoe-sewing machine; J. Laurin; railway-crossing gate N. Perrault; cutting machine, M. W. Ross; filling can, J. W. Jack; carbureter, G. H. Maurer, et al; window flyscreen, W. Thompson; pipe wrench, N. Boulanger; liquid-fuel burners, J. B. Bladon, et al; turbine engine, S. Lount; wire-grip, J. C. Longe; puzzle, A. H. Wallace; snap-hook, V. D. Sibley.

For the benefit of our readers we publish a list of patents recently granted by the Canadian government, secured through the agency of Messrs. Marion & Marion, patent attorneys, Montreal, Can., and Washington, D. Information regarding any of the patents cited will be supplied free of charge by applying to the above-named firm. Pierre Danse-reau, Montreal, axle-nut; Joseph Lafrance, Montreal, pipe-joint; Chas. D. Spates, Rossway, N.S., bread slicer;

J. DAWSON & SONS,

LONDON, ENGLAND.

MANUFACTURERS
OF ALL KINDS OF

BOOTS AND SHOES

— MEDIUM TO BEST. —
AMERICAN OR ENGLISH STYLES.
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Light, Stylish and Durable.
Every Pair Warranted.



SPECIALTIES:

Damp Proof Weltd, M.S., Non-Creaking.

Latest English Fittings, 3 to 6 Fittings
under the New Tariff.

FLOYD, KIGHTLEY & CO., DRENSTER ST.
Northampton, Eng.

Clinton Geo. Sellers, Stratheona, N.W.T., horse-shoeing frame; Frs. Octave Schryburt, Quebec, welt machine; Cephas Thompson, Fleming, N.W.T., adjustable desk.

The following complete weekly list of patents granted to Canadians in the following countries, is furnished by Messrs. Fetherstonhaugh, patent solicitors, Canada Life Bldg.:—Canadian Patents.—W. J. McTavish and A. Graham, chaff blowers; F. Culham, locomotive ash pan cleaners; A. Herbert, hub nuts; F. Meenard, lubricating axles; G. C. Mooring, fire boxes and fire pots for stoves, furnaces and other fuel burning devices; J. L. Rankin, wire locking devices; E. B. Bolger, device for fastening laces in boots and shoes; E. Myers, kindergarten apparatus for teaching the position of notes on the piano; J. Kincaid, boiler bearings; F. Mesnard, venicle wheels;

W. F. Sanford, gates, D. Beaulieu, automatic fire alarms; J. Muir and C. H. Herod, plates for feed grinders; A. Hutton, rotary churns. American patents.—G. Casidy, sash-lifter; M. Chisholm, empyema drainage device; J. B. Le Reau dit L'Heureux and J. Le Reau dit L'Hereaux, air-foreing device for ventilation or similar purposes; E. Michaud and E. J. Bricker, belt-controller; D. W. Mitchell, bag-holder; N. E. Nash, temperature-regulator; N. E. Nash, temperature-regulating apparatus; L. Savaria, nut-lock; J. W. Smith, car-coupling.

ESSEX COUNTY, ONT.

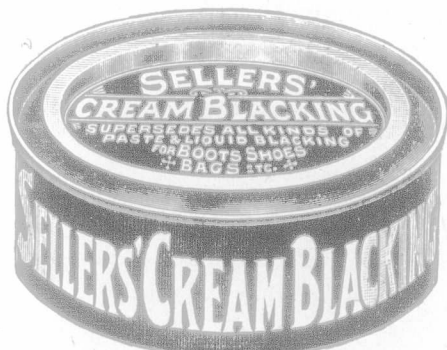
Essex presents many contrasts in her old and new and in her various races, but in the matter of prosperity recent

years have been pretty much the same—all satisfactory. The corn was poor last year, but the tobacco was good, at extra high prices; peaches were abundant, and the price of hogs was at its highest. Now corn, of which there is probably the largest acreage yet grown, is showing great promise, the price of hogs is well maintained, and the oat crop, their other main food, will be abundant, and peaches promise a heavy yield. On the other hand, the grapes are almost a failure. Under these circumstances the Essex farmer is not complaining, says a Globe writer, but is rather feeling that his outlook was never better.

The corn acreage, which increases as one moves westward through the Lake Erie counties, reaches its greatest point in Ontario in Essex, where there were 78,857 acres yielding 3,603,765 bushels last year. The crop was a partial fail-

Sellers' Cream Blacking

Entirely Supersedes all kinds of Paste and Liquid Blacking.



This new Preparation combines the essential properties of Boot Cream and Blacking, and may be used for every description of Black Leather Boots and Shoes—including Box Calf, Glace Kid, Patent Leather, &c., with great advantage.

It is entirely free from acid, and all other injurious properties—therefore does not perish the leather or destroy the stitches of the Boots like ordinary Blacking.

It dries quickly—produces a brilliant jet black—does not clog or crack in use—renders the leather soft and elastic—is not affected by rain or damp—does not rub off or soil the dress—and is more cleanly, convenient, and economical than any other kind of Blacking.

It saves an immense amount of time and labour, as Boots and Shoes dressed with this Cream Blacking retain their polish for several days, and only need occasionally rubbing with a soft dry cloth to restore their original brightness and freshness.

By using this Dressing ordinary Calf Leather Boots become nearly as bright and smooth as Patent Leather in a short time.

It is invaluable to Ladies and Travellers, as it is cleanly and easily applied—instantly produces a brilliant shine—and is available for all kinds of Black Leather.

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TO OBTAIN THE BEST RESULTS FOLLOW THE SIMPLE DIRECTIONS ON EACH TIN.

In decorated Air Tight Tins specially suitable for Export. GOOD PUSHING AGENTS WANTED. Full Export Price List and Samples if desired on application. Those goods are superior to those made in America, and under the New Canadian Tariff are 33 1/2 p.c. cheaper.

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(LATE T. & J. JONES)



—MANUFACTURERS OF—

Elastic Webs,

All business communications to be addressed to the firm.

Brougham Street Mills, Leicester, England.

ure owing to the wet spring. In 1901 there had been 64,883 acres and 5,644,821 bushels. One wonders what becomes of it all with free American corn at their very doors. But the Walkerville distillery takes care of enormous quantities, the eastern distilleries of some more, and the Essex hog the rest. This latter exists in multitudes, no less than 96,902 hogs, valued at \$1,930,068, having been sold or slaughtered in the county in 1902.

"Is the hog industry increasing in Essex?" I asked one excellent authority at Windsor, to-day.

"Oh, no, it couldn't; we now raise all we possibly can," was the reply, and so it appears, when one sees the droves of hogs on every farm, now luxuriating in the clover pastures springing up in the recent hay fields. The success of this year's corn crop means much, and the farmers are correspondingly happy.

At first it did not promise well, owing to the cool weather in June. Last week, when suffering mankind was complaining of the heat, the corn was delighted and was "just jumping" ahead. As the late Wm. McGregor, M.P., of Windsor used to say, "When the children lie uncovered at night, then it is good corn weather." And that period was reached during the first week in July. The other great grain crop is oats, which has secured, along with corn, nearly all the acreage formerly given to fall wheat, the growing of which is becoming a lost art in Essex. In common with the other grains, these are growing most satisfactorily.

The readjustment of the tobacco duties gives satisfaction to the grower, as it is expected to stiffen the market for native leaf. There is a decrease in the acreage, however, of perhaps 15 or 20

per cent. Since the growth of tobacco was seriously entered upon here about five years ago the method of the farmers and consequently the quality has improved. There are now two factories in the county, and a quiet but warm contest is in progress with the American trust. The immediate result has been to put the price paid to farmers up to ten cents, whereas it used to be four to six, when the trust had its own way. The Erie Tobacco Company, which manufactures at Windsor, is composed largely of farmers, who once more are fighting their own battle in a creditable and profitable way. This year's crop is later than usual, but the cool weather at the transplanting season was favorable, and now rapid growth is taking place. There were so many peaches last year it was thought the crop could not be repeated, but the reports from Leamington

Canadian Buyers. Tariff reduced on English Manufactures 33½ p.c. opens up the best market for cheapest goods.

JOSEPH TUCKER,

Equipment and General Stores,

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Inventor of many Specialities for Travelling and for Residents Abroad.

Quotations given for every class of goods.

Those who reside in extremely **cold climates** should see natural **Camel Hair Fleecy Cloth**, light, durable, and warm. In several textures, for Pyjamas, Dressing Gowns, Sleeping Sacks, Blankets, Wraps, etc. **Natural Wool Sheets** in all widths.

Malarial Mosquitos completely mastered by the Unique Canopy, which can be adapted to Bed, Study or Verandah. Send for diagrams. Double-Warp untearable Mosquito Net; rot and ant-proof, non-flammable.

Lambswool for Underwear will neither shrink, "felt," nor become hard from rough washing. (Guaranteed.)

Fine Gauze, Wool and Silk, for extreme heat. Very absorbent and will keep the body healthy.

Tropical Tweeds and Heavy Wraps for extremes of climate.

Speciality. Spitalfields Silk for Suits; Ladies Costumes, of light materials, a luxury in all tropical countries; send for Patterns and the French System of self-measurement.

The latest improvements for saving space and weight, render travelling on the Veldt, now comfortable and healthy.

Price List, 325 pages, representing stock of goods of all classes, free by post. Missionaries, Travellers Explorers and Miners should see this before making preparations.

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Refrigerating & Ice Making Machinery.

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Manufactured by us at our Works, Queen Square, W.C., Eng., and guaranteed to be of the Highest Excellency in Design Material and Workmanship. We carry out Cold Storage work in any part of the world.

We Undertake the Following in any part of the World:

To advise and report upon Cold Storage Projects. To survey sites of proposed works with Piers, Jetties and Sidings. To design and supervise the installation of Freezing and Cold Storage Works. To supply complete equipments, including Steam Boilers, Engines, Compressors, Electric Plant, &c., &c.

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JOHANNESBURG, BOX 5463.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price July 23 (Bid)	Cash value per S.
British North Am.	243	4,861,666	4,866,666	1,898,000	3	Apr. Oct	185	328 60
Can. Bank of Commerce	50	8,040,000	8,740,000	3,000,000	3 1/2	June Dec	164 1/2	89 50
Dominion	50	2,500,000	2,983,865	2,983,865	2 1/2	May	244	122 -0
Eastern Townships	50	3,000,000	2,201,065	1,318,442	3 1/2	Jan July	170	85 00
Hamilton	100	2,000,000	2,000,000	1,700,000	5	June Dec	222 1/2	232 50
Hochelaga	100	2,000,000	1,981,000	1,050,000	3 1/2	June Dec	186	196 00
Imperial	100	2,985,000	2,983,866	2,636,312	5	June Dec	240	240 00
Metropolitan	100	1,000,000	1,000,000	1,000,000	5	June Dec	185	185 00
Merchants' Can.	100	5,000,000	6,000,000	2,600,000	3 1/2	June Dec	157	157 00
Moisons	50	2,500,000	2,728,820	2,250,000	4 1/2	Oct April	199	99 50
Montreal	200	12,000,000	13,379,247	9,000,000	5	June Dec	250	507 00
Nationale	30	1,500,000	1,500,000	400,000	3	May Nov	113	32 40
New Brunswick	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia	100	2,000,000	2,000,000	3,070,000	4 1/2	Feb. Aug.	270	170 00
Ontario	100	1,400,000	1,500,000	600,000	2 1/2	June Dec	135	135 00
Ottawa	100	2,000,000	2,000,000	1,865,000	4 1/2	June Dec	228	228 00
People's of N. B.	150	180,000	180,000	155,000	4	June Dec	250	375 00
Provincial	25	873,487	781,948	900,000	3	June Dec	119	119 00
Quebec	100	2,500,000	2,500,000	900,000	3	June Dec	119	218 00
Royal	100	2,768,900	2,741,017	2,769,877	3 1/2	Feb Aug	218	119 00
Sovereign	100	1,300,000	1,298,876	323,000	3	Jan July	117	158 00
St. Stephen's	100	200,000	200,000	45,000	2 1/2	April Oct	128	128 00
Standard	50	1,000,000	1,000,000	925,000	5	April Oct	128	128 00
Toronto	100	2,500,000	2,499,000	2,600,000	5	June Dec	250	250 00
Traders	100	1,500,000	1,500,000	450,000	3	June Dec	125	125 00
Union (Halifax)	50	1,000,000	1,000,000	505,606	3 1/2	Mch Sept	168	84 00
Union of Canada	100	4,500,000	2,484,980	1,010,000	3	June Dec	189 1/2	129 75
Western	100	500,000	485,000	175,000	3 1/2	Apr Oct	147	147 00
Agri. Sav. and Loan Co.	50	630,200	630,200	207,000	3	Jan July	117	88 50
Bell Telephone Co.	100	5,000,000	5,000,000	800,000	4 1/2	Jan July	158	158 00
Brit. Can. Loan & Inv. Co.	100	1,937,900	398,481	180,000	2 1/2	Jan July	128	128 00
Brit. Mortg. Loan Co.	100	450,000	389,214	180,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co.	100	2,700,000	2,700,000	350,000	3	Jan July	108	108 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	1,490,057	3	Jan July	120	120 00
Can. Per. & W. Can. M. Corp.	10	5,951,350	5,951,350	250,000	3 1/2	Jan July	114	57 00
Can. Sav. & Loan Co.	50 & 2 1/2	750,000	750,000	450,000	2 1/2	Jan July	136	136 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,250,000	40,000	2	Jan July	72	86 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,200	40,000	1 1/2	Jan July	124	62 00
Dominion Telegraph Co.	50	1,000,000	1,000,000	340,000	6	Mar	42	42 00
Dominion Cotton Mills Co.	100	3,333,600	3,333,600	340,000	3	Jan July	119	119 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	200,000	3 1/2	Jan July	135	135 00
Home Sav. and Loan Co.	10	2,000,000	200,000	925,000	4 1/2	Jan July	183	91 50
Huron & Erie Loan & Sav. Co.	50	3,000,000	1,400,000	174,000	3	Jan July	70	70 00
Imperial Loan and Inv. Co.	100	889,850	734,590	210,000	3	Jan July	111	111 00
Landed Banking and Loan	100	700,000	700,000	87,500	3	Jan July	68	84 00
Land. & Can. Loan and Ag.	50	1,000,000	877,287	160,000	3	Jan July	110	50 00
London Loan Co.	50	679,700	678,550	51,000	2	Jan July	75	75 00
Manitoba & North-W. Ln Co.	100	1,500,000	375,000	2,000,000	2	Jan	155	62 00
Montreal Telegraph Co.	40	2,000,000	2,000,000	320,155	5	Apr	247	123 50
Mont. Heat, Light & Power Co.	100	2,250,000	2,250,000	590,918	4 & 1	Mch.	238	119 00
Montreal Gas Co.	40	3,000,000	3,998,640	380,000	3 1/2	Feb.	117 1/2	117 00
Montreal Street Ry. Co.	50	5,000,000	4,500,000	150,000	3	Jan July	122	61 00
Montreal Cotton Co.	100	3,000,000	3,000,000	660,000	3	Jan July	42	21 00
Merchants Cot. Co.	100	1,250,000	1,250,000	40,000	2	Jan July	76	80 00
Montreal Loan and Mortg.	25	500,000	500,000	162,355	3	Jan July	80	80 00
Ont. Indus. Loan and Inv.	100	373,000	271,993	154,000	2 1/2	Jan July	154	154 00
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	250,000	2 1/2	Jan July	89 1/2	44 50
People's Loan and Deb. Co.	50	600,000	600,000	162,355	3	Jan July	80	80 00
Real Est. Loan Co.	40	578,840	373,720	50,000	2	Jan July	76	80 00
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	250,000	2 1/2	Jan July	154	154 00
Toronto Electric Light Co.	100	2,000,000	2,000,000	250,000	2 1/2	Jan July	80	80 00
Toronto Mortgage Co.	50	1,120,880	724,000	250,000	2 1/2	Jan July	80	80 00
Toronto Street Railway	100	6,000,000	6,000,000	250,000	2 1/2	Jan July	80	80 00
Windsor Hotel	100	6,000,000	6,000,000	250,000	2 1/2	Jan July	80	80 00

* Paying quarterly dividends.

are that the yield will be one of the heaviest in the history of the district.

Just what caused the scarcity of grapes is not very clear, some assigning frost and others hail as the cause. I looked over the vineyard of Mr. William Borrowman, near Amherstburg, to-day, and found a fair quantity of bunches, but with few on them, the difficulty there having been a late frost. The grape belt is, after all, merely a fringe close to the water on a portion of the west and south boundaries of the county. The strawberry crop, as elsewhere, was large and profitable, the best for many years. Whenever Essex has lots of a good thing, it just invites Detroit to take a hand, for there, in spite of high tariffs, the laws of nature, or of supply and demand, prevail, and when the price of any produce drops to a certain figure—not always an unprofitable one by any means, either—the surplus is shifted across the river and the duty paid. That was what happened with the strawberries. It happens with such other delicacies as the Petite Cote radishes, which have brought fame to this five-mile stretch of the Detroit River below Sandwich, as has celery to the oft-discussed Kalamazoo. This export of produce is often an annoyance to the Windsor dealer, whose needs are neglected. He, too, suffers from another circumstance, the result of a sort of socialistic by-law, which stipulates that the merchants shall not patronize the Windsor market to buy wholesale until the individuals who want to buy retail are supplied. The radishes were a heavy crop this season, though complaint is made that they were "pithy." Credit is given the radish-growers for improving their methods, and for supplying radishes as well as celery the year round now, the lesson having been learned from some of the progressive gardeners round Detroit.

Sugar beets, of which the acreage is about the same as last year, are doing well. Part of the Essex product goes to the factories in Michigan and part to those at Wallaceburg and Dresden,

Telegrams: "HANDEL," Leicester.

LADIES' SKIRT KNICKERS.

HALL & EARL,

Braunstone Gate,
LEICESTER, England.

MANUFACTURERS OF

Cardigan Jackets,
Ladies' Dress Skirts,
Ladies' Under Skirts,
Ladies' Bloomers,
Ladies' Gymnasium Dresses,
Ladies' Bathing Dresses, etc., etc.



Special terms for Canadians, under the New Preferential Tariff

Hay has picked up wonderfully, is estimated at $1\frac{1}{2}$ tons to the acre, and is now mostly cured for. Two new flax mills have been started in the county, one at Essex and one at Belle River. This has induced a large acreage of flax, which is looking well and promising a good return, as it is a profitable crop, there being a market for both the straw and the seed now.

The labor problem, so far as the small fruits are concerned, is solved to some extent by the colored population in some parts of South Essex. Today I saw a number of colored women at work in a raspberry patch. When 6 o'clock came they ceased work promptly, and, as they marched gaily from the field, with that indolent swing of the race, it looked a picture from the sunny south.

The journey from Windsor, with its busy frontier life, and straining after the habits of its big sister across the

river, to quaint, quiet old Amherstburg, whose narrow-gauge streets are of the pattern of 1795, when the town was laid out, is full of interest. The electric car, which now fills an aching void, winds close to the river nearly the whole eighteen miles. The narrow frontier city left behind, the outskirts of peaceful old Sandwich, are entered, and the traveller passes under the long shadows of an enormous church spire, with its accompanying college, reminding one of the disproportions of the Quebec villages.

JAMES MURRAY,
of ST. JOHN'S, Newfoundland,
GENERAL * COMMISSION * AGENT.

Respectfully solicits trial consignments in the following lines of goods handled:
Flour and Breadstuffs, Pork, Beef, and General Provisions, Sugar and Molasses, Nova Scotia and P.E.I. produce, Canadian products of all kinds, Tea, Manufactured Goods, Proprietary Articles, Fish, Oil and Newfoundland Products.

THE Ward Commercial Agency

Mercantile Receipts, Collections.

Personal Attention, Prompt Returns.
246 St. James Street, MONTREAL.
Attention Given to Special Reporting.

THE MOST NUTRITIOUS. EPPS'S COCOA

An admirable food, with all its natural qualities intact, fitted to build up and maintain robust health, and to resist winter's extreme cold. Sold in $\frac{1}{4}$ lb. tins, labelled JAMES EPPS & CO., Ltd., Homeopathic Chemists, London, Eng.

EPPS'S COCOA

Giving Strength & Vigour.

HART & LEVY, Ltd.

Wholesale
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Clothing Manufacturers

OF HIGH CLASS CLOTHING ONLY,
FOR MEN AND YOUTHS.

Special prices to Canadians under the New Preferential Tariff,
 $33\frac{1}{2}$ p.c., in favour of Canadians.

.Leicester, England.

The Brook Manufacturing Co.

Clarke Road,
Northampton, - Eng.

—MANUFACTURERS OF—

Ladies' Gowns,
✦ and Skirts,

For the Canadian market, 33 1/3 p.c.
preference under the New Tariff.



Here flourish the descendants of the French settlers who first took up land here about 1770, long before any other portion of western Ontario was reclaimed from the hands of the savages. The small, irregular houses crouch by the roadside at intervals of a few yards for mile upon mile, the yard generally decorated by the unassuming holly-hock, and always by a swarm of dark-eyed youngsters. Jean Baptiste takes life easily, and when not pressed by work he is sitting smoking, and is always ready to entertain company or enjoy a game of pedro. His land is a curious mixture of garden and farm. Near the house the onions probably predominate, with a complement of radishes, beets and potatoes, while hay and oats stretch away to the rear of his ribbon-like homestead. To the west the Detroit River abuts the land with its ever-increasing empire's traffic.

Not the least attraction to the patrons of "in all the world no trip like this" must be this bit of eighteenth-century life planted amid the surroundings of the twentieth. To the east the flat, black soil stretches out in the stock farms of the English ranchers, until the centre of the county is reached, where the pioneer with the axe may yet find work to do.

Brigands of Pelee.—"Who gloriously fell in repelling a band of brigands from Pelee Island on March 3, 1838," is the conclusion of the inscription on a public monument erected in honor of five victims of the troubles of 1837. The dog-matè way of disposing of the origin of those who opposed the powers that be represents the strong Tory English sentiment which marked the early days of this frontier town. It was originally settled, in fact, by the British, on the

surrender of Detroit to the American Republic in 1796. The incidents hereabout in the war of 1812 were not satisfactory to the British, and the stone is still pointed out whereon Tecumseh harangued at General Proctor for retreating, a step which ended in the disaster at Moraviantown, on the Thames. Besides the encounter with the Pelee Island "brigands," the local events in 1837-8 include the capture by the loyalists of the "Anne," a vessel with which the rebels patrolled the river and bombarded Fort Malden. The fort has long since disappeared, but the homes of some of the early settlers remain along the road leading to Lake Erie, south of the town, a highway, by the way, which for historic interest and beauty probably has no equal in the Province.

Here was the home of Simon Girty, the famous Tory outlaw, who had lived

Thomas Ashby & Sons,

East Bond Street, - LEICESTER, Eng.

—MANUFACTURERS OF—

High and Medium Styles of **BOOTS** and **SHOES**.

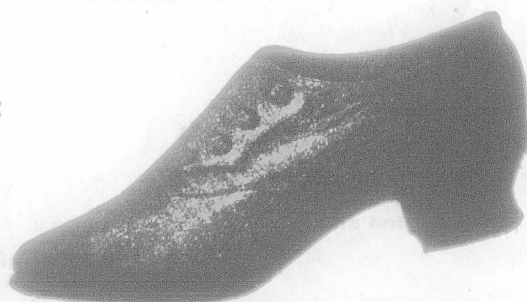
33 1/3 p.c. cheaper than other Countries, under the New Canadian Preferential Tariff.

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LIABILITIES.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes Circulation	Bal. due to Dom. Gov. aff'd red ct. adv'nce for credits, &c.	Balance due to Provincial Govts.	Deposits by the public, payable on demand in Canada.
Bank Statement to Govt. Month ending June 30, 1903									
1 Bank of Montreal	\$14,000,000	\$13,645,000	\$13,639,880	\$9,000,000	10	\$7,924,313	\$2,775,188	\$ 13,719	\$21,040,223
2 Bank of New Brunswick	500,000	500,000	500,000	750,000	12	478,530	46,474	99,801	748,997
3 Quebec Bank	3,000,000	2,500,000	2,500,000	900,000	6	1,460,224	14,841		2,866,820
4 Bank of Nova Scotia	2,000,000	2,000,000	2,000,000	3,000,000	10	1,908,096	406,582		5,566,968
5 St. Stephen's Bank	200,000	200,000	200,000	45,000	5	144,400	5,928		109,949
6 Bank of British N. America	4,866,666	4,866,666	4,866,666	1,398,000	6	2,716,522	13,783	17,841	5,567,655
7 Bank of Toronto	4,000,000	2,910,000	2,763,000	2,463,800	10	2,485,528	27,682	72,711	4,820,280
8 Molsons Bank	5,000,000	2,908,800	2,761,730	2,250,000	9	2,622,676	29,239	357,612	4,584,610
9 Eastern Townships Bank	3,000,000	2,338,450	2,282,470	1,318,442	8	1,578,585	19,508	12,635	1,566,306
10 Union Bank of Halifax	3,000,000	1,321,550	1,222,720	874,930	7	1,214,011	12,335		886,012
11 Ontario Bank	1,500,000	1,500,000	1,500,000	500,000	6	1,385,803	17,487	196,655	2,237,540
12 Banque Nationale	2,000,000	1,500,000	1,500,000	400,000	6	1,454,194	15,443	74,501	1,424,490
13 Merchants Bk. of Canada	6,000,000	6,000,000	6,000,000	2,900,000	7	4,097,040	384,718	2,044	6,074,888
14 Banque Provinciale du Can.	1,000,000	871,862	819,203	Nil	3	782,524	18,780	50,000	285,627
15 People's Bank of Halifax	1,500,000	907,460	857,541	375,017	6	868,446	16,250		579,699
16 People's Bk. of N. Bruns'k	180,000	180,000	180,000	165,000	8	156,014	18,346		122,346
17 Bank of Yarmouth	300,000	300,000	300,000	50,000	5	87,894	8,162		86,843
18 Union Bank of Canada	3,000,000	2,499,000	2,459,170	1,000,000	7	2,442,059	8,435	1,164,531	4,519,467
19 Canadian Bk. of Commerce	10,000,000	8,700,000	8,700,000	3,000,000	7	6,894,501	444,627	218,944	13,739,686
20 Exchange Bk. of Yarm'th	280,000	280,000	267,659	50,000	5	181,513			58,719
21 Royal Bank of Canada	4,000,000	2,971,900	2,795,630	2,824,460	8	2,149,425	158,404	8,678	3,302,966
22 Dominion Bank	4,000,000	3,000,000	2,989,382	2,989,382	10	2,733,918	25,256	560	7,216,899
23 Merchants Bank of P. E. I.	500,000	324,671	324,671	222,260	8	282,104		6,141	521,457
24 Bank of Hamilton	2,500,000	2,000,000	2,000,000	1,700,000	10	1,905,271	22,044	419,131	3,984,440
25 Standard Bank of Canada	2,000,000	1,000,000	1,000,000	925,000	10	900,945	19,998	72,104	2,584,511
26 Banque du St. Jean	1,000,000	500,200	265,217	10,000	6	150,853		18,034	25,358
27 Banque d'Hochelaga	2,000,000	2,000,000	2,000,000	1,050,000	7	1,778,088	19,789	81,145	1,989,638
28 Banque de St. Hyacinthe	1,000,000	504,600	329,465	75,000	9	267,495		19,918	79,347
29 Bank of Ottawa	3,000,000	2,447,800	2,415,689	2,237,915	6	2,148,742	37,084	54,566	3,285,926
30 Imperial Bank of Canada	4,000,000	3,000,000	2,986,266	2,650,000	10	2,667,241	36,450	131,075	6,826,244
31 Western Bank of Canada	1,000,000	500,000	484,889	175,000	7	338,530			437,647
32 Traders Bank of Canada	1,500,000	1,500,000	1,500,000	450,000	7	1,484,215		92,864	2,208,830
33 Sovereign Bank of Canada	2,000,000	1,300,000	1,299,276	824,008	Nil	919,255		77,258	1,141,462
34 Metropolitan Bank	2,000,000	1,000,000	1,000,000	1,000,000	Nil	309,290		144,486	231,323
Total	95,826,666	78,003,359	76,600,201	47,973,814		58,865,845	4,598,232	3,406,854	111,298,423

Return of Canadian Bank of Commerce. Amount under heading "Other assets not included under foregoing heads" includes bullion.
 Return of Bank of British North America. Amount under heading "Other assets not included under foregoing heads," includes bullion.
 The figures for the Dawson City Branch are taken from the last returns received, viz.: 30th June, 1903.

with the Indians and partaken of their wild nature to a degree which never ferook him. Here also is the house of Col. Elliott, a typical early settler, a British officer, born in Ireland, and emigrating to Canada in 1784, from Virginia, bringing with him sixty Virginian slaves. Here also was in later years the avenue of entry of hundreds of black men and women, who, by crossing the narrow channel, secured freedom under the British flag, and whose descendants are still found in Colechester and Anderson townships, when they are not out sailing on the upper lakes. Opposite Amherstburg is Bois Blanc Island, the summer resort of 100,000 Detroit excursionists each year. With this bustle, and the excellent settlements around

her, the town thinks little of the past, and is having a prosperous present. Pelee Island has been recovered from the brigands, and is the home of 750 happy farmers. With the exception of a small island, Middle Island, just south, it is the most southerly land in Canada, in a latitude corresponding with southern Europe. Its life is dependent on its dykes and pumps, it is so low, and last year much of the land and crops were flooded. The carp followed in so thickly that their course through the fields was traceable by the grain which their tails caused to wave! Corn and Catawba grapes are the staples on the island, with the preference for the former. Hogs are raised in large quantities, there being a regular steam-

ship service. The land is black loam, exceedingly rich, and of the total of 11,000 acres, 7,000 is reclaimed land.

STURGEON FISHERS.

Near the mouth of the Detroit River is a sturgeon fishing ground that is supposed to be the best in the United States. Every spring and summer hundreds of these immense fish, weighing from 50 to 300 pounds apiece, are taken from the river and are sold at high prices. It is not an unknown thing for fishermen to make \$100 in a day.

Their headquarters is Fox Island, located between the southern end of

ORSON, WRIGHT & SONS,

62 and 63 Basinghall St., LONDON, E.C., and South Wigston, LEICESTER, England.



Makers of Fine and Medium

LADIES' FOOTWEAR...

Unequaled for Comfort, Style and Durability, under the New Canadian Preferential Tariff.

BANKS. Liabilities—Continued.	Dep. by public pay. after no- tice on fir'd day in Can.	Deposits elsewhere than in Canada.	Loans from Banks in Can. sec'd	Depo. made by ind Balances Due other Bks. in Can.	Balances Due other Bks or agts in U. K.	Balances Due bks or agts not in Can or U.K	Other Liabilities.	Total Liabilities.
1 Bank of Montreal	\$41,535,385	\$22,101,210		\$1,061,961			\$254,409	\$66,706,430
2 Bank of New Brunswick..	2,287,463			126,968				3,688,464
3 Quebec Bank	4,908,844			172,288	389,971		15,660	9,028,441
4 Bank of Nova Scotia	11,564,581	2,321,069		344,659		268,255	100,000	22,720,092
5 St. Stephen's Bank	193,630			96			737	464,019
6 Bank of British N. America	8,468,300	2,854,667		121,532	2	92,726	11,605,704	30,968,792
7 Bank of Toronto	10,526,658			364,015	270,630	6,819	1,335	18,575,066
8 Molsons Bank	12,070,000			169,650	364,839	96,408		20,585,000
9 Eastern Township Bank..	6,375,766			37,268	38,425			9,625,465
10 Union Bank of Halifax ..	4,173,582	212,507		83,397	869,068	11,064	22,659	7,476,239
11 Ontario Bank	7,266,671			24,375	423,959	175,000		11,727,393
12 Banque Nationale	4,193,941			1,285	174,361			7,348,217
13 Merchants Bk. of Canada.	17,546,906	22,983		869,831	836,168		9,494	29,544,020
14 Banque Provia'le du Can.	1,474,155		604,689				21,019	3,426,796
15 People's Bank of Canada..	2,665,462			28,021	130,424		2,491	3,690,786
16 People's Bk. of N. Bruns'k	276,998		10,000					590,694
17 Bank of Yarmouth	325,815			1,936	12,491			472,143
18 Union Bank of Canada..	7,504,231			3,575	14,141			15,066,442
19 Canadian Bk. of Com'ce	36,188,783	7,763,979		192,745	2,211,157	105,180	9,873	67,764,665
20 Exchange Bk of Yarm'th	183,990		26,000			408	328	429,369
21 Royal Bank of Canada ..	9,534,123	1,454,250		11,762	639,400	259,139	105,062	17,628,209
22 Dominion bank	16,962,922							26,938,494
23 Merchants Bank of P. E. I.	550,860				9,739		31,939	1,402,040
24 Bank of Hamilton	11,438,178			31,967	292,544	1,317		18,044,993
25 Standard Bank of Canada.	7,860,821			35,000	294,019			11,860,809
26 Banque de St. Jean	266,860						4,295	464,901
27 Banque a Hochelaga	5,563,654			3,790	624,895	7,658	96,912	10,065,474
28 Banque de St. Hyacinthe..	723,005		36,379					1,126,120
29 Bank of Ottawa	9,578,446			1,737		636		15,110,190
30 Imperial Bank of Canada.	13,088,968			110,669				22,894,660
31 Western Bank of Canada..	2,784,479				72,654			3,638,311
32 Traders Bank of Canada..	8,528,690			2,307	433,603			12,743,611
33 Sovereign Bank of Canada	2,291,335			434	161,245			4,090,994
34 Metropolitan Bank	352,899			146	35,746			978,892
Total	267,639,085	36,286,665	676,008	3,842,408	8,180,084	1,025,307	12,281,966	508,049,968

Grosse Isle and in the northern end of Bois Blanc. It is about a mile up the river from Sugar Island.

Passengers on the boats running to Sugar and Hickory Islands can see the floats placed by the fishermen. They are about the size of paving blocks, and are set in rows to keep the sturgeon lines just at the bottom of the river.

For miles these floats may be seen. They reach all the way from the middle of Grosse Isle to Lake Erie. Some fishing is also done between Bois Blanc and Sugar Island, and near Sandusky, and some up the river, near Peche Isle and Wolfe's Point. Before the Government scared all the fish out of the Limekiln Crossing by the blasting operations there, many sturgeon were caught in that channel, between

Bois Blanc and the Town of Amherstburg. Some of the old French people in that town still spend a few weeks each year trying to catch the big fish, but they do not have much success in that immediate neighborhood.

Sturgeon are not caught in the ordinary manner with pole and line. They are not caught in nets or speared. There is a special rigging that all sturgeon fishermen use, and it is the only kind that makes success reasonably certain.

A strong line, sometimes 150 feet long, is stretched across the bottom of the river from two anchors. On this line are fastened, about a foot apart, scores of snubs, or short lines, about two feet long, each having a large, needle-pointed hook fastened to it. The long line is held up from the bottom by ropes which run to the floats on the

surface. Small anchors are tied by short ropes along the bottom line. These anchors hold the long line to the bottom of the stream, and the floats raise it just enough to allow the hooks to touch the floor of the river.

The sturgeon does not bite, for he has no mouth. He has a large opening on the under side of the head, through which he sucks the food he finds on the bottom. As he swims along the hooks catch in this opening, and when he struggles to free himself he is likely to catch more of the sharp prongs. The hooks are about three inches long, and very strong.

Each fisherman has from one to perhaps a dozen of these lines in operation, and he examines them every morning to see what luck he has had. In a boat he goes to the floats and pulls them up. If he has one big sturgeon

Cowling & Company,

MANUFACTURERS OF

Ladies' High Class Boots and Shoes.

LEICESTER, ENGLAND.



We make only the Highest Grades, under the New Canadian Preferential Tariff of 33 1/3 p.c., in favour of Canada.



BANKS.	Specie.	Domini'n Notes	Deposits with Dom Govt. for s'c'rity of note cir.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep. m'de with & bal. due from other bks. in Can.	Due from Bks or Ag in U. K.	Bal. due from bks not in Can. or UK	Dom and Prov Gov Securitie's	Can. Mun. Sec. & other Pub Sec. not in Can.	Railway & other bds deb & stocks	Call Loans on Bonds and Stocks in Can.	Call and short ins. not in Canada.
1 Montreal.....	\$3,165,526	\$6,939,140	\$360,000	\$2,523,470	.....	14,397	\$ 671,780	\$4,729,381	\$ 435,697	\$ 297,114	\$7,091,061	.....	\$1,974,964
2 N. Brunswick	139,830	185,620	25,000	110,142	.....	103,221	21,681	303,576	169,325	85,186	161,087	.....	175,000
3 Quebec.....	296,820	680,533	92,800	440,128	204,010	49,569	.....	91,839	201,060	223,267	593,457	.....	1,693,856
4 Nova Scotia.	1,391,649	1,655,286	101,128	1,185,728	10,089	2,253	94,297	1,288,104	293,340	913,178	2,508,506	.....	2,689,228
5 St. Stephen's	14,931	13,400	10,000	9,156	.....	27,252	.....	54,548	.....	.....	.....	.....	2,685,894
6 E. N. A.....	976,555	1,471,335	137,985	606,269	25,000	16,961	158,681	248,391	1,081,292	1,421,869	337,538	.....	4,231,594
7 Toronto.....	614,882	1,227,130	113,299	706,072	.....	14,051	.....	713,187	235,893	33,171	2,456,147	.....	1,665,752
8 Moisons.....	380,476	1,038,150	121,000	1,116,622	.....	290,868	695	487,750	323,244	1,133,232	1,483,924	.....	1,457,964
9 E. Townships	158,357	206,493	80,000	211,509	36,879	474,927	.....	616,430	180,078	272,300	87,362	.....	852,196
10 Union Hfx...	145,164	256,272	65,171	385,628	.....	184,041	.....	114,818	646,987	280,047	169,000	.....	386,423
11 Ontario.....	112,679	380,942	70,000	501,517	.....	329,899	.....	126,403	50,000	143,424	1,082,952	.....	865,339
12 Nationale...	66,326	219,899	75,000	439,363	.....	60,413	.....	128,875	85,000	.....	.....	.....	298,452
13 Merchants...	501,895	1,457,237	211,000	1,523,216	400,679	703	.....	9,434	977,400	799,023	4,841,179	.....	3,669,432
14 Provincial...	11,640	31,032	40,987	51,571	.....	193,008	6,586	42,601	.....	356,573	217,005	.....	915,915
15 People's Hfx	67,838	169,414	35,000	124,207	.....	22,789	.....	44,607	119,895	45,892	.....	.....	114,184
16 People's N.B.	6,363	19,307	8,000	6,543	.....	20,875	2,976	6,904	36,327	5,000	2,300	.....	.....
17 Yarmouth...	21,207	16,414	4,190	7,260	.....	30,679	.....	10,525	39,400	.....	14,250	.....	.....
18 Union Can...	235,759	896,155	91,000	461,051	.....	80,081	.....	167,779	.....	43,771	57,642	.....	648,432
19 Commerce...	1,957,322	1,972,307	391,400	2,823,840	.....	26,314	.....	901,467	2,733,080	458,965	4,638,672	.....	4,564,179
20 Ex. Yarmo'h	7,255	7,500	4,500	1,984	.....	101,038	.....	17,102	.....	6,960	185,000	.....	.....
21 Royal of Can	780,999	1,206,567	101,844	877,756	.....	116,430	.....	245,280	400,000	957,000	2,952,329	.....	1,172,714
22 Dominion...	1,040,132	1,393,291	140,000	1,326,019	.....	543,663	382,589	1,537,993	95,084	671,086	3,186,175	.....	5,458,576
23 Mcht. P. E. I.	31,844	36,062	13,900	25,950	.....	44,200	.....	11,196	.....	.....	.....	.....	.....
24 Hamilton...	342,837	1,249,517	100,000	564,546	.....	324,037	.....	447,432	129,597	1,710,838	407,452	.....	2,323,973
25 Standard...	219,099	688,551	50,000	364,078	.....	211,152	.....	103,375	.....	579,870	734,023	.....	391,160
26 St. Jean.....	6,806	11,713	7,136	5,535	.....	45,413	.....	4,944	.....	.....	.....	.....	.....
27 D'Hochelega	164,935	514,393	72,100	841,499	.....	83,780	2,256	441,721	767,958	438,889	303,000	.....	581,461
28 St. Hyacinthe	7,679	24,737	16,260	10,920	.....	61,850	.....	39,110	.....	.....	.....	.....	.....
29 Ottawa.....	607,636	1,333,820	100,000	422,647	.....	529,015	34,249	429,223	464,252	1,099,828	687,271	.....	1,556,322
30 Imperial...	693,922	2,533,633	123,585	1,254,539	.....	530,756	349,285	1,479,587	918,486	1,402,954	1,077,363	.....	2,942,708
31 Western.....	26,994	24,773	21,555	43,919	.....	644,645	.....	16,293	157,568	494,232	216,165	.....	.....
32 Traders.....	179,280	830,323	75,000	256,836	.....	23,581	.....	40,522	889,975	4,644	1,133,190	.....	1,665,794
33 Sovereign...	45,060	237,693	5,227	220,539	.....	36,338	.....	266,790	.....	.....	603,278	.....	1,454,982
34 Metropolitan	49,466	164,898	6,036	99,367	.....	34,108	.....	104,737	.....	.....	198,576	.....	596,117
Total.....	14,464,063	29,692,337	2,869,992	19,429,914	676,157	5,422,247	1,725,774	15,221,588	11,760,805	14,970,300	37,399,754	40,876,987	39,509,716

on that line, the fish keeps him busy, but if he has several, as is sometimes the case, he is more than busy.

To land a fish five feet long, and weighing 100 pounds or more, and strong as a horse, is no small task. But the men have to do more than that. They have to lift the fighter into their boat. This is done with big gaff hooks. These are sifort poles

with heavy hooks fastened to one end. The sturgeon is lifted to the surface by pulling on the float ropes, the hooks are suck into his side, through the tough skin, and the fish is then quickly flopped into the boat. There he flounders around, beating with his powerful tail until it seems that he may knock the bottom or sides from the boat. It is customary to hit a big

fish on the head with a mallet, in order to stun him.

A sturgeon fresh from the depths of the river is a sight worth seeing. In shape he resembles somewhat the shark one sees in pictures. His back is brownish grey in color, with a bluish cast here and there. The entire under side is pearly white, smooth as velvet, without any scales.

Telegrams: "WINTERINE, LONDON."

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(Cuts will be inserted as soon as received.)

BANKS	Current Loans in Canada.	Current Loans elsewhere than Can.	Loans Govt. of Can.	Loans Prov. Govts.	Overdue Debts.	R. E. besides Bk. premises.	Mortg's on R. E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Loans to Directors & their firms.	Average specie for month.	Average of Dom. Notes dur. month.	Greatest amt. Notes in circ'n dur'mth.
1 Montreal	\$62,546,226	8,119,330	744,686	\$ 297,284	\$ 17,034	.....	\$600,000	.....	\$120,526,296	\$1,663,000	\$3,231,354	87,189,680	7,974,474	
2 N. Brunswick	2,635,333	50,000	55,445	4,891	40,277	41,769	31,749	45,532	1,853	4,999,616	396,545	133,788	191,307	489,676
3 Quebec	7,744,544	.....	.....	.....	.....	.....	.....	226,459	59,924	12,612,066	749,358	294,511	601,823	1,461,224
4 Nova Scotia	9,393,167	3,323,758	123,556	90,014	13,467	52,865	.....	241,634	9,519	27,949,835	460,523	1,418,470	1,618,146	1,918,524
5 St. Stephen's	505,322	.....	.....	.....	.....	.....	.....	13,000	.....	713,932	85,176	13,750	150,300	150,300
6 B. N. A.	15,886,082	2,952,538	230,813	89,695	5,402	8,407	28,750	662,152	7,592,568	40,556,410	N11	970,704	1,388,590	2,752,937
7 Toronto	16,483,856	.....	.....	.....	.....	.....	.....	825,007	.....	24,617,846	849,987	611,200	1,275,100	2,501,300
8 Molsons	17,884,637	.....	.....	.....	.....	.....	.....	310,000	13,929	26,284,511	417,434	378,990	1,029,318	2,648,067
9 E. Townships	9,712,833	.....	.....	.....	.....	.....	.....	310,777	123,817	13,469,164	213,530	150,537	188,875	1,639,931
10 Union Hfx.	6,934,497	221,013	37,330	32,561	4,954	.....	.....	112,158	4,000	9,809,018	469,997	142,513	204,782	1,314,011
11 Ontario	10,051,491	.....	.....	.....	.....	.....	.....	126,465	6,784	13,897,909	29,212	114,500	333,400	1,386,803
12 Nationale	7,647,924	.....	.....	.....	.....	.....	.....	192,434	122,351	9,885,541	712,166	67,800	285,600	1,473,814
13 Merchants	18,118,825	722,849	.....	263,511	15,820	51,406	.....	815,842	86,670	38,888,861	485,232	496,000	1,457,000	4,213,000
14 Provincial	1,922,503	.....	.....	.....	.....	.....	.....	130,000	149,948	4,117,102	N11	11,184	26,545	893,424
15 People's Hfx.	4,147,255	.....	.....	.....	.....	.....	.....	67,473	8,057	5,048,197	374,400	67,375	149,634	869,561
16 People's N.B.	822,308	.....	.....	.....	.....	.....	.....	13,500	.....	962,104	65,807	6,649	168,749	168,749
17 Yarmouth	677,035	.....	.....	.....	.....	.....	.....	8,000	.....	847,421	43,360	21,198	15,771	93,184
18 Union Can.	15,978,335	.....	.....	.....	.....	.....	.....	562,612	3,980	19,320,916	1,034,000	308,936	919,593	2,442,056
19 Commerce	45,943,175	5,860,886	226,417	357,172	195,418	173,620	1,000,000	1,220,469	.....	79,750,396	1,660,481	1,643,000	2,047,000	7,035,000
20 Ex. Yarmo'h.	402,876	.....	.....	.....	.....	.....	.....	23,277	.....	757,002	33,243	7,131	7,996	202,141
21 Royal of Can	11,977,566	435,385	215,870	45,533	2,716	26,047	232,559	10,000	23,425,674	155,389	620,787	1,039,425	2,183,001	2,183,001
22 Dominion	17,330,422	.....	.....	.....	.....	.....	.....	425,000	11,028	35,620,911	570,000	1,022,000	1,479,000	2,758,000
23 Mcht., P. E. I.	1,751,671	.....	.....	.....	.....	.....	.....	21,132	29,039	1,973,645	27,994	7,847	13,838	274,560
24 Hamilton	13,339,147	218,740	.....	.....	.....	.....	.....	540,237	107,594	21,962,229	25,320	340,587	921,408	1,984,004
25 Standard	8,888,429	.....	.....	.....	.....	.....	.....	100,000	.....	14,033,214	237,074	320,340	673,450	902,630
26 St. Jean	605,741	.....	.....	.....	.....	.....	.....	14,170	19,717	761,900	19,185	6,550	10,500	173,983
27 D'Hochelega.	8,575,733	.....	.....	.....	.....	.....	.....	181,156	95,315	13,174,137	253,688	168,776	346,374	1,806,123
28 St. Hyacinthe	1,325,957	.....	.....	.....	.....	.....	.....	22,500	50,796	1,379,038	27,994	7,847	13,838	274,560
29 Ottawa	12,332,770	.....	.....	.....	.....	.....	.....	209,903	30,410	19,990,485	340,125	607,763	1,295,840	2,226,977
30 Imperial	14,874,308	.....	.....	.....	.....	.....	.....	489,985	3,723	23,819,068	153,039	699,693	2,619,523	2,764,776
31 Western	2,556,708	29,100	.....	.....	.....	.....	.....	16,590	16,270	4,296,207	15,000	26,668	28,017	423,680
32 Traders	9,407,967	.....	7,000	.....	.....	.....	.....	170,000	32,632	14,735,264	24,554	183,169	746,246	1,482,316
33 Sovereign	3,227,685	.....	.....	.....	.....	.....	.....	38,430	6,137	6,325,127	91,618	20,731	270,772	933,190
34 Metropolitan	1,649,854	.....	.....	.....	.....	.....	.....	81,356	1,944	2,987,491	108,450	66,770	213,711	247,360
Total	363,529,721	21,943,598	1,641,117	1,978,025	840,775	738,665	8,306,310	9,781,040	641,985,372	11,954,418	14,067,030	28,651,800	59,865,662	

It is customary with many fishermen to take their sturgeon to a pound near their camp, and keep them alive there in the water until a sturgeon buyer comes along, about once a week. The pound is an enclosure in the river, made of boards on the sides and bottom, with enough space between them to allow the free passage of fresh water, yet the boards are enough to prevent the escape of the fish.

All of the fishermen near the mouth of the river sell their sturgeon to buyers who come from Detroit. The fishermen get \$11.50 apiece for the fish, regardless of size. In the case of a hundred-pound fish, this means eleven and a half cents per pound. But the buy-

er does not lose anything, for the fish run large, sometimes being many pounds over the hundred mark.

From a hundred-pound sturgeon there can generally be taken about twenty-five pounds of eggs, which are made into the caviare that is considered such a fine dish. It is especially popular among the rich in the East, and Russia and Germany are big users of it.

The fish itself is sold, and from it are cut sturgeon steaks that figure on many a banquet menu. This meat is a luxury and comes high. The buyer can generally get his money back from the fish itself, and have for profit the returns from the sale of the roe. These eggs, if packed in common salt, are

worth about twenty-five cents per pound. After they have been prepared for the table by a pickling process, they sell for much more money.

At the present time there are three fishermen on Fox Island, and others are scattered along the river, but a little earlier in the season, at the height of the fishing period, fifteen or twenty men usually make their headquarters on Fox Island. There are seven fishermen's houses or shanties there.

This island is small, but it is a very pretty place. On the American side there is a little bay on which two of the houses face. The upper end of the island is about a foot above the level of the water, but at the down-river

TRADE MARK

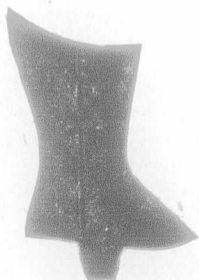


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The "Oceanic" Boot For the British People.

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Is the most Up-to-Date exponent of GENT'S HIGH-GRADE FOOTWEAR to Retail at 10-6 and 12-6.

It has always been easy to get fine Boots if you paid a FANCY PRICE. "OCEANIC" Footwear, for the first time, makes it possible to buy Stylish, Comfortable, Beautiful, Dainty and Durable Footwear for

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Enquiries from Retailers wishing to know address of nearest Factor stocking these Goods will be much appreciated.

MAKER, **A. E. MARLOW,** St. James' Works,
NORTHAMPTON, England.

Special price under the New Canadian Preferential Tariff.

end there is a bluff about ten feet high, running about half the length of the island. The other shanties are located on the Canadian side, along the face of this bluff.

Years ago dynamite was stored on this island, for use in the blasting operations on the Limekiln Crossing. A large amount of it exploded in a mysterious manner, and since then it has been stored elsewhere.

The fishermen lead an easy life. After they have examined their lines each morning and made what few repairs are necessary there is little to do but smoke and talk and fish for pickerel and bass. But they can afford to take life easy. A big catch is not made so frequently now as it was five or ten years ago, but with good luck sturgeon fishing is still a paying occupation part of the year.

Detroit used to be headquarters for sturgeon, but the large numbers that have been taken from the Great Lakes and the rivers emptying into them have so reduced the supply that the price paid to the fishermen has gone up to about double what it was a few years ago.

It is within the memory of hundreds of Detroiters that sturgeon were sold for four cents a pound, and they were peddled on the streets here, as white-fish and lake trout are to-day. Then people did not care much for them, and the row and sounds were thrown away.

Now one cannot buy fresh sturgeon steak at retail for less than 20 cents per pound, and smoked sturgeon sells for 25 cents. The eggs are made into cavaire that sells at retail for \$1.25 per pound can.

Notwithstanding the limited supply of sturgeon around Detroit, the best cavaire is made in this city, from fish that are brought here alive. The eggs have to be passed through a series of sieves of different sizes, and are then packed in a preparation of salt. It is said that Russian salt is used.

The great supply of cavaire comes from Canada, the Lake of the Woods, Lake Nipissing and Lake Nipigon. The fish from those waters are not so large and the eggs from them are shipped to New York, where they are packed. Then they come west in neat cans, labeled "Russian Cavaire," and are rightly esteemed a delicacy by good eaters.

The sounds, or bladders, that were formerly thrown away are now sold at wholesale for \$1.25 per pound, and are used in purifying wines and whiskies. They have the same effect on them that eggs do on coffee. About twenty or twenty-five of them weigh a pound.

WIRELESS TELEGRAPHY IN WAR.

A torpedo that possesses its own motive power, propels itself through the

water like a ship, and which can be controlled while miles out at sea without connecting wires—a deadly projectile that can be guided by a system of wireless telegraphy as accurately as though it were an electrical launch with steady hands controlling it, is the most recent invention that has been added to the marvels of modern warfare, and promises to relegate torpedo boats to second place in the great sea battles of the future.

After five years of continual experiment, during which the famous inventor, Nicola Tesla began and abandoned a similar work, J. Tarbotton Armstrong, who has done more work upon wireless telegraphy than any living man, has finally brought this torpedo to such a point of completeness that it has been introduced into the British navy, and before long will be a part of the equipment of every British warship afloat.

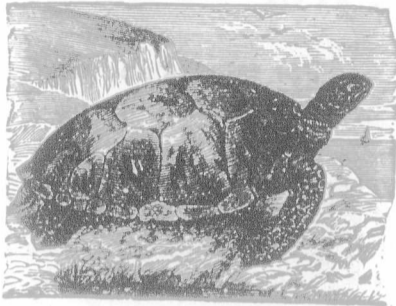
A little vessel within itself, with screws, motors, water pump and rudder, this remarkable invention is completely governed by wireless electric waves sent out from shore or from the bridge of a ship. By means of the mechanism within it, which by various ways is made to respond to the waves of electricity sent, the torpedo can be made to turn in a circle, dip toward the ocean's bed, shoot up or back or run in a straight line ahead.

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

By Royal Appointment
to the late Queen Victoria.

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

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



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

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

The T. K. BELLIS TURTLE CO., Limited,
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LONDON, E.C.. Eng.



Canadian Buyers are reminded, they have 33 1/2 p.c., in their favor, under the New Tariff.

The possibilities of such a weapon are almost appalling. The power of the strongest warships afloat will, it is asserted, avail as little against it as that of a wooden gunboat. In times of war almost every conceivable point of refuge on the coast might conceal on "operator" armed with one or more of these deadly torpedoes. No ship could tell where these men were stationed. They might be esconced in a pocket cut in the face of a cliff, where a million sharp eyes would not spy them out, or in pits along the sea beach or behind the boulders of a rocky coast, or perhaps in buoys which seemed to do duty as a warning to seamen, but might be really little fortresses to aid in the destruction of the enemy.

In time of war telescopes at these stations would be ranging the sea day

and night. Every approaching ship would be watched. If an enemy hove in sight one of these torpedoes would be slipped into the sea. The electric motors in it would be set in action, and one of these would work the screws. The other would run a pump, which keeps a steady stream of water pouring into the air and which always tells the operator the position of his weapon.

As the torpedo speeds away the operator follows this stream through his telescope. On a table before him is the guiding mechanism. From a little motor a wire leads to a round disc, on which are a number of slightly raised "buttons" which are touched at will by a little lever worked by the operator.

On these buttons are certain words. One reads "go ahead," another "stop," and still others "reverse," "up,"

"down," "right," "left," and so on. With this before him, and with sharp eyes and good judgment, any man can guide the new torpedo in any direction.

Presently the torpedo is at the point where the operator wishes it to "lie in wait" for the approaching vessel. He swiftly moves the lever round to the "stop" button and presses it. Instantly a series of electric waves are shot out into space. Like a flash they have sped over the ocean, and encountered the stream of water flying up into the air from the torpedo.

This column of water makes the best "collecting wire" in the world. Down through it goes the current of electricity, and is immediately taken up by the receiver, which in turn conveys it to the mechanism which controls the screws.

According to the power of the current an "arm" is moved connected

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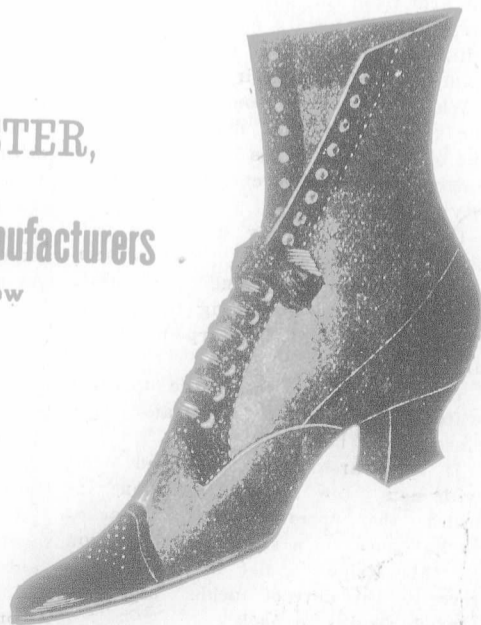
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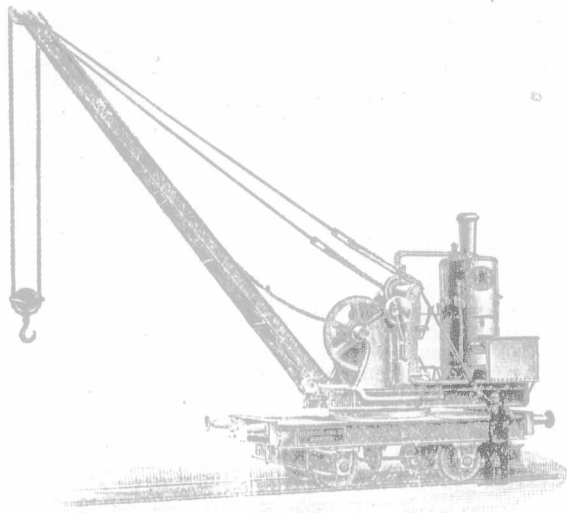
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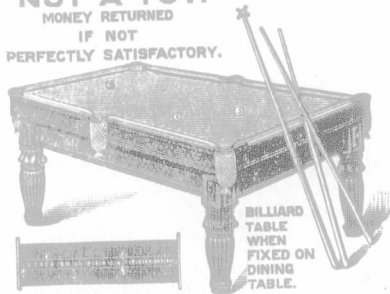
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with these screws, and at every quarter turn of the arm they take up a different position. The current sent out by the "stop" button is always the same. It is just enough to throw the arm from the screws, and after the torpedo has lost its momentum it lies still, with its column of water still spouting up into the air.

When the moment comes for sending the torpedo on its deadly mission the operator moves his lever to another button, and another current of electricity is sent out.

He knows positively what this particular current will do. It has been accurately measured, and once more throws the arm governing the screws into position, and the torpedo shoots ahead.

As it nears the vessel the operator watches the column of water more closely than before.

If the warship has protected itself with nets, the projectile soon informs the operator of it. Attached to its "nose" is a trigger, and as soon as this strikes a net it immediately reverses the current inside, and the torpedo begins to back.

That is the moment when the operator must be cool and deliberate. He presses the "down" button, and the torpedo plunges deep under the water, but before the water column has disappeared he quickly turns to the "up" button, and if he has judged accurately the gun-cotton-charged head of the torpedo comes up with terrific force against the bottom of the ship.

It is the opinion of the British Admiralty that this new "ship-torpedo" will revolutionize modern warfare on the sea.

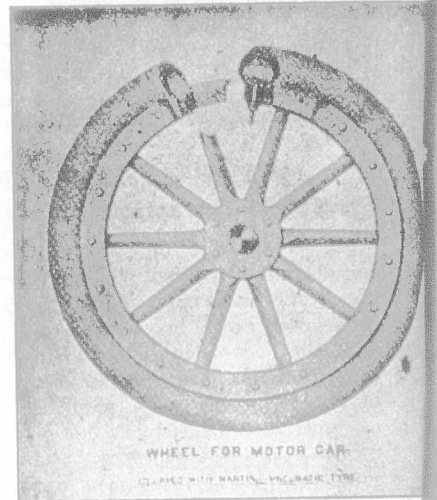
In the guarding of a harbor or any exposed seacoast one of them would be almost as much value as a battleship. Knowing that a harbor was protected by a dozen of them, the strongest fleet afloat, it is asserted, would hesitate to approach the coast.

No expedition would be undertaken without considering these "demons of the sea." Once one of these spouting projectiles came in pursuit, guided by invisible eyes and hands, there would be no resistance. Rushing through the water at twice the speed of the swiftest battleship, retreat from it would be of little avail.

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Heavy Vehicles.



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Buying Agents Wanted.

LIFE INSURANCE IN COURT.

At the date of the filing of his petition, March 8, 1901, a bankrupt held a policy of insurance on his life payable to him or his assigns, if he survived twenty years, the date of the policy being March 1, 1893; but if he died before that time it was payable to his wife if she survived him; if not, to his representatives or assigns. In 1900 his wife was divorced from him, and she assigned her interest in the policy to her husband. Shortly after that he assigned to his daughter all his right to the sum insured "in event of death," if she survived him, but did not assign the endowment if he survived twenty years. His trustee in bankruptcy sought by bill in equity against the bankrupt and the daughter to hold this policy, or its surrender value at the date of bankruptcy, March 8, 1901. *Pulsifer vs. Hussey et al.*

An insured in a life policy which contained a "table of loans and surrender values in paid-up insurance or extended insurance" available at the end of the third year of the policy, and which stipulated that the policy should not be forfeited after being in force three full years, and that, if any subsequent premium was not paid, the policy would be indorsed for the amount of paid-up insurance specified in the table on the surrender of the policy within six months after such non-payment, or, if the policy was not surrendered, the insured, without request, would be extended for the face of the policy during the term provided in the table of loans and surrender values—executed for the fourth annual premium—his note, reciting that, unless the interest thereon and subsequent premiums should be paid the policy should be forfeited "except as to the right to a surrender value or paid-up policies." The insured failed to pay the interest and subsequent premiums, and died within the period fixed in the table for extended insurance. Held, that the stipulation in the note for the forfeiture of the policy did not destroy the right of the

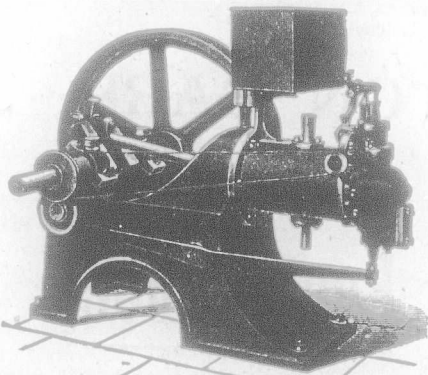
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"PETTER" Patent Petroleum Engine

Hundreds in
Constant Use.

SIMPLEST,
SAFEST,
MOST
ECONOMICAL
OIL ENGINE
IN THE
MARKET.

Write for Price
List and
Testimonials.



Automatic
Lampless
Tube
Ignition.
Made in
many
valuable
Combinations
with Pumps,
Dynamos,
&c.

JAMES B. PETTER & SONS, Ltd.,

Nautilus Works, YEOVIL, Eng.

140 Victoria Street, Bristol, & 73a Queen Victoria Street,
LONDON, E.C., Eng.

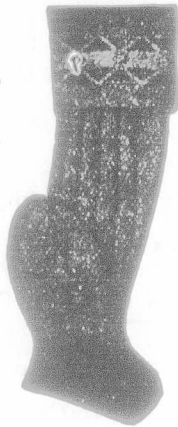
W. & J. Pegg,



**HOSIERY
MANUFACTURERS**

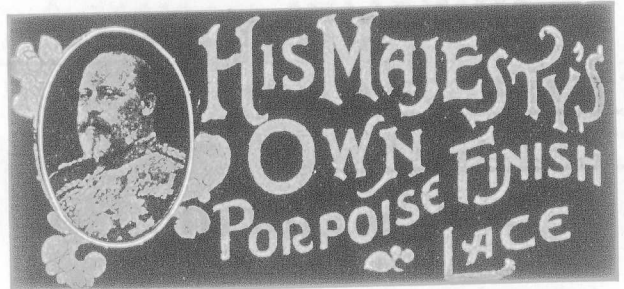
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SQUARE . . .

Leicester,
England.



Plain and Ribbed Seamless Hose and Half Hose, Children's Socks and $\frac{3}{4}$ Hose, and Boys' Knicker Ribbed Hose.

Sole makers of His Majesty, The City Mafeking, Excelsior Piccadilly British Workman, Union Fearnought, and other Carded Porpoise Laces.



SHAW BROTHERS,

Leather Lace Manufacturers,

Stone Bridge Street Works, - Leicester, England.

insured to the extended insurance, it being one of the "surrender values" provided for in the "table of loans and surrender values." *Curry's Adm's vs New York Life Ins. Co.*

Evidence, in a suit by an administrator against decedent's creditor to compel an accounting or the proceeds of a life insurance policy, examined, and held to show that the policy was taken out by the decedent to secure the creditor, and not by the creditor in its own right. *Strode vs. Meyer Bros. Drug Co.*

Under the express provisions of Rev. St. 1899, sec. 7891, in suits brought upon life policies no defense based upon misrepresentation in obtaining or securing the same shall be valid unless the defendant shall, at or before the trial, deposit in the court, for the benefit of the plaintiffs, the premiums received on such policies. *Lavin vs. Empire Life Ins. Co.*

By an application for life insurance it was expressly agreed that "the above application and this declaration with the certificate issued thereon" should form the basis of the contract between the insured and the association. Held, that the by-laws of the association were no part of the contract. *Purdy vs. Bankers Life Ass'n of Des Moines, Iowa.*

A life policy, payable to insured's executors or administrators, or to the beneficiary thereunder, also provided that the company might pay a claim to any relative by blood, etc., and that such payment should discharge liability. It further reserved the right to change the beneficiary with the consent of the company by written notice to it. Insured and plaintiff went to a branch office of the company and insured said he desired to have the policy made payable to plaintiff, who would thereafter pay the premiums. Thereupon the manager "wrote on a blank," which he and the insurer signed, the manager saying "it would be all right." The policy and premium receipt book were delivered to plaintiff, who immediately paid ten weeks' premiums in advance and con-

SINCLAIR & Co's.

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"EXTINCTUM, LONDON."

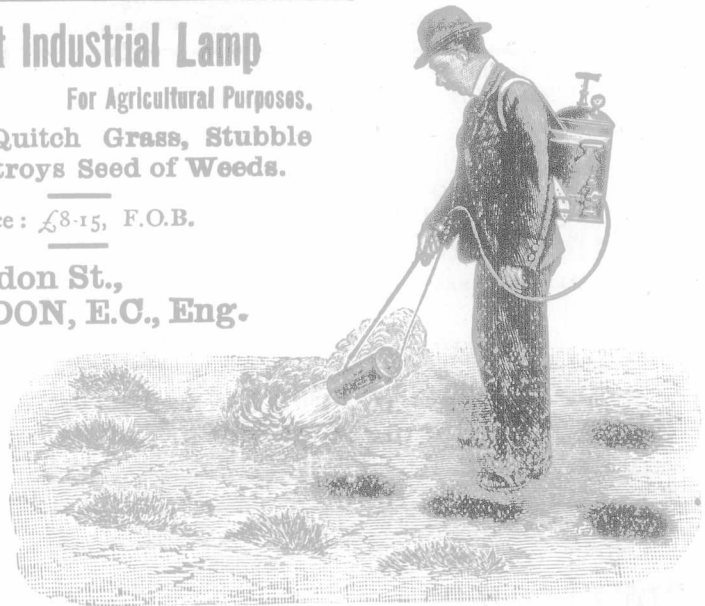
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For Agricultural Purposes.

Burning Quitch Grass, Stubble
and Destroys Seed of Weeds.

Price: £8-15, F.O.B.

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LONDON, E.C., Eng.



Telegrams: "CARRIED," Leicester.

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WALTON CARR, Junr.,

WHOLESALE

Boot & Shoe

MANUFACTURER



Asfordby Street Works, North Evington,

Leicester, England.

The Best Value

IN

Men's Fine Footwear

—IS ONLY TO BE SEEN AT—

John Marlow & Sons, LIMITED.

THERE'S MONEY!!

Special Points.—"QUALITY" the first consideration. Unequaled for Hard Wear.

Latest Styles. Superior Finish. Korrect Details.

To be got out of our Splendid Range of New Samples.

Expert Boot Buyers Recognise these Distinctive Lines

As the greatest VALUE ever offered.

Phoenix Shoe Works, - Northampton, England.

tained in possession of the policy, and to pay premiums on it until after insured's death. Plaintiff incurred certain expenses in his burial. The company, with notice thereof, paid the money to a sister of insured, who was appointed administratrix of his estate. Held, that plaintiff having failed to get the consent of the company to the substitution of himself as beneficiary, as required by the policy, the payment to the sister was good, and plaintiff could not recover from the company for the expenses incurred. *Canavan vs. John Hancock Mut. Life Ins. Co.*

In an application for a life policy, insured was asked as to what was his "practice" as regarded the use of liquor, and whether he had ever been "a free drinker," and, if so, to what degree, and whether he had ever had delirium tremens; and the answers were made warranties. The company's instructions to its medical examiner

stated that, in reporting over-indulgence in drink, he should draw the line at a limit of a daily allowance equivalent to 1½ ounces of absolute alcohol. Held, that the instruction and form of the questions indicated that the information sought was the applicant's habit or practice in the respect inquired about, and hence, an applicant having stated that he took a drink once a month, proof of occasional excesses did not show a breach of the warranty. *Equitable Life Assurance Soc. vs Liddell.*

Defendant relied on suicide as a defense to an action on an insurance policy, and showed that the insured had borrowed a revolver, stating he was going to a certain part of the city to make a collection; that directly afterwards he had gone to a room in his mother's house, and then asked his sister to call his mother; that when his sister had gone a few feet from his

room she heard a shot; that, on immediately returning to the room, she found him across the bed with a mortal wound, from which he died in a few minutes; that the revolver was found not far from the right hand of the deceased, with one chamber empty, and that his undershirt was powder burned. The family relations of the deceased were pleasant, and his debts were inconsiderable. Held, that it was a question for the jury whether he had committed suicide. *Aetna Life Ins. Co. vs. Kaiser.*

Plaintiff, not having knowledge of the facts which had transpired between her husband and defendant relative to insurance of his life by it, made inquiries of it, and it forwarded papers showing an application and a proposed amended application, which, by mistake in transcribing, showed that he had signed the amended application. Held, in an action bot-

SIMON COLLIER, Limited,

Northampton, England.

—MANUFACTURERS OF—

High Class Ladies' and Gentlemen's Fine Boots and Shoes,

For the Canadian market, under the New Preferential Tariff.

Cuts will be inserted as soon as received.

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, JULY 23, 1903.

Name of Article.	Wholesale
Drugs & Chemicals	
Acid Carbolic Cryst medl.....	0 25 0 30
Aloes, Cape.....	0 16 0 18
Alum.....	1 40 1 75
Borax, xtls.....	0 04 0 08
Brom. Potass.....	0 60 0 70
Camphor. Ref Rings.....	0 00 0 75
" Ref os. ck.....	0 75 0 80
Citric Acid.....	0 35 0 40
Citrate Magnesia lb.....	0 25 0 45
Cocaine Hyd. (oz).....	5 00 5 50
Copperas, per 100 lbs.....	0 75 0 90
Cream Tartar.....	0 24 0 25
Epsom Salts.....	1 25 1 75
Glycerine.....	0 17 0 20
Gum Arabic per lb.....	0 15 0 40
" Trag.....	3 50 1 00
Insect Powder lb.....	0 25 0 40
do per keg, lb.....	0 22 0 30
Menthol, lb.....	8 00 9 00
Morphia.....	1 45 1 55
Oil Peppermint lb.....	4 00 4 50
Oil Lemon.....	1 00 1 10
Opium.....	3 75 4 25
Oxalic Acid.....	0 08 0 10
Phosphorus.....	0 50 0 75
Potash Bichromate.....	0 08 0 10
Potash Iodide.....	2 50 3 00
Quinine.....	0 25 0 32
Strychnine.....	0 65 0 80
Tartaric Acid.....	0 22 0 38
Licorice.	
Stick, 4, 8, 12, & 16 to lb., 5 lb. boxes.....	4 00 0 00
Acme Licorice Pollets, cans.....	3 00 0 00
Licorice Lozenges, 1 5 lb. cans.....	1 50 0 00
Heavy Chemicals.	
Bleaching Powder.....	1 75 2 50
Blue Vitriol.....	5 00 7 00
Brimstone.....	2 00 3 50
Caustic Soda.....	2 00 3 00
" ".....	0 00 0 00
Soda Ash.....	1 50 2 50
Soda Bicarb.....	1 75 2 25
Sal. Soda.....	0 75 0 85
" Concentrated.....	1 50 2 00
Dyestuffs.	
Archil, con.....	0 27 0 31
Outch.....	0 08 0 40
Bl. Logwood.....	3 00 0 42

toned on the amended application, that defendant was not estopped to deny that such amended application was not signed, though plaintiff on such information abandoned a contemplated action based on the original application; it not appearing that the contemplated action was a valid one, or that it was not still open to her, and her only injury being costs in the action brought, which is not enough to be the basis of an estoppel. The complaint alleged an amended application for life insurance was signed by deceased. The answer denied this, and affirmatively set forth the entire transaction. The reply did not put in issue the truth of such affirmative matter, but attempted to set up an estoppel to assert such truth. Held that, on demurrer being sustained to the reply, the question whether deceased signed the amended application was not in issue. Hughes vs. New York Life Ins. Co.

THINKING OF THE END.

We see its end. Whose? The mosquito's. We have felt its end for many years. We have known for a long time that its end was near at hand—in fact, on the hand or an any other spot where the mosquito could erect its drilling machine.

But instead of merely feeling that the end of the mosquito is near, we now

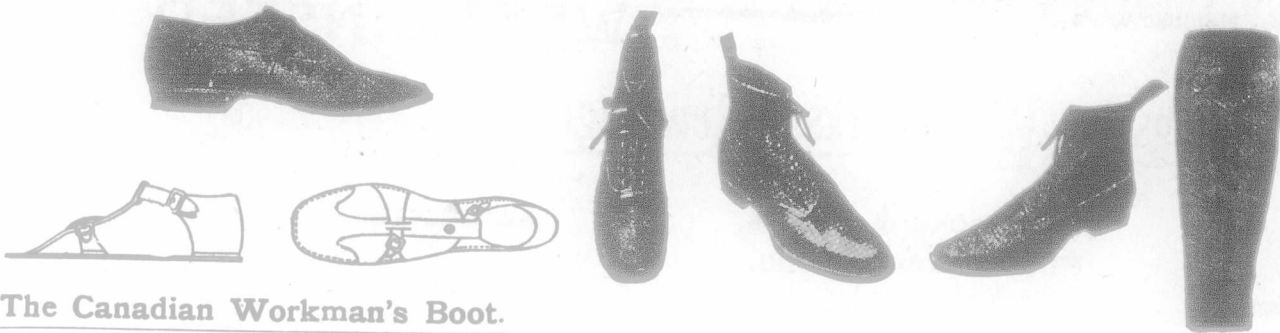
MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, JULY 23, 1903.

Name of Article.	Wholesale
Drugs & Chemicals	
Chip Logwood.....	1 75 2 50
Indigo (Bengal).....	1 50 1 75
Indigo Madras.....	0 70 1 00
Gambler.....	0 05 0 07
Madder.....	0 09 0 12
Sumac.....	50 00 55 00
Tin Crystals.....	0 24 0 30
Fish.	
Bloaters, per box.....	1 00 1 25
Labrador Herrings.....	4 75 5 00
do do Half bris.....	2 75 0 00
Mackerel No. 2, bris.....	0 00 12 50
" " 1/2 barrel.....	6 00 6 50
Green Cod, No. 1.....	4 50 5 00
Green " large.....	5 00 5 25
No. 2.....	4 00 0 00
Large dry Gaspe per quint.....	5 00 5 25
Salmon, bris Lab. No. 1.....	0 00 0 00
Salmon, (half bris).....	0 00 0 00
" Brit. Col bris.....	0 04 0 00
Boneless Fish.....	0 05 0 05
Skinless Cod, cans.....	4 75 5 00
Loch Fyne Herrings, keg.....	1 10 1 15
Fleur.	
Ogilvie's Hungarian.....	0 00 4 30
Ogilvie's Glenora Patent.....	0 00 4 00
Manitoba patents.....	4 00 4 20
Strong Bakers.....	0 00 3 30
Winter Wheat patents.....	3 80 4 00
Straight roller.....	0 00 3 60
do bags.....	1 50 1 70
Superfine.....	4 50 4 80
Rolled Oats.....	4 00 4 10
Corn meal, bag.....	1 25 1 40
Bran bulk.....	00 00 17 00
Shorts.....	00 00 20 00
Moullie.....	25 00 24 20
Farm Products.	
Burra: Choicest Cr.....	0 15 0 15
Eastern do.....	0 00 0 00
Under Grades Cr.....	0 17 0 15
Townships Dairy.....	0 18 0 17
Western Dairy.....	0 15 0 16
Good to choice.....	2 14 2 15
Fresh Hails.....	0 00 0 00

C. G. ALLEN & SON, 70 OXFORD STREET, LEICESTER, ENG.

Manufacturers of the World Renowned

OXFORD BRAND of Boots, Shoes and Sandals and Leggings.



The Canadian Workman's Boot.

The Standard School Boot for Boys and Girls.

The Durable " " " "

The Thoroughgood " " " "

These Standard Lines cannot be beaten for Price and Durability.

Football Boots, The Kickeese, Patent No. 23016. Cycle Shoes with Special Neverslip Soles in M.S. orn Veldt Choen. Gents, Ladies Boots in all Styles and Varieties. Our Boys and Girls School Boot, defy Competition.

Specially made for Canadians under the New Tariff, 33 1/2 p.c. in their favour.

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, JULY 23, 1908.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Farm Products.—Con.		
CHEESE:		
Finest Western.....	0 09 1/2	0 09 3/4
" Eastern.....	0 09	0 09 1/2
Eggs: Best selected.....	0 16	0 17
Candled.....	0 13 1/2	0 14
Limed.....	0 00	0 00
Cold storage.....	0 0	0 00
No 2.....	0 12 1/2	0 00
SUNDRIES—		
Potatoes, per bag of 90 lbs.....	0 75	0 99
Honey, White Clov., Comb.....	0 13	0 13
" Extracted.....	0 09	0 09 1/2
Beeswax.....	0 25	0 30
BEANS: prime.....	1 72	1 85
do. Best hand-picked.....	0 00	0 00
Groceries.		
<i>Sugars: Factory.</i>		
Rx Granulated, brls.....	0 00	4 25
Bags (100 lbs).....	0 00	4 20
Rx Ground, 1/2 brls.....	0 00	4 60
" " in bxs.....	0 00	4 80
Powdered, in brls.....	0 00	4 40
" " boxes.....	0 00	4 60
Paris Lump, in brls.....	0 00	4 45
" " half brls.....	0 00	4 85
" " 100-lb bxs.....	0 00	4 75
" " 50-lb bxs.....	0 00	4 85
Branded Yellows.....	3 80	4 15
Molasses (Barbados) New.....	0 87 1/2	0 38
do brls. & 1/2s.....	2 04 1/2	0 41 1/2
Evaporated Apples.....	0 06 1/2	0 07
<i>Raisins:</i>		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 00	0 05
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 00	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 07	0 08
" Selected.....	0 07	0 08
" Layers.....	0 09	0 00
Currents, Provincials.....	0 00	0 03 1/2
Filistras.....	0 00	0 00
Patras.....	0 00	0 00
Vostizas.....	0 05	0 06 1/2
Prunes, Cal.....	0 04 1/2	0 07 1/2
do French.....	0 04	0 06
Figs in bags.....	0 03 1/2	0 00
" new layers.....	0 10	0 12
Rice, C. O.....	3 67	3 17 1/2
" standard B.....	3 17	3 27
" Patna.....	4 35	4 85
" Burmah.....	4 10	4 20
" Crystal Japan.....	4 60	0 00
" Carolina.....	0 00	3 07 1/2
Pot Barley, bag 48 lbs.....	0 00	2 00
Pearl " per lb.....	0 02	0 08
Tapoca, Pearl.....	0 02 1/2	0 00
" Flake.....	0 02 1/2	0 00
Torn, 2-lb tins.....	0 80	0 85
Peas, 2-lb tins.....	0 00	1 00
Salmon, 4 doz. cans.....	0 00	5 00
Tomatoes, 2s. per doz.....	1 50	1 60
String Beans.....	0 80	0 85

actually see its finish. At last science has triumphed! Since the days when the first mosquito sprung out of the Hecken sack miasmatic meadows, says the Insurance Press and in his last will and testament directed that his descendants should beget and multiply in obedience to the proclamation of President Roosevelt, and should spread themselves over the face of the earth, or, if the earth's face was not handy, then over the face of man—since that day till the present the mosquito has fought its way through a cruel and unsympathetic world.

Right here is a lesson. It teaches the advantage of a cheery heart. The mosquito sings at his work. Always happy; always buoyant. He has been hunted with threatening swatters; he has been saturated with various perfumes, ranging from peppermint oil to Egyptian cigarettes; he has been enticed to rest his weary feet on gummed paper; he has had his home inundated by kerosene oil; in short, he has been persecuted worse than were the early martyrs. Yet he has gone on merrily singing at his work. Surely a cheerful heart maketh labor light.

But in spite of the mosquito's blitheness in the face of repeated indignities, and notwithstanding his heroic resistance to the unceasing hostilities of man, the mosquito is doomed. Alas! That defeat should come after such a glorious struggle! But its bitterness will be sweetened by the memory of the noble victories that have been won in the past, and we fancy we can see the mosquito going bravely to his death, still singing an exultant song over the enemies he has put to flight and the adversaries he has held in derision.

His death warrant has been written by a scientist, indeed none other than

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, JULY 23, 1908.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Hardware.		
Antimony.....	0 09 1/2	0 10
7th. Block, L & P, P B.....	0 00	0 24
" " Straits.....	0 00	0 00
" Strip.....	0 00	0 00
Copper: Ingot.....	0 00	0 25
CUT NAIL SCHEDULE.		
Base Price, per Keg, car lots.....	2 40	0 00
Less quantity.....	2 45	0 00
Extras—Over and above 30d., 40d., 50d., 60d and 70d Nails.....		
Cut and Fence Nails—		
16 and 20d Hot Out, per 100 lbs.....	0 05	0 00
10 and 12d ".....	0 10	0 00
8 and 9d ".....	0 15	0 00
6 and 7d ".....	0 30	0 00
4 and 5d ".....	0 40	0 00
3d ".....	0 65	0 00
2d ".....	1 00	0 00
Cut spikes 10c, per Keg ad vance.....		
Fine blued nails—		
2d per 100 lbs.....	1 00	0 00
3d ".....	1 50	0 00
Casing, Box, Tobacco Box and Flooring Nails—		
30 to 30d per 100 lbs.....	0 55	0 00
10 to 16d ".....	0 60	0 00
8 and 9d ".....	0 65	0 00
6 and 7d ".....	0 70	0 00
4 to 5d ".....	0 95	0 00
3d ".....	1 20	0 00
Finishing nails—		
3 inch and longer per 100 lbs.....	0 60	0 00
2 1/2 and 2 3/4 inch.....	0 65	0 00
2 and 2 1/4 ".....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
Slatting nails—		
1 1/2 and 1 1/4 inch per 100 lbs.....	0 95	0 00
1 ".....	1 20	0 00
Common barrel nails—		
1 1/2 inch per 100 lbs.....	1 00	0 00
1 ".....	1 00	0 00
3/4 ".....	1 25	0 00
1/2 ".....	1 50	0 00
1/4 ".....	1 50	0 00
1/8 ".....	1 50	0 00
1/4 inch nails—		
3 inch and longer per 100 lbs.....	0 60	0 00
2 1/2 and 2 3/4 inch.....	0 65	0 00
2 and 2 1/4 inch.....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
Sharp and flat pressed nails		
3 inch and longer per 100 lbs.....	1 25	0 00
2 1/2 and 2 3/4 inch.....	1 50	0 00
2 and 2 1/4 ".....	1 65	0 00
1 1/2 and 1 3/4 ".....	1 85	0 00
1 1/4 ".....	2 50	0 00
1 ".....	3 00	0 00
Cell Chain—No. 5.....	20 11	0 10
" ".....	0 10	0 09 1/2
" ".....	0 09	0 08
" ".....	0 09	0 07
1/2 inch.....	0 07 1/2	0 06
3/16.....	5 00	0 00
1/8.....	4 50	0 00
1/16.....	4 00	0 00

HAM, BAKER & Co. LIMITED,

Manufacturers of.....

WESTMINSTER. ENG.

Fittings for Waterworks & Sewerage

Penstocks & Valves For Bacteria Beds.

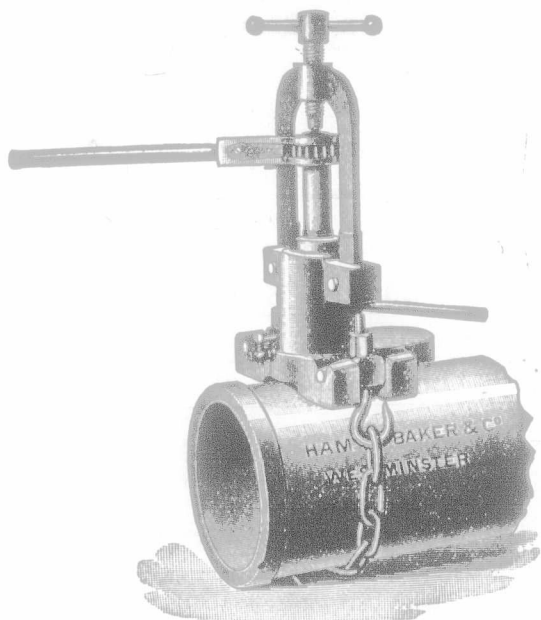
ALSO....

FIRE HYDRANTS

And Fire Appliances for Public Buildings.

Sewer Ventilating Shafts

As Supplied in London and Districts.



HAM, BAKER & CO., Apparatus for Drilling and Tapping Water Mains under Pressure & Making Connection without Turning Off Water.

Price F. O. B. London or Liverpool, - £10-10-0.

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, JULY 23, 1903.

Name of Article.	Wholesale.
Hardware.—Con.	
Coil Chain—No. 1/2 ..	8 85 4 00
9-16 ..	3 75 3 88
1/2 ..	3 65 3 70
3/4 ..	3 75 3 80
1 in. ..	3 60 3 55
Galvanized Staples—	
100 lb. box, 1 1/4 to 1 1/2 ..	3 00 0 00
Bright, 1 1/4 to 1 1/2 ..	2 80 0 00
Galvanized Iron:	
Queen's Head, } gauge 28 ..	4 40 4 65
or equal, ..	4 10 4 35
Comet do 28 gauge ..	4 10 4 35
Iron Horse Shoes:	
No. 2 and larger ..	6 00 3 65
No. 1 and smaller ..	0 00 3 90
Bar Iron, per 100 lbs.	0 00 2 00
Car lots ..	0 00 0 00
Norway, base ..	0 00 4 00
Am. Sh. St'l, 6 ft. x 2 1/2 ft., 18 ..	0 00 3 30
" " " 20 ..	0 00 3 20
" " " 22 ..	0 00 3 30
" " " 24 ..	0 00 3 30
" " " 26 ..	0 00 3 40
" " " 28 ..	0 00 3 50
" " " 30 ..	0 00 4 10
Beller plates, iron, 1/2 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 Extra ..	
Canada Plates:	
Full Polish ..	3 75
Ord. 52 sheets ..	2 65
" 60 do ..	2 70
" 75 do ..	2 75
Black Iron pipe, 1 in. ..	2 25
1/2 in. ..	2 45
3/4 in. ..	2 65
1 in. ..	3 40
1 1/4 in. ..	4 80
1 1/2 in. ..	6 80
2 in. ..	8 30
2 1/2 in. ..	11 00
per 100 ft. nett.	
Steel, cast p. lb., Blk Diam'd ..	0 08 base
" Spring, 100 lbs ..	3 00 0 00
" Tire ..	2 30 base
" Sleigh shoe, 100 lbs ..	2 30 base
" Toe Calk ..	2 30
" Machinery ..	2 75 base
" Harrow Tooth ..	2 50
Tin Plates:	
10 Coke, 14 x 30 ..	4 25
10 Charcoal, 14 x 30 ..	4 50
15 Charcoal ..	5 50
IX " ..	

the famous bugologist who discovered the uncinnaria, the germ of laziness; upon which due comment was made in these columns. This wise man has ascertained by a series of experiments the existence of mosquito destroyer. This destroyer is not a wire swatter nor an enraged and unerring hand. It is not a treacherous sheet of stick paper nor knockout drops of peppermint oil. Worse than these! It is a parasite which is fed to the innocent mosquito, who unsuspectingly eats it as a dainty relish and as a providential aid to digestion. It is called agamomermis culicis, and when it gets into the stomach of the mosquito it cuts up sundry didoes which cause the poor insect unutterable anguish and makes even the most inviting feminine ankle lose its attraction. Life's joys quickly depart, and with them the mosquito. He is forever dead.

Such treachery! Such cruelty! What stomach could stand the presence of an agamomermis culicis? Even if it were orderly and well behaved, the very knowledge that such a formidably named thing was in one's insides would make one miserable. But imagine the effect when it began to wiggle! Horrors! It makes one faint at the thought.

Yet that is what science has done. That is the only method it has discovered by which the mosquito can be exterminated. To take a merry-hearted, singing-all-the-night-long mosquito and by tempting his never-too-wise appetite fill him up with the germ agamomermis

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, JULY 23, 1903.

Name of Article.	Wholesale.
Hardware.—Con.	
Terns Plate 10, 20x28 ..	3 75 0 00
Russ. Sheet Iron ..	7 50 0 00
Lion & Crown tin'd sh' '8 ..	0 10 0 00
22 and 24 gauge case lots ..	0 00 7 75
26 gauge ..	0 10 7 75
Lead: Pig, per 100 lbs; ..	3 75 0 00
Sheet, ..	0 00 0 04
Shot, 100 lb., less 15 p c. ..	0 00 6 50
Lead Pipe, per 100 lbs ..	7 00 0 00
	less 80 p c.
Zinc:	
Spelter, per 100 lbs ..	0 00 6 00
Sheet, Zinc ..	0 00 6 75
Black Sheet Iron.	
Per 100 lbs.	
8 to 16 gauge ..	2 40 0 00
18 to 20 do ..	2 50 0 00
22 to 24 do ..	2 85 0 00
26 do ..	2 40 0 00
28 do ..	2 45 0 00
Wire:	
Plain galv'd, No. 5 ..	3 70 0 00
do do No. 6, 7, 8 ..	3 15 0 00
do do No. 9 ..	2 65 0 00
do do No. 10 ..	3 20 0 00
do do No. 11 ..	3 25 0 00
do do No. 12 ..	2 80 0 00
do do No. 13 ..	2 90 0 00
do do No. 14 ..	3 75 0 00
do do No. 15 ..	0 00 0 00
do do No. 16 ..	0 00 0 00
Barbed Wire—	
Spring Wire per 100, 1.25 ..	2 80 f.o.b.
net extra ..	Montreal,
Iron and Steel Wire pl'n	
6 to 9 ..	2 50 base.
Repe.	
Steel, base ..	0 00
" 7-16 and up ..	0 11 1/2
" 9 ..	0 12
" 5-16 ..	0 12 1/2
" 3/4 ..	0 12 1/2
" 2-16 ..	0 13
Manilla, 7-16 & lgr. ..	0 14
" 3/4 ..	0 15
" 5-16 ..	0 15 1/2
" 3/4 ..	0 15 1/2
" 2-16 ..	0 16
Lath yarn ..	0 11

best NO requ
MON
Base Less 2d f 3d 4d a 5d a 10d a 15d a 30d to
Dry S Tarred
Montr
No. 1 No. 2 No. 3 Slag High
Harn
Upper Grain Scotch Kip S Engl Canada Heml
Leath Exam Pebble Glove B. Ca Brush Buff
Russe
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Name of Article.	Wholesale.
Wire Nails.	
Base Price carload	\$ 3 40
Less than	2 45
2d extra	1 00
2d f	1 00
3d	0 85
4d and 5d	0 40
6d and 7d	0 30
8d and 9d	0 15
10d and 12d	0 10
16d and 20d	0 06
30d to 60d	Base
Building Paper.	
Dry Sheeting (roll)	0 40 0 00
Tarred "	0 50 0 00
Hides.	
Montreal Green Hides	
" No. 1	0 08 1/2 0 00
" No. 2	0 07 1/2 0 00
" No. 3	0 06 1/2 0 00
Tanners pay \$1 extra for sorted cured & inspected Sheepskins	0 00 0 00
Clips	0 00 0 35
Spring Lambskins each	0 00 0 35
Callskins, No. 1	0 00 0 11
" No. 2	0 00 0 09
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 60 0 65
English	0 45 0 55
Canada Kip	0 50 0 60
Hemlock Calf	0 50 0 70
" Light	0 50 0 60
French Calf	0 55 1 10
Splits, light and medium	0 22 0 35
" heavy	0 17 0 30
" small	0 15 0 20
Leather Board, Canada	0 06 0 10
Enameled Cow, per ft.	0 15 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
Russetta, light	0 35 0 40
" heavy	0 25 0 30
" No. 2	0 35 0 40
Saddlers' doz.	7 50 0 00
Int. French Calf	0 65 0 75
English Oak lb	0 30 0 35
Pongola, extra	0 35 0 45
" No. 1	0 30 0 22
" ordinary	0 14 0 16
Colored Pebbles	0 13 0 16
" Calif	0 16 0 20

culicis, one wiggle of which produces cramp, two wiggles dread alarm and three wiggles the undertaker! True, science has conquered the mosquito, but it is a victory without honor.

Let science devote itself to worthy researches. In discovering that laziness is a disease, and not a mere inclination, the scientist has done mankind and the insurance worker a service. For since that discovery, agents are no longer reproached for laziness; they are pitied as grievously afflicted with a terrible disease. But apparently the scientist was sidetracked on the mosquito investigation.

Let science discover more germs that infest our business—the germ which makes a man with a large family refuse to consider life insurance; or the germ which causes the first big case an agent has written in six months to be rejected; or the germ which induces get-rich-quick fever in a man and renders him proof against the inoculation of an endowment policy proposition; or the germ which takes away an agent's powers of articulation and produces cold feet when he addresses his first prospect on the subject of insurance.

Here is a field worthy of the scientist. Away with such cruel and useless experiments as the effect of a wiggling agamomermis culicis upon the tender tummy of a merry-hearted mosquito.

SCHOOL OF FORESTRY.

The closing of the Cornell School of Forestry, because of Governor Odell's withdrawal of the annual appropriation of \$10,000 for its maintenance, removes from the field of American technical schools the most important institution of its kind outside of Europe, says the New York Sun. Governor Odell believes

MONTREAL WHOLESALE PRICE CURRENT

THURSDAY, JULY 23, 1903.

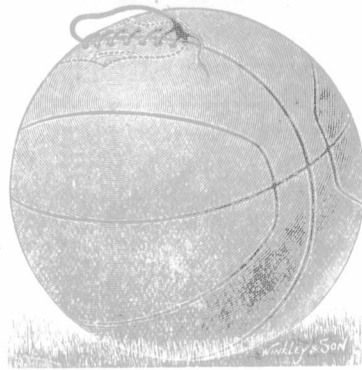
Name of Article.	Wholesale.
Oils	
Cod Oil	0 37 1/2 0 40 1/2
S. R. Pale Seal	0 00 0 55
Straw Seal	0 45 0 47 1/2
Cod Liver Oil, Nfd. Norw.	5 00 0 00
" Process	0 00 0 00
" Norwegian	5 00 7 00
Castor Oil	0 08 0 09
Castor Oil brls.	0 07 0 08
Lard Oil, Extra	0 90 1 00
" "	0 75 0 85
Linseed, raw, nett	0 74 0 85
" boiled, nett	0 57 0 58
Olive, pure	1 05 1 15
Extra, qt., per case	0 00 3 70
Turpentine, nett	0 74 0 76
Petroleum:	
Benzine	0 25 0 30
Glass.	
Tinted inches, 00 to 85	2 00 2 10
do 26 to 40	2 10 2 30
do 41 to 50	4 50 4 70
do 51 to 60	4 75 4 95
Paints, &c.	
Lead pure 50 to 100 lb. kgs.	5 00 5 25
do No. 1	4 62 1/2 4 87 1/2
do No. 2	4 25 4 50
do No. 3	4 37 1/2 4 62 1/2
do No. 4	4 37 1/2 4 62 1/2
White Lead dry	5 50 5 50
Red Lead	5 00 5 50
Venetian Red Eng'h	1 75 2 00
Yel. Ochre, French	1 50 2 25
Whiting, ordinary	0 45 0 50
do Gilders	0 60 0 70
do Paris	0 65 1 00
English Cement, cask	3 05 3 15
Belgian do	1 05 1 30
German do	2 10 2 30
American do	1 90 2 30
Fire Bricks per 1000	16 00 22 00
Fire Clay, 200 lb. pkgs	0 75 1 25
Rosin	2 75 5 50
Resins:	
Domestic Broken Sheet	0 08 0 20
French Casks	0 05 0 09
do brls.	0 00 0 14
American White, brls.	0 16 0 20
Coopers' Gine	0 20 0 25
Brunswick Green	0 04 0 10
French Imperial Green	0 12 0 16
No. 1 Furnit's Varn'h, pr. gl.	0 65 0 70
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
Patty Bulk 100 lb. brl.	0 30 2 00
Parisgreen in drum 1 lb pk.	0 15 0 19 1/2
Kalsomine, 5 lb pkgs.	0 00 0 03 1/2
Wool.	
Canadian Washed	0 00 0 00
North West	0 00 0 00
Unwashed	0 05 0 05
E. A. Scoured	0 05 0 07
Natal	0 00 0 00
Cape, greasy	0 15 0 15 1/2
Australian greasy	0 00 0 00 1/2

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Pattern No. 50.—Priced complete.

Qual.	1.	2.	3.	4.	5.	
C....	1/5	1/10 1/2	2/1 1/2	2/11 1/2	3/5	Each.
E.H.S.	1/6	1/11 1/2	2/6	3/0 1/2	3/7	"
S....					4/7	"



Pattern No. 61.—Priced complete.

Qual.	1.	2.	3.	4.	5.	
C....	1/7 1/2	2/0 1/2	2/7	3/2	3/3	Each
E.P.				3/4	4/	"
E....				3/8	4/ 3/2	"
S....				3/2 1/2	4/10	"



Pattern No. 55.—Priced complete.

Quality	4.	5.	
@	3/8 1/2	4/3	Each
S		5/0	"

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that Cornell University, in seeking to market its hardwoods on its Adirondack preserves, has been pursuing a policy prejudicial to the State's first aim in the northern forests—the preservation of this great woodland tract in all its virgin beauty.

With Cornell out of the field only four schools of forestry remain in the United States—the Yale school at New Haven, the Biltmore school in North Carolina and the new schools at Harvard and Michigan. In none of these institutions, however, does the instruction come up to the standard set at Cornell, where a four years course was

provided, leading to the degree of Forest Engineer. Graduates of the Cornell school are to be found in the U. S. Bureau of Forestry, the Forestry Bureau in the Philippines, the United States General Land Office, the New York Forest Commission, in several private forest preserves and in several large lumber companies.

The professional forester recognizes three objects to be attained by forest growth: To furnish wood supplies, to provide protection of soil and water flow, and to afford pleasure and sport. On steep alpine mountain slopes, where a forest cover is to be maintained to

prevent erosion, and the rapid surface drainage of waters, protecting forests must be grown. In certain sections of the Adirondacks, where the State has set aside forest property as a game preserve or recreation ground, a luxury forest is maintained. But the primary object of forest growth, in the opinion of the Cornell school, is the production of useful material—of wood crops—in the business forest.

The aim at such institutions as Cornell, Yale and Biltmore is to do for the new profession of forestry what the great engineering universities have done for mechanical engineering, min-

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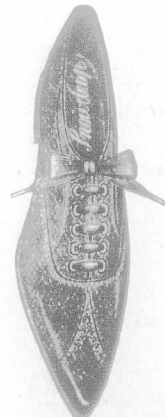
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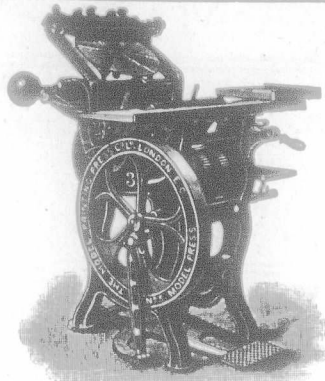
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ing engineering, electrical engineering and the applied branches. For two years the forester's major studies are academic. He devotes much of his time to mathematics, including analytic geometry and the calculus; pen topography and land surveying; the natural sciences, physics, chemistry, zoology, meteorology, entomology, dendrology, geographical botany, plant physiology, and geology, as well as political economy.

In his upper class years in the university he studies law and political economy, botany, physical geography and fish culture and game preservation. Text book and lecture instruction in forestry run through the four years; but, in the spring terms of the junior and senior years, the students all live in the woods, where their instructors put them at work applying the principles taught in the lecture rooms.

The university lectures cover such subjects as biological dendrology—the life history and laws of growth of trees and their silvicultural requirements; silviculture—the principles of arboriculture, application of dendrology to

crop production, methods of reproduction, improvement of crops, nursery practice and forest planting; forest protection—methods of guarding against trespass, loss from fires, insects and diseases, and the measure to prevent erosion, washing and deterioration of soils; timber physics and wood technology; exploitation—the methods and means employed in the harvest of forest products, logging, transportation, milling and the preparation of wood for market.

These lecture courses on crop production are followed by others in forest economy, which includes forest mensuration—methods of ascertaining the volume of felled and standing trees; forest regulation—the principles underlying the preparation of plans of management for continuous wood and revenue production; forest valuation and finance—the principles and methods of ascertaining the money value of forest growths; forest administration, forest history and politics.

Economic considerations demand that the State prevent the despoiling of our American forests by lumbermen and

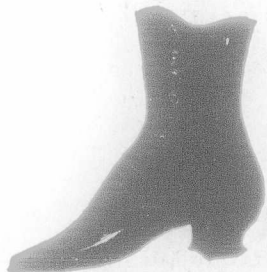
pulp makers. The yearly lumber harvest in this country now amounts to over 40,000,000,000 cubic feet. Great tracts of virgin forest have been devastated without provision being made for the future. The increasing demands for daily newspapers and many editions of them is having a marked effect on forests close to the centres of densest population. A single New York newspaper consumes 150 tons of paper every day, or 100,000,000 pound a year. Every day in the year 30 acres of timber must be cut to feed the presses of this single newspaper. In consequence of this rapid consumption of wood pulp the available supplies of spruce are diminishing in this country and the pulp makers are moving northward into the Canadian forests for their raw material.

By the creation of great forest reservations by the National and State Governments like the 3,000,000 acre preserve in the Adirondacks, and the proposed Appalachian preserve, it is intended to set up certain barriers to stay the progress of the lumbermen and pulp makers. But some professional foresters



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point out that the best interests of the nation are not being conserved by the present policy of forbidding the cutting of trees on State lands. It is as idle, they say, to forbid the harvesting of wood crops when they reach maturity as it would be to forbid the farmer to read his grain. Timber must be had and millions of trees must be felled every year. What is urged by professional foresters is not prohibitive legislation, but scientific silviculture, so that new wood crops may be raised to provide for future demands.

While lumbering is as ancient as war, forestry is a new art. The lumberman takes axe and saw into the virgin forest with but one purpose—to fell all the timber he can sell at a profit. The scientific forester, while not ignoring the demands of his own pocketbook, works for the remotest prosperity. When he clears a tract of the wilderness of its century old timber he sows the seed for a new forest, although the new crop may not mature for another century. He seeks, even, by the scientific direction of Nature's work, to leave for posterity a better forest than he found.

Since the forester curtails his profits by making provision for posterity, it is evident that forestry can be practiced only by the State, or by great investment corporations, operating on so large a scale that the distant future must enter into the calculations of this generation.

The laboratory of the Cornell School of Forestry is a tract of forest in the heart of the Adirondacks. Big Tupper Lake is on the west, Long Lake on the south, while Saranac Lake lies to the northeast. Mount Seward lifts its lofty peak on the southeastern boundary of the forest. High elevations, slopings of various aspect, valleys and river bottom lands are represented in the diversified topography. About half the property is virgin timber, the other half more or less culled pine and spruce with a small section of burned over lands, where artificial reforestation has been practiced.

There, in the spring, the student foresters have donned rough clothes and joined the woodshoppers. Their field work has included the inspection of logging operations, timber estimation and measurement, surveying, locating

roads, nursery work, and planting, marking trees for cutting, practical work in sugar orchards, and excursions to fishing grounds and hatcheries.

In the Adirondack forests, the hardwoods—birch, maple and beech—predominate, while the more useful conifers—pine, spruce and hemlock—have been growing less numerous year by year. In the eyes of the lumbermen the white pine is the king of the woods, and, with the development of the pulp industry, spruce is next in importance. The consumption of conifers in this country is three times as great as that of hardwoods. The Cornell tract having been conducted as a "business forest," the leading aim has been to promote the growth of these conifers.

Extensive nurseries for the raising of seedlings have been established at Axton and Wambeck. Last spring a million trees were planted by the direction of the university corps of foresters. Five hundred thousand seedlings of pine and spruce were shipped from the Axton nurseries to the State Forest Commission and the Yale Forestry School. In addition enough seed was sown in the nurseries to raise 1,500,000 seedlings.

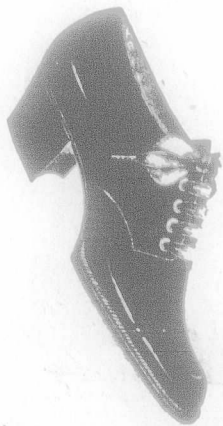
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From Germany, where the art of forestry has been practiced for two centuries, American foresters must learn much of their profession. The Prussian state forests are nearly 7,000,000 acres in area. Two-thirds of this land is managed by clearing and artificially replanting; nearly a third is managed by the rapid removal system. On about 35,000 acres single trees are selected here and there in the forest, leaving nature to reproduce the crop. On the cleared areas from 2,000 to 4,000 seedlings per acre are planted. In twenty-five or thirty years this number is reduced to about 1,800 trees growing up like wheat in a field. In the Cornell forest the German practice, modified by American condi-

tions, has been followed. About 1,000 acres have been cleared and 1,500,000 trees have been planted in the clearings. Much of the tract had already been culled of the merchantable pine by the lumbermen, and the aim of the foresters, they say, has been to replace it by a more valuable forest.

SERICULTURE IN RUSSIA.

The Russian Minister of Finance has issued a lengthy report upon the silk industry in Russia, from which we make a few extracts. The governments in the south of Russia where sericulture is carried on are Messarabia, Taurida,

Kherson, Kiev, Poltava, Podolia, Kharkov, and Tchernigov. The yield, however, is not large, and during latter years has scarcely exceeded 13,000 ko. of dried cocoons—being in value from 30,000 to 40,000 roubles. The Saposhnikow Mill in Moscow is the only cocoon reeling mill in Russia, and is the largest customer for the cocoons produced in the south. A portion of the product is used up on the spot, but it is becoming more and more difficult for the local industry to hold its own against the competition of the large manufactories.

In Transcaucasia the silk industry is over a thousand years old. It was introduced from Persia, and has always formed an important branch of husband-

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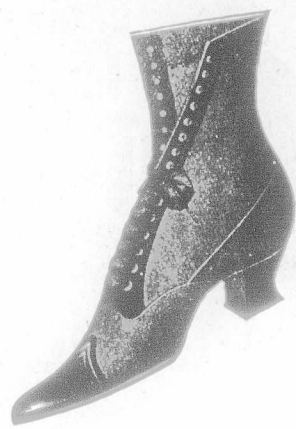
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dry, while in some of the governments, Elizabetopol, for instance, it has been almost the only means of livelihood for the inhabitants. Even to-day, the primitive methods of sericulture are partly retained, and any innovations are introduced with difficulty. After Russia came into possession of Transcaucasia, measures were taken to improve and extend this industry. Inspectors were appointed to instruct the breeders in the methods to be employed, and in the selection of eggs; societies were formed for the encouragement of the industry, and in 1854 the first mill driven by power was built in Nukha, the centre of sericulture in the Caucasus. Towards 1860 the Caucasian cocoons became an important article of export to France.

In the year 1855 the silkworms in France and Italy were attacked with the disease known as "pebrine," which spread far and wide, being taken even into Transcaucasia by the dealers selling the eggs from which the cocoons were produced. The disease spread to such proportions that many of the breeders gave up the culture, and a large number of the reeling mills were obliged to close. This sickness raged until 1880, when it lost its epidemic character, and silk culture was again revived in Transcaucasia. Ten years later a silk depot was established in Tiflis, which rendered valuable assistance to the movement, and during recent years the quantity of dried cocoons produced in the Causasus has amounted to 155,000 poods.

The governments in which silk culture has made the most progress are Elizabetopol and Kutais. Formerly, in Elizabetopol, this was a branch of agriculture in which only the peasants engaged, but now large proprietors carry on sericulture on a very extensive scale, and after the most improved systems, the plantations in certain districts covering immense areas. The breeders of Elizabetopol kill most of the worms,

and expose the greater part of the cocoons to the rays of the sun by placing them on the flat roofs of their dwellings.

In the towns of Nukha and Shusha, which are situated respectively in the south and north of the government, there are about 50 reeling mills, which absorb the entire production of the eastern part of Transcaucasia, and accordingly the breeders of that district do not export their cocoons. The disease previously mentioned had also penetrated into Transcaucasia, and gained such a firm hold that the mulberry trees had been destroyed, as no hopes were entertained of the possibility of sericulture being again taken up. It is only during the course of the last decade that it has revived, but such rapid progress has since been made that to-day the mulberry trees are not sufficient for requirements, and the State is now doing its utmost to increase the number. As a consequence of this scarcity, mulberry leaves are often sold at 5d to 7½d per kilo. Near-

ly the whole of the cocoons produced in the government of Kutais are bought up by agents for foreign houses, and exported to other countries—a great quantity being sent to Marseilles. Although native eggs are used, a great many are also imported, especially from Asia Minor and particularly from Brusa. From these eggs large worms are hatched, which yield a great quantity of silk, but of a less elastic and flexible nature than the European and Chinese varieties.

In Turkestan, too, silk culture has been known from time immemorial, though it is not very long ago that this industry was held in only light esteem. If the more important people undertook silk culture at all, it was merely for their own requirements, and not for purposes of sale. This prejudice, however, has given way before the large influx of Russians who have settled there. In Central Asia sericulture is chiefly carried on by the women, and it is only in the districts where it has assumed larger proportions that men

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LADIES' FINE SHOES Latest Styles,
Correct Models,
For Ease, Elegance and Wear.

New Outlets will be inserted next week.

Lad

also to long, h industry to intr feminin still me and cl even th earning allow t ment—d ments Though able, th breeder at from coons, a to five

GERM

The l at Bibb as to many." "Causti ing gro able ar

J.

One o Grade

for the

Crockett & Jones, NORTHAMPTON, Eng.



Only make Highest Grade FOOTWEAR

—FOR—

Ladies' and Gentlemen, to sell from

* 4 to 6 Dollars.



also turn their attention to it. So long, however, as it remains a domestic industry it will be almost impossible to introduce improved methods. The feminine portion of the population are still more ignorant than the masculine, and cling more to the old customs; even the prospect of greatly increased earnings is not sufficient inducement to allow the introduction of any improvement—the more so as their requirements are of a very limited character. Though exact statistics are not available, the silk produced by the Russian breeders in Central Asia is estimated at from 118,000 to 133,000 pounds of cocoons, amounting in value to from four to five million roubles.

GERMANY'S CHEMICAL INDUSTRY.

The United States commercial agent at Bienenstock, Germany, has reported as to the "chemical industry of Germany." Among other things, he says: "Caustic Soda.—This chemical is gaining ground every year as an indispensable article in paper mills and textile

factories. An electrical process with the application of quicksilver is used in the preparation of this product in the Solvay factories of Germany. This chemical is also produced to some extent in England, Belgium and Russia. The export of caustic soda from Germany amounts to little or nothing. In order to satisfy the home markets, 1,283 tons were imported from England in 1900.

Chloride of Lime and Bleaching Powder—Germany exported 25,954 tons of these products, valued at \$642,600 in 1900. Chloride of lime is manufactured in Germany chiefly by the Leblanc process. The Elektron factories in Griseheim produce immense quantities of it through the application of electricity. The article is used to a great extent in the textile factories and paper mills of all countries.

Alum—The exports from Germany in 1900 amounted to 29,372 tons, valued at \$668,000. Some 3,000 tons were shipped to the United States.

Ultramarine—This was first used about 100 years ago in France and Germany. It is a coloring material which is affected but little by light, air and water, but easily fades in acid. This

industry in Germany was once very prosperous, but owing to overproduction, foreign tariffs and competition it passed through a severe crisis about fifteen years ago, in which most of the factories were compelled to close down. Those which were able to survive have since been consolidated into a stock company, which is known to-day as the Vereinigte Ultramarine Gesellschaft.

Formerly the Leblanc was the only process used in the acid and alkali industry of Germany. The introduction of the Solvay process has created many side issues. The Leblanc method is still used chiefly in the preparation of caustic soda and caustic potash from the potassium chloride of Stassfurt. The hydrochloric acid secured by this process is absolutely necessary to the dye-stuff industry in Germany. Independent of these uses, however, the chemical salt producing industries of Germany are founded on the Solvay system. The chief seat of the sulphuric industry is the Badische Aniline and Soda Factory, in Ludwigshafen-on-the-Rhine. Immense quantities of sulphuric acid are produced by the union of sulphurous acid and oxygen.

J. W. BLACK & CO.,

EAGLE
WORKS,

SOUTH WIGSTON,

Near LEICESTER, England.



One of the Finest Model Shoe Manufactory in England, employing over 600 persons, and making the Highest Grades of

MEN'S & WOMEN'S BOOTS & SHOES,

for the Canadian market, under the New Preferential Tariff, 33 1/2 p.c., in their favour.

West & Blackwell,

(ESTABLISHED 1870.)

Wholesale Manufacturers of all kinds of

Ladies' and Children's Boots and Shoes.

Styles and Shapes always Up-to-date.

WEST & BLACKWELL, Humberstone Road,
LEICESTER, ENGLAND.

We can beat the World for Styles and Prices, under the New Preferential Tariff.

The German chemical industry, like the textile industry is absolutely dependent upon the unrestricted importation of raw materials and the exportation of products manufactured therefrom. Germany exports about \$14,000,000 worth of chemicals, colors, dyes and drugs to the United States every year. The above description will show the importance of this industry to a great class of the German people. The time has arrived for us to put forth every effort to develop our own chemical industry, so that we shall become practically independent of German imports. The workmen in the German chemical factories earn good wages. The industries, on the whole, are prosperous, many companies paying 10 and 12 per cent dividends. In spite of the secrets used in the German industry, especially in aniline colors, which are transmitted from generation to generation, our tariff has forced many German manufacturers to establish branches in the United States in order to keep a grip on their trade. The raw materials necessary can be procured as well by us as by Germany. Our universities are taking more interest in the subject every year. The chemical industries of the United States ought soon to be able to compete successfully with those of Germany in the markets of the world.

INSURANCE AND HUMAN PROGRESS.

As a measure of human progress there is no better indicator than life insurance. Prehistoric man was probably a good deal of an animal. It is doubtful if he bothered his brains with thoughts of what was to happen after he died.

But with civilization and growing intelligence came a great sense of responsibility. The man who gave his family clothing, food and education

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations July 21, 1908.

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	2½-6mos.	350	\$50	89
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	83
Guarantee Co. of North America.....	13,372	6	50	50	....

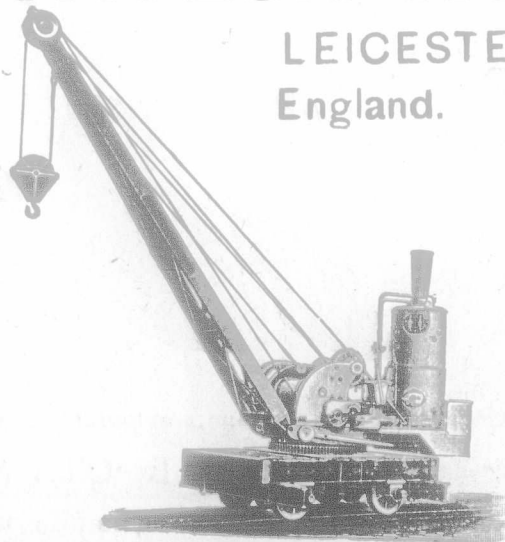
BRITISH AND FOREIGN.—Quotations on the London Market, July 11, 1908 Market value p. p'd up sh

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	10½	11
Atlas.....	24,000	24 p.s.	50	6	27½	238½
British and Foreign Marine.....	67,000	25	20	4	18	19
Caledonian.....	21,500	12s. p.s	25	5	5	28½
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	61	52
Guardian Fire and Life.....	200,000	9	10	5	9½	10½
Imperial Fire.....	60,000	25	20	5	5	5
Lancashire Fire.....	128,498	5	20	2	2	2
Lion Fire.....	100,000	2	25	1¼	20	21
London and Lancashire Fire.....	85,100	22	25	2½	58	85
London Assurance Corporation.....	35,862	20	25	12½	9	9½
London & Lancashire Life.....	10,000	10	10	2	28	29
Liv. & Lon. & Globe Fire and Life.....	391,752	20	25	2	76	78
Northern Fire and Life.....	20,000	*22½	100	10	28	29
North Brit. & Merc. Fire and Life.....	110,000	20s. p.s.	25	6¼	88	89
Norwich Union Fire.....	11,000	*23¼	100	12	111	114
Phoenix Fire.....	53,776	25	50	5	234	25
Royal Insurance Fire and Life.....	125,284	58¼	20	48¼	49¼	49¼
Sun Fire.....	240,000	2s 6d p.s.	10	10	10¾	11¼
Union.....	45,000	18 p.s.	10	4	17½	18½

*Excluding periodical cash bonus.

TAYLOR & HUBBARD

LEICESTER,
England.



Manufacturers of the most improved.....

Cranes

for Canadians under the New Preferential Tariff, of 33½ p.c. in their favour.

WIRES:

"LIFTING," LEICESTER.

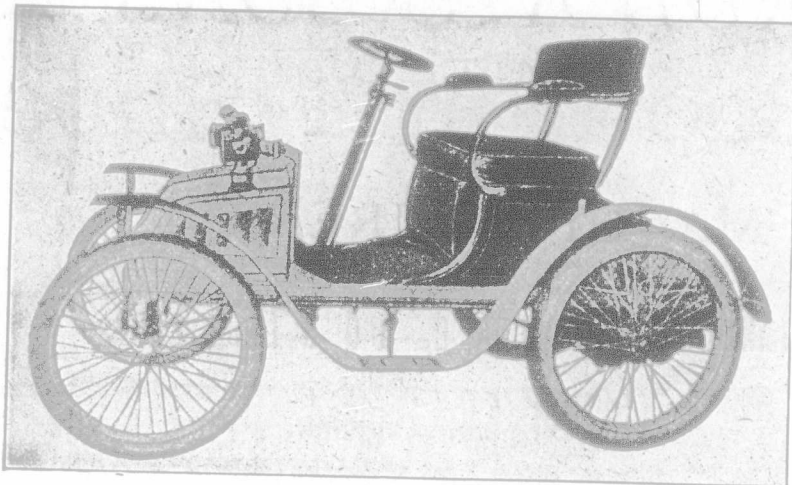
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AUTOMOBILE COMPONENTS, LIMITED,

MANUFACTURERS OF

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



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

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

felt that his duty was only half done. He wanted to make the future certain, not for himself, but for his loved ones, and he eagerly grasped the idea of insurance.

It is a thing that has eased the dying moments of many a man, and it has resulted in the bringing of men closer to each other. Co-operative insurance is a recognition of the power of brotherhood, and it has helped bind the race together.

And now for some figures that make even a national debt seem like a plaything.

The life insurance in force in the United States and Great Britain aggregates \$10,000,000,000.

There is no way of digesting those figures. They are too big.

In twenty years the increase has been over \$6,000,000,000, and the amount of insurance in the two countries amounts to \$85 a head. In Germany the insurance is \$32.50 per head, while in Russia the amount sinks to \$1.75 per head.

The greater the nation and the higher it stands in the ranks of civilization, the greater the total of life insurance.

Coincident with the industrial awakening of Japan has come the rapid growth of life insurance. In this country, says the Covington, Ky., Post, it is like bread or fuel—a necessity. There is hardly a man, no matter how humble his condition, who isn't carrying a por-

tion of his earnings to some organization that stands pledged to pay to his family money in the hour of their greatest need, when a hearse starts for a lonely grave and the support of a family gone.

Insurance is a good thing.

And the men who buy it are a high type of human beings. They love and would protect after death.

MINNESOTA PURE FOOD INSPECTION.

The state dairy and food department has ascertained that some of the bak-

AWARDED DIPLOMA AND GOLD MEDAL AT THE NATIONAL TRADES' EXHIBITION, LIVERPOOL.

THE ASBESTINE SAFETY NIGHT LIGHT

Under Letters Patent.

For the Nursery
For the Sick Room.
For the Household.
For Photographers' Dark Rooms.

To Retail at 1d., 3d., and 6d.
Liberal Discount to the Trade.

72,000 lights sold in Liverpool and district in 4 MONTHS.
90,000 lights sold in Cardiff and South Wales in 4 MONTHS.



Registered Trade Mark "Carbona."
IMMEASURABLY SUPERIOR TO ALL OTHERS,
BECAUSE

It gives 250 hours' steady white light at a cost of One Penny, for Oil, and burns from 6 to 12 hours (according to size) without re-charging.
The Light case is practically indestructible and, being fitted with an imperishable Asbestos wick, may be charged and re-charged with Paraffin Oil as required.
The flame never sinks or becomes dim, but remains always the same.
It is, absolutely, a Safety Night Light, the petroleum or paraffin being absorbed by the "Carbona" process.

The Asbestine Safety Light Company, Limited, 16 St. Helen's Place, - London, E. C., England.

Telegrams: "Luxacao, London."

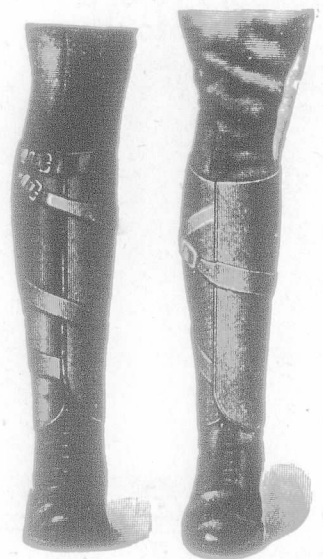
DIAMOND MAKE LEGGINGS.



**BROWN & SONS,
LIMITED.**

MANUFACTURERS,

WELLINGBOROUGH, England, and 3 Long Lane,
LONDON, E.C., England.

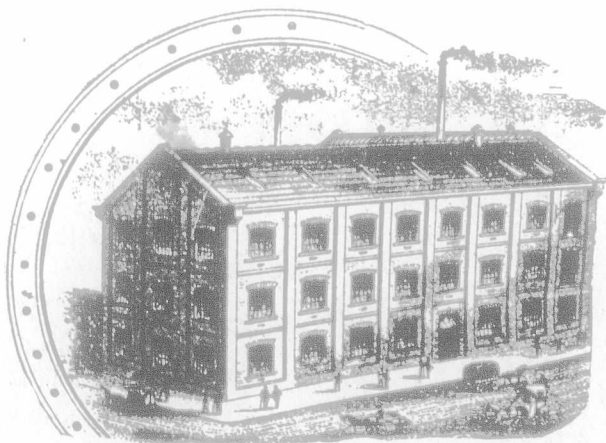


Specially made for Canadian Market 33½ p.c., In favour of Canada.

ing powder sold in Minnesota is made of white sand similar to that found on the banks of the Mississippi river, says St. Paul Trade. When pulverized it is said the sand has no noticeable flavor and does not "grate on the teeth." It is mixed with genuine ingredients in varying quantities and can be detected only on expert inspection. The department has also learned that black pepper is sometimes made of dust found in elevators and of cocoanut bark. The bark is ground to a powder and mixed with cayenne pepper by a steam process. The biting qualities of the cay-

enne pepper are counterbalanced by mixture can scarcely be detected from genuine pepper, but as it grows old it loses its flavor. After July 1, when the Budd pure food law goes into effect, the department will have much more authority to prosecute cases of this kind. The Budd law provides that an article shall be considered adulterated when it is mixed with any substance which tends to deceive the purchaser. The state dairy and food department has learned that some of the preserved "strawberries" and "raspberries" sold in Minnesota are mixtures of timothy seed, broom corn, glucose and sugar. The department has prosecuted since Jan. 1 sixteen dealers for selling adulterated preserves, jams and jellies. Broom corn when put through a steam process, it is said, resembles raspberry seeds and when mixed with glucose, acid and sugar, makes a fair imitation of "preserved raspberries." Timothy seed, while more expensive than broom corn, is mixed in a similar manner with glucose, acids and sugar, to make "preserved strawberries."

Walker Bros., MILL ROAD, Wellingborough, - - England.

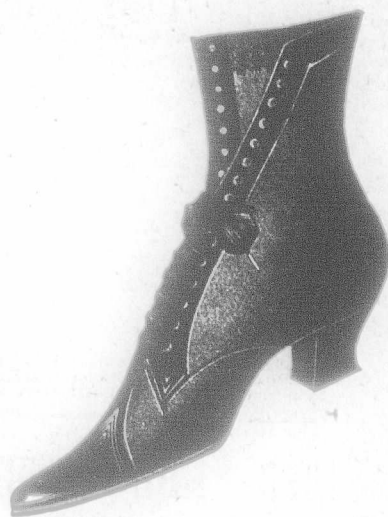
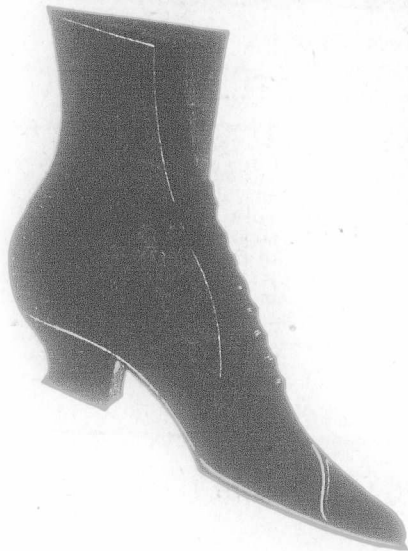


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BOOTS====
and
====SHOES,

Made expressly for the Canadian Market, 33½ per cent. under the New Preferential Tariff, F. O. B. London or Liverpool.

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WESTERN ROAD,
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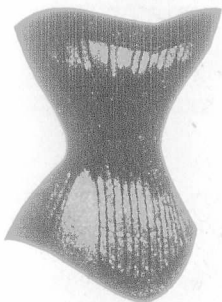
The trade supplied with these Shoes, for Ladies and Children, under the New Canadian Preferential Tariff, 33½ p.c., in Canada's favour.

R. LATIMER & Co.

WHOLESALE and EXPORT

Corset Manufacturers,

York St., Granby St., LEICESTER, Eng.



The "Erect Form" Corset.

Makers of the

- "FITZWEL" Corset,
- "STRAIGHTFRONT" Corset,
- "ERECTFORM" Corset,
- "WATCHSPRING, Corset, etc., etc.

BEST QUALITY AT LOWEST PRICES.



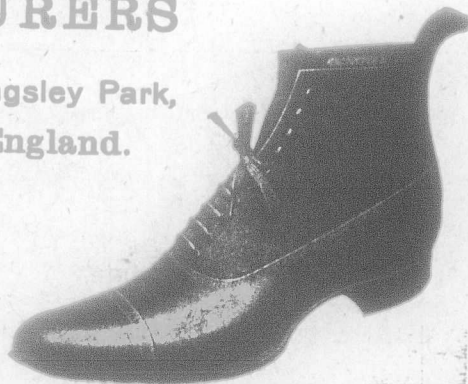
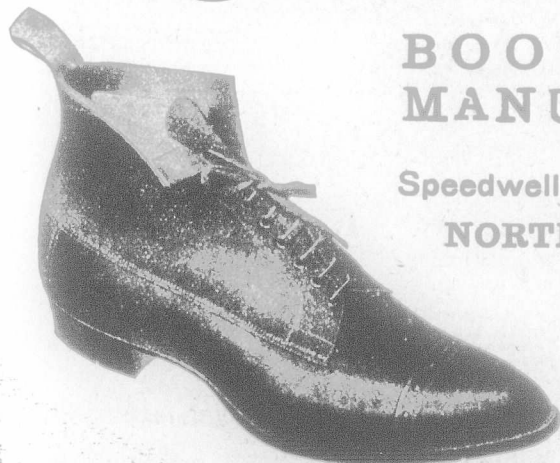
The "Fitzwell" Corset.

Made in all the Latest Shapes and Designs, under the Preferential Tariff, &c.

Singlehurst & Gulliver

BOOT AND SHOE MANUFACTURERS

Speedwell Works, - Kingsley Park,
NORTHAMPTON, England.



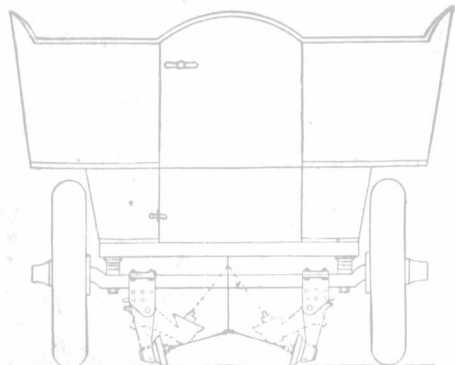
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Under the New
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LICENSES GRANTED TO MANUFACTURERS.

THE COUNTER-SKID

(Williams' Patent)

Renders Side-Slip an Absolute Impossibility



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

IT is an attachment to the back axle of the car, consisting of two hinged brackets working on the positive and negative principle. At the bottom of each bracket there is a free running saucer-shaped steel disc, which engages, instantly and automatically, with the road surface as soon as any tendency to side-slip occurs. Trials conducted on greasy wood and asphalt pavements in London, have proved its perfect reliability beyond all question. It may be seen attached to a 12 H P. Milnes Car at Messrs. Laurie and Marners of 811 Oxford St., W., and it may be tested or seen at work by arrangement with.

F. SADLER, 13 Dering Street, Oxford Street, **LONDON, W. ENG.**
88 1/2 per cent. in favour of Canadians.

Store Fittings and Utensils.

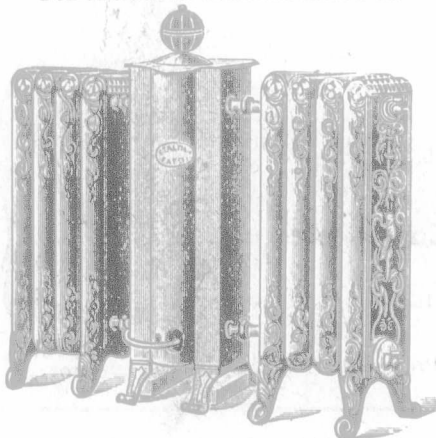
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Fenlon's Patent Boilerette Radiators.



Heating Specialists
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Which will heat a room 20 ft. sq. with a single Gas Burner at the cost of 1/4d per hour. Special terms to Canadians under the New HIGHEST AWARDS WHEREVER EXHIBITED. Preferential Tariff.

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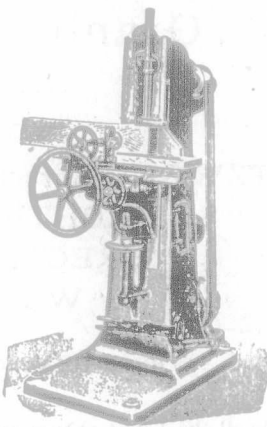
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THE IMPROVED EXPERT



CHAIN MORTISER

with which 300 mortises are made in one hour. No boring or core driving. One operation only in soft, hard or knotty wood.

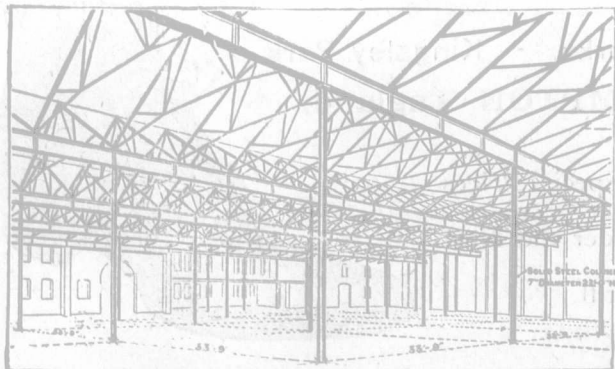
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This building was erected for Messrs. Harmsworth, owners of The Daily Mail, at Gravesend, England.

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SOLID STEEL COLUMNS & CONSTRUCTIONS

For Canadians under the New Preferential Tariff.

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**New Hair-Dressing Establishment
and Barber Shop**

IN THE
„BELLEVUE APARTMENTS..“
(FOLEY FLATS)

Mr. Peter Harvey, for the last nine or ten years favorably known to the patrons of MARIEN'S, on St. Catherine Street, has opened a First-class

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in the Bellevue Apartments Building, Metcalfe and St. Catherine Streets and Dominion Square. Modern improvements, skilled workmen, personal supervision.

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Electrical Supplies,

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

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„HOSIERY MANUFACTURER.“

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SPECIALITIES:

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Boots and Shoes

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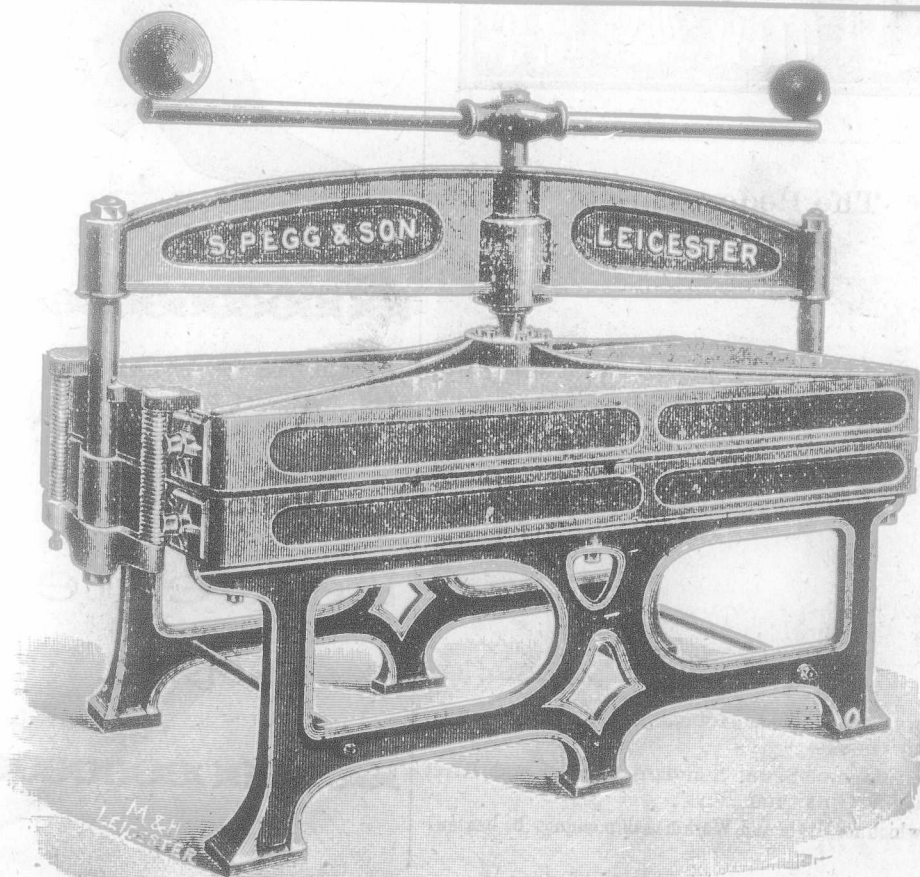
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Finishing
Machinery.**

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Principal Factories
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Every Machine Guaranteed.
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SHIRT PRESS.
Improved Steam Process for Shaping
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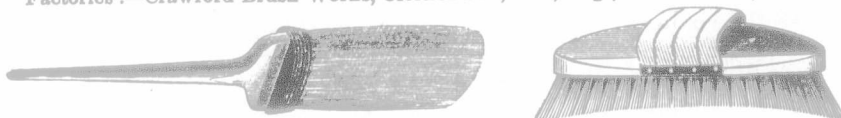


JOHN MASON & SONS,

Wholesale & Export
BRUSH MANUFACTURERS,

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

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

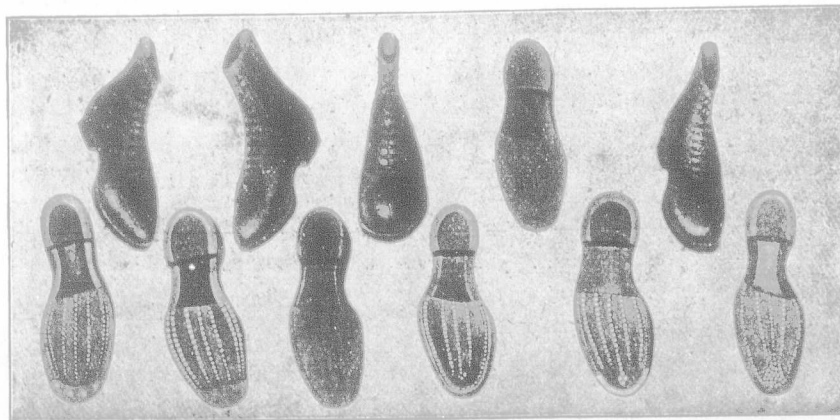


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Manufacturer of Best Classes Heavy and Medium Hobnail and Sprigged Goods.
Mens', Womens', Boys' and Girls'.

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Work in Ladies', Gentlemens', Girls' and Boys'.

Insist on having Acorn Brand Boots which for Style and Workmanship cannot be beaten.

The Tip Top

ENGLISH
STYLE..

In Calf
or Kid.

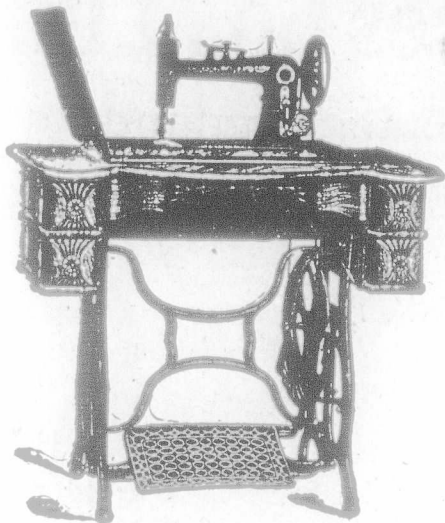


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SEWING MACHINES

For the Merchant's Trade

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We can interest you.

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Illustrated Price List on Application.



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**Brush
Manufacturers.**



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Prices and Particulars on Application. (Orders through Merchants)

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LONDON-MADE

**Mountings for
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ENQUIRIES SOLICITED. LONDON, ENGLAND.

TRADE **F&N** MARK.

New Canadian Preferential Tariff, 88% in favour of English Goods.

WILLIAM LANGHAM & CO.,

Fancy Hosiery & Divided
Skirt Manufacturers,



Causeway Lane, - LEICESTER, ENG.

We supply under the New Canadian
Tariff, 88 1/2 p.c. in their favour.

The only HV Switch

Which is passed by every
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Sole Makers :

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London E.C., Eng.

(Cut will be inserted as soon as received.)

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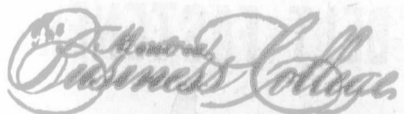
	London	July 9.
British Columbia, 1907 5 p.c.	104	107
1887, 4% per cent.	88	90
1891-4, 5 p.c.	108	106
Canada, 4 per cent. loan, 1880	101	108
5 per cent. loan, 1888-99	101	103
Debt, 1884, 5% per cent.	89	91
5% p.c. loan, 1897	104	106
Manitoba, 1885-6, 5 p.c.		

Railway and other Stocks.

Sms		July 9.
	Quebec Province, 5 p.c., 1904	100 103
	1904, 5 p.c.	100 103
	1919, 4 1/2 p.c.	104 106
	1919, 5 p.c.	108 107
100	Atlantic & Nth. Western 5 p.c. Sms	
	1st M. Bds	117 120
10	Buffalo & Lake Huron \$10 shs	136 14
	do 5 1/2 p.c. bonds	136 140
	Can. Central 5 p.c. M. Bds. Int. guar. by Gov.	
	Canadian Pacific \$100	127 1/2 12 1/2
	Grand Trunk, Georgian Bay, &c.	
	1st M.	100 102
100	Grand Trunk of Canada Ord. stock	19 1/2 19 1/2
100	2nd equip. mtg. bds. 5 p.c.	123 126
100	1st pref. stock	112 1/2 112 1/2
100	2nd pref. stock	98 1/2 99
100	3rd pref. stock	50 1/2 50 1/2
100	5 p.c. perp. deb. stock	124 127
100	4 p.c. perp. deb. stock	107 1/2 108 1/2
100	Great Western shares, 5 p.c.	134 137
100	Hamilton & N.W., 5 p.c.	
100	N. of Canada Stg. 1st Mort. 5 p.c.	103 106
100	Montreal & Champlain 5 p.c. 1st mtg. bds	
	N. of Canada, 1st mtg., 5 p.c.	103 106
100	Quebec Central, 5 p.c. 1st Inc. Bds.	108 110
100	F. G. & B. 4 p.c. bonds, 1st mort.	108 110
100	Well., Grey & Bruce, 7 p.c. bds.	108 110
100	1st Mort	108 110
100	St. Law. & Ott. 4 p.c. Bds.	106 107
MUNICIPAL LOANS.		
100	City of London (Ont) 1st pref 5 p.c.	
100	City of Montreal stg. 5 p.c. 1874	100 108
100	City of Ottawa	
	redeem 1875	101 103
	redeem 1875	100 103
100	City of Quebec, op. c. redeem 1875	102 104
	redeem 1875	107 109
100	City of Toronto, 4 p.c. 1899-92	100 102
	5 p.c. stg. con. deb. 1874-1875	100 107
	5 p.c. gen. con. deb. 1879	109 110
	4 p.c. stg. bonds	102 104
100	City of Winnipeg deb., 1914, 5 p.c.	105 107
	Deb. scrip. 1907, 5 p.c.	
MISCELLANEOUS COMPANIES.		
100	Canada Company	35 38
100	Canada North-West Land Co.	93 98
100	Hudson Bay	40 1/2 40 1/2
BANKS.		
	Bank of British North America	70 72
	" Montreal	500 510
	Canadian Bank of Commerce	15 1/2 16 1/2

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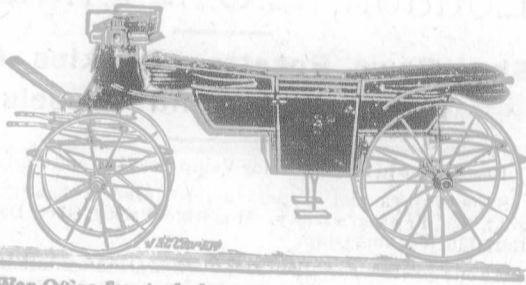
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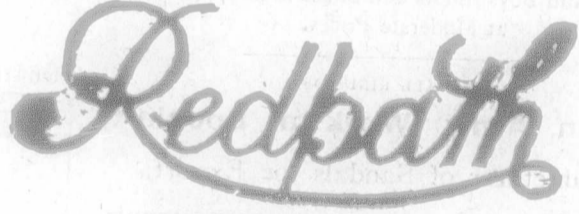
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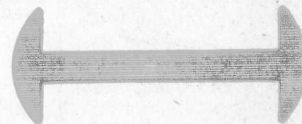
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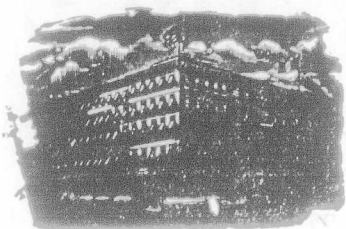
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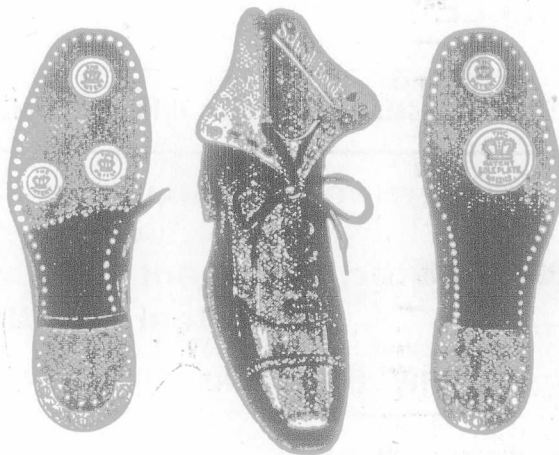
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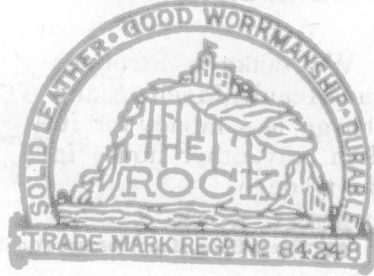
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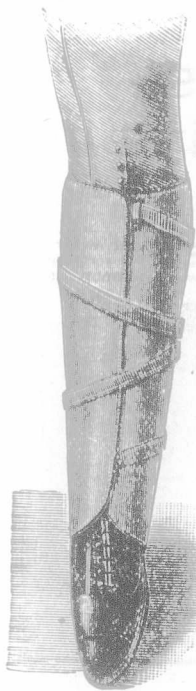
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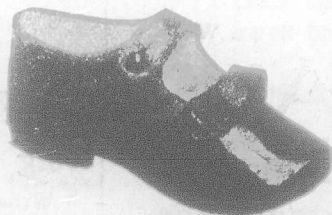
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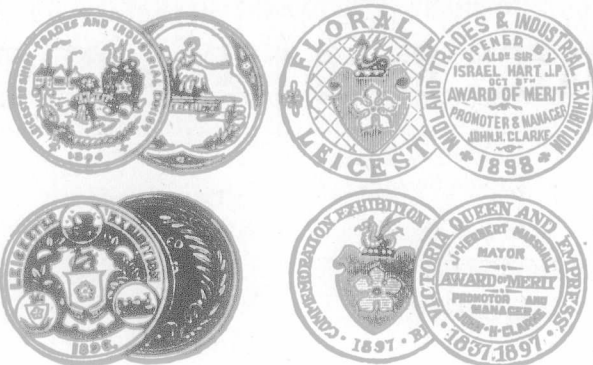
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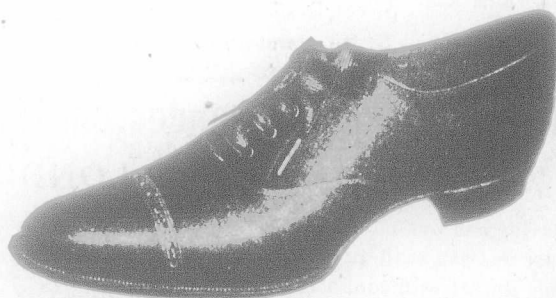
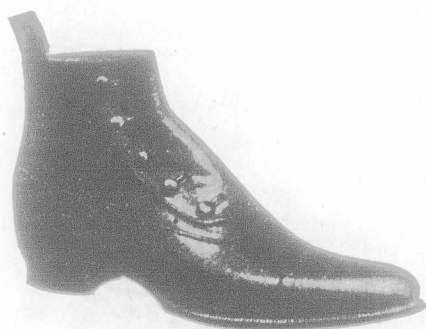
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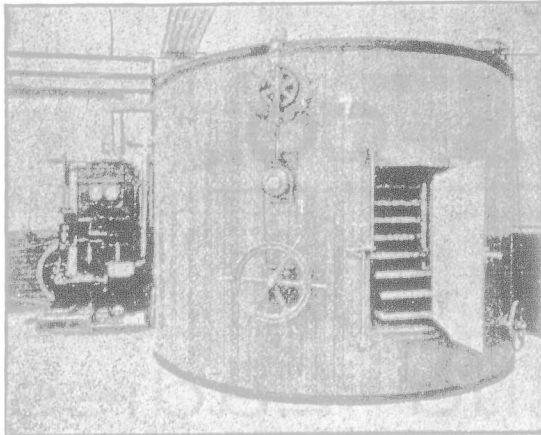


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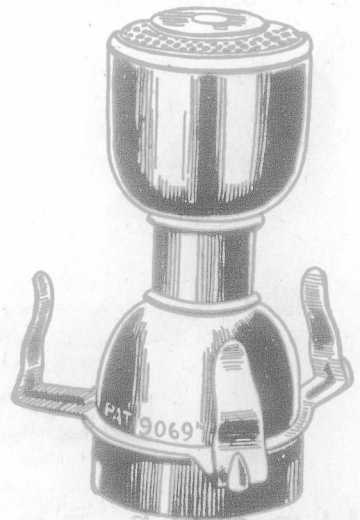
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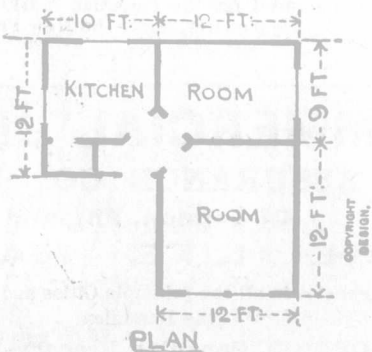
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