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See First Page.

1481

THE CANADIAN

# JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

No. 55 No 15  
New Series.

MONTREAL, FRIDAY, OCTOBER 10, 1902.

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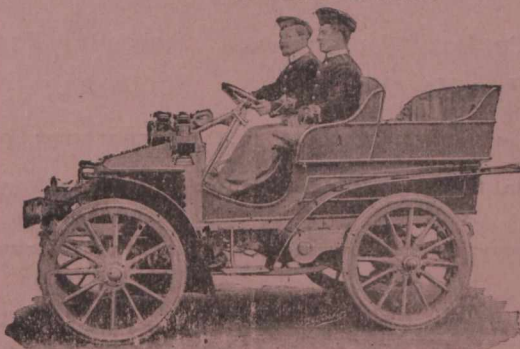
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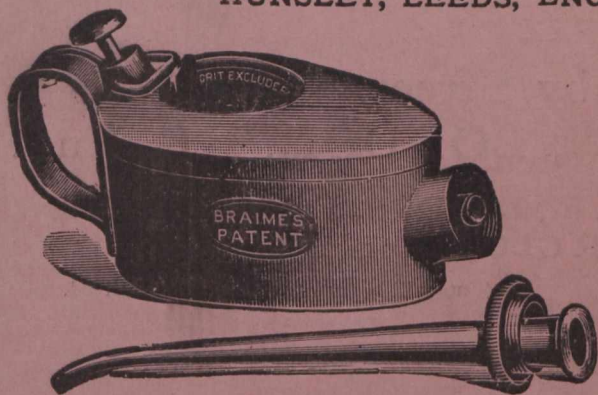
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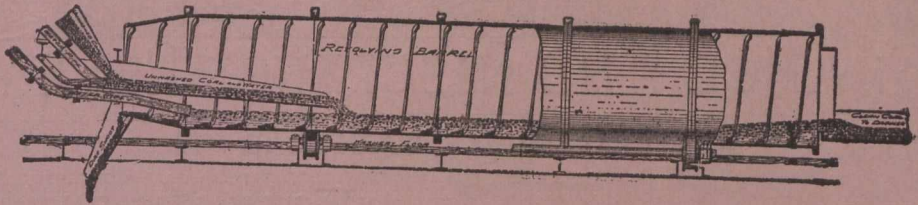
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THE CANADIAN  
**JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW.

Vol. 55. No. 15.  
NEW SERIES.]

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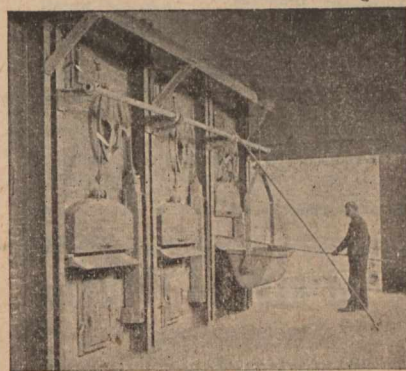
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Commerce.

The Dominion Bank.

NOTICE is hereby given that a Dividend of 2 1/2
per cent. upon the Capital Stock of this Institu-
tion, has been declared for the current quarter,
being at the rate of 10 per cent. per annum, and
that the same will be payable at the Banking
House, in this city, on and after

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

T. G. BROUGH, Gen. Manager.

Toronto, 24th Sept., 1902.

Eastern Townships Bank.

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

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Hon. M. H. COCHRANE, Vice-President.
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G. Stevens, C. H. Kathan, H. B. Brown, K.C.,
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St. Hyacinthe Sutton, Waterloo, Windsor Mills,
Province of B. C.—Grand Forks, Phoenix.

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ches.

Agents in London, Eng., National Bank of
Scotland.

Agents in Boston, National Exchange Bank.

Agents in New York, National Park Bank.

Collections made at all accessible points and
remitted.

The BANK OF OTTAWA.

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

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GEORGE HAY, - - - - - Vice-President
Hon. Geo. Bryson, Alex. Fraser, John Mather,
David MacLaren, Denis Murphy,
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Geo. BURN, Gen. Mgr. - D. M. FINNIE, Ottawa Mgr.
L. C. OWEN, Inspecting Officer.

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St., Somerset street Parry Sound, Pembroke, Rat-
Portage, Renfrew, Smith's Falls, Toronto, Van-
keek Hill, Winchester. Quebec.—Granby, Hull, La
chute, Montreal, Shawinigan Falls. Manitoba—
Dauphin, Portage la Prairie, Winnipeg.

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FOREIGN AGENTS.—New York, The Agents
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Merchants National Bank. Boston: National Bank
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chusetts National Bank. Chicago: Bank of Mont-
real. St. Paul: Merchants National Bank.
London: Parr's Bank Limited. France: Comptoir
National d'Escompte de Paris. India, China
and Japan: Chartered Bank of India, Australia
and Japan.

The Chartered Banks.

BANK OF NOVA SCOTIA.

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

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CHARLES ARCHBOLD, Vice-President
R. L. BORDEN, J. WALTER ALLISON
Geo. S. CAMPBELL, HECTOR MOLINNES.
General Office, - TORONTO, Ont.

H. C. McLeod, Gen. Manager.
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Halifax, Kentville Liverpool, New Glasgow, North
Sydney, Oxford, Parrsboro, Pictou, Pugwash, Stel-
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Sussex, Woodstock.

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In Quebec—Montreal and Paspebiac.
In Ontario—Arnprior, Berlin, Ottawa, Toronto.
In Manitoba—Winnipeg.

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

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HEAD OFFICE, - - - - - QUEBEC

Founded 1818. Incorporated 1822.

CAPITAL AUTHORISED - \$3,000,000

" PAID-UP - 2,500,000

REST - 800,000

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F. Billingslev, Edson Fitch.
THOMAS MCDUGALL, Gen. Manager.

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do St. Roch, Three Rivers, Que.

Montreal, St. James St. Toronto, Ont.

do St. Catherine St. E. Shavenegan Falls, Q.

Ottawa, Ont. St. George, Beauce, Q.

St. Romuld, Que. St. Henry, Que.

Thetford Mines, Que. Victoriaville, Que.

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Boston, National Bk. of the Republic.

New York, U.S.A. Agts. Bk. of Brit. North Amer.

do Hanover National Bank.

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Incorporated 1872.

Capital Paid-Up, .. \$600,000

Reserve Fund, .. 500,000

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C. W. ANDERSON, .. Vice-President.

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B. N. WALLACE, .. Cashier.

A. ALLAN, .. Inspector.

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Bank. Boston—Suffolk National Bank London.
England—Parr's Bank Limited.

UNION BANK OF CANADA

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

Rest, - - - - - 650,000

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J. G. Billett, Inspector

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Minneapolis, National Bank of Commerce

St. Paul, St. Paul National Bank

Great Falls, Mont. First National Bank

Chicago, Ill. Corn Exchange National Bank

Buffalo, N. Y. Marine Bank

Detroit, Mich. First National Bank

Duluth, Minn., First National Bank

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Imperial Bank of Canada.

Capital authorized \$4,000,000  
 Capital (paid up) \$2,500,000  
 Rest 2,125,000

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 Sterling exchange bought and sold. Letters of  
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On and after Monday, the third day of November  
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 the six months ending on the 31st October next.

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

By order of the Board of Directors.

P. LAFRANCE,

Manager.

Quebec, 23rd September, 1902.

The Standard Bank of Canada

Capital (authorized by Act of  
 Parliament) \$2,000,000  
 Capital paid-up \$1,000,000  
 Reserve Fund 850,000

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DOMINION LINE

Steamships.

LIVERPOOL SERVICE.

From Portland. From Portland.  
 Colonian, Oct. 11.....\*Norseman, Nov. 1.....  
 \*Irishman, Oct. 18.....\*Turcoman, Nov. 8.....  
 Californian, Oct. 26..... Colonian, Nov. 15.....

\*These steamers do not carry passengers.

Rates of Passage.

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of ST. JOHN'S, Newfoundland,

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18 Sept....	Oct. 4, Oct. 4.		
25 Sept....	Oct. 11, Oct. 11.		
2 Oct....	Oct. 18, Oct. 18.		
9 Oct....	Oct. 25, Oct. 25		
16 Oct....	Nov. 1, Nov. 1		

The Saloons and Staterooms are in the central  
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13 Sept....	Mongolian..... 2 Oct., 11 a.m.	
27 Sept....	Carthaginian... 16 Oct., 11 a.m.	

Rates: First Cabin, \$45 to \$70 Single,  
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Outfit for Steerage passengers furnished free.  
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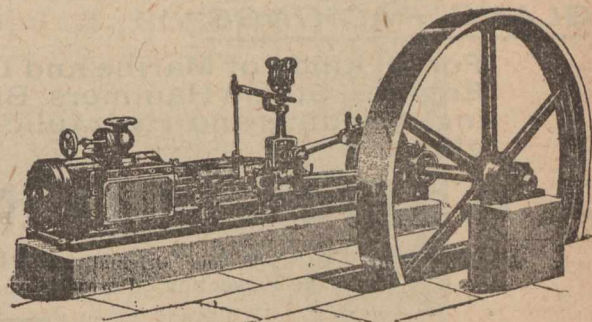
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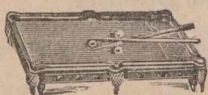
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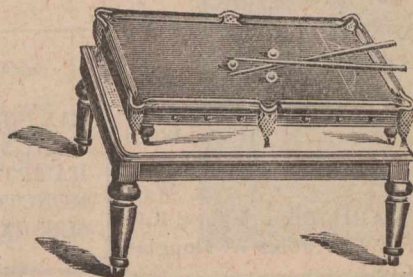


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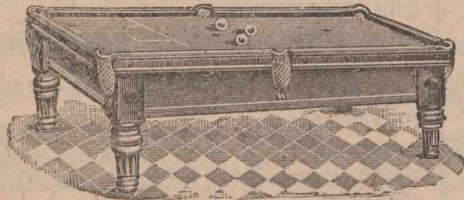
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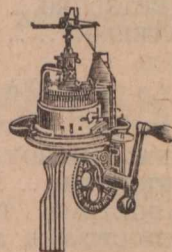
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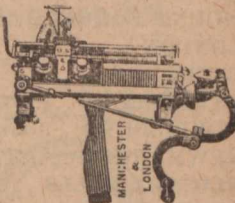
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(Oats will be inserted next week.)

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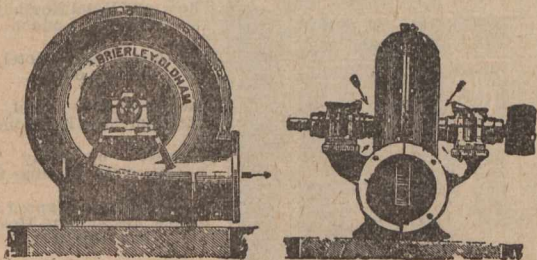
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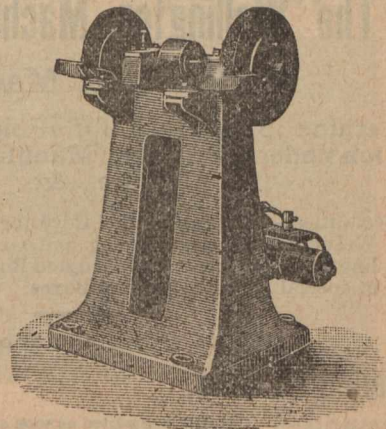
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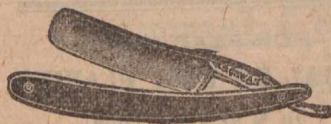
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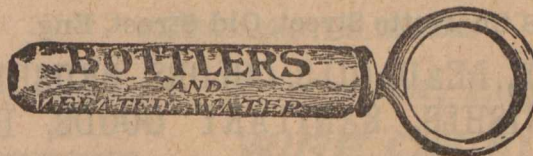
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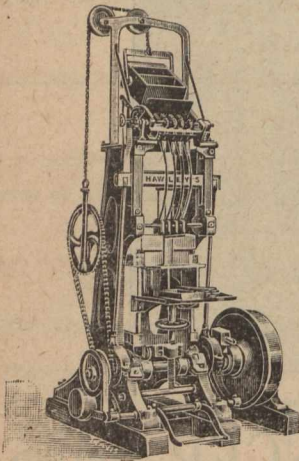
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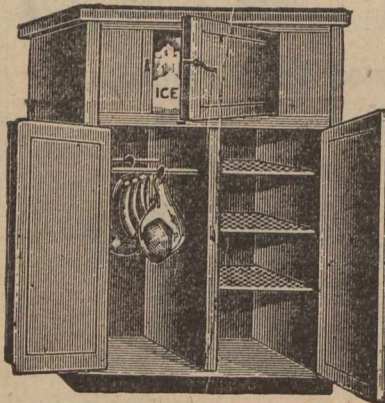
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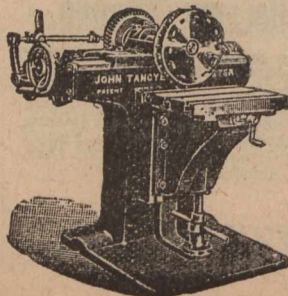
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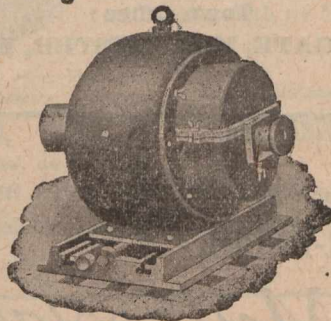
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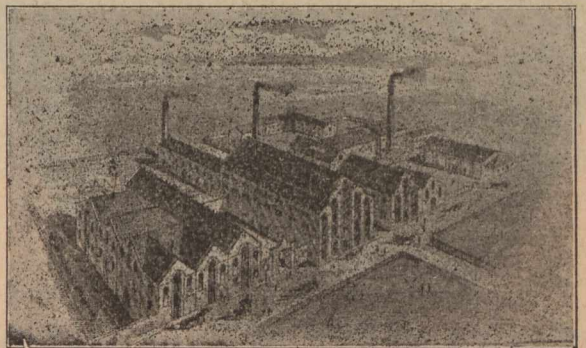
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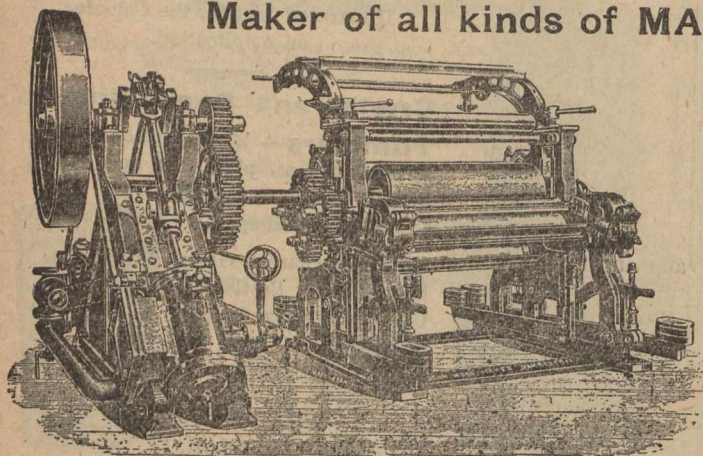
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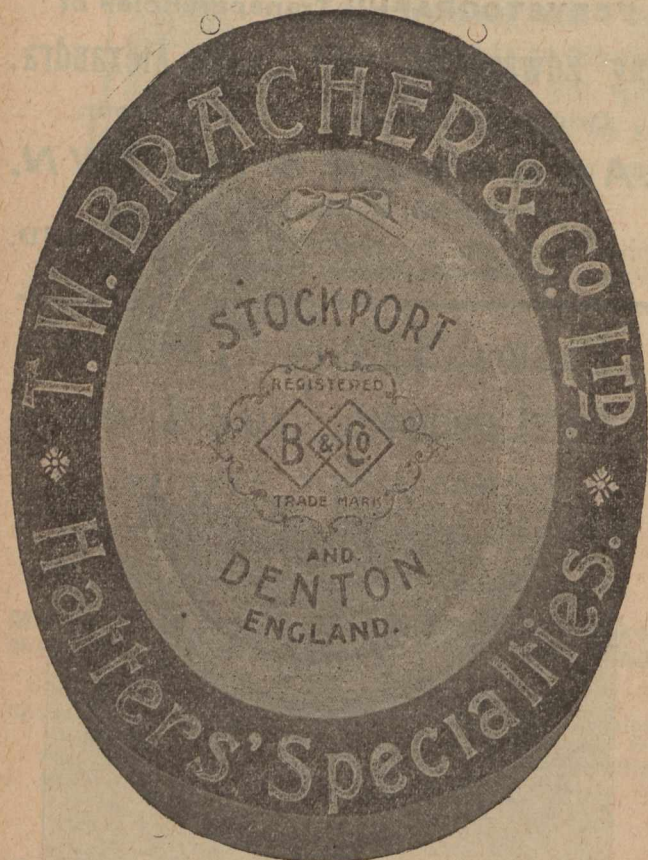
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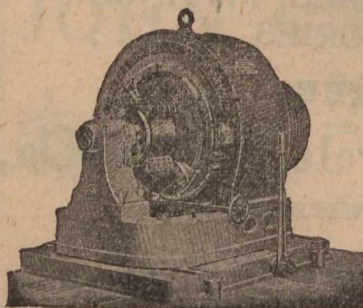
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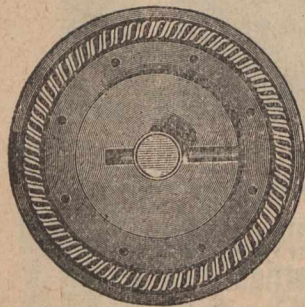
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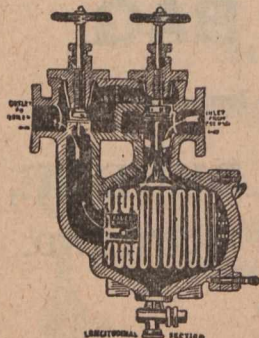
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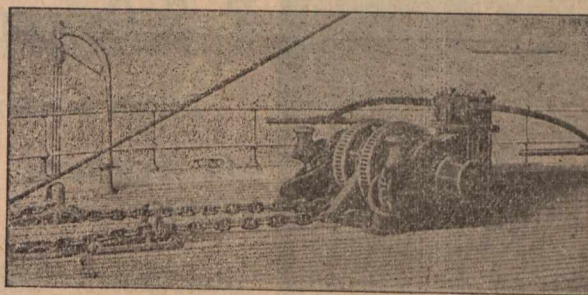
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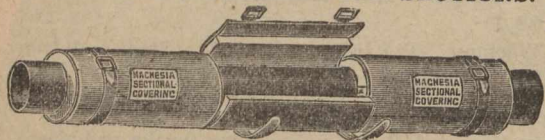
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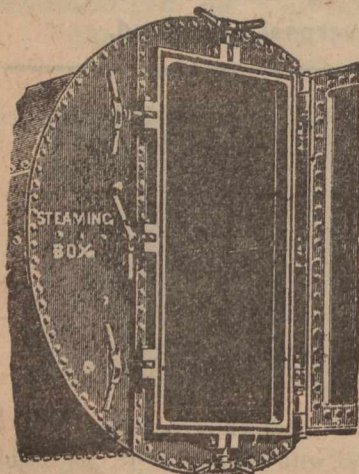
John Thompson & Co., ALBION PLACE, RUSSELL ST., ASHTON-UNDER-LYNE, England.

Supplied to Canadians under the New Tariff.

NEW YORK MILL, Heywood, England, Aug. 6th 1901.—Mr. J. Thompson.—Dear Sir,—“This is to certify that you have covered our High and Intermediate Cylinders with Silicate of Cotton, and a finishing coat of your own Composition two inches thick, and I am pleased to say it is very satisfactory, and one of the coolest non-conductors I have ever experienced. We are working at a pressure of 180 lbs. The Pipes which you have covered with Sectional Magnesia are also very satisfactory.”

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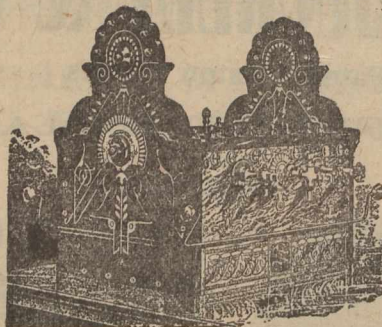
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Have supplied the Manchester Corporation for several years.

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Electric, Gas, Hydraulic.The officers of the World's Best Navy  
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That is why their

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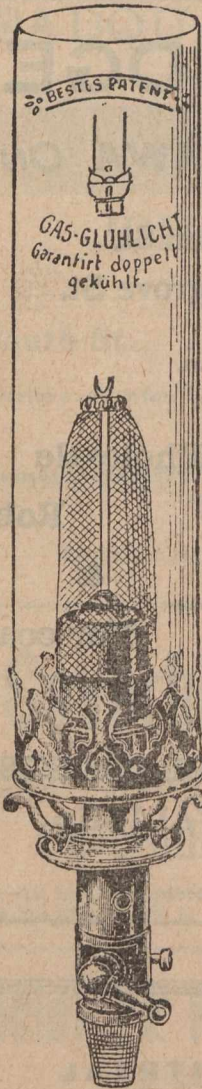
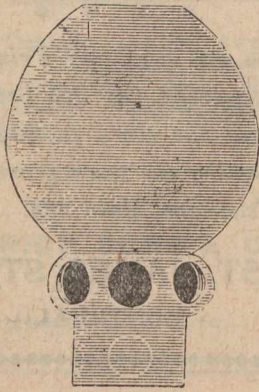
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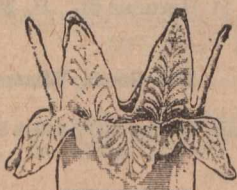
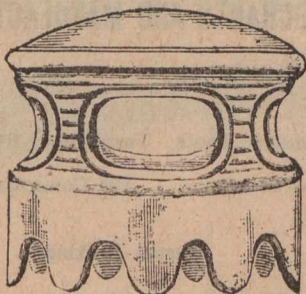
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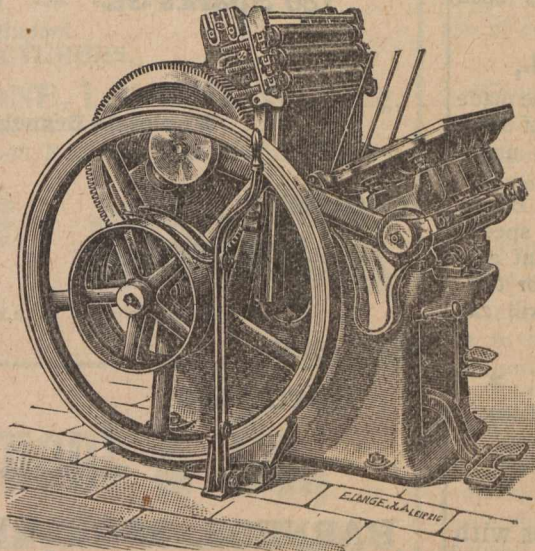
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The Finest Quality in England, made Specially for Tropical Climates.

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

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

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

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Shirtings, Gingham, Ticks, Cottonades, Oxfords, Denims, Flannelettes, Yarns, Awnings, Dress Goods, Sheetings, etc.

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Dry Goods, Wholesale.

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**Canadian Colored Cotton Mills  
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Cottonades, Tickings, Denims, Awnings,  
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OF NEW YORK.  
11 & 17 Place d'Armes Hill, MONTREAL, QUE.

*Commercial Summary.*

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

The Finance Committee of Ottawa has determined to purchase 5,000 tons of coal and 1,500 cords of wood for the use of citizens.

Counterfeit five-dollar bills of the Bank of Montreal and Molsons Bank are reported in circulation in Montreal and some Eastern Ontario towns.

Cement works of best modern equipment, with proposed capacity of 600 barrels daily, are to be erected and put in operation at an early date at Orangeville, Ont.

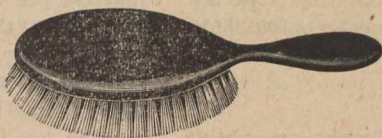
We learn from Winnipeg that several important transfers of Main street property are recorded. One block at the corner of Main and James streets changed hands for \$50,000.

The September customs collections for London, Ont., totalled \$64,270.06, an increase of \$9,438.83 over the figures for September, 1901. The inland revenue receipts were \$35,632.50, an increase of \$1,007.46.

The report that a Japanese loan is to be floated is confirmed in London. The Baring Brothers, the Honk Kong and Shanghai Bank and the Yokohama Specie Bank will issue \$25,000,000 Japanese consolidated bonds, bearing 5 per cent. interest. They will probably be issued at par.

City Engineer Rust, says a Toronto dispatch, is engaged in preparing a report on the proposition of the Lake Simcoe Water Supply Syndicate for a 5,000,000 water works system for Toronto. The syndicate proposes to pump water from Jackson's Point, Lake Simcoe, to a reservoir at Mt. Bethsaida, near there, 720 feet above the level of Lake Ontario, and to conduct a supply of 32,000,000 gallons daily to the Rosehill Reservoir by gravitation.

**HEADQUARTERS FOR BRUSHES**

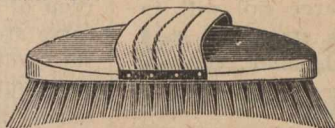


**JOHN MASON & SONS,**

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BRUSH MANUFACTURERS,

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

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



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

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Wholesale **HARDWARE & METAL MERCHANTS,**

Caverhill's Buildings, St. Peter St.,

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

**MONTREAL.**

**Special 22 Rifle, Long Barrel,**

**AT LOW  
PRICE.**

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



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

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

NOTE.—Buyers of these Guns in Canada have 33 1/2 p.c. in their favour, by Purchasing in England, under the new tariff, from this firm.

# Hanson, Scott & Co., Limited.

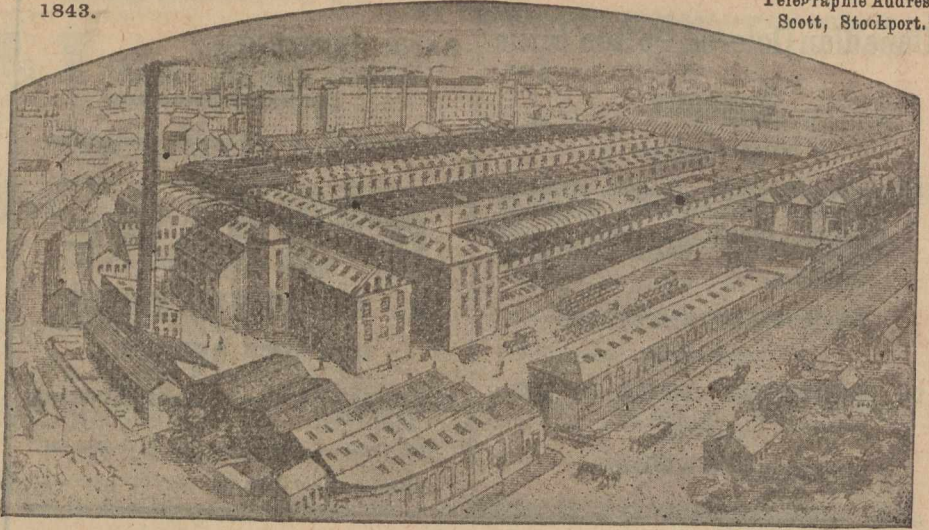
HEMP, FLAX AND  
JUTE SPINNERS,

Manufacturers of Hemp and Cotton  
Twines.

STOCKPORT, - ENGLAND.

Established  
1843.

Telegraphic Address  
Scott, Stockport."



—The Hamilton Bridge Company has taken out a permit for a steel fireproof factory building, to cost \$18,000. This, it is said, is only part of the company's enlargement programme.

—The Government has been invited to make an exhibit at an exhibition to be held in Johannesburg in 1904, and the offer will be accepted. This country is already arranged to make a display at the Cape Town Exhibition in 1903, and the same exhibit, augmented if necessary, will be moved afterwards to Johannesburg.

—Halifax advices state that The Dominion Iron & Steel Company have decided to convert the large rail mill, in course of construction at Sydney, into a structural steel mill, for which product there is a great demand. Officials will leave soon to purchase the required machinery in England.

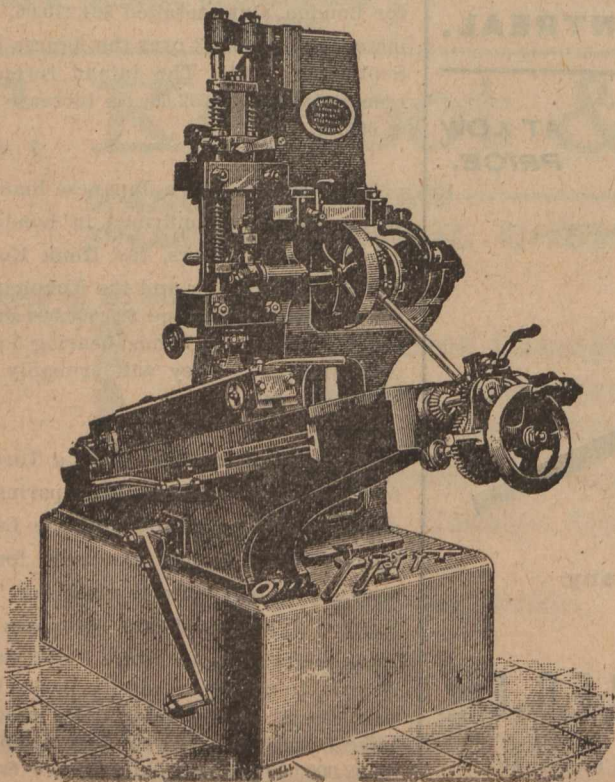
—We learn from Moncton, N.B., that well No. 7 of the New Brunswick Petroleum Company is now pumping 27

barrels per day of high grade oil. Another rich oil sand of 48 feet thickness was struck yesterday by one of the drilling machines. Plans are under way for the building of a refinery on the tide waters of the Memramcook River, and the laying of a pipe line from the wells at St. Joseph.

—The official figures of the Ministry of Agriculture of the French wheat crop now harvested are 115,000,000 hectolitres, or, in round numbers, 334,000,000 bushels, thus making a crop for 1902 that since 25 years has only been exceeded on two occasions, namely, in 1898 and 1899. When the crops were 353,000,000 bushels each year, the French wheat crop of 1901 was only 294,150,000 bushels, and as the reserve store of wheat is now exhausted it is estimated by the leading dealers that to meet home consumption, which is calculated at 335,000,000 bushels, France will need to import this year only 2,000,000 bushels of foreign wheat, a quantity considerably less than that recorded for 25 years. The French wheat this year is excellent in quality. The current price is 21 francs a quintal.

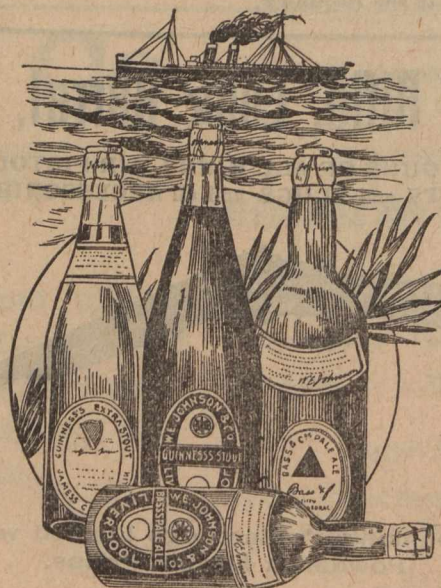
**Ambrose Shardlow & Co., Ltd.,**  
Ealing Works, **ATTERCLIFFE**, Sheffield, Eng.  
Patent Improved File-Cutting Machines.

NEW TYPE.



ESTABLISHED 1869.

**Bottled Beer and Stout**  
FOR EXPORT.



The "Compass" Brand

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

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

**W. E. JOHNSON & CO.,**

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# DAVY BROTHERS

## Limited.

TELEGRAMS:  
"Motor, Sheffield."

SHEFFIELD, England.

High-Class Lancashire  
and Cornish Boilers

Coal or Gas Fired, up  
to 200 lb. working Pressure.

# BOILERS

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

—Word was received at Vancouver, B.C., on the 6th inst., that the cable ship Colonia buoyed the Pacific cable one mile off Fanning Island cable station at 11 o'clock that morning, having laid 3,455 nautical miles of cable between the station on Vancouver Island and that point since 2.30 p.m., on September 18th. Everything went splendidly throughout the voyage and there was not a hitch. This now leaves the section of 2,100 nautical miles between Fanning Island and Suva in the Fiji Islands to complete the Canadian-Australian cable. The cable ship Anglia, now at Honolulu, will lay this section, which will probably be completed before the end of the present month.

—The Belfast correspondent of the London Daily Mail reports that inquiries are being made there on behalf of an American syndicate which proposes to erect large mills on the waterside at Belfast, Londonderry, Dublin, Cork, Waterford and Galway. Maize and wheat will be imported in bulk from the United States and after being milled will be distributed by means of small coasting steamships, also the property of the syndicate, the members of which are said to have behind them a capital of £4,000,000. It is pointed out that the corn duty gives a slight advantage to the home milled article as against imported flour, and that wheat in bulk can be carried more cheaply than flour in sack. The output of maize and flour is calculated at 20,000 tons weekly.

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

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"S. C."

# Acetylene • Gas • Company,

LIMITED.

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Telegraphic Address:  
"ACETYLENE, MANCHESTER."

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

THE

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



—The Victoria Terminal & Sydney Railway and Ferry, says a Victoria, B.C., dispatch, have been sold by Messrs. E. V. Bodwell, Jas. Anderson of Victoria, and A. H. MacGowan of Vancouver, representing the Victoria Terminal Railway Co., to a St. Paul official, contractor of the Great Northern Railway, and Messrs. John Hendry and

Telegrams : "MOTOR, LEYLAND," ENGLAND.

## HIGHEST AWARDS.

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

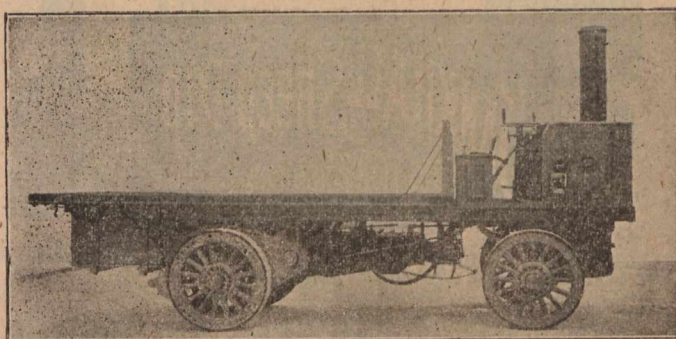
1st Prize, £100, Liverpool Self-Propelled Traffic  
Association.

Gold Medal, Highest Award,

Liverpool 1900.

Etc., Etc., Etc.

# STEAM WAGONS.



## The Lancashire Steam Motor Co.,

LEYLAND, ENGLAND.

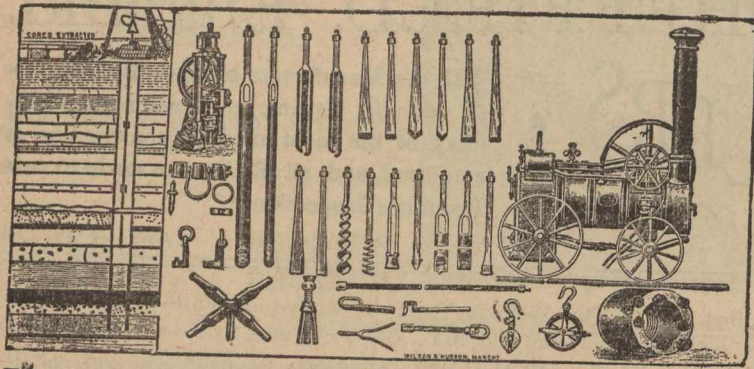
Special prices to Canadians under the  
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Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

# JOHN H. THOM,

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Artesian Wells put down to any depth

Manufacturer of  
all kinds of

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

Special Estimates under the New Canadian Preferential Tariff.

John Jeffry of Vancouver. The price was not stated. The property includes the railway and rolling stock of the Victoria Terminal Railway, the mainland connection of seventeen miles from the Fraser Mountain to Cloverdale, and the ferry which runs between Sydney and the mainland. The deal does not effect the steamers Strathcona, Unicorn and Iroquois of the company.

—The homestead entries in the west afford an excellent indication of the rate at which the country is being settled. In the fiscal year 1901 they numbered 8,167, while for last year they aggregated 14,633, an increase of 6,466. An occasional complaint is heard about the character of the juvenile immigrants, brought to Canada, but it seems there is a great demand for children in this country by farmers and others. For example, in 1901, there were 1,540 juvenile arrivals, whereas the applications for children numbered 8,587. For the fiscal year ending June 30th the arrivals were 1,721 and the applications for children 9,591. The applications for juvenile immigrants, therefore, greatly exceed the supply.

—Coal was 15 to 17 per ton, with dealers selling one ton at a time in Wennipeg, when Mr. G. V. Hastings, manager

of the Lake of the Woods Milling Company, left there recently. The mines at Anthracite have not been producing much this year, and Western people are hoping to get in coal all-rail after the strike is settled. Mr. Hastings denies the stories of excessive damage to wheat by frost, and says that the good weather is permitting the railways to make a good start in handling the crop. In the near future Mr. Hastings says the Lake of the Woods Company will erect a mill of 4,000 barrels per day capacity, which will be by far the largest mill in Canada. Rat Portage has been mentioned in the press as the site, but it had not yet been located.

—We learn from Kingston that a deal has been concluded whereby the Locomotive Works Company acquires the Lang Wharf, etc., at present occupied by W. G. Craig and Co., and the old railway cottages, fronting the Government drydock. The company desires the land for the extension of its workshops. "There is no truth in the report that we intend to remove the car shops from Kingston," said C. W. Spencer, general manager of the Kingston and Pembroke Railway. "Instead of taking anything away we are adding much new machinery to the shops that will ensure to Kingston the repairing of our engines, which would otherwise have to be sent to another

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

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

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

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

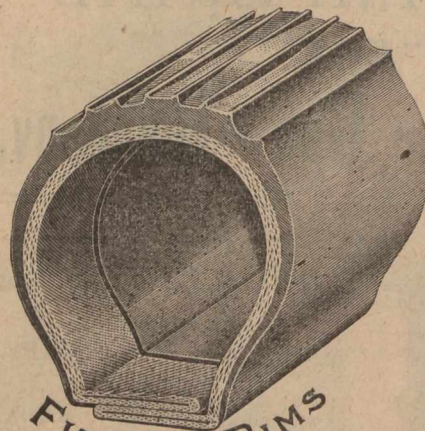
This Dip is unsurpassed in quality and is offered at an extremely low price. Quotations given c.i.f. Canadian ports for large or small quantities.

SOLE MAKERS:

The Liverpool & Bankhall Seed Crushing  
& Chemical Co., Limited,  
Liverpool, England.

## THE TONI PNEUMATIC TYRE.

(Patent No. 26,555, 1898.)



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

Eighteen Months' Guarantee with every Tyre.

F. TONI &amp; CO.,

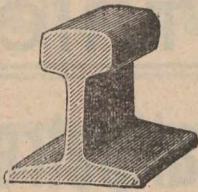
20 HANWAY STREET WORKS,  
OXFORD STREET,

LONDON, W.C., ENG.

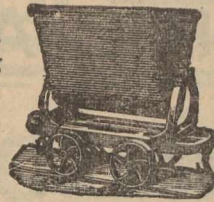
Special Rates to Canadians under the new tariff.

# R. WHITE & SON, WIDNES, ENGLAND.

**LOCOMOTIVES.**  
**CRANES** of all kinds.  
**STEAM & WATER**  
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**SHEETS, BAR IRON.**  
**AERIAL WIRE**  
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**Spikes. Points and Crossings. Steel Sleepers.**  
**Wagons for all purposes. Wire Ropes. Pit**  
**Headings. Screens. Mining Steel. Pulsating**  
**Pumps.**



place. The changes being made are simply for our own convenience."

—We learn from Toronto that the new freight steamer Tadenac of the St. Lawrence & Chicago Steam Navigation Company was launched on Saturday last at the Bertram yards. The Tadenac is a sister ship to the Ottawa, launched from the same yard in May, 1900. She is a package freighter, so built as to be able to pass through the Welland Canal, and navigate from Lake Superior to Quebec. She is 257 feet in length, 43 feet beam, 25 feet 6 inches in depth, and can carry 70,000 bushels of grain with a 14-foot draught. In the upper lakes she will be able to carry 105,000 bushels of grain. She has six cargo ports, a complete steel package freight deck, and the latest designed freight hoisting machinery. Her engine is triple expansion, with 17-inch, 28-inch, and 46 inch cylinders, and a 32-inch stroke, and is capable of developing 7,000 horsepower. Water ballast tanks extend the whole length of the ship, four feet deep.

—Mr. Thomas Southworth, Superintendent of the Bureau of Forestry, has returned, says the Globe, from a visit to

tract for the building of the road was awarded to Mr. A. R. Macdonell, the lowest tenderer. The commission was much pleased with the number and character of the contractors tendering, and the keenness of the competition. Mr. Macdonell, who comes from Glengarry, is a member of the firm of Hogan and Macdonell, railroad contractors, and has been in the business for at least 25 years, during which time he has completed large contracts for Messrs. Mackenzie and Mann and other big corporations. He is at present engaged in constructing a pier at Port Colborne for the Dominion Government. The commissioners were forced to throw out the tender of Messrs. Ross, McCrae and Battle on the ground that the formality of submitting a marked cheque by way of bona-fides was overlooked. After consultation with the Government it was decided that negotiations with Mr. German, the firm's representative, must be dropped.

—It has been expected that the district in the vicinity of Thorold, Ont., would eventually become famous as an oil or gas producing region, and it appears that this is

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Newton Heath Glass Works, MANCHESTER, Eng.



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

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

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

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

Present Contractors to H.M. Government.



Write for our lists of

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

# Manganese

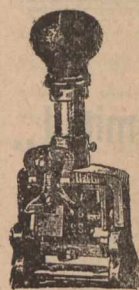
LUMP, FINE and GROUND.

**EVERITT & CO.,**

40 Chapel Street, Liverpool, England.

## E. SCHREIER,

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



Manufacturer and Exporter of

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

Patent "Excelsior" Counter

FOR PRINTING PRESSES.

PATENT AUTOMATIC

Type-High Numbering Machines.

Automatic Chases for Printing and Numbering Cheques in one operation, and every description of



Numbering, Dating and Perforating Machines.

WRITE FOR PRICES.

Established 65 years.

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

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Telegrams and Cablegrams :  
"POTASH."

Codes :  
A.B.C. 4th Edition. LIEBER'S, PRIVATE.

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## Cream of Tartar. Saltpetre.

Cream of Tartar and Tartaric Acid Substitutes—Specially Manufactured for Baking Powder and Self-raising Flour Makers, Bakers and Confectioners, and Mineral Water Factories.

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54 Stanley Street,  
LIVERPOOL, Eng.

AGENTS :

JOHN W. BICKLE & GREENING, Hamilton, Canada.

the Temagami forest reserves, in New Ontario. He states that last year the department closed their operations on the reserve on Oct. 1, and would have done so this year but that it is an open season for moose, and a number of hunters are going in on Oct. 15, and it was decided to leave several rangers there to guard against fire. Mr. Southworth also attended the Temiskaming Fair at Liskeard, which, he said, for a new fair, in a new country, was very successful. About one thousand people attended it. The exhibits, particularly in vegetables and ladies' fancy work, were very fine. Grain was fairly good, and such live stock as was exhibited was of very fair quality. There were two exhibits of grapes, and also a second crop of garden strawberries. While the season has been wet, as in the rest of Ontario, early crops did well. One man has 1,200 bushels of oats, for which he has already refused 65 cents a bushel. He drove through a number of townships and found that much clearing had been done. The Gov-

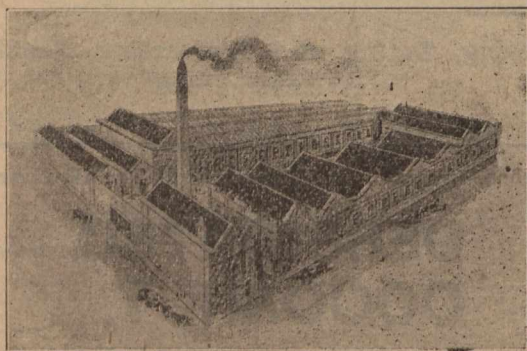
ernment colonization roads, Mr. Southworth says, are probably the best colonization roads in the Province. The district is progressing much beyond anything that was expected for it two years ago. When he came out there were a number of farmers on the train coming out for their families and household effects.

—Stanley Spencer bears his honors as the English king of the air lightly, says a London letter. He says his trip of September 19 was but a preliminary effort—a feeling of the way, not much more. Mr. Spencer said, when seen at his home in Highbury:—"I am convinced that an airship with a more powerful engine can be made, and I see no reason why in the course of time it should not be possible to navigate the air against a thirty-mile-an-hour wind. Next year we intend to construct such an airship, and we purpose that it shall form a type of aerial machine to be used in exploring unknown regions. I hope and expect that the North Pole will be reached by an airship such

Established 1861.

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JUTE BAGS AND BAGGING.

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DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

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

Telephone: 5704, Bank.

Telegraph: "Diluteness," London.

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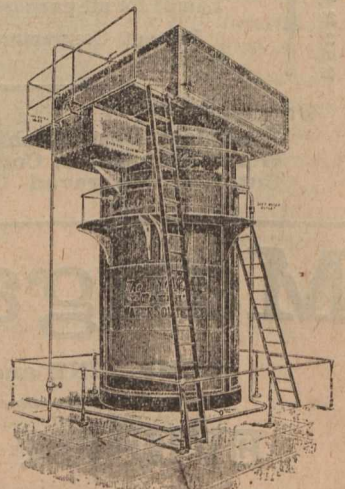
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# Ice-Making ===== ===== Machinery

FOR ALL

Refrigerating Purposes.

**Benj<sup>n</sup> Goodfellow, Limited,**  
HYDE, near MANCHESTER,  
ENGLAND.

Special estimates to Canadians under the New Tariff.

as the one I have in mind, and I may say that this will be one of the main objects I shall keep in view. The reason," continued Mr. Spencer, "that I remained in the south-western quarter was on account of the heavy haze which prevailed over South London. All the little circles were made purposely. My balloon bulges considerably at the fore part, holding a greater bulk of gas there than at any other part. The big bulk of gas in the front naturally urges the ship forward, and to help it still more I have put the propeller forward, too, which gives me a double impetus."

—The revised returns of immigration to Canada for the fiscal year ending June 30th last have been compiled. The total number of emigrant arrivals was 67,230, an increase of 18,081 over the previous year. The greatest gain was in the arrivals from the United States, the total being 26,312 as against 17,987 for the previous year, a gain of 8,325. British arrivals came next with a gain of 5,449, although the total for the year of 17,259 is less than from other countries. From Europe, excluding the British Isles, Canada received 23,659 immigrants or 4,307 more than in 1901. The figures for the present fiscal year afford equally good cause for jubilation, the total immigrant arrivals amounting to 15,365, as against 8,223 for the same two months of the previous year, showing a gain for the former period of 7,142. The following are the figures for the two months:

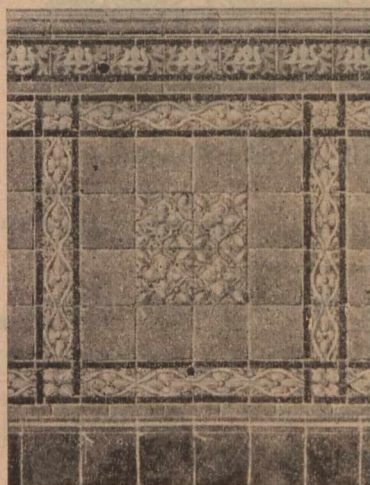
British arrivals—	1902.	1901.
July . . . . .	1,170	1,685
August . . . . .	2,159	1,327
Totals . . . . .	3,329	3,012
European arrivals—	1902.	1901.
July . . . . .	3,844	1,027
August . . . . .	1,466	540
Totals . . . . .	5,310	1,567

United States arrivals—	1902.	1901.
July . . . . .	3,251	1,733
August . . . . .	3,475	1,911
Totals . . . . .	6,726	3,644

It will be seen that the immigration has been well sustained from two quarters, in which the officials have been of recent months devoting greater attention than before, viz., Great Britain and the United States. Judging by the steady gain from all directions, the officials feel confident that in two years the immigrant arrivals in Canada will reach a total of 100,000 a year.

## GEORGE SWIFT, Ltd.,

Manufacturers of



Tiles for Floor and Wall Decorations, Mosaics and Faience.

Swan Tile Works,

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Special prices to Canadians under the New Tariff.

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MANUFACTURERS OF

**Special Tool Steel for High Speeds,**

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

**MINING TOOL STEEL.**

Best CRUCIBLE Cast Steel FILES.

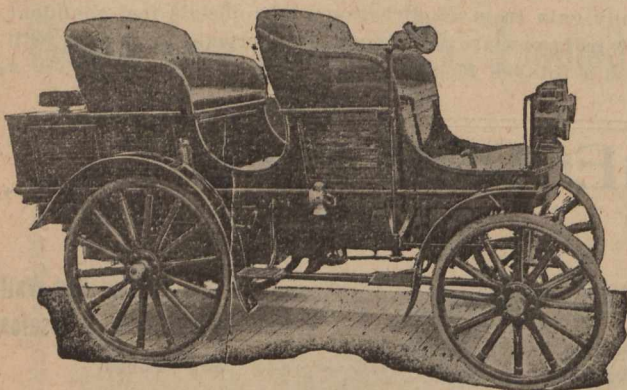
**Cambria Works, SHEFFIELD, England.**

—Life Insurance Decisions.—An owner of a paid-up life insurance policy borrowed certain moneys on it from an insurance company, and three months after its cancellation and settlement with the company sued for redemption and reinstatement of the policy on payment of the loan. The company set up as a separate defence that the plaintiff borrowed certain moneys on an ordinary policy to be applied on the premiums, the balance to be paid in cash to the assured, giving the company also authority on default to cancel the policy and apply its surrender value to the debt; that default was made in the interest, and plaintiff exchanged the policy for the paid-up one in suit under an agreement that it should run another year; and that, plaintiff having failed to pay this latter debt, the company extinguished the policy and paid the plaintiff the balance after settlement of the debt in cash. Held to state a good defence. *Palmer vs. Mutual Life Insurance Co.*

of New York, 77 N. Y., Supp., 869.—Answers to questions in a life insurance application, made as of the applicant's own knowledge, being warranties, a false answer to a question as to whether the applicant contemplated other insurance made the contract based thereon void, regardless of the intention of the applicant in making such answer. *Leonard vs. State Mut. Life Assur. Co.*, 51 At. Rep. (R. I.) 1049.—In a suit on a life policy which required any action thereon to be commenced within a year from the death of insured, the complaint alleged that negotiations for a settlement were carried on until a short time prior to the expiration of the year limited, and that plaintiff believed no suit would be necessary; that an action had been commenced within the time limited, but had failed because the complaint had contained no ad damnum clause. But the complaint did not allege that the negotiations were not carried on in good faith, that defendant made any promise, or that plaintiff was prevented from bringing his suit in time. Held, that the failure of the first suit being no ground for another after the time limited, and there being no allegation on which a waiver or estoppel could

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



**FOUR-SEATED** Double Phaeton,  
**TWO-SEATED** with removable third seat, for doctors' use.  
**LIGHT VANS** To carry up to one ton.

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House's System Limited.**

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**Motor Accessor-**  
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Write to the Oldest  
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**EDGAR ALLEN & CO., LTD.,**  
*Imperial Steel Works,*  
**SHEFFIELD,**  
 MANUFACTURERS OF  
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 Steel Castings, Crusher Jaws, Cams, Tappets, Heads, Machine-Moulded Gearing, Truck and Skip Wheels  
 and Axles, Tool Steel, Files, &c.  
**TURNER'S PATENT IRON-FIBRED STEEL.**

be based, the complaint was demurrable. The demurrer gave as reasons for the insufficiency of the facts alleged as an excuse for the failure to bring suit within a year that the negotiations referred to were terminated before the expiration of the year; that plaintiff then had ample time to sue; that she was not misled by the acts of defendant, or the negotiations referred to, nor prevented from bringing a suit within the year; and that the failure of the former action was not through neglect or fault of the defendant. Held, that the defects of the complaint were pointed out with sufficient particularity. *Vincent vs. Mutual Reserve Fund Life Ass'n*, 51 At. Rep. (Conn.) 1066.

—At a meeting of the Temiskaming and Northern Ontario Railway commission, says a Toronto letter, the con- now being verified. A Port Robinson, Ont., dispatch of recent date reads:—A huge flow of natural gas has been discovered on the flats of the Welland River at Port Rob-

inson, that promises to eclipse anything yet discovered. Gurgling and roaring sounds were heard beneath the earth that had been recently dumped on the flats and investiga- tion led to the discovery of large quantities of gas escap- ing from apertures in the newly formed earth where the gas had forced its way through by virtue of its great pres- sure. The theory of experts is that the gas has been es- caping from the surface of this marsh for years undiscover- ed, and that when the soft earth was deposited on it, it was confined for a time until it forced its way through at hundreds of points to the surface again. The gas is of the finest quality, being odorless, burning with a blue flame, and producing intense heat. Steps have been taken to develop a gas well at once. There is great ex- citement in the town over the discovery of what undoubt- edly will prove to be one of the greatest gushers in Ontario.

—The Government of South Australia, says a Melbourne correspondent, has introduced a bill providing for the construction of a railroad line from Adelaide to Port Dar- win to complete the Overland Railway. The road is to be constructed on the land-grant system. Three months after the passage of the bill tenders are to be invited from Europe and America. The tenderers are to state the area of land they require. The bill specifies a maximum area that can be granted.

—The present season is reported as having been disap- trous for the Canadian sealing industry on the Pacific coast. Its catch has been very small. The vessels are not yet all returned to port, but those who have come in say the conditions were unfavorable, and the industry a total fail- ure wherever tried. One of the schooners could gather only 79 seals altogether in a hunt that lasted from January.

—The increase of business at the Winnipeg post-office has necessitated the attention of ten additional hands to the staff. Four more Customs officers will also be added.

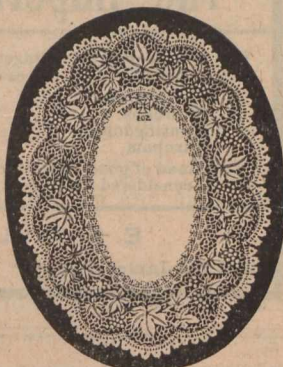
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(FREDERICK ESCOTT & HENRY CROSS.)

Manufacturers of  
Table Stationery.

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THE "CROSS" BRAND.



PIE DISH FRILL



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

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

Made in London from British Materials by British Workpeople Only.

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NOTE—These Cars are supplied 3 1/4 p.c., less to Canadians, F.O.B. London, under the New Preferential Tariff.

**The Sizing Materials Company**

Manufacturers of  
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**Chemicals and Materials used  
by Warp Sizers and Finishers.**

10 Marsden St., - MANCHESTER, Eng.

**THE STANDARD ASSURANCE CO. ESTABLISHED 1825.**

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HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$50,136,000  
Investments in Canada, 14,930,000

[WORLD WIDE POLICIES.]

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

D. M. McGOUN, Manager.

J. HUTTON BALFOUR, Secretary.

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

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

JOURNAL OF COMMERCE JOB DEPT.,

111 St. James Street, MONTREAL.

**NORTHERN ASSURANCE CO'Y. INCOME AND FUND 1901**



Capital and Accumulated Funds, :: \$42,990,000  
Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds ..... 6,655,000  
Deposited with Dominion Government for the security of policy-holders ..... 238,000

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

**FIRE. LIFE. MARINE.**

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

ESTABLISHED 1865.

BELL TELEPHONE BUILDING,

**MONTREAL.**

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

THE CANADIAN  
**Journal of Commerce.**

MONTREAL, FRIDAY, OCTOBER 10TH, 1902.

**JAMAICA'S TRADE AND POLITICAL RELATIONS WITH CANADA.**

We are favoured with copies of the Daily Telegraph, Kingston, Jamaica, which contain articles and correspondence relating to the trade between Canada and that Colony, and the proposal to bring the island into closer union with the Dominion. The two questions are closely interlaced, indeed, they stand to each other respectively as cause and effect. The case for annexation with Canada is argued with remarkable lucidity and force by Mr. W. Simpson MacCormack, a Kingston merchant, who shows a familiarity with the official trade returns of

Insurance.

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

Established in 1793. Canadian Branch Established in 1894.

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Agents for the Dominion

City Agents:

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S. Mondou. " "  
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**INSURANCE CO.**

The Oldest Scottish Fire Office,  
Canadian Head Office, MONTREAL.

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FINANCIAL AGENT.

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 MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824.

CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG.

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

T. D. RICHARDSON, Assistant-Manager.

EVANS & JOHNSON, Resident Agents, MONTREAL.  
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**The Imperial Life**

ASS'CE CO'Y OF CANADA.

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

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

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

E. S. MILLER, Provincial Manager,

260 St James Street, - - MONTREAL.

Canada that is rare even amongst the public men in this country.

We, in the Dominion, are so content with our lot, we have so little to do with the Home authorities in fiscal matters, that we are hardly able to appreciate the position occupied by those engaged in the sugar trade, which is the leading industry of Jamaica. At a meeting of sugar planters held recently the following significant resolution was presented:

"That, in the opinion of this meeting, the measures taken by the Imperial Government for the maintenance of the sugar industry in Jamaica, are inadequate, and

**Mutual Reserve Life Insurance Co.,**

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

**THE TWENTIETH ANNUAL STATEMENT**

Shows that the 1900 Business Brought

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

...AND..

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

Home Office, Mutual Reserve Building, - - NEW YORK CITY

Montreal Office, - - La Presse Building.

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

**Union Assurance Society  
OF LONDON.**

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

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

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

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

T. L. MORRISEY, Manager.

that, being desirous of remaining under the British flag as long as possible, it would be to the advantage of this colony to be under the protection of the Dominion Government of Canada, failing which, nothing but annexation to the United States can save the situation."

Canada is highly complimented by so important a colony being desirous of her protection, but there are grave difficulties in the way, the main one being, the great distance between this Dominion and the West Indies, another being the extreme improbability of the Imperial authorities consenting to relinquish control over so important a possession, the strategic value of which to the Empire is exceedingly great. The proposal to annex Jamaica to Canada is no novelty, it was suggested as desirable by one of the earliest and ablest advocates of Imperial Federation.

While political union seems fraught with difficulty, there are impressive considerations in favour of some form of fiscal union, or reciprocal arrangement for bringing Canada and Jamaica closer together as exchangers of each others' products. It has been argued that Canada is obliged to import from the United States the very things that are sent from America to Jamaica, consequently the more natural and more economic course of trade is for the island to import direct from the States. To this assertion and theory Mr. MacCormack gives a conclusive answer which is based on our trade returns. These show that, "in 1900 the United States imported from Canada to extent of \$68,619,000, which Canadian imports entering the United States included most of the very things that the United States export to Jamaica." Thus, the official returns show that, instead of Jamaica having to receive American goods via Canada,

the stream runs in the opposite direction, as Canadian goods are bought by Americans for transmission to the West Indies. The class of goods which Canada sends or could send to Jamaica are thus scheduled by our Kingston correspondent:—"Oats, split peas, biscuits, tallow, tin and enamelled ware, boots and shoes, organs, pianos, aluminum goods, furniture, agricultural implements, rope and cordage, paints, lumber, building materials, metallic roofing, canned goods, butter, cheese, bacon, hams, cereals, flour and other food stuffs and manufactures." It is also known that goods of Canadian origin are reported in Jamaica to have come from the English market.

The plea that any mutual trade arrangement between Canada and Jamaica would be followed by reprisals from the United States is declared to be highly improbable. It may be taken for granted that, at present, the American tariff is as high a protection to Cuba and Porto Rico as the people will endure, or those places need. So long as tropical productions could not enter the States through Canada, and American fruit importers would be able to buy such goods in Jamaica on the same terms as Canadians, and sell them without our affecting the price, why should the United States be offended at Jamaica and Canada giving mutual concessions? It seems to us, reviewing this question in the cold light of existing conditions and the unvarying policy of the States, that there is no ground for apprehending any reprisals injurious to Jamaica being imposed because of the two British Colonies establishing a commercial union. Certainly Mr. MacCormack occupies an indisputable position when he affirms that in the present state of Jamaica, "commercial union with such a rapidly developing power as Canada is worthy of the most serious and earliest consideration from the press, the best minds of the country, and the leaders of public opinion."

**NEWFOUNDLAND AND CANADA.**

While, with commendable zeal, the Canadian Government, urged on by the various trade organizations, is endeavouring to find new and larger openings in different parts of the world for the marketing of the products of our fields and factories. It is matter for surprise to many disinterested people that attention has not been given in a more earnest manner to the development of a more enlarged trade with the now progressive colony of Newfoundland. That country is our nearest colonial neighbour, and occupies a position geographically that gives it more than ordinary importance in its relation to Canada.

In the natural order and fitness of things the destiny of that country should be to become a sharer in the future of this Dominion. If Newfoundland join our federation of Provinces, all would be benefited, and the Dominion would then be rounded off and be complete. The inter-provincial trade which, even now, is of importance to Canada, would be very much enlarged by the removal of the Customs duties. Now the importations into Newfoundland are from the United States larger than they are from Canada, and the customs duties levied there are the same from both countries, and the articles imported are almost identical. It would follow naturally that, with federation with Canada and free interprovincial trade, the people of Newfoundland

would benefit to the extent of getting at a cheaper rate the articles they have to buy than they can possibly do under existing conditions.

On the other hand Canada would have the whole of the trade, instead of a part of it. Even now the trade of that Island with its population of well on to a quarter of a million, is considerable, and as it is entering apparently on an era of prosperity it seems to be the height of folly—even from a selfish standpoint—not to make an endeavour to secure it.

It is good policy to work up a trade in far away countries that may take long years to reach large and permanent results, and it is worthy of all encouragement; at the same time it is shortsighted on the part of the government to neglect the opportunity of getting a trade at our very doors, sure and certain, that will at once be of greater importance than is likely to result for some years from some of the far-away countries we are now striving to trade with.

By the last official statements the importation of the Island in 1901, as valued at the Customs House, amounted to \$7,453,914—and the greater part of the articles enumerated are such as Canada produces—that is a trade worth striving for and making some sacrifices to obtain.

This is a matter that calls for the serious attention of all parties in both countries. It seems strange and almost unaccountable that it has been left in abeyance for so long. Federation has never been altogether lost sight of, but the fiasco that ended the negotiations in the early nineties of the last century threw it in the background for some years.

Why those negotiations failed we do not purpose to discuss here. Perhaps both the governments who were parties to the discussions were more or less to blame for the failure, but recriminations in this respect will do no good now, at the same time, it must be admitted that many people here were of opinion that the Canadian Government of those days were lacking in generosity when proposing terms. However, that is all past, and the negotiations should be again opened. It is not too much to expect that our leading public men, after their conferences in London, on the welfare and future of the Empire, will all come back with enlarged ideas on such matters, and set themselves to find a way of removing any difficulties in the way of bringing Newfoundland into the Canadian federation.

The premier of Newfoundland, Sir Robert Bond, in London, and some of his colleagues in the government whilst passing through Canada this summer, have publicly stated that the only difficulty was a matter of terms, and that they were prepared to discuss them with the view of bringing about the federation. It rests now, therefore, with Canada to move in the matter, and that move may reasonably be expected shortly. The present opportune time to accomplish what has for so long been looked forward to should not be neglected. Apart from trade interests, the best interests of the future of the Empire call for prompt action in this matter.

It has been the custom to look upon the Ancient Colony as a slow country, and, hitherto, perhaps, with some reason, but that notion will scarcely apply at the present time. No unprejudiced person can look on what has been going on for the last few years in that colony without realizing that a very marked degree of progress has been made in the opening up of the country and in

the development of its natural wealth in minerals of almost every kind of value for modern use, as well as its abundant growth of valuable forest trees of different degrees of value. All these sources of wealth are becoming well known to the world, and in these enterprising days they will soon be sought for and the resources of the Island fully developed.

The railway system of the Island and the various steamship lines coasting round it, and its abundant deep bay indentations, have made all parts of the island accessible, and it is fast becoming a favourite resort for tourists, whether in search of magnificent scenery, or hunting or fishing, all of which can be found there to satisfy the most expectant and enthusiastic.

All these advantages it is evident are bound to be developed and will lead to an increase of prosperity, and an addition to the population to a degree that the country has never yet experienced. The development of these hitherto neglected resources will not conflict with the fisheries which have been and are now, the main industry of the Island, and its chief source of wealth. That industry will continue and will derive additional stimulus from the greater importance of the Island that must follow the establishment of other industries of a permanent character.

Our Boards of Trade will act wisely and in the best interests of the country at large by urging upon the Ottawa government to take immediate steps to secure the market of the Island, which is thus destined to increase, before it slips away from the possibility of obtaining it for Canada, and, it may be, in the near future, lose altogether that portion of the trade which Canada now possesses.

It is not sound policy to hide the danger that lurks in this latter possibility. Until the parliaments of both countries meet, perhaps what really transpired in London on this subject may not be made public. There seems to be a reticence about it all that is unaccountable. To a certain extent the question was opened at a public banquet in an eloquent appeal in the interests of the Empire made by the premier of Australia that Newfoundland should become a part of the Dominion of Canada. To this the Premier of Newfoundland, Sir Robert Bond, felicitously replied that his people were ready and willing to discuss the matter, and that the solution of the whole question was only a matter of terms.

This was plain enough speaking surely, but although the Premier of Canada—Sir Wilfrid Laurier—and some of his colleagues, were present, no reply was made by them and, so far as the public are informed, no notice was taken of it, and it was treated and dropped as if it were of no importance.

The action seems strange enough, and exhibited a want of ordinary courtesy and close neighbourly feeling that could not have been expected from the present Premier of Canada. There may possibly be an explanation given later of this unfortunate violation of ordinary conventional and diplomatic proprieties, and we may have to wait until Parliament meets before it is given. In the meantime the public is informed that some time after that banquet, and no notice having been taken of the olive branch he had held out, Sir Robert went direct to the Colonial Office and had sufficient influence with Mr. Chamberlain to have the Imperial objections, raised by Canada to the Bond-Blaine Washington treaty, with-

drawn, and, as a result, that, after the Coronation festivities were over, Sir Robert Bond made his way to Washington to endeavour to revive the Bond-Blaine treaty, to which, if he is successful, the British Government will consent.

There has been no intimation as yet made public, as to the reception he has met with at Washington in this connection, but before any final step is taken there it cannot be too strongly urged upon the Government at Ottawa to show some interest in the matter, and find some common ground by means of which an arrangement can be made that may round off the Dominion and prove beneficial and satisfactory to both the present Canada and Newfoundland.

### SOME LIGHT ON THE COAL STRIKE.

Even at the comparatively short distance to the scene of operations where labour and capital are face to face in a struggle the greatest of its kind, with the civilized world in suspense over the possible outcome and eighty millions of people directly affected, various reports are given as to the real cause of the coal strike and it seems difficult to arrive at the real truth of the matter.

One man contends that the miners earn four to five dollars per day, very limited hours of work, and that it is the assistants, raw recruits, who really do a full day's work and receive but a minimum wage, eight or ten dollars per week. The next states with equal frankness and apparent knowledge of facts that since the foreign element invaded the mining regions some years ago, prices have been cut down to such a level that a really "white" man cannot live decently on what he can earn.

Between these two extremes there is a wide choice for a fair medium and for a fair wage for the man who is willing to devote full working hours each day toward the service by which it is his willingness to abide. A Boston business man last week wrote to the editor of the Scranton Tribune, a leading paper of Northeastern Pennsylvania, asking him for some light on the conditions of the work of coal miners, and received this answer:

"Replying to your enquiry of the 1st instant, I will try to explain mining conditions to you as briefly as possible. The miner drills the hole in the coal seam, inserts the powder, fires the blast which knocks the coal down, and then takes a rest, while his helper pulls the coal out and loads it into the mine car. A miner, in four or six hours, with easy work, can ordinarily knock down enough coal to keep his helper busy for eight to ten hours or longer. The miner is paid by the car in this region, averaging about a dollar a car, and the usual day's work is six cars, holding about 3,000 pounds of lump coal, rock "boney," and slate.

"Of this \$6 gross earnings the miner pays \$2 to the labourer, and keeps \$4 for himself, out of which he must pay for the powder he used, oil, wicks, fuses, and the sharpening of his picks. In some places the unit of pay is the square yard of coal in the seam, and in others a weight of 2,750 pounds, it being claimed by the operators that on an average it will take from 2,750 to 3,000 pounds of gross coal (that is, coal as it comes from the seam) to net one ton of 2,250 pounds of coal as prepared at the breaker for market.

"The miners claim that where the unit of payment is the mine car the car of to-day is bigger than in years

gone by and continually growing. One of their jokes is that the mine car is made of live oak. However this may be (and my personal belief is that there is just about as much honesty on one side as on the other), it is a fact that the industrious miner averages, net, per month, for about twenty days' work of from four to six hours a day, all the way from \$60 to \$100 a month, and could make twice as much if he would blow enough coal to keep two laborers employed instead of one. Today miners who are "scabbing" work as high as ten chambers apiece and earn, in some cases, \$20 a day. But it is a peculiar fact that under normal conditions the miner does not seem to be anxious to do more than one chamber at a time, or to work beyond five or six hours a day.

"The real cause of this strike was that the miners' helpers, who are mostly foreigners, had got it into their heads that the miners were not making a fair divide. They were organizing a mine laborers' movement to force the miners to divide even. The operators have nothing to do with hiring the helpers. They are hired by the miners themselves. To avert a sub-strike among their 'butties,' as the laborers are called, the miners swung the general strike, ostensibly for the points set forth in their published demands, but in reality to enable the union to control discipline and thus put it beyond the power of the laborer to revolt.

"In the mines also are many 'company hands,' men paid by the month to run engines, act as firemen, attend to the pumps, etc. The union's demand for an eight-hour day was to enlist them in the strike. They are getting good wages—engineers, \$60 to \$80 a month for long hours but light work, and others in proportion. Nine-tenths of these men were entirely satisfied and many of them refused to go out.

"When the coal in big lumps comes from the mine or pit it is passed through a high structure called the breaker, where it is broken by steam machinery into the various sizes and the impurities picked out. Much of the labor in the breaker is done by boys, who average 75 cents a day. They have no complaint, for their pay is better than that of the average lad in a city office. But they belong to the union and have votes in the calling of strikes, and the idea of striking has developed among them rapidly. Last year, in this end of the coal fields there were a hundred-odd local strikes, mostly over the pettiest conceivable things, and the breaker boy and bar-room loafer element had a good deal to do with declaring them.

"I have lived in the anthracite region fourteen years, and know that in the year 1901 the miners earned more money than ever before during my time. Our banks are full of their savings, very little of which has yet been drawn out, in spite of their five months' idleness. There is no similar grade of labor in the country which is better paid than the anthracite coal miner, and no workman more independent, because the law of the state practically gives him a monopoly of the labor of mining by forbidding any but a licensed miner to work at mining in the mines. To get a license, or certificate, as it is called, he must first have worked at least two years in the mines as a laborer, and then pass an examination to show that he knows enough about the peculiar requirements of mining to be a safe man to admit to a chamber."

Some interesting facts in regard to the world's coal output and the general advance in prices have just been compiled by the British Board of Trade. The production of coal last year in Great Britain was 219,047,000 tons; in the United States, 260,929,000; in Germany, 108,417,000, and in France, 31,618,000 tons. The amounts produced in 1901 were in most cases less than in the preceding year although the United States continue to increase, and have now for three consecutive years exceeded the United Kingdom. The total known production of the world, exclusive of brown coal, was nearly 700,000,000 tons. The average value of coal per ton taken out of the collieries of Great Britain was \$2.65; Germany, \$2.15; France, \$2.92, and the United States, \$1.27. These averages in all cases were higher than the preceding year. The rise in Belgium amounted to \$1, in Great Britain to 75 cents, and in France to 50 cents. In Germany prices rose only about 25 cents and in the United States about 14 cents. A telegram from Swansea says that from enquiries at headquarters it seems likely that shipments of coal from that part to the United States will continue for some time, notwithstanding any possible settlement of the dispute between the American mine operators and the Miners' Union, and that the coal already purchased will be shipped in large quantities until November.

#### MODERN RAILWAY PROPERTIES.

It is but a very few years since the most conspicuous feature of United States railway properties consisted of the fact that all but a very few of them were in the hands of receivers. If we contract the present condition of nearly all these companies, one cannot avoid the conclusion that the remarkable improvement noticeable throughout is not altogether due to the growth of the country, its business, or the needs of the population for increased transportation. Even in Canada a similar state of things is seen. The progress made by the Canadian Pacific Railway since its completion, as indicated in some degree by its share values, and almost contemporaneously by our great pioneer railway, the Grand Trunk, are no less striking. The somewhat earlier resurrection of the railways over the border and the choice of our younger line from its inception of men trained on the great central and western lines of the United States, led doubtless to a similar movement on the part of the Grand Trunk directors, and the wisdom of the change is already apparent, even in such an immense property. The acquisition and construction of feeding and spur lines by both companies, the great extent of double-tracking on the Grand Trunk, the facilities for handling and moving freight, and the general degree of up-to-date comfort all round for passengers, argue a condition of things worthy at length of those descended from the energetic races which ventured into this continent, in a former generation, and from time to time, to battle with obstacles as insuperable in their way as are the exploiting, construction, and prosperity of great modern railways, races from whom their children—the able men of the day—inherit the spirit of enterprise and mental equipment which so eminently characterize them.

Our kin beyond the sea, especially those among them engaged directly in the various important railway lines, men of no mean capacity themselves, who, if they were building with their present day knowledge, would con-

struct and arrange differently, these men have been watching with keen interest the progress or retardation of railway enterprises on this continent. In a recent number the Spectator of London, referring to Acworth's book on the Railways of England, a work issued in 1889, speaks of the "sense of contrast melancholy enough, and almost bewildering" which is experienced by any one who, after looking back at its pages, dips anywhere into the now current literature of the subject.

The author of the work referred to, having been an occasional critic, became not merely an apologist, but an admiring exponent of the general merits of a system, which he showed to be solving problems of great difficulty, and thereby rendering public services of great and increasing importance. This was the view taken of it by all in the United Kingdom who were intelligently interested in the subject.

There were, of course, unfortunate lines and unfortunate stocks. In the main, however, the providers of the capital by which the railways were worked possessed either with moderate interest, a security practically equal to that of consols, or the prospect of dividends, so considerable, that the outsider could only acquire a title to them by paying a price so high as to reduce the actual yield within measurable distance of that of trustee investments. As the general prosperity of the country fluctuated, so, of course, did that of the great railway companies; but that there would ever be anything but a general parallel between the curves of their ups and downs, or that there could ever arise any conflict between the mighty interest of internal transport, and that of the national trade, as a whole, was a contingency hardly contemplated as possible in any quarter.

In leading English newspapers of late, notably the "Times," language is used something like panic-stricken menace. The railway journals reply with more or less vigour and plausibility, but it is doubtful how far they carry conviction to those who have by other means been arriving at a state of anxiety, if not of alarm. There are doubtless very many such among holders of ordinary stock, while a feeling of doubt as to the absolute quality of the security afforded by railway preference shares if not, all debentures, is probably diffusing itself, both among holders and possible purchasers; shrewd and sober business men are doubtless to be found who, having for many years confidently invested in railway preferences, are beginning to hesitate and to look elsewhere among the recently extended lists of securities available for that purpose. Of the recent depression in the home railway market, there have been, no doubt, explanations which did not at all necessarily involve such apprehensions. There was much talk of "unloading" and "stale bulls"—the sales in large quantities, of stock which had been bought by speculators at the close of the South African War, in the expectation of and with the view of promoting a rise, which did not come. The non-occurrence of this anticipated rise had been assisted by the growing disposition of the genuine investor to put his money into ordinary stocks, which still commanded prices that made the actual percentage yield, at the low rates of dividends declared or expected, only a trifle more than might be got in many investments with little or no risk. Again, when the throwing of a mass of the "bull" stock on the market caused a drop, not a few genuine investors among actual holders became alarmed



and thought they had better clear out, with the result of a further decline in prices. Incidents of these kinds had happened before, and were not in themselves of serious significance except to the persons directly concerned. But the recent sharp depression was temporarily much accentuated by the sensational setting forth in the Times of alleged grounds of alarm as to the financial position of the principal English railway companies, fortified by contrasts drawn between them and the ways of the leading railway corporations in the United States. The terrible word "insolvency" was used by the Times in summing up the charges of their contributor, and half, if not more than half, adopted. This kind of thing produces, and might have been known to be certain to produce, a scare, followed by reaction rather than reflection. The North-Eastern had been singled out for unfavourable comparison with the Lackawanna Railroad, in respect of its distribution of the burden of expenses as between capital and revenue accounts. This was done apparently because, as was admitted, the North-Eastern compares favourably with almost every other British railway company in the very point of policy referred to. The intended effect was plainly to produce an inference "a fortiori" against English railway management generally. But the actual effect was more likely to be, in the minds of the British public, shareholders and others, the view that there must be some more or less completely satisfactory explanation—from an English standpoint—of the alleged inferiority in soundness of financial practice in the case of a railway which was well managed when the majority of American railways were, not many years ago, in the care of receivers, and which is known to be in conspicuously capable and vigorous hands now."

"This distorted emphasis on a point of really first-class importance is," says the Spectator, "to be regretted, for doubtless the impression, amounting to a conviction, is widely, and, we believe, justly, prevalent that new capital is raised too readily by our great railway companies, and that for the sake of maintaining a good-sized dividend on ordinary stock things are charged to capital which ought, on strict business principles, to be taken out of revenue. Broadly speaking, there is, we fear, little doubt that Mr. Stevens is correct in holding, as shown in the Statist, that with the Boards of railway companies generally 'the question is not how little can be charged to capital account, but how much'; and, as he proceeds to say, 'it is certain that an open capital account is a temptation to wasteful expenditure. Charges to revenue are generally kept more in hand because of their immediate effect on profits, but charges to capital being represented only by the interest thereon, do not at once appear in so concrete a form—hence the danger.' It is a very real though a subtle danger, and that its existence is understood on the North-Eastern, at any rate, is shown by the observation in the chairman's speech at the last half-yearly meeting, that the Board was 'steadily working towards a point at which the revenue is thoroughly and properly debited with its full share of the expenses.' No 'academic' standard of distinction—to quote a phrase employed by Mr. Stevens—should be allowed to prevail. In fact, it is not going too far to say that the presumption of which he speaks as prevalent in favour of charging all that is possible to capital should be reversed.

"There is no reason to wonder that directors have been tempted to strain points in the department of finance,

in view of the fact that during the past decade there has been a serious rise, which is almost certain to prove practically permanent, in the item of wages, as well as under the heading of rates and taxes. From the public point of view, the rise in wages may be regarded as merely a change in the distribution of reward to those engaged, either by staking their money or by their personal exertions, in a great national service. But undoubtedly the fact that the annual charge for wages under the nine principal English companies increased by over seven millions sterling, or 54 per cent., between 1899 and 1901, though it has its very bright side, has done much to hamper railway management. Nevertheless, it is of great importance that it should not be allowed to serve as an incitement to financial methods in themselves unsound, and certain in the long run, as interest charges mount up, to aggravate instead of diminishing difficulty. It is the more necessary that healthy principles in regard to financial administration should prevail, having regard to the very large questions which are almost immediately ahead of the great companies in respect of the "electrification" of their lines. The North-Eastern directors have almost, if not quite, decided on adopting that method of traction on some thirty-seven miles of lines in the neighbourhood of Newcastle, hoping thereby to meet that competition of local electric tramways which has been an element in lowering the number of passengers carried, for example, by the Great Western in its Metropolitan area. It seems probable that in the course of a very few years this initiative will have to be very extensively followed, and the question of the resources from which the necessary expenditure should be met will be one of great importance. There is much to be said in this other connections in favour of the plan recently advocated by a 'Railway Officer' in the Times, of spreading over the revenue for a limited number of years the cost of many charges which cannot be reasonable expected to secure new and increased traffic, but which yet operate beneficially much beyond a single year. Shareholders, who are wisely forming societies on some chief railway systems, will do well to consider this question, and to show their directors that they are willing to make personal sacrifices in preference to impairing the ultimate security of their property. By taking an intelligent interest in such questions, and by strongly encouraging and stimulating the adoption of much-needed economies in the conduct of the freight department, in which the North-Eastern and the North-Western are showing a judicious lead, they may powerfully assist the extrication of the English railways from their existing difficulties. In their provision for passengers the British railway companies have a magnificent record, but unless they can make an advance equally spirited towards cheapening their freight charges, the prospect of the maintenance of the industries of this country in the face of foreign competition is far from cheerful. To make any such development possible it is absolutely essential that every principle of correct finance and every resource of enterprise and economy should be brought to bear upon railway working."

—A Dominion charter incorporating a company with a capital of \$100,000 to manufacture biscuits and confectionery in Ottawa, will be applied for this week. The nucleus for the new industry will be the bread and cake business which Mr. R. E. Jamieson has carried on for many years.

## THE YUKON TERRITORY.

(From our Special Correspondent.)

The voyage to the Yukon is now a pleasure trip. Four days by the "Imperial Limited" train of the C. P. R. will give a Canadian a lesson in geography which he will never forget, and whether he views the situation from a utilitarian or an aesthetic standpoint, he will, in either case, be astounded by the extent, the wealth and the beauty of the country. Arriving at Vancouver, he will see asphalted streets, handsome stone buildings, and residences of modern designs. The luxuriance of the vegetation cannot be described. The trees are 200 and even 300 feet high and 40 feet in circumference. Maple leaves are one foot square, and flowers in profusion surround each private house.

Leaving the railway, one takes the "Can. Pac. Navigation Co.'s steamer to Skagway—a fine sea voyage of four days' duration on a land-locked stretch of sea, surrounded on both sides by mountains covered with spruce and fir trees.

Skagway, with its three immense wharves, only one of which is now in use, and its fine stores, and numerous houses, half of which are untenanted, is the first set back one receives. The White Pass and Yukon Railway takes the traveller over the coast range of mountains, through the White Pass (named after the late Hon. Thos. White, Minister of the Interior), and lands him at "White Horse," a pretty town in the Yukon Territory. Taking a fine river steamer here, he is landed at Dawson in 36 to 40 hours—after a most pleasant sail down the different-named rivers and lakes which go to form the Yukon River.

Arriving at Dawson about 8.30 p.m., in the middle of August, one is surprised to see that it is still broad daylight—but the arrival from "the outside" is told that a few weeks previously he could have had his photograph taken at midnight—so long are the days. The front street, or 1st Avenue, is crowded with men, mostly miners from the neighbouring creeks—who have the appearance of an earnest and intelligent class, and are generally talking of claims, stakes, pay-dirt, etc., and who care very little about European or even Canadian politics, except in so much as their own interests are concerned. They will tell you that Governor Ross was the first man to really understand the miners' wants and that he will certainly be elected as the first representative to Parliament for the Yukon.

A newspaper will cost you 25c—the smallest coin current, as any smaller stuff is termed chicken-feed and speedily shipped out of the country. The newspapers give the mining news on the different creeks, abuse or extol the Government, according to their politics, and give personal items generally to the effect that "Mr. John Smith, having decided to spend the winter in Seattle, has left for the outside, and will come in over the ice in March."

Business in Dawson has received a check, directly caused by the closing of the gambling saloons and dance halls. These resorts were the allurements held out to the miners who would come in from the creeks and spend their week's pay or the clean up from their claims, and return again to work considerably poorer than when they arrived—while the city profited by the golden harvest. Now the miners put their money in the bank or send it home to their families. When the storekeepers realize the changed condition, they will insist on a reduction of the ridiculous rents they now pay, and do a more legitimate business.

The Creeks (Bonanza and El Dorado), although to a considerable extent worked out, are being re-worked with much success by machinery of different devices. A "Risdon" dredge, made in California, consisting of a series of cast steel buckets on an endless chain, works incessantly day and night. It is known to be a huge success, saving every atom of gold taken up, even to the finest particles. As much of the "pay" is found on the bed rocks, a "Key-stone Driller" is employed to drill holes in the bedrock for the introduction of explosives, and the bedrock is shattered before being handled by the dredge.

Mr. Wm. Ogilvie, the late Governor of the Territory, has just constructed another dredge to work the "Stewart" River for the "Golden Crown" Mining Co. of this city, and everybody is satisfied that it will also be a great success.

The whole future history of the country can be resumed in a few words. According to one of the most eminent mining engineers, one of world-wide reputation, who has just returned from the Klondike, "The Yukon is richer than South Africa—in gold. In 500 tests which he made, he found gold in paying quantities, in every case averaging 50 cents to cubic yard, while 25 cents would amply meet the expense of working the ground. He further stated that in 25 years hence the Yukon will be much better known than it is now.

The whole affair is to introduce machinery—dredges, steam shovels and hydraulic plants, for the placer claims. The Government is going to provide a stamp mill to test the quartz locations of which there have been very many discoveries.

The Government receives a great deal of credit from the miners for having built good roads from Dawson to the different creeks. It would formerly cost 10c per pound to pack provisions to certain creeks, where now, on account of the roads available, one cent per pound pays the cost of transportation.

While the trade of the Yukon was formerly in the hands of the merchants at Seattle, Canada is now getting a much larger share—in fact the largest portion, last month's trade returns showing that eighty per cent of the importations into the Yukon came from Canada.

Seattle, a most prosperous town some 80 miles from Vancouver, claims to have made over one hundred million dollars out of the Klondike. Owing to the fact that they were so much nearer to the Klondike than the residents of Eastern Canada, when gold was first discovered, the Seattleites went there in great numbers, and took up mining claims which proved very rich. They subsequently bought their supplies at Seattle, and thus enriched that city. It is stated that the wholesale grocers kept open 24 hours each day in 1898 and 1899 to supply the people who were rushing into the Klondike.

To work the claims to advantage, machinery is now required, but it is not so expensive as one might think. A dredge can be placed there for about \$50,000—while other machinery can be supplied at a much smaller cost. There is room for an unlimited number of small companies of say from \$75,000 to \$100,000 capital, which can, it is claimed, besides paying working expenses, extract an amount equal to their capital every year for a long time.

The best policy the Government could adopt would be to send into the country a number of drills to prospect for gold—as is done by the Government of Nova Scotia. These drills could be rented to those claim-owners who are British subjects, and would not be in any way a charge on the Government, while they would save untold labour and expense to the miners, and produce a rapid development of the country, one in which Canadians would have a larger share than they have at present; as fully three-quarters of the mining claims are owned by Americans.

Market gardening is carried on successfully around Dawson, and potatoes and cabbages of enormous size are raised. The finest of cattle are sent in, principally from the well-known Burns ranch at Calgary, N.W.T., which this year paid for freight to the White Pass & Yukon Railway, about \$100,000. The residents of the Yukon Territory complain of the high rates charged by this railway. As an American railway is about to be built from Valdez, on the coast, to Eagle City, with a branch to Dawson, there will soon be competition, and a probable reduction in rates.

The Yukon is a very valuable asset to Canada. Labour commands there a good remuneration, from \$4 to \$5 per day. Everything is getting cheaper in price. No Chinese are allowed to land; those that arrive are politely sent back with their passage prepaid by the miners, to their starting place.

The North-West Mounted Police are favourably regarded by the people, and order reigns supreme. All malefactors are sent to work on the "wood-pile," which is, in consequence, a great moral lever. Judge Dugas, of Montreal,

is much esteemed both in his judiciary and personal character. The French Canadian element forms about two-fifths among the British subjects, and is held in high esteem both in official and mining circles. M. G.

#### HABITS OF THE OYSTER.

Now that the oyster season has arrived, a few remarks concerning this popular bivalve might not be amiss. Epicures naturally like to know what they are eating, and if those who are addicted to the oyster habit will follow this brief treatise closely, they will be made familiar with the habits and eccentricities of the oyster.

The oyster belongs, says an Albany writer, to the genus of lamellibranch mollusks of the third order monomya, and may be at once distinguished by the bilateral symmetry of the heterogeneous convexity. The labial ganglia are very minute, while the parietosplanchnic are well developed. We hate to say a thing like this about an oyster behind its back, but the truth may as well be told now, because some one would find it out later, anyhow; there is no excuse for beating about the bush.

In spite of all the hard names applied to the oyster, however, it is considered one of the most toothsome dishes that comes out of the sea. A few fat oysters in the prime of life, seasoned to taste with salt, pepper, and a dash of vinegar, make a really appetizing repast; an oyster needs no other lubricants save the condiments mentioned above. If placed in the mouth it will be found that a well-trained oyster will burrow its way down a man's gullet and into his vitals with the dexterity of a toboggan on a chute-the-chutes.

The oyster is a creature of sedentary habits. It will sit in the mud by the month at a time, thinking out beautiful and ennobling thoughts without assistance from outside sources. In addition it also possesses a great amount of persistence. The oyster never gives up; it will cling to a rock during the entire period of its existence without complaining of becoming discouraged. In fact, the oyster's motto seems to be, "Hang on!"

There are various humane ways of killing an oyster, all of which are highly commended by the clergy and by societies for the prevention of cruelty to animals throughout the country. For instance, an oyster may be stewed, fried, baked, steamed or pickled, according to the caprice of the consumer. If eaten raw an oyster should be stabbed before taken.

#### DAIRY PRODUCE.

A private London circular, date 26th ult., treating of the dairy produce situation, says:—Butter.—Dry days with plenty of sunshine, and cold nights with occasional frosts, have been the main climatic conditions of the weather during the past week. The demand for Canadian butter this week has not shown great improvement, although prices have made an advance of 2s per cwt. "Choicest" salt now brings 102s to 104s per cwt., and "Finest" 96s to 100s. Saltless "Choicest" is making 104s to 106s; c.i.f. quotations are also about 2s higher on the week. With the falling off in quality of Continental butters, Canadian is still the best value on the market.

Cable advices from Melbourne received during the last few days by a well-known London house, state that compared with last year, exports of butter will be small and present prospects are that the first shipment will not be made until November, and therefore will not arrive here until close on Christmas. It will be remembered that in the year ended 30th June, 1901, the imports of Australian butter were 15,556 tons, and for the year ended 30th June, 1902, they were only 7,449 tons. It thus looks as if the receipts of Australian butter during the coming season were not going to exceed 5,000 tons. As the first shipment this season will be the latest on record, it is possible that

New Zealand butter may be on the market first. The terrible effects of the Australian drought are shown by the fact that in New South Wales seven years ago there were 60 millions of sheep and now there are barely 30 millions. Even with the 30 millions, there have been shipped lately, and will be shipped during the next month, about 100,000 sheep from New Zealand to Sydney, some alive, others frozen, to supply the people of New South Wales with mutton. Such is the unfortunate condition of the Australian exporting States.

The Copenhagen official quotation has been raised 2 kroner this week, and now stands at 101 kroner or 113s 3d per cwt., which is only 2 kroner below the price for the corresponding week of 1901. Continental supplies of butter last week were the smallest since the beginning of April this year, yet they were more than for the same week in 1901. This is largely due to Danish, which has fallen off nearly 12,000 cwts, in two weeks. All kinds of European butter are showing the usual decline in quality brought about by the autumn grasses. Cheese.—There is a better demand for Canadian cheese this week, and prices show an improvement. "Choicest" parcels in some cases make 51s per cwt. and "Finest" 49s to 49s 6d. Corresponding week, 1901, Canadian choicest sold at 48s to 49s, and finest at 47s to 48s.

#### CHEMICALS.

A private Manchester, Eng., circular, date September 27th, says:—A good number of orders are being placed, but mostly for early delivery; there is also some enquiry for next year's delivery, but so far not much business resulting, excepting in the case of bleaching powder. Some articles have greatly fallen in value during the last year or two, and the fall appears to have been arrested; there is, however, no actual evidence pointing to the probability of an early rise, but consumers will no doubt find present values inducing, and will soon be deciding about their contracts. In the Heavy Alkali branch a fairly satisfactory amount of business is being done. Bleaching powder has throughout this month had much attention for next year's delivery, and most consumers have taken the opportunity of contracting at the specially low figures ruling; for early delivery the price remains steady. Caustic soda is steady, with a moderate demand; prices are now named for next year, but buyers do not find them inducing, and show little interest. Ammonia soda, soda crystals and bicarbonate are all unchanged. Chlorates of potash and soda are at interesting figures, but are neglected.

The Board of Trade returns for the eight completed months of this year as compared with the corresponding period of 1901, show in bleaching materials an increase of 1,456 tons, and a decrease of £3,851, and in soda compounds an increase of 19,134 tons, of £126,072. Sulphate of copper has advanced some 7s 6d per ton, and is firm, and there is plenty of enquiry from the Continent for spring shipment. Green copperas continues in good demand. Acetates of lead are steady, and nitrate of lead is firmer; white lead is offered at lower prices for January-June. Muriate of Ammonia is more freely offered, and makers are not caring about booking beyond end of this year. Bichromates are selling steadily for this year's delivery only, and there are buyers for January-June. Yellow prussiates continue cheap, and at about spot prices are being sold well into next year. Arsenic is now steady, but has not much enquiry. Acetates of lime are firmer, acetate of soda is unchanged. Tar products are looking better. Benzoles are firmer, and a good business has been passing at improved prices. In solvent naphtha the low quotations have been inducing consumers to place their contracts for forward delivery. Crude carbolic is steady, and is selling better; crystals also are firmer. Creosote has a better market, and sellers are asking more money. Pitch maintains its firmness for present delivery. Sulphate of ammonia, after being firmer in the early part of the month, has latterly lost ground a little.

NEEDS OF SOUTH AFRICA.

The Canadian Commissioner in South Africa, Mr. J. G. Jardine, in a report to the Trade and Commerce Department, dated Pretoria, Sept. 8, states that a large demand has arisen for agricultural machinery, ploughs, cultivators, harrows, etc., of the most simple and inexpensive kind, suitable for the thousands of expatriated Boers, discharged Australians, Canadians and British irregulars who are remaining in South Africa. The Imperial Government, he says, are placing these men on the land and giving them a start. Major Leggett, the Imperial officer at the head of the movemet, and a Canadian officer who assists him, are both anxious to place orders of this kind with Canadian firms if the machinery can be made promptly, rather than buying in the United States. British makers, they think, cannot compete in supplying these imple- ments. Agricultural firms in Canada in a position to make these cheap ploughs should, Mr. Jardine suggests, communicate with him at once. About 50,000 military settlers are to be put on the land, and the articles are to be paid for by the British Government, and if they may get a large share of the trade Mr. Jardine submits the wholesale cost price in the Transvaal of a number of food products. Butter of the finest quality costs 23 to 24 shillings per dozen pound tins; medium butter, 18s 6d to 20s per dozen pound pots; lobsters, 18s 6d to 24s per dozen tins; American salmon, 8s to 8s 6d per dozen tins; best quality sardines, 9s to 10s 6d; medium, 6s 6d; corned beef, 8s 3d per dozen tins, and 15s 6d per dozen two-pound tins; ox tongues, 8s per dozen tins, and 15s 6d per dozen two- pound tins; white granulated sugar, 26s per hundred pounds; sweet milk 27s 6d, unsweetened, 28s per case of four dozen; colonial fresh eggs, 3s 6d to 4s per dozen; fowls or chickens, 6s to 6s 6d and 7s each; ducks, from 8s to 11s 6d; best turkeys, 20s to 25s each; inferior, 12s 6d to 15s each; best onions, 25s to 30s per bag of 125 pounds; second quality, 20s to 22s 6d. Prices will be lowered to some extent when the blockade at the coast ports is raised. The first direct steamer from Canada to South Africa will take sample consignments of butter, cheese and canned goods, and 100 barrels of apples, as suggested by Mr. Jardine.

CORRECTION.

In our issue of the 3rd inst. appeared (out of place, per- haps) a wheen verses savouring somewhat of the "Land of Cakes." Unaccustomed to such "copy" of late, our lin- type compositor made a trifling error or two:—In the third line of the fourth stanza "sure" should read "surely", and in the second line of the concluding stanza "they" should read "we."

Regrettable as these are, the great bard of Auld Scotia, some of whose productions must have been fresh in the mind of our worthy author, had doubtless more to try his patience when first his poems saw the light.

—The returns of the Grand Trunk Railway for the year ending June 30, received at the Railway Department, show that during the year 9,903,194 passengers were carried, compared with 9,097,872 in 1901. The receipts from pas- sengers were \$8,661,644, compared with \$7,692,190 the pre- vious year. The freight returns show 12,085,958 tons car- ried, compared with 11,746,696 last year. The receipts from freight were \$19,039,188, or an average of \$1.58 per ton, compared with \$18,665,244 last year.—During the same period the Canada Atlantic has carried 368,571 passengers, producing a revenue of \$316,030,89, compared with 339,640 passengers carried during the previous year, with a re- venue of \$283,658,22, showing an increase in the number of passengers carried of 28,931, and an increase in the revenue of \$32,372. The number of tons of freight carried during 1902 was 1,545,240, producing a revenue of \$1,404,842,68, compared with 1,592,987 tons carried in 1901, and a revenue of \$1,390,197.

Meetings, Reports, &c.

THE INSURANCE INSTITUTE OF MONTREAL.

The annual meeting of this highly important body was held on the 6th October, 1902, in the Ladies' Ordinary of the Windsor Hotel. Among those present were the fol- lowing gentlemen: Mr. G. F. C. Smith, President; Messrs. David Burke, B. Hal Brown, T. L. Morrissey, R. Wilson- Smith, E. B. Osler, Geo. G. Foster, S. P. Stearns, M. C. Hinshaw, J. W. Marling, W. I. Joseph, F. W. Evans, H. A. Fromings, J. H. Bennett, C. R. G. Johnson, Wm. Jackson, W. C. Baber, Geo. F. Neville, A. J. Bowles, A. M. Kerr, W. J. Scott, W. Rowell, C. Waugh, J. Sherritt, Jr., J. S. Snasdell and many other executive and asso- ciate members and their friends.

The Treasurer's report was as follows:—

October 6th, 1902.

Dear Sirs:—I beg to submit herewith my report of the receipts and disbursements of the Institute for the Ses- sion of 1901-2, now closed, also cash on hand, as follow:—  
Cash on hand at beginning of Session... ..\$ 307.82  
Receipts:—

For Members' fees... ..	\$627.00	
For sale of Institute Journals, etc....	188.00	
		815.00
		\$1,122.82

Disbursements:—

For printing, advertising, postage, rent and miscellaneous expenses ..	\$645.92	
		645.92
		\$476.90

Cash in Royal Bank of Canada... ..\$476.90

Yours very truly,

(Signed) DAVID BURKE,  
Honorary Treasurer.

Audited and found correct,

(Signed) JAS. J. RILEY, JR.,  
(Signed) H. A. FROMINGS,                      Auditors.  
6th October, 1902.

Mr. C. R. G. Johnson, Honorary Secretary, then read his report, which was as follows:—

Mr. President and Gentlemen, Members of the Institute:—

I beg to report that our Syllabus for 1901-1902, with one omission, and a few variations, which I trust did not detract from its value, has been faithfully carried out. The papers read during the Session just ended were all instructive, and of sufficient general interest to have deserved the appreciation of all our members, whether of the Fire, Life, Marine or other branches of the Insur- ance tree. Bearing in mind, too, that some of our more youthful (and perhaps some of our older members as well) appreciated amusement, something of that element was added to our proceedings, and we are consequently indebted to those who provided us with music, recita- tions etc., as well as to those who offered us instruc- tion.

Our Syllabus, as carried out, was as follows:—

SYLLABUS:—Session 1901-1902.

October 7th, 1901.—Annual meeting and smoking con- cert.

Canada—A paper in three parts:—

Its Constitution: Mr. R. Prefontaine, M.P., K.C., Mayor of Montreal.

Its Commerce: Mr. E. B. Greenshields, M.A.

Its Insurance Interests: Mr. E. P. Heaton (Guardian).

November 28th, 1901.—

President's Inaugural Address.

The Insurance of Impaired Lives: Mr. T. B. Macaulay, F.I.A. (Sun Life).

Buildings: Slow burning and Fire-Proof Construction—  
Mr. Alex. C. Hutchison (Architect).

December 19th, 1901.—

Is heredity a negligible factor in Life Assurance?—J.  
Geo. Adami, Esq., M.D., Etc., Etc., Professor of  
Pathology McGill University.

February 6th 1902.—

The Development of Canada since Confederation—Mr.  
R. Wilson-Smith.

Marine Insurance: Some notes specially applicable to  
Canadian business—Mr. J. J. Riley, Jr.

February 27th, 1902.—

Conceptions and Misconceptions—Mr. Donald Macmas-  
ter, K.C.

March 15th, 1902.—

Inter-Institute Debate.—Toronto Institute vs. Montreal  
Institute, unavoidably cancelled.

March 27th, 1902.—

A Visit to the Electric Fire-proofing Co.'s Works, Cote  
St. Paul.

April 24th 1902.—

Foreign Exchange—Mr John Hague.

The Contestability of a Life Assurance Policy—Mr. A.  
G. Brooke Claxton.

The discussions following some of the papers were very interesting, and I would respectfully suggest that in the early future some means be taken to stenographically record such discussions, so that they, or such of them as may be approved by the Council may be printed with the proceedings of the current Session.

Our first ordinary general meeting was held on 28th November last in Karn Hall but this not having been considered quite suitable, the rest of our gatherings took place in the Natural History Society's Hall. No arrangement for a meeting place for the present Session has as yet been made, but it is hoped that one better adapted to our needs than either of those just named will eventually be secured.

The attendance at our ordinary general meetings, though on some occasions quite encouraging, was, on the whole, less than was anticipated, and, I believe much less than was deserved; the average attendance would, I think, be slightly less than forty. The attendance of our Executive members would appear to have been proportionately better than that of the Associate Members, and I regret to say that the latter do not seem to have yet realized how much good they can get out of this Institute, nor, indeed, how much that is good for themselves and their fellow members they can put into it. With your permission I will presently refer to this point again.

The Governing Council have met eleven times; the average attendance per meeting was nearly seven, five being a quorum. We are indebted to the London and Lancashire and to the Sun Life for the use of their Board Rooms for these meetings.

During the Session, owing to the death of Mr. E. L. Bond, and the resignations of Messrs. W. C. Baber and Geo. Simpson, three vacancies in the Council were created and filled by the election of Messrs. Jas. J. Riley, Jr., T. F. Dobbin and Walter I. Joseph.

The Institute, as at 1st October inst., had 81 Executive Members; 139 Associate Members; 2 Corresponding Members; 6 Honorary Members. In all, 228.

We have had with much regret, to record the deaths of Messrs. Thos. Davidson and E. L. Bond, Executive Members, and Mr. R. O'Hara, Associate Member.

The Institute has received and acknowledged books and papers from the following sources:—

Insurance Institute of Toronto.

Insurance Institute of Yorkshire.

Mr. Critchley Parker, publisher, Financial Review and Australian Mining Standard, Melbourne.

Mr. A. H. Turnbull, manager, Scottish Widows' Fund Life Assurance Society, Edinburgh.

Copies of our Proceedings for the Session 1900-1901 have been sent to the following:—

Insurance Institute of Bristol, England.

Insurance Institute of New South Wales.

Nottingham Insurance Institute.

Insurance Institute of Yorkshire.

Insurance Institute of Manchester, England.

Norwich Insurance Institute, Norwich, England.

Life Officers' Association, London, England.

Insurance Institute of Toronto.

Mr. J. T. Naylor, Mr. Robert Howe, Canadian Fire Underwriters' Association.

Dr. R. F. Ruttan, Montreal.

Mr. Charles M. Holt, Montreal.

Mr. J. E. Logan, Montreal.

Copies of our Syllabus for 1901-1902 were sent to all of our members, and also to the following:—

Life Officers' Association, London, England.

Federation of Insurance Institutes, Manchester, England.

Birmingham Insurance Institute, Birmingham, England.

Insurance Institute of Bristol, England.

Insurance Institute of Manchester, England.

Insurance Association of Manchester, England.

Insurance Institute of Newcastle-on-Tyne.

Norwich Insurance Institute, Norwich, England.

Nottingham Insurance Institute.

Insurance Institute of Yorkshire.

Insurance Institute of Ireland.

Insurance Institute of New South Wales.

Insurance Institute of Toronto.

And now, having reported upon the proceedings of the session just ended, I may perhaps be allowed, as your retiring Honorary Secretary, to digress a little from my strict duty on this occasion, to say something about the present standing of the Institute, and to offer a few suggestions as to its future. My views are personal, of course, but being based upon a year's experience, I trust they may not be considered altogether valueless.

Our Constitution very clearly states the objects for which we are established. Briefly, these objects are educational and social; if they have not yet been fully attained it was hardly to be expected, for our Institute is still in its infancy; but our steps have been in the right direction and are becoming firmer and surer; the possibilities before us are great and we have every incentive towards that earnest effort which must bring success. If we have met with apathy among some of our members, it has been among those who have seldom, or at least irregularly, attended our meetings. A member recently told me that he had attended one meeting, but that as the paper read that evening had not interested him, he had not come again. I told him that interest must first be aroused by a desire for instruction, and that one can seldom tell from a cutting how cloth will look in the piece. I think all our members should realize that our proceedings should be closely followed, or at least considered as a whole, before a proper conclusion as to their value can be reached.

We have plenty of intelligence, ability and energy among us. I believe that the Insurance business demands these qualities, and that those engaged in the business have their full share of them. I therefore say to our members "Don't be shy, but come forward and show your willingness to take part in the work of this Institute." There is hardly one of you who cannot help in some way, and the Governing Council will welcome you and direct your efforts.

My friend, Mr. B. Hal. Brown, in his report as retiring Honorary Secretary last October, referred to the probability of this Institute establishing Educational Classes and arranging for Lectures. By "Lectures" I suppose Mr. Brown meant such as might be delivered by paid experts. The Institute is little over two years old and it has perhaps been as well that we have not moved too quickly. Nothing has yet been done in either of the directions indicated, but I think something in an educational way might now be tried. I would make the "education," so to speak, fairly elementary, and as practical as possible. My suggestions are prompted by my experience in Fire Insurance, and, as I do not want to get out of my depth, I leave my friends in other branches to offer alternative or additions.

1. Could we not get an experienced Fire Insurance Inspector to take a class, say once a fortnight for three months, and teach those attending something about the hazards attaching to certain classes of risks?

2. Would not some qualified chief clerk (and there are many of them in our Fire Offices) likewise instruct a class in the clerical details of office management, the best fying, re-

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recording and copying systems, the writing of receipts and policies, something of counter work and the reason why this thing is done so and that thing otherwise?

3. What about a class in Fire Loss Adjusting? Do we all of us know all about that? I know I should be glad to attend such a class myself.

4. Then there is Insurance Bookkeeping. How often, when your bookkeeper has left you, have you not wished that you had another equally qualified clerk in your office to replace him? Can we not offer education in this line?

5. English Composition, Correspondent and Punctuation are subjects with which not all of our junior clerks are familiar. Might not a class for instruction in these subjects do good?

Now, how could the value of such classes be ascertained? I would say, by offering prizes for competition, by way of essays, upon the subjects chosen. Different Committees could be appointed to decide upon the relative merits of the essays, and the prize essays should be read in turn at the Ordinary General Meetings of the Institute. I think certain of these competitions might be made open to both Executive and Associate Members, but most of them, I believe, should be confined to the Associates only.

I feel sure that some such scheme as I have outlined, but modified and improved, of course, would do much to increase the interest of our Associate Members in this Institute, which interest I have already referred to as now wanting to some extent. The Social objects of the Institute ought by no means to be overlooked; in fact, I think they should be furthered and encouraged in every possible way. Let us throw as much music and amusement into our proceedings as we can, and no harm, but good will come of it. I see no reason why we should not have an annual summer excursion, an annual dinner, and an annual ball, of you like.

Some of you will say, "These things would cost money." Well, there is no disputing that. It is a peculiar feature about many things worth having that they do cost money. Money which comes from business must be put into business to bring business results. Every worthy undertaking must be conducted upon business principles if it is to succeed; that calls for money, and who says that we are too poor to pay the price of success? We need more things than I have yet mentioned. We need a comfortable home of our own, large enough for our monthly meetings, and we need a library of insurance books and periodicals. Other Institutes have these. Why can't we? There are nearly fifty Insurance Companies represented in this Institute. Can we suppose that, when they realize what our objects are, and how faithfully we try to attain them, they will refuse to subscribe a reasonable sum towards the maintenance of an organization so greatly for their own benefit? They have done so in Toronto, and it is done elsewhere. Why should it not be done in Montreal, the Insurance centre of Canada?

Just one word more about the Associate Member. I think we are charging him too much by way of an annual subscription—more than three times, I understand,

than is charged by some of the Institutes in Great Britain. I would recommend that the present fee be reduced by one-half—that is to one dollar—thereby making it still easier for the younger men in our business to become associated with, and interested in our work.

I must apologize if, in this report, I have seemed too self-assertive. I do not wish in any way to press my opinions upon you, but merely to submit them most respectfully to your consideration. I appreciate the honor of the office I have filled, and shall always value the experience and the associations which have accompanied it, and in conclusion, I have to thank you, Mr. Chairman, the Governing Council and many other members of the Institute for much kindness and valuable assistance.

C. R. G. JOHNSON,  
Honorary Secretary.

Result of election of officers and council:—President, B. Hal. Brown; Vice-Presidents, David Burke and M. C. Hinshaw; Honorary Treasurer, H. A. Fromings; Honorary Secretary, T. L. Morrisey.

Governing Council—S. P. Stearns, Randall Davidson, C. R. G. Johnson, William Jackson, Jas. McGregor, E. P. Heaton, W. O. H. Dodds, M. Burke, E. E. Chauvin and Alex. Stewart.

### Programme of Smoking Concert:—

Song—Selected, . . . . . Mr. Cecil Bethune  
Recitation—Selected, . . . . . Mr. E. A. Terroux  
Song—Selected, . . . . . Mr. F. S. Hickey  
Song—Selected, . . . . . Mr. J. Bevan Giles  
Song—Selected, . . . . . Mr. E. H. Bissett  
Song—Selected, . . . . . Mr. Cecil Bethune  
Song—Selected, . . . . . Mr. F. S. Hickey  
Recitation—Selected, . . . . . Mr. J. Bevan Giles  
Song—Selected, . . . . . Mr. E. H. Bissett

Accompanists: Mr. Maurice Burke and Mr. C. C. Hole.

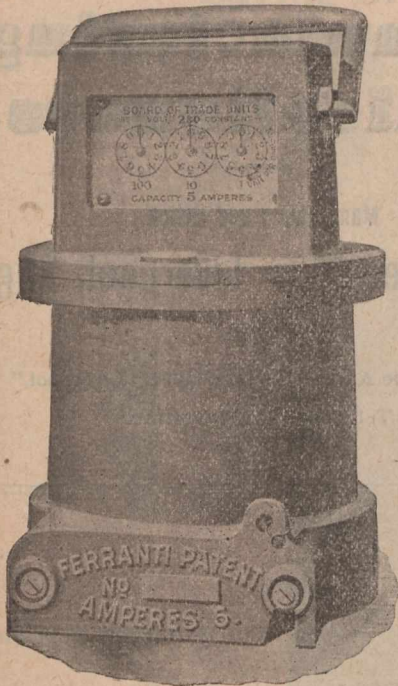
A vote of thanks was moved by Mr. T. L. Morrisey, seconded by Mr. M. C. Hinshaw, to the outgoing officers and Governing Council for the assistance they had rendered toward making the past year a very successful one for the Insurance Institute of Montreal.

A vote of thanks to the gentlemen who sang, recited, etc., and to Messrs. Maurice Burke and C. C. Hole was also carried unanimously and the meeting closed with the singing of "God Save the King."

### LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and

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

#### WRITS ISSUED—ONTARIO.

Beamsville.—A. H. Leggo vs Geo. Crain \$386; Cartier—Pembroke Lumber Co. vs J. S. & R. G. Robinson \$366; East Nissouri—G. Walker exrs. vs Geo. Alderson et al \$405; Hamilton—J. Holderness vs Elizth. A. Patterson \$343; Hannah A. Ghent vs Ellen Sullivan et al \$1,395; Hillsburg—R. Stewart vs Cockburn & Harrison \$403; Mountain Tp.—A. G. Dobbie & Co. vs H. E. Carson \$334; Ottawa—Fotheringham & Workman vs Grant Bros. \$3,100; Preston—Exrs. of A. Newlands vs Henry and Martha Osgoode, \$470; Toronto—Galt Bros. & Co. vs Breslin Bros. et al \$1,343; J. Chambers vs R. L. Gibson \$5,000 damages; M. A. Thomas vs C. S. Rathbone et al \$1,226; British Import Co. vs Truro Knitting Mills Co., Ltd., \$586; Watford—W. E. Fitzgerald et al vs Wm. and R. C. McLeary \$713; London, Eng.—W. M. Dwyer vs W. Garstin & Sons \$5,469; Collingwood—Farmers' L. & S. Co. vs J. H. Armstrong \$13,275; Flambora E. Tp.—Federal Life Assee. Co. vs Saml. Campbell, 2,034; Hamilton—S. S. Herman vs Nickel Copper Co. Ltd. \$408; Manvers Tp.—Farmers' L. & S. Co. vs Wm. McMullen \$1,803; Mara Tp.—Ontario Loan & S. Co. vs Patrick Kelly \$407; Osgoode Tp.—J. C. Gagnon vs Michael and Eliza Murphy \$787; Ottawa—Caroline Davis vs Pierre and Josephine Foisy \$3,200; Stratford—E. Eacrett vs Perth Mutual Fire Ins. Co. \$1,250; Telkumeh Tp.—Elizth. A. Notter vs David Payette sr. et al \$744; Elizth. A. Notter vs Mary Payette \$935; Toronto—W. Mallory et al vs Edward Gurney et al exrs. \$2,500; J. Prentice vs Wellington and Lucy Mulholland \$3,602; W. A. Cockburn vs J. T. Storey et al \$396; Wallace Tp.—C. W. Anderson & Son vs Adam Arnold \$546; Winchester Tp.

—J. H. Meikle vs Redman Annable and wife \$4,675; Woodstock—A. M. Clark vs J. V. Wadland \$2,000; .....  
—T. Eacrett vs Gore District Mutual Fire Ins. Co. \$1,875.

#### WRITS ISSUED—MANITOBA & N.W.T.

Niverville—W. B. Mey \$10,000 damages.

#### WRITS ISSUED—BRITISH COLUMBIA.

Vancouver—H. J. Painter \$1,837; McDonell and Simpson \$2,041.

#### JUDGMENTS RENDERED — ONTARIO.

Alexander, Man.—M. Hastie agt Jos. McKeever \$342; Caledonia—Newcombe Piano Co. agt Jackson & Burrows \$389; Ottawa—Ottawa Trust & Deposit Co. agt Alex. Stewart \$2,359; A. Cantin agt. Archd. Stewart \$710; Blyth—Colonial I. & S. Co. agt A. E. Bradwin \$1,601; Bracebridge—C. W. Anderson & Son agt Mrs. Cath. Walker \$1,005; C. W. Anderson & Son agt J. A. Walker \$2,387; Flamboro E. Tp.—Federal Life Assee. Co. agt Saml. Campbell \$2,066; Fort William—Colonial I. & L. Co. agt Lewis Whitfield \$899; Galt—Bank of Montreal agt Galt Carpet Co., Ltd. \$12,692; Louth Tp.—Henriette P. Johnson agt J. B. Johnson \$399; Port Arthur—F. R. Fay agt J. J. O'Connor \$1,531; Toronto—C. McKun & Co. agt D. Hanna \$384; C. Miller agt Walter Scott et al \$517; ..... Ray Street & Co. agt Eugene Tanguay \$2,368.

#### JUDGMENTS RENDERED — QUEBEC.

Montreal—U. Garand et al agt Geo. Daveluy \$592; G. Deserres agt Auguste Marion \$410; Canada Hardware Co. agt De R. Thebit et al \$195; St. Henri—E. Mathieu agt Jas. Petit \$1,350; Lacolle—T. Gamache agt Alf. Therrien \$1,483; Montreal—H. Laporte et al agt W. J. Grace \$1,903; Lady C. Dow agt Henry Hastie \$2,060; J. A. Thivierge agt E. W. Hillman \$229.

#### JUDGMENTS RENDERED—NOVA SCOTIA.

Port Hood—J. J. Hynn \$1,693 and \$410.

#### JUDGMENTS RENDERED.—P. E. ISLAND.

Summerside—D. Rogers & Son \$1,055 and \$435.

#### JUDGMENTS RENDERED—NEW BRUNSWICK.

Bathurst—A. J. W. McKenzie \$338.

ESTABLISHED 1848.

# M. WOODWARD & SONS, Ltd.,

## WHOLESALE & EXPORT

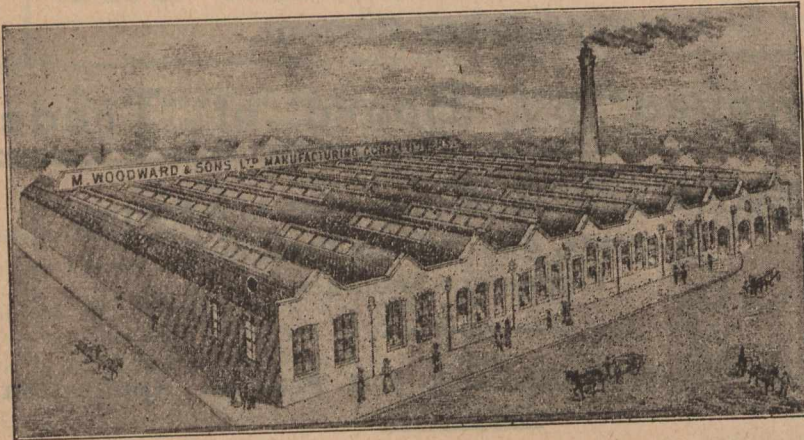
### Manufacturing Confectioners,

Manufactory and Office :

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.



#### EXECUTIONS—QUEBEC.

Montreal—J. H. Seed agt De M. E. Laughlin et vir, et al. \$5,908; The King agt A. Fresnette \$218; The King agt J. B. Galarneau \$422; The King agt Jos. Galarneau \$218; Union Bank of Canada agt Chas. McEachran \$338; W. Weir et al agt M. B. McNamara \$248.

#### CHATTEL MORTGAGES—ONTARIO.

Belleville—W. C. Reed to J. M. Paret \$2,000; Dereham—A. P. LaChapelle to J. Martin \$2,500; Goderich—Alex. Robinson to S. R. Manness \$1,000; Hamilton—D. P. Campbell and wife to Grant Spring Brewery Co. \$2,442; Kingston—Alex. Tyo to J. Fisher \$1,500; Ottawa—L. C. Pierera and wife to A. L. Forbes \$714; Owen Sound—John Wildrick to Telford & Co. \$1,572; Sault Ste. Marie—T. F. Harrison to J. W. Stephen \$1,100; International Transit Co. to National Trust Co. \$620,000; St. Thomas—R. H. McLean to W. E. Idsardi \$10,096; Toronto—T. F. Hannan to Toronto B. & M. Co. \$4,150; T. F. Hannan to L. Reinhardt \$2,161; Whitechurch Tp.—Wm. Philpher to Port Huron Engine and Thresher Co. \$1,500; .....—Ellen and Wm. Bull to D. Ross \$1,082; Hamilton—Webber Bros. & Co. to F. C. Webber \$4,301; Webber Bros & Co. to F. C. Webber \$5,652; Lanark—H. L. Mather to J. McFarlane \$613; Leamington—E. J. Ryall to Walkerville Brew. Co. \$1,250; Niagara Falls—C. I. Flynn to Taylor & Bate \$2,800; Petrolia—R. V. Hessey to J. Rogers \$1,550; Toronto—Joseph Mead to R. Evans \$700; Laurence Shea to J. Robinson \$5,000; Laurence Shea to O'Keefe Brew. Co. \$6,000; Laurence Shea to G. J. Foy \$3,000; Mrs. F. S. Waller to F. Hurst \$690; Jas. Morgan to L. Reinhardt \$8,000; Jas. Morgan to H. Morgan \$6,000; Wm. Murdock and wife to M. I. & P. Leadlay exrs \$600.

#### CHATTEL MORTGAGES—MANITOBA & N.W.T.

Minnedosa—W. Southcott \$1,000; Dauphin—Wm. Bell \$725.

#### BILLS OF SALE—ONTARIO.

Kingston—John Fisher to A. Tyo \$2,165; Ottawa—Crawford Ross to Ottawa Fire Ins. Co. \$2,000.

#### BILLS OF SALE—MANITOBA & N. W. T.

Plumas—Munro & Shirray \$3,500; Winnipeg—N. W. Elevator Co. \$25,000; N. W. Elevator Co. \$25,000.

#### BILLS OF SALE BRITISH COLUMBIA.

Victoria—W. M. Clayton \$575.

—The increase in the value of building operations in Toronto this year up to Sept. 30 was \$1,046,588. The total this year was \$2,811,228, and last year during the same period, \$1,746,640. The September increase was very large. The total value of building permits issued was \$396,304, and for September, 1901, \$169,340; increase, \$226,964.

#### RAVING.

(With Apologies.)

Once upon a midnight dreary, while I shivered cold and weary,  
Under blankets insufficient for the cold the night wind bore;  
While for summer breezes sighing, suddenly there came a prying,  
As of someone gently trying, trying at my cellar door.  
After coal, and nothing more.

Ah, distinctly I remember, it was in the bleak December,  
And since early in November not a pound had I in store;  
Eagerly I tried each morrow, and as vainly sought to borrow  
Coal enough to sooth my sorrow—tried to borrow o'er  
and o'er  
Half a scuttle, nothing more.

Presently the sound grew stronger, and with sleep I strove  
no longer;  
Glaring round my room I noticed, just above my chamber  
door  
Hung a calendar of fuel, and with printed words, how  
cruel,  
"Coal and wood," it muttered o'er, as it hung above my  
door,  
Coal and wood of '94.

"Prophet," said I, "tell me truly, will this trike be settled  
duly;  
Will my furnace e'er be going and your prices cease to  
soar?  
When it comes in by the ear lot, via Buffalo and Charlotte,  
Tell me what will be your lowest, tell me truly, I implore."  
"We shall quote at 24."

"Be that price our sign of parting, Calendar," I shrieked,  
upstarting,  
And with freezing hands I tore it from its place above  
my door.  
As the moonlight full was streaming through my window,  
I'd been dreaming,  
From its fast'ning on the casement it had fallen to the  
floor,

Only this and nothing more.

—C. M. H., in Toronto Junction Tribune.

—A branch of the Traders' Bank has been opened at  
Prescott, Ont.



# The St. Helens Cable Co., Ltd.,

## WARRINGTON, ENG.

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

Laying DIA'S Impregnable Paper Cables on



WESTMINSTER BRIDGE, LONDON, Eng.

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

—According to a Brantford, Ont., paper, the industries of that city are spreading at a pace which fully confirms the expectations from the recently improved railway facilities. It says:—The plans for the magnificent factory to be erected in Eagle Place by the Cockshutt Plough Company have been completed, and tenders for the construction of the buildings have been asked for, and will be in not later than Saturday. Various large builders are figuring on them, including builders in Buffalo and Chicago. As yet the outside public has not been let into the secrets of the company, and the manager, Mr. Harry Cockshutt, will make no announcements to the newspapers, deeming that they might possibly be premature. However, enough has been learned to know that the factory will be one of the finest in the world, and that it will cost in the neighborhood of \$100,000. The Brantford Carriage Company are in the middle of a \$5,000 addition to their factory, and all that remains to be done to it is the interior finishing. The company only a year ago completed a most substantial addition, but even this did not give them the room required, and every department, especially that of the storeroom, was cramped for space. The addition, which is now being finished, is about 100 x 50 feet, and will cost in the neighborhood of \$5,500, three stories high. It is intended as an addition to the woodworking, machinery, paint and storing departments.—After having completed a 50 x 50 foot addition to the pattern department, the Verity Plough Works Company are commencing the construction of another very large addition to the moulding-room, planned to have the dimensions of 100 x 70 feet, and even with this they will have no more room than is required. The total expenditure for the two additions will be about \$8,000.—Splendid progress has been made with the new factory being erected on the old site for the Brantford Starch Company, and already the walls are about completed. The building will cost about \$16,000, and will be two and three stories high.

It is expected that the work will be completed in another month or so.—A \$3,000 addition to the Pratt & Letchworth Works was completed in the summer, and the company are now anticipating making further improvements to the factory.—Ryerson Brothers, wholesale furniture, are about to ask for tenders for the construction of a large new warehouse. If the figures submitted are satisfactory the contract will be awarded at once, and the work will be proceeded with immediately.

—The revised statement of revenue and expenditure for the last fiscal year, says an Ottawa letter, makes a better showing than anticipated. The revenue on consolidated fund account amounts to \$58,024,228 and expenditures \$50,739,000. The ordinary receipts gained by \$5,509,527 as compared with 1901, while the expenditure exhibited an increase of \$3,873,586. There was an excess of \$7,284,275 of ordinary revenue over ordinary expenditure, but the capital expenditure reached a total of over \$13,000,000. Deducting from the latter item the surplus on consolidated fund and the charges for sinking fund, it leaves \$3,398,412 to be added to the national debt. The large capital outlay was necessitated by the falling due of iron and steel bounties, the equipment of the Intercolonial with rolling stock and new rails, the development of our transportation routes and the settlement of awards aggregating nearly a million to two of the Provinces. The first quarter of the present fiscal year has closed very auspiciously. There has been a reduction of \$1,778,000 in capital expenditure and a slight diminution in ordinary expenditure, compared with the same period of last year. The ordinary revenue exceeded the ordinary expenditure by \$7,210,000 and showed a gain of \$1,638,000 compared with 1901. Following are the items for the three months, compared with the first quarter of the previous fiscal year:—

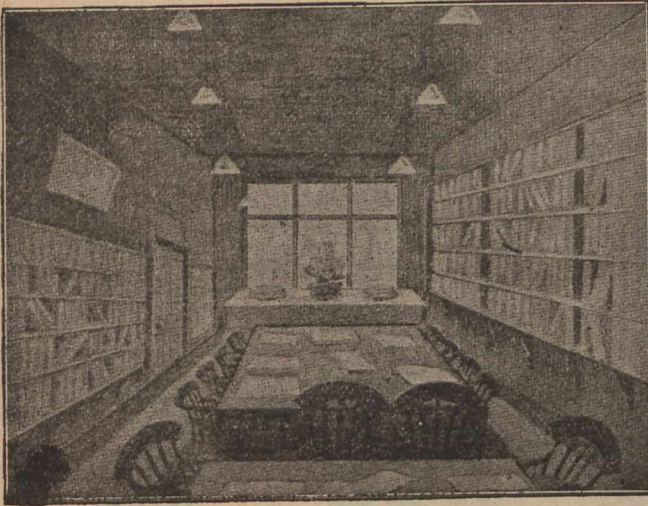
Telegraphic Address : " UNION," St. Helens.

Established 1837.

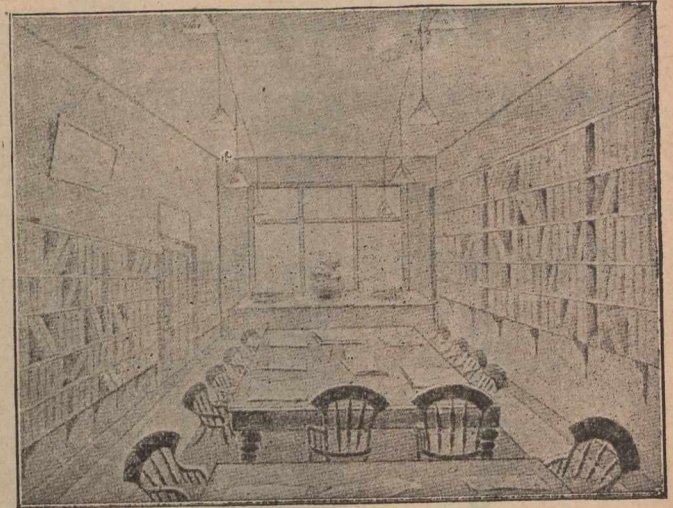
# Union Plate Glass Company,

LIMITED,

## REFRAX GLASS.



Interior of Room Lighted with Ordinary Polished Plate Glass.



Interior of Same Room Lighted with Refrax Glass.

**POCKET NOOK,  
ST. HELENS,**

**Lancashire, England.**

	1901.	1902.
Revenue.		
Customs . . . . .	\$ 8,009,968	\$ 9,079,086
Excise . . . . .	2,653,265	2,834,455
Post-office . . . . .	780,000	890,000
Public works and railways. . . . .	1,652,242	1,750,746
Miscellaneous. . . . .	453,238	613,079
<b>Total . . . . .</b>	<b>\$13,548,519</b>	<b>\$15,187,367</b>
Expenditure . . . . .	8,083,136	7,976,993
Capital expenditures:—		
Public works and railways. . . . .	\$ 2,438,510	\$1 075,635
Dominion lands. . . . .	52,584	35,425
Militia. . . . .	22,504	10,793
Railway subsidies. . . . .	745,930	327,420
Iron and steel bounty. . . . .	.....	65,610
N. W. T. rebellion. . . . .	.....	267
South African contingent . . . . .	86,248	65,610
<b>Total . . . . .</b>	<b>\$ 3,345,778</b>	<b>\$1,567,069</b>

For the month of Septemer alone the receipts totalled \$5,428,419, as against \$4,731,456 in 1901. The expenditure was \$2,422,877, as against \$2,720,162. The capital outlay was \$801,554, as against \$853,962.

—Reports from Ottawa attest the zeal of Hon. James Sutherland, Minister of Marine and Fisheries, who has in various ways shown his desire to promote the great lobster-fishing industry on the eastern shores of Canada, his latest act, sanctioning the erection of three new lobster hatcheries in the Gulf of St. Lawrence, which will be hailed with satisfaction throughout the Maritime Provinces. The new hatcheries will be located at Shippegan Island, Shemogue Harbor and Lobster Point, P. E. I., respectively. That at Shippegan Island, will be in the centre of the lobster canneries of northern New Brunswick, and will draw its supplies of lobster spawn from the canneries along the Baie des Chaleur, especially Gloucester County, and from the Straits of Northumberland as far as the southern limits of Kent County. The hatchery at the entrance to Shemogue Harbor will be midway between the flourishing canneries of the Shediac and Cape Tormentine districts. Lobster Point, where the third hatchery is to be established, is a few miles from Charlottetown and

midway between the canneries east and west of Hillsborough Bay. The Minister has decided that the hatching plant shall be of an improved type, capable in the case of each hatchery of turning out at least one hundred millions of young lobsters per annum. Few people are aware of the importance of the lobster fishery, which runs the cod and salmon a close race for premier place in the fishing industries of the Dominion. Each of these industries has an annual value of between three and four million dollars, far exceeding the mackerel and herring fisheries, which reach an annual output of only between one and two mililon dollars each per annum.

—Insolvencies in the Dominion of Canada were much the most encouraging of recent years, testifying to the generally prosperous conditions existing in all lines of industry. In number there were but 840 failures during the first nine months of 1902, compared with 1,009 last year and 1,024 in 1900. Liabilities were \$9,322,467, against \$8,137,327 in the previous year. In order to make a fair comparison, however, the phenomenally large default of a woollen mill at Montreal for over \$2,300,000 should be deducted from this year's returns, since it distorts the statement and renders the figures misleading as to the general business situation. Outside this one disaster, the manufacturing losses were exceptionally light, while trading liabilities were about the same as last year's, although the number was much smaller, and had it not been for one heavy failure in British Columbia these losses would also compare most satisfactorily.

Provinces.	Commercial.	
	No.	Assets. Liabilities.
Ontario . . . . .	304	\$1,849,118 \$2,081,153
Quebec . . . . .	311	3,250,147 5,034,468
British Columbia . . . . .	71	1,126,350 1,465,150
Nova Scotia . . . . .	65	140,621 326,297
Manitoba . . . . .	45	200,800 200,000
New Brunswick. . . . .	38	92,319 183,999
P. E. Island. . . . .	6	12,800 31,400
<b>Total. . . . .</b>	<b>840</b>	<b>\$6,672,155 \$9,322,467</b>
" 1901. . . . .	1,009	6,115,072 8,137,327
" 1900. . . . .	1,024	6,548,063 9,029,251

ESTABLISHED 1794.

**E. C. Parkes & Son,**

**Brass Rule Makers, Printers' Joiners**

AND MANUFACTURERS OF

**High Class Printing Materials . .**

One quality only especially adapted for the Colonies. Inventors of **SPRING BRASS RULE**. Combination and all patterns of **FANCY RULE**. Column Head and Border Rules. Wood Furniture of the finest Memel Oak. Mallets, Planers and Quoins, best Beech Cases, Case Frames, &c., of the very best manufacture.

**Address: 14 New St. Hill, Shoe Lane, Fleet St., E.C.,**

Late of 142 Fetter Lane,

**LONDON, E.C., ENG.**

*Contractors to Her Majesty's Government.*

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

**BRITISH MICA CO., Ltd,**

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

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

Telegrams: "**AWAKE, London.**"

" 1899.. . . . .	870	5,307,845	7,414,620
Newfoundland.. . . . .	5	5,000	16,000
" 1901.. . . . .	4	5,500	12,000
" 1900.. . . . .	5	1,450	5,700
" 1899.. . . . .	21	22,540	54,064

—Japan is one of the greatest marvels of modern times, or, for the matter of that, even of all time. In the manner and facility in which her people have laid aside an ancient civilization and adopted another so essentially different, says the Textile Mercury, Japan has no peer. She has done all this with as much ease as anybody might doff an old-fashioned garb, and don new raiment. The new Japanese civilization is not even short of the adjuncts of industrial and commercial organization, which it might have been supposed would have been many years in manifesting a tendency to develop. But they are already there, and are proving their existence by their activity. A fresh instance of this is just reported by the "Times" correspondent at Tokio, who, telegraphing on the 8th inst., says:—"The Japanese Trades Inquiry Society reports that it is satisfied with the Anglo-Chinese revised treaty and believes that China will faithfully fulfil her engagements, but considers that the tariff ought to be reduced 10 per cent., inasmuch as Japan's present treaty gives her the right to import goods free of all inland charges by paying a total of 7½ per cent., to which 2½ per cent. may now be added, considering China's financial straits. The society further urges special rates for coal, because it is consumed without going inland, and for Chinese cotton and cocoons, because they are urgently needed in Japanese manufactures. Finally, the society expresses the conviction that all vital issues have been maturely considered by England, and the treaty should therefore be acceptable to Japan."

**WATERTIGHT ELECTRIC BELLS.**

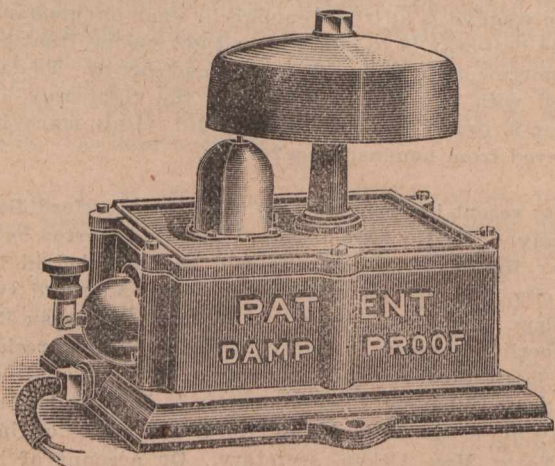


Table pattern with key **Mercier's Patents Limited.**  
**SALFORD, Manchester, England.**  
Telegrams: "**WENHAM.**"

—The annual meeting of the Ogilvie Flour Mills Co., Limited, was held at the head office of the company in Montreal recently. The directors' report for the year ended August 31, 1902, showed that the gross business of the company during that period was the largest in the history of the Ogilvies, and that the net results were eminently satisfactory. The report was unanimously adopted. Mr. F. W. Thompson, in moving a vote of thanks to the officers and staff of the company, which was seconded by Mr. E. S. Clouston, stated that he could not too strongly testify to the loyalty and devotion extended to him by the employes from the Atlantic to the Pacific, which characterized the business during the lifetime of his late lamented chief, Mr. W. W. Ogilvie. Colonel Labelle, one of the oldest employes of the company, in acknowledging the vote of thanks on behalf of the staff, said he was happy to have the privilege of thanking the vice-president for his kind words, and begged to assure the management that the well-known loyalty of the employes toward the head of the business existed now as it did in the days of their late employer, Mr. W. W. Ogilvie, and he felt sure that if it only required the close work and attention of the staff to make the business a success, this was assured. The following directors and officers were elected for the ensuing year:—Charles R. Hosmer, president; F. W. Thompson, vice-president, and managing director; Hon. George A. Drummond, H. Hontagu Allan and E. S. Clouston, directors; Shirley Ogilvie, secretary; S. A. McMurtry, treasurer; W. A. Black, western manager.

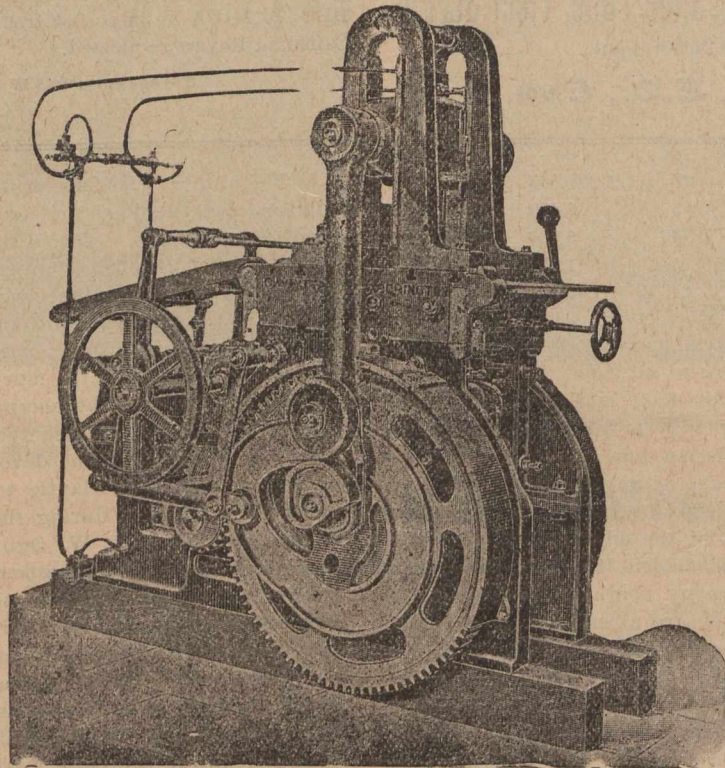
—The following are among companies recently incorporated under the Ontario Companies Act:—The Roman Stone Company of Toronto, capital \$600,000; provisional directors, Edgar B. Jarvis, Hugh D. Eby; James P. Murray, Wm. G. Van Egmond and Reginald G. Smellie—The Williams, limited, of Galt, leather goods, capital \$40,000; provisional directors, Joseph W. Williams, Francis J. Leach and Margaret Jane Williams.—International Portland Cement Company of Toronto, capital \$1,000,000; provisional directors, William F. Cowham, P. W. Stanhope, J. S. Irwin, A. F. Maclaren and David Jamieson.

**CANNON IRON FOUNDRY,**  
Nos. 156 & 158 GOSWELL ROAD, LONDON, E.C.  
**ENGINEERS & IRONFOUNDERS**  
**JONES'S IRONFOUNDRIES & ENGINEERING CO. LTD**  
Manufacturers of all kinds of Cast & Wrought Iron Work.  
ESTABLISHED 1852. PATENTERS OF THE "CANNON" PATENT SYSTEM OF CASTING.  
A LARGE QUANTITY OF PATTERNS OF EVERY DESCRIPTION KEPT IN STOCK.  
Architects' Designs Estimated for, and Carefully Carried Out by Experienced Workmen.

# ..Clay-working Machinery..

Manufactured by

# C. WHITTAKER & CO., LTD.



Dowry Street  
Iron Works,

ACCRINGTON Lancashire, England.

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

—The Union Oil Company of Canada, Petrolea, capital \$600,000; provisional directors, William S. Calvert, P. C. Pettingill, A. Cameron, W. Gleeson and Wm. Lyon McKenzie.—The Sauguen Mineral Water Company of Southampton, capital \$200 000; provisional directors, John Carey, John James Creighton, William McGregor, Charles Martin Bowman and William Pinkerton.—The Ontario Compress- & Dustless Housecleaning Company of Toronto, capital \$50,000; provisional directors, Watson Telfer Bradshaw, Douglas Kay Ridout and John Dawson Montgomery.—The Lake Erie Coal Company of Walkerville, capital \$100,000; provisional directors, E. C. Walker, William Woollatt, Alex. Leslie, F. H. Walker and J. H. Walker.—The Gunns, limited, of Toronto, provision dealers, capital \$750,000; provisional directors, Donald Gunn, Andrew Gunn and John Alexander Gunn.

—Life Pointers from the Press.—Read these suggestions now—you may not get another chance.—You may not believe it, but you will feel a good deal happier and more contented if your life is insured. It's worth trying. Try it. If you feel no better, let us know and we will see what we can do for you.—How much have you expended this summer for things you could have easily done without, now that you think it over? Suppose you profit by the reflection and devote your spare change to buying some life insurance.—Going along the highways of life with no insurance in the days when good goods are to be had everywhere is a piece of wilful foolishness for which there is no excuse. Every argument has been answered, every

obstacle removed. It is to insure—unless the doctor says no. (Then you will be willing enough, eh?)—Signing an application for life insurance is an easy act, but it is not like the corset, a mere matter of form. It means something. You should do it at once, if you have not already.—It is better to have insured and died than never to have insured at all. You must do one of them, and it will be better for you and your own to do the other.—Waiting for the waggon is all right enough in some circumstances, but the best way is to climb in and get on the front seat.—To-morrow is rhymed with borrow and sorrow. To-day is rhymed with pay and stay. That's the right way.—The summer is over. The harvest is ended. How many have you saved from non-insurance?

—The recent incorporation of the Robb-Mumford Boiler Company, under the laws of New Jersey, is reported by the Halifax Herald. The company will be domiciled in New York city, and will manufacture the Robb-Mumford types of boilers. The directors are—R. W. Robb, chairman Robb Engineering Company, president; John F. Stairs, president Nova Scotia Steel & Coal Company; R. E. Harris, director Nova Scotia Steel and Coal Company; J. J. Stewart, president People's Bank; J. A. Mumford, consulting engineer, New York; Max Aitken, secretary. On account of high customs duties, it adds, the Robb Engineering Company has been at a great disadvantage in the United States market. In the Southern republics and colonies, and in other foreign markets, Robb-Mumford boilers and Robb engines have been selected in open competition with United

Telegrams : "WATCH, PRESCOT."

**The Lancashire Watch Co.**

LIMITED.

**PRESCOT, Lancashire, Eng.**

The Largest Manufacturers of

**ENGLISH WATCHES**

In Great Britain.

Keywind and Keyless in Crystal, Hunting and Half-Hunting Cases in Gold, Silver and Nickel

SPECIALITIES FOR THE CAPE TRADE.  
SPECIAL TERMS TO SHIPPERS.

Indent for "Lancashire" Watches. Catalogues and Price Lists Free on Application by the Trade.

LONDON OFFICES:

**56 to 60 Holborn Viaduct, E. C., England.****Birmingham Offices:—62 ALBION STREET, ENGLAND.**

AGENTS FOR CANADA:

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

States manufacturers in almost every instance. The most successful career of the Robb Engineering Company has been gratifying to all Nova Scotians, and more particularly to the shareholders who are reaping the results of well-conducted industry.

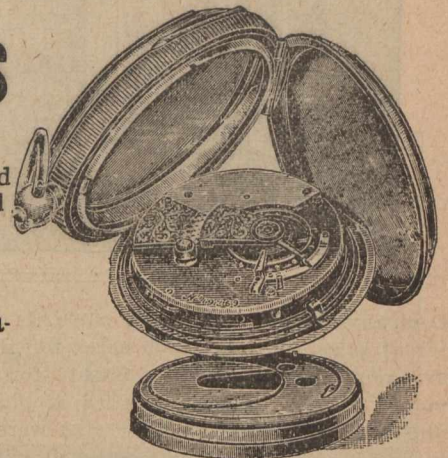
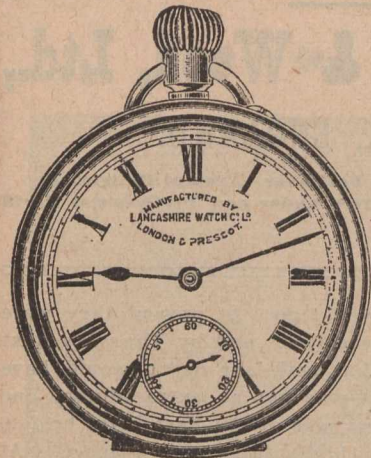
—The annual general meeting of the shareholders of the Lake of the Woods Milling Co., Limited, was held at the company's offices, in Montreal recently. The annual report for the year was found to be highly satisfactory. The directors decided to call up additional capital to the extent of one million dollars, raising the total capital of the company to \$1,500,000, all in common stock. The following were elected directors for the ensuing year:—Messrs. Robert Meighen, W. A. Hastings, R. B. Angus, R. G. Reid, F. S. Heighen of Montreal, John Mather of Ottawa, and G. V. Hastings of Winnipeg. At a subsequent meeting of the directors Mr. Robert Meighen was elected President and managing director; Mr. W. A. Hastings, vice-president and general manager; Mr. G. V. Hastings, manager, Winnipeg, and general superintendent; Mr. F. E. Broy, secretary; Mr. F. S. Meighen, treasurer, and Mr. W. W. Hutchison, assistant secretary.

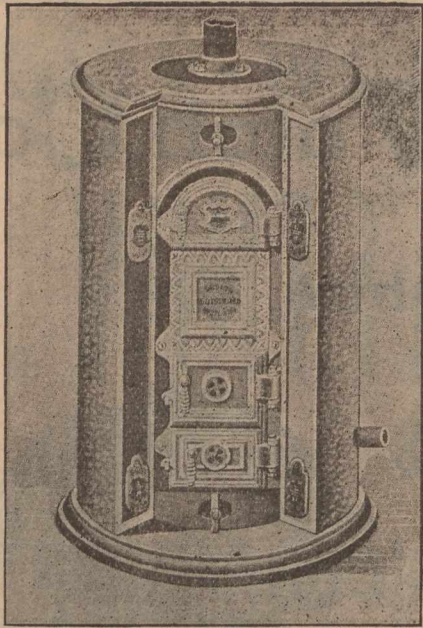
—Mr. G. H. Hadwin, vice-president of the Dominion Live Stock Association for British Columbia, has been through Ontario on a cattle-buying trip. The cattle industry, says Mr. Hadwin, is making great progress in the Pacific Province, but is yet unable to supply the local demand, the beef supply during about three months of the year being shipped in from the North-West Territories. A large number of cattle are being imported into the grazing countries of the territories by American settlers, and also by American cattle companies. The cattle export trade is developing very rapidly, not only with England, but with the new mining districts of the Yukon, where thousands of steers have been shipped this season. The animals are shipped thither alive in large numbers, just before winter, then slaughtered and frozen as provision for the long Arctic cold.

—Details are published in London, says a late cable, of the extensive scheme of electrification which has been adopted by the North Eastern Railway Company. Tenders were closed yesterday for the conversion of 41 miles of the company's system. This is the first practical step that has been taken by any of the great English railways to supersede steam locomotion.—The rise in second-class passenger rates on the Atlantic liners formally took effect yesterday. It is expected that it will mean an additional £100,000 a year for the combine lines, and £15,000 for the Cunard Line.—The shipments of pig iron from the Middlesbrough districts to the United States during the first nine months of the year exceeded 100,000 tons against 3,600 tons in the corresponding period of 1901 and nothing at all in the two preceding years.

—Some time ago, says a Wheatley, Essex County, Ont., despatch, it became the conviction of several of the larger oil-producing companies that there was in the vicinity of Wheatley oil in paying quantities. Last spring drilling was begun by the Standard and the United Gas and Oil Companies. To-day success crowned their efforts. A couple of months ago one well was completed about two miles east of here, which looked promising, but instead of shooting it another well was begun on the adjoining farm, which was shot this morning with 65 quarts of nitro-glycerine, with the result that several acres of land around the well are completely covered with oil. There is considerable excitement, and several other firms are hastily completing arrangements to begin operations at once, and land is being leased largely in the vicinity.

—During last month the Canadian Pacific Railway land department sold 145,535 acres of land for \$542,811.11; for the corresponding period of 1901 the area sold was 60,000 acres, for the sum of \$197,057.61. The department has adopted the policy of selling land on the retail basis only. While they will sell in large blocks to colonization companies that may be formed, they will not reduce their prices to such bodies. The Canada and North-West Land





Telegrams :—"Lumby, Halifax, Eng."

# BOILERS

FOR ALL PURPOSES.

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

**Lumby, Son & Wood, Ltd.,**  
HALIFAX, ENGLAND.

Finest Catalogue in the Trade Post Free. Prompt Deliveries.  
Special terms to Canadian buyers under new Preferential Tariff

Company, during September, made its record in the matter of sales. It sold 44,350 acres for the sum of \$259,735, as against 11,028 acres for \$60,012 for the corresponding month of 1901. The total sales of this company for the nine months ending September 30 were 421,032 acres, for the sum of \$1,991,645, as compared with 65,000 acres for \$864,550 during the first nine months of 1901.

—The report sent out from Kingston, Ont., to the effect that the Government has decided to permanently close down the binder twine industry at the penitentiary is untrue. The industry is only temporarily suspended, to await a drop in the price of raw material, and can be resumed, if necessary, at two hours' notice. On July 1, last year, in accordance with the directions of Parliament, the stock on hand, amounting to about two hundred tons, was sold off. During the two ensuing seasons the factory has only filled the orders received from day to day, and has suspended operations when harvest time was over. There is, however, no intention of abandoning the manufacture of binder twine. As soon as the cost of raw material reaches the normal figure manufacturing operations will be resumed with the old-time vigor.

—Paris advices state that it is learned on good authority that the budget scheme presented at the meeting of the Cabinet by M. Rouvier, Minister of Finance, provides for the establishment of a balance between receipts and expenditures without recourse to a loan of fresh taxation. By the conversion of the 3½ per cent. rentes into 3 per cents. The Minister will dispose of 31,000,000 francs (\$6,200,000) of indebtedness. M. Rouvier proposes to modify freely the existing right of private distillation, which he estimates will result in a saving of 50,000,000 (\$10,000,000). He will also suppress the sugar exportation bounty and will reduce the sugar tax. The Cabinet decided to summon Parliament to meet again on October 14.

—The assessment figures for Hamilton, Ont., recently completed, are reported as disappointing, as they show a decrease in every item except exemptions and population, and the increase in population is only 254. The population is given as 54,035. Last year it was 53,781. The total assessment is \$27,067,840, as compared with \$27,138,860 last year, the decrease being \$71,000. Following are the figures which go to make up the assessment as given:—Realty, \$23,679,250; income, \$707,660; personal property, \$2,680,930; machinery and plant liable for school rates only \$497,240; real estate, liable for school rates only, \$266,520; exemptions, \$3,407,070, including a personalty exemption of \$20,000.

—Mr. M. P. Davis, contractor for the Quebec Bridge, states that reports of a wholly misleading character had been circulated in regard to the foundation for the pier on the south side of the river. There were no quicksands, as had been stated and it was merely a question with the

engineers how far they would go. At present they were 50 feet below the bed of the river, and by Thursday next the engineers expected that sufficient depth would have been attained. The depth was not an extraordinary one for bridge-building. In the case of the East River bridge, Brooklyn, 110 feet below high water was reached. At Quebec it was only 80 feet.

—A cable from Melbourne, Australia, date Oct. 6th, says:—The September rains in Victoria were disappointing. Violent north winds nullified the benefits that might possibly have been derived from the rains. The stock, which is starving, is being transferred in thousands to Gippsland. Many beasts are so emaciated that they cannot stand the railway journey. Hundreds are dying in the cars daily. Only a miracle can save the wheat crop. The losses in New South Wales are equally severe. The estimated decrease in sheep since January 1 is over eight million. The lambing averaged only 20 per cent. Most of the lambs died or were killed to save their mothers.

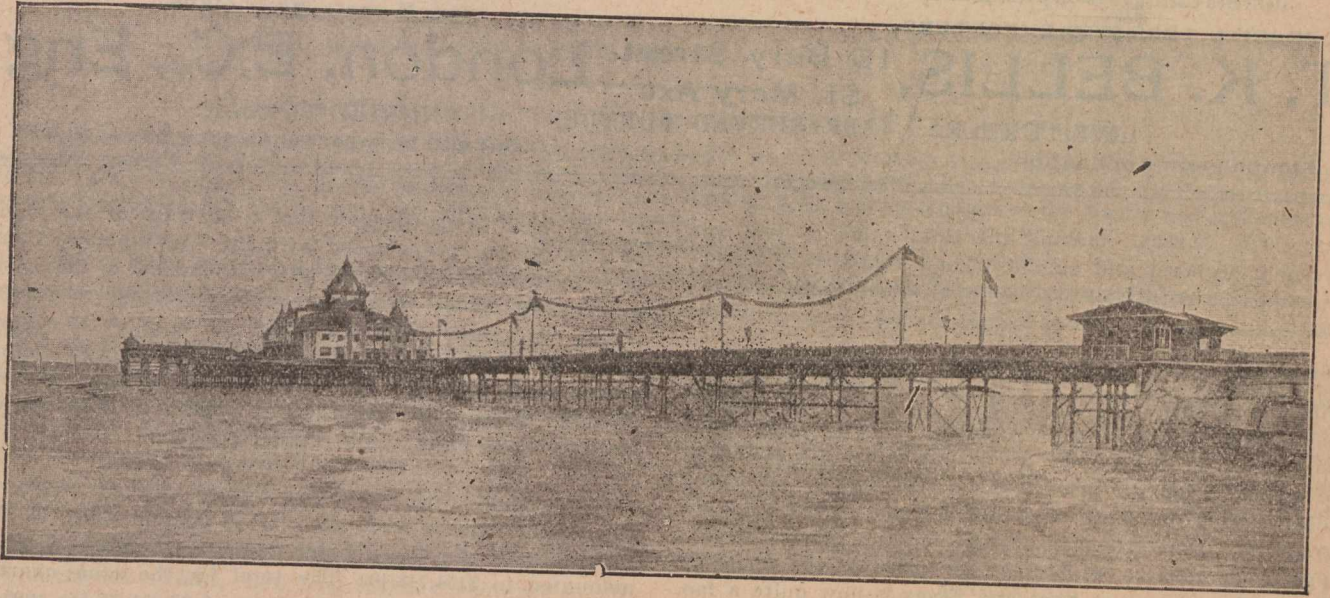
—Another attempt is to be made, says a Chicago dispatch, to combine the principal plough manufacturers of the country into one organization, two previous efforts in that line having failed. Charles H. Deere of Moline, Ill., will be the leading factor in the new movement, according to the Tribune. Copying the plans of last year's organization, the new combine probably will be capitalized at \$75,000,000, of which one-half will be in seven per cent. cumulative, the other half in common stock of a par value of \$100 per share. There is said to be a good prospect that the project will be accomplished before the end of the year.

—The following statement has been given out by the firm of J. Pierpont Morgan & Co.:—"The International Mercantile Marine Company has arranged to purchase in England 50,000 tons of the best domestic fuel for transportation to this country. Shipment of the coal will begin at once, and will be hurried forward as rapidly as possible, even at the sacrifice of the company's ordinary business, if that should be found necessary. This coal, as well as more if required, will be used to relieve any suffering or scarcity that may exist among the poor or in public institutions."

—There is much dissatisfaction in Nova Scotia with the existing condition of the salmon and trout fisheries, especially from the sportsmen's point of view. It is alleged that excessive netting of these fish is carried on, and also that valuable rivers are being seriously obstructed by milldams and in other ways. A conference of anglers and other interested parties has been urged by Mr. F. B. Wade, M.P., and strongly supported by Hon. J. W. Longley, and the Minister of Marine and Fisheries has arranged with Prof. Prince to carry out the suggestion. The conference will take place at Halifax.

# Widnes Foundry Company.

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Morecambe Pier (East View).

ERECTED, 1898, BY

## THE WIDNES FOUNDRY CO.

WIDNES,

Lancashire, - - England.

—Henry Hogan, proprietor of the historic St. Lawrence Hall, in this city, died yesterday in his 82nd year. The veteran hotel-keeper may be said almost to have died in harness, as he maintained his activity up to a few weeks of his death. He leaves two sons, one of them for years in the army, and two daughters, one married to an officer in His Majesty's service in Halifax. His widow and children have a widespread sympathy in their bereavement.

—The Canadian Machine Telephone Company, which consists of residents in Toronto and Ottawa, has secured the Canadian manufactory right of the new automatic telephone system, and is arranging to open its manufactory. Some forty skilled hands will, it is said, be employed at the outset. The output is patented in thirty-five different countries, and obviates the necessity of having a telephone central exchange.

—At the request of Hon. Sydney Fisher, the Canadian High Commissioner in London will represent to the Im-

perial authorities the desirability of expending in Canada some of the money set apart for the re-stocking of Boer farms. Lord Stratheona will point out that Canada can supply to good advantage some of the horses, cattle and other live stock required.

—Five new banks were opened in Manitoba and the North-West Territories last week, making over fifty opened since the beginning of summer. The Bank of Ottawa started a branch at Emerson, Man., also one at Prince Albert, N.W.T.; Bank of Commerce opened at Edmonton, N.W.T.; the Dominion, at Wapella, N.W.T.; and the Union, at Raymond, N.W.T.

—The population of Brantford, Ont., according to the figures returned by the assessors for 1903, has increased since the last assessment by 336, and there are now 17,021 persons resident in that city. The value of real property has increased from \$6,254,854 to \$6,548,595; personal property from \$650,175 to \$781,900, and taxable income from

FOR INVALIDS, TRAVELLERS, DINNER, SUPPER PARTIES AND LUNCHEONS.

THE ELIXIR  OF LIFE

By Appointment to Her late Majesty, Queen Victoria.

**T. K. BELLIS'S** REAL TURTLE SOUP AND JELLY.

**TURTLE JELLY.**

2/6 per Bottle.

30/ per Case, 1 dozen.

**TURTLE SOUP.**

In pint Glass Flacon, 7/; Tins, 5/; do ½ doz., in case, 42/; do. Tins, 30.

Delivered Carriage Free in Great Britain.

SPECIAL TERMS TO EXPORTERS.

**T. K. BELLIS,** 15 Bury Street, London, E.C., Eng.  
St. Mary Axe.

LIVE TURTLE.

PRESERVED TURTLE.

Awarded Gold Medals at all Exhibitions.

These Articles are made from the product of Real Live Turtles, shipped from the West Indies twice a month.

Recommended by the Leading Physicians.

SUNDRIED TURTLE.

(Cut will be inserted as soon as received.)

\$134,530 to \$149,057, making the total value of real and personal property and taxable income this year \$7,480,400, as compared with \$7,059,550 last year, an increase of \$420,850.

Owing to a shortage in the tobacco crop of the Virginias and Carolinas, the price of plug smoking tobacco has been advanced 7c to 10c a pound. This advance affects only recent orders for new stock, but before the gathering of another crop the price may go still higher. The plug tobacco from the Southern States is considered of a higher grade than that grown in Canada, but the advance in this high-grade tobacco will affect the price of the domestic plug. The tobacco of Kent and Essex is now quite a factor in the Canadian market. Last year 3,000,000 lbs. of it went out for consumption.

Our Norwood, Ont., correspondent writes:—McGregor House our best hotel, after some years' profitable management by J. McDonald, was taken over by J. White, of Peterboro. After two months' ownership by latter, it now passes to Mr. H. King, of Hastings.—Residence of J. Segar burned. Total loss. Insurance, \$1,100.

We learn from Glasgow that a contract of the value of £500,000 has been placed with the Westinghouse Company by the Clyde Valley Electrical Company, of that city, for the equipment of two generating stations to supply power for industrial purposes over an area of 75 square miles. The initial installations are to be of 6,000 horsepower each, and are to be completed within eighteen months. These will be the first of a series of great power stations to be built in the United Kingdom.

According to United States Consul Culver's quarterly report, the exports from the city of London, Ont., to the United States for the quarter ending September 30, 1902, amounted to \$154,743.40. The total for the same quarter in 1901 was \$146,338.87, an increase of \$8,354.53 for 1902.

Winnipeg's customs receipts are keeping pace with the rest of the Dominion. The tolls collected for last month show an increase of \$74,511.23 over the corresponding month of last year.

The Hull, Que., papermakers are agitating for better hours, and as an initial step are endeavoring to organize.

**TASKER, SONS & CO.**

Manufacturers of Main Driving Bands

In Leather India-Rubber, Hair and Cotton.

Government Contractors.



TASKER SONS & CO.  
MANUFACTURERS  
SHEFFIELD, ENG.

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

SHEFFIELD,

32 ANGEL STREET,

England.

Leather Merchants and Mill Strap Manufacturers.



# The General Incandescent Co., Ltd.,

Works & Warehouses: ILFORD.

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

(SOLD UNDER LICENSE FROM THE WELSBACH COMPANY.)

## PRICE LIST.

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

### Mantles Made to Customers Specifications at Lowest Prices.

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

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

and have decided to communicate with the International Brotherhood of Papermakers of America.

—Dr. Freeland, collector of inland revenue, reports Ottawa collections for September as \$27,950.21, an increase of \$1,531.03 over the corresponding month last year. The revenue of the quarter just ended totals \$82,582.21, a large increase over last year.

—The organ factory at Goderich, Ont., was destroyed by fire on the 8th instant. Loss over \$50,000; insurance \$37,000 in following companies: Sun, British America, Phoenix and Western.

—The arbitrators in the Reid-Newfoundland Railway case, who finished hearing evidence and counsel on Friday last, rendered their decision on Wednesday, 8th. The Reid Company is awarded a sum of \$854,000.

The revenue of Newfoundland for the quarter ending September 30 was \$550,000, the largest amount collected in any similar period in the colony's history.

—Reports over special wire yesterday afternoon affirmed that the coal strike was about to collapse, and that the whole force would begin mining on Monday next.

—A new Mercantile Agency is about to be established in Canada with headquarters in Montreal and Toronto. The New York and other offices in the United States have been running for some time. The old order will bear some improvement, and the new concern will hardly fail for want of room. It appears to be well officered, at all events.

## FINANCIAL.

Montreal, Thursday noon, 9th October 1902.

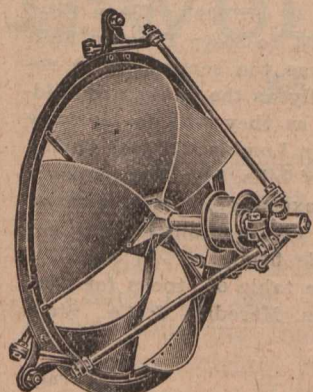
The stock market after showing signs of recovery had a relapse early this week, which was about the worst on record. Time and time again we have hoisted the danger signal, but there are those whom nothing will warn except the event against which they have been warned. The manipulation of stocks is an art, or a trade, requiring considerable capital and credit. Those who are short of both may play for a while like lambs in a slaughter house yard until the butcher wants them in his stall, then their frisking is over. So the smaller operators are allowed to play at stock speculation until the time is ripe for their

# "Sun" Ventilating Fans

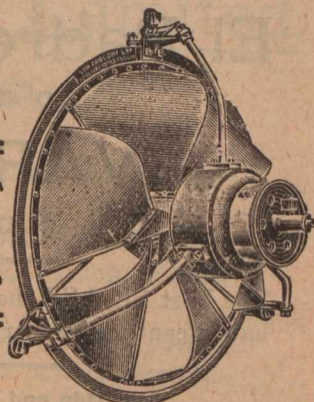
Highest Efficiency, Strength and Lightness

MADE ENTIRELY OF WROUGHT OR MALLEABLE IRON.

For Ventilating, Drying and All Cooling Purposes . . .



Belt Driven.



Electrically Driven.

"Sun" Fan Co. Ltd.,

Special prices to Canadians under the New Tariff.

40a Thornton Road, BRADFORD, ENG.

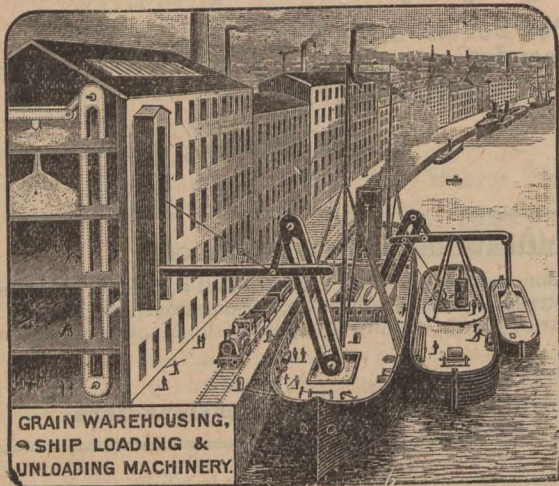
GENERAL BUYING AGENTS WANTED.

Contractors to H. M. GOVERNMENT.

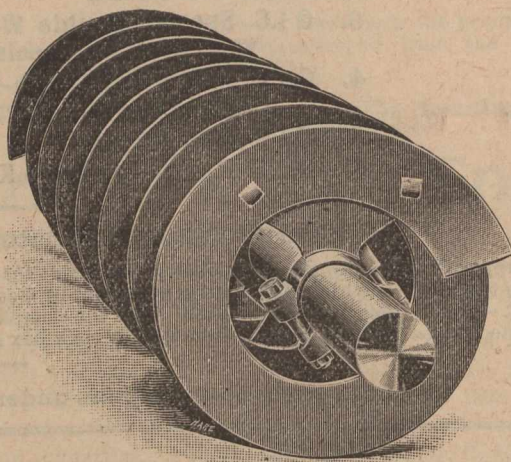
Telegrams : "CONVEYOR, ACCRINGTON."

# CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,  
ACCRINGTON, Lancashire, Eng.



GRAIN WAREHOUSING,  
SHIP LOADING &  
UNLOADING MACHINERY.



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

sacrifice. The manipulators prepare and prepare for these periodic slumps, out of which they gather rich harvests. The Canadian banks have shut down on stock loans, and called in some—had the first step been taken earlier the second would not have been necessary. Bankers are too prone to act like unwise mothers who first give children all they ask for, then suddenly become stern and deny them everything they desire.

A steadier, more far-sighted policy is desirable in this class of business. The proposal is now in favour for the recognition of other bonds besides those of the government as a basis of note issues in the States. This is a step towards the Canadian system of making the circulation a first charge on a bank's assets. It is high time our go-ahead friends across the border realized that their currency system is a century behind the times and in these days of prodigious wealth is an anachronism that distrusts business and endangers credit. Enormous as are the exports going forward to Europe this Fall, and those that will go out for months to come, it is anticipated that drafts will be drawn on Europe in excess of these shipments. Call money in London this week has been 2 per cent., and 20 per cent. in New York, hence offers of money

from Europe which have been accepted, some loans being at 3, 4 and 6 months.

The coal strike remains as a very disturbing factor. Mills and factories are closing down for lack of fuel. This will throw thousands out of work in the winter and it is feared lead to disturbances of a dangerous character. The loss to the public is likely to be a thousand times the extra amount of wages demanded by the strikers. Their outside demand, if granted would have cost \$120,000 a week more in wages, which is less than what our citizens will lose by the advance in coal. Consols, 93 1-16, owing to the excess of expenditure over revenue, but, though this sounds plausible, it is no reason at all for lowering the price of Consols, as it will neither affect their yield nor their strength as a security. Britain's foreign trade in September was in excess of same month, 1901. The local stock market is somewhat steadier. The weak ones have been pretty well cleaned out.

Some Toronto operators have been nipped badly, a case of "biter bit." Dealers in Dominion Steel have dropped heavily, as last week the price was 64½, and enormous sales have been since made at from 48 to 53½. Pacific has lost 5 points in the week, but seems recovering. Sales to-day, 135-135¼. Dominion Coal has sold at 127½ to 130; Power, 94¾ to 97; U. S. Steel, 99 to 100½; Twin City, 113¾ to 117; Detroit Railway, 83½ to 86¼; Toronto Railway 115 to 118. The collapse was too serious to be recovered from in a hurry, especially as the banks are holding the purse-strings very tight as they will do for some time to come. Paris, exchanges on London, 25f 16c; Berlin, 20m 46½pf. In London 3 months' bills, 3¾; call money 2 to 2½ per cent. Local foreign exchange, 60's, 9, demand, 9½. Local money for call loans, 5½ to 6 but hard to get, as bankers are pulling the bridle firmly.

The following is a comparative table of stocks for week ending Oct. 9, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares			Average same date 1901.
	sold.	Highst.	Lowst.	
Montreal.. . . . .	3	259½	259½	257½
Molson's.. . . . .	112	216	214	201
Merchants.. . . . .	6	160½	160½	153

## 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.

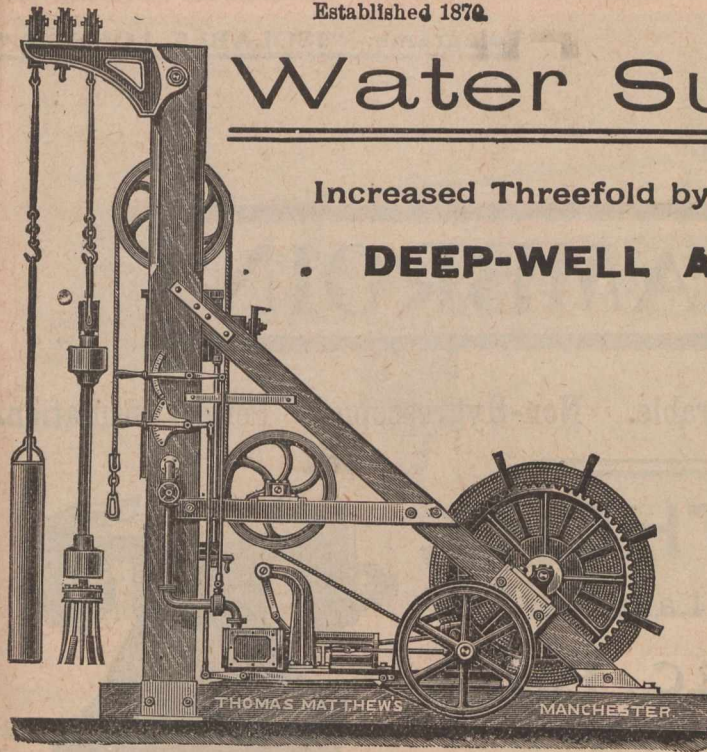
Established 1870.

Telegraphic address: "ARTESIAN, Manchester.

# Water Supplies,

Increased Threefold by THOMAS MATTHEWS' PATENT

## DEEP-WELL AND BORE-HOLE PUMP.



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

### Thomas Matthews,

Hydraulic Engineer,

Pendleton, Manchester, England.

Special terms to Canadians under the New Preferential Tariff.

Commerce...	17	164	164	...
Hochelaga...	164	137	135	143
Miscellaneous.				
Canadian Pacific Railway Co...	9864	139	131	108
Ditto. new...	1400	138	131	...
Montreal Street Railway...	550	280	272	276
Montreal Power Co...	6298	99½	92	95
Toronto Street Railway...	1796	119¼	113	113
Toledo Railway...	1185	36½	29	...
Twin City Transit...	2145	123	113	78
Ditto. new...	100	119	119	...
Richelieu & Ont. Nav. Co...	1671	106	98¼	113¼
Commercial Cable...	100	167¾	167¾	177
Montreal Telegraph...	1	165	165	170
Montreal Cotton...	25	125	125	120¼
Dominion Cotton...	425	58	55	76
War Eagle...	500	20	20	10
Republic...	1000	9	9	...
Dom. Coal, common...	4520	135	120	43¾
Do. pref...	102	118	115¼	118
Ogilvie pfd...	150	136½	131½	...
Detroit United Elec. Ry...	6915	90	81	...
Dominion Iron & Steel, common...	19405	65½	47	20
Do. pfd...	1986	97	92½	74
Nova Scotia...	875	109	99	...
Nova Scotia, new...	8	106	106	...

#### Bonds.

Montreal Street Ry. Co...	8100	107	105	...
Dom. Iron & Steel...	158,000	90	86	75¾
Laurentide Pulp...	4000	106½	106	...
Can. Col Cotton...	3500	100	99½	98

#### MONTREAL WHOLESALE MARKETS.

Thursday, Oct. 9th, 1902.

The change to decidedly cool weather has forced thoughts of winter supplies, and even the all-absorbing topic of the empty coal bin must give partial way while fall boots and blankets are being selected and generally warmer clothing provided. Trade circles show full activity. The worry is over shortages, for cements are short, some specialties in hardware are short, leather likewise, and high prices generally prevail. In dairy products cheese is dearer, while butter is dull. Eggs are high in price. Beans are almost double their recent value. Flour is steady. Wool is becoming firmer. The grain situation throughout the Northwest is as satisfactory as could be looked for.

# Irwell Rubber Co., Limited.

MANCHESTER, - - ENGLAND.

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

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

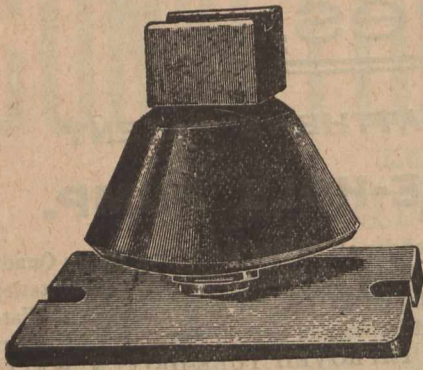
Solid and Insertion Sheets, Valves, Buffers, Washers for Steam and Water Joints, Rubber Belting, Hose of all kinds, Solid Rubber Tubings, Packings, of every description, Matting, Roller Covering, Fruit Jar Rings, &c., &c.

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

Special rates under the new Canadian Tariff. Enquiries invited.

Telephone No. 6096. BANK.

Telegrams:—"ISOLABLE, LONDON."



**THIRD  
RAIL  
INSULATORS.**

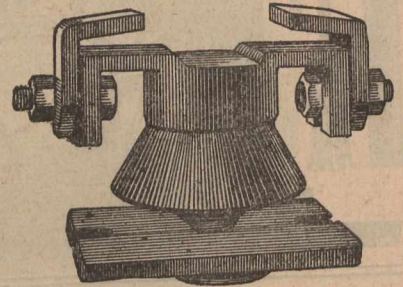
**AMBROIN**

Strong. Durable. Non-Hygroscopic. Perfect Insulation.

**ESTLER · BROTHERS,**

25 Laurence Pountney Lane,

Cannon St., LONDON, E.C., Eng.



Special Terms to Canadians under the New Tariff.

**BUTTER.**—The market is heavy and showed a depressed feeling all through the week, orders arriving sparingly and local buyers holding back. Result is accumulation of stock, unsettled prices, market heavy and favoring buyers. Choicest creamery has declined fully 1c lb. and at reduced price shows no increased outlet. On the whole there was a very unsatisfactory week's trade. No difficulty to-day in buying choicest fresh receipts of Eastern creamery at 20c to 20¼c. Western and earlier makes offer at 19c to 19½c. In dairy prices also rule in favor of buyers, still there is little or no change to note in values, and trade is reported unusually light. Choice and finest Western 16c to 16½c, grades under, 15c, bakers' quality, 14c to 15c.

**CEMENTS Etc.**—The market is bare of stock and contractors are at a loss to know just what to do in the matter. Jobbers here blame one or more of the steamship lines, which reported sailings with cement for certain dates, only to have them delayed fully two weeks. One incoming vessel has on board 700 barrels for one firm, and they need 1,700 barrels immediately, so that even this quantity must be divided up. Arrivals week ending 7th, 8,340 barrels Belgian and German; 300 barrels English; 187,000 firebricks.

**CHEESE.**—The market is reported firm and a shade higher though demand is not so active. About the usual amount

of business is being done for export, with sales of finest Western at 10¾c to 10⅞c, with some at 11c. Eastern, 10½c to 10¾c. Buyers are taking only in lots for immediate needs. They seem to have a want of confidence in the future of the market, and in general conversation incline to the belief that highest prices have been seen for the present, and that the market is likely to topple over at any moment. This is probably brought around because of the decline in butter market, which has, to a large extent, an influence on trade passing in cheese.

**DRESSED POULTRY AND GAME.**—Arrivals so far are light and the market shows little or no change in value. Turkeys, 10 to 11c lb.; ducks, 10c lb.; geese, 7 to 7½c lb.; fowls, 7 to 8c lb.; chickens, 9 to 10c lb. Game.—Partridges, 65c to 90c pr. as to condition; ducks, 30c to 75c pr. as to variety.

**EGGS.**—Very satisfactory trade reported. Firm prices rule and offerings are small through light arrivals. Selected stock is worth 19 to 19½c; straight lots as arrived 16 to 17c; No. 2, 14 to 15c. Usually at this season export orders are coming in at 9s to 9s 6d, but so far this season sellers find it difficult to realize 8s 6d to 8s 9d, and the latter is an outside price for exceptionally fine stock.

Cable address: "FRIMAIRE, LONDON."

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

**FRY, MARRIAN & WELLS,**

Head Office, - - 3 Mincing Lane, E. C., London, Eng.

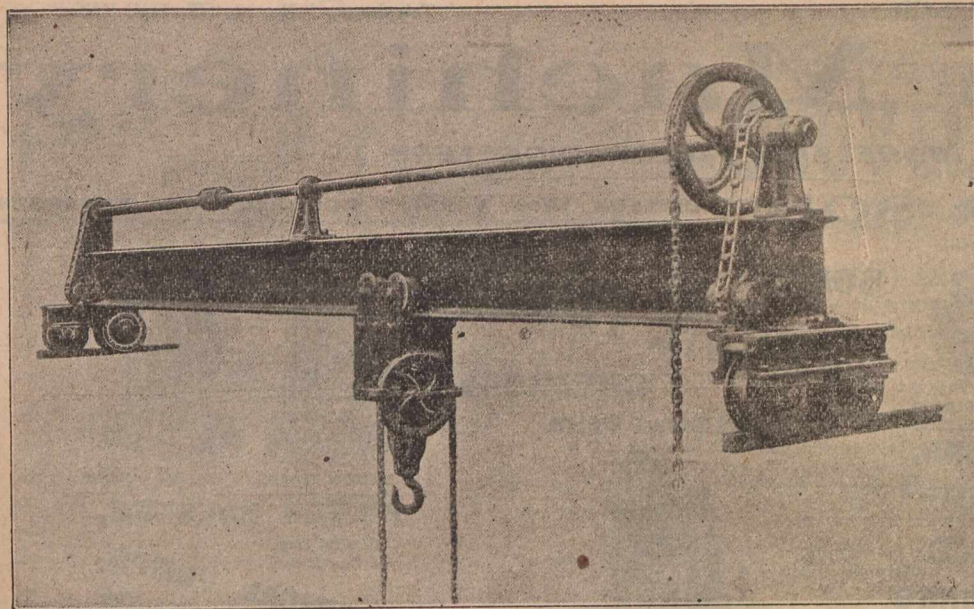
and  
**ENGLISH HARDWARE  
CUTLERY GOODS.**

SOLE EXPORT AGENTS FOR

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

Special Terms to Canadians under the new Preferential Tariff.

Correspondence Invited.



# Lifting Tackle

FOR

..ALL PURPOSES .

**Cranes.  
Crabs.**

**SHEAVE BLOCKS.  
PULLEY BLOCKS.**

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

**Washford Road,  
SHEFFIELD, Eng.**

**FISH.**—Labrador herrings are arriving in fairly good quantities and meet with ready sale, but the market is bare of choice stock, though quite a quantity of last year's herrings is held here. Green cod is scarce and, with active demand, is likely to advance. Fresh fish meets with good demand, and as the season for smoked is now on, haddies, bloaters and kippers sell readily. Quotations: Salt fish.—Labrador salmon, No. 1, \$14.00 per barrel; Loch Fyne herrings, \$1.15 per keg; salt herrings, held over stock, bbls., \$4.50 to \$4.75; new Labrador herrings, barrels, \$5.25; do., half-barrels, \$3.00; green cod, No. 1, \$5.25; do. No. 2, \$4.25; large, \$5.50. Fresh fish.—Frozen Restigouche or Gaspé salmon, 16c to 17c; B.C. salmon, 14c to 15c; haddock, express stock, 4c per lb.; pike, 7c; white-fish, 8c; pickerel or dore, 8c lb. Trout, 8 lb. Smoked fish.—Smoked herrings, 10c per box; finnan haddies, new

stock by express, 6½c lb.; Yarmouth bloaters, \$1 per box; St. John bloaters, \$1.00 per box. Kippered herring, \$1.00 per half-box. Prepared fish—Boneless cod, in bricks, 6c lb.; boneless fish, loose, in 25-lb. boxes, 4½c; dry cods, in cwt., \$5 per cwt.; skinless cod, in cases, \$4.75 to \$5.00 per case.

**FLOUR AND FEED.**—"Good orders for flour for export" millers say, and with local trade up to the average the total makes a brisk trade. Hungarian brand O. M. Co. has been reduced 10c barrel, which makes it but 20c barrel over Glenora patent. Feed is unchanged in price under a good demand. Baled hay, No. 1, \$8.50 to \$9; No. 2, \$7 to \$8; clover, \$7 to \$7.50 per ton, in car lots. Manitoba wheat, No. 1 hard new, 70c; No. 1 Northern, 68c afloat Fort William.

Cable Address: EILLS, Liverpool.

## EILLS & COMPANY, LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

### Danish and Irish Butter IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

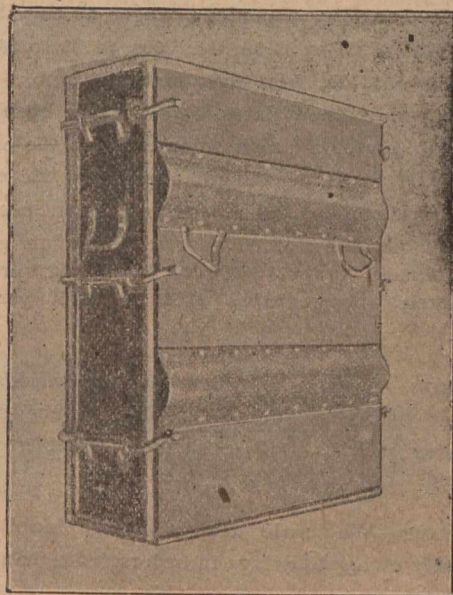
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special ratesto Canadians under the New  
Preferential Tariff

## SOAP FRAMES

PATENTS—No. 5107/93; No. 10362/99.



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

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

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

Soap Trade Supplied under the new Tariff

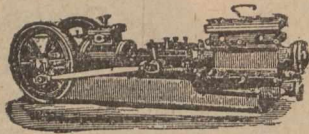
Telegrams: "NEILL, ST. HELENS."

Telephone: "No. 20, ST. HELENS."

# Soap Machinery

. . BONE AND TALLOW DIGESTERS . .

W. NEILL &amp; SON, ENGINEERS, IRON &amp; BRASS FOUNDERS, BOILERMAKERS.



SOAP, OIL, AND TAR SPECIAL PUMPS.

**SOAP PANS, TANKS,**  
With all Fittings.

HOISTS.  
SWIVELS.

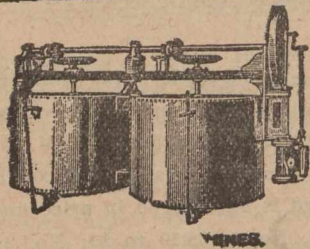
**STEEL SOAP FRAMES**  
The Best  
in the Market.

**CRUTCHING MACHINES**

New Bar-Cutting and  
Tabletting  
Machines

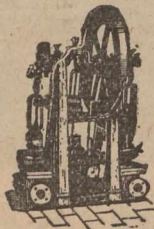
**MILLING MACHINERY**  
Hand and  
Steam Stamping  
Machines with Dies.

**GLYCERINE PLANT,**  
With Fire or Steam Evaporation.



**SOAP  
COMPLETE PLANTS  
CHEMICAL**

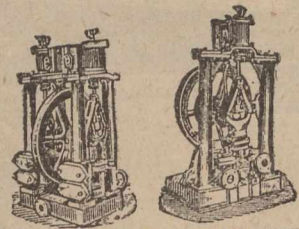
All on Newest Design.



VERTICAL FRAME PUMPS FOR LIQUORS.

**BRASS AND IRON CASTINGS**  
OF EVERY DESCRIPTION.

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



CAMERON PUMPS. PILLAR PUMPS.

**FILTER PRESSES,**

In Cast Iron  
or Gun Metal.

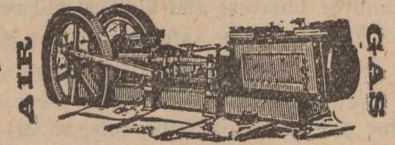
**CHEMICAL PUMPS,**  
Pans  
and Stills.

NOTED  
**AIR COMPRESSORS,**

With Improved Valves.  
Causticisers.  
Agitators.

**MECHANICAL FURNACES,**  
Absorbers,  
Hoists, Cranes,  
Winches.

**GRINDING MILLS,**  
Edge-Runner or Burr with Patent Necks.

**ACID**

AIR COMPRESSORS &amp; BLOWING ENGINES.

ST. HELENS JUNCTION, LANGASHIRE, ENGLAND.

## Chemical Plant

PRIORS AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

**GREEN FRUITS, Etc.**—Jamaica oranges, \$3.50 to \$6.00; new lemons, 360s, \$3.00 to \$3.50; do., 300s, \$4.25 to \$4.50; bananas, \$1.00 to \$1.50; new figs, mats, 3½c lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; cranberries, \$8 to \$9; 50-lb. crates Spanish onions, 50c to 75c crate; bbls. apples, \$2.00 to \$3.00; Canadian peaches, 35c to 45c per basket; blue plums, 60c per basket; Bart. pears, 40c to 50c; sweet potatoes, \$3.00 barrel; champion grapes, 20c basket; Malaga grapes \$6.00 to \$6.50 keg; crab apples, \$2.50 barrel; Tokay grapes, \$3.25 to \$3.50 per 4 basket crate.

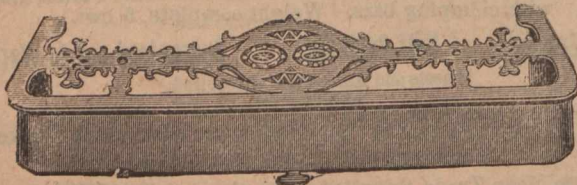
**GROCERIES.**—Sugars hold firm at last week's advance. Raw beet has shown considerable advance during the week, being now 7s 1½d in London. Other groceries are unchanged.

**HARDWARE.**—Wholesale dealers report inability to fill orders fully owing to delays in orders from manufacturers.

A leading house here reports an order recently sent to the U. S. having been referred back as liable to a delay of six months before fully shipped. The base price of cut nails has advanced to \$2.40. L. & F. tin is 2c lower at 31c and strip tin 1c lower at 31c.

**LEATHER AND SHOES.**—Prices are very firm with a good demand for jobbing leather, which kind is still short of actual wants. There are shortages apparent in other kinds also owing to the heavy movement across the water, which appears to show a steady growth. Shoe manufacturers have spring samples all out, but it is too early yet to report results. Jobbers report good orders.

**OILS AND PAINTS.**—Turpentine has advanced 2c, being now 73c to 74c net. Linseed oils are unchanged at 71c to 72c for raw and 74c to 75c for boiled. Steam refined seal oil is firm at 55c. White lead is still subject to individual quotations.



**R. GREENLESS & Co.,**

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

Works: 30 East Howard Street.

Illustrated Price Lists on Application.

Open to give Licenses for the Manufacture and sale of these  
Stokers in Canada.

## PROCTOR'S MECHANICAL ...SHOVEL STOKER... And SELF-CLEANING BARS.

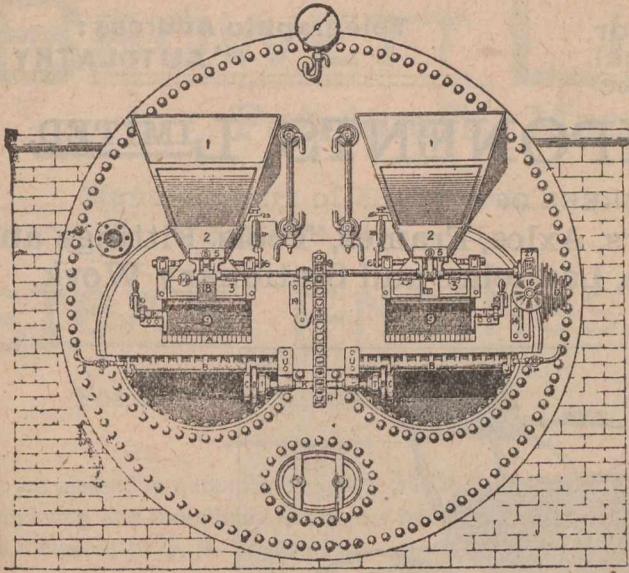
**65 PER CENT.** of ORDERS received are from old customers, many of whom have had the machine working 25 years. Over 9,000 furnaces have been fitted with this machine

20 per cent. more duty.  
10 to 15 per cent. in Economy

The first and only Inventor of the Radial Shovel with Tappet and Spring.

The only moving Bars before the Public that can be worked in three different ways:

1st.—As self-cleaning. 2nd.—Can be put in and out of gear and worked intermittently. 3rd.—As Handmoving Bars.



Sole Patentee of Steam Bearer to Prevent the Bar Ends Burning off. Largest Number of References in the Trade. The Stoker has been before the Public for over 25 years, and is protected by 10 different Patents.

**J. PROCTOR,** Hammerton Street Ironworks, **Burnley, England.**

Manufacturer for Canadians, under the new Preferential Tariff.

### HEART-DISEASES IN THEIR RELATION TO LIFE ASSURANCE.

The following paper was read before the members of the Nottingham Insurance Institute, by Henry Handford, M.D., F.R.C.P.:—In addition to a thorough knowledge of medicine, a medical examiner for life assurance requires some special knowledge and much experience. It is so much a commonplace as hardly to be worth reiterating to say that in endeavoring to formulate my special knowledge I regret the absence of valuable information which the life assurance companies alone have in their power to impart. I never hear, unless accidentally, whether a candidate whom I have examined has been accepted or rejected, and yet the information would be of much value for future guidance. I never hear whether "lives" that I have recommended for acceptance have fulfilled their expectations or have died prematurely. No doubt this would entail trouble and some expense, but the value of it would be considerable, and more, eventually, to the public and the insurance companies than to the medical profession.

To enable any accurate value to be placed upon "invalid lives" (i.e., "lives" in which the history or the physical examination reveal a departure from an accepted standard) it is mainly to the records of the great insurance companies, which deal with such large numbers, that we must turn for information. It is largely outside the scope of clinical medicine, and the most extensive experience of hospital or private practice is not sufficient. But further statistics of this nature must be obtained before, for instance, the value of lives with damaged hearts can be properly appraised.

Heart diseases in their relation to

life assurance may be considered in two categories, which, however, overlap in many places.

First, those which entail total rejection, and second, those which will allow acceptance at an increased rate, or for a limited period. The first category is greatly the larger and more important, the second is smaller and more difficult. It would not be difficult to set up so severe a standard that few would attain to it. Probably, hardly any of that few would die of heart disease, and in that respect few mistakes would be made. But, on the other hand, very many of those rejected would not die of heart disease either, and consequently such a rigid system of rejection would be unfair to the candidate, and would unduly limit the clientele of the company.

When an examiner is over-anxious not to overlook anything in examining

heart cases the tendency is to reject unnecessarily. It cannot be too earnestly realized that there is no cast-iron standard which a candidate of necessity reaches or fails to reach. The human body is too delicately balanced, and too readily adaptable to its environment for that to be possible. Thus many slight differences and abnormalities must be accepted as coming within the average standard of health.

Before entering upon the varieties of heart diseases, as they affect life assurance, I must say something upon the question of heredity.

Heredity plays a smaller part in the consideration of heart affections than is the case of many other diseases; but it is not to be entirely neglected. Some people are by inheritance large-hearted and possess a considerable reserve of power. They make good ath-

# RIPANS

I believe there is no medicine on the market that will take the place of Ripans Tablets for stomach trouble. They gave me relief after doctors had failed.

At Druggists.

The Five-Cent packet is enough for an ordinary occasion. The family bottle, 60 cents, contains a supply for a year.

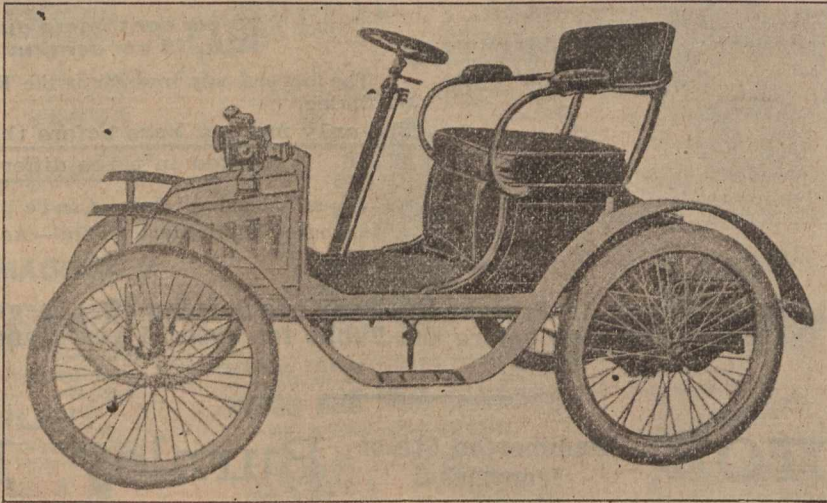
FACTORS OF: Motor Accessories, Motor Bodies in Wood and Aluminum, Electrical Parts, Rubber Goods, Lubricating Oils. &c.

Telegraphic Address:  
"AUTOLATRY."

## AUTOMOBILE COMPONENTS, LIMITED,

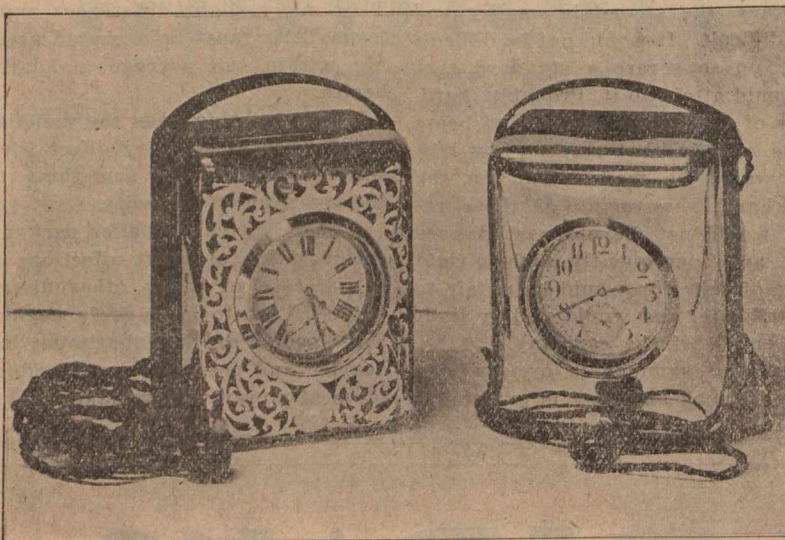
MANUFACTURERS OF

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



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

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



Above Cut represents the Latest Novelties in our

## "Meteor" Electric Light Cases

Solid Silver Fronts, 5 x 4 x 3.

Catalogues and F. O. B. London prices, under the new Preferential Tariff,  $33\frac{1}{3}$  p.c. reduction off British goods.

—MANUFACTURED BY—

EVANS & MANGER, <sup>110</sup> Hatton Garden, LONDON, Eng.

letes, and stand wear and tear well. Some are constitutionally small-hearted and are soon exhausted by exertion.

An exactly similar injury or disease of the heart in different persons may cause great constitutional disturbance or little, may run a rapid course or a slow one, according to the inherited vigor of the patient.

Acute rheumatism—one of the most common causes of heart disease in early life—shows certain family proclivities.

A tendency to degeneration of blood-vessels, or to kidney disease, may be inherited—and these are very important causes of heart disease in late life.

I cannot in the time at my disposal enter exhaustively into the numerous forms of heart disease, but I have divided them roughly into four classes for the purpose of the present lecture.

- Namely: 1. Nervous diseases.  
2. Cases with murmurs (valvular diseases).  
3. Hypertrophy and dilatation.  
4. Degeneration diseases.

1. In the first place we will take disorders of the nervous mechanism of the heart. These are, mainly, too rapid action (Tachy-cardia), too slow action (Brachy-cardia), irregular action, and intermittent action.

No person whose heart's action remains habitually faster than 90 or 100 beats per minute is insurable on any terms, nor any one whose heart's ac-



# BROWETT LINDLEY & CO. LTD.

Patricroft, Manchester England.

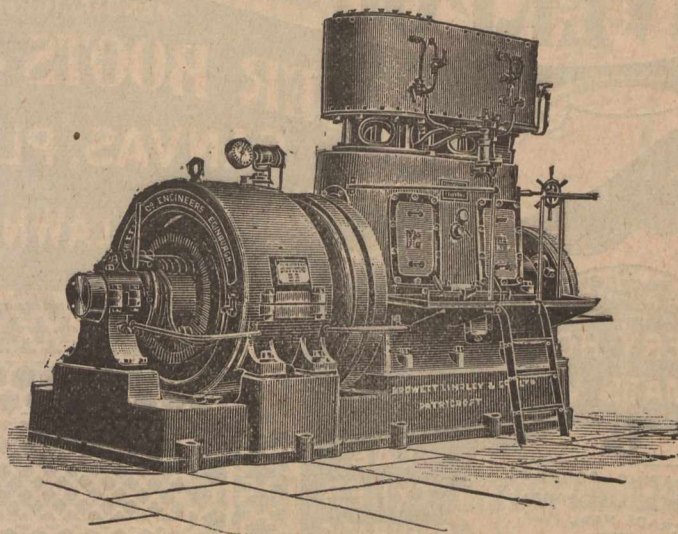
Manufacturers of High-Speed,  
Enclosed Type,

## STEAM ENGINES.

For Driving Dynamos Direct.

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

SOUND & RELIABLE BRITISH MANUFACTURE.



### STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Oct. 9 (Bid).	Cash value per S.
British North Am. ....	243	4,866,666	4,866,666	1,776,333	3	Apl. Oct	136	330 48
Can Bank of Commerce	50	3,000,000	3,000,000	2,000,000	3 1/2	June Dec	160	80 00
Commercial, Windsor..	40	500,000	350,000	60,000	3	.....	105	42 00
Dominion .....	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	122 00
Eastern Townships....	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan July	160	80 00
Halifax Banking Co ....	20	600,000	600,000	500,000	3 1/2	Feb. Aug	135	35 00
Hamilton .....	100	2,000,000	2,000,000	1,600,000	5	June Dec	232 1/2	232 50
Hochelaga .....	100	2,000,000	1,981,000	950,000	3 1/2	June Dec	130	130 00
Imperial .....	100	2,885,000	2,806,000	2,385,000	5	June Dec	240	240 00
Merchants' Can. ....	100	5,000,000	6,000,000	2,800,000	3 1/2	June Dec	160	160 00
Moisons .....	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct	216	108 00
Montreal .....	200	12,000,000	12,000,000	8,000,000	5	June Dec	259	518 00
Nationale .....	30	1,489,700	1,430,550	350,000	3	May Nov	195	58 50
New Brunswick .....	100	500,000	500,000	700,000	6	Jan July	200	300 00
Nova Scotia .....	100	2,000,000	2,000,000	3,300,000	4 1/2	Feb. Aug.	260	260 00
Ontario .....	100	1,400,000	1,400,000	425,000	2 1/2	June Dec	135	135 00
Ottawa .....	100	2,000,000	2,000,000	1,765,000	4 1/2	June Dec	225	225 00
People's of N. B. ....	150	180,000	180,000	155,000	4	.....	250	375 00
Provincial .....	25	873,487	781,248	.....	3	June Dec	155	155 00
Quebec .....	100	2,500,000	2,500,000	800,000	3	June Dec	117	117 00
Royal .....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb Aug	180	180 00
Sovereign .....	100	1,300,000	1,031,000	193,000	.....	.....	.....	.....
St. Stephen's .....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard .....	50	1,000,000	1,000,000	850,000	5	April Oct	246	123 00
Toronto .....	100	2,500,000	2,499,000	2,599,000	5	June Dec	249	249 00
Traders .....	100	1,350,000	1,350,000	350,000	3	June Dec	125	125 00
Union (Halifax) .....	50	1,000,000	1,000,000	505,606	3 1/2	Mch Sept	168	84 00
Union of Canada .....	100	2,000,000	2,000,000	650,000	3	June Dec	123	123 00
Western .....	100	500,000	419,000	150,000	3 1/2	Apl Oct	140	140 00
Agri. Sav. and Loan Co .....	50	630,200	630,200	207,000	3	Jan July	117	58 50
Bell Telephone Co .....	100	5,000,000	5,000,000	800,000	4 1/2	Jan *	164	164 00
Brit. Can. Loan & Inv. Co...	100	1,937,900	898,481	120,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co .....	100	450,000	389,214	130,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co...	100	2,700,000	2,700,000	.....	.....	Jan *	65	65 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	108	108 00
Can. Per. & W. Can. M. Corpn.	10	5,951,350	5,951,350	1,493,057	3 1/2	Jan July	120	12 00
Can. Sav. & Loan Co .....	50 & 7 1/2	750,000	750,000	250,000	3 1/2	Jan July	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	450,000	1 1/2	Jan July	136	136 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,200	40,000	2	July Dec	72	36 00
Dominion Telegraph Co .....	50	1,000,000	1,000,000	.....	1 1/2	Jan *	124	62 00
Dominion Cotton Mills Co...	100	3,333,600	3,333,600	.....	6	Mar *	58	58 00
Hamilton Prov. and Loan .....	100	1,500,000	1,100,000	340,000	3	Jan July	119	119 00
Home Sav. and Loan Co ....	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	925,000	4 1/2	Jan July	183	91 50
Imperial Loan and Inv. Co ..	100	839,851	734,599	174,300	3	Jan July	70	70 00
Landed Banking and Loan ..	100	700,000	700,000	210,000	3	Jan July	111	111 00
Lond. & Can. Loan and Ag.	50	1,000,000	377,267	87,500	3	Jan July	68	34 00
London Loan Co .....	50	679,700	678,550	160,000	3	Jan July	110	50 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	51,000	.....	Jan July	75	75 00
Montreal Telegraph Co .....	40	2,000,000	2,000,000	.....	2	Jan	166	66 40
Montreal Gas Co .....	40	3,000,000	2,998,640	.....	5	April Oct	241	96 50
Montreal Street Ry. Co .....	50	5,000,000	4,500,000	560,318	2 1/2	Feb. *	279 1/2	139 75
Montreal Cotton Co .....	100	1,400,000	1,400,000	600,000	4	Mch. *	122 1/2	122 40
Merchants Cot. Co .....	100	1,250,000	1,250,000	.....	4	Feb Aug	70	70 00
Montreal Loan and Mortg. ....	25	500,000	500,000	360,000	3 1/2 & 1	Mch Sep	137 1/2	34 37
Ont. Indus. Loan and Inv. ....	100	373,000	271,993	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co .....	50	2,000,000	1,200,000	560,000	2	Jan July	123	61 00
People's Loan and Dep. Co ..	50	600,000	600,000	40,000	.....	Jan July	42	21 00
Real Est. Loan Co .....	40	578,340	373,720	50,000	2	Jan July	76	30 40
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	164,355	3	May Nov	101	100 50
Mont. Heat, Light & Power Co	100	2,250,000	2,250,000	320,155	.....	Jan. *	98 1/2	98 50
Toronto Electric Light Co ..	100	2,000,000	2,000,000	.....	.....	Jan. *	154	154 00
Toronto Mortgage Co .....	50	1,121,860	724,000	250,000	2 1/2	.....	89	44 50
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tion is habitually irregular, even without any other discoverable disease. But both these conditions are apt to be simulated by mere temporary nervousness during examination. It is very common for the pulse rate to quicken 10, 20 or even as much as 40 beats per minute, from nervousness during examination, and even to be accompanied by palpitation or irregularity. But all this subsides in from 10 to 15 minutes, or on lying quietly on a sofa for a short time. Such cases can be passed as free from disease, though I doubt if they are so well fitted to stand the wear and tear of life, and fight their way in the world, as others whose pulses do not quicken a single beat from the unwonted ordeal of a medical examination. It does not at all follow, however, that they will die of heart disease. The probabilities are against it.

Two illustrations may be instructive: A personal friend whom I have attended professionally at intervals for the last 15 years was examined for life assurance as a young man many years ago, and nearly fainted when a stethoscope was applied to his chest to ascertain the condition of his heart. He might not improbably have been rejected had he not had the opportunity of explaining to the directors that he had quite recently won the 100 yards race at Oxford, and was able to run, ride or shoot with any one. He is now in his 78th year and remarkably active.

A few weeks ago I was examining a young probationer nurse, about 25 years of age, to ascertain her medical fitness to be admitted to the permanent nursing staff of the hospital. She had come with a certificate of good health, was tall, well developed, and weighed between 10 and 11 stone, but was slightly anaemic. What was my surprise to find the heart acting quite irregularly, no two beats being alike in force or rhythm. Believing the irregularity to be due simply to nervousness, I directed her to rest on a sofa

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while I examined one or two others who were waiting. In ten minutes' time the heart was quite regular and acting strongly, and she showed no disease of any kind, beyond the slight anaemia already mentioned.

Irregularity to that extent from nervousness alone is by no means unknown in the male sex, and I am informed is not infrequently met with during examination of recruits for the army. As I have said, they are, probably, not quite such good lives as the less emotional ones; but it would be quite unreasonable and unnecessary to reject them.

Marked slowness of the action of the heart,—that is so to say, fewer than 50 beats per minute—is somewhat rare; and each case would have to be judged on its merits by a competent authority.

The only cases likely to give rise to difficulty are those of excessive nervousness, when the rapid action borders closely upon true tachy-caria—a serious disease in which the duration of life is seldom very long and may be terminated suddenly.

Cases with Murmurs.—Valvular diseases will form the bulk of the heart cases rejected during an examination for life assurance; and some of them will form the large majority of those which might be accepted as second or third-class lives. The total of cases with heart murmurs suitable to accept as second-class lives will remain somewhat small; and it must always require much special knowledge and experience to decide which cases may safely be accepted.

It is far simpler to reject every case with any kind of "Murmur," whether

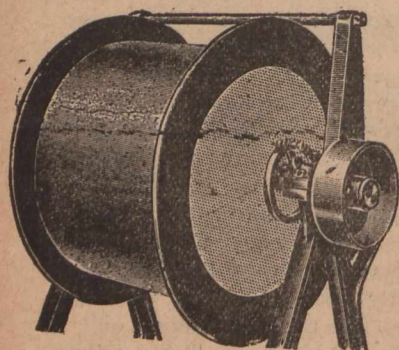
really indicative of valvular lesion or not; but, undoubtedly, in that way injustice is apt to be done, and business is restricted.

In not a few people a murmur is audible in the region of the heart; and they are certainly not only free from valvular disease, but also free from any other serious disease likely to shorten life. They cannot be said to be absolutely first-class in the sense that they are free from any flaw whatever; but they are likely to attain to the duration of life to be expected from their age.

The two most numerous classes of this description comprise cases with exo-cardial murmurs, which, however, are oftentimes difficult to distinguish from endo-cardial ones.

(a) Men with large hearts, acting strongly from exertion or excitement,

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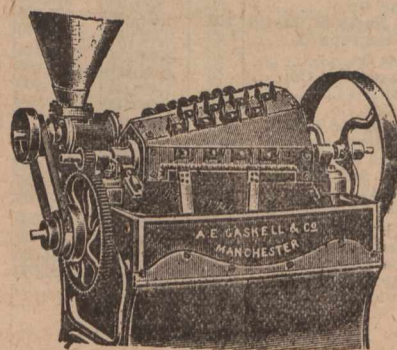


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not rarely develop friction over a small area between the viscera and the parietal pericardium. The result is a systolic murmur audible over the middle of the right ventricle and frequently mistaken for an indication of mitral regurgitation.

The pericardium, if accidentally seen post mortem, shows a small, opaque, white area, pictorially described as a milk-spot, but not known to be of any prejudicial significance.

Cases in which there has been definite pericarditis, and in which a permanent friction murmur remains, or in which there are signs of adherent pericardium, fall into a different category. No one would suggest accepting them as first-class lives, but some few could be accepted as second or third-class lives at special rates.

(b) Young men, subject to palpitation from nervousness or from exertion frequently develop what is termed a

"cardio-respiratory murmur;" and much discussion has arisen upon the unnecessary rejection of candidates for the army from this cause. It is believed that the murmur is not produced with the heart at all; and therefore, is not an indication of a defect of any value. It is believed to be due to air driven out of a portion of lung squeezed between the heart and the walls of the chest at each contraction of the heart towards the end of inspiration. They might be accepted at ordinary rates, or with a very slight addition, for experience shows that they do not go on to genuine heart disease, although they are probably less robust than their fellows and less capable of enduring fatigue. Another class of murmurs, most of which do not indicate any permanent heart-lesion, and therefore do not warrant total and permanent rejection from life assurance, are the anaemic murmurs. They are found chiefly in young women, who do

not insure their lives in any large proportion. Of course, the aemia would need to be cured before the life could be accepted; but many cases in which the anaemic murmur is slow in disappearing might be accepted as second-class lives at increased rates. It is a very common experience to meet ladies from 50 to 70 years of age who have been said to have had serious "weakness" of the heart—30 or 40 years ago; and who in consequence have lived somewhat careful lives. There need be no difficulty in insuring such cases, if necessary.

Another class of cases insurable with a small addition to the premium are those in whom a murmur is audible only after exertion, or in one position—usually the recumbent position.

Probably many such murmurs are missed, as it is quite unusual, unless there is some other reason to suspect defect in the heart, to ask a proposer for life assurance during the medical

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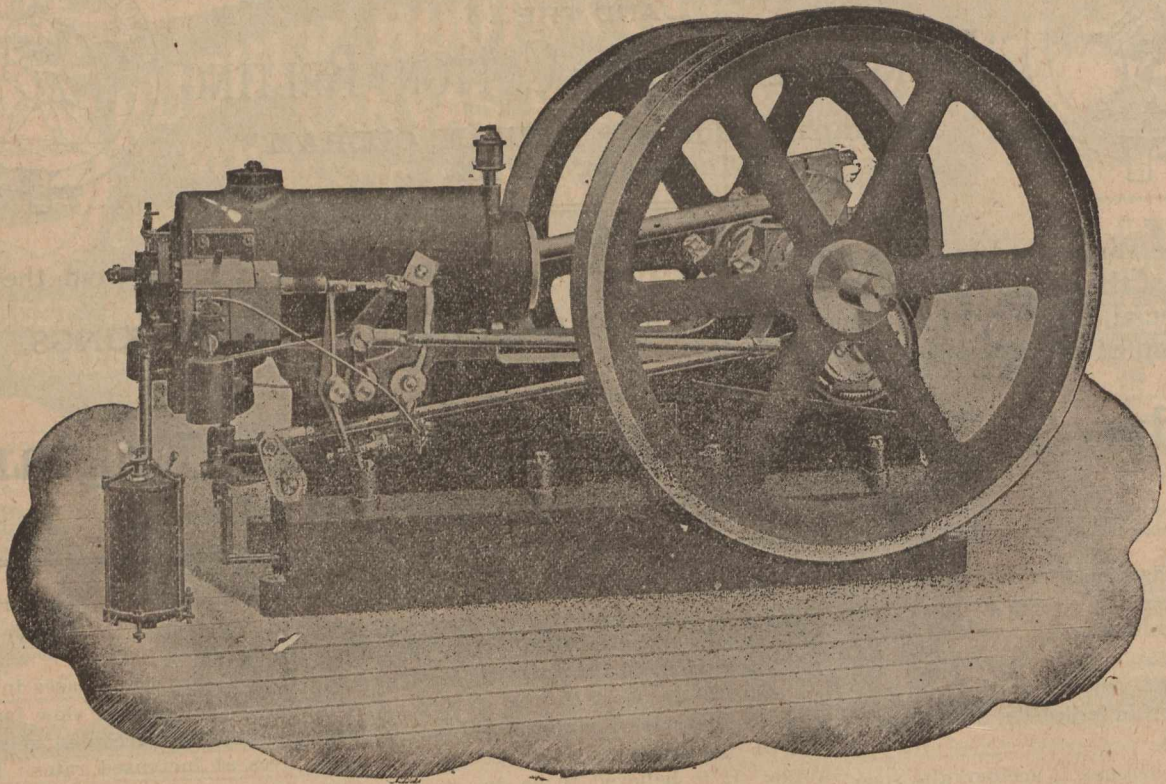


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examination to run up and down stairs, or to lie flat upon his back—both tests it is sometimes necessary to use. Such murmurs may be temporary; or, if permanent, may indicate very slight and non-progressive valvular defects. These points can be cleared up, if necessary, by a re-examination in 6 months' or a year's time.

When we come to the plain and undoubted cases of valvular disease a different attitude must be assumed. Under present conditions I should say that the very large majority must be rejected even as second-class lives at any rate for whole-life policies. For short period policies payable on attaining a given age—say 45, 50, or 55—they might be considered much more favorably. It cannot be too widely-known that the course of cases of valvular disease varies within very wide limits. Some progress rapidly and steadily to a fatal termination. Others, and they are numerous, progress irregularly, with quiescent intervals. Many again, having reached full compensation cause extremely little constitutional disturbance, are non-progressive, and are quite compatible with active, vigorous life. Such persons sometimes hunt, shoot, and even go through a military campaign. Many workmen follow a la-

borious occupation for years under such conditions.

More than 20 years ago the late Sir Andrew Clarke called attention to a class of mitral regurgitation which he showed to be very numerous, in which the valvular lesion was non-progressive and the patients were able to enjoy an active life for many years. He pointed out that in such cases the powers of activity and duration of life of the patients were more favorable than either the public or the profession fully realized.

But if the necessity should arise to insure such cases very great care and judgment will be necessary in their selection.

I would not accept upon any terms any case of aortic regurgitation, mitral stenosis, or syphilitic heart disease.

May I add here that in my opinion a distinct and separate question should be included in the list of questions to ascertain if the proposer has had syphilis. In that case the question could be put by the medical examiner, with less risk of giving offence.

In cases of mitral regurgitation I would only accept those occurring in young people—say under 30 years of age—when the cause (e. g., rheumatism) if known, has ceased to operate,

when the lesion has remained stationary for a year, and when compensation is perfect and likely to remain so.

I have a very vivid recollection of a young man, aged about 19, with extensive mitral regurgitation due to previous acute rheumatism, who was accustomed to row upon the Trent in winter, and even take part in races. That is ten years ago, and he is still in good health and conducting a large business.

I also know of a young football player, who was warned that he must give up football on account of a valvular heart lesion, who has for five years since that date played in first-class matches.

A nurse, who about eight years ago suffered from two attacks of acute rheumatism, complicated by pericarditis and endocarditis, and having a double aortic murmur, now follows her exhaustive occupation with conspicuous success and has only the slightest trace of a murmur remaining.

Very exceptional cases with an aortic systolic murmur in quite young subjects might be considered.

Other valvular lesions are not sufficiently common to be considered as a class, but each case must be judged on its merits.

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3. Another class of cases not unfrequently coming before us for life assurance consists in what has been termed "overstrain" of the heart in otherwise robust, healthy, adults. It is associated with excessive indulgence in athletic exercises, especially when out of training, or when not originally of sufficiently robust fibre. The exact pathology is not so clear as we could wish. Sometimes "overstrain" consists in an enlargement in which dilatation is in excess of hypertrophy, and there is valvular leakage. In other cases the dilatation is not so evident, but some obscure nervous derangement has taken place. This is well illustrated by the so-called "irritable heart," which was very common, and very well described, in many of the soldiers of the American war. In civil life the most common causes are unwise indulgence in rowing, football, and running—es-

pecially excessive competition in racing—during school and college life. At a late period excessive bicycling is a common cause; especially riding too much and too quickly up hill, or for great distances.

Many of these cases are curable, and may live to old age, though with enlarged hearts. In some the beginning of permanent and serious heart disease has been laid.

The suitable cases require selecting with much care, particularly when it is remembered the candidates for life assurance do not like a prolonged examination with elaborate mapping out of the size of the heart by percussion, to ascertain the degree of enlargement.

4. I have by no means exhausted the number of diseases of the heart. There are others, chiefly of a degenerative nature, developing mainly between 40 and 65 years of age, and associated with

thickening of the blood-vessels, kidney disease, excessive eating as well as drinking, and the general wear and tear of modern life at high tension.

You must not suppose that in all, or indeed in any large proportion of those whose lives have been insured, and who eventually die of heart disease, there has been an error in the examination and the disease has been overlooked. In the majority it has developed after the examination, in the way I have just described. In some, no doubt, a suspicion of undue liability to heart failure may have arisen, but candidates cannot be rejected on suspicion unsupported by some definite facts.

As you are well aware, both thickening of the arteries and kidney disease are most carefully searched for in all life examinations, and are sufficient causes for rejection. But if in the absence of evidence of either of these, a doubtful heart condition were found in a candidate of 40 years of age or upwards, it would be wise to reject him, as the condition in all probability will gradually but steadily become worse. Whereas the liability to consumption decreases with age, the exact contrary is the case with most (not all) forms of heart disease. The risk is an increasing one. Almost inseparably mixed up with diseases of the heart is aneurismal enlargement of the large blood-vessels within the chest. It is not very difficult to detect and is an absolute bar to insurance on any terms. It is rare before 45, after which insurance is not very common; but is found occasionally from 35 onwards and then almost invariably is due to syphilis.

Another disease I ought to mention is angina pectoris. It very rarely comes on until after the age at which assurances are usually effected; but would be, of course, an absolute bar to insurance. There is, however, another disease—pseudo angina or false angina

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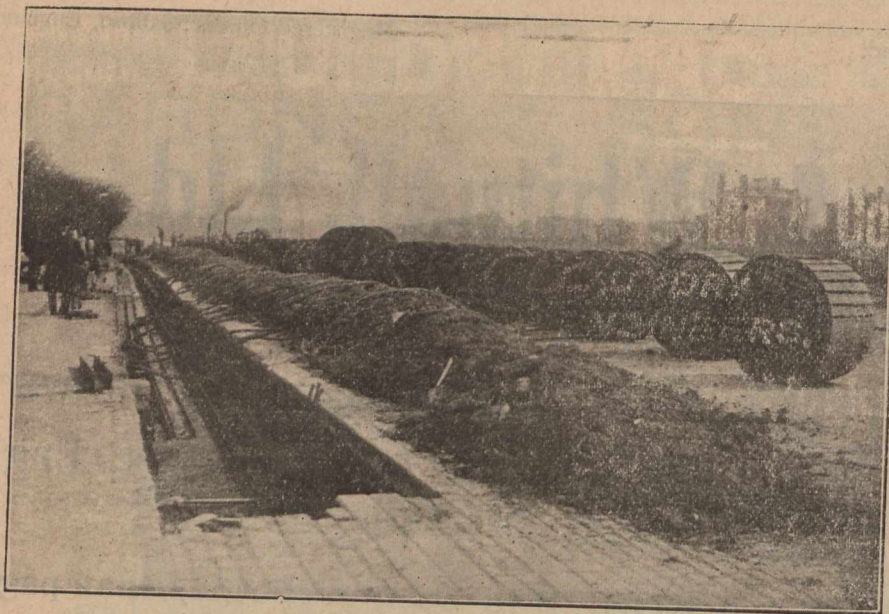
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—very closely allied to it and occurring in much younger subjects. It is the cause of much less danger and would not necessarily in all cases preclude insurance.

I have, perhaps, entered too much into technical and medical details, but I have not seen my way to avoid that in a technical subject. I am anxious you should thoroughly realize that "heart disease" is not a simple and single entity, but that there are many kinds, many degrees, many combinations, and that individual cases present infinite varieties and complexities.

All the offices for which I examine will only take first-class lives. The rejection of doubtful cases becomes, therefore, much simpler. When a sufficient demand arises for the insurance of distinctly damaged lives (for example, lives with a recognizable heart defect) there will be no insuperable difficulty either in diagnosis or in appraising the value of such lives, though it can never be easy. It will probably take the form of (endowment) policies for short periods—10, 15, or 20 years, or even shorter periods. The rates must naturally be high, and consequently the amount of business limited. But strictly as an insurance to compensate for death within a given period there must be many instances where it is worth while to pay even high rates to equalize risks. As a simple investment, the insurance of seriously damaged lives could not be considered.

### BOOMING CANADIAN LAND.

"We sell the earth, and loan money on it." In these words, characteristic of the breezy west, a Minot land agent speaks through his sign to the western pilgrims of the United States. If the homeseeker who visits western North Dakota, says a correspondent of the Globe, writing from Minot, N. D., fails to find what he is after, it will not be through any human shortcomings. Clutching at the skirts of the United States land office here,

which occupies obscure and signless quarters in a bank building, are at least twenty dealers, who are in reality doing a "land office business." The Government office in two years has disposed of 3,000,000 acres in the north-west corner of the State, within a territory 138 by 90 miles, to homestead seekers, and has still 4,500,000 acres to settle, while the independent agents earn a living by private sales and by drawing entry papers for the uninitiated. In short, it is a real estate town almost from the bottom up, and in the two years its population has grown from 1,300 to 2,000. The streets are crowded with building material, the air resounds with the carpenter's hammer, and the outskirts are blotched with the humble cabins and tents of people who cannot find better accommodation for the present. The sidewalks bristle with land-hunters and land-sellers, and windowsills are ornamented with men earnestly scanning township plans and discussing the merits of the southwest quarter of section blank, range blank, township blank. Lawyers are doing a large business in contesting claims, the hotel chairs never get cold, and the circumstance that the through trains pass in the night allows double money to be made from their bedrooms, from the commercial men who follow carefully the new business men accompanying the boom.

It is all a part of the western migration as it affects the United States. It is like the movements out here in 1879, 1883 and 1887, only there is not the wide choice of good land there then was. It is difficult to ascertain how many have come west this year, but President J. J. Hill of the Great Northern, who is one of the chief authorities on western affairs, estimates that up to June 1 the number was 162,000, of whom 67,000 settled west of North Dakota—10,000 of them in Oregon, 50,000 in Washington and 7,000 in Montana, 50,000 in North Dakota, 12,000 in Minnesota, 8,000 in South Dakota, and 25,000 in the Canadian west. Since that time there has been

a steady movement, but not in the same large numbers.

The settlers, as we have observed in Canada, are from the middle western States, many of them men who have sold their land at good prices and moved to cheaper lands to make room for the crowded and expanding east. In the Minot land office 1,064 homesteads were taken during April, and since April 1 up to to-day noon 4,255 entries had been made. At 160 acres each, that represent 680,800 acres. In some cases, however, the homesteaders have taken what is called a desert entry, which entitles them to 320 acres if they own no other land. In point of fact the larger part of the land taken up in Minot this year is from the Missouri Valley, which runs over into the Bad Lands of the southwestern part of the State. The soil out here is much lighter and dryer than in the Red River Valley, and in the Bad Lands there is much that is hilly and unfitted for agriculture. In the valleys, however, there is grazing land, which it is hoped may be made arable by means of irrigation. Already the farmer is ousting the rancher from that section, and this year the converse Cattle Company which formerly kept 40,000 animals, went out of business for lack of room. A liberal system of irrigation will be necessary before much of this new land will be useful. The newcomers have been seized with the flax craze and scores of them ploughed their land and sowed flax this year, instantly upon occupation. Stock-raising is also being developed, and successful mixed farming is looked for. This method is being hastened, too, by the problem of farm help, for North Dakota is experiencing the same trouble that confronts Manitoba. For years there have been a class of men over here who worked in the lumber woods in winter and in the harvest fields in summer, commencing in the latter occupation down in Texas with the early harvest, and gradually coming northward. Opinion unites that these men have not all been of a desirable

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class, and frequently their presence was a source of loss rather than gain. This uncertain source of farm help can be no longer fully depended upon, and there is as a result of this, along with other causes a tendency to adopt stock-raising, which requires less assistance, but all the year around.

No denial is made of the fact that quite a number of Canadian harvesters were enticed across from Manitoba this fall. The Grand Forks Herald makes this peculiar statement, in violation of the sacredness of the alien labor law: "A partial remedy is found in the importation of men from Manitoba. It is likely that at present the alien labor law is being slightly fractured in spots, but the necessity is one in which people are not over-particular about the observance of all the fine points of law."

North Dakota resembles Manitoba in many respects. There is the same prairie landscape, dotted by villages and towns, which here are rather closer together than in the neighboring Province. The cities, such as Grand Forks and Fargo, are bright and lively, with a more metropolitan appearance than their age or population would suggest. They have the advan-

tage, however, of being the distributing centres of a more compact and larger population than is the case in Manitoba. There is here, however, no city to compare with Winnipeg. The people have that free, unconventional way which accompanies an assured living, and money rapidly won is rapidly spent.

The State has one class which Manitoba will escape, and that is what is here called the "bonanza farmer," or what I should call the capitalist farmer. He is the man who thirty years ago, by a little stock manipulation, got huge tracts of railway lands at probably 25 cents an acre. There yet remain several farms of above 20,000 acres. The owner, or capitalist, financed matters and hired men to do all the work, while he and his family boarded, and do still, at the best hotels in the cities. You can see them now in groups on the trains, going out to the political conventions, where they wield no little influence, and incidentally fill in time. They have made thousands of dollars, if in no other way than by holding their land for an increase in value. There is now a movement to break up those large holdings into farms of a section or

two. Generally speaking, the average holding of the North Dakota wheat farmer is larger than that of the Manitoban. Here the average would probably reach nearly a section, as compared with a half section across the line. They do things here probably on a larger scale. They use four horses for a binder, and generally for a wheat waggon, going to market, and often six animals are hitched to a plough. I was told that recently on the Dalrymple farm at Castleton there were seen at work three binders, with each of them six mules. Following each binder were three gang ploughs, each drawn by six mules, making in all at work 72 mules, that no time be lost in getting the ground ready for next year's crop.

In point of domestic comfort apparently there is little difference in the farms as compared with Manitoba. There is still quite a percentage of sod houses, especially in the northern counties. Between Fargo and Valley City yesterday there were observed a large number of stock barns, most of them neatly painted, while the use of windbreaks seems to have become pretty general. It is doubtful if this State can claim any advantage in the appearance of its houses. Nor is there any advantage in railway freights on wheat. From Winnipeg to Fort William, 426 miles via C.P.R., the rate is 14 cents; on the C. N. R., 12 cents. From Brandon to Fort William, 559 miles via C. P. R., the rate is 16 cents, and by the Canadian Northern 14 cents. From Grand Forks to Duluth, 288 miles, or to Minneapolis, 312 miles, over the Great Northern, the rate is 14 cents, and from Fargo to Minneapolis, 234 miles, or to Duluth, 331 miles, also by the Great Northern, the rate is also 14 cents. The mileage varies slightly over the Northern Pacific, but the rate is the same. From Minot to Duluth, 495 miles, the rate is 18 cents. A great deal of grain goes to Minneapolis, the "Flour City," from which 16,316,333 barrels of flour were shipped last year, while the receipts of wheat were 84,381,040 bushels.

Opinions necessarily vary greatly as to the efficacy of the prohibition law. There seems little doubt that drinking is lessened greatly in the smaller centres. At the same time those who "know the ropes" claim to be able to

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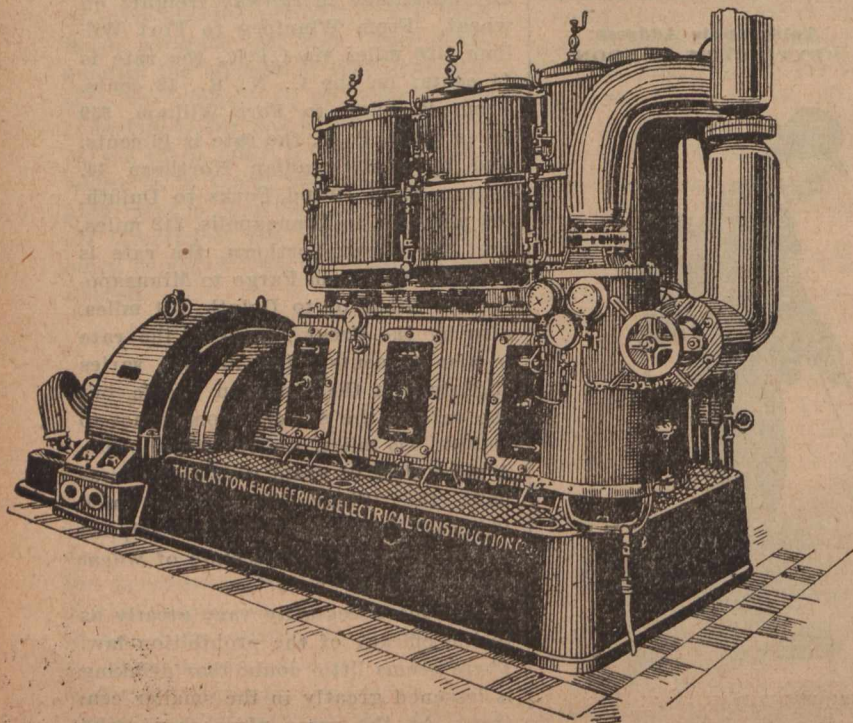
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get liquor without difficulty. The roundabout method necessary to obtain it, and the ignominy which attaches to those who carry a jug in a sack or a bottle beneath their coat, has a restricting influence on the timid ones. In Grand Forks and Fargo, cities of about 10,000 each, there is not a sign of drinking to be seen anywhere, and the cities are apparently filled with law-abiding total abstainers, but cross the Red River to East Grand Forks and to Moorhead, on the Minnesota side, and the streets bristle with saloons enough to satisfy a double population. It is a matter for local consideration whether this central-

ization of the traffic, clean as it leaves the streets of the Dakota cities, is an advantage. In Minot, this outpost of civilization, and centre of a great transient population, the "blind pigs" flourish without much interference. Apparently the question depends here, as in all other places, upon the strength of public sentiment locally.

With the growing scarcity of cheap land in the United States, attention is being drawn to the Canadian west in a remarkable degree. Many Dakota dealers have Canadian land for sale, and their business interests require a good deal of advertising, which is doing the country an indirect service.

Their motives are in the main of the speculative order, and their advertisements read:—"Now is the time to buy; price will double in next few months." From an interview with Fred. A. Kennaston, after a trip to Prince Albert, I reproduce the following, as showing what is being served up to American readers these days:—"I am not so enthusiastic over the reciprocity question now as I was a year ago. Not that I have reason to believe a reciprocal arrangement between Canada and the United States would not be a good thing for the Twin Cities, but because I know it can never be had. Canada is too well able to take care

**The CLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited.**

HEAD OFFICE AND ENGINE WORKS :

Newton Hyde, near Manchester, Eng.

ELECTRICAL WORKS :

Clayton, near Manchester, Eng.

Telegraphic Address : "DYNAMO, HYDE."

Telephone : No. 62, HYDE.

DIRECT-COUPLED.....

**High-Speed Plants**

for

**Traction or Lighting.**



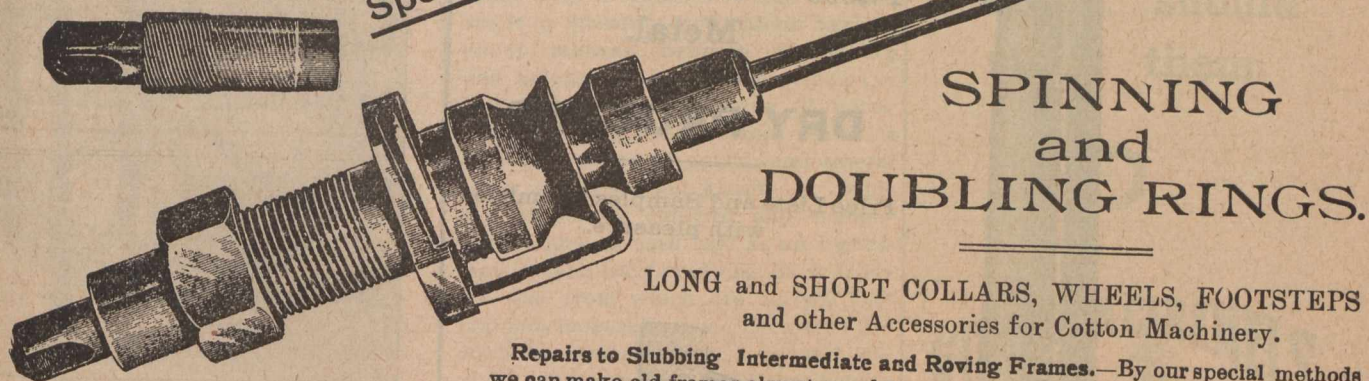
# WILLIAM BODDEN & SON, Limited.

## Spindle and Flyer Manufacturers.

### Steel Spindles and Flyers and Ring Spindles of all kinds

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

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



### SPINNING and DOUBLING RINGS.

LONG and SHORT COLLARS, WHEELS, FOOTSTEPS  
and other Accessories for Cotton Machinery.

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

## Hargreaves Works, - - Oldham, England.

☛ SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF. ☛

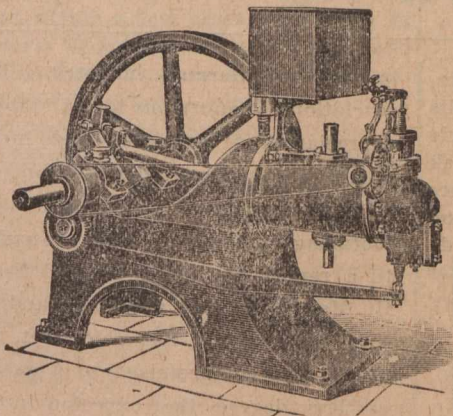
of herself. The United States had a good opportunity one time to make a very satisfactory contract with Canada for reciprocity, but it was turned down. Now the tables have turned. Canada has resources equalling, if not exceeding, those of the United States, in agricultural and mineral wealth, and in industrial possibilities. It has millions of acres of fertile farming land, rich mineral deposits, and transportation possibilities far ahead of ours. . . . It does one good to see the crops they are raising up there. Wheat, barley and oats are raised in immense quantities, and occasional patches of good corn. . . . Canada will develop pro rata the same way as the United States has grown. . . . Under these conditions why should Canada want reciprocal arrangement with the United States? If course it would be a good thing for the (American) northwest. With this tremendous wealth at our doors what would reciprocity with Canada mean to Minneapolis and St. Paul? There is no reason in the world why these two cities should not enjoy the trade of this country. But there is no need worrying for it, because it is not to be had."

The palm for fine cattle is awarded to Manitoba in the following state-

## THE "Petter" Patent Petroleum Engine

With the New Patent Lampless  
Ignition and Governor.

The Highest Class of  
Workmanship & Finish



Requires no attention after starting. Ordinary Paraffin Oil only is used. Cost of working about  $\frac{3}{4}$ d. per Horse Power per hour. No continuous Burning Lamp. No Skilled attention required. No Danger.

The Cheapest Oil Engine  
To Buy  
And the Cheapest to  
Work.

Catalogues on application to the Manufacturers:

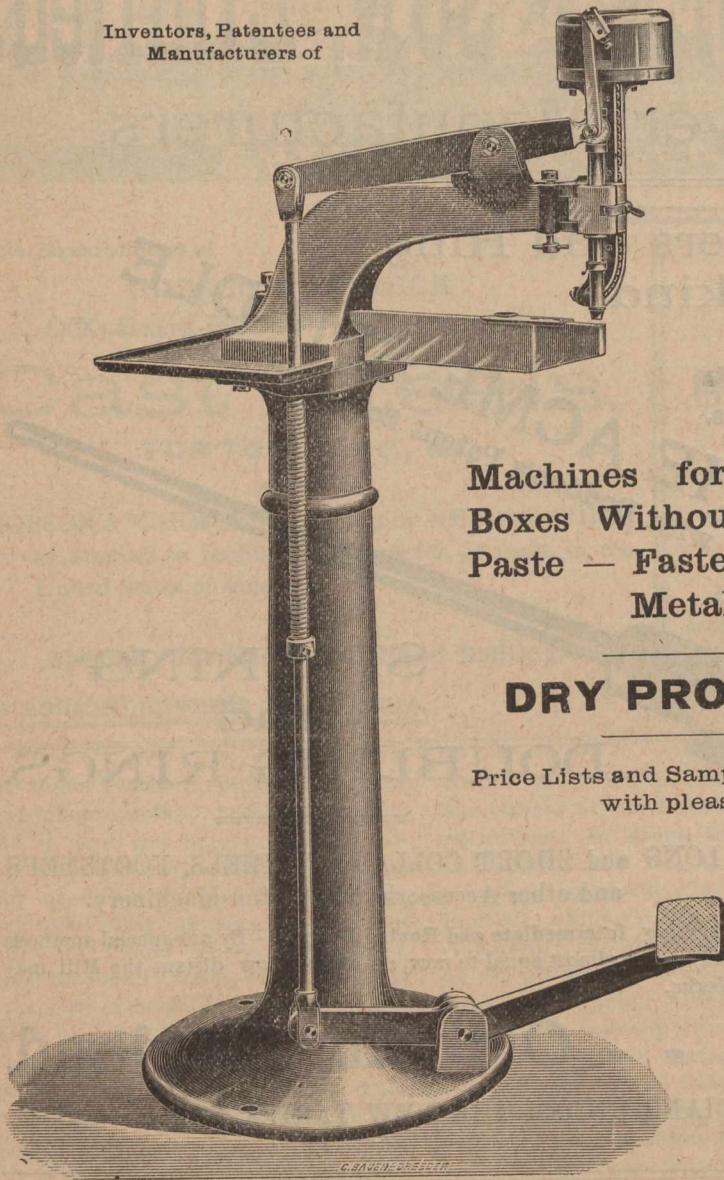
**JAMES B. PETTER & SONS, Ltd.,**  
Nautilus Works, YEOVIL, Eng.

London  
Showrooms:

73 Queen Victoria St., LONDON, E.C., Eng.

# Machines for Boxmakers

Inventors, Patentees and  
Manufacturers of



**Machines for Making  
Boxes Without Glue or  
Paste — Fastened with  
Metal.**

**DRY PROCESS.**

Price Lists and Samples Submitted  
with pleasure.

## The REMUS COMPANY, Ltd.,

30, 32 & 34 Tabernacle Street and 8 Castle Street.

LONDON, Eng.

ment by E. H. Kent of Grand Forks, published in to-day's Minneapolis Journal, after a visit to the Prairie Province:—"I never saw such stock as is raised in that country. They are far in the lead of North Dakota, and there is a good reason for it. I do not believe they have any better grasses or any better range, but they started right and raise nothing but full bloods and graded stock. Everybody seems prosperous, and especially the agriculturist. It is a good and safe country for the poor man."

### CRISIS IN THE GERMAN POTASH INDUSTRY.

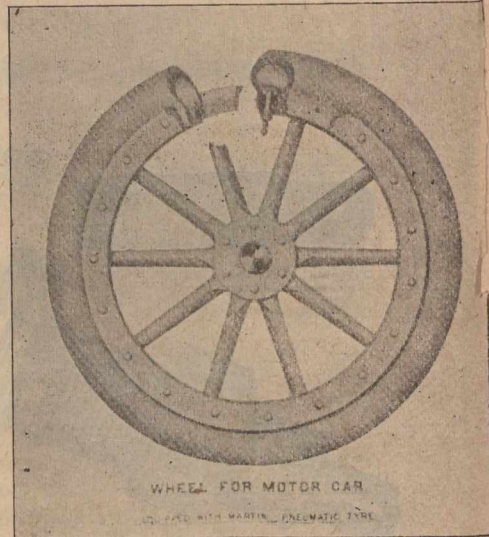
The waning summer has failed to bring the hoped-for revival in most

branches of German industry. The revelations of enormous losses through depreciation of material, bad investments, and stagnant demand, on part of several prominent electrical manufacturing companies, has, according to a report by Consul-General Frank H. Mason, created a gloomy and uneasy impression. The cold, wet, late season has compromised to a greater or less degree the expected profits from the grain harvests of the year. Farmers are still obliged to economize, even in fertilizers, and this and certain other influences have reacted upon the market for potash salts and minerals until that important industry has suddenly lapsed into a condition which the local newspapers describe as critical. Several of the more impor-

# The Martin Pneumatic Tyre.



For Motors and all  
kinds of Light and  
Heavy Vehicles.



WHEEL FOR MOTOR CAR  
EQUIPPED WITH MARTIN PNEUMATIC TYRE

**NO CREEPING.  
NO PUNCTURES.  
NO INNER TUBE.  
PERFECT  
RESILIENCE.**

Write for Particulars and  
Price Lists to

**THE SECRETARY**

## Martin Pneumatic Tyre Syndicate,

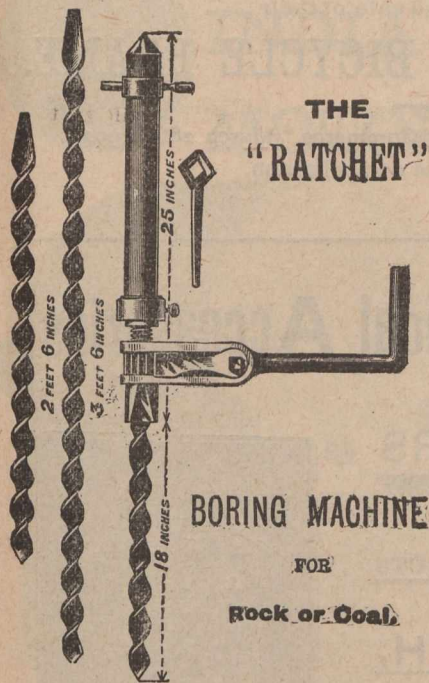
LIMITED,

**SUFFOLK HOUSE,  
LAURENCE POUNTNEY HILL,  
LONDON, E.C., Eng.**

Telegrams: "PENSATIVO," London.

**Has Beaten all Records for  
Enduring Qualities.**

# MATTHIAS, SPENCER & SONS,



**BORING MACHINE**

FOR  
**Rock or Coal.**

These Mining Tools are manufactured for the Canadian Market under the New Preferential Tariff, which favours Canadians.



**BLADES.**

SIZES.	...	...
1 1/2 lbs.	...	1/5
1 3/4 "	...	1/7
2 "	...	1/8
2 1/2 "	...	1/10
3 "	...	1/11
3 1/2 "	...	2/1
4 "	...	2/2

We make Blades of any size or shape. Please state when ordering what Pattern is required.



**OUR PATENT SOCKET.**  
Prices for Sockets of all kinds on application.



Ratchet Handle charged extra.

**Albion  
Steel  
Works,**

**SHEFFIELD, ENGLAND.**

tant mining companies have reduced the wages of their working people from 10 to 30 per cent. The Prussian Fiskus, which controls an important group of mines in Prussian Saxony, has discharged from 350 to 400 workmen, and the Solway Works at Bernburg have done the same, until a mass meeting of working people was called to solicit the intervention of the local government against further dismissals. When it is remembered that down to the end of April last all the producing potash mines were running up to their full capacity, many even employing Sunday and night shifts, in order to keep pace with the demand, this sudden and ominous depression would seem to be due to some special cause outside of the conditions which underlie the ordinary fluctuations of trade.

The potash minerals of Germany come from a region of which the centre is at Stassfurt, in Prussian Saxony, about midway between Magdeburg and Leipzig. They include principally carnallite double chloride of potassium and magnesium, from which is derived muriate of potash and several other products—and kainit, a triple salt of potash, chlorite, and manganese, which is used raw as an ingredient in fertilizers, and also as a crude material from which are derived several concentrated salts. The carnallite contains also kieserite, a natural sulphate of manganese, which is likewise used for agricultural purposes. These potash materials were discovered in 1857, underlying, at a depth of more than 1,000 feet, the salt mines of the Stassfurt region which had been worked for centuries. The demonstration by Liebig of the intimate relation of potash to vegetable life, lent great importance to this discovery, and borings were made over a large surrounding area which revealed strata of kainit, carnallite and kieserite underlying, more or less generally, the whole alluvial basin between the Elbe and the Harz Mountains. Mining sites were purchased, shafts sunk, and the industry developed with such rapidity that within a few years, the supply of potash salts outran the demand and necessitated some combination of management in order to control the output and maintain remunerative prices.

This led, in 1868, to the consolidation of the nine leading companies into a trust or selling syndicate—the Verkaufs Syndikat der Kaliwerke, one of the oldest, wealthiest and most powerful of German trade cartels. From its offices at Stassfurt-Leopoldshalle, the centre and mart of the one known workable deposit of potash minerals in the world, the production and selling price of that whole group of products was, and is still, absolutely controlled. With the lapse of years, the prosperity of the syndicate stimulated further borings and researches, which showed that the potash deposits extended southward into Thuringia and northward across the Elbe into the Province of Mecklenburg. Independent mines were opened by outside parties, who, in order to secure a sale for their

# A BIG SELLER!!

Everyone in the  
Trade should  
stock them.



**KING'S OWN CARAMELS**



Manufactured  
Solely by  
The

**Lancashire Steam  
Confectionery Co.,**

**LIVERPOOL,  
England.**

Special prices to Canadians under the new tariff.

products, sought admission to the syndicate, which had a firm and controlling grip upon both the home market and the export trade; but the syndicate had potash enough for its needs, and the new applications for membership were generally refused.

We come now to the events of last year (1901), when, according to official statistics, the whole product of the German mines was 1,500,748 tons of kainit, valued at \$5,163,886, or \$3.45 per ton, and 2,036,326 tons of other potash minerals valued at \$5,181,974, or an average of \$2.54 per ton. Of these, there were exported in the form of kainit, sylvinite and potash manure salts 592,336 tons, of which the United States took 322,327 tons, or more than 54 per cent. of the entire export. Besides these, there were exported 37,216 tons of refined and concentrated potash salts—muriates, sulphates, sulphate-potash, magnesias—of which amount 22,821 tons, or 61 per cent. of the whole, went to the United States.

These immense imports of crude and manure potash salts are used in America largely in combination with the mineral phosphates of Southern Atlantic States for the manufacture of fertilizers, which have become a factor of vast and increasing importance to the agriculture of our country. The preparation and sale of these fertilizers has been of late years organized under a system controlled largely by a syndicate, or consolidated company, which has its central offices in one of the Southern Atlantic cities, and has derived its supply of potash from the only available source—the Sale Syndicate at Stassfurt-Leopoldshalle. But, as the business expanded and increased, the American companies became ambitious to secure a larger supply of potash salts and minerals, and, if possible, at lower prices than those fixed and maintained by the German syndicate. Taking advantage of this situation, certain promoters in this country sought to institute secret negotiations, by which several owners of potash mines outside the syndicate could sell their property to the Americans. This was treading on thorny and dangerous ground, for the admission of American capital and enterprise into a natural monopoly so important as the potash industry would be, to conservative opinion, the betrayal of a national interest.

These private negotiations were continued for some time, but came to no other result than to convince the Americans that there was probably mining property outside the syndicate which could be purchased for a sufficiently liberal price, and not realizing the extreme delicacy, from the German standpoint, of such transactions, a number of prominent American capitalists came over two or three months ago, established headquarters at a hotel in Berlin, and proceeded openly and in good faith to look the subject over as a business proposition. The result was what might have been anticipated. The mine owners who had been more or less concerned in the secret negotia-

A Reliable and Practically Unbreakable Bicycle Frame.

## THE BIRTWISLE HYDRAULIC JOINTING SYNDICATE, LD.,

Worsley St.,  
HULME, Manchester, Eng.

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

### UNBREAKABLE B.H.J. BICYCLE FRAME.

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

## D. & S. Electrical Accessories.

### CIRCUIT BREAKERS

Automatic Maximum, Minimum,  
and Reverse Current

WITH PATENT "GRIP" CONTACTS.

Send Enquiries to—

### DORMAN & SMITH.

Head Office and Works:—

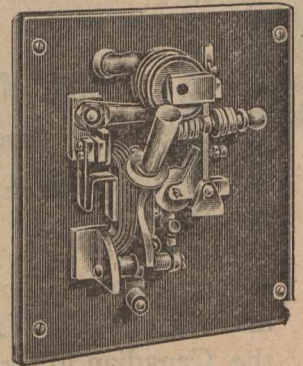
Ordsal Electrical Works,

And at

SALFORD, MANCHESTER, Eng.

94, Charing Cross Road, London, W.C., Eng.

56, Margaret Street, Sydney, N.S.W.

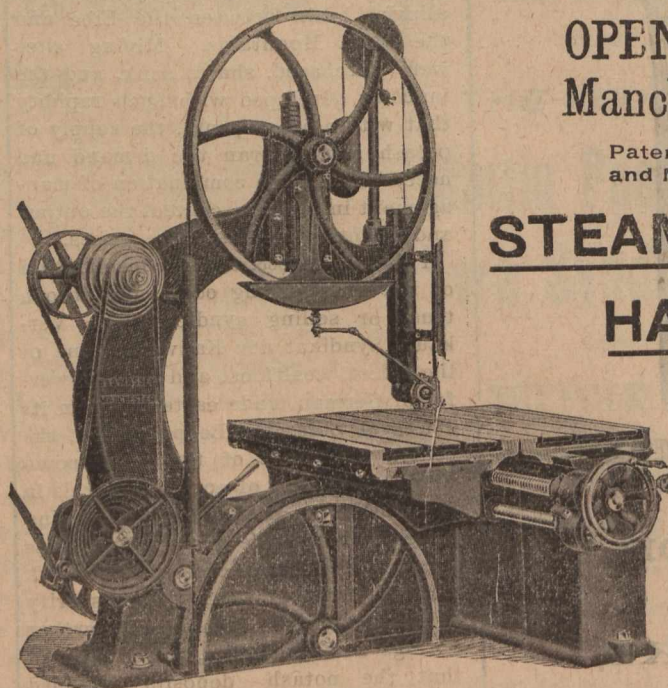


## B. & S. MASSEY,

OPENSHAW,  
Manchester, Eng.

Patentees  
and Makers of

### STEAM HAMMERS



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

More than 3000 sold  
100 to 200 usually  
under construction or  
in stock.

Catalogues in English, French, German and Russian.

Three Gold Medals Awarded, 1899.  
Silver Medal, Highest Award, Al-  
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Telegrams :  
"CHALLINER," Manchester.  
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# THE Shrewsbury & Challiner Tyre Co., Ltd.,

MANUFACTURERS OF

## INDIA RUBBER CARRIAGE

.....AND.....

## MOTOR CAR TYRES OF EVERY DESCRIPTION.



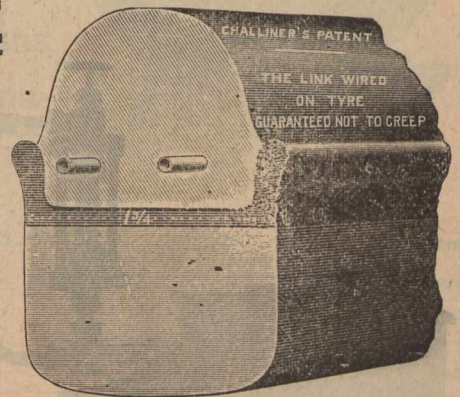
INCLUDING THE

### CUP TYRE

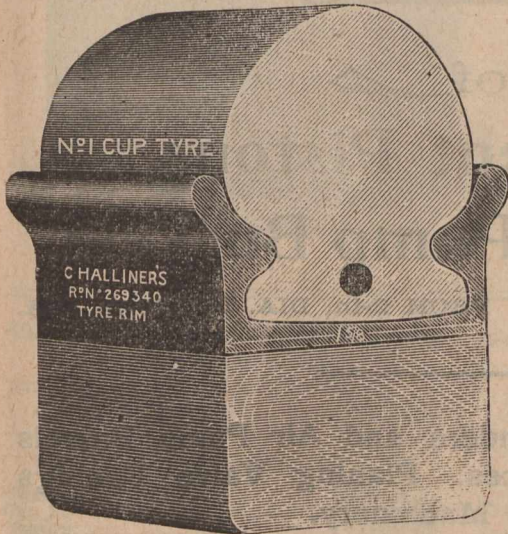
Specially adapted for Motor Cars, Omnibuses, &c. Over 1,000 tons supplied during the last 12 months. Made in eight sizes to suit all classes of Vehicles.

NOTED FOR

Comfort, Combined with  
Strength and Durability.



The King of the Wired-on-Tyres.



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

WRITE FOR DESCRIPTIVE PRICE LIST.

tions either withdrew or put a fantastic value on their property; and, what was still more important, the syndicate became alarmed, took in as members several important outside mining companies which it had previously refused to admit, and then opened negotiations with the visiting Americans by which large contracts were concluded covering the delivery of increased shipments of potash salts and minerals during a term of years. This seemed to be a satisfactory solution of the whole problem, and, as already hereinbefore stated, the whole potash industry showed during April and May a phenomenal strength and activity.

But—say those who seek to explain the present sudden paralysis of the potash interests—the effect of the recent negotiations has been to make the syndicate top-heavy; its productive capacity now exceeds the requirements of the market at syndicate prices, and the consequence is a glut of unsold material and a necessary shortening of production. This has not only disappointed the hopes of the newly admitted members of the syndicate, but has compelled most of the old ones to restrict their output, discharge some of their workmen, and, in some cases at least, to reduce the wages of those who are retained. The Berlinger Tageblatt, of recent date, commenting on

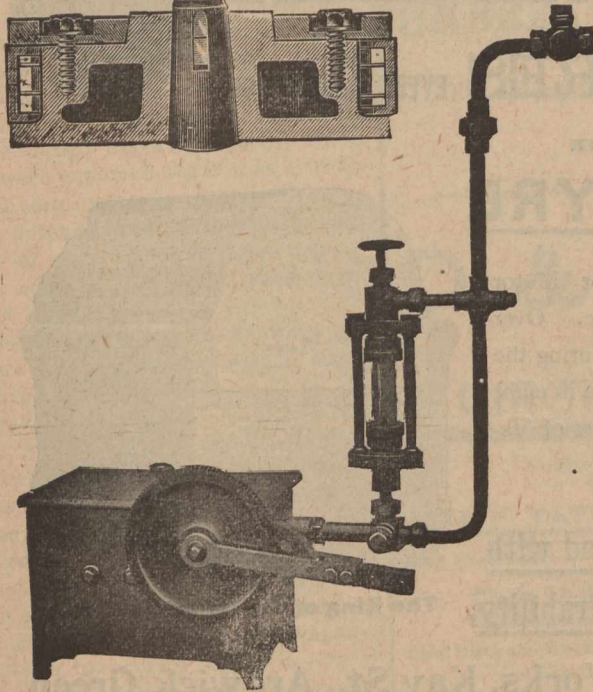
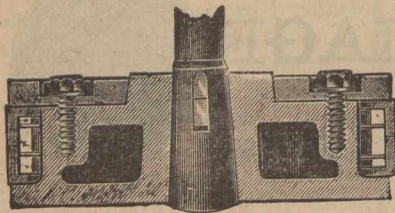
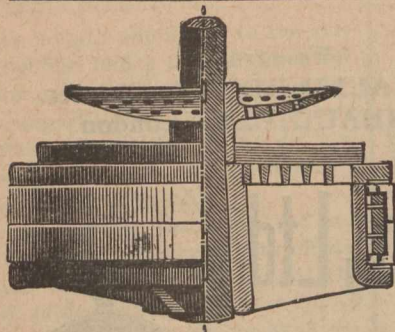
what it calls "The Crisis in the Potash Industry, says:—

"These reductions range from 10 to 30 per cent., varying according to the mine, factory, or location of the labor. The collapse of the prosperous situation is to the workingmen as unexpected and surprising as a cataclysm of nature. The keenly disappointed operatives have manifested great excitement, which has been specially directed against the potash syndicate. General enmity is directed toward the works of the Fiskus, whose surplus profits are known to be very large. The newly opened works are meanwhile known to be less affected by the break down in the market (Absatz-alamitat), for the reason that their participation in the sales of the syndicate is newly apportioned, and this naturally necessitates a reduction in the allotments apportioned to the other works."

#### DROUGHT OR WATER IN AUSTRALIA.

The water supply for the grazing and agricultural lands of Australia has frequently been noticed and discussed in our columns says the Textile Mercury

of Manchester, owing to its important influence upon the supply of wool to the textile industries of Yorkshire. It has been frequently affirmed, and there can be no questioning the fact, that there is an abundant supply of water available for both purposes if only proper means be taken to get access to it. As we recently pointed out, the seasonal rains of Australia are generally abundant, and are not carried away to the seas by large rivers. There are therefore only two ways by which this water may disappear. The first is by evaporation, which, of course, cannot be prevented, and by which a good deal may return into the atmosphere to be held in the form of invisible moisture. The second is by absorption into the soil, and this method must account for a very large proportion which disappears. How to command that which has gone into the atmosphere is not yet known, but we have more than once suggested that investigations should be entered upon to discover such means; for, to countries like India and Australia, they would be of incalculable value in saving life and property. But we are afraid men's intellects are too sluggish to lead them to open their eyes to facts that ought to be very obvious at a glance. The second source of supply, and probably



# ALEXANDER OLDHAM & SONS,

Johnson Brook Patent Piston Works,

DUKINFIELD, - near MANCHESTER, - ENGLAND.

Telegraphic Address: "WELDLESS, Dukinfield."

Makers of  
**Patent Pistons,  
 Air Pump Buckets,**

FROM 2-in. DIA. TO 120-in. DIA.

Reboring Cylinders and Air Pump Barrels  
 in their places. Planing Valve Facings  
 by Improved Machinery.

**MONTREAL WHOLESALE PRICES CURRENT,  
 THURSDAY, OCT. 9, 1902.**

Name of Article.	Wholesale	
	\$ c.	\$ c.
<b>Drugs &amp; Chemicals</b>		
Acid Carbohc Cryst medi.....	0 25	0 30
Aloes, Cape.....	0 16	0 13
Alum.....	1 40	1 75
Borax, xtl.....	0 04	0 06
Brom. Potass.....	0 00	0 80
Camphor. Ref Rings.....	0 00	0 75
" Ref oz. ck.....	0 75	0 80
Citric Acid.....	0 35	0 40
Citrate Magnesia lb.....	0 25	0 45
Cocaine Hyd. (oz).....	4 50	5 00
Copperas, per 100 lbs.....	0 75	0 80
Cream Tartar.....	0 20	0 25
Epsom Salts.....	1 25	1 75
Glycerine.....	0 17	0 20
Gum Arabic per lb.....	0 20	0 40
" Trag.....	0 50	1 00
Insect Powder lb.....	0 25	0 40
do per keg, lb.....	0 22	0 30
Menthol, lb.....	7 50	8 00
Morphia.....	1 35	1 45
Oil Peppermint lb.....	2 75	3 00
Oil Lemon.....	1 15	1 25
Opium.....	3 50	4 00
Oxalic Acid.....	0 06	0 09
Phosphorus.....	0 50	0 75
Potash Bichromate.....	0 08	0 10
Potash Iodide.....	3 00	3 40
Quinine.....	0 30	0 40
Strychnine.....	0 65	0 80
Tartaric Acid.....	0 25	0 33
<b>Licorice.—</b>		
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.....	2 00	0 00
Acme Licorice Pellets, cans.....	2 00	0 00
Licorice Lozenges, 1 5 lb. cans.....	1 50	0 00
<b>Heavy Chemicals.</b>		
Bleaching Powder.....	1 75	2 50
Blue Vitriol.....	4 75	5 75
Brimstone.....	2 00	2 50
Caustic Soda.....	2 00	3 00
".....	0 00	0 00
Soda Ash.....	1 25	1 50
Soda Bicarb.....	1 75	2 25
Sal. Soda.....	0 75	0 85
" Concentrated.....	1 50	2 00
<b>Dyestuffs.</b>		
Archil, con.....	0 27	0 29
Cutch.....	0 03	0 09
Ex. Logwood.....	0 09	0 12

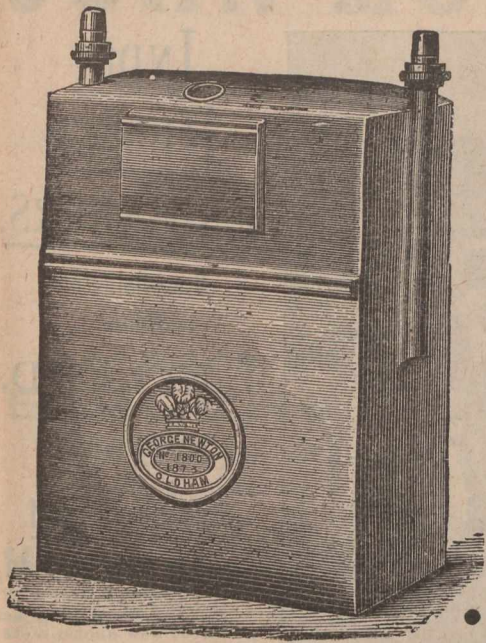
a sufficient and unailing one, is the subterranean reservoirs into which the rains are absorbed by the soil and stored for restoration to the surface by natural or artificial means. The natural means, which consist of the action of the grasses and shrubs which cover so much of the surface of both the pastoral and agricultural lands of the Colonies, are comparatively inefficient; because they do not send their roots deep enough to reach the water-stores below. Large timber trees are needed to get the greatest advantage by this means, and attention should be given to planting and distributing them over wide areas. The speediest and most effective remedy, however, will be found in artificial means—namely, the sinking of a considerable number of artesian wells. There need not be any fear of undertaking ventures of this kind, as most successful trials have already been made. In relation to this, and so far as Queensland goes, Mr. Oscar Satge, writing to the "Times" from Elysee, Folkestone, sends our contemporary a cutting from the Brisbane Queenslander, which throws an interesting light on the possibilities of extensive irrigation by means of water from such bores. The following is an extract:—

In the central division of the State there is a large tract of country known as "the desert." It is of little value for grazing purposes, and owing to the prevalence of dry season, it

**MONTREAL WHOLESALE PRICES CURRENT  
 THURSDAY, OCT. 9, 1902.**

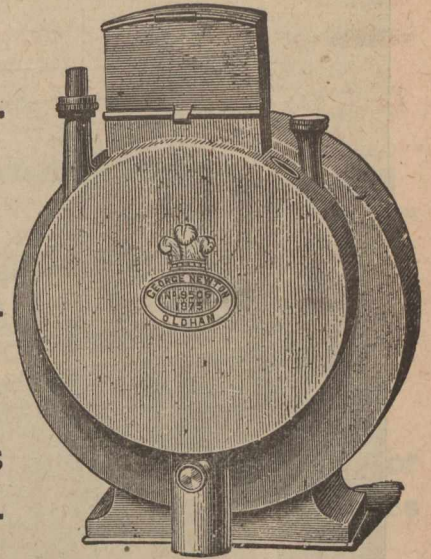
Name of Article.	Wholesale.	
	\$ c.	\$ c.
Chip Logwood.....	1 75	2 50
Indigo (Bengal).....	1 50	1 75
Indigo Madras.....	0 70	1 00
Gambler.....	0 07	0 07 1/2
Madder.....	0 09	0 12
Sumac.....	50 00	55 00
Tin Crystals.....	0 22	0 28
<b>Fish.</b>		
Bloaters, per box.....	1 00	1 25
Labrador Herrings.....	0 00	5 00
do do Half brls.....	2 75	3 00
Mackerel No. 2, brls.....	0 00	12 50
" " 1/2 barrel.....	6 00	6 50
Green Cod, No. 1.....	5 25	0 00
Green " large.....	0 00	5 25
No. 2.....	4 00	0 00
Large dry Gaspe per qntl.....	5 00	5 25
Salmon, bris Lab, No. 1.....	0 00	14 00
Salmon, (half brls).....	0 00	0 00
" Brit. Col brls.....	0 00	00 00
Boneless Fish.....	0 04 1/2	0 00
" Cod.....	0 05 1/2	0 06
Skinless Cod, case.....	5 00	5 50
Loch Fyne Herrings, keg.....	1 10	1 15
<b>Flour.</b>		
Ogilvie's Hungarian.....	0 00	4 00
Ogilvie's Glenora Patent.....	0 00	3 80
Manitoba patents.....	4 00	4 00
Strong Bakers.....	3 70	3 80
Winter Wheat patents.....	4 00	4 10
Straight roller.....	3 85	3 80
do bags.....	1 75	1 85
Superfine.....	4 50	4 60
Rolled Oats.....	4 75	0 00
Corn meal, bag.....	1 50	1 55
Bran bulk.....	14 00	15 00
Shorts.....	20 00	21 00
Mouille.....	24 00	26 00
<b>Farm Products.</b>		
BUTTER; Choicest Cr.....	0 19	0 30 1/2
Eastern do.....	0 00	0 00
Under Grades Cr.....	0 18 1/2	0 19
Townships Dairy.....	0 00	0 00
Western Dairy.....	0 16	0 16 1/2
Good to choice.....	0 14	0 15
Fresh Rolls.....	0 80	0 00

# GEORGE NEWTON, LTD.



GAS METER=  
MANUFACTURERS.

OLDHAM,  
ENGLAND.



Special quotations  
under the new Cana-  
• dian Preferential Tariff.

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, OCT. 9, 1902.

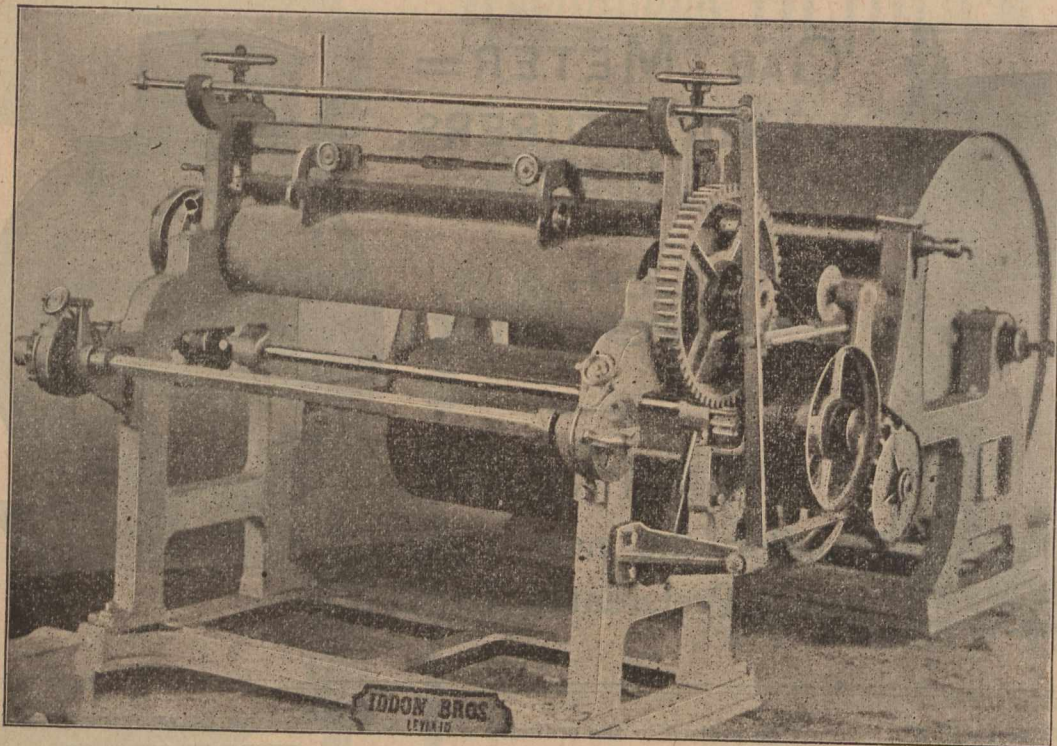
Name of Article.	Wholesale	
	\$ c.	\$ c.
<b>Farm Products.—Con.</b>		
<b>CHEESE:</b>		
Ont. New.....	0 10	10 16
Eastern.....	0 10	10 18
Eggs: New laid (shipped).....	0 19	0 19½
Straight gathered.....	0 16	0 17
Straight fall.....	0 00	0 00
No. 2.....	0 14	0 15
Maritime Prov.....	0 00	0 00
<b>SUNDRIES:—</b>		
Potatoes, per bag of 90 lbs.....	0 65	0 75
Honey, White Clov., Comb.....	0 11	0 11½
“ Extracted.....	0 07	0 08
Beeswax.....	0 25	0 30
BEANS: prime.....	2 10	2 20
do. Best hand-picked.....	0 00	0 0 0
<b>Groceries.</b>		
<i>Sugars: Factory.</i>		
Ex Granulated, brls.....	0 00	3 70
Acadia gran'd.....	0 05	3 65
Ex Ground, in brls.....	0 00	4 45
“ “ in bxs.....	0 00	4 65
Powdered, in brls.....	0 00	4 20
“ boxes.....	0 00	4 35
Paris Lumps, in brls.....	0 00	4 45
“ “ half brls.....	0 00	4 45
“ “ 100-lb bxs.....	0 00	4 45
“ “ 50-lb bxs.....	0 00	4 55
Branded Yellow.....	3 05	3 45
Molasses (Barbados).....	0 23	0 27
do brls. & ¼s.....	0 26½	0 30½
Evaporated Apples.....	0 09½	0 11
<i>Raisins:</i>		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 08½	0 10
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 00	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 05	0 06
“ Selected.....	0 06	0 06½
“ Layers.....	0 06½	0 07
Currents, Provincials.....	0 05	0 05½
Fillatras.....	0 00	0 06½
Patras.....	0 00	0 07
Vostizas.....	0 07	0 09½
Prunes, Cal.....	0 04	0 05
do French.....	0 08½	0 00
Figs in bags.....	0 08	0 13
“ new layers.....	2 82½	3 02½
Rice, C. C.....	2 92	3 02½
“ standard B.....	4 25	4 75
“ Patna.....	4 00	4 10
“ Burma.....	4 50	0 00
“ Crystal Japan.....	0 00	3 07½
“ Carolina.....	6 00	2 00
Pot Barley, bag ½ lbs.....	0 08	0 05
Pearl “ per lb.....	0 02½	0 00
Tapioca, Pearl.....	0 02½	0 00
“ Flake.....	0 80	0 90
Corn, 2 lb. tins.....	0 80	1 00
Peas, 2-lb tins.....	3 60	5 00
Salmon, 4 doz. case.....	1 00	1 10
Tomatoes, ½s. per doz.....	0 80	0 85
String Beans.....		

cannot be utilized in the ordinary way for agriculture. During the last six years various experiments have been carried out at some expense to prove that suitable crops may be grown there by the aid of irrigation. Nature has supplied it with an apparently inexhaustible reservoir of artesian water proved to be suitable for irrigation. The land is easily cultivated, will produce crops in the driest of seasons, and gives heavier yields of wheat, oat-en hay, barley, potatoes, and other vegetables than any other soil we know of in Queensland. The water from the artesian bores is so pure that it deposits no mineral sediment to injure the soil, as is proved by the fact that for six years the same places have been continuously irrigated without any ill-effects. It is admirable soil for growing any kind of citrus trees and for vines, as is evidenced by the orchard and vineyard of the Alice River settlement, situated some four miles from Barcardine, on the Central Railway. An artesian bore in that part of the country will give a supply of about 500,000 gallons per diem. This is sufficient to irrigate at least 60 acres. It may irrigate a larger area than this by judicious manipulation. The cost of putting down a bore at the present time is considerably less than it was a few years ago. Half-a-dozen artesian wells in this country would cost now about £300 each. The cost of irrigating from such a supply is only a trifle, as it is applied by gravitation, the water flowing from the bore into main drains made by plough and deliver, and thence by furrow through the ground to be irrigated. The few settlers who have been growing crops in this manner have done well. Hay seed germinates a few days after saturation of the soil, and if sown in June,

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, OCT. 9, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
<b>Hardware.</b>		
Antimony.....	0 09½	0 10
7/8 in. Block L & P, ½ lb.....	0 00	0 33
“ Straits.....	0 00	0 00
“ Strip.....	0 00	0 33
Copper: Ingot.....	0 00	0 60
<b>CUT NAIL SCHEDULE.</b>		
Base Price, per Keg, car lots.....	2 37½	0 00
Less quantity.....	2 45	0 00
Extras—Over and above 30d.....		
40d, 50d, 60d and 70d Nails.....		
<b>Cut and Fence Nails—</b>		
16 and 20d Hot Cut, per 100 lbs.....	0 05	0 00
10 and 12d “.....	0 10	0 00
8 and 9d “.....	0 15	0 00
6 and 7d “.....	0 30	0 00
4 and 5d “.....	0 40	0 00
3d “.....	0 65	0 00
2d “.....	1 00	0 00
Cut spikes 10c, per Keg advance.....		
<b>Fine blued nails—</b>		
2d per 100 lbs.....	1 00	0 00
3d “.....	1 50	0 00
<b>Casing, Box, Tobacco Box and Flooring Nails—</b>		
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
<b>Finishing nails—</b>		
3 inch and longer per 100 lbs.....	0 60	0 00
2½ and 2¾ inch.....	0 65	0 00
2 and 2½ inch.....	0 70	0 00
1½ and 1¾ inch.....	0 95	0 00
1¾ inch.....	1 20	0 00
1 inch.....	1 50	0 00
<b>Slatting nails—</b>		
1½ and 1¾ inch per 100 lbs..	0 95	0 00
1¾ inch.....	1 20	0 00
1 inch.....	1 50	0 00
<b>Common barrel nails—</b>		
1½ inch per 100 lbs.....	1 00	0 00
1 inch.....	1 00	0 00
¾ inch.....	1 25	0 00
¾ inch.....	1 50	0 00
<b>Clinch nails—</b>		
1 inch and longer per 100 lbs.....	0 60	0 00
¾ and ¾ inch.....	0 65	0 00
¾ and ¾ inch.....	0 70	0 00
1¼ and 1½ inch.....	0 95	0 00
1½ inch.....	1 20	0 00
1 inch.....	1 50	0 00
<b>Sharp and flat pressed nails</b>		
1 inch and longer per 100 lbs.....	1 35	0 00
¾ and ¾ inch.....	1 50	0 00
¾ and ¾ inch.....	1 65	0 00
1¼ and 1½ inch.....	1 85	0 00
1½ inch.....	2 50	0 00
1 inch.....	3 00	0 00
<b>Coil Chain—No. 6.....</b>		
“ 5.....	0 11½	0 00
“ 4.....	0 10	0 00
“ 3.....	0 09½	0 00
“ 2.....	0 09	0 00
“ 1½.....	0 07½	0 00
“ 1.....	4 35	0 00
“ 7-16.....	4 25	0 00
“ 1.....	4 00	0 00

# IDDON BROTHERS



**INDIA  
RUBBER  
ENGINEERS.**

Brookfield Iron Works,  
**LEYLAND,**  
nr. Preston,  
ENGLAND.  
**Engineers and  
Rubber Machinists,**

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

SPECIALITIES: All kinds of Rubber Machinery.

**SPECIAL NOTE:** Buyers of Rubber Machinery, have 33 1/2 p.c. in their favor by purchasing from the Makers and Inventors in England under the new Canadian Preferential Tariff.

**MONTREAL WHOLESALE PRICES CURRENT  
THURSDAY, OCT. 9, 1902.**

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

the hay is ready for harvesting in September. Potatoes and all kinds of vegetables grow well. The latter are sent by train to Rockhampton, where there is a good market for this kind of produce. The main advantage in irrigating is that the crop is always safe. The dry season cannot destroy or injure it. The hot, dry climate enables the irrigator to use copious supplies of water, and this in turn produces heavy crops.

It is well known that Queensland can grow the finest cotton, which will compare very favourably with the Egyptian and Sea Island qualities, as well as its equally fine wools. It is not likely, however, that cotton will become a product of appreciable value for a long time to come, unless the "Labor" policy of Australia's professional politicians be changed. But whatever course may be taken, the pastoralists and agriculturists of the island-continent deserve little sympathy if they decline to seek any amelioration of their difficulties and diminution of their losses by availing themselves of the means almost ready to their hands, of tapping the subterranean supplies shown by the above example to exist in abundance around them. They will create the impression that they themselves believe their only function is to shear the sheep and reap the harvests almost spontaneously grown in the country, and that somebody else should perform for them all the preliminary work. Such conduct will hardly be a quitance of their obligations to the community.

**MONTREAL WHOLESALE PRICES CURRENT.  
THURSDAY, OCT. 9, 1902.**

Name of Article.	Wholesale.
<i>Terne Plate IC, 20x28</i> .....	\$ c. \$ c.
Russ. Sheet Iron .....	7 50 0 00
Lion & Crown tin'd sh'ts .....	0 10 0 00
22 and 24 gauge case lots .....	0 0 7 75
26 gauge .....	0 00 0 75
Lead: Pig, per 100 lbs; .....	3 25 3 35
Sheet, .....	0 00 0 04 1/2
Shot, 100 lb., less 2 1/2 p.c. ....	0 00 6 50
Lead Pipe, per 100 lbs. ....	7 09 0 00
	less 37 1/2 p.c.
<i>Zinc:</i>	
Spelter, per 100 lbs. ....	0 00 5 25
Sheet, Zinc .....	5 75 6 00
<i>Black Sheet Iron,</i>	
Per 100 lbs.	
8 to 16 gauge .....	2 40 0 00
18 to 20 do .....	2 31 0 00
22 to 24 do .....	2 35 0 00
26 do .....	2 40 0 00
28 do .....	2 45 0 00
<i>WIRE:</i>	
Plain galv'd, No. 5 .....	3 95 0 00
do do No. 6, 7, 8 .....	3 45 0 00
do do No. 9 .....	2 80 0 00
do do No. 10 .....	3 55 0 00
do do No. 11 .....	3 55 0 00
do do No. 12 .....	2 95 0 00
do do No. 13 .....	3 05 0 00
do do No. 14 .....	4 05 0 00
do do No. 15 .....	4 55 0 00
do do No. 16 .....	4 80 0 00
<i>Barbed Wire—</i>	
Spring Wire per 100, 1.25, net extra. ....	3 00 f.o.b Montreal.
<i>Iron and Steel Wire pl'n</i>	
6 to 9 .....	2 80 base.
<b>Rope.</b>	
Steel, base .....	0 00
" 7-16 and up .....	0 12 1/2
" 5-16 " .....	0 13
" 3-16 " .....	0 13 1/2
" 3-16 " .....	0 13 1/2
Manilla, 7-16 & lkr. ....	0 14
" 5-16 " .....	0 15
" 3-16 " .....	0 15 1/2
" 3-16 " .....	0 16
" 3-16 " .....	0 16
Lath yarn .....	0 16 1/2
	0 11 1/2



Telegraphic Address :—Musgrave, Bolton, England.

# JOHN MUSGRAVE & SONS,

LIMITED,

Globe Iron Works,

BOLTON, England.

Makers of all classes of  
**BOILERS,**

Up to 300 lbs. pressure  
per square inch.

Musgrave's Patent  
**SUPERHEATERS.**

## Horizontal and Vertical ENGINES

Of Designs to Suit Purchasers for

Cotton Mills, Rolling Mills and Elec-  
tric Light Stations, Winding Engines,  
Mill Gearing and Cranes . . . .

Over....

**70,000**

I. H. P. Supplied for  
Electrical Purposes  
alone.

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, OCT. 9, 1902.

LINEN INDUSTRY IN IRELAND.

**MONTREAL WHOLESALE PRICE CURRENT**  
THURSDAY, OCT. 9, 1902.

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

Sir R. Lloyd Patterson, past president of the Belfast Chamber of Commerce, contributed a paper recently on "The Linen Industry of Ireland." Observing that linen was probably the oldest known textile, he quoted from the "Statist" of October 28, 1899, that the estimated capital of the business was £12,000,000, and the annual wage fund three millions, in addition to that paid in auxiliary industries. The Phoenicians appeared to be the founders and the Christian Church largely the patron of the making of fine linen. The manufacture went on without interruption to 1699, when a Huguenot refugee named Crommelin, after the revocation of the Edict of Nantes, settled near Lisburn and established the industry on a new basis and with fresh improvements. At first all the yarn was spun and woven by hand, and the brown linens were sold in country market towns, the bleachers and merchants riding in company for mutual protection from town to town. Early in the history certain makers located in certain districts, Ballymena, for example, being noted for fine yard-wide linens for shirtings. Dublin with its white linen hall was long the main centre, but in 1783 Belfast built its white linen hall, which was now giving way to the city hall. The evolution from primitive methods was due (1) to machinery and wet spinning; (2) the power-loom; (3) improvements in bleaching. The Government helped with bounties, and in 1809 a Cork firm erected spindles for spinning flax, receiving a grant of 30s a spindle, and in 1810 were paid 2d a yard on duck and sailcloth sold. The northern industry in its modern form might be said

Name of Article.	Wholesale.	
	\$ c.	\$ c.
<b>Oils</b>		
Cod Oil	0 85	0 40
S. R. Pale Seal	0 00	0 55
Straw Seal	0 40	0 50
Cod Liver Oil, Nfd. Norw.		
Process	1 40	1 60
" Norwegian	2 00	2 25
Castor Oil	0 08	0 10
Castor Oil brls.	0 07	0 08
Lard Oil, Extra	0 80	0 90
" "	0 70	0 80
Linseed, raw, nett.	0 71	0 72
" boiled, nett	0 74	0 75
Olive, pure	1 05	1 15
Extra, qt., per case	0 00	3 70
Turpentine, nett	0 73	0 74
<b>Petroleum:</b>		
Benzine	0 22	0 30
<b>Glass.</b>		
United inches, 00 to 25	0 00	2 10
do 26 to 40	0 00	2 20
do 41 to 50	0 00	4 70
do 51 to 60	0 00	4 95
<b>Paints, &amp;c.</b>		
Lead pure 50 to 100 lb. kgs.	5 00	5 25
do No. 1	4 62	4 87
do No. 2	4 25	4 10
do No. 3	4 37	4 62
do No. 4	4 37	4 62
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'h	1 75	2 00
Yel. Ochre, French	1 50	2 25
Whiting, ordinary	0 45	0 50
do Gilders	0 60	0 70
do Paris, do	0 85	1 00
English Cement, cask	2 15	2 25
Belgian do	1 65	1 90
German do	2 25	2 45
American do	2 00	2 40
Fire Bricks per 1000	16 00	22 00
Fire Clay	1 50	1 75
Rosin	2 75	5 50
<b>Glue:</b>		
Domestic Broken Sheet	0 13	0 15
French Casks	0 11	0 13
do brls.	0 00	0 14
American White, brls.	0 16	0 20
Coopers' Glue	0 29	0 25
Brunswick Green	0 04	0 10
French Imperial Green	0 12	0 16
No. 1 Furnit'e Varn'h, pr. gl.	0 65	0 70
" do do	0 75	1 00
Brown Japan	0 50	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
" do Pure	2 25	2 75
White do	2 75	3 00
Putty Bulk 100 lb. brl.	0 00	2 00
Parisgreen in drum 1 lb pk.	0 18	0 19
Kalsomine, 5 lb pkgs.	0 00	0 03
<b>Wool.</b>		
Canadian Washed	0 00	0 14
North West	0 60	0 00
Unwashed	0 08	0 00
B. A. Scoured	0 35	0 37
Natal	0 16	0 17
Cape, greasy	0 16	0 17
Australian greasy	0 14	0 20

Established 1828.

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For delicate machinery is the finest known.

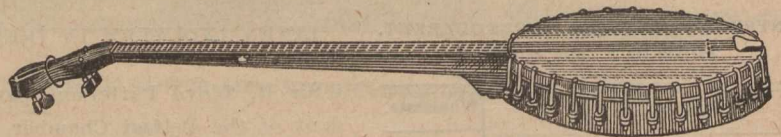
BAR MOTTLED SOAP.

# IRVEN BROTHERS, LIVERPOOL, ENG:

Under New Canadian Tariff Law.

to have begun in 1828, when flax spinning by machinery was made a success by Messrs. Marshall, of Leeds, and Messrs. Baxter, of Dundee, the earliest north of Ireland men being Messrs. Murland, of Castlewollan, and Messrs. Mulholland, of Belfast. Mill spinning was so successful that in 1853 there were 80 flax mills with 500,000 spindles, almost all in the north of Ireland. At the end of the last century there were 838,582 spindles. There were, however, fluctuations, as in 1875 the number was 924,817. In the last 30 or 35 years many concerns in Scotland were broken up, and the flax spinning industry of Yorkshire was almost extinct. Ireland had thus the best of it in the struggle. In Germany and Austria the maximum was reached in 1874 with 741,214 spindles, and this number had been reduced to 573,210. In Belgium since 1874 there had been a reduction from 320,000 to 287,580; in France from 750,000 to 448,426. The figures showed that

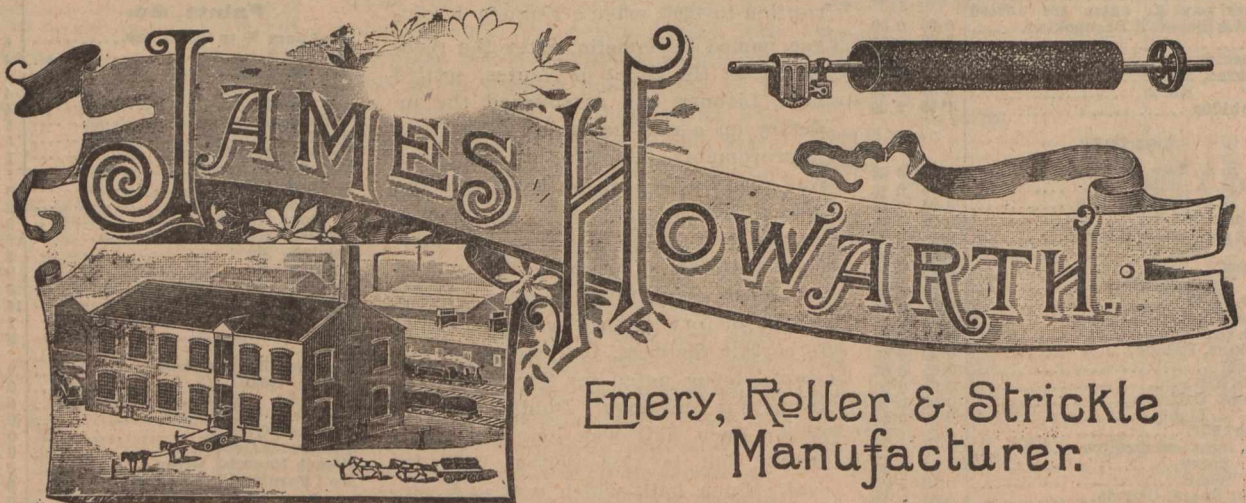
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 Patent Non-Conducting Cement for Steam Pipes and Boilers superior to Felt and Compositions for preventing the radiation of Heat, Saving Fuel, etc.  
 Special Terms to Canadians under the New Preferential Tariff.

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

**MADE IN LIVERPOOL, ENGLAND.**

TRADE PRICE:

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

"Order direct or through your jobber."

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

Special prices to Canadians under the new Tariff.

the Irish decline had been only about 9 per cent., while Continental countries had diminished by from 27 1/2 per cent to 40 per cent. The industry had, of course, greatly suffered from the Russian and American civil wars. The disturbance from the Franco-German war was merely of a temporary character. It was, however, matter of regret that the flax crop had varied enormously within 50 years, the finer supply now coming to a large extent from Belgium, and the coarser kinds from Russia. The lowest average price was reached in 1896; but in some 30 years the acreage had gone down from 200,000 to 50,000 acres. The truth, however, was that the linen trade of the world had not been expansive—indeed, of recent years rather the reverse. The great competitors of linen were cotton and wool, especially the former. It was, too, unfortunate that the retail dealers insisted on a higher profit for

linens than for cottons. Yarn prices also showed extreme fluctuations. The power-loom came to stay some time in the early 'fifties—in 1850 there were 88 and at the end of 1899 no fewer than 32,245. The declared value of linen exports from the United Kingdom varied greatly—in 1850 it was £3,947,852; in 1865, at its highest, £9,156,990; in 1901, £5,012,835. The last 30 years had shown a marked decline. There were more than 70,000 of both sexes engaged in the industry; but the better class of craftsmen in the shipyards and foundries considered their girls too good for the work. On the whole, apart from the curse of drunkenness, the linen operatives of Belfast were as well housed as the same classes in any city of the kingdom, while the number of houses kept the rents moderate. What was wanted to bring about improvement in the long-suffering linen trade was the greater variety of fabric

ESTABLISHED 1856.

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**TANNERS, CURRIERS & MANUFACTURERS,**

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Prices and Samples Free on Application.

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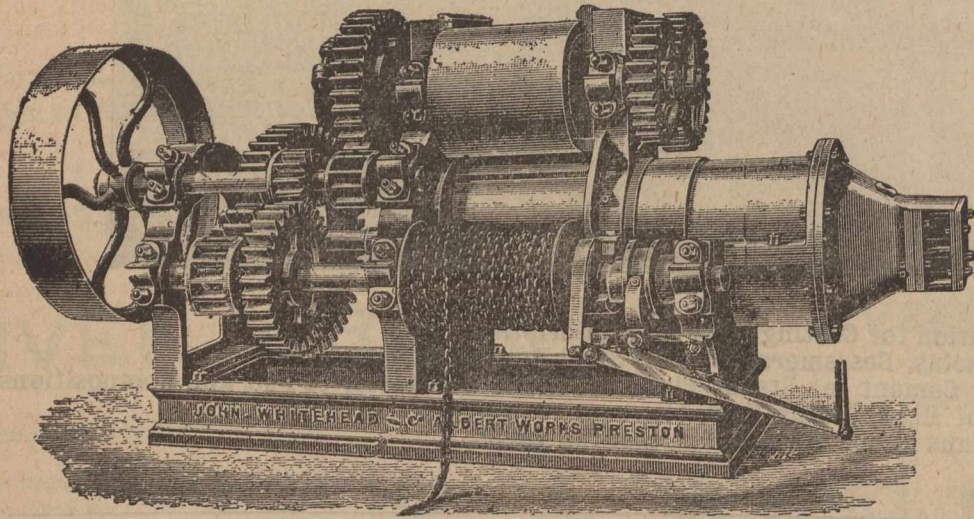
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ture of Bricks, Tiles and  
Pipes, under the new  
Canadian Preferential  
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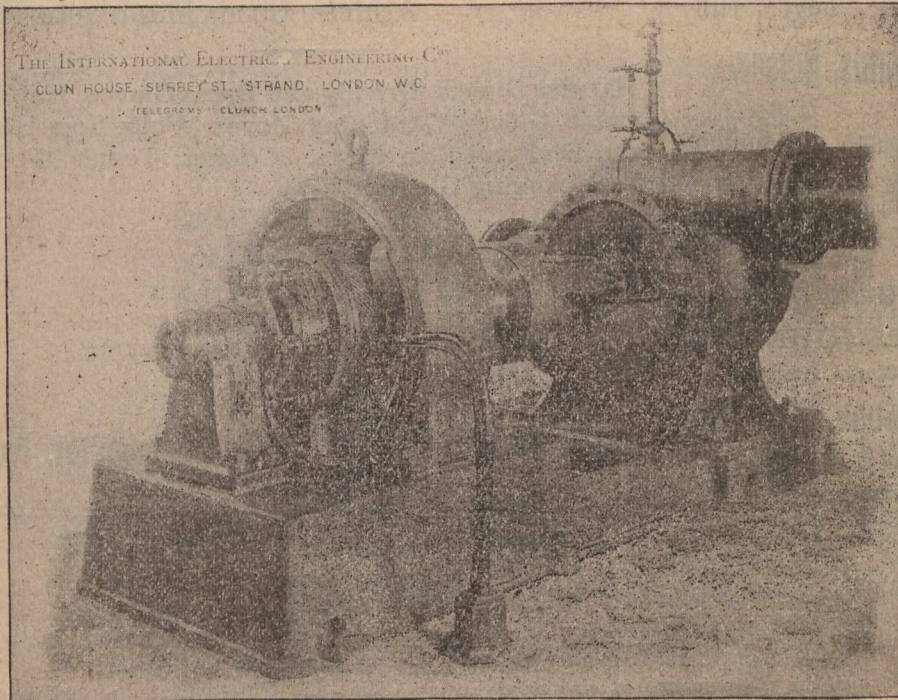
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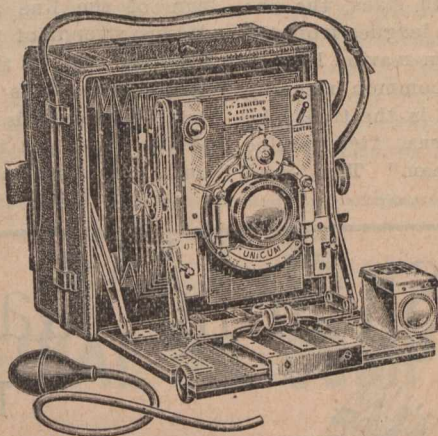
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help of the women. Mr. Johnson thought as far as raw material was concerned Belfast was well off. The farmers could help the situation by displacing the supplies of Belgian flax. On Saturday many of the visitors saw flax still lying in the fields, whereas it was all gathered in Belgium. A river lease—a mile's flow in four hours of soft water—was needed. There were such rivers in which no fishing would be interfered with.

### CANADA'S BOUNDARY ON ALASKA'S FRONTIER.

Mr. Thomas Hodgins' Contemporary Review article on the Alaskan boundary question is the subject of an editorial in the New York Evening Post. "It is," says that journal, "well written, gives evidence of much familiarity with international law, and of just enough acquaintance with the facts not to disturb the flow of a grave

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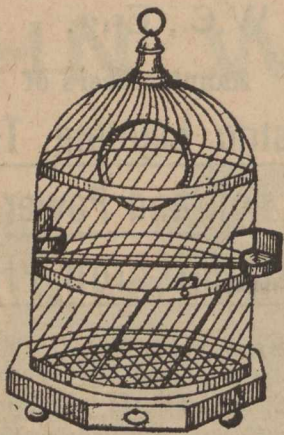
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and apparently weighty argument. Regarded as the effort of counsel to represent the case of his client, it is admirable, and, with the intelligent public who cannot hear the argument for the other side, it will necessarily be influential." The Post then proceeds to challenge some of the points on which the argument rests, and to deal with Mr. Hodgins' remarks on arbitration.

Upon the impregnable position in which Mr. Hodgins has placed the Canadian case this hasty attack makes little impression. The Post makes much of the provision in the treaty of 1825 granting Britain free navigation of the rivers in perpetuity, but limiting her right of navigating the inlets to a ten-year period. Russia's reason, the Post explains, for thus restricting the rights in the inlets was the desire to prevent the Hudson Bay Company from getting into her sea otter trade. This condition in the treaty disposes, our contemporary thinks, of any British claim to lands bordering on the inlets, and upholds the United States' contention that the boundary line, following the contour of the coast, must at all times leave a margin of ten marine leagues to the United States. But it cannot be pretended that Russia could reserve rights over which she had no control. The word "inlet" as used in the part treaty referred to could not signify more than so much of the inlet as was within Russia's jurisdiction. If the boundary cut across a gulf or bay in its demarcation ten marine leagues would be within British territory, the mouth within Russian territory, and the ten-year limitation would apply to the latter. That is, while British vessels, as a consequence of the perpetual free right of way along the rivers, would always have the right to pass in and out through the Russian section of the inlets, they would be permitted to trade between the shores of that section for only ten years. The ten-year right was practically a concession to the Hudson's Bay Company of a part of Russia's coast trade. Af-

terwards that company obtained a lease of Russia's coast strip. The Post bases too much upon its misunderstanding of the word "inlets."

Mr. Hodgins was careful to show that the negotiators of the treaty of 1825 were very particular to use language that would leave Russia's liere no wider than ten marine leagues from its ocean line at any point, no matter how far short it might come of the upper shores of arms of the sea. The British and Russian draft projects had used different forms of words to express the idea in the minds of the plenipotentiaries on both sides, the one specifying ten marine leagues from the seashore, the other ten marine leagues from the sea. The common meaning was finally expressed in the treaty by the more precise phrase "ten marine leagues from the ocean." That, read

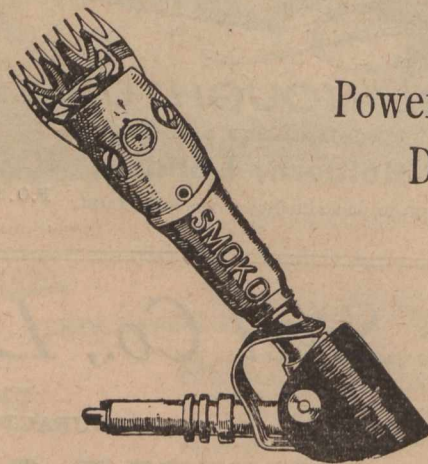
along with other facts yielded by the history of the negotiations and by a close study of the treaty itself, shows the direction of the boundary line was to be parallel to the ocean coast.

That the United States aimed to secure a still larger tract of territory by insisting on drawing the line ten marine leagues from what it called the shore, instead of following, as the treaty directs, the summit of mountains where there occur within that distance from the coast, was never before denied that we know of. But the Post denies it, and refers to the location of the line agreed upon in the modus vivendi of 1899, which line follows the crest of the mountains at the White Pass. It is true the modus vivendi boundary is drawn through the White Pass, but it is also true that until the adoption of that temporary

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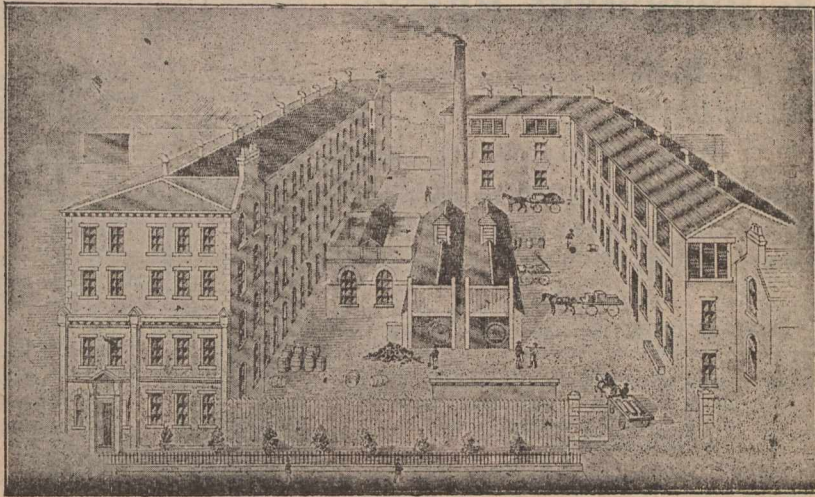
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divisional line, the United States maps showed a sweep of border much farther to the north, drawn ten marine leagues from the upper shores of the inlets. Also, the United States very expressly stipulated that in the modus vivendi it by no means surrendered any claims it might have to land beyond that temporary line.

When two parties are in dispute there is commonly more or less disposition to refer the difference to arbitration, where both are equally ready to have the matter thus decided the question of which is right is usually a very doubtful one, and is a very fair ground of dispute. Where but one of the parties calls for arbitration, its case is

generally the stronger. The one that refuses to arbitrate shows little confidence in the soundness of its claims. The United States has refused to submit unreservedly the Alaskan boundary question to arbitration, though Canada urgently calls for a settlement by that means. Mr. Hodgins' article is both a clear showing of the strength of our case and an appeal for arbitration. To that appeal the Evening Post makes this answer:—

"Certain phases of the case are adapted for arbitration, others are not. Unfortunately for international peace, in three very important recent arbitrations the arbitrators have seemed to regard themselves as partisans, and not

impartial judges; and absolute failure of the proceedings has been averted only by a decision which was privately, if not publicly, admitted to be not based on the merits of the case, but merely a compromise to avoid war, in which the weaker party was given the least that would shut its mouth."

Stated in few words, the Post's objection to arbitration seems to be that the tribunal might not decide in favor of the United States. If Canada is willing to take the risk of an unjust decision ought not the United States to be equally willing? Three cases the Post refers to which were not settled to its satisfaction by the arbitrators to whom they were submitted. Certainly the United States cannot say that it has ever got less than fair play from the arbitrations between itself and Great Britain. The Geneva award was surely satisfactory to it. Nothing could be fairer than the Behring Sea tribunal's finding. By arbitration the Venezuela boundary question was settled agreeably to all concerned, including the United States itself. Yet our neighbors refuse to allow their claims on our North-West frontier to be passed upon by a similar tribunal, subject to conditions like those agreed to in the Venezuelan case. Manifestly they have little faith in their cause.

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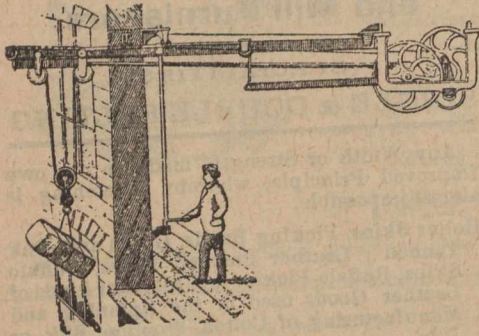
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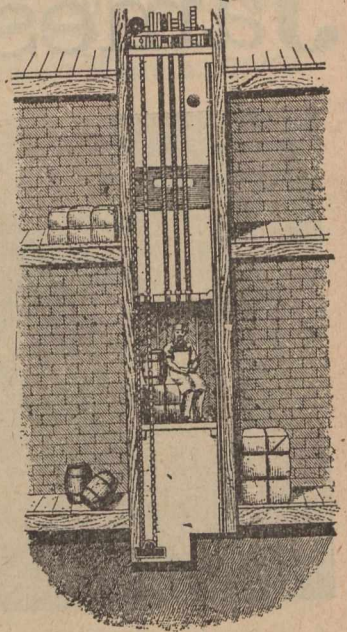
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tints and shades; it is also utilized to  
mill cloths in after dyeing. In textile  
printing, says the Textile Mercury, a  
soaping after the printing and steaming  
is of considerable value in bright-  
ening up the colors and removing the  
thickening material, or in helping to  
that end.

Good soap is an expensive article. It  
is produced from rather costly mate-  
rials, and considerable care must be  
taken in its manufacture; hence a  
well-made soap is bound to be expen-  
sive. The best soaps are made from  
tallow, bleached palm oil, coconut  
oil, olive oil, nut oil, and caustic soda.  
It is the fats which make the soap expen-  
sive, for a well-made soap will con-  
tain 64 per cent. or even more fatty  
matter, some 6 to 7 per cent. alkali,  
and the rest water. In the endeavor  
to cheapen the cost of making soap  
in order to be able to offer to dyers a  
cheap article, low grade fats, such as  
bone tallow, are used. Cheaper oils and  
soap stock, such as cotton and lin-

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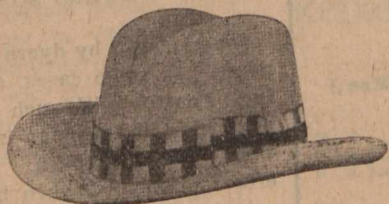
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Atlas.....	24,000	24 p.s.	50	9 1/2
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Guardian Fire and Life.....	200,000	9	10	9
Imperial Fire.....	60,000	25	20	2
Lancashire Fire.....	135,493	5	20	1 1/2
Lion Fire.....	100,000	3	25	2 1/2
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London Assurance Corporation.....	25,862	20	10	2
London & Lancashire Life.....	10,000	10	10	28
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	74
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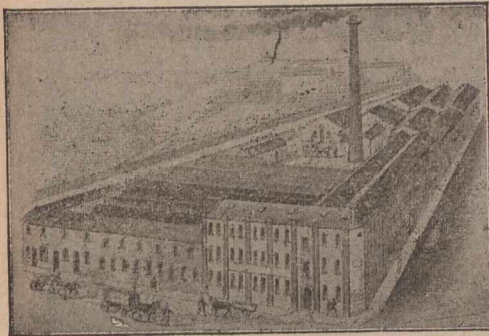
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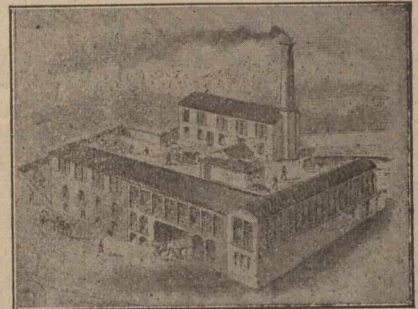
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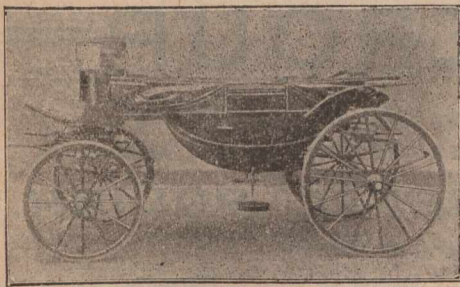
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seed oils and rosin are also employed; the last body does not really saponify, but makes a kind of soap at a low price; hence its use.

The calico-printer wants a soap which is fairly easily soluble in water; for this reason palm, olive, cocconut, and nut oil soaps are to be preferred to a tallow soap, which is not very soluble. The soap must be quite neutral in its properties; if it contains any free alkali this might act upon the colors and alter their tints, or cause them to bleed. Alkalinity, however, is avoided by care in making. Rosin, cotton oil, and linseed oil soaps are found to be somewhat alkaline in their properties, and to cause colors to run or bleed, so their use should be avoided in making calico printers' soap. As it is somewhat difficult to make a perfectly neutral soap from cocconut oil, the soap-maker takes care to use little or none of that article, more especially as it is not a cheap soap fat. Printers' soaps should not have any tendency to leave any odor in the goods; if so, it should be a pleasant one. For this reason soaps made from tallow, lard, cotton, and

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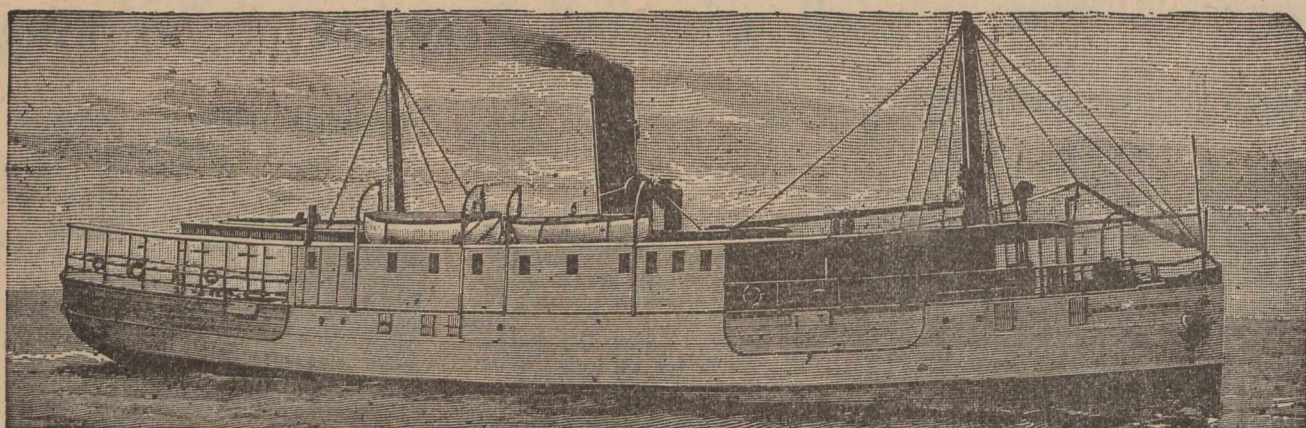
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nut oils are not good articles, as they are apt to leave the cloth with rather unpleasant odors. It therefore happens that, on account of the reasons set forth, the calico-printer prefers a soap made from palm or olive oils to any other kind of soap, and although he does not object much to tallow soap, yet he carefully avoids any soap which contains rosin or cotton oil.

The silk dyer requires also a fairly neutral soap; one that will not impart any odor to the silk. He prefers an olive oil soap made with caustic soda, and if it be a well-made soap from caustic potash and olive oil so much the better for his purpose. A palm oil soap is also a good one for silk dyers. Coconut soap is rather troublesome to make neutral, and any free

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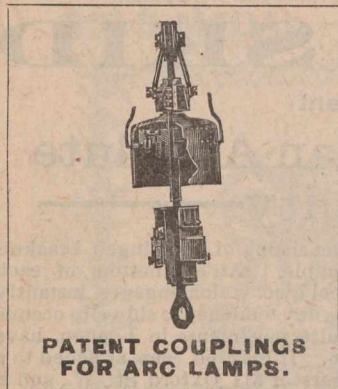
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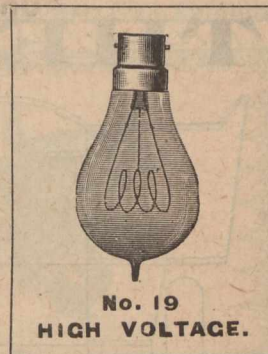
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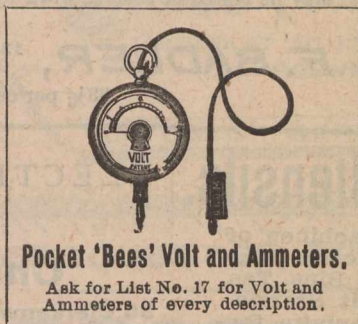
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alkali is apt to affect the shades dyed on the silk. Soaps containing rosin are to be avoided, especially if the soap is used in a bath along with acetic or sulphuric acid; the rosin set free tends to cling to the silk and gives it an unpleasant feel.

In preparing cotton goods for dyeing, a wider choice of soap is available, and any fairly good make may be used. Perfect neutrality is not necessary, in fact a slight amount of alkalinity is of benefit rather than otherwise, as it helps to cleanse the cotton. A soap made from any of the soap fats enumerated above, alone or mixed together, may be used. In some methods of cotton dyeing soap is added to the dye-bath; this should be of better quality than that used in cleansing the cotton. It ought to be neutral, so that it will not have any action on any colors dyed in the soap liquor (a strongly al-

kaline soap might alter the shade of chrysamine, for instance), and it should not be liable to impart any unpleasant odor to the cloths. For these reasons the best soaps to use are those made from palm oil or olive oil, or one made from a mixture of those fats. For soaping cotton goods after dyeing (which is, however, not often done, for the same reason as set forth above under printers's soaps), palm oil and olive oil soaps are those most to be recommended.

The woolen dyer only uses soap after he has dyed his cloths for the purpose of assisting in the milling, and he finds that a good soap made from tallow or palm or olive oil gives him the best results. It should be neutral in nature, although a slight degree of alkalinity is of but little consequence, for it is generally neutralized by the trace of acid which is invariably pre-

sent in woolen goods after dyeing; this acidity of the goods and alkalinity of the soap tend to neutralize one another.

Before woolen yarns and cloths are dyed it is usually necessary to remove and oily matter which they may contain. This is done in a soap liquor, and a very common soap for this purpose is one made from bone fat and cotton oil; occasionally rosin is added. It is not needful to have a neutral soap; in fact, a little alkalinity is rather desirable than otherwise, as it helps to emulsify the oil in the goods and so makes its removal rather easier. The soap ought to be one which is fairly easily soluble in water, so that it can be readily washed out of the goods after they have been treated, as if any were left in it might tend to produce defects such as unevenness in dyeing.

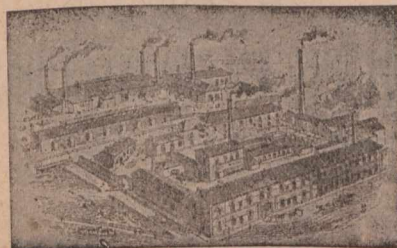
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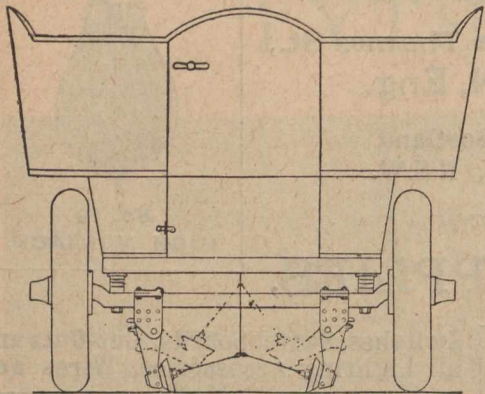
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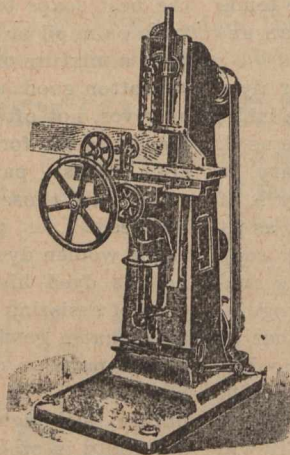
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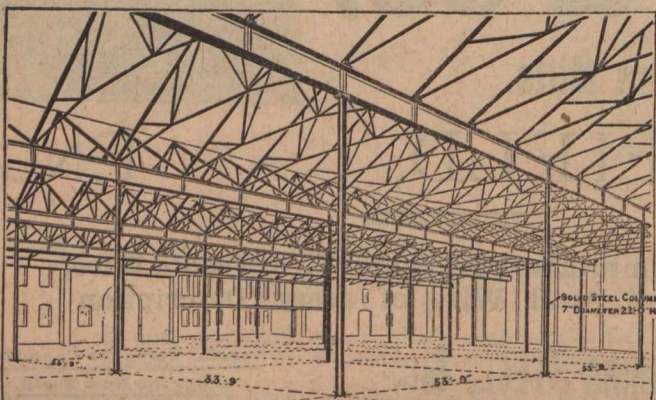
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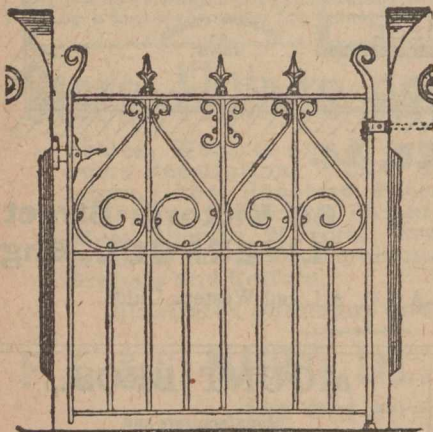
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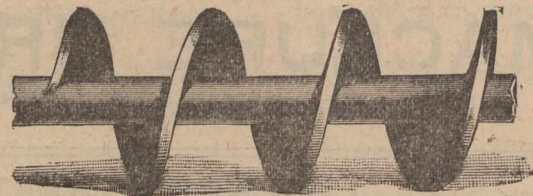
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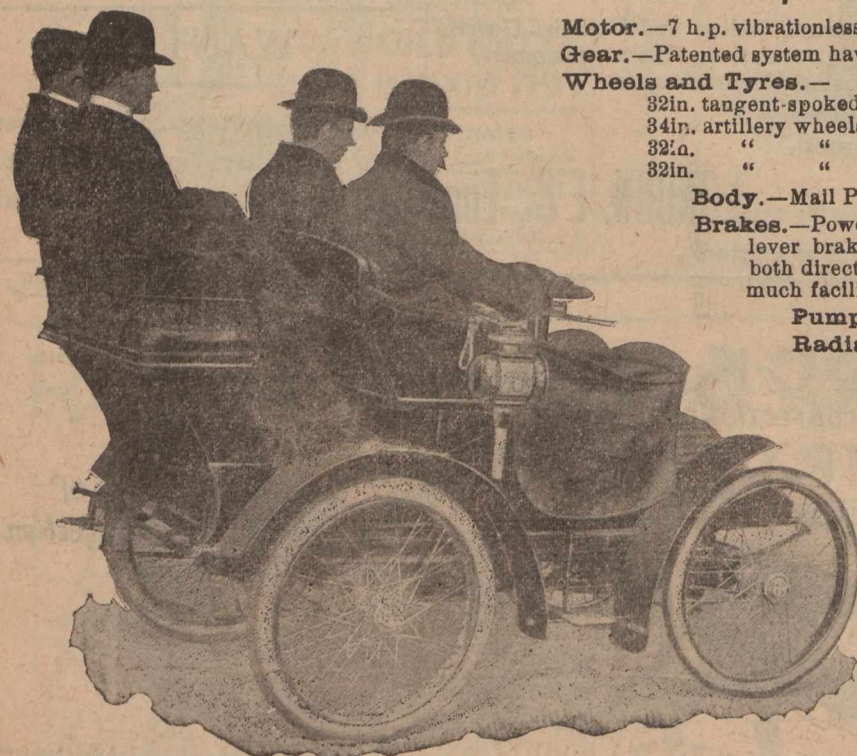
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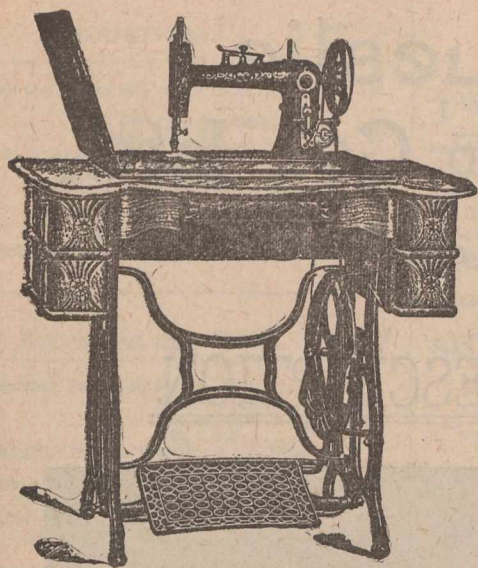
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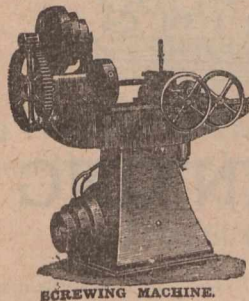
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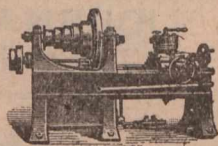
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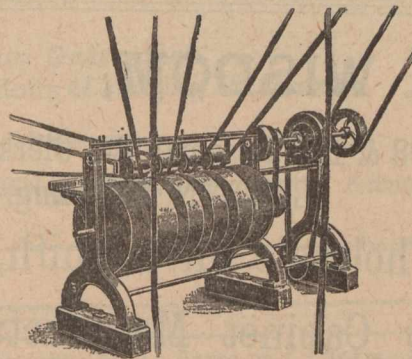
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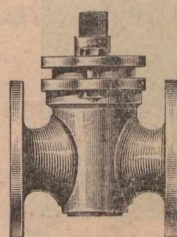
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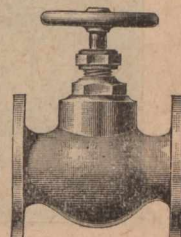
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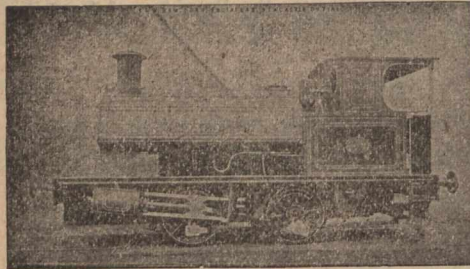
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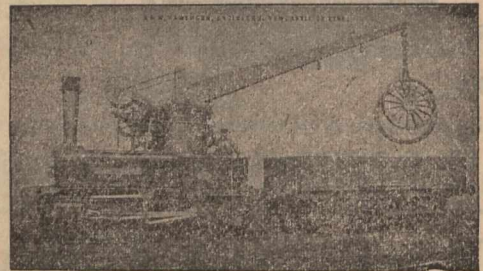


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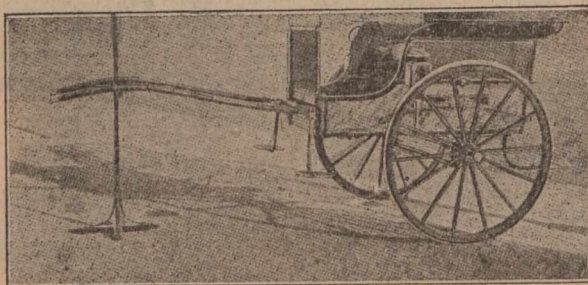
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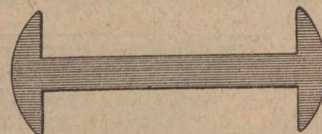
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Canada, 4 per cent. loan, 1860			
1 per cent. loan, 1888-99	102	104	
Debs. 1884, 3 1/2 per cent.	101	103	
2 1/2 p.c. loan, 1897	88	90	
Manitoba, 1885-6, 5 p.c.	108	110	

Sms	Railway and other Stocks.	Sept. 25	
	Quebec Province, 5 p. c., 1874	102	107
	1876, 5 p. c.	102	107
	1880, 4 1/2 p. c.	104	106
	1883, 5 p. c.	109	112
100	Atlantic & Nth. Western 5 p.c. Gas	120	123
	1st M. Bds	13 1/2	13 3/4
10	Buffalo & Lake Huron \$10 shr	137	141
	do 5 1/2 p.c. bonds		
	Can. Central 6 p.c. M. Bds. Int. guar. by Gov.		
	Canadian Pacific \$100	143 1/2	144 1/2
	Grand Trunk, Georgian Bay, &c. 1st M.	100	102
100	Grand Trunk of Canada Ord. stock	14	14 1/2
400	2nd equip. mtg. bds. 6 p.c.	126	129
100	1st pref. stock 5 p.c.	110 1/2	110 3/4
100	2nd pref. stock	96 1/2	97
100	3rd pref. stock	42 1/2	43
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100	4 p.c. perp. deb. stock	109	111
100	Great Western shares, 5 p.c.	134	137
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100	T. G. & B. 4 p.c. bonds, 1st mort.	106	108
100	Well., Grey & Bruce, 7 p.c. bds. 1st Mort	109	111
100	St. Law. & Ott. 4 p.c. Bds	107	109
MUNICIPAL LOANS.			
100	City of London (Ont) 1st pref 5 p.c.	—	—
100	City of Montreal stg. 5 p.c. 1874	101	103
100	City of Ottawa, 4 p.c., stg.	101	104
	redeem 1873	100	103
	redeem 1875	101	104
100	City of Quebec, op. c. redeem 1875	105	107
	redeem 1878	110	112
100	City of Toronto, 4 p.c. 1889-93	99	101
	5 p.c. stg. con. deb. 1874-1876	103	109
	5 p.c. gen. con. deb. 1879	109	111
	4 p.c. stg. bonds	101	103
100	City of Winnipeg deb., 1884, 5 p.c.	106	108
	Deb. scrip. 1883, 6 p.c.	—	—
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100	Canada Company	38	42
100	Canada North-West Land Co.	33	38
100	Hudson Bay	34	34 1/2
BANKS.			
	Bank of British North America	68	70
	" " Montreal	515	519
	Canadian Bank of Commerce	15 1/2	16 1/2

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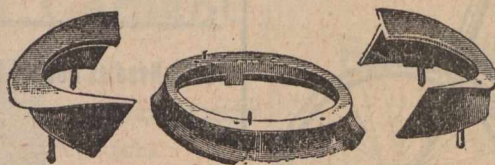
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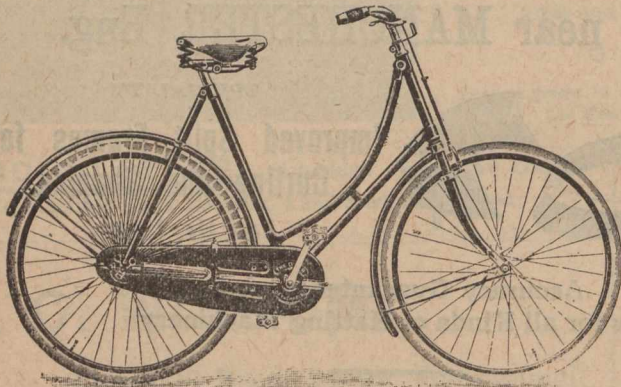
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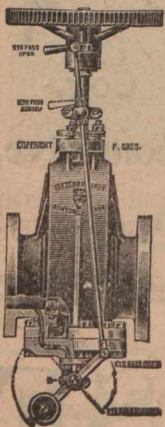
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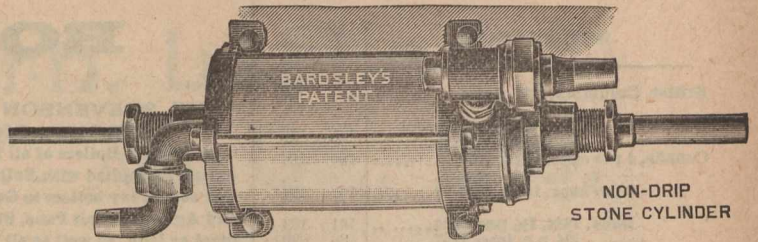
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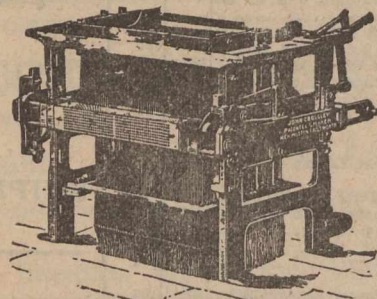
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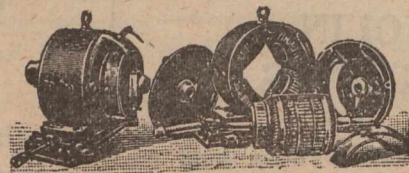
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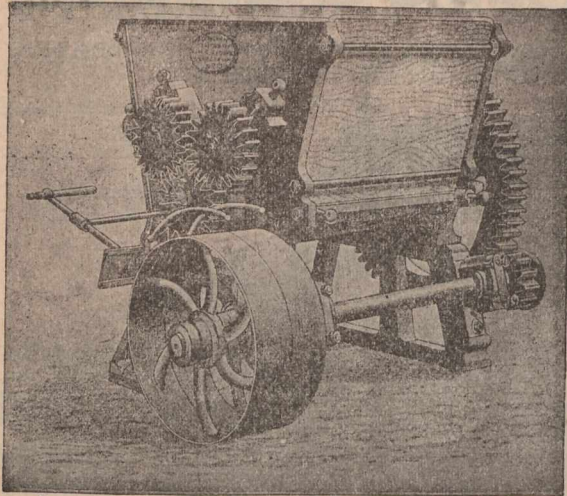
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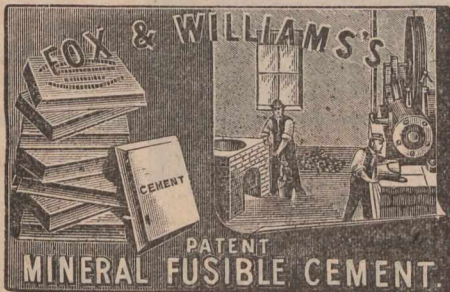
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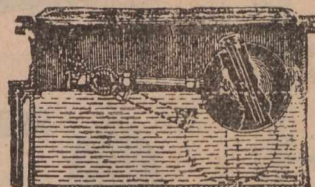
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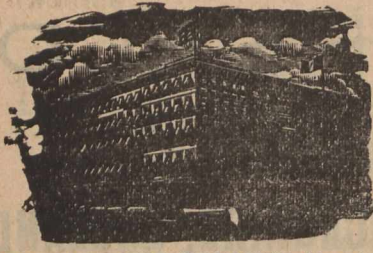
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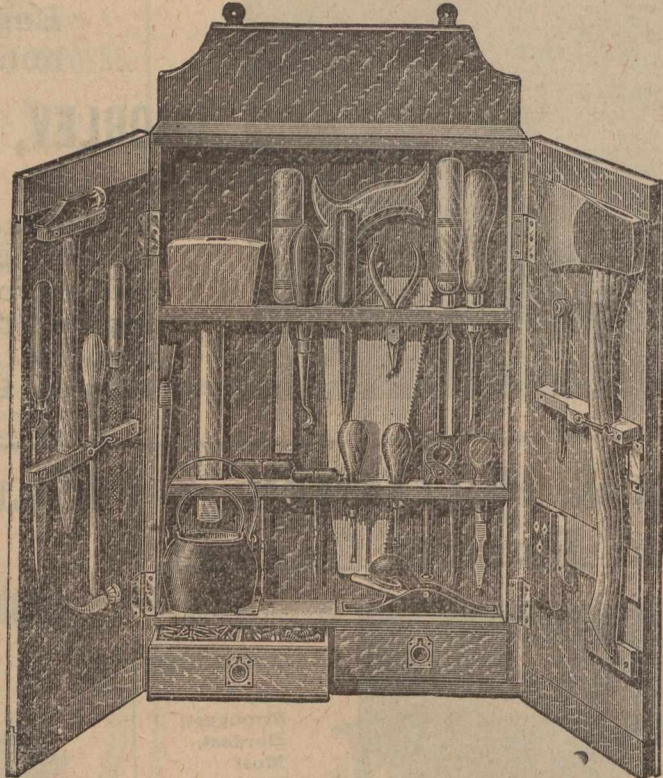
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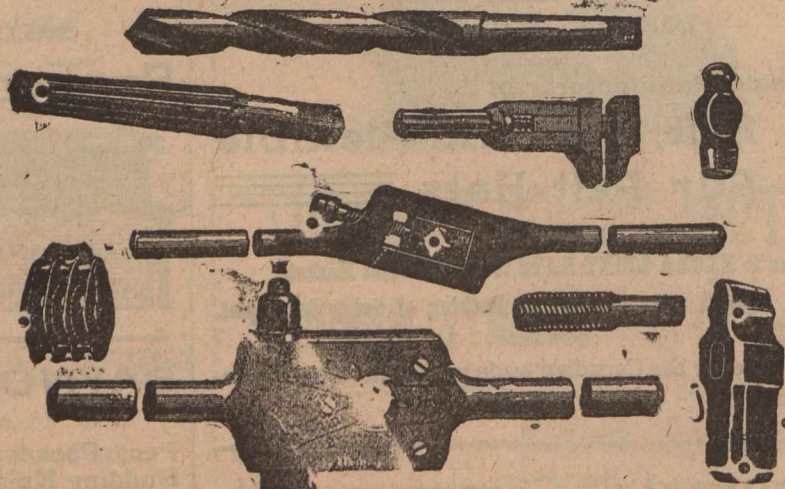


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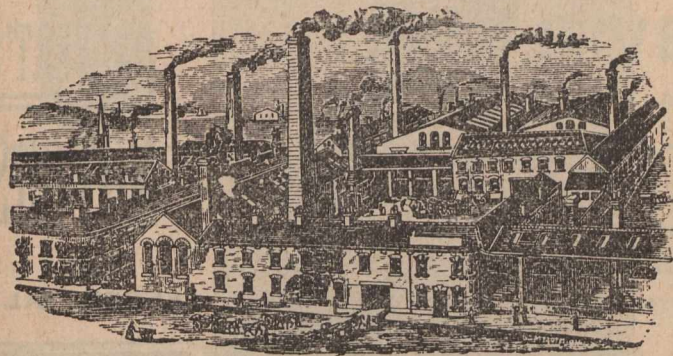
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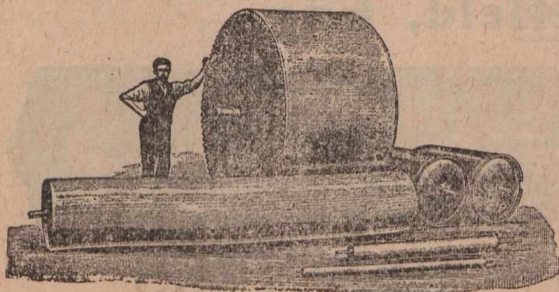
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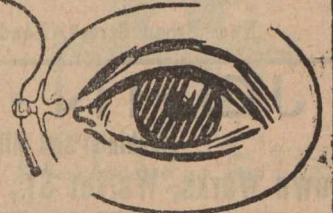
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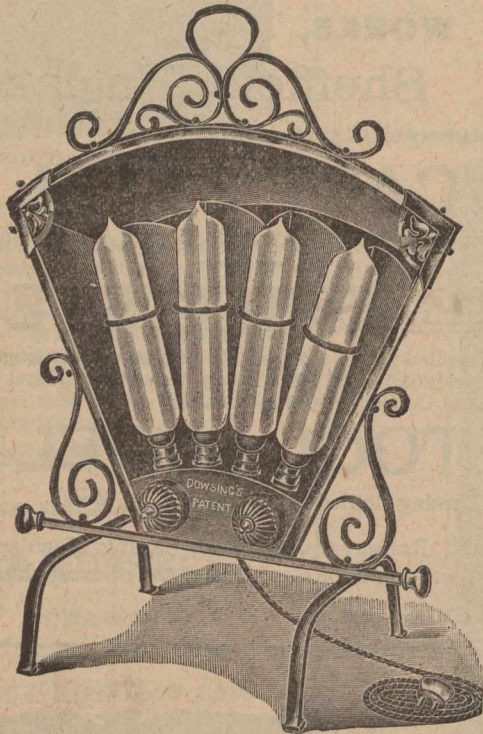
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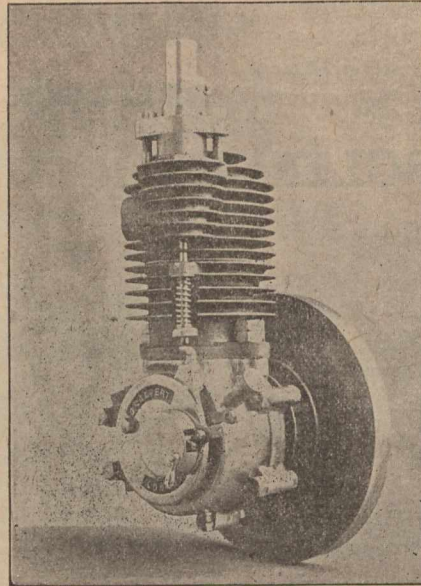
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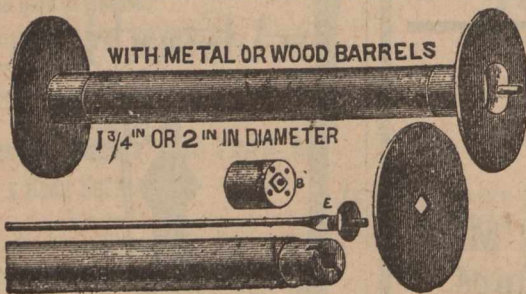
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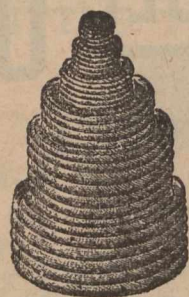


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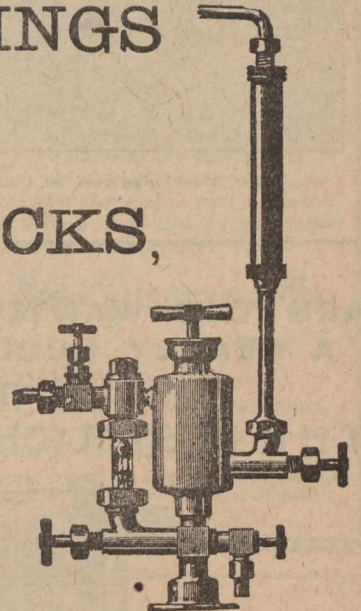
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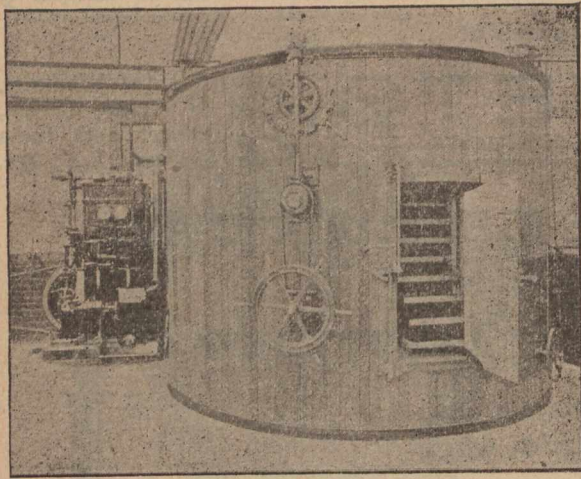
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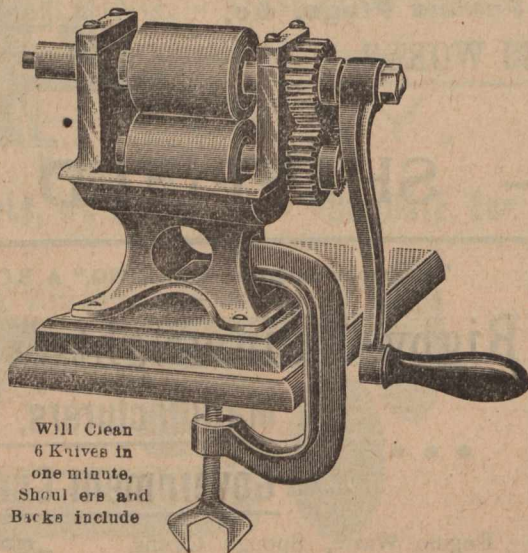
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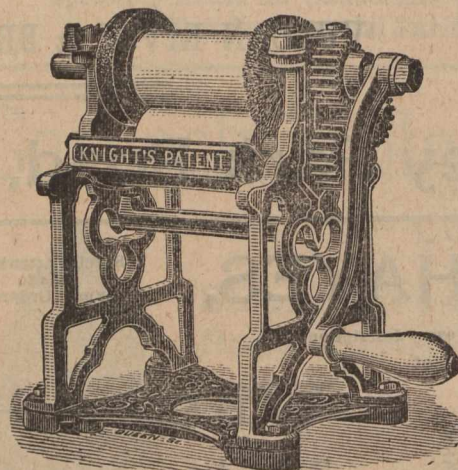
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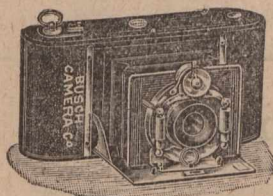
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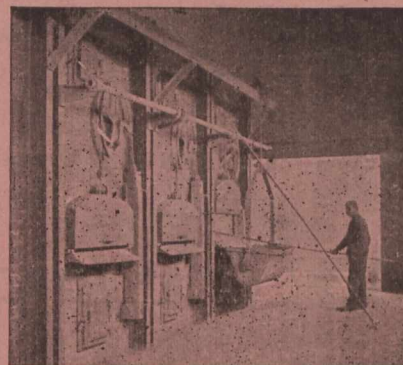
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