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THE CANADIAN

# JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 55. No. 9.  
New Series.

MONTREAL, FRIDAY, AUGUST 29, 1902.

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EDITOR AND PROPRIETOR

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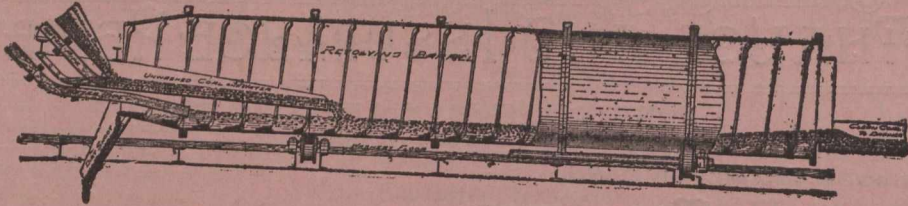
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# THE CANADIAN JOURNAL OF COMMERCE

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Vol. 55. No. 9.  
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MONTREAL, FRIDAY, AUGUST 29, 1902.

M. S. FOLEY,  
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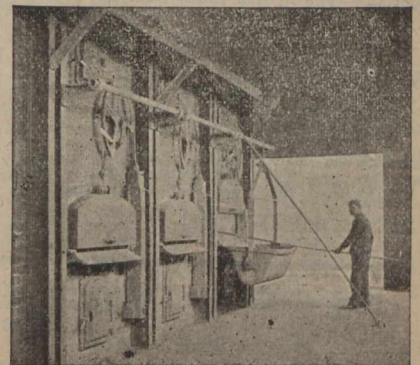
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 RESERVE FUND.....1,600,000

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 Capital paid up.....\$1,955,225  
 Reserve Fund.....1,200,000

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The Chartered Banks.

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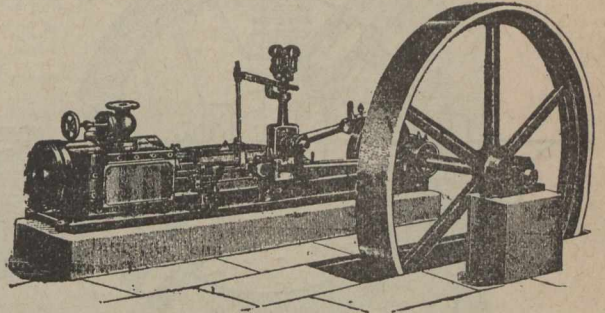
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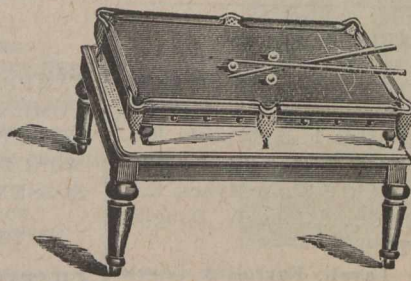


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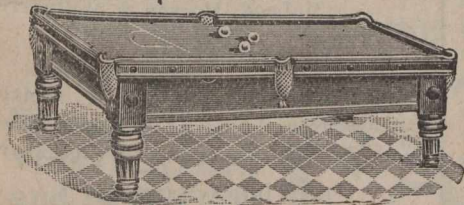
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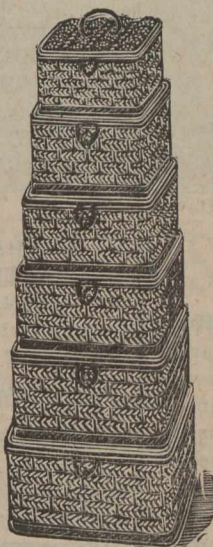
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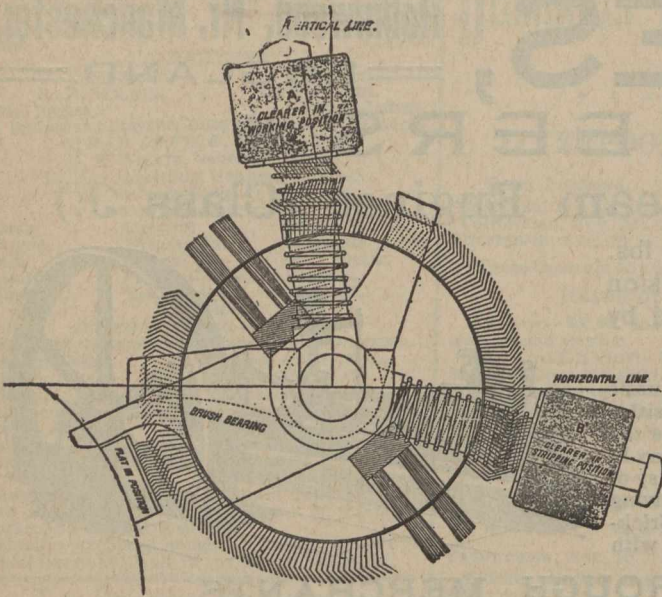
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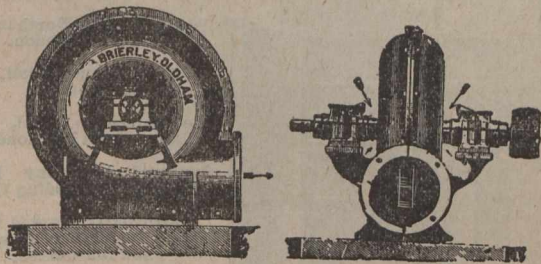
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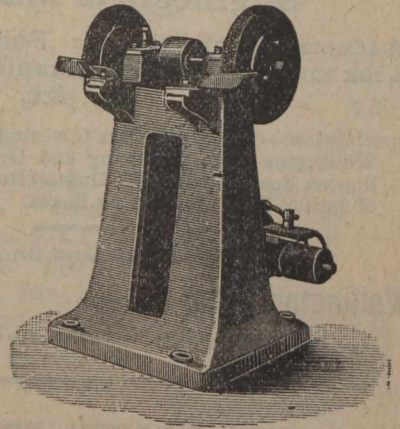
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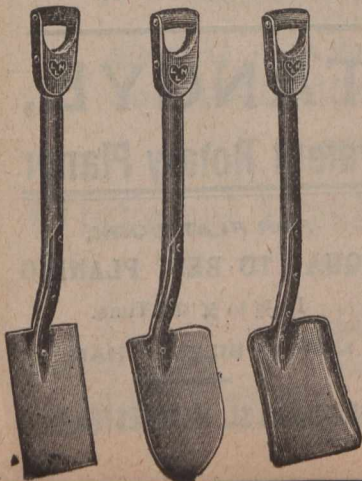
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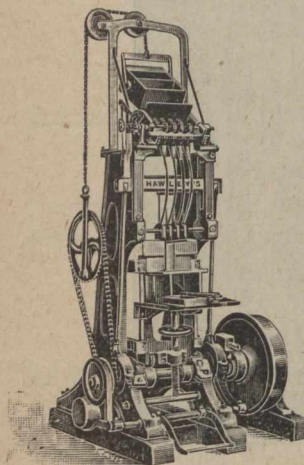
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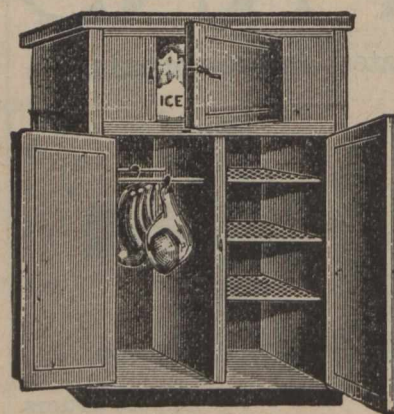
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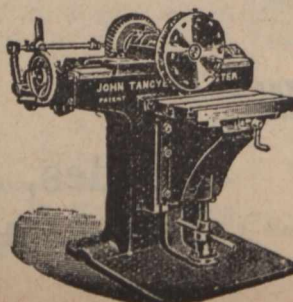
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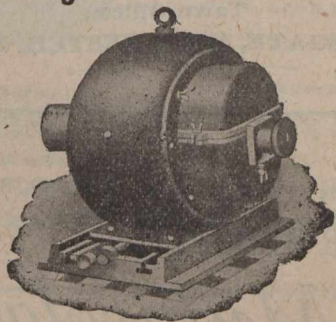
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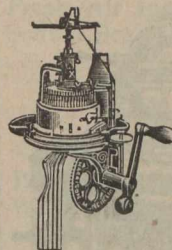
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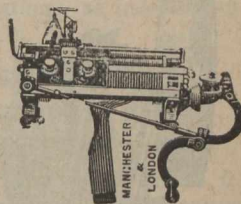
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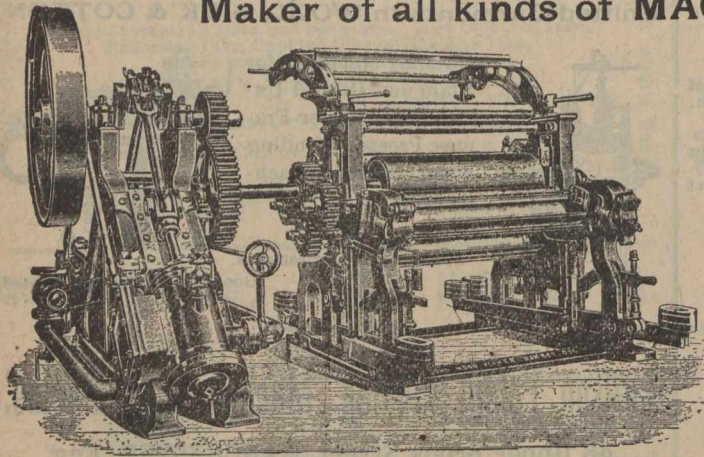
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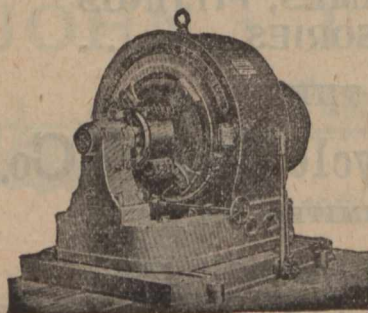
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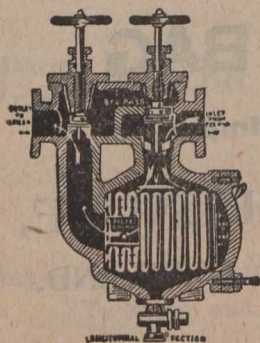
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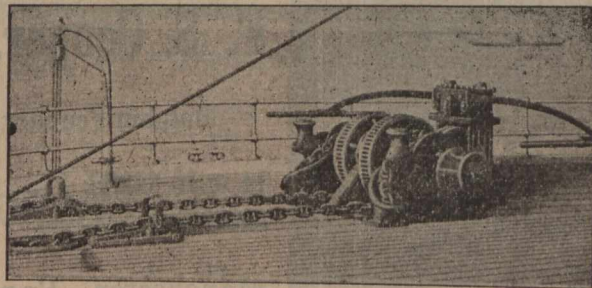
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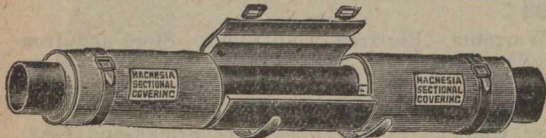
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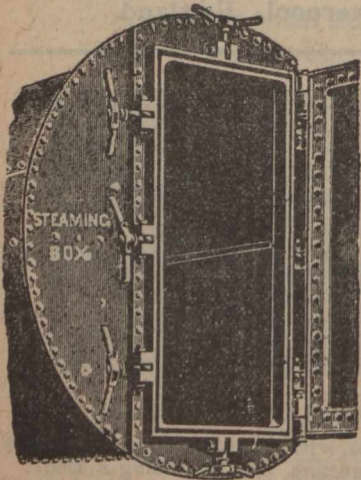
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Supplied to Canadians under the New Tariff.

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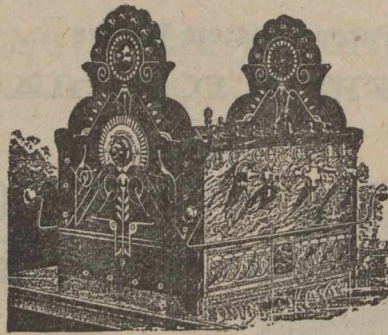
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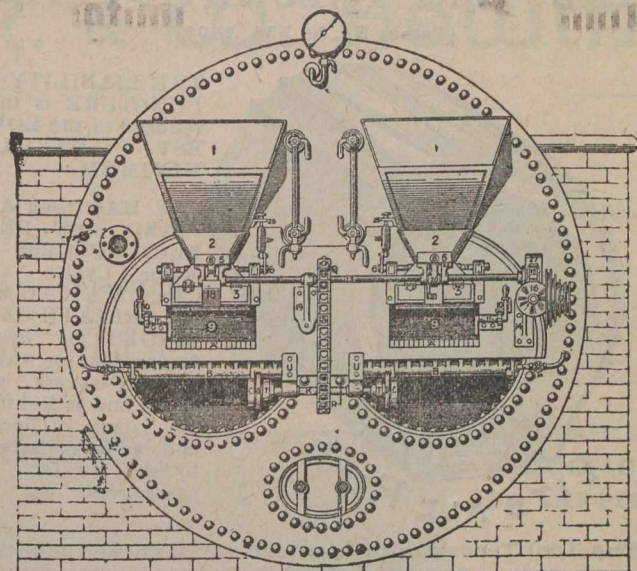
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**65 PER CENT.** of ORDERS received are from old customers, many of whom have had the machine working 25 years. Over 9,000 furnaces have been fitted with this machine  
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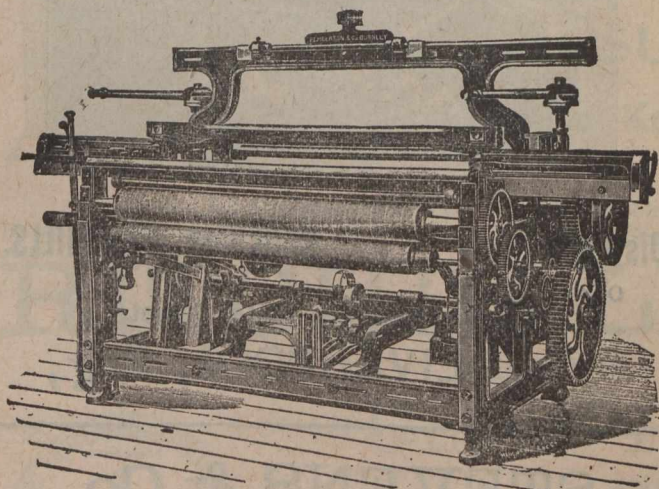
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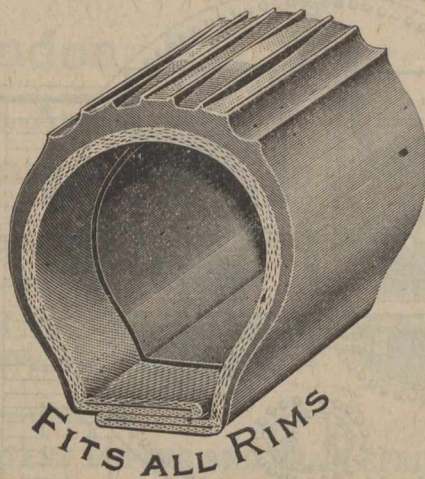
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IT HAS been AP-  
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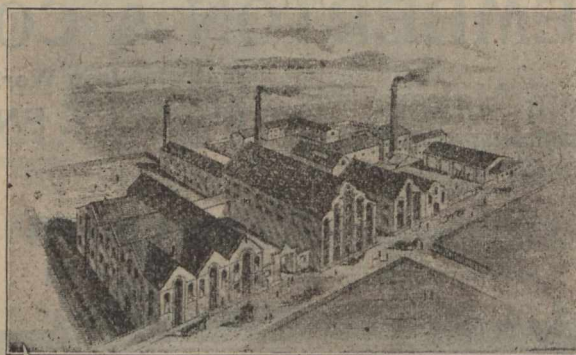
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20 HANWAY STREET WORKS, OXFORD ST.,  
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ESTIMATES ON APPLICATION

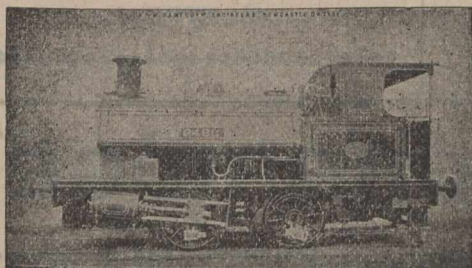


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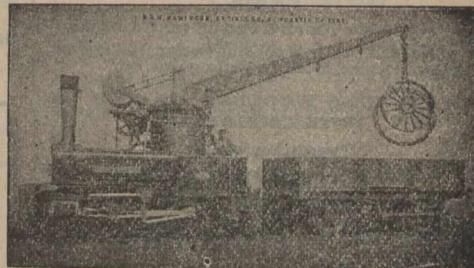


PHOTOGRAPHS and SPECIFICATIONS ON APPLICATION.

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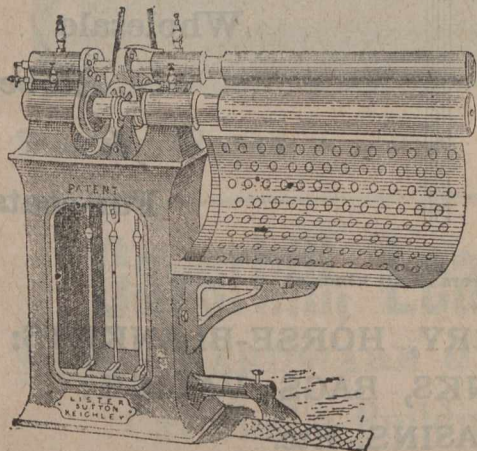
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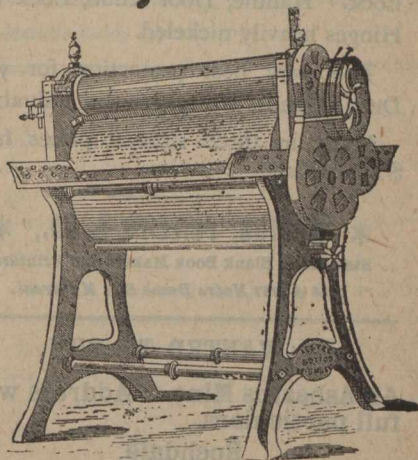
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## High Class Modern LAUNDRY MACHINERY, Hand or Steam Power.



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THE IMPROVED  
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(Also for Apples, Carrots,  
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Saves 1 lb. of Vegetable in 6 lbs., and Work done  
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Special prices to Canadians under the New Tariff.

Telegrams: "UNITY, PADIHAM."

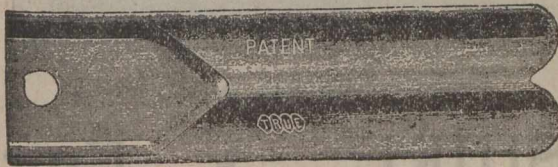
**The Unity Wood & Iron Co.**  
MACHINISTS, IRON and BRASS FOUNDERS,

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We are the oldest Temple Makers in existence, and have taken out more Patents  
for Temples, and successful Improvements in Temples, than any other Firm.

**PATENT "TRUE" TEMPLE.**  
With Steel Cap and  
Patent Adjustable  
Roller Bearers.



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

Station Works, - Padiham, England.

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Wholesale **HARDWARE & METAL MERCHANTS,**

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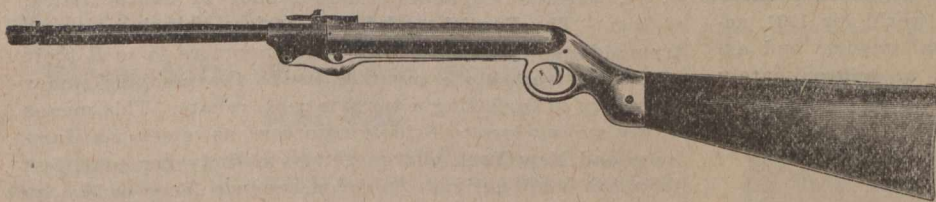
Largest and most complete stock of  
**SHARP HARDWARE** in the Dominion.

**MONTREAL.**

**Special 22 Rifle, Long Barrel.**

AT LOW  
PRICE.

AIR GUNS OF ALL KINDS, AIR PISTOLS,  
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The Ironmonger's Cartridge Loaded with any  
Powder at Lowest Prices.

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

**Commercial Summary.**

Merchants, Manufacturers and other  
business men should bear in mind that the  
"Journal of Commerce" will not accept ad-  
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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.

—Hamilton meat-cutters held a  
meeting on the market recently, and  
decided to organize for the express  
purpose of fighting the Morris and  
Swift Companies, which have located  
there.

—The two by-laws voted on recently  
in Mount Forest, Ont., resulted as fol-  
lows:—For loan of \$20,000 to car-  
riage factory, 300; against, 29. For  
loan of \$12,000 to moulding factory,  
290; against, 38.

—Collingwood Schreiber, Deputy  
Minister of Railways, says the Inter-  
colonial cannot get cars enough to  
meet the demands of the business of-  
fering this summer. This applies to  
the passenger and freight depart-  
ments. The revenue for last month  
made an excellent start for the new  
fiscal year.

A Paris paper states it has good au-  
thority for announcing that the Min-  
ister of Finance, M. Rouvier, proposes  
to balance the budget by the early is-  
sue of a loan, and that a law to that  
effect will be presented to Parliament  
in October. The amount of the loan,  
according to this paper, will be \$260,-  
000,000.

—It is reported from Ottawa that the  
commissioner who has been appointed  
by the Dominion Government to inves-  
tigate into the alleged tobacco com-  
bine, will hold the first business ses-  
sion in Ottawa on September 4th.  
From there the commissioner will pro-  
ceed to Windsor, where evidence will  
be heard. Subsequent sittings will be  
held at London, Hamilton, Toronto,  
Montreal and Quebec.

# FERRANTI, LTD.

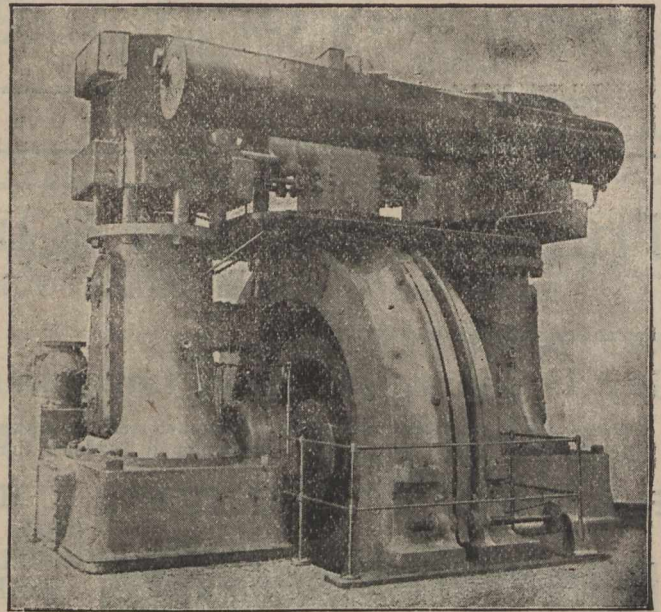
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Engines,  
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Switchgears

Can be furnished for Power or Lighting schemes.  
Write for descriptive pamphlets free on application.

Offices and Works :



Armature of Iron Type Alternator.

**HOLLINWOOD, LANCASHIRE, = Eng.**

—Mr. J. D. King, a well-known Toronto merchant, and head of the J. D. King, Shoe Company, Limited, is dead.

—One of the largest transactions in timber limits that has taken place in Ottawa in recent years was concluded recently when the W. C. Edwards Company purchased from the Arthur Hill Company of Michigan a big limit in the Temiscaming region, which is said to contain some of the best timber in Canada. The purchase price is in the neighborhood of \$300,000.

—A meeting of the creditors of W. J. Hill, Toronto, who recently assigned, is to be held this week. It is expected that the liabilities will amount to about \$20,000. Of this amount some \$14,000 is owing to Montreal firms, the balance being Ontario debts. The assets are figured out as about equal to the liabilities, and it is expected that Mr. Hill will make an effort to arrange a compromise.

—The U. S. State Department has made public a report from United States Consul Winter at Annaberg, dated July 19, showing the commerce of the world for 1901, according to German statistics. The total imports and exports trade of all countries is given as approximately \$23,800,000,000. Great Britain with her colonies, heads the list, with the great total of nearly \$7,000,000,000. Germany is placed second with \$2,618,000,000, and the United States third with \$2,118,200,000.

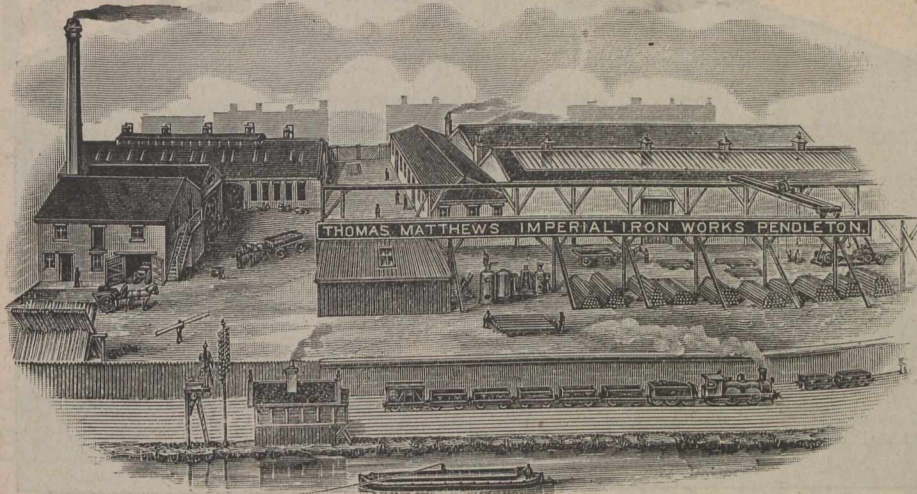
The contemplated improvements on the main line of the Canadian Pacific, embracing reduction of grades and curvatures, will not be commenced until next year, the engineers of the company will be engaged during the winter working out details. The idea is to reduce the gradients and cut off curvatures, curtailing the schedule from the Atlantic to the Pacific so as to make the run within 70 hours, and increasing the haulage power of the locomotives by at least 25 per cent.

—The anti-Japanese legislation of the British Columbia Legislature of last session will be disallowed in the near future. The Japanese Government is reported to be indignant at the uncompromising attitude of the legislators of the Pacific province. Hon. T. Nosse, Japanese Consul-General for Canada, has by instructions from Baron Komura, Minister of State for Foreign Affairs, protested against the action of British Columbia, and appeals to the Canadian Government to have these obnoxious laws disallowed at an early date. It is pointed out that the Japanese are practically debarred from the enjoyments of rights and privileges granted to all other aliens in the province. It is held also that the immigration law recently enacted proves not only disadvantageous to Japanese subjects, but is contrary to the Canadian Constitution. The Japanese Government are extremely surprised at such action being taken in view of the severe restrictions imposed by them since 1900 upon the immigration of their people.

—In a communication dated Pietermaritzburg, July 19, Mr. J. G. Jardine, Canadian Commissioner in South Africa, states:—"The English and South African shipping ring—a tremendous power here—binds all importers to send their stuff by steamship companies inside the combine under a penalty of forfeiting a ten per cent. rebate. This means a very serious loss to British exporters, as vessels via Hamburg and New York charge thirty to forty per cent. less than the combination. As a consequence large orders go to the United States and Germany. When a Canadian direct line to Cape Town and Natal is an accomplished fact, and if Canadians adopt some of their neighbors' methods of advertising their goods throughout South Africa, Canadian exports will largely increase." Mr. Jardine points out that, while Canadian boot and shoe manufacturers import oak sole from the United States and England, tanners in South Africa use wattle bark. He asks that the attention of manufacturers here be drawn to this fact.

Telegrams, "ARTESIAN," Manchester.

Telephone No. 1826



**THOMAS MATTHEWS,**  
Imperial Iron Works,  
Pendleton, - Manchester, Eng.  
**ARTESIAN WELL BORER,**  
Patent Deep Well and Bore-Hole  
Pumps. Earth Boring and Mining Ma-  
chinery (all sizes) for Sale or Hire.  
**Bore-Holes for Oil, Water or Minerals.**

The Eastern Townships Mining and Smelting Company, capital \$1,000,000 in two hundred thousand five-dollar shares, has been organized. The headquarters of the company are at Sherbrooke, Que., and the objects are to develop the copper industry in the Eastern Townships, and also to build a smelter in the town of Sherbrooke. At a meeting held a few days ago in Sherbrooke, and attended by most of the leading men of the district, it was pointed out that there were no less than 59 partially developed properties within a radius of 35 miles of Sherbrooke. At present ore from the Eastern Townships had to be sent to the smelter at Staten Island, N.Y., where it cost \$4.65 per ton freight alone, whereas arrangements had been made with local railways to bring the ore to Sherbrooke at an average cost of about 75 cents a ton, thus effecting a saving of \$4 per ton. It is expected that both the Federal and Provincial Governments will render some assistance to the company. A Boston mining man present at the meeting, Mr. Norton, stated that there was more mineral wealth within a radius of forty miles of Sherbrooke than in the whole of the British Columbia Boundary district. A site for the smelter has been presented the company.

The revised figures giving the salient features of Canada's foreign trade for the fiscal year 1901-02 have been made public by the Customs Department, Ottawa. On the basis of total imports and exports, the aggregate was \$423,910,444, an increase of \$37,007,287 compared with the previous year.

The total imports amounted last year to \$212,270,158, a gain of \$21,854,633 as compared with the year previous. The value of our total exports was \$211,640,286, showing an excess of \$15,152,654 over 1900-01. There was an excess of total imports over total exports last year of \$629,872. The total imports for consumption were \$202,791,595, as against \$181,237,988 in 1901, an increase of \$21,553,607. Of the imports for consumption, \$118,657,496 were dutiable and \$84,134,099 were free. The increase in dutiable imports over 1901 was \$12,687,740. Free imports show an excess of \$8,865,867 compared with 1901. The customs duty collected amounted to \$32,425,532, or \$3,318,553 more than in the previous year. Canada's aggregate trade with Great Britain, on the basis of imports for consumption and exports, amounted to \$166,524,283. Compared with 1901 it shows an increase of \$18,177,163. Our aggregate trade on the same basis with the United States amounted to \$190,376,982, which was \$7,509,744 more than the preceding year. Our imports from Britain of dutiable goods for consumption were \$53,062,564, and of free goods \$14,143,498. In 1901 our imports of dutiable goods for consumption amounted to \$31,868,310, and free goods to \$11,097,818. Our imports of dutiable goods from the United States reached \$68,922,500 last year, and free goods \$60,879,347. A year ago our imports of dutiable goods were \$62,823,061, and free goods, \$53,148,031. Compared with 1901 this is an increase of \$18,576,324. Our exports of Canadian produce to Great Britain amounted to \$109,347,345, which exceeds last year by \$16,489,820. Last year, of Canadian produce \$66,567,784

**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.

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

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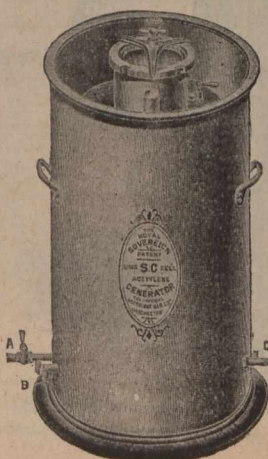
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GEORGE STREET, CHAPEL STREET, SALFORD, ENG.

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

**Hanson,  
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Limited.**

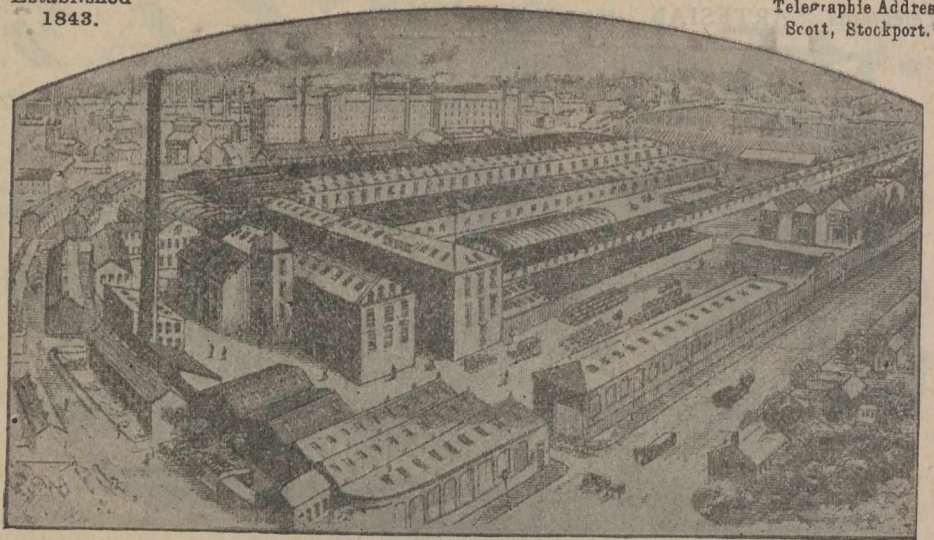
Established  
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HEMP, FLAX AND  
JUTE SPINNERS,

Manufacturers of Hemp and Cotton  
Twines.

STOCKPORT, - ENGLAND.



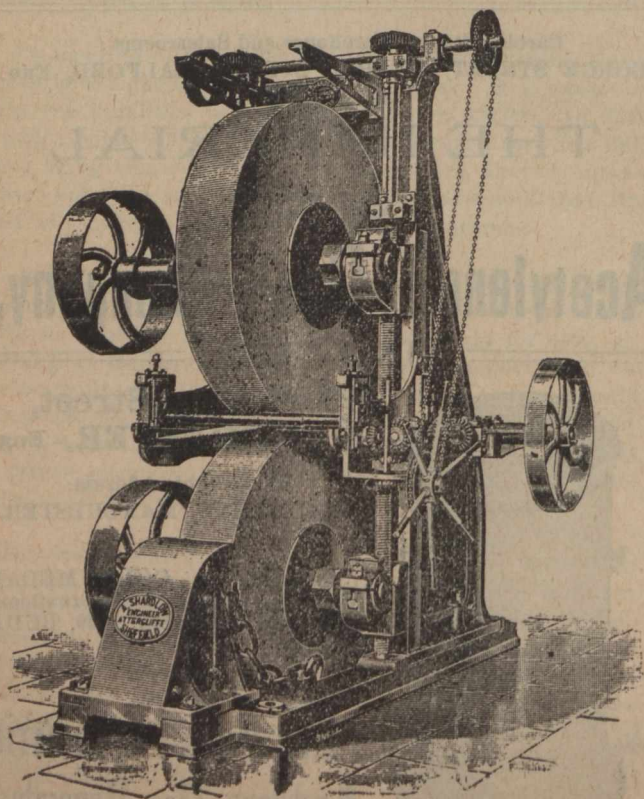
want to the United States, as against \$67,983,673 in the year previous. Last year \$8,424,693 was collected in duties on British imports, and \$15,155,136 on duties from the United States.

Fire Insurance: Decisions.—An insurance policy, in form a standard fire policy, contains the clause: "If fire occurs the insured shall give immediate notice of loss." A rider attached to the policy, and made a part thereof, provided that "this insurance covers loss by lightning, tornado, cyclones, or wind storms." Held, that the policy did not require immediate notice of loss by a cyclone. *Epiphany Roman Catholic Church vs. German Ins. Co., 91 N. W. Rep (S. D.), 332.*—Comp. Laws, section 3104, declares that no policy of insurance shall be forfeited by non-payment of any premium note unless the insurer shall, not less than thirty days prior to its maturity, mail the insured a notice, informing the insured of his right, at his own election, to pay in full and keep the policy in force, or to terminate the insurance by surrendering the policy and paying the part of the premium earned. On December 10, 1895, defendant company sent plaintiff a notice that his

certain note for insurance would be due on January 2, 1896, authorizing him to send a draft or postoffice order for the amount stated, and that payment would be duly receipted, and adding: "Do not fail to be prompt, as you cannot recover in case of loss after the note becomes due until the same is paid." Held, that the notice was insufficient, and the policy was in force on April 27, 1896, when a loss occurred. *Epiphany Roman Catholic Church vs. German Ins. Co., 91 N. W. Rep. (S. D.), 332.*—Application for insurance by the secretary and treasurer of plaintiff corporation was "by Epiphany Church for insurance on church building," and the reply to the questions: "Are you sole owner? What kind of title? Explain fully,"—stated: "Yes; according to church rules." The policy stated that defendant insured "the trustees of Epiphany Church." In making the application said officers acted as trustees for plaintiff, which at that time was the owner and in possession of the property, which was mortgaged; the legal title to the realty on which the church was situated being in the name of the bishop of the diocese, under the rules of the church. Held, that as the only

**The Improved Long Saw Grinding Machine**

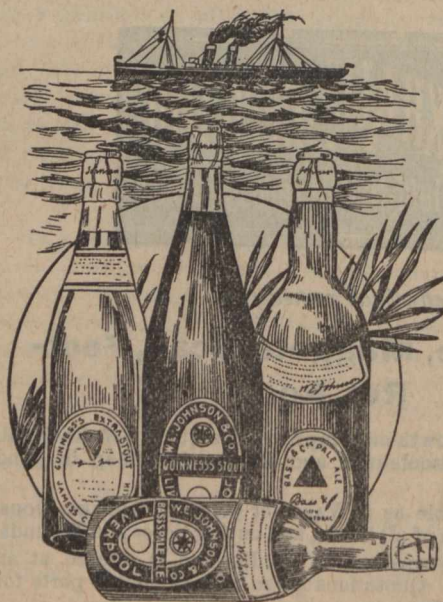
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**A. SHARDLOW & Co., LIMITED,**  
SHEFFIELD, ENGLAND.



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. Buying Agents wanted—West Coast Africa United States, Canada and Newfoundland.

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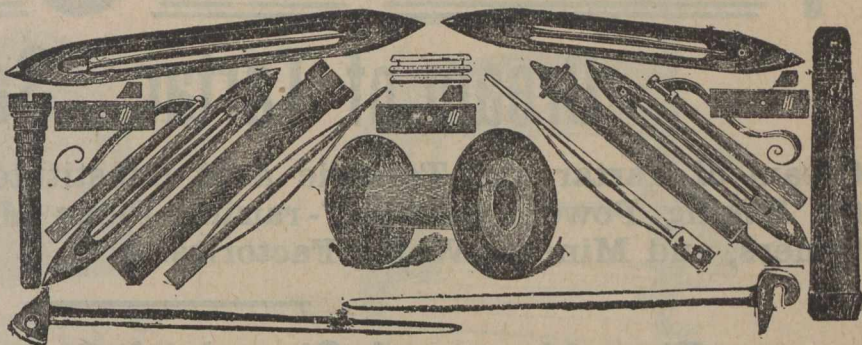
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# KIRK & CO.,

**SHUTTLE**  
And Bobbin Makers and General  
**MILL FURNISHERS.**

## SPECIALITIES.

**SHUTTLES, Shuttle Pegs  
Oak-tanned Picking Bands.  
Buffalo and Leather Pickers.  
Leather Bumpers, Strapping,  
etc.**



**Cob Wall Works,  
BLACKBURN, Eng.**

Special Rates to Canadians under the New Preferential Tariff.

reasonable inference was that there was a mutual mistake in writing the name of the insured as it appeared in the policy, the representations did not avoid the policy, but it was the duty of the court to reform it to express the real intention. Epiphany Roman Catholic Church vs. German Ins. Co., 91 N. W. Rep. (S. D.), 332.

—The rapid growth of Manitoba is thus referred to by a party just back from a general tour of that country:— This time next year western Manitoba will have a few more thriving towns than it has at present, and these places will be found along the new Forest extension of the C. P. R. Although the towns have hardly been decided upon the boom has already commenced and the residents of each place are doing their best to make their town the leading point on the new road. It is an excellent year for these towns to start, and they will receive great encouragement from the bountiful crop that is about to be harvested. Not only have the farmers along the Forest branch a crop that will average 30 bushels to the acre, but it is estimated that at the present time there are 60,000 bushels of last year's wheat still in their granaries. One noticeable feature of the crop is the amount of six-rowed wheat grown in that district. The heads are well filled out, and the yield will be a larger one than heretofore known in that country. At present the five leading towns along the line are known by the names of Wheat-

land, Bradwardine, Parr's Siding, Kenton and Lenore. At each of these places elevators are being built by the Ogilvies, the Lake of the Woods and the Winnipeg Elevator Company. Enterprising residents of each place, who probably hope some time to be prominent citizens of these future cities, have constructed temporary frame buildings, and put up tents for the purpose of conducting business of different kinds. The road will not be ready for the inspection of the Government for some weeks yet, but it is being rapidly pushed towards completion. The Winnipeg Elevator Company has built twenty new elevators this year at the following points:—Maripolis, Barlingford, Crystal City, Mather, Gainsboro', Frobisher, Milestone, Yellow Grass, Belle Plains and Grand Coulee, and have under construction at the present time elevators at Burrows, Pendennis, Wheatland, Bradwardine, Kenton and Lenore, making sixteen in all. The names of the other four sites will not be given out until construction starts.

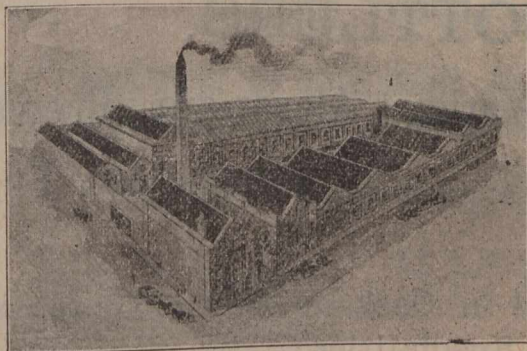
What is said to be the largest automobile in the world, and the largest combined harvester as well, is now at work on a big ranch in Central California, where it is being used in cutting 40,000 acres of barley. The big machine, says a Los Angeles, Cal., report, consists of a traction engine capable of handling seventy-five tons, and which takes the place of sixty horses; a header or mowing machine, which cuts a swath thirty-six feet, and a threshing machine, all complete. The thrashing machine and header

Established 1861.

## .. Bootle Jute Factory Co., Limited ..

**SPINNERS  
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JUTE BAGS AND BAGGING.



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DUNDEE WORKS,

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

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Manufactured for the Canadian Market  
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**C. H. Taylor & Son,**  
CYCLOPS FOUNDRY.  
LEEDS, ENGLAND.

Established 65 years. Telegrams: "SUBLIME, Liverpool.

## DESSICATED COCOANUT.

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**JOHN SHORE & SON,**  
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samples at your disposal.  
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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.

The Liverpool Chemical Company, Limited,

54 Stanley Street,  
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AGENTS :

**JOHN W. BICKLE & GREENING, Hamilton, Canada.**

are run by a 30-horse power engine, entirely separate from the traction machine, save that they both get steam from the same boiler. The apparatus moves over the ground at different speeds, according to the thickness of the crop, while all the time the header and thrasher are going at full speed, whether the grain be thick or thin. The average speed is three and one-half miles an hour and 100 acres a day can be thrashed by the machine. The drive wheels of this monster traction engine are eight feet in diameter, and have tires 48 inches wide, on which are ridges an inch and a half high. Eight men are employed on the thrasher. Half a minute after the header starts to work the thrashed grain begins to fall into the casks at the other side from where it is cut, while the straw falls into a cart behind. The heads are carried away from the header by a draper, or moving belt, 48 inches wide. They are carried through a colander, which breaks the beard from the barley and shells it at the same time, then by a

narrow belt through two cleaners, and finally to a bin, from which it is sacked. The sacks are sewed and set aside as fast as filled. When twelve sacks have been filled they are allowed to slide off the cart on which they are stacked to the ground. Likewise when the straw cart is full it is dumped. This giant automobile is 66 feet long and half as wide, weighing over a hundred tons. It uses oil as fuel, necessitating the use of four horses to haul oil and the water for the boiler as it travels around large areas.

—Canada exported during the fiscal year ending June 30th last living animals valued in the aggregate at \$13,739,113. Of this sum \$10,704,875 went to Great Britain, \$2,168,349 to the United States, and \$865,889 to other countries. The mother country, therefore, took from us nearly five times as much live stock as did the United States. The last financial year was a record-breaker in regard to ex-

Telegrams: "GROVES," Salford, England.

Registered Offices: Salford, England.

# Groves & Whitnall, Ltd.,

## BREWERS & BOTTLERS,

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

Shippers of EXPORT ALES and STOUTS in Cask or Bottle, Champagne  
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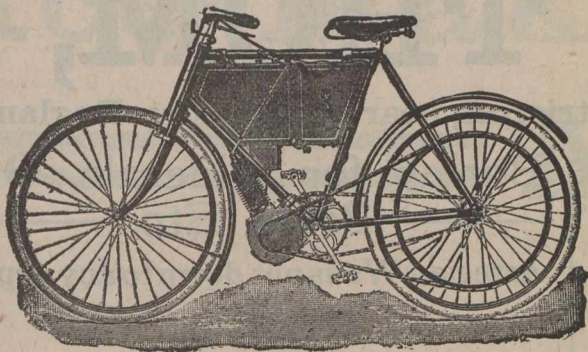
Enquiries invited as to AGENCIES or DIRECT SUPPLY through  
THE CORPORATION OF COLONIAL AGENCIES, Toronto or Montreal.



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Telegrams:—"PNEUMATIC, Leeds."

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



THE "IMPERIAL" MOTOR BICYCLE,

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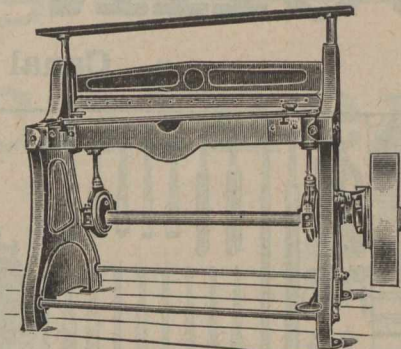
LEEDS MOTOR EXPERTS,

WALKER BROS., "PRIMO" WORKS.

Meanwood Road, LEEDS, Eng.

A. Kinghorn & Co.,

Phoenix Ironworks, Millwood, TODMORDEN, ENGLAND.



Single Action Power Squaring Shears.

Canadians have 33 1/2 per cent. in their favor by purchasing these Machines, under the New Canadian Tariff.

ports of live animals. In 1868 exports under this head were \$2,010,595, and in 1900 they totalled \$12,201,595, and in 1901 \$11,693,922. Last year's figures are \$1,537,518 ahead of the best year ever previously experienced. Our export of horned cattle reached its highest value last year, being \$10,633,819, or \$1,599,257 in excess of 1901. Great Britain was the market for \$9,742,738 worth of Canadian cattle, being the largest amount for this class of stock she ever took from us in any one year. The nearest approach to this was in 1891, when cattle valued at \$8,425,396 went over the sea. Our exports of horses seem to fluctuate considerably. Last year the total was \$1,457,173, or \$548,000 more than for the previous year. Of this number \$434,755 went to Great Britain, \$345,448 to the United States and \$676,970 to other countries. The latter expression probably means South Africa, for a large number of Canadian horses were shipped there on account of the war. Our total exports of Canadian sheep amounted to \$1,483,526, showing a falling off of \$142,176 compared with the previous year. The reduction was in the number sent to the United States and other countries. To the former we shipped \$908,892, as against 1,158,069 in 1901. Great Britain received from us \$525,336 worth of sheep, or \$90,000 worth more than for the year previous.

—A report to the Department of Agriculture from London, Eng., states that a shipment of various apples and peaches, sent by the United States Government, had just been received. The peaches were unwrapped and packed in carriers. On the whole the fruit was in good condition, with the exception of one or two cases that had been

frozen right through. Some unwrapped California plums on the same ship were in the same condition. Prices averaged about seven shillings per carrier, which was deemed a good figure. An experimental shipment of early apples by Grimsby growers was sent from Montreal for Glasgow in the Kastalia recently. The fruit was transported from Grimsby in a refrigerator car; kept the same way during a few days' stay in Montreal, and loaded into a cold-storage chamber on the steamer with little exposure to the outside atmosphere. It should, therefore, arrive at Glasgow in perfect condition. Mr. McNeill, acting head of the fruit branch of the Agricultural Department, watched over the progress of the shipment through Canada, and Mr. W. A. MacKinnon will receive the fruit when it reaches Glasgow. In addition to the shipment from Grimsby, a carload of apples was sent from London, Brighton and Trenton.

—Louisville, Ky., advices of recent date, state that Charles D. Gates, president and general manager of the Turner, Day, and Woolworth Handle Company, has returned from New York, where he conferred with capitalists who are promoting a \$25,000,000 trust to take in all the axe manufactories, handle manufactories, and grindstone factories in that country and Canada, the plants to be operated under one management. "Plans for the formation of the trust have been perfected, and arrangements have already been made to take over the larger plants, though the deal may not be finally consummated for several months. Men of great wealth are interested in the project, which is to be financed by a big New York trust

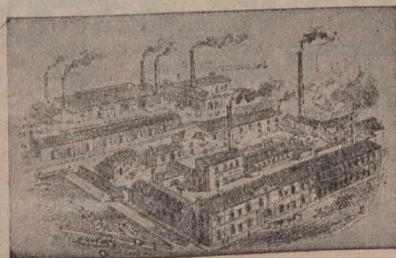
Telegrams, "SHIPMAN, SHEFFIELD."

Honourable Mention International Exhibition, 1862

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Paragon Umbrella Wire, Rope Wire, Needle Wire, Music Wire, Steel Wire of every Description.

TOOL STEEL, MINING STEEL, &C.

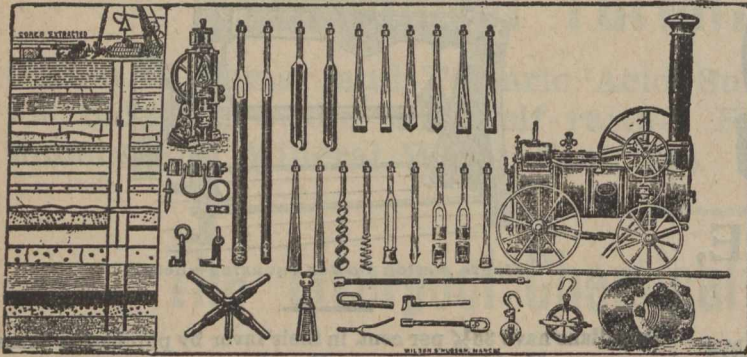
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Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

# JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.



Boring for Minerals, Oil,  
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Artesian Wells put down to any depth

Manufacturer of  
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Rock Boring Tools, Centrifugal,  
Deep Well & Donkey Pumps.

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Telegraphic Address:—"MESH," Manchester.

## The Yorkshire Wire Cloth Company,

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

Victoria Wire Works, Commercial Street, Knott Mill,  
MANCHESTER, ENG.

F.O.B. MANCHESTER.

## Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

company. An offer of \$1,000,000 has been made for the Turner, Day, and Woolworth plant, but Mr. Gates refused to discuss the matter further than to state:—"You can say that such a deal is on. A proposition has been made to this company, but as for discussing the matter in detail or its probable outcome, I cannot do so." It is stated on good authority that matters have so far progressed that options have been given on most of the plants desired.

—In a report to the Department of Trade and Commerce Mr. J. S. Larke, commercial agent for Canada in Australia, gives the statistics of Australian trade for the year 1901, the figures being as follows:—

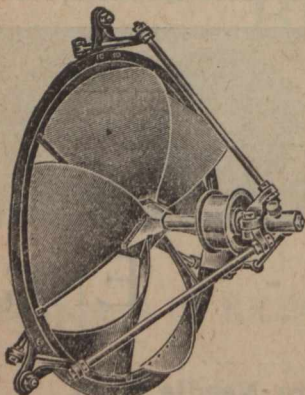
New S. Wales . . . . .	£ 26,928,218	£ 27,351,124
Victoria . . . . .	18,927,340	18,646,097
Queensland . . . . .	6,386,208	9,249,366
S. Australia . . . . .	7,371,588	8,010,934
W. Australia . . . . .	6,454,171	8,515,623
Tasmania . . . . .	1,969,577	2,916,656
Total Commonwealth . . . .	£ 63,438,520	£ 74,689,600
New Zealand . . . . .	8,739,633	12,881,424
Total Australia . . . . .	£ 72,178,153	£ 87,571,224

Last year Australia's crop was less than the previous year by 12,300,000 bushels, or 22.4 per cent. Mr. Larke

# "Sun" Ventilating Fans

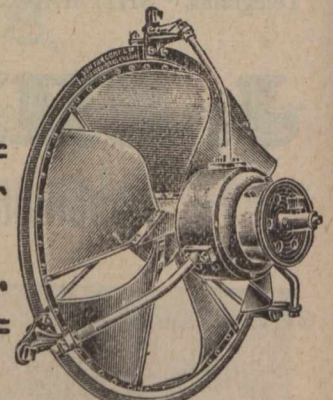
Highest Efficiency, Strength  
and Lightness

MADE ENTIRELY OF WROUGHT  
OR MALLEABLE IRON.



Belt Driven.

For Ventilating, Drying and  
All Cooling Purposes . . . .



Electrically Driven.

"Sun" Fan Co., Ltd.,

GENERAL BUYING  
AGENTS WANTED.

Special prices to Canadians  
under the New Tariff.

40a Thornton Road, BRADFORD, ENG.

# 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.

further states that the sale of Canadian hard wheat flours is making progress in New South Wales, but there is a considerable trade in inferior grades in the South Sea Islands, which as yet Canada has not touched. The trade is unaffected by duties.

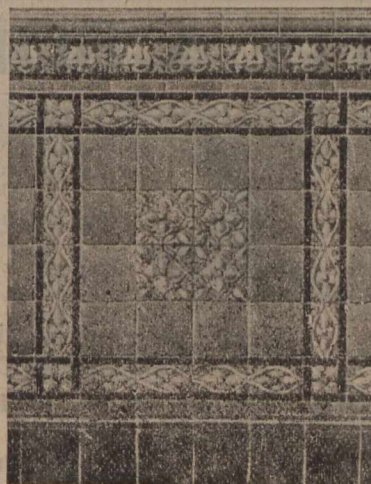
—A report from Jackson, Ky., has it that the large boundary land situated in Breathett and Knott counties, Kentucky, embracing 129,000 acres, belonging to the Breathett Coal, Iron and Lumber Company, has been sold through Mrs. Helen B. Lansdown, of Covington, Ky., the largest stockholder, to Canadian capitalists. This, the report adds, is the only tract of land in Kentucky containing over 100,000 acres in one continuous boundary. It was patented under a special Act of the Legislature, and the law was repealed the following session. Before and since that time, but 200 acres of land could be "taken up" or patented by one person. Lawyers have passed favorably upon the title. Among them are the Hon. John G. Carlisle, former Governor Stevenson, former Appellate Judge James, and Judge James P. Tarvin. Their opinion has been sustained by a recent decree of the Court of Appeals, written by Judge H. Paynter. This valuable property extends 35 miles through the eastern part of Kentucky, and is underlaid with fine cannel coal and iron ore, and has the finest virgin timbers, with every indication of oil.

—The serious deficit heretofore reported in the fish pack of North Pacific waters, says a Seattle, Wash., despatch, which largely constitutes the salmon supply of the world, becomes more and more apparent. The supply, it is now evident, will be 1,498,912 cases short for Puget Sound and British Columbia waters alone, with a total deficit of about 2,000,000 cases. These figures are based on the reports of the fish experts. Puget Sound, the Columbia River, British Columbia and Alaska waters constitute the

fish waters of the North Pacific, which, strange as it may seem, give the world the salmon and other canned fish supplies. The combined salmon pack of Puget Sound and British Columbia waters in 1901 was 2,319,912 cases. The canned pack of 1902, estimated, is:—British Columbia, 521,000 cases, and for Puget Sound, 300,000. The total pack of salmon for all waters for 1901 was 5,000,000 cases, the largest catch in the history of the salmon-canning industry. Three million cases previous to that time repre-

## GEORGE SWIFT, Ltd.,

Manufacturers of



Tiles for Floor and Wall  
Decorations, Mosaics  
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Swan Tile Works,

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Special prices to Cana-  
dians under the New  
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# AUSTIN & DODSON, LIMITED,

MANUFACTURERS OF

## Special Tool Steel for High Speeds,

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

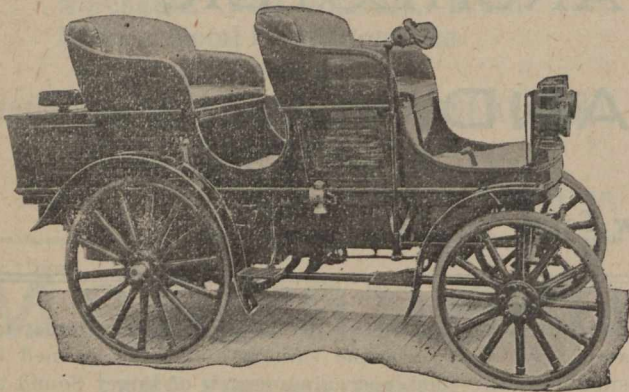
### MINING TOOL STEEL.

Best CRUCIBLE Cast Steel FILES.

Cambria Works, SHEFFIELD, England.

## LIGHT **LIFU** CARS.

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



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

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

REGISTERED OFFICES :

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

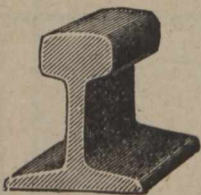
sented the annual product. These were the figures for 1898, 1899 and 1900.

—The Ottawa Gas Company has raised the rate for fuel gas from \$1 per 1,000 cubic feet to \$1.10, at which rate, report has it, it will remain until the cessation of the coal strike, when it is the intention to resume the old rate. The company in an explanatory circular to customers, states:—"Owing to the scarcity of anthracite coal and consequent rise in price—which it is hoped will be temporary—combined with additional advances in wages and oil used for manufacturing purposes, the Gas Company is compelled to make a slight change in the discount arrangements for fuel gas only, which will, it is thought, meet the necessities of the situation. This alteration will go into effect on October 1 next, and will be as follows:—To all customers using gas for fuel purposes only the discount will be 12 per cent., instead of 20 per cent., as heretofore, but to all those using at least 2,000 cubic feet per quarter for lighting purposes an extra discount of 4 per cent. will be given on fuel gas, making the same 16 per cent."

—The Inland Revenue Department has issued a bulletin giving the results of an analysis of 106 standard samples of fertilizers transmitted to the department by the manufacturers or importers, in compliance with the provisions of the law, and of other samples obtained in the open market. The chief analyst states that the number of samples of fertilizers not registered, and therefore illegally sold, amounts to ten, which, compared with eleven similar samples in 1901, does not show much improvement. In such cases it has been customary heretofore to warn offending parties, but this does not seem to have the effect of preventing these contraventions of the fertilizers act, and

# R. WHITE & SON, WIDNES, ENGLAND.

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



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



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



# EDGAR ALLEN & CO., LTD.,

Imperial Steel Works,  
SHEFFIELD, Eng.

SOLE MANUFACTURERS OF

TRADE MARK, - GRANTED 1885.

## ALLEN'S AIR-HARDENING

### HIGH SPEED TOOL STEEL.

The best Steel in the market for Heavy Cuts and High Speeds.  
Any Tool Smith can easily manipulate it.

CORRESPONDENCE INVITED.

he has to submit for consideration the question as to whether some more severe method of dealing with such in-

Telegrams: "MOTOR, LEYLAND," ENGLAND.

## HIGHEST AWARDS.

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

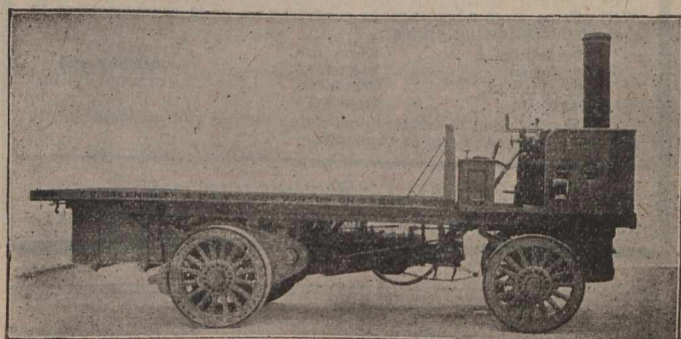
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

Gold Medal, Highest Award,

Liverpool 1900.

Etc., Etc., Etc.

## STEAM WAGONS.



The Lancashire  
Steam Motor Co.,  
LEYLAND, ENGLAND.

Special prices to Canadians under the new preferential tariff.

fractions should not be resorted to. According to the opinions expressed by the district analysts, five out of the 85 samples collected have been found to be adulterated, being deficient in available phosphoric acid or other fertilizing constituents, while eight others have been characterized as being "below guarantee." This is not quite such a favorable showing as that of last year.

Chicago insurance men, says the Press, are trying to figure out the effect the new \$120,000,000 harvester combine will have on their business. They recall the fact that the similar combination of the steel companies lost them nearly \$100,000,000 in insurance, which is now being carried by the insurance fund of the United States Steel Corporation. Of the principal concerns in the new combine, the McCormick plant was for many years in both mutuals and stock companies, but went into the mutuals wholly this year, because the Chicago Underwriters' Association would not give it a further reduction in rate. The Deering plant was wholly in the mutuals until this year, but lately the stock companies have been getting large lines till now they have several millions of it. The other large plant, that of the Plano Manufacturing Company, has also been in the mutuals, but has been negotiating with the Chicago board for a rate that would allow it to change. It is conceded by many that the new concern will have a sufficiently wide distribution of values to justify it in carrying its own risks if it chooses.

—Three petitions to wind up the Holgates, Limited, druggists, Toronto, were filed this week. The petitioners are Chas. Evans & Sons, wholesale druggists; John Kay & Co., and Thomas Kennedy, the latter a member of the Holgates. The company was incorporated in February, 1901, with a capital of \$100,000, divided into 1,000 shares of \$100 each. According to the statements filed only 140 shares were subscribed, and but 60 paid up. The liabilities are stated to be \$5,000. The stock in trade is valued at \$7,000, and the unpaid calls aggregate \$8,000. The company has two stores in the city.

## The Sizing Materials Company

Manufacturers of  
all kinds of

Chemicals and Materials used  
by Warp Sizers and Finishers.

10 Marsden St., - MANCHESTER, Eng.

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

**HEAD OFFICE FOR CANADA, - MONTREAL.**  
Invested Funds, \$50,136,000  
Investments in Canada, 14,930,000  
[WORLD WIDE POLICIES.]  
Thirteen months for revival of lapsed policies without medical certificate of five years' existence.  
Loans advanced on mortgages and Debentures purchased. Agents wanted.  
D. M. McGOUN, Manager.  
J. HUTTON BALFOUR, Secretary.

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

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

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

**NORTHERN ASSURANCE CO'Y.**  
INCOME AND FUND 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, AUGUST 29TH, 1902.

**THE JULY BANK STATEMENT.**

The July bank statements have a long record as evidences of a quiet time in business circles. Circulation usually runs quite low with signs, however, of the coming expansion for harvest purposes. Thus, while the amount of notes out on 31st July was \$52,070,065, there was a demand during the month which sent the circulation up to \$55,031,430, which slackened off until nearly three millions were retired. The receipts for summer produce and for stocks cleared out to make room for incoming crops, are shown to have been large by the deposits payable after notice having risen last month from \$239,812,120 to \$245,044,194, an increase of \$5,232,074.

The demand deposits remained about as they were at end of June.

Since the opening of this year the following changes have occurred:—

	Dec. 31st, 1901.	July 31st, 1902.	Increase or Decrease.
Capital paid up . . . . .	67,591,311	69,733,701	Inc. 2,142,450
Reserve Fund . . . . .	37,364,708	40,301,622	Inc. 2,936,914
Circulation . . . . .	54,372,788	52,070,065	Dec. 2,302,723
Deposits on demand . . . . .	102,309,034	105,539,151	Inc. 3,280,117
Deposits after notice . . . . .	233,431,229	245,044,194	Inc. 11,612,965
Deposits outside			
Canada . . . . .	31,355,262	37,272,322	Inc. 5,917,060
Total deposits . . . . .	367,095,525	287,855,667	Inc. 20,760,142
Due from foreign banks, etc. . . . .	11,456,756	16,645,395	Inc. 5,188,639

Insurance.

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

Established in 1788. Canadian Branch Established in 1864.

No. 164 St. James St.  
MONTREAL, P. Q.

**PATERSON & SON,**  
Agents for the Dominion

City Agents:  
E. A. Whitehead & Co. English Dept.  
A. Simard. French Dept.  
S. Mondou. " "  
E. Lamontagne. " "

**Caledonian... INSURANCE CO.**

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

**R. WILSON-SMITH**

FINANCIAL AGENT.  
Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.  
STANDARD LIFE CHAMBERS,  
151 ST. JAMES STREET, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824. CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO. JAS. BOOMER, Manager.  
T. D. RICHARDSON, Assistant-Manager.

EVANS & JOHNSON, Resident Agents, MONTREAL.  
1728 Notre Dame St.

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

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

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

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

**E. S. MILLER, Provincial Manager,**  
260 St. James Street, - - MONTREAL.

# 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 Manager-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.

Call loans in Canada	37,651,941	45,876,667	Inc.	8,224,726
“ outside “	45,263,961	50,534,884	Inc.	5,270,928
Current loans in				
Canada.. . . .	289,158,657	296,498,818	Inc.	7,340,161
Current loans outside				
Canada.. . . .	32,160,566	28,587,076	Dec.	3,573,490
Total loans to public	404,235,125	421,497,445	Inc.	17,262,320

These figures show what an important part is played by the business of our banks outside Canada, and how useful this outlet is when the demand for accommodation is slack in this country. The advance of deposits at a higher ratio of increase than the expansion of loans is a condition which may be regarded as likely to be normal, until the inflow of deposits is checked, or some development of business enterprise occurs that will create a much larger demand for current loans and discounts.

The crops in Manitoba and the North-West are now being gathered. All the necessary funds for harvesting and moving the grain to market are ready. They will flow out without any jar to the financial machinery, almost, indeed, without exciting notice, while the same operation in the United States excites constant anxiety and makes the whole fabric of finance pulse and throb like an over-strained engine with loose points that threaten to occasion a break down. We shall not be surprised to find the circulation to have risen by over nine millions between the end of July and end of October, in which case it will bring the total note issues up to within 8½ millions of the legal maximum. The following shows the amount by which the note issues of a number of the larger banks increased in the late summer and fall of 1901, and the amount to which their circulation would be raised this year were the same expansion to occur:—

Banks.	Estimated		
	July Circulation.	increase as in 1901.	Legal limit
	\$	\$	\$
Toronto.. . . .	2,229,890	400,000	2,500,000
Commerce.. . . .	6,077,763	1,450,000	8,000,000
Dominion.. . . .	2,273,785	600,000	2,500,000

Imperial.. . . .	2,321,761	400,000	2,500,000
Montreal.. . . .	6,868,201	2,300,000	12,000,000
Molsons.. . . .	2,333,338	200,000	2,500,000
Merchants.. . . .	3,629,480	1,260,000	6,000,000
All Ontario banks.. . . .	20,489,851	3,500,000	24,627,009
All Quebec banks.. . . .	24,271,409	5,400,000	36,710,781
All Nova Scotia banks	6,322,018	none	7,215,958
All New Brunswick ..	735,606	none	880,000

If, then, the same ratio of increase in note issues obtains this fall as in 1901, many of the larger banks will have to utilize the circulation of the Bank of Montreal, the Bank of Commerce, the Merchants Bank of Canada, and some other banks in order to provide notes for their customers, as their own circulation is likely to have reached its limit some time before the maximum demand for the coming season has been felt.

Our usual comparative table is appended, and the complete bank statement is published on a later page.

### THE BANK STATEMENTS.

	July, 1902.	June, 1902.	July, 1901.	July, 1892.
Capital authorized.. . . .	81,626,666	79,126,666	74,875,332	75,958,685
Capital subscribed.. . . .	70,848,806	70,844,926	68,156,427	62,952,931
Capital paid-up.. . . .	69,733,761	69,584,308	67,095,718	61,597,484
Reserve fund.. . . .	40,301,622	40,407,911	36,437,736	24,756,731

### LIABILITIES.

Notes in circulation.. . . .	52,070,065	53,953,043	49,119,470	32,488,718
Due Dominion Government ..	2,757,907	5,577,134	3,647,790	2,354,152
Due Provincial Govts.. . . .	4,249,756	3,321,527	2,869,298	3,923,366
Deposits on demand .. . . .	105,539,151	105,137,781	92,897,813	66,489,769
Deposits after notice .. . . .	245,044,194	239,812,120	222,877,616	93,818,676
Deposits outside Canada .. . .	37,272,322	35,731,417	21,638,289	.....
Loans on bks in Canada, sec..	630,240	698,096	1,415,336	155,000
Depts on demand in Can. bks.	3,518,376	3,194,350	2,539,758	2,905,610
Due agencies in U.K. . . . .	4,593,092	5,024,180	6,906,088	4,920,914
Due agencies abroad .. . . .	1,210,414	1,054,241	2,855,151	258,607
Other liabilities .. . . .	12,698,067	11,599,460	10,554,072	304,877
Total liabilities .. . . .	469,883,653	465,103,425	417,320,761	207,783,253

### ASSETS.

Specie .. . . .	12,295,849	12,409,855	11,695,053	6,950,566
Dominion Notes .. . . .	23,726,010	23,690,782	19,088,896	11,787,446
Deposits securing circulation ..	2,792,166	2,644,760	2,442,124	.....
Notes & cheques on other bks.	14,834,152	16,918,470	11,880,928	6,446,581
Loans to other bks. in Can., sec.	583,633	698,097	1,360,911	.....
Dept on demand in Can. bks..	4,545,575	3,821,451	3,808,555	.....
Due from bks, etc., in U.K. ..	7,046,772	5,957,350	4,440,710	1,890,992
Due from foreign bks, etc. . .	16,645,395	13,484,668	11,446,617	22,272,582
Dom. and Prov. Govt. secs. . .	9,897,199	10,024,060	12,318,007	3,102,688
Can. municipal & other pub.sec.	14,506,515	14,717,139	13,037,085	8,773,915

(Not Dominion.)

Railway and other secs. . . .	34,971,475	34,850,386	31,618,845	.....
Call loans in Canada .. . . .	45,876,667	45,828,253	33,573,539	15,910,932
Call loans outside Canada ..	50,534,884	46,388,241	41,199,281	.....
Current loans in Canada .. . .	296,498,818	300,714,347	282,872,134	189,513,321
Current loans outside Canada.	28,587,076	26,097,921	23,226,982	.....
Loans to Govt. of Canada .. . .	.....	.....	.....	.....
Loans to Provincial Govts. . .	3,242,384	3,935,592	3,167,483	975,063
Overdue debts.. . . .	2,043,504	2,148,011	1,794,876	2,317,318
R. E. besides bk. premises .. .	873,611	890,756	907,985	1,094,854
Mortgages on real estate .. .	796,208	793,776	650,372	843,088
Bank premises .. . . .	6,976,805	6,851,226	6,541,498	4,570,777
Other assets. . . . .	10,635,472	9,011,660	11,232,048	1,253,079
Total assets .. . . .	587,900,352	581,876,985	528,304,110	291,345,285

Loans to directors & their firms	10,284,068	10,497,230	11,852,421	6,660,218
Average specie for month .. .	12,317,599	12,420,737	11,869,498	6,468,411
Av. Dominion notes for mo. . .	23,163,823	23,413,978	19,170,742	11,545,058
Gr'tst circulation during mo. . .	55,031,430	54,648,201	49,630,106	33,785,612

## THE FAST LINE AND THE ST. LAWRENCE ROUTE.

The fast line service across the ocean seems to be still a bone of contention in certain quarters, but the excitement is likely soon to subside. The large and influential meeting of the citizens of Montreal at the Board of Trade rooms on Monday last will go far to lead to that end.

Although there was, as might have been expected, a diversity of opinion expressed at that meeting, the large majority of those present passed a common-sense resolution to the effect that while a fast line is desirable, in some respects for the general benefit of the Dominion, if it is established by means of a subsidy, the clear duty of the Government after fixing the speed, time and place at which the mails shall be delivered and proper accommodation provided for, the vessels shall be allowed a free hand to proceed further with their passengers and freight to such ports in the Dominion as may be most profitable and so ensure the permanency of the service.

It is difficult to understand the reasoning of those who oppose such a proposition as this, which should commend itself to all who have the interest of the Dominion solely at heart. It is the business of the Government to see that a regular and fast mail service is ensured at a given point, for the subsidy. That obtained, the owners of the line of vessels can safely be left to decide which is the most likely place to secure passengers and freight sufficient to make the line a success and profitable to the owners and a benefit to the country.

In this matter it will be the country at large that must pay the subsidy, and it is absurd to suppose that the Government will put a restrictive clause in the contract and say, practically, "Thus far shalt thou come up the river and no further," and so prevent the vessels from reaching the largest source of supply of the best paying freight and the nearest and most convenient point for at least ninety-nine out of every hundred of the passengers they will carry from the St. Lawrence at which to go on board. That point is undoubtedly Montreal, and all that Montreal and the country outside of Quebec ask is that after the mails are delivered the vessels shall be free to proceed as far up the river as the success of the line calls for, provided they are at the stipulated point in time to take the out-going mail bags.

That is all Montreal asked for through its representative business men last Monday, and it is a position so reasonable that it is almost inconceivable how it can be overlooked or set aside by any influence whatever.

Fast line, or no fast line, Montreal is now and must always remain the chief port of the Dominion if its business men will that it shall be so, and keep up its past record for enterprise. All the efforts of its opponents cannot prevent or retard its constant growth and development, which are a reflex and consequence of that of the whole Dominion. All the talk about the difficulties and dangers of the channel between Montreal and

Quebec is at the present time purely imaginary, and has ceased to have any influence, if, indeed, it ever had any. With the improved channel and the evidently greater carefulness on the part of the pilots, so far, this season, the part of the navigation from Montreal to Europe, the least dangerous is that between Montreal and Quebec. Any accidents on the St. Lawrence route this year have been below Quebec. In the past the dangers of the St. Lawrence route have been much magnified by different interests; especially has this been done by agents of companies who appear to have in the past been working against the St. Lawrence route in the interest of United States Atlantic ports. This, however, is likely to be entirely changed. The Government has taken up in earnest the improvement of the aids to safe navigation. What has been done of late and will be done in this and the next year or two, will render the St. Lawrence route in as perfect condition in these respects as any other system in the world.

Not one of the accidents on the Lower St. Lawrence, so far this year is attributable to defects in these aids to navigation. A proof of this is in the fact that the shipping interests have made but little stir about them. The blame lies for these unfortunate accidents, so detrimental to the good name of the St. Lawrence route, in the management of the lines and those in command of the vessels. There have been five serious accidents this season already. The first and perhaps the most serious one was from the fact that the vessel was on the wrong side of the river in thick weather, where it was over 100 miles wide, and it is not surprising that she was stranded on the rocks she had no business to be near. The last was less than 100 miles below Quebec in charge of a pilot who persisted in moving in a dense fog in a part of the river notoriously the most intricate in the whole navigation of the St. Lawrence, and yet no serious attention has been drawn to it, as would have been done had it occurred above Quebec. The other accidents, about which but little has been said, occurred from preventable causes had ordinary care been exercised. These are matters for shipowners to consider carefully for the future.

As regards the large question of the fast line and its benefit to the country at large, much can be said on both sides. There is much in the contention of our able and enterprising fellow-citizen, Senator Drummond, as propounded before the Parliamentary Committee in London, and since his return to Montreal, that a fast line for the mails and passengers seeking a short sea voyage should have its terminus all the year round at Halifax. That point would undoubtedly save time for the distribution of the mails, which for the majority of business men is of the first importance. Whether that point would draw sufficient passenger and freight business to make it a paying line or not, only actual experience can prove. If it could be made a success, all the advantages from advertising Canada as the continental route of America would be achieved and the question is worthy of the most serious consideration. Assuming that this proposition is carried into effect it will not in any wise jeopardize the interests of the St. Lawrence route as the great artery of the trade of the country to the West, or of the interests of Quebec or the port of Montreal as its central point.

Whatever the point selected for the fast line may be, if the vessels are to have a speed of 22 or 23 knots per hour they cannot be built and ready for service in less



than two years. Before then, if the promise of the indefatigable Minister of Public Works is fulfilled, the channel will have a depth of 30 feet, a width of 500 feet, and the bends widened to 800 feet; and, if it is profitable to do so, the fastest and deepest draft vessels now afloat will be able to reach Montreal without difficulty.

Whether the fast line ever reaches Montreal or not, the trade now here will continue and increase through its natural advantages, aided by the energy of its business men. Montreal, in addition to its large number of freight lines, has already two or more first class lines of passenger vessels sailing weekly and doing a large business. Although they are not all of them what may be called ocean greyhounds, they are all as comfortable for passengers as any afloat, and from the shorter route the passage across is not much longer than the fastest from New York or Boston. From year to year these lines are increasing the speed of their vessels, as new ones are put on, without decreasing their carrying capacity, and when they reach a speed of about 18 knots—as they doubtless will ere long—Montreal will surely become the favourite for the passenger traffic of the continent for all travellers except those whose business is most urgent. Those will naturally take the fast line when it is established.

Moreover, it is promised that the Dominion line is again to run to Montreal, with such vessels as the Canada and others of equal and even greater speed. The Canada was much admired when running to this port for a short time, much regret was felt when for some reason or other she was taken off the line.

With the Dominion as a passenger line, Montreal would have three first-class passenger lines each with a weekly service. If the days of sailing were divided it would go far to meet the idea of a daily line of ferry steamers crossing the Atlantic leaving every week day morning at nine o'clock as regular as clockwork, destined to different European ports.

This was the hope and expectation of the late Mr. Andrew Robertson when president of the Harbour Board, often so confidently expressed as sure to come after the completion of the 27½ deep channel then in progress.

Since that time there have been many changes in ocean navigation, but our old established liners have not been laggards in the race. The increased size and speed of vessels has rendered necessary a 30-foot deep channel, which is now apparently nearing completion. After that is accomplished it is not at all unreasonable to expect that shortly after the traffic will be such that Montreal shall be the place of departure of an Ocean Ferry if not daily—at least very near it—and that the vessels shall be of such a character for comfort as will bear comparison with any afloat.

#### A NEW FIRE-PROOF PRODUCT.

The London "Times" recently gave an account of an interesting product called "Uralite," which is now being produced in England by an English company. It is claimed for Uralite that it will resist fire with complete success. The article, which is made of asbestos compounded with certain other materials, is produced in large flat sheets, or boards, which can be used for all the purposes for which boards are employed. It can also, it is claimed, be employed for roofing, as it is rain

proof and rot-proof as well as fire-proof, and is also a non-conductor of heat and cold. If this is true, the building of light, cheap dwellings could be immensely facilitated. Uralite could be used as corrugated iron now is in milder climates, but would not have the disagreeable effect of heat in hot weather. The practical employment of Uralite, as the "Spectator" remarks, will be watched with interest.

#### THE GREAT COAL STRIKE.

The great coal strike in Pennsylvania is likely to cause all concerned manifold the loss of any similar obstruction in the annals of industry and trade. The losses and costs at the end of the fifteenth week of the strike are estimated as follows:

Loss to operators in price of coal (normal) ..	\$35,700,000
Loss to strikers in wages.. . . . .	19,900,000
Loss to employes other than miners by strike..	4,500,000
Loss to business men in coal regions.. . . .	12,120,000
Loss to business men outside region.. . . .	6,700,000
Cost of maintaining coal police.. . . . .	900,000
Cost of maintaining non-union workers.. . . .	400,000
Damage to mines and machinery.. . . . .	6,500,000
Cost of maintaining troops in the field.. . . .	225,000
Total.. . . . .	\$86,945,000

A considerable portion of this loss may be deducted, because goods not purchased are still in stock, and there cannot fail to be a rapid recovery as soon as the strike is over and the obstructionists come to their senses.

#### PROFIT IN HORSES.

The large number of horses purchased in Canada during the past two years for army use in South Africa has awakened new interest throughout the Dominion in the raising of horses, particularly those adapted for war purposes. While the price of all products of the farm has increased to a greater or less degree during recent years, the value of horses may be said to have far outstripped that of anything which the farmer could raise. Happily for the Dominion as a whole farmers have been of late years giving more attention to quality and have been studying up the causes which have led to the large proportion of vastly inferior animals which, until recent years, were to be met with in almost every county.

The progressive farmer and stock-raiser of to-day is as far removed, in intelligence and thrift, from the settlers of fifty years back as the prosperous departmental store is from the peddler with a basket. This is but natural. Anything else would be contrary to the results which are the outcome of enlightenment, study and the constant search for improvement which has characterized the sturdy tillers of the soil in the older provinces of the Dominion. The modern farmer, no longer considered behind the manufacturer or merchant in the furthering of ideas for the betterment of his calling, has learned to distinguish false from real economy, a something which, if harder to learn, is productive of better results than some studies over which many an hour has been spent at early school. The remark: "Sending a boy on a man's errand" is as well known to most every farmer from the Atlantic to the Pacific as the prayer he recites before his morning meal, yet how well its wisdom has

been studied in the early days of the Dominion could readily have been seen in the case of too many pioneers of the past century. Small potatoes that refused to grow because not endowed by nature with sufficient vigour, crowded out in the scramble for space, or perhaps of too late arrival on earth for mature expansion, were, by many, placed aside for seed. The object of this was economy. Out in the pasture field could be seen the hollow-back mare, or, if not thus distinguished, it may have been a hump, on the back, leg, neck, anywhere so long as the defect deprived her of active participation in the harnessed duties of the farm. This beast was kept for raising colts. Of course this was done for economy. The same with everything else which possessed the quality of reproduction. If it was fit for nothing else it was to be a factor in begetting the next year's supply. All on the grounds of economy. Nor did it even stop here. The boy that refused to grow with the vigour which was seen to characterize his brothers, but was puny and delicate, was looked upon as the making of a schoolmaster, or minister of the gospel. The fact that a strong mind and body usually go together was given little practical thought, but was swept aside or covered up by surface economy.

Seed wheat, so called because it was decidedly smaller than the ordinary full-grown, was separated from the large grain by the aid of the fanning mill, occupied a separate bin in the granary and was kept for the purpose which its name denoted. This also was a sample of early economy. True, the majority of farmers did not adopt these singular methods of attempting to make the inferior and defective reproduce the perfect and full grown, but there were enough who adhered to such methods to keep dwarfed and defective growths mixed with the general run, the percentage being sufficiently heavy to make a low average on the whole.

The country has pretty well outgrown this and so much for the healthy and vigorous progress to be seen to-day on most every hand by the summer tourist whose steps have been through the productive farms rather than by the sandy beach. The farmer is found to be more of a thinking and reading man than formerly. He is seen attending the Government exhibits and agricultural professors' lectures, subsequently discussing their merits with his neighbours, who, in turn, show the varied results of tests and experiments; all this tending to reveal the wide gulf which separates real from surface economy.

As farming is now being brought down to that science and intelligent management which governs and keeps in the right groove the workings of the bank, the factory and the mill, the prosperous farmer's position in the world is gradually becoming more exalted.

A pamphlet on the raising of horses for army use has been issued by Mr. J. G. Rutherford, chief veterinary inspector, giving details as to the three separate classes of horses desired for army purposes, the opening page of which we reproduce:—

"While the supply of horses suitable for military use has always, even in times of peace, been a serious question, the experience of our South African troubles has given it an importance altogether new and somewhat startling. It has now been clearly shown that troops under modern conditions of warfare must be able to move rapidly from place to place, and that the mounted soldier has thus an immense advantage over the less mobile infantry man. This development has led to the purchase

by the British Government, during the present campaign, of a very much larger number of horses than would otherwise have been required. Nor has the lesson been learned by Britain alone; all military nations have been closely watching the operations in South Africa, and there is no room for doubt, that the general demand for horses suitable for army purposes will be much greater in the future than in the past. Of the horses purchased for use in Africa the Dominion has by no means furnished her fair share, although in addition to those taken by our own contingents, a considerable number have been picked up in Eastern Canada by Lt.-Col. Dent of the Remount Department of the British Army. It is not, however, an easy matter at present to obtain in this country any large number of horses altogether suitable for army use. No encouragement to produce them has, until very recently, been shown to breeders, and there being no active home demand for any but the very best of the sorts now asked for, they have not been bred to anything like the extent of which the country is capable.

"After the visit of Colonel Ravenhill in 1887 the western ranchers, in expectation of a market, went to much trouble and expense in securing and importing suitable foundation stock, and as a result were successful in producing many first class cavalry horses. As, however, beyond a limited number taken by the North-west Mounted Police and a few by foreign buyers, there was no sale for them as such, the breeders have largely turned their attention to other and, under the circumstances, more profitable lines of stock. The natural conditions in Canada are, it need hardly be said, most favourable for the production of the animals wanted, while in the event of serious international disturbance, Canadian horses would always be available for Imperial use while it might be impossible to procure them in foreign countries. Again, through the medium of our great trans-continental railway they could be shipped from either Atlantic or Pacific ports to any part of the world where they might be required."

The growing demand for farm stock in the Canadian West will, with the gradual expansion of population, call for sufficient horses for farm use to keep prices for many years at or near their present level, in which there is shown profit equal to if not surpassing any product of the field.

#### THE ART OF CULTIVATING TRADE.

There are two methods of conducting trade, by one trade is left very much to itself, to grow "naturally" as its advocates say; by the other, trade is subjected to processes of cultivation. Under the latter system the ground is carefully tilled, the best seed is selected; the young plants are protected; as they progress they are dressed, and, if need be, pruned, and the whole field is so attended to as to yield all the increase of which the soil is capable. All this means the outlay of money before any return can be received; in some cases and under some conditions this expenditure will remain for several seasons without producing any revenue. Another system is to throw seed around hap-hazard, without any plan to entirely cover the ground or thoroughly to develop its latent resources. The young plants are left to thrive or wilt according to their native strength or

weakness, and the field under such a method is never wholly cultivated, its barren patches being likely to be as large as the other portions. This latter system is cheap; it calls for small outlays; it needs little capital and makes small demands on the labourer and the attention and the skill of the cultivator, but its results are, light crops, poor produce, and considerable waste of even the small outlay spent. There are two ways of cultivating trade to which the above systems are analogous.

A foreign merchant or manufacturer who desires to get crops, as it were, out of Canada, has his choice of methods for securing them. He can just adopt a half-hearted, indifferent, fitful, very cheap method of cultivating our market, or, he can throw his energy, his shrewdness, his push, and his capital into the enterprise. If from lack of business experience, or from ignorance, or misapprehension, he chooses the former course, he is certain to reap very unsatisfactory crops. But, on the other hand, if he adopts a more enterprising method, if he studies our market, observes carefully what styles of goods our buyers prefer, what terms they require, what new goods would be likely to find a sale here, if he sedulously invites attention to his wares and presses them continuously on public notice, such a system involves the outlay of capital, trouble, business enterprise, but the result can hardly fail to be remunerative crops and the establishment of permanent conditions that will yield good returns on what has been expended.

It is mere wastefulness to make a half-hearted, desultory effort to gain a foothold in the Canadian market. No prize worth having is got by casual efforts, what is necessary is persistent application, bull-dog tenacity, the determination of one of old who said, "I will not let thee go until thou bless me." Canadian trade is like a mine the product of which is the reward of industry.

There are some British traders who seem to be under the same misapprehension as some immigrants who soon become disheartened because they do not find gold coins strewn over the pavements, as they expected. Some traders do not realize what have been the consequences of British exporters neglecting the Canadian markets so long. They seem to suppose that our buyers are waiting anxiously for British goods to be offered them. This is not so, the Americans have been far more alert and have secured a position here from which they can only be ousted by methods at least as determined and as well designed as their own.

Whoever is ambitious of capturing the trade of Canada must act like a besieging general before the fort he means to reduce, he must make a thorough study of the ground, of the forces to be overcome and of the style of attack that is best adapted to the enterprise.

#### A UNITED STATES BANK TRUST.

One of the latest moves made by trust promoters is in the direction of a Bank Trust. At a recent meeting of the Wisconsin Bankers' Association, the possibility of such a Trust's being formed by the great banks in the Eastern States was discussed. This, they claim, would enable them to lend money at lower interest than can be done under the present system. The absolute control thus obtained would, it was argued, be followed by an asset currency with consequent depreciation, and

all the evils of the old Law scheme in France. It was suggested that the desired elasticity would be given to the present currency by the national banks diminishing or increasing their circulation by depositing or withdrawing their government bonds as might be required from time to time. One banker warned the Association that the City Bank of New York with \$500,000,000 capital, would dominate the whole country if it could have branch banks somewhat after the manner of those found to work so well in Canada; that it would be able to influence, if not "dictate, tariff legislation, make or prevent wars, own all the ships and railroads and mines and hold the country in the hollow of its hands." The attitude of Western bankers in the United States as regards their brethren in New York, is not very assuring. They observe that in all the recent discussions, the bankers in the East have been disposed to defend the methods by which the Trusts have obtained certain monopolies, and have discredited the fears of the public that the Trusts might lose their overwhelming influence to direct legislation against the interests of the people.

#### THE GROWING ANTAGONISM TO TRUSTS.

There is apparently arising in the United States in respect of the great Trusts, or rather of their promoters, a feeling somewhat akin to that which gave rise to the great French Revolution. History is said to repeat itself. The conditions, however, are not similar. There are no starving crowds of men, women and children—of such as marched to the palace at Versailles shouting the "Marseillaise"—if we except, perhaps, the obstructionists at the anthracite mines in Pennsylvania, who, notwithstanding all the help obtainable, are very largely in a state of dire distress, and no one will compare such men as Carnegie, Schwab, Frick and others with the timid though well-meaning royal locksmith, Louis XVI. The newspapers, now that there is scarcely any "copy" from South Africa or the Philippines, are turning their attention to the dangers at home. Kussell Sage, perhaps the greatest independent capitalists in the world, said to be worth \$100,000,000, in an interview referred to a published statement quoting J. Pierpont Morgan as saying that the era of great Trusts had just begun, and that more gigantic corporations are stored in the near future, some of which may overshadow the Steel Trust. He said:—

"Whether Mr. Morgan said that or not, combinations of all industries are a menace to true government. Not only so, but they are the oppressors of the people. In such an event the American people will revolt against them and there will be financial ruin the like of which this country has never seen—or any other. When several industries," said he, "are starting out in business it is well for individuals to combine for mutual protection until the business is firmly established. When the business is so established the combination should be disrupted and conducted on individual lines. Then if one individual became embarrassed it would not mean the wrecking of the industry." He believed it is "best to have such industries divided among several individuals than combined into one great combination, the embarrassment of which would mean the ruin of all." It is the general opinion that it will require all the good sense of the controllers of public opinion in the United States

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to prevent serious mischief arising out of the developments of the Trust system.

Bryan, the former defeated candidate for the Presidency, warns leading politicians that there will be a dismal awakening if national policies are not changed. In his periodical he speaks of Republicans as very optimistic, as rushing headlong into new conditions and of leading the country into untried paths, that they are sure they can safely encourage the growth of private monopolies, notwithstanding the inevitable tendency of man to use power for his own selfish purposes. "They think they can permit watered stock and fictitious capitalization, seemingly indifferent to the interests of those who must suffer from unjust rates in order that dividends may be paid on stock that represents no actual investment. They are giving free reign to the financiers, indifferent to the fact that in all history they have never been known to consider or conserve the interests of the producing masses. Belshazzar was optimistic up to the night of Babylon's fall, and the Republicans of to-day are imitating him as closely as possible. Theirs is the fatal optimism that refuses to recognize the logic of events or apply reason to the affairs of government." Mr. Bryan led his countrymen a few years ago to study the question of the silver standard with the result, as we all know, of his ignoble defeat. He has no occasion to go so far afield for his examples.

### THE ROYAL-VICTORIA LIFE.

The new offices of the Royal-Victoria Life Assurance Company, in the recently completed Royal Insurance Building, Place d'Armes, should be inspected by anyone contemplating the equipment of offices for this purpose. The details, which were planned by the General Manager, Mr. David Burke, in which he had the co-operation of his active directors, Mr. James Crathern and others, must be examined to be appreciated—seen by those largely in the profession. They deserve the name of model offices. The company will doubtless long continue to give a good account of itself in its elegant new quarters.

### THE COAL STRIKE.

A practical United States man—and they are all built that way—characterizes the claims of Mitchell and the organization over which he presides as being in contravention of the principles of free government—of the rights of men to earn their living in any lawful way without interference. The unhappy controversy now existing is not based upon any reasonable claim which labor can make for

shorter hours or better wages. The real object is to secure the recognition of it as a national organization. This will amount to a denial of the right of every man to sell his labor in a free market. The concession of this demand would make Mr. Mitchell dictator of the coal business and put him in control of votes enough to decide the next Presidential election. It would be far better, it is believed, to abandon mining anthracite coal than to concede the demand of any man, or set of men, to deny the rights of employment and of labor. The operators are only doing their plain duty in declining to arbitrate.

### THE PHOSPHATE INDUSTRY.

The native phosphate industry which bade at one time to become of no little importance in Canada has fallen to quite trivial proportions. The showing for the last five years is as follows:—

Year.. . . . .	1897.	1898.	1899.	1900.	1901.
Tons.. . . . .	23	256	861	149	6
Value.. . . . .	\$ 275	1,090	9,290	2,285	120

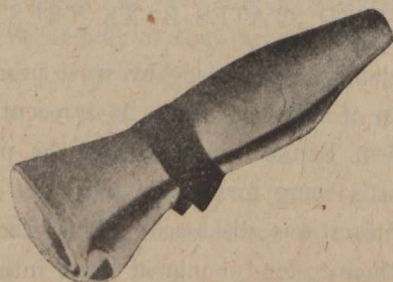
The total production of phosphate rock in the U. S. in 1901 was 1,483,723 tons, valued at \$5,316,403, as compared with 1,491,216 long tons, valued at \$5,359,248 in 1900, a decrease of 7,493 in tonnage and of \$42,845 in value.

The industry in Florida, which has been the chief producing State since 1894, continued to show an improvement, the total output and value for that State in 1901 being the largest yet recorded. The total production in Florida during 1901 was 751,996 long tons, valued at \$3,159,473, as compared with 706,243 long tons, valued at \$2,983,231, in 1900.

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THE PAYING TELLER.

A paper by Alfred M. Barrett, of the Western National Bank, New York.—Continued.

Coincident with the work of paying out funds over the counter there devolves upon the teller the duty of examining checks which have come to the bank through the mail or through the clearing-house. This examination includes the verification of signatures, the scrutiny of endorse-

ments and the examination of dates and fillings. All these duties are important and must not be done in a perfunctory manner. Checks are found drawn erroneously for one amount in the body and another in the margin. That is to say, a check may be drawn for \$300 in the marginal figures, and three dollars in the body. The question is, which is intended? The teller must note the difference and be guided by circumstances in the paying or refusing to pay for one amount or the other, or for either. Tom Brown may be in the habit of paying his gas bills by check, and if his check to the order of the Consolidated Gas Company comes through drawn for \$300 in the margin and "three dollars" in the body, the teller might pay it for three dollars, as that was clearly Mr. Brown's intention, he being unlikely to have to pay \$300 for his monthly gas bill. But occasions on which the teller can exercise this discretion are few. Usually, a check with a discrepancy between the body and the marginal amount is returned for proper filling or else submitted to the judgment of an officer of the bank. If the paying teller were to pay such a check as I have just described for \$300, the bank might be liable for \$297.

Checks must be examined as to dates. It might be a fatal error for a paying teller to cash a check dated ahead, and it is a rule of the clearing-house that checks are not payable through that institution on the same day on which they are drawn. Important interests might be affected by disregarding the rules governing in these cases.

I do not think there is any need for me to speak about endorsements. Their importance is self-evident. Checks must be carefully scrutinized to see that they are regular as to endorsements. Instances are of frequent occurrence which demonstrate the necessity for caution in the exercise of this function. \* \* \*

The examination of signatures is by far of first importance. If Mr. Brown leaves some money with an individual for safe-keeping and comes in person and asks for it, it may be paid to him without question. But if he should send a messenger for it with a written order, one would have to know that his message was genuine before paying over the money. A check or draft being an order upon a banker to pay over some of the funds held by the bank for the credit of the depositor, the bank must be absolutely sure that the signature to the check represents the depositor. For this purpose, the written signatures of all persons opening accounts with the bank are lodged with the bank and preserved in the paying teller's department. Formerly, these signatures were written in what was known as the signature book, in alphabetical order. These books, how-

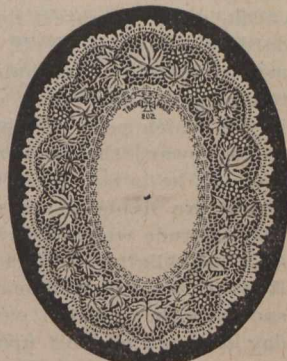
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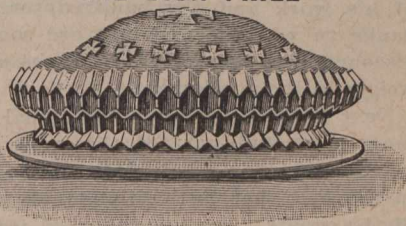
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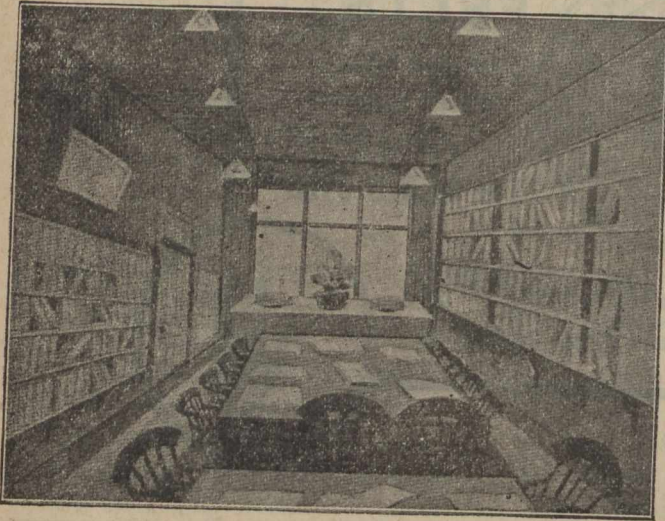
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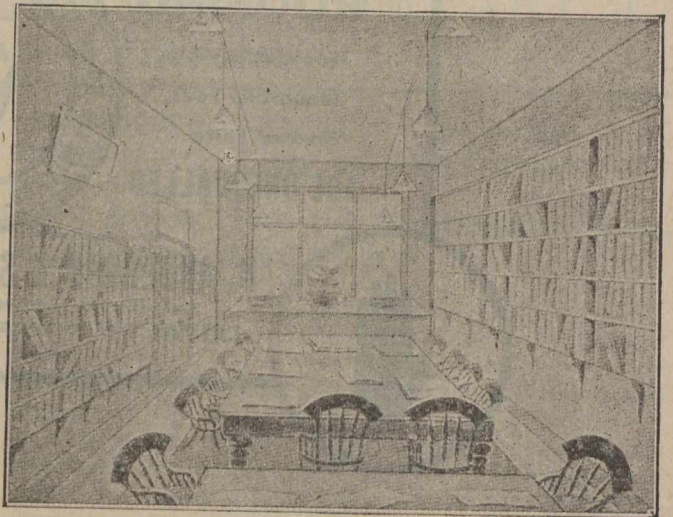
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ever, were bulky, clumsy, and difficult to handle, and frequent reference to them soon caused them to become ragged, dirty, illegible, and in some cases absolutely useless. Often, moreover, it was necessary to take the book away from the bank for use in court, which left the teller without his signature book perhaps when he most needed it. Of late years, however, an improvement was started in a New York city bank and has since spread through the entire country, in the use of signature cards, which bear the same improved relation to the old-fashioned signature book that a card-index system in a library bears to the antiquated system of indexing which was in vogue half a century ago.

As it is absolutely necessary that the paying teller should be familiar with all the signatures, it seems to me essential that he should examine all signatures to checks, but in view of the importance of leaving him ample time for this and his other important duties, it would appear that the work of checking the fillings and scrutinizing the endorsements might be done in another department, or at least by some clerk of inferior grade, under the direction of the teller.

For altered checks the paying teller must be ever on the lookout. A certain class of thieves find in the raising of checks a ready method of making money at the expense of their neighbors, and they have become so skillful at it that not even constant watchfulness can always prevent the carrying out of their plans. Generally a check is altered by raising it from a small to a larger amount, say from \$7 to \$700, or from \$17 to \$1,700, but the very latest refinement of the process is to reduce the amount of a check. Certain office boys in New York have recently taken advantage of the fact that there is considerable looseness in some offices about the delivery of brokers' checks and have obtained such a check for a few thousand dollars, reduced it to as many hundreds or tens, made it payable to bearer, and in one or two instances have succeeded in getting it cashed. Modern chemistry has made very easy the task of altering checks, as certain chemicals can now be procured by almost any office boy whereby erasures of written words and figures can be made without possibility of detection except by the microscope.

In the case of the payment of an altered check for a larger amount than that for which it was originally drawn, the paying bank is the loser, hence the importance of careful scrutiny by the teller.

I might say here that it would be impossible for the teller to apply the suggested careful methods of scrutiny to the signatures, endorsements, fillings, etc., of all the checks passing through his hands, and with the vast majority of the checks presented it would be unnecessary. It is the one check out of ten or a hundred thousand probably, about which there is likely to be any trouble, and it is only by making it the habit of his life to pass nothing which is irregular that the paying teller can safeguard his work. He must have so trained his mental faculties that the slightest suspicion of irregularity in presenting a check, or the slightest departure from a recognized standard in the check itself, will attract his attention. This mental alertness, this habit of mind of the efficient paying teller can be the result only of years of training, and it is this which puts the paying teller in an attitude of suspicion toward the newcomer. If he fail to cultivate this attitude, he is not prepared to checkmate the many tricks which are liable to be played upon him, but it is this very attitude which is the cause of complaint of "grumpy" and "disobliging" tellers on the part of the unthinking. However courteous a man may be by nature, he cannot successfully maintain such an attitude during the busy day without grating upon the sensibilities of some one, and yet we have seen how necessary it is for the security of his work and the bank's interests. The officials of banks to whom complaints are sometimes made of the discourtesy of the teller must give all these facts proper weight in their judgment.

Next to the handling of the actual cash of the bank, the most important part of the work of the paying teller is in certification. It is important for two reasons: First, in the fact that its legitimate use calls for the exercise of the greatest caution and good judgment, and secondly, that its illegitimate use is, beyond question, a grave danger to a bank. It is a danger which it is impossible to effectively guard against. No matter what safeguards are attempted, none give absolute security. That can only be found in the honesty of the paying teller, and in a

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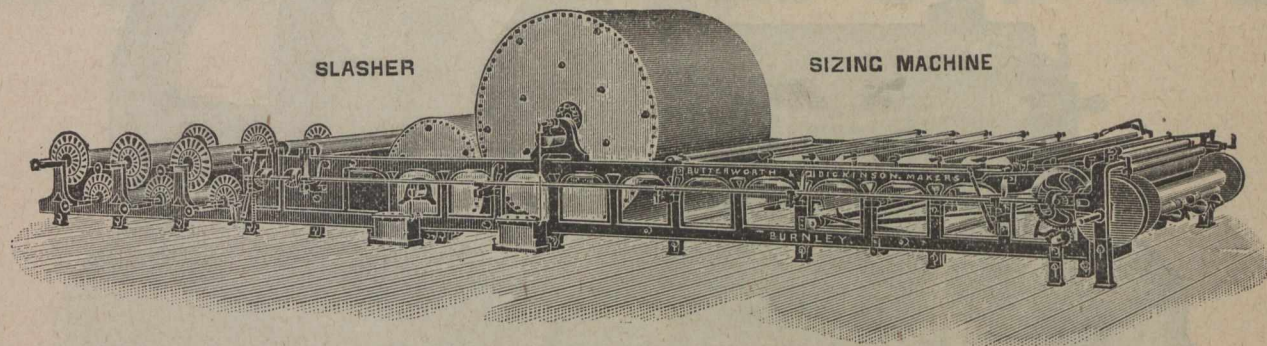
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measure, in the lack of inducement to wrong doing on his part. The certification stamp of a bank renders a check otherwise worthless as good as a Cashier's check, and may commit the bank, in printing the certification thereon to a liability of hundreds of thousands of dollars. The paying teller is the one who places this stamp upon a check, and in the exercise of this function he has absolutely no limitation for the time being. Of course, except by an elaborate system of frauds, an improper certification would be discovered within twenty-four hours, but by collusion between the teller and outsiders, frauds might be perpetrated because of which a bank would be a heavy loser. Checks are daily certified by New York city banks for amounts which not many years ago would have been considered extraordinary. It is nothing unusual for a bank nowadays to certify a check for a million. Twenty-five years ago, this would have been an event.

Although the certification of checks is a function generally exercised by the paying teller, there is nothing in the banking laws to hinder its being delegated to some other clerk or performed by the Cashier himself. Under certain circumstances, it might be well for a bank to relieve the paying teller of this duty, and impose it upon the Cashier or an assistant especially detailed for this purpose. As it is entirely distinct from the work of paying out cash, there would be no question of dividing the responsibility. Only a small proportion of the total number of accounts ever call for certifications, and the charges against these accounts for checks paid in cash and because of certification could be just as well reported to the bookkeeper from two sources as from one.

(To be Continued.)

#### BOARD OF TRADE MEETING AT SYDNEY.

Several important matters were discussed by the Maritime Board of Trade at Sydney during the recent session, says a Halifax despatch. "Subsidizing steel shipbuilding" was discussed at length. It was clearly and forcibly handled by E. T. McKeen of Sydney. He impressed upon the board the importance of the question. Mr. McKeen said he did not speak for any one portion of this country. He spoke for the whole of Canada. Shipbuilding is something

we must have, and we will have it. It behooved Canadians to work in this matter and inaugurate a policy which would eventually place Canada first in this matter. We have the opportunity, and if we don't take advantage of it will be very remiss in our duties. He moved the following resolution, which was seconded by Mr. Campbell of Halifax:—

"Whereas it is most desirable that the Canadian products should as far as possible be carried in Canadian-built ships, and whereas the establishment and operation of large shipbuilding plants in Canada have proved to be an immense advantage to the whole country, and whereas the maritime countries have either directly or indirectly given liberal financial assistance to their marine and prospective Canadian builders, and are, therefore, seriously handicapped in competing with the old-established yards of Europe and the United States; therefore resolved, that the Federal Government of Canada be asked to grant a tonnage bounty large enough to enable Canadian builders to compete in this industry, and have it extended over a term of years sufficiently long to secure the permanent establishment of this industry, which is an industry vitally important to the business interests of the country."

Mr. Campbell endorsed the remarks of Mr. McKeen. He felt that, next to the steel industry in Sydney, this project of steel shipbuilding was the most important Canada could have. Such a project must be established on a large scale. He felt that if a united effort were made, a bounty would follow. Every Board of Trade was affected directly or indirectly by the establishment of such a plant, and every board should pass a resolution on the subject before Parliament met. The resolution was passed unanimously.

"Is not the fast Atlantic service an absolute necessity in the department development of the Maritime Provinces?" was the next question discussed, and it proved the most important one of the day. It was clearly and concisely handled by Capt. Allen of Ming County, who moved the following resolution: "Whereas public opinion in Canada has pronounced emphatically in favor of a fast service between Canada and the United Kingdom, equal in speed and appointments to any now crossing the Atlantic, and whereas we are of the opinion that a full advantage be taken of the ports of the Maritime Provinces, which are hundreds of miles nearer the commercial centres of Europe than the inland ports of Canada, and especially as ocean routes can be followed to these ports, which are quite as

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

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

Patricroft, Manchester, England.

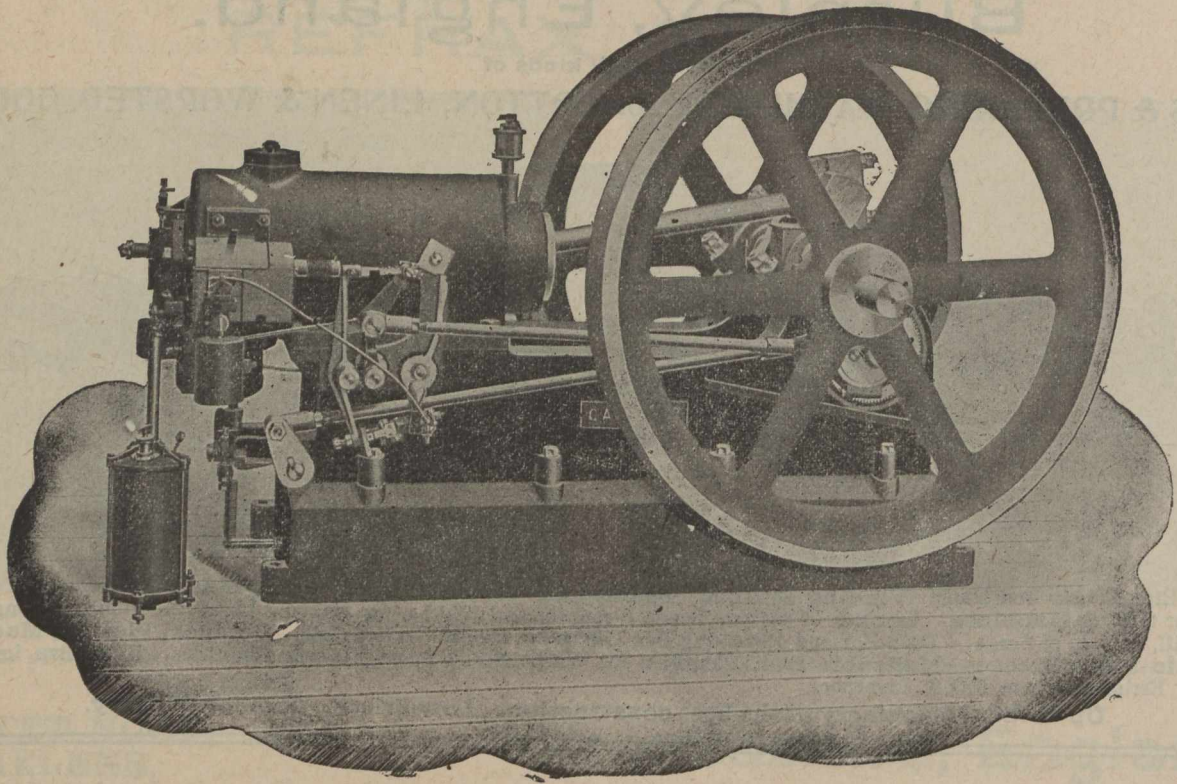


Photo of 30 B. H. P. Oil Engine.

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

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

## Makers of :

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

LONDON OFFICES AND SHOWROOMS,

87 QUEEN VICTORIA STREET, E. C.

safe and much shorter than those taken by the fast ships out of New York; therefore resolved, that the representatives of the Maritime Boards of Trade here assembled urge the Government to take immediate and definite action on this question by granting the necessary subsidy to ensure the inauguration of such a service with the least possible delay. Further resolved, that the ocean routes to be followed by the steamers of the line should be such as would enable them to run as nearly as possible at full speed from port to port, with the least risk or detention by fog or ice! and further resolved, that in the opinion of this convention the terminus of Canada should be the nearest available port to Europe where ships of such large size can come and go with safety and despatch at all seasons of the year." The resolution was passed.

Charlottetown was chosen as the next place of meeting. The following officers were elected:—President, Horace Haszard, Charlottetown; Vice-Presidents, J. E. Dewolf, for Nova Scotia; D. I. Welch, Moncton; Permanent Secretary, C. M. Creed, Halifax; Corresponding Secretary, G. W. Wiggs, Charlottetown; Auditor, F. O. Allison, St. John. The thanks of the board was tendered to the Sydney Board of Trade.

## BRITISH COLUMBIA MINES.

The annual report of the Minister of Mines for British Columbia, just issued, contains much of interest, now that Western settlement is becoming such a factor in our population. It shows that the mining industry last year maintained the rapid growth that has characterized it since the inception of lode mining a decade ago. This is highly

satisfactory to the people of British Columbia, particularly in view of the fact that currency has been given to a report that 1901 had proved a disastrous year. The Minister of Mines believes that statistics are the best refutation of that report, and in this connection notes that the mines of British Columbia in 1901 produced \$20,086,780, compared with \$18,000,000 by the mines of the Yukon district. Increased production is shown in almost all branches of the mining industry, especially in copper, coal, coke, gold and silver.

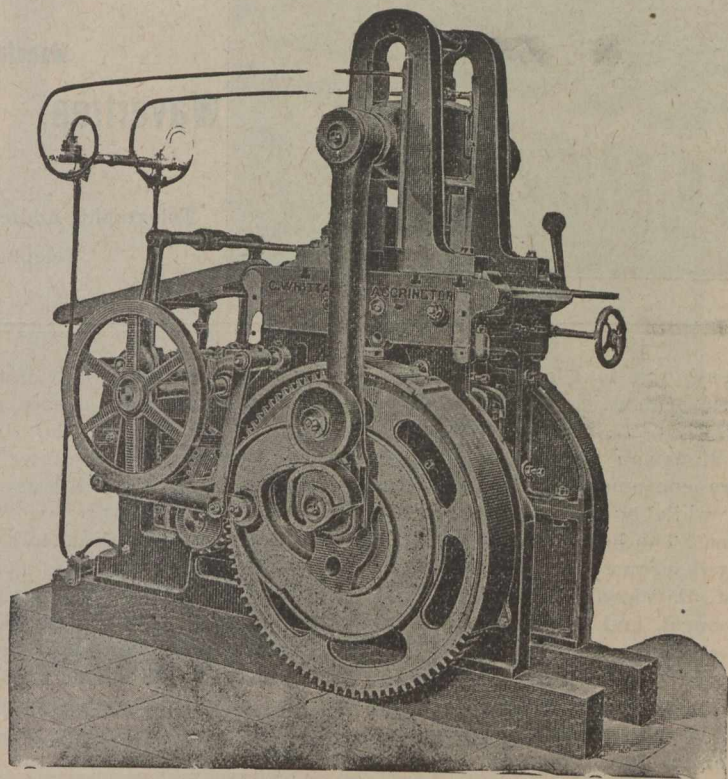
The coal mines during the year made an output never before equalled in their history, namely, 1,460,331 tons, valued at \$4,380,993. The output in 1900 was 1,439,595 tons, valued at \$4,318,785, and in 1881, 228,357 tons valued at \$685,071. The total output of coke in 1901 was 127,081 tons, an increase over 1900 of 49 per cent. Coal sold for consumption in Canada amounted to 413,705 tons, in the United States 895,197 tons and in other countries 18,966 tons. More coke was sold for consumption in Canada than in the United States. The total for Canada was 80,154 tons and for the United States 47,379. The coast collieries produced 1,261,744 tons of coal, and 15,398 tons of coke, and the Crow's Nest collieries 198,587 tons of coal and 111,683 tons of coke. It is noted in the report that about 75 per cent. of the product of the coast collieries was exported, chiefly to California and mostly as coal, and that, with the completion of the two smelters on the coast, the market should be materially increased. The Crow's Nest collieries, it is noted also, were limited, not by the market, but by the undeveloped condition of the collieries and the limited transportation facilities. Of the output of these collieries about 60 per cent. of the coal and 70 per cent. of the coke was consumed in Canada. The demand from the United States increases with the output,



# ..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.

which goes to show, as the report says, that the product is much better than any that can be obtained in the States immediately to the south of British Columbia.

The production of placer and lode gold amounted to \$5,318,703, an increase over that of 1900 of \$586,598. Silver was produced to the value of \$2,804,745, an increase of \$575,545, and lead to the value of \$2,002,733, an increase of \$689,154. The production of copper was almost doubled. In 1900 it was \$2,831,674, while last year it amounted to \$4,446,963. Very little iron ore was mined, this branch of industry being still in an experimental stage.

#### DAIRY PRODUCE.

A private London circular, date 15th instant, treating of the dairy produce market, says:—Butter.—The same cloudy showery weather which distinguished July continues so far in August, and the same low temperatures also prevail. The grass crops in the United Kingdom are excellent for the time of year, and the hay crop is the greatest since 1898. The demand for Canadian butter is slow and dragging, owing to the low prices at which French firkins and baskets and Russian casks are now being offered. "Choicest" Canadian salt butter on the spot has been making 97s to 98s per cwt., and saltless 98s to 100s. As Danish has fallen 3s 6d per cwt. for next week, Canadian is also likely to recede in value.

The Copenhagen Official Quotation has fallen 3 kroner after remaining at 90 kroner for fifteen weeks. This is the first time since 1892 that the quotation has been reduced in August. French butter is very plentiful, and firkins are selling at 86s to 92s per cwt., according to quality. As this butter is not suitable for storing it must be consumed immediately, hence its low value. French baskets are making 80s to 84s, and at this price are such keen competitors with Russian that the price of Russian is kept from rising. "Choicest" Russian casks make 86s to 88s per cwt., and boxes 90s to 92s. Cheese.—There is a good healthy demand for Canadian cheese at last week's values, viz., 49s to 50s for choicest and 47s to 48s for finest. Corresponding week, 1901, choicest fetched 48s to 49s and finest 45s to 47s.

#### FIRE LOSSES.

Galt, Ont., Aug. 22.—The Hall building, owned by Jas. McTague, damaged. Insured in the Gore Mutual, and the contents, which were badly damaged, for \$1,000 each in the Ottawa, Waterloo and Canadian companies.—Belleville, 22.—Fire did considerable damage to the foundry operated by Marsh & Henthorn. It broke out in the moulding department, which was gutted, destroying many valuable patterns. The building is the property of the Bank of Montreal, and the loss sustained is covered by insur-

ESTABLISHED 1848.

# M. WOODWARD & SONS, Ltd.,

WHOLESALE & EXPORT

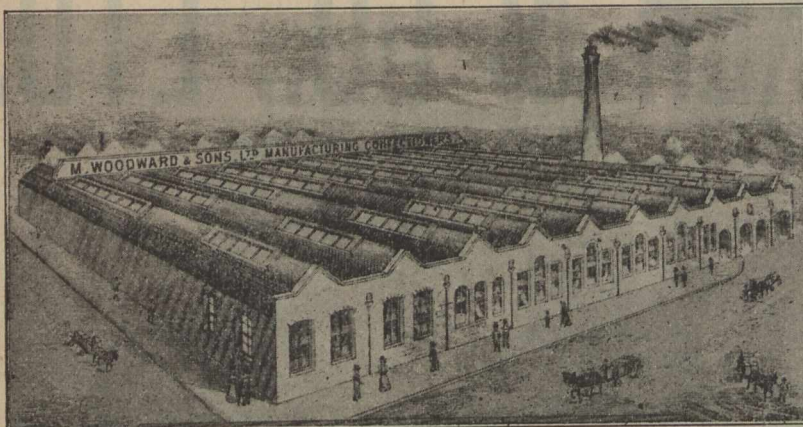
## Manufacturing Confectioners,

Factory and Office :

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.



ances. Messrs. Marsh & Henthorn's loss is covered by insurance in the Anglo-American, Scottish Union and Canadian companies. Windsor, Ont., 22.—During an electric storm the barn of James Stoneman was struck by lightning and burned. The fire consumed the season's crop of hay, wheat, and oats, while horses and cattle were killed by the flames and heat. The loss amounts to \$2,000, part of which is covered by insurance.—Port Arthur, Ont., 21.—Fire broke out in D. M. Davidson's bakery; the building, a wooden one; was doomed, and before the fire was controlled it destroyed an adjoining building to the east, occupied by Wing Lung, laundryman, several buildings to the rear, and the building to the west, owned by J. L. Neelin, and occupied by F. Weatherspoon, harness-maker, also the shop to the east of the laundry owned by Wiley Brothers, and occupied by H. E. Reid, tinsmith, and a barn in the rear of Wm. Swiggler's Mining Exchange Hotel. The loss has not yet been ascertained, but it is understood that it is fairly well covered by insurance.

Rossland, B.C., Aug. 25.—Fire which started in the premises of P. Burns & Co., butchers, destroyed numerous buildings and caused loss estimated at \$70,000.—London, Ont., 25.—Hunter's plumbing establishment suffered \$500 loss.—Picton, Ont., 25.—C. W. Burr's barn and contents, on the Wellington road, burned. Building was insured.

### LONDON CINCHONA BARK SALE.

As was expected, the monthly auction of cinchona bark at London on the 19th instant, went off at a decline, the average unit price being one and one-eighth penny, or a decline of ten per cent. from the average unit price of the last sale, as the following table, compiled by the Oil, Paint and Drug Reporter, shows:—

	1902.	1901.
	Pence.	Pence.
January.. . . . .	1 5/8	1 1/2
February.. . . . .	1 1/2	1 1/2
March.. . . . .	1 5/8	1 1-5
April.. . . . .	1 5/8	1 4-5
May . . . . .	1 5/8	2
June.. . . . .	1 3/8	2
July.. . . . .	1 1/4	1 3/4
August . . . . .	1 1/8	1 1/2
September.. . . . .	...	1 3/8
October.. . . . .	...	1 5/8
November.. . . . .	...	1 5/8
December.. . . . .	...	1 5/8

The lower average unit of the bark sale and the lack of demand for quinine caused an easier feeling among second hands here, but the situation subsequently showed some improvement on receipt of stronger cables from London, where the salt was selling at higher prices.

Just now there are said to be some inquiries in the market for good sized lots of outside stock at around eighteen cents, but there is no disposition on the part of holders to make sales at this figure; in fact, since the receipt of the London advices noted above second hands have not by any means been free in their offers of goods at concessions from the market quotations.

The offerings for the approaching cinchona bark sale to be held at Amsterdam on August 28 are considerably heavier than those of the last sale, aggregating 8,950 packages, containing, according to analysis, about 40,000 kilograms of sulphate of quinine. It is expected that this auction also will go off at a decline. That the quantity of bark offered at the coming sale is considerably in excess of that offered at the July auction will be seen by the following table which shows the amounts offered at each sale since the first of last year:—

	Packages.	
	1902.	1901.
January.. . . . .	9,471	7,487
February.. . . . .	8,467	8,847
March.. . . . .	No sale.	6,980
April.. . . . .	6,780	No sale.
May.. . . . .	5,912	7,500
June.. . . . .	6,291	5,000
July.. . . . .	6,816	4,549
August.. . . . .	8,950	....
September . . . . .	No sale.	No sale.
October.. . . . .	....	6,050
November.. . . . .	....	9,305
December.. . . . .	....	9,079

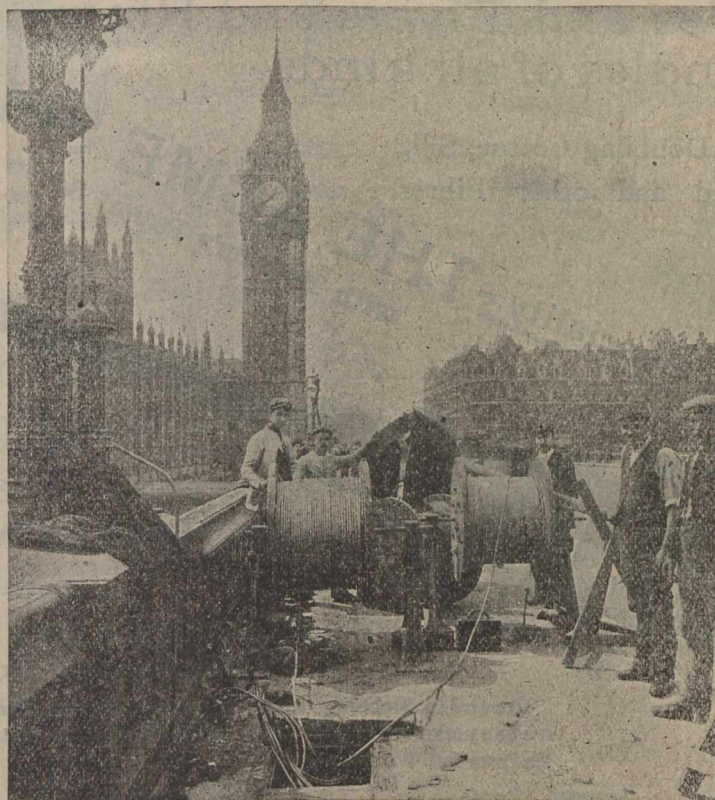
### LEGAL RECORD

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattle Mortgages and Bills of Sale (for sums of \$550 and upwards), as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in case of writs, etc.:

# 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.

## WRITS ISSUED—ONTARIO.

Belmont Tp.—F. B. McAdam vs C. A. Curtis, \$350; Hamilton—A. T. Pearce vs Royal Steam Laundry et al. \$3,000 damages; Kingston—T. H. Bibby vs F. A. Bibby, \$1,470; Kitley—J. C. Boyd vs W. S. Johnson \$600; Ottawa—A. H. Stratton vs W. I. Sims, \$695; Parry Sound—Keenan Bros. vs Pratt & Clark, \$538 damages; Toronto—Kingston Portsmouth & Catarqui Electric Ry. Co. vs A. J. Small, \$359; Brighton Tp.—J. L. Biggar vs Peter Oliver, \$1,211; Gore Bay—P. Coon vs Wm. Thorburn \$711; Guelph—Bell Organ & Piano Co. vs E. P. Hawkins, \$3,019; Bank of Montreal vs George Sleeman, \$82,151; Petrolia—B. P. Corey & Son vs M. J. Woodward & Sons, et al. \$667; Slate River Valley—J. McK. Hunt vs J. M. Munro et al. \$500; J. Johnston vs J. M. Munro et al. \$500; Toronto—Evans & Son vs Holgates, Ltd., \$2,011; P. Ryan vs Horace Thorne, \$1,178; ..... E. P. Hawkins vs Bell Organ & Piano Co., Ltd., \$5,000; Bracebridge—Gasoline Engine Co. of Toronto, Ltd. vs W. Galbraith \$443; Goderich—Allan & Melver vs W. H. Smith \$349; Manitoba—J. E. Thompson vs J. D. Moorhead \$600; Ogoode Tp.—R. S. Brown vs Arch. McGregor \$5,000 damages; Port Arthur—Fitzsimmons Derrig Co. vs M. S. Lyone \$391; D. M. Davidson vs W. J. Schwigler \$5,000; Toronto—Ann Decker et al. vs W. H. Greenwood et al. \$1,196; J. Robertson Co., Ltd., vs J. J. Heydon \$733; J. Robertson Co., Ltd., vs J. M. Heyden, \$733; E. Gallow vs J. R. & A. F. Morrison \$735; .....—C. E. Mitchener vs Nickel-Copper Co. of Ontario, Ltd. \$533.

## WRITS ISSUED—MANITOBA & N.W.T.

Winnipeg—Mackenzie, Mann & Co. \$27,500; Arcola—F. Schultz \$418 and \$321; Wolseley—Wolseley Milling Co., \$668.

## WRITS ISSUED—BRITISH COLUMBIA.

Van Anda—Van Anda Copper & Gold Co. \$1,166.; Cranbrook—G. R. C. Taylor \$413.

## JUDGMENTS RENDERED — ONTARIO.

Clinton Tp.—G. S. Holmsted as accountant of Supreme

Court agt J. H. & B. E. Tallman & W. P. E. Boyd of Hamilton, \$1,283; Eastnor Tp.—G. P. Magann agt Robt. McCormack \$442; Hamilton—E. F. Lazier agt Henry & Annie Seaman \$350; Torbolton Tp.—Anna H. Pinhey agt Jane & John Robinson \$584; Toronto—C. W. Anderson & Son agt E. E. Anderson \$456.

## JUDGMENTS RENDERED — QUEBEC.

Beloil—De Emelie Brunet agt U. J. Wilson \$523; Montreal—Montreal Loan & Mortgage Co. agt Wm. Choquette et al. \$2,131; H. Ladouseur agt F. Sicotte \$1,302.

## JUDGMENTS RENDERED—BRITISH COLUMBIA.

Cascade—Gain & Roy, \$1,072; Steveston—D. G. Mackey, \$783.

## JUDGMENTS RENDERED—NOVA SCOTIA.

Bridgewater—G. H. Burkett \$903, \$1,568 and \$665.

## EXECUTIONS—QUEBEC.

Montreal—Cong. College of Can. agt De A. Somerville \$3,273; M. Hutchinson et al. at Calcibe Gas Machine Co. \$281; J. Ward agt Jas. Timbers \$229.

## CHATTEL MORTGAGES—ONTARIO.

Belleville—Mrs. H. A. Walton to W. Dafoe \$812; Bracebridge—J. A. Walker to A. Bauer et al. \$1,500; Chesley—P. M. Gordon to C. Noeg et al. \$2,800; Hamilton—H. Arland & Co. to Ames Holden Co. \$1,135; Edward Duffy to Grant Spring Brew. Co. \$800; Edward New to H. New \$760; Edward New to H. New \$1,180; Napanee—S. Gibson to H. B. Collier \$919; Chas. Stevens to A. Kent \$1,046; Plantagenet—J. B. A. Wilson to Z. Wilson \$1,060; Port Elgin—John Kalte et al. to H. McLaren, Jr. \$600; Toronto—Julia Gorman to O'Keefe Brewery Co. \$4,583; Warton—Alex. & Frank McEwan, to W. McEwan \$1,850; .....—John Coulas to Cathe Dacey \$600; Belleville—R. J. Graham to Bank of Montreal \$53,433; Deer Park—Georgina Hastings to R. Evans \$650; Florence—J. C. & Addie Ellison to London Loan Co. of Can. \$2,369; Hamilton—Ontario Election is the fact that the company constructed and de-

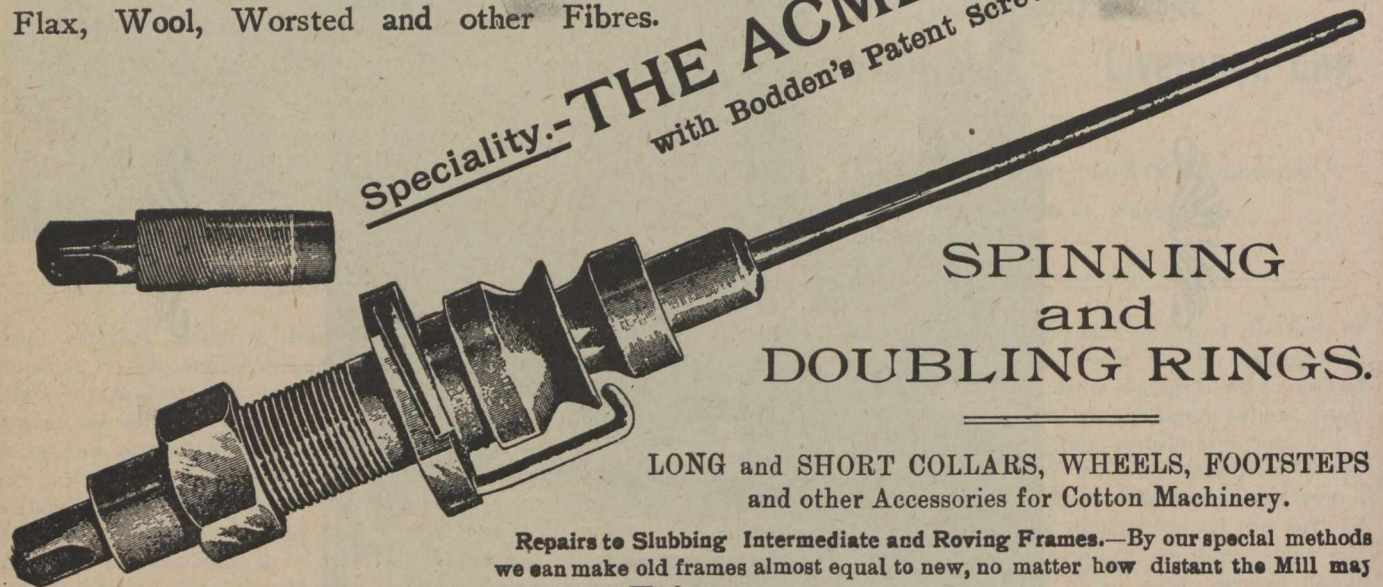
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## Spindle and Flyer Manufacturers.

### 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. 👈

tric Light & Power Co. to C. S. Wilcox \$5,158; Merritton—Mrs. S. McNulty to Mary A. Nicholson \$630; St. Catharines—W. B. Burgoyne to H. C. Bliss \$1,300; Martha J. & Wm. Gordis to Taylor & Bate \$2,491; Tilsonburg—J. J. McIntosh to Town of Tilsonburg \$2,000; Toronto—Carley & Murphy to Cosgrave Brew. Co. \$2,137; Carley & Murphy to G. J. Foy \$1,103; Carley & Murphy to M. E. Kormann \$2,123; J. A. Humphrey to M. J. Holmes \$600; Aylmer—R. M. Corey to W. Warnock \$600; Belleville—R. J. Graham to Bank of Montreal \$53,433; Blackstock—T. J. Allan to T. B. Taylor \$675; Bracebridge—Andrew Boyd to Boake Mfg. Co. \$13,799; Brantford—Robt. Sibbitt to Bizel Brew. & M. Co. \$3,502; Kempville—W. H. H. Brownlee to J. R. Wallace \$1,825; London—W. O. Carson to A. E. Cooper \$833; Alfred Taylor to W. E. Chalcraft & Co. \$4,316; Sault Ste. Marie—O. D. Brooks to W. H. Plummer \$3,500; Sherbrooke—D. M. Lockhart & C. Noble, Jr., to Niagara Fish Co. \$1,500; Thessalon—J. H. R. Elliott to E. M. Dickson \$900; Toronto—Clara Brown to T. B. Taylor \$2,139; Clara Brown to Dominion Brew Co. \$4,890; J. J. Scanlon to L. Reinhardt \$1,370; J. J. Scanlon to Toronto Brew. & M. Co. \$1,370; Toronto Jct.—Eliz. Tyler to Toronto Brew. & M. Co. \$3,850; Elizabeth Tyler to Reinhardt & Co. \$2,517; Vankleek Hill—H. C. Jones to N. McCallum \$600.

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

Viriden—J. W. Higginbotham \$1,381; Marden—C. Woodman \$3,500.

#### CHATTEL MORTGAGES—BRITISH COLUMBIA.

Marysville—Laurie & Sons \$1,200; New Westminster—A. C. Foster & Co. \$808.

#### BILLS OF SALE—ONTARIO.

Chesley—J. M. Stewart to P. M. Gordon \$3,800; Toronto—Dugall Gadway to W. J. Carter \$2,000; W. J. Richardson to J. A. Ewart \$3,000; Winchester—J. A. Cochrane to L.

A. Ellis \$800; Midland—Turner Lumber Co. to Skellings Co. \$17,000; Nottawasaga—Hy. Moore to E. M. Habgood \$1,000; Toronto—Toronto Gen. Trusts Corp. as admrs. to J. C. Woods \$1,925; Tweed—A. H. Leal to W. Gordon \$800; Wallace—Jacob Gottfried to E. C. Gottfried \$1,500.

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

Carman—W. L. Roblin \$10,500; Indian Head—J. M. Hastings \$3,900; Winnipeg—B. Persichini \$1,600.

#### BILLS OF SALE—BRITISH COLUMBIA.

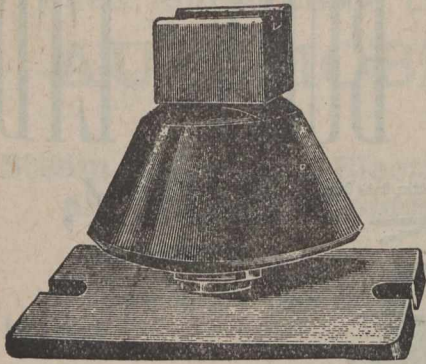
Grand Forks—H. Graham \$550; A. Reischl \$625; Vancouver—Morgan & Isaacs \$650; Phoenix—D. G. Munro \$700.

—The British Cotton Growing Association, which, with the hearty co-operation of the Colonial Secretary, Mr. Joseph Chamberlain, is striving to render the British Empire independent of the United States so far as raw cotton is concerned, is, says a London cable, now paying special attention to Upper Egypt where, it is asserted, the association can develop a cotton belt dwarfing that of the southern States of America. Major Count Gleichen, secretary of the Sirdar of the Egyptian forces, Major-General Wingate, addressing the association at Manchester recently, said the experiments now concluded on the banks of the Nile show the quality of the cotton grown there to be the equal of any in the world. There are available fifteen million acres of irrigated land, and the only difficulty is the labor supply, the dervishes having depopulated the Soudan, but the completion of the Suakim-Gerber railroad is expected to solve the problem, besides furnishing an outlet for the crop.

—Suit was entered recently, we are told, by the Electrical Supply and Maintenance Company against the Town of Orillia, Ont., for a sum of over \$220,000. The basis of

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Telegrams:—"ISOLABLE, LONDON."



**THIRD  
RAIL  
INSULATORS.**

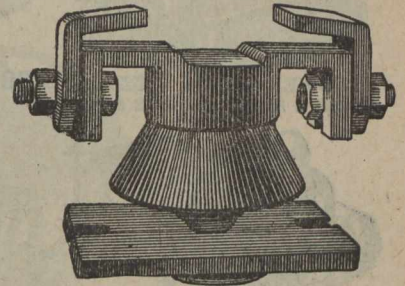
**AMBROIN**

Strong. Durable. Non-Hygroscopic. Perfect Insulation.

**ESTLER · BROTHERS,**

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Special Terms to Canadians under the New Tariff.

developed the water power service which Orillia now obtains from Ragged Rapids on the Severn River. The work was completed about a year ago, and the cost was considerably in excess of what the town was authorized to pay under the by-law voted on by the electors. The question came before the Private Bills Committee last session, and the question was raised whether the company's claim should be left to the precarious fate of another popular vote. The compromise reached was that the company should be entitled to collect whatever it could prove in the courts without depending on another by-law. This is the origin of the writ. Several prominent Toronto men are interested by reason of advances to the company.

—The Ottawa and New York Ry. is not effected by the order of sale of the New York and Ottawa Railway, which was drawn up by Judge Cox, of the United States Circuit Court. The line, which lies in Canada, says an Ottawa report, is legally a different line from the one in the United States, yet it is practically the same. As is well known, a railway must have a different charter when it enters Canada than the one it holds in the States, for that part of the line lying in Canada. The line on the American side south of the St. Lawrence to Tupper Lake is known as the New York and Ottawa Railway. The American end of the line never paid, while that portion lying in Canada has been netting profitable returns. The American end went into liquidation some time ago, Mr. H. W. Gays, general manager of the Ottawa and New York, being appointed receiver.

—In connection with the forthcoming Industrial Exhibition at Osaka, Japan, the Japanese Government offered to Canada a floor space of 3,600 square feet in the Foreign Building, but Mr. Fisher, considering this space too limited to make a reasonable exhibit, declined, and asked the Japanese Government to erect a separate building for the exclusive use of the Canadian Government, at the same time proposing to contribute the sum of \$2,500 towards the cost of the structure. The Japanese Government cabled a short while ago to Hon. T. Nosse, Japanese Consul-General, that they would accept Mr. Fisher's offer, and would erect an entirely separate building of 7,000 square feet, granting all rights and privileges given to other exhibitors. The site assigned to Canada is one of the most prominent places on the grounds.

—An order-in-Council has been passed for the issue of a proclamation putting in force "an Act to amend the Immigration Act," passed last session. In view of the large

numbers of immigrants who are now coming from foreign countries to Canada and to the United States via Canadian ports, it has been deemed expedient to prohibit the landing in Canada absolutely of any immigrant or other passenger who is suffering from any loathsome, dangerous, or infectious disease or malady, whether such immigrant or passenger intends to settle in Canada or only intends to pass through to settle in some other country, and whom the Minister of the Interior or officer to whom he entrusts the matter considers ought not to be allowed to land in Canada.

—The following companies have been incorporated by letters patent:—The Peddie Rifle Sight Company, with a capital of \$100,000; the British Monoline Company, with a total capital stock of \$100,000; The Saskatchewan Lumber Company, with a capital stock of \$500,000, and the Standard Heating & Sprinkler Company of Montreal, with a capital stock of \$50,000. The Peddie Company includes Mon. J. M. Gibson, Lieut.-Col. Pellatt, Lieut.-Col. Mason, the inventor, William Peddie, a mechanic, and others. A company has been incorporated to acquire the assets, goodwill, etc., of Meakins & Sons, Hamilton, and Meakins & Sons, Montreal, under the title of Meakin & Sons, capital stock \$100,000.

—Mr. Frank Pedley, head of the immigration service, who is one of the busiest officials in the Government employ, reports that arrangements have been made for an exhibit of Canadian grains and grasses at the State Fairs in Minnesota, Michigan, Ohio, Nebraska, Kansas, Missouri, North and South Dakota, Illinois and Indiana. Wisconsin used to welcome the Canadian exhibit, but latterly it proved to be

**CANNON IRON FOUNDRY,**  
Nos. 156 & 158, GOSWELL ROAD, LONDON, E.C. NEAR ST. ALPHA ROAD, MILLWALL.

**ENGINEERS & IRONFOUNDERS**  
**JONES'S IRONFOUNDRIES & ENGINEERING CO. LTD**

Manufacturers of all kinds of Cast & Wrought Iron Work.

ESTIMATES GIVEN FOR DIRECTING VERANDAHS, GENERATORS, ORNAMENTAL CAST AND WROUGHT IRON RAILINGS AND GATES, CIRCULAR AND STRAIGHT IRON STAIRCASES, BALCONIES, TOMB RAILINGS, ALYAN AND COMMONION, REFRIGERATORS AND LIFT, ETC. BUILDING AND ENGINEERING CASTINGS. EXECUTED ON THE SHORTEST NOTICE.

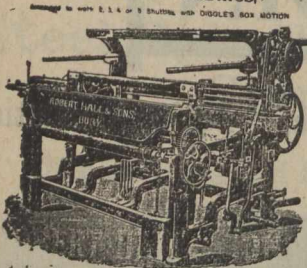
A LARGE QUANTITY OF PATTERNS OF EVERY DESCRIPTION KEPT IN STOCK.

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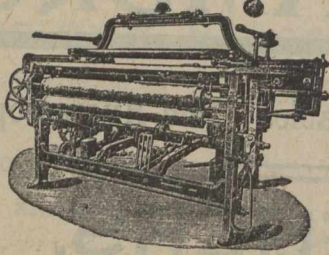
Telegraphic Address: "Hall, Bury."

# ROBERT HALL & SONS BURY LTD

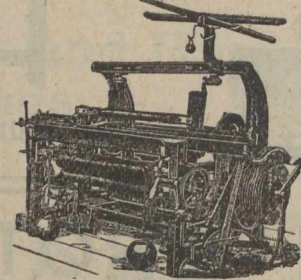
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No 1 LOOM with Positive Taking-up Motion. Double Gate



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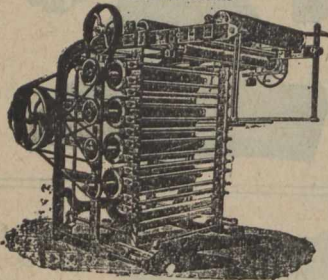
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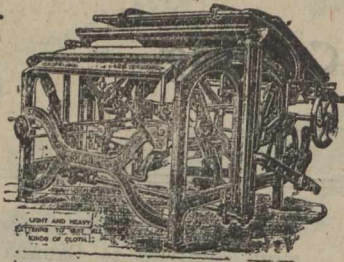
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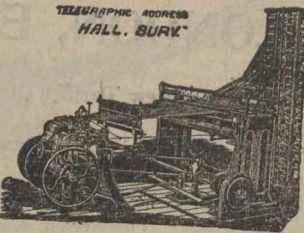


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ESTABLISHED 1844. COMPLETE LISTS OF MACHINERY MADE ON APPLICATION. LETTERS TO BE ADDRESSED TO: HOPE FOUNDRY, BURY, LANCASHIRE. TRADE AND GENERAL CORRESPONDENCE.



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too great an attraction, and the permission formerly granted has been discontinued. Apparently the only explanation for this is that the Canadian cereals put the Wisconsin grains completely in the shade. However, arrangements are being made for an exhibit in the Yahr Market, Milwaukee.

—The United States is the principal source of supply for borax. The "Philadelphia Record" comments as follows on the anomaly of taxing this article under their tariff:

The tariff on borax is five cents a pound. As a consequence of this needless impost American borax, which sells in London for 2½ cents a pound, costs the American consumer 7½ cents. The control over practically all the known deposits of this mineral, as might be expected, is in the hands of a single corporation, which is said to make a profit of \$1,250,000 per annum. Every cent of this is wrung from the consumers of this country in the form of a tax of five cents a pound, collected not by the Government, but by a monopolistic tariff-protected syndicate. This is only one of the thousand acts of tyranny to which this nation submits in the name of Protection. Is it any wonder that the common people must pinch themselves to make ends meet, while the plutocracy waxes greater and more powerful every year? It is evident that the Record has joined the ranks of those who rebel against the great promoters of trusts and their accumulated millions.

—It is estimated that the coal and iron policemen, now guarding the idle collieries in four counties of the anthracite region, number 5,000. The employment of so many special guards has necessitated an expenditure by the companies to date of \$1,800,000. Besides paying the special policemen a daily wage, the companies supply them with food and lodging. Every coal company in the anthracite district, and nearly every washery, has its quota of police. The commissions are all granted by Governor Stone, at Harrisburg, and they cost the companies \$4 for the granting and recording of each. Of this sum \$2 goes to the State, and \$2 to the county.

The Ottawa and Hull Power Company has decided on a site for its proposed paper and pulp mill. It will be situated on the celebrated Table Rock, on the Quebec side of the Chaudiere. Plans are now being prepared for the

building and machinery. The new stone power-house of the Consumers' Electric Company, affiliated with the Ottawa & Hull Power Company, has just been completed, and the machinery has all been installed, with the exception of the switch-board. About 10,000 horse-power has been developed for heat, light and power, which can be furnished in large quantities. Over \$500,000 has been expended on this work.

—We are informed by the firm of Messrs. W. Weddel & Co., London, Eng., to whom we are indebted for reports on the dairy produce situation, that they have, by mutual arrangement, acquired the business hitherto carried on by Messrs. McKerrow & Pease, of Manchester.

—The creditors of W. H. McFarlane, who ran a novelty company in Toronto during the past four years, are not quite satisfied with the existing state of affairs. At a recent meeting of creditors a statement was presented showing liabilities of \$9,100, and assets of \$10,300. Of the latter \$5,400 were ranked as doubtful and the creditors considered that the assets are hardly likely to realize more than \$2,700. Some of the claims against the estate will be contested by the creditors, but in the meantime a committee of three was appointed to carry on the business until the creditors decided what disposition should be made of it.

—In an article in the Journal des Debats, quoted by the Paris correspondent of the Times, Paul Leroy Beaulieu says the continued decline in revenue is alarming. The year's deficit will likely reach \$20,000,000, which supplementary credits and railway guarantees will bring it up to \$40,000,000, unless, says Beaulieu, imprudence and fanaticism in regard to the education, the relief of the poor, public works, and railways are avoided. Increasing expenditure will accompany the decreasing revenue, speedily producing a most serious embarrassment.

—The Ontario Cabinet has authorized the construction of a coffer dam at Dufferin Islands, on the Niagara River, by the Ontario Power Company, to be used in diverting water through the park to the company's outlet below the falls. Although the company's application has been opposed by the Canadian Niagara Power Company, which

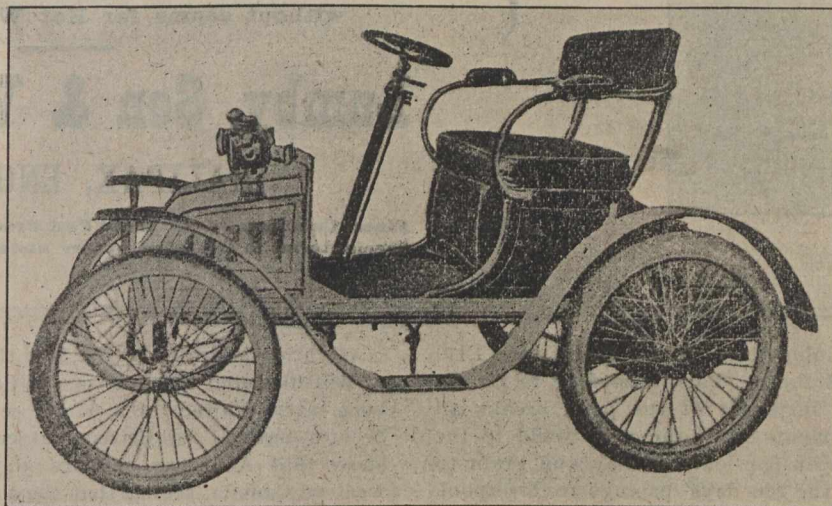
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was first in the field, and has built a magnificent power tunnel, the Government has decided to grant the Ontario Power Company's application, in order to stimulate competition in that district.

—The first annual sale of pure-bred swine under the auspices of the Ontario Government was held at Guelph recently in the Provincial Winter Fair Building. One hundred animals were offered. The lot was cleared out quite early in the afternoon at a high average of \$39. The sale netted \$3,345, and the expense of selling averaged \$5 per head. A registered hog, bred by J. E. Bréthour, brought \$325, which is the highest price ever paid for one animal on the continent. Another, bred by Bréthour and Saunders, of Burford, was sold at \$185.

—Russia is the only country in Europe (save little Denmark) which is increasing its acreage of sugar beets, all the others having materially decreased theirs. Russia has a much larger sugar beet acreage than any other country in the world, though, owing to her poor soil, primitive methods and general inferiority, her production of sugar is much smaller than that of either Germany or France, and probably smaller than that of Austria. While Germany gets nearly two tons of sugar from an acre, Russia gets only three-fourths of a ton.

—The drouth in Australia has led to a demand there for Canadian butter, and a carload from the Calgary creamery was shipped recently by the steamship Miowera from Vancouver for that country. The butter goes in cold-storage, and should arrive in good condition. A better price than would have been given on the local market has been obtained. In 1901 Australia exported 15,000 tons of butter, and the fact that a shortage exists this year in the domestic product denotes how severe the drouth must have been.

Mr. Chas. Archer, solicitor, Dawson, gives notice of three applications to Parliament for legislation affecting the

welfare of the Yukon. One is for power to construct a railway from Dawson to the boundary line, a second is to incorporate the Yukon Consolidated Water & Power Company, with a capital of \$2,000,000, for the purpose of supplying water to work the gold mines and for domestic purposes, and the third is to incorporate the Stewart River Development Company, with a capital of \$500,000.

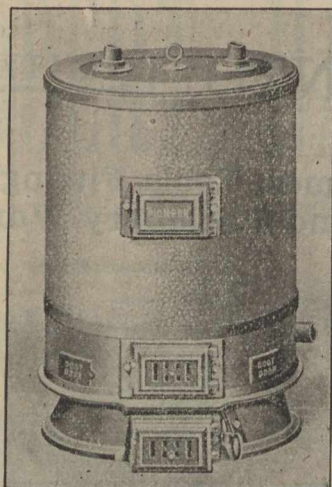
—E. Benjamin Andrews, Chancellor of the University of Nebraska, in a recent lecture to the students of the University of Chicago on "The Day After," said: "Instead of taking a bracer, as most young men do, they should eat raw beef or raw eggs, or raw oysters, if they will stay on the stomach, and quit drinking bracers. A bracer furnishes no new blood. It merely stimulates. But the things I have mentioned furnish new blood and are real bracers, because they increase lost vitality."

—Consul-General Struve, on behalf of the Russian Government, has asked the Dominion Statistician for figures showing grain produce of Canada, including the acreage of land under cultivation and the estimated crop for the present year, compared with the crops of the past three years. This is the first time the Russian authorities have applied for these statistics, and is an evidence of the fact that they now recognize Canada as a competitor in foodstuffs.

—It is probable, says the Globe, that at an early date the Stohl Waggon & Farm Implement Company of Harrisburg, Pa., will establish a factory in Toronto. Mr. Stohl, President of the company, and Mr. H.H. Estis have been in Toronto during the past week, and have secured options on two sites in the western part of the city. The firm will employ about 80 men, forty of them skilled workmen. The firm manufacture a broad-tired waggon, for which there is a great demand in the Canadian northwest.

—The largest shipment of cattle ever taken across the Atlantic left portland, Me., recently, on the steamship

Telegrams :—"Lumby, Halifax, Eng."



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Norseman, of the Dominion line. In all there were 1,179 head of cattle and 1,398 sheep. This, according to Dr. F. W. Huntington, cattle inspector of the port, breaks all records for cattle shipments from the new world to the old. It will take eighteen car loads of hay and grain to feed the cattle during the ten days' passage to Liverpool.

—Modern structures in the land of the Pharaohs will prove more useful than the pyramids. The great Nile dam at Assouan, which was begun four years ago, is nearing completion. The last coping-stone was laid June 30. The reservoir formed by the dam will cost \$25,000,000, but it will greatly increase the agricultural prosperity of Egypt by bringing waste districts under cultivation, and enabling farmers to make two crops a year in many places.

Mr. J. K. Macdonald, Managing Director of the Confederation Life Association, has the sympathies of the members of the profession, and hosts of others throughout the Dominion, on the death of his wife, which took place this week at the family residence in Toronto. The sons, Messrs. J. A. & C. S. Macdonald, also of the Company, have no less the condolences of the community in their great loss.

—A call has been issued for the annual meeting of the shareholders of the New York, Ontario and Western Railroad in New York, on September 24th. It is expected, says a New York letter, that at this meeting a proposition from the Canadian Pacific Railway Company will be considered leading to a combination between the two companies for a direct Canadian Pacific line into New York.

—The White Star Line steamer Cedric, of 21,000 tons, the largest liner afloat, was launched at Harland & Wolff's yards, Belfast, recently. She is 700 feet long, has 75 feet beam and draws 49 1-3 feet of water. Her carrying capacity is 18,400 tons and she has accommodation for 3,000 passengers. It is expected that she will be ready for service in the autumn.

—We learn from London that beginning September 1 the postoffices of Great Britain will accept parcels for transmission to the United States. The various attempts of the British Government to conclude a parcel post arrangement with the United States having resulted in failure, the British postal department has arranged this independent service.

—The annual report of the Quebec City Treasurer for the civic fiscal year, has been prepared. It shows a surplus of \$22,940.90. The total value of property in the city is estimated at \$26,397,309, of which \$19,100,349 is taxed and \$7,296,960 is untaxed. The Federal Government property untaxed foots up \$1,851,000, and that of the Provincial Government \$1,872,000.

Attention is drawn to the fact that, although the census of 1901 disclosed the presence in Canada of 127,891 persons born in the United States, 66 per cent. of this number have become naturalized British subjects. The fact seems to show that American settlers may well be welcomed in western Canada, seeing that they readily take the oath of naturalization.

—Anthracite coal advanced to \$9 a ton at Chicago recently. Coal stocks, says a despatch, are so nearly depleted that even at this rate the gradually increasing demand cannot be met. Conservative dealers are advising their customers to hold off, in the belief that coal-mining must resume before exorbitant rates become general.

—A decree made public at Paris fixes the export bounties on sugar for the years 1902-3 as follows:—One franc 11 centimes to 1 franc 25 centimes per quintal (220½ pounds) on raw sugar, according to standard; 1 franc 43 centimes per quintal on crystallized sugar, and 1 franc 27 centimes per quintal on refined sugar.

—The new steamer built for the buoy service along the Nova Scotia coast is to be christened the "Lady Laurier." She has been constructed in Paisley, Scotland, and is ready for service. Captain Johnstone, of Halifax, has been given the command, and will sail in a few days with his crew to bring the new boat across.

—Charles Jarrott, driving a seventy horse-power motor car, covered a kilometre (sixty-two hundreds of a mile) in twenty-eight and one-fifths seconds, on the Duke of Portland's course at Walbeck Abbey, breaking W. K. Vanderbilt's record of twenty-nine and two-fifths seconds for the same distance.

—The Saginaw Salt & Lumber Company have completed their salt works at Sandwich, Ont., and will commence the manufacture of salt. A good vein of rock salt has been struck. The output of the works will be five hundred barrels a day.

—It is reported at Hamilton that the deal for the transfer of the business of the Fowler's Canadian Company to Swift & Co., of Chicago, has been closed, and that it will take effect on Sept. 1.

—Good rains have fallen in West India in time to save the crops and remove the immediate fear of famine. The Central Provinces and Berar have also been benefited.

—The Dominion exported \$13,739,113 worth of live stock last year, the bulk of which went to the British market.



WHAT CANADA BUYS.—(8.)

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

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

DUTIABLE GOODS—(Continued.)

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.				
	—Total Imports—			General Tariff.			Preferential Tariff.	
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Breadstuffs, etc.—Con.								
Grain and products of—Con.								
Rye flour—	Brls	\$	Brls.	\$	\$	Brls.	\$	\$
United States .....	1,117	3,403	1,117	3,403	558 75			
Wheat flour—								
Great Britain .....	150	503	150	503	90.00			
China .....	1	6	1	6	60			
United States .....	49,252	155,500	46,487	145,492	27,891.80			
Total .....	49,403	156,009	46,638	146,001	27,982.40			
Hominy, cracked, evaporated or dried corn—								
United States .....		3,231		3,247	649.40			
All other breadstuffs, N.E.S.—								
Great Britain .....		20,856		3,563	712.60		16,331	2,244.25
B. E. Indies .....		45		45	9.00			
Hong Kong .....		36		36	7.20			
Newfoundland .....		2		68	13.60			
Austria-Hungary .....		59		59	11.80			
China .....		407		407	81.40			
France .....		3		34	6.80			
Germany .....		35		35	7.00			
Japan .....		326		326	65.20			
Turkey .....		85		85	17.00			
United States .....		165,117		161,991	32,398.20			
Total .....		186,971		166,649	33,329.80		16,831	2,244.25
Grain, flour and meal, etc., of all kinds when damaged by water in transitu—								
United States .....		2,090		2,090	418.00			
Bricks and tiles—Fire brick and stove lining, N.E.S.—								
Great Britain .....		4,190		65	13.00		4,125	550.03
United States .....		28,641		28,641	5,728.20			
Total .....		32,831		28,706	5,741.20		4,125	550.03
Bath brick—								
Great Britain .....		1,538		30	6.00		1,581	210.83
United States .....		206		206	41.20			
Total .....		1,744		236	47.20		1,581	210.83
Building brick—	M		M.			M		
Great Britain .....	67	826	16	234	46.80	51	592	78.91
United States .....	2,733	19,851	2,733	19,851	3,970.20			
Total .....	2,800	20,677	2,749	20,085	4,017.00	51	592	78.91
Paving brick—								
Great Britain .....	446	5,696				446	5,696	759.49
United States .....	454	4,718	454	4,718	943.60			
Total .....	900	10,414	454	4,718	943.60	446	5,696	759.49
Drain tiles, not glazed—								
Great Britain .....		304		182	36.40		122	16.27
United States .....		960		960	192.00			
Total .....		1,264		1,142	228.40		122	16.27

Codes : A.B.C., Engineering.

Cable Address : "BRAULIK," London.

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LONDON, Eng.

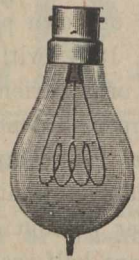
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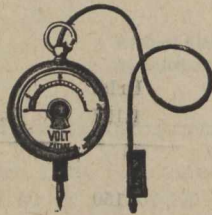


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New Tariff Regulations.

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

—A Kingston dispatch states that the sale of the white squadron line of steamers controlled by the Folger Brothers, to the New York Central Railway Company is confirmed officially. A great improvement to the river service will be made next year by the railway company.

—The entire stock in trade of the Runians, Carson, McKee Company, departmental store, London, Ont., amounting to \$66,327, was sold at auction on Tuesday last. The stock was offered en bloc, and was secured by T. F. Kingsmill at 55 cents in the dollar.

The Mount Royal Club, Montreal, a structure imposing both inside and out, suffered considerably by fire on

the 26th instant. Insurance companies interested are:—Scottish Union and National of Edinburgh, Scotland, \$50,000 on building, and Phoenix, of London, \$15,000 on contents.

—A valuable soft coal mine has been discovered near Halbrite, in southeastern Assiniboia, on the "Soo" line.

### FINANCIAL REVIEW.

Montreal, Thursday noon,  
August 28th, 1902.

One of the curious features of the day is the influence on the money market exercised by the movements of a

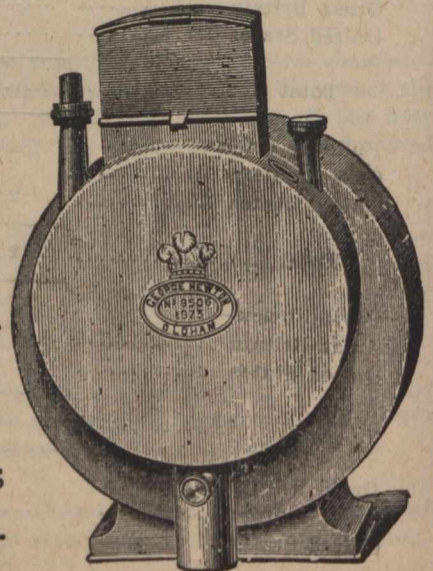
few money magnates, especially Mr. Morgan. American papers report that this person will do this, that and the other, or will not do certain things, and on these actions of Mr. Morgan they base speculations as to the rise or fall of prices, and other events said to be dependent on this one man's will. Such a concentration of financial power will lead to a revolt in some form, or a breakdown that will put an end to this modern form of despotism. We know what happened to one of old of whom it was said, "He doth bestride the narrow world like a Colossus." The role being played by Mr. Morgan is a dangerous one for his connections, as their interests are built too directly upon one life, which

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|---|-----------|----------|
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| 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 "    |
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| 6. G.I.C. Mantle for No. 4 Kern Burner  | - - - - - | 6/- "    |

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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.

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may end any moment, like all others, and, when the reaction comes from the present prosperity the strain which will be put on the Morgan combinations will produce far more disastrous results than the depression of a large number of independent enterprises. The returns of 94 American railways for June show the net earnings to have been \$1,223,900 more than June 1901. The roads chiefly affected by the coal strike are not included in this statement, so that the increase would probably disappear were their returns considered. Industrial shares are showing the effect of President Roosevelt's condemnation of Trusts; but, though his words have created a little scare, they are not likely to have any serious result. The Trusts are strong enough to defend themselves against hostile legislation. Messrs. Carnegie, Morgan & Co. know how to influence Congress and the Senate. The chief officer of the Bank of Scotland, Edinburgh, has been here and treated the idea of New York becoming the world's financial centre as a joke. Scotland, he said, was never so prosperous, nor ever so wealthy.

United States crops are so good that the heavy shipments will act favour-

ably on foreign exchange, and probably lead to gold being sent to this side, where it is needed, as the drain of money from New York banks to the interior for harvest purposes is likely to exceed their present resources. The Bank of England has been authorized to increase its note issues against securities to the extent of \$2,000,000, which represents two-thirds of the notes withdrawn from circulation by country banks since 1900. Why only a portion of this withdrawal should be made up by Bank of England notes is a mystery, which is not without its absurd side. A loan is about being issued on account of the Transvaal. Consols are at 95½, and a French loan is spoken of. In New York call money is easy, running from 3 to 3¾ per cent. Mercantile paper ranges from 5 to 5½ per cent. The local stock market is somewhat dull. Dominion Steel is unsteady, prices being from 75½ to 76¾, with small sales; preferred 100 to 100¼; Nova Scotia Steel, 113; Montreal Power, 100¾ to 101½; Twin City, 127½ to 128; Ogilvie pfd., 125 to 127¼; Montreal Street 278½ to 280; Pacific, 139 to 141. Bank of Montreal, 258; Merchants Bank, 158½;

Molsons, 217½; Quebec, 118; Berlin, exchange on London, 20m 48¾pf.; Paris, 25f 18c. Local foreign exchange, 60's, 9¼; demand, 9¾. Call loans, 4½ to 5 per cent.; other rates unchanged.

The following is a comparative table of stocks for week ending Aug. 28th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

Banks.	Shares.			Average
	sold.	Highst.	Lowst.	same date
Montreal. . . . .	111	259	256	255
Molsons. . . . .	34	217½	216	206
Toronto. . . . .	36	250½	250	...
Merchants. . . . .	172	158½	158½	...
Hochelaga. . . . .	10	137½	137½	135
Quebec. . . . .	1	118	118	...
Miscellaneous.				
Can. Pac. Ry. . . . .	4985	140¾	139	112½
Can. Pac. new . . . . .	2098	137½	136½	...
D. S. S. & A. com . . . . .	980	23¾	18¾	10
Do. pfd. . . . .	50	35½	35½	19½
Mont. St. Ry. . . . .	1283	280	278	292
Tor. St. Ry. . . . .	444	122½	121½	114¾
Halifax St. Ry. . . . .	25	110	110	95
Toledo Ry. . . . .	1310	34½	34½	...
Twin City. . . . .	1755	129	127	102½
Do. new . . . . .	60	125¼	124	...
Rich. & Ont. . . . .	337	109	108	117

# DAVY BROTHERS

Limited.

SHEFFIELD, England.

TELEGRAMS:  
"Motor, Sheffield."

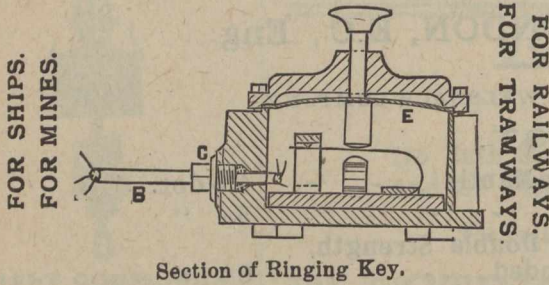
High-Class Lancashire and Cornish Boilers  
Coal or Gas Fired, up to 200 lb. working Pressure.

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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.

# ... Watertight Electric Bells ...

And RINGING KEYS.



Section of Ringing Key.

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# C. & A. MUSKER, LTD.,

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MANUFACTURERS of every DESCRIPTION of  
**Hydraulic & Electric Machinery.**

- |  |                            |
|--|----------------------------|
| Dock Machinery, Fresses,                     | Accumulators, Valves, Tube |
| Coal Tips, Capstans,                         | Stavers, Dynamos,          |
| Pumping Engines, Lifts,                      | Power & Lighting Plants,   |
| Intensifiers.                                | Motors, Cranes.            |
| Hydraulic Machine Tools, Steam Motor Wagons, |                            |
| Concrete Flag Making Machinery.              |                            |

Teleg. aphic Address : "Muskers, Liverpool.

Com. Cable. . . . .	1170	170	168	181
Mont. Tele. . . . .	225	167	165	170
Mont. Power . . . . .	1034	101½	100¼	96½
Dom. Cot. . . . .	50	59	59	78
Ogilvie pfd. . . . .	1089	126½	123	...
Dom. Coal, com. . . . .	775	143	141	40
Int. Coal, com . . . . .	85	65	65	...
Do. pref. . . . .	100	75	75	...
Detroit Ry. . . . .	3895	89½	87	...
Dom. I. & S. com. . . . .	7098	78	74¼	24
Do. pfd. . . . .	772	100½	100	75
Nova Scotia. . . . .	650	113½	112	...
Do. rights. . . . .	5348	3½	3	...
Bonds.				
Mo. St. Ry. . . . .	1900	107½	107	...
Ogilvie. . . . .	6000	115¼	115	...
Dom. I. & S. . . . .	31,000	92	91¾	78

—Ottawa Clearing House. Total for week ending 21st Aug., 1902, clearings, \$2,109,238; balances, \$551,098.97.

after new settlers. In commercial circles here values are about steady with business fairly brisk for the end of August.

### MONTREAL WHOLESALE MARKETS.

Thursday, August 28th, 1902.

Most favorable weather conditions during the past week has, it may be said, assured a record yield in the great wheat centres of Manitoba and the Territories. The amount of business this will create for the Dominion is uncalculable, for it will be the means of much indirect business and the opening up of branches and new lines that have not been, to the present, contemplated. It is to be hoped the requisite number of farm assistants will have gone forward in time; but this perfect weather will find every available hand out there whose interests are direct, working 18 to 20 hours per day to save such a valuable yield. Trade in that vicinity will go ahead rapidly and immigration will exceed the capacities of those looking

## El Padre Needles

10 Cents.

## VARSLITY,

5 Cents.

The Best

### CIGARS

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

Made and Guaranteed by

## S. DAVIS & SONS,

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# Balata Belting

ESTABLISHED 1856.

## T. H. Haagen, Son & Co.,

65, 67, 69 St. Mary Axe,  
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Specialities:

Leather Link, Balata Cotton & Hair Belts,

HOSE, PUMP and HYDRAULIC BUTTS.

Only manufacturers of the Original Genuine **Helvetia** Leather, for Laces, Belting, &c.

PRICES AND SAMPLES FREE ON APPLICATION.

(Cut will be inserted as soon as received.)

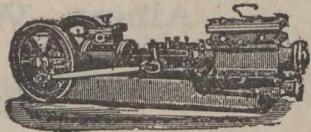
Telegrams: "NEILL, ST. HELENS."

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

# Soap Machinery

... BONE AND TALLOW DIGESTERS ...

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



SOAP, OIL, AND TAR SPECIAL PUMPS.

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

HOISTS.  
SWIVELS.

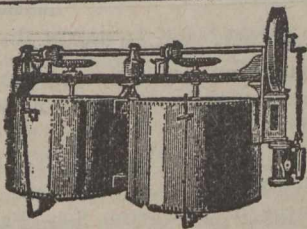
**STEEL SOAP FRAMES**  
The Best in the Market.

**CRUTCHING MACHINES**

New Bar-Cutting and  
Tabletting  
Machines.

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

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



WHEELS.

**SOAP  
COMPLETE PLANTS  
CHEMICAL**

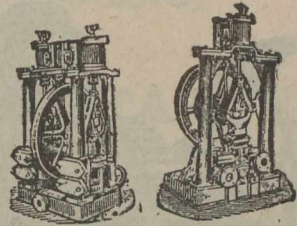
All on Newest Design.



VERTICAL FRAME PUMPS FOR LIQUORS.

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

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



CAMERON PUMPS. PILLAR PUMPS.

**FILTER PRESSES,**

In Cast Iron  
or Gun Metal.

**CHEMICAL PUMPS,**  
Pans  
and Still.

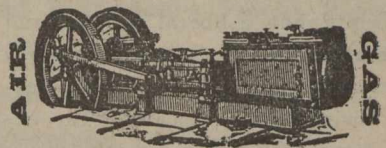
NOTED  
**AIR COMPRESSORS,**  
With Improved Valves.

Causticisers.  
Agitators.

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

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

**ACID**



AIR COMPRESSORS & BLOWING ENGINES.

ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

## Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

### BUTTER.

There has been very little doing in the market this week, demand for both creamery and dairy being unusually light. The result is that with large arrivals prices favor buyers, and rule very unsettled. Choice to finest creamery is offered at 18¼c to 19c;

Western dairy, 15½c to 16c and Townships dairy 17c to 18c. Though the market, to all appearances, gives promise of low prices in the early future, still the trade is of opinion that values are as low this week as they will be any time till close of navigation. In fact the prevailing opinion seems to be that the market will show

strength and higher prices rule before any further decline takes place. Creamery seems to be selling now below its value and, as factories are likely to turn attention more largely to cheese, the production of butter will likely decline from this on.

### CEMENTS, ETC.

There is a fair demand for jobbing qualities, and supplies are ample. No change in values. Arrivals for week ending Aug. 26th were 800 brls. Belgian and German cement and 175,250 fire bricks.

### CHEESE.

In this article the market is also more or less mixed, with quite a difference of opinion between buyers and sellers as to values. Holders are asking 9½c to 9¾c for finest cheese, while buyers' ideas are at 9¼ to 9¾c. At country boards there is more business doing this last day or two, which is making holders feel a little more hopeful of the situation. With the season well advanced the outlook is more favorable for firm prices to rule within a very few days.

## BUTTERCUP

BRASS AND COPPER retain their intensely brilliant polish without tarnishing for a long time if cleaned with

**BUTTERCUP METAL POLISH.**

Sold in 2d., 4d. and 6d. tins by

Army and Navy Stores.  
Junior Army and Navy.

J. Barker's.  
Shoolbred's.

Harrod's.  
Whiteley's.

And all Leading Stores, Grocers and Oilmen everywhere.

CHISWICK SOAP Co., Chiswick, - London, W., Eng.

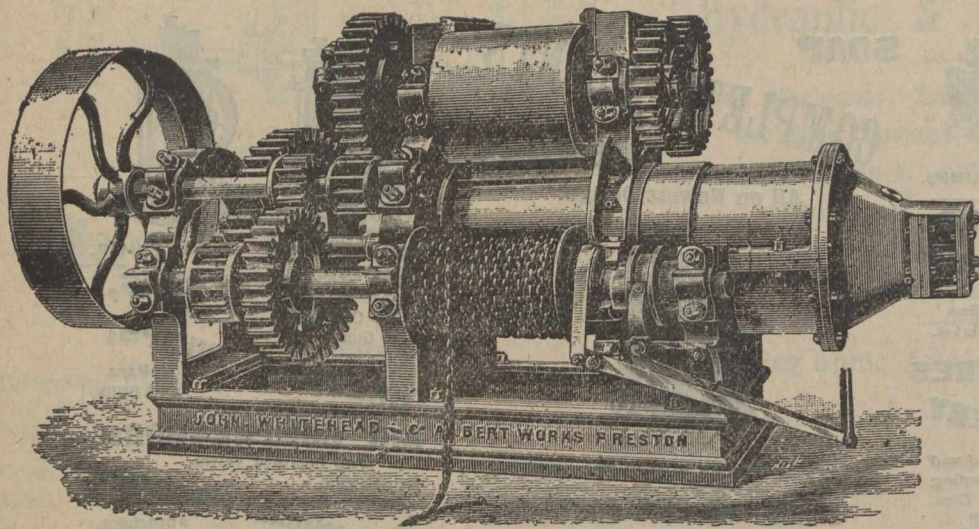
## METAL POLISH.

Telegraphic Address:  
"BRICKTILE, PRESTON."

The End-delivery Four-process  
Brickmaking Machine.

A.B.C. Code, 4th Edition.

# JOHN WHITEHEAD & Co., LIMITED.



Albert Works,  
PRESTON, ENGLAND.  
Brickmaking Plant

"The Manchester."

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

## EGGS.

Receipts show a liberal increase, and the market is now better supplied. Prices remain steady, with a satisfactory business doing locally. The export demand has been disappointing, as orders for English and Scotch markets have not been coming in so freely as looked for. Cables offering selected stock at 8s 6d have not induced many orders, and it is impossible for

packers to select stock and sell at anything under these quotations.

## FISH.

British Columbia fresh salmon is now arriving by express and the demand is equal to all receipts. Prices run about 14c to 15c lb. Other fresh fish are in limited supply and as a result all fresh stock is held firm as to price. Quotations are:—Salt fish—B. C. salmon, No. 1, \$11.50 per barrel;

Labrador salmon, No. 1, \$14.00 per barrel; No 2, \$11.50 to \$12; half-barrels, \$6.50; Loch Fyne herrings, \$1.15 per keg; salt herrings, bbls., \$4.50 to \$4.75; do. half barrels, \$2.50 to \$2.60; green cod, No. 1, \$5.25; do. No. 2, \$4; large, \$5.50. Fresh fish—Fresh Restigouche or Gaspé salmon, 16 to 17; B. C. salmon, 14c to 15c; haddock, express stock, 4c per lb.; pike, 7c; whitefish, 8½c; trout, 8½c; halibut, 12c; steak cod, 6c lb.; speckled trout, 12c; dore, 8½c. Smoked fish—Smoked herrings,

Cable Address: EILLS, Liverpool.

## EILLS & COMPANY, LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

### Danish and Irish Butter IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

Buyers should specify EILLS & COMPANY'S Goods  
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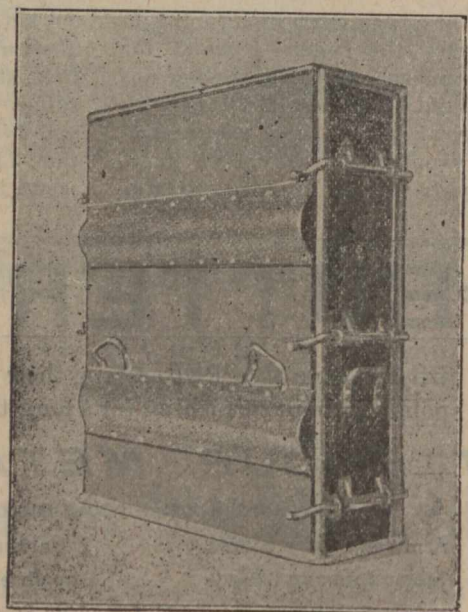
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12 Hanover Street, - LIVERPOOL, Eng.

Special rates to Canadians under the New  
Preferential Tariff

## SOAP FRAMES

PATENTS—No. 5107/98; 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

Telegraphic Address: "ELKANAH, HALIFAX."

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Makers of all kinds of DYEING and Finishing Machinery.

**ELKANAH HOYLE & SONS, LIMITED,****MILLWRIGHTS. ENGINEERS, MACHINE MAKERS,  
AND IRONFOUNDERS,****F. HORATIO CLIFFE,**  
Managing Director.**Waterside Works, HALIFAX, ENG,****Sole Makers of Messrs. Samuel Kirk & Sons' Wood-house, Leeds, Patent Machines for Improved Cloth Finishing.****Sole Makers of Reffitt's Patent Pressing Machine for Soft Goods.****Sole Makers of Reffitt's Patent Continuous Steaming machine.****Makers of Hydraulic and Screw Presses on the most improved principles, with Telescopic and Elbow connections. Cotton Baling Presses and Baling Boxes, Patent Wrought-Iron Steam Press Plates, and Patent Malleable-iron Glands for Press Cylinders, so that leathers can be put in without taking the plates out.****Makers of every description of Hydraulic Pumps, worked either by HAND or POWER, with or without Steam Engine attached.****Makers of all kinds of Machinery, on the most improved principles, for DYEING, DRYING and FINISHING of all kinds of TEXTILE FABRICS, such as Orleans, Cobourgs, Lastings, Berges, Paramattas, Baratheas, Henriettas, Lamas, Cashmeres, Repts-de-Lain, Merinos and Manile Cloths, and all other kinds of BRADFORD MANUFACTURED GOODS, viz.: Crabbing, Singeing, Scouring, Washing, Drying, Starching, Tentering, Stretching, Calendering, Morpassing and Hot-pressing Machines.****Dyeing Machines, for Blacking, Blueing, Buffing, Saddening, Chroming, Padding, Jigging and Washing-off Machines.****Melange Machinery for the Dyeing, Drying and Printing of wool "Sliver."****Stead and Gledhill's Patent Steaming Apparatus.****Stead and Appleyard's Patent Black Rolling and Steaming Apparatus.****Stead's Improved Felt-hardening Machine, Wet and Dry Finishing and Tinting Machinery, for Mohaws, Lustres, Poplins, etc.****Wet Finishing Machines, with from One to Seven Pairs of Nip Rollers, with Drying Machines attached.****Poplin Machines, for Paraffin Wax Stiffening.****Gas Singeing and Brushing Machines.****Worsted Coating Scouring Machine, to run Piece at full width.****Tinting Machines, with from One to Three Sets of Nip Rollers. Warp Dyeing Machinery, Bleaching and Sizing DRYING MACHINES, for Cotton and other Warps.****Patent Expanders, to keep pieces out at width.****Hydro-Extractors, both turned from underneath and above.****Grinding Mills, for Indigo, Lac and Argols.****Soap-scouring Machines, Milling Machines, Hot-air Tentering and Drying Machines, for the "Estamene" Finish.****Also Makers of Steam Engines for working the above Machines, either separate or combined, of all descriptions.****Messrs. Ingham and Butterfield's Patent Rigging Machines.****Calenders made with Wood, Iron, Copper, Brass, Steel, Cotton and Paper Bowls.****Horizontal Hydro-extractors with Copper Cylinder.****Damping Machines.****Old Calendering Machines, with Five Rollers.****Improved Lancashire Jiggers.****Makers of the Newest Construction of Machines, for the Dyeing, and Finishing, of Cotton Velvets, Velvet Plush, etc.; Treadles, Pegging Machines, Jiggers, Tubs, Cutting machines; Waxing, Painting and Brushing Machines; Lustreing, Tentering, Beating Nellies, One Cylinder Brush, and Damping Machines, Dye Vats, etc.**

10c per box; finnan haddies, new stock by express, 7c lb.; St. John bloaters \$1 per 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, \$5 a case.

**FLOUR AND FEED.**

There is practically no change in values. Some brands of flour have been reduced 10c brl., but this more to conform with the general run of prices. Rolled oats is easier at \$5.10 to \$5.15 per brl., but still a figure entirely too high to admit of free buying. There is a good demand for flour, both locally and for export. A bountiful wheat yield is now assured for the West. Baled hay, No. 1, \$8.75 to \$9.25; No. 2, \$7.75 to \$8.25; clover, \$7 to \$7.50 per ton, in car lots.

**GAME.**

The season for game opens 1st Sept., and first arrivals of partridges will likely sell at \$1 to \$1.25 per pr.

**GREEN FRUIT, ETC.**

Conditions favor a heavy yield of apples, the early varieties now being scattered freely on the market, and selling as freely at \$1 to \$1.50 per brl.

The scarcity of apples during the past year served to heighten the desire so that all receipts are moving pretty well. Other staple fruits are steady in price. Quotations: Messina and Sorrento oranges, \$3.75 to \$4 box; lemons, 360s, \$2.00 to \$2.75; do., 300s, \$2.00 to \$3.00; new lemons, \$3.50 to \$3.75 per box; bananas, 8-hands, \$1.15 to \$1.35; No. 1 do., \$1.50 to \$1.75; extras, \$2.25; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; cranberries, \$7 to \$10; pines, 18c to 22c; cucumbers, native, 25c doz.; Tennessee tomatoes, 90c per crt.; size 24 pines, \$4.50; do. 30 pines, \$4.50; onions, Spanish, cases, \$3.00 to \$3.25; 50-lb crates Spanish onions, \$1.00 per crt.; limes, 75c per box; Cal peaches, \$1 to \$1.25 per box; do. plums, \$1.25 to \$1.60 per box; cabbage, \$1.25 to \$1.50; blackberries, 7c per box; musk melons, \$1.75 per crate; watermelons, 25c to 30c each; blueberries, \$1.40 per box; basket apples, 25c; bbls. apples, \$1.00 to \$1.50; Canadian peaches, 35c to 40c per basket; Canadian plums, 40c per basket; Con. pears, 40c to 50c; sweet potatoes, \$4 brl.

**GREEN HIDES.**

Receipts are liberal with prices holding steady at 9, 8 and 7c per lb. for beef hides; 12c and 10c for calfskins,

and 40c for lambs. The latter will, it is expected, advance the first of the coming week.

**GROCERIES.**

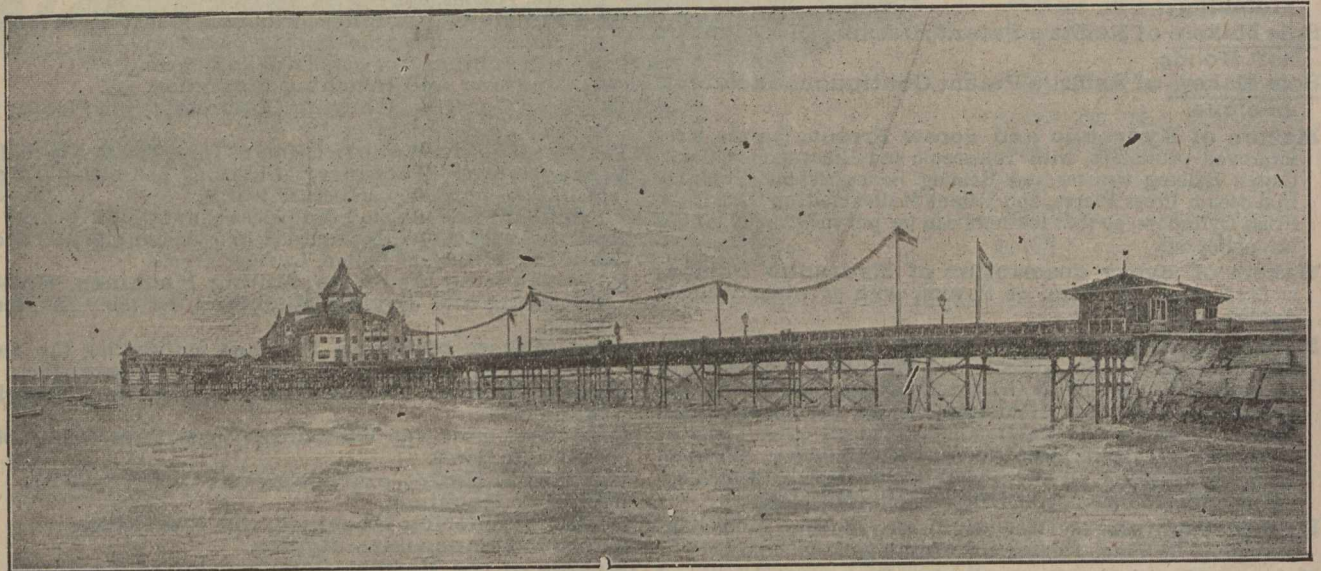
Midsummer is moving out with little of interest in its wake. Sugars hold steady on the basis of \$3.65 for standard granulated, a price low enough for the consumer and high enough for a small profit for others interested. Rumor has it that a leading U. S. sugar refiner is arranging to start a refinery in Canada, to manufacture under a new process. It is stated a charter has been applied for at Ottawa, capital stated being \$6,000,000. The canned salmon outlook has not changed from the heavy shortage and advance noted in last week's report. As Ottawa despatch of the 27th reads: According to returns which have reached the Fisheries Department, the salmon pack on the Fraser River for the present season is the smallest since 1898, numbering only 262,000 cases. Last year the pack was 990,252 cases. Other groceries are steady as to price with a small trade.

**HARDWARE AND METALS.**

Wholesale firms report good orders coming in for fall trade, the promising outlook in the great Western wheat

# Widnes Foundry Company.

◆ ◆ ESTABLISHED 1841. ◆ ◆



Morecambe Pier (East View),

ERECTED, 1898, BY

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

belt adding much to the tone and causing a most hopeful feeling all round. Prices show no change. A late London cable reads:—The increased demand for British iron from Chicago, New York and Philadelphia has sent up prices here. A report that orders have been received for 80,000 tons has not been confirmed with authority, but the American demand for manufactured iron and steel has sufficed to stiffen prices and to compensate for declining trade with India and Australia, and the stagnant conditions in South Africa. When the United States steel combination was formed there was a general conviction among British ironmasters that there must be a defensive movement among manufacturers here, and in Germany and Belgium. The exports of iron and

steel from those countries has been increasing steadily since December, and the effect of the United States trust is not dreaded as it was last year. The British market has not been converted into a dumping ground for United States iron and steel and prices have risen with the increased demand for export to the United States.

### LEATHER AND SHOES.

A good movement in leather during the week will bring the month's trade to a fair average. Export trade is also good and steady. The scarcity of jobbing leather, apparent so long, still continues. Prices are firm. Shoe manufacturers who are running on country orders are very busy.

### OILS, PAINTS, CHEMICALS.

Quotations on straw seal oil are slightly advanced to 52½ to 55c. Castor oil, 8c to 10c and in brls., 7½c to 8½c lb. Lard oil, extra, has advanced, and is now quoted at 80c to 90c, and lard oil (ord.), 70c to 80c. Prices on linseed oils have now a wider range being 74c to 77c for raw, and 77c to 80c for boiled, according to quantity. The white lead market is unsettled from causes as referred to in last report. Leading distributors are desirous of seeing an arrangement completed, but state this may now take some time. In the meanwhile, they claim there is no money in handling the article. Prices are lower by 50c to 62½c.

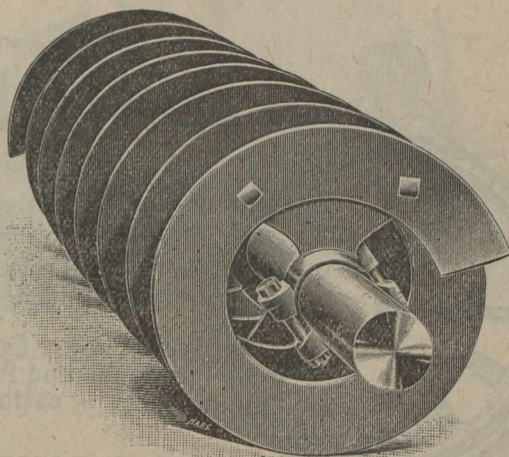
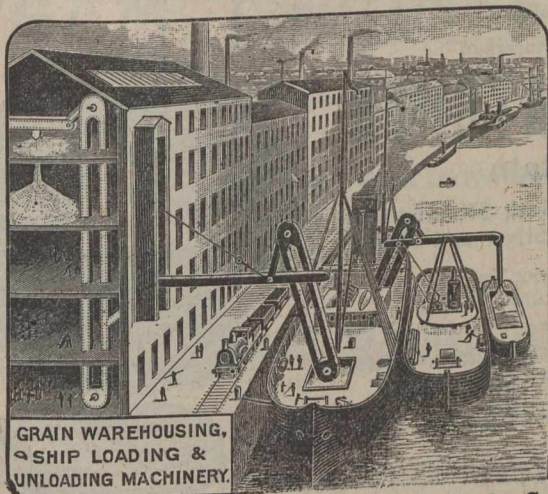


Contractors to H. M. GOVERNMENT.

Telegrams: "CONVEYOR, ACCRINGTON."

# CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,  
ACCRINGTON, Lancashire, Eng.



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

## PROVISIONS.

Locally the market has scarcely held its own during the week and while prices have not changed the tendency is in that direction. The fact that beef and lamb have been seen more freely on the market may account for this, added to the further fact that prices of these staples have been lowered, something which the housekeeper no-

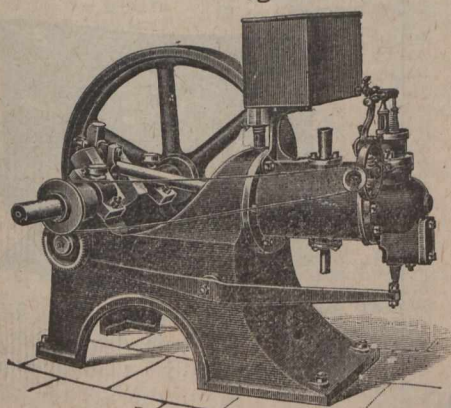
tices with interest. Fresh killed hogs are steady at \$9.50 to \$10.00 per 100 pounds for abattoir dressed. We quote: **Bbds heavy Canada short cut mess pork, \$25.00; tierces heavy Canada short cut mess pork, \$37.00; half barrels do., \$12.75; Canada short cut back pork, (family), \$24.00; half-barrels do., \$12.25; heavy Canada mess pork, long cut, \$24; heavy Canada short cut clear pork, \$24; half-barrels do., \$12.25; light Can-**

**ada short cut clear pork, \$24; heavy flank pork, \$23; best brand pure lard, 20 lb. pails, \$2.15; compound do., \$1.80; hams, 12½c to 14c; bacon, 11c to 15c. Chicago, Aug. 27.—September provisions closed 12½c lower to 22½c higher. Future quotations:—Pork, August, \$17.00; September, \$17.10; October \$17.20; January, \$14.82½; May, \$14.25. Lard, August, \$10.75; September, \$10.82½; October, \$9.80; December, \$8.77½; January, \$7.80. Cash quotations:—Pork, \$17.00 to \$17.05; lard, \$10.70 to \$10.72½; short ribs, \$10.05 to \$10.15; shoulders, \$8.75 to \$8.87½; clear sides, \$10.75 to \$10.87½. Liverpool, Aug. 27.—Hams, short cut, firm, 57s. Bacon, Cumberland cut, firm, 57s; short ribs, firm, (60s.) Lard, prime western, in tierces, firm, 54s 3d.**

## 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 ¾d. 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.

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

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## BUSCH CAMERA CO.

Only in new countries where the various makes of instruments have not been fully and variously tried and numerous comparisons made, have the Busch Camera Co.'s goods not yet found in all instances the high place to which their perfection entitles them. For this reason the owners are desirous of establishing their trade in a larger manner in Canada, and have confidence that, once used and comparative tests made, their instruments will give the same thorough satisfaction that has placed them in the highest notch throughout the leading countries of Europe. We would therefore request all interested in these goods to write

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.

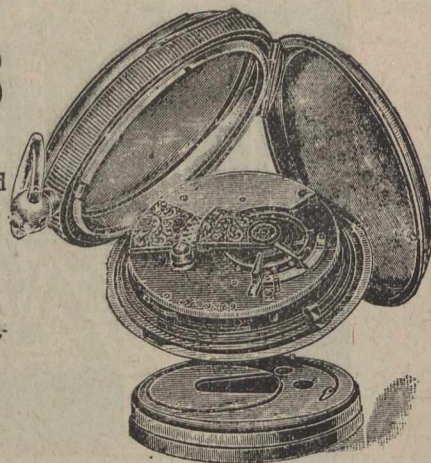
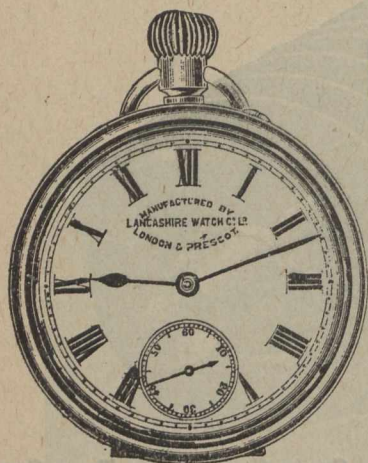
LONDON OFFICES:

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.

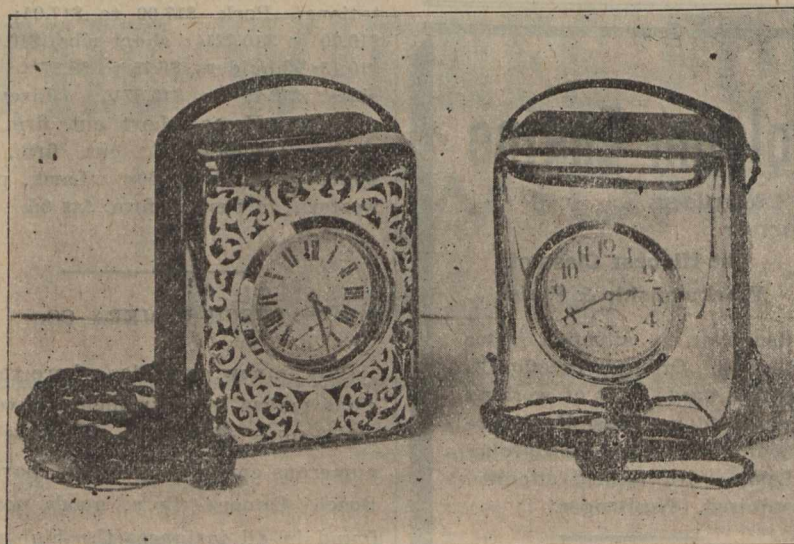


the Busch Camera Co., at 31 Hatton Garden, London, England, for illustrated catalogues of their goods, which

comprise all that is made in photograph supplies, and all the latest ideas to be found in each. From a page in

the company's catalogue we extract the following:—

The "Pokam," model A. Quarter-plate daylight loading, for roll films or glass plates. This camera is of the folding pocket type, the body being made of mahogany and aluminum covered with black grained leather. It folds up to the thickness of a book, and can be carried in the coat pocket. It has all the movements and advantages that are usually contained only in bulky cameras, including a rising and sliding front—a feature possessed



Above Cut represents the Latest Novelties in our

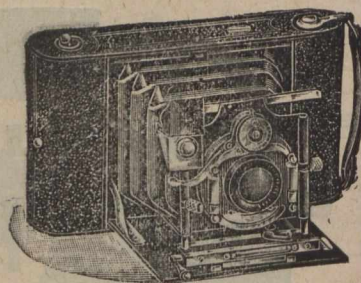
## "Meteor" Electric Light Cases

Solid Silver Fronts, 5 x 4 x 3.

Catalogues and F. O. B. London prices, under the new Preferential Tariff, 33 1/3 p.c. reduction off British goods.

—MANUFACTURED BY—

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



ed by no other camera of a similar type. The front is drawn out and fixed automatically at infinity point, and focus adjustments for objects at shorter distances.

It has a reversible brilliant view finder and a view meter working from the top of lens front, which enables the operator to see exactly in full size the picture he is about to obtain on the film or plate. A bush is provided for use of stand and support when desired to take vertical pictures. The arrangement for controlling the wind-

# BROWETT LINDLEY & CO. LTD.

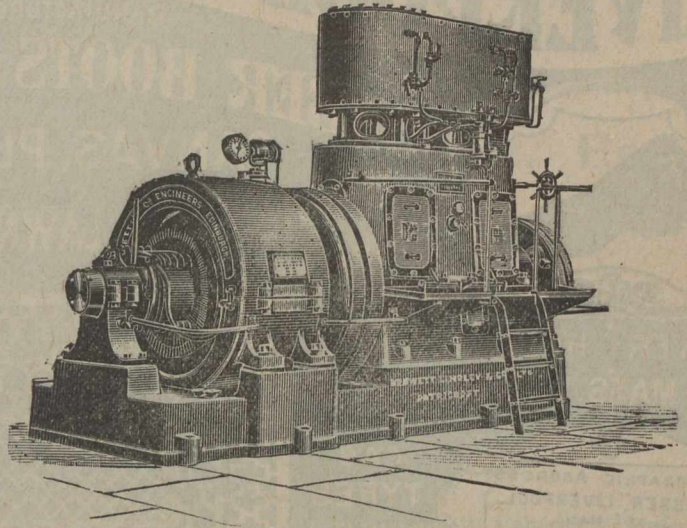
Patricroft, Manchester, England.

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 Aug. 28 (Bid)	Cash value per S.
British North Am.....	243	4,866,666	4,866,666	1,776,833	3	Apl. Oct	136	\$30 48
Can. Bank of Commerce	50	8,000,000	8,000,000	3,000,000	3 1/2	June Dec	160	80 00
Commercial, Windsor..	40	500,000	350,000	60,000	3	.....	195	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	122 00
Eastern Townships.....	50	3,000,000	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	158	79 00
Hamilton	100	2,000,000	2,000,000	1,600,000	5	June Dec	230	230 00
Hochelaga	100	1,999,700	1,967,000	950,000	3 1/2	June Dec	107 25	155 00
Imperial	100	2,500,000	2,500,000	2,125,000	5	June Dec	229	229 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	168	168 00
Molson's	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	216	108 00
Montreal	200	12,000,000	12,000,000	5,000,000	5	June Dec	257	514 00
Nationale	30	1,469,700	1,430,550	350,000	3	May Nov	95	28 50
New Brunswick.....	100	500,000	600,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	2,800,000	4 1/2	Feb. Aug.	232	232 00
Ontario.....	100	1,500,000	1,400,000	425,000	3 1/2	June Dec	185	185 00
Ottawa	100	1,994,900	2,000,000	1,765,000	4 & 1	June Dec	205	205 00
People's of N. B.....	150	180,000	180,000	155,000	4	.....	250	375 00
Provincial.....	25	873,487	781,248	800,000	3	June Dec	117	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	171 1/2	1.1 50
St. Stephen's.....	100	200,000	200,000	45,000	3 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	830,000	5	April Oct	233	116 50
Toronto	100	2,500,000	2,500,000	2,400,000	5	June Dec	250	250 00
Traders	100	1,350,100	1,344,420	350,000	3	June Dec	113 1/2	113 25
Union (Halifax).....	50	800,000	800,000	505,606	3 1/2	Mch Sept	160	75 00
Union of Canada.....	100	2,000,000	2,000,000	850,000	3	June Dec	113	123 00
Western.....	100	500,000	401,229	150,000	3 1/2	Apl Oct	.....	.....
Agri. Sav. and Loan Co.....	50	630,200	630,200	192,000	3	Jan July	166	166 00
Bell Telephone Co.....	100	5,000,000	5,000,000	800,000	4 1/2	Jan *	.....	.....
Brit. Can. Loan & Inv. Co.....	100	1,937,900	338,481	130,000	2 1/2	Jan July	138	128 00
Brit. Mortg. Loan Co.....	100	450,000	359,214	130,000	3	Jan *	56 1/2	57 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	350,000	3	Jan July	90	90 00
Can. Landed & Nat'l Inv't Co.....	100	2,004,000	1,004,000	.....	2	Jan July	115	57 50
Can. Per. & W. Can. M. Corpn.....	10	5,951,350	5,951,350	1,490,057	3	Jan July	114	57 00
Can. Sav. & Loan Co.....	50 & 7 1/2	750,000	750,000	250,000	2 1/2	Jan July	136	136 00
Central Can. Loan & Inv. Co	100	2,500,000	1,250,000	450,000	2 1/2	Jan July	73	36 00
Dominion Sav. and Inv. Co.	50	1,000,000	334,200	40,000	3	Jan *	124	62 00
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1 1/2	Jan *	59	59 00
Dominion Cotton Mills Co...	100	3,338,600	3,338,600	356,752	3	Jan July	112	112 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	200,000	3 1/2	Jan July	135	135 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	390,000	4 1/2	Jan July	179	89 50
Huron & Erie Loan & Sav. Co	50	2,000,000	1,400,000	175,000	3	Jan July	70	70 00
Imperial Loan and Inv. Co.....	100	732,724	720,647	210,000	3	Jan July	111	111 00
Landed Banking and Loan.....	100	700,000	700,000	87,500	3	Jan July	68	34 00
London & Can. Loan and Ag.	50	1,000,000	877,267	160,000	3	Jan July	110	55 00
London Loan Co.....	50	679,700	673,550	50,000	3	Jan July	55	55 00
Manitoba & North-W. Ln Co	100	1,500,000	275,000	.....	2	Jan July	167	66 80
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	5	April Oct	241	96 50
Montreal Gas Co.....	40	2,000,000	2,998,640	560,318	2 1/2	Feb. *	250	140 00
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	600,000	4	Mch. *	127 1/2	127 50
Montreal Cotton Co.....	100	1,400,000	1,400,000	.....	4	Feb Aug	80	80 00
Montreal Cot. Co.....	100	1,250,000	1,250,000	380,000	3 1/2 & 1	Mch Sep	137 1/2	34 27
Montreal Loan and Mortg.....	25	500,000	500,000	150,000	3	Jan July	121 1/2	60 75
Ont. Indus. Loan and Inv.....	100	466,800	314,386	580,000	3	Jan July	24	12 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	.....	3	Jan July	70	35 00
People's Loan and Deb. Co.	50	600,000	373,720	50,000	3	Jan Nov	108	108 00
Real Est. Loan Co.....	40	373,720	2,088,000	182,353	3	May	99 1/2	99 1/2
Richelieu and Ont. Nav. Co.	100	2,088,000	2,250,000	320,155	.....	Jan. *	136	136 00
Mont. Heat, Light & Power Co	100	2,250,000	2,000,000	250,000	2 1/2	Jan. *	76 1/2	76 50
Toronto Electric Light Co.....	100	2,000,000	2,000,000	.....	2 1/2	Jan. *	121 1/2	121 75
Toronto Mortgage Co.....	50	1,445,860	724,540	.....	.....	Jan. *	112 1/2	112 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	.....	.....	.....
Windsor Hotel.....	100	.....	.....	.....	.....	.....	.....	.....

\* Paying quarterly dividends.

ing of spool are of the latest and most perfect construction whereby the film is kept perfectly taut. As the block shows, horizontal pictures are taken when the camera is in the normal position—an advantage bearing in mind the fact that the majority of pictures are taken in this position. It takes the roll cartridge film 3 1/4 x 4 1/4 pictures, and by means of an ingenious adapter with focussing screen and hood and thin metal dark slides, plates of the same size can be used. The size of camera is 7 7/8 x 4 3/4 x 1 3/4 and weighs 22 ozs. It is fitted with the Bush achromatic rectilinear "Periplanat" lens working at F9, and giving good definition at full aperture. The shutter is the "Junior" Everset, having time and instantaneous and bulb movements, with an Iris diaphragm forming part of the shutter mount. Price £4 4s.

Plate adapter, with 3 metal slides in leatherette case, and focussing screen and hood, 11s 6d extra. Extra slides, 1s 6d each. Case for 3 slides, 1s each. Solid leather case, 6s 6d.

Patented in all countries. In conformity with our established policy we have in the Buseh Anastigmat produced a lens of the highest quality at the least possible cost. Scientists and experts the past fifty years have declared it impossible to correct astigmatism with what are known as normal glasses, consequently the production of Anastigmat lenses awaited the discoveries of Dr. Schott in Jena, followed by the production of crown glass of higher refractive index than those normally in use. Our investigations and experiments, however, have proved that the necessary correction can be made with normal glasses, which have the advantage of being practically free from those defects characteristic of some of the new abnormal glasses, which have a yellowish colour, contain bubbles, etc., and are liable to deterioration by the action of light and atmosphere. We have thus been success-

ESTABD 1859

# LIVERPOOL RUBBER COMPANY LTD

MANUFACTURERS OF

## RUBBER BOOTS & OVERSHOES

### CANVAS, PLIMSOLL, GYMNASTIC & LAWN TENNIS SHOES


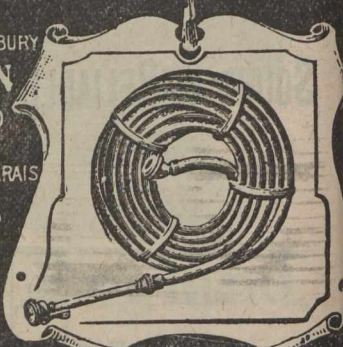
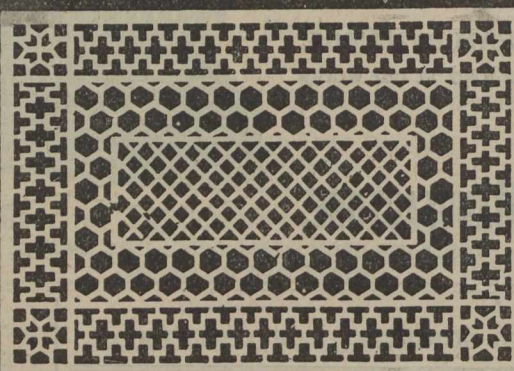

GARDEN HOSE  
DELIVERY HOSE, BELTING, CORD, MATS, VALVES, SHEETS.

WASHERS AND ALL KINDS OF MECHANICAL RUBBERS. INDIA RUBBER THREAD

CAB TYRES PNEUMATIC CUSHION AND SOLID TYRES

34 ALDERMANBURY LONDON ENGLAND  
20 RUE DE MARAIS PARIS FRANCE

HEAD OFFICE & WORKS  
VAUXHALL RD LIVERPOOL ENGLAND

ful in producing a true Anastigmat, which we can confidently assert is equal to any of the modern flat field lenses at a price which should appeal to every photographer. The Busch Anastigmats are characterized by their ability to render sharp and clearly defined images at full aperture to the extreme margin of plate for which they are listed. They are therefore specially suitable for architectural subjects copying and snapshots in dull lights, when the full aperture can be used and perfect marginal definition secured. The Busch Anastigmat is

composed of two symmetrical combinations, each being corrected for both spherical and chromatic aberrations and astigmatism eliminated. The extreme angle of the lens is 80 degrees, and over this angle curvature of the field is entirely absent. Consequent on the symmetrical construction there is an absolute freedom from distortion and a perfectly rectilinear image is produced. Each combination being fully corrected, the back lens can be used alone for landscape and portraiture, the focal length being about  $1\frac{1}{4}$  times that of the complete lens. Write for catalogue.

AUTOMOBILE COMPONENTS, LIMITED.

Those in the front march of world progress are noticed as giving more attention during the past couple of years to the perfecting of that coming vehicle, the automobile.

It was perhaps as well that the first introduction of this horseless carriage should have been from the financial height which largely assisted in its being for a time kept aloof from the masses; for had it been otherwise, the same rush, crush and ultimate crash of the financially weak, as followed the introduction of the bicycle in America would be likely to have resulted. As it was, the lordly automobile made its dignified bow and, sweeping past, was thought for a time only like some dream. But the world has since awakened to a full realization of the part the automobile is destined to fill in the near future, and patient genius has meantime been rewarded by the introduction of many simplified parts, so that the automobile of to-day stands, not on a distant height, but on the common ground, and at prices which show that almost all can be possessors.

Among the principal manufacturers to whose genius is largely due much

# RIPANS

Night after night I would lay awake and would be glad when morning came. One day I saw Ripans Tablets advertised and thought I would try them. I found the greatest relief almost at once. That was about nine months ago. I now sleep better and feel better every way.

All Druggists.

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

# CARTER BROS.,

## Engineers and Millwrights,

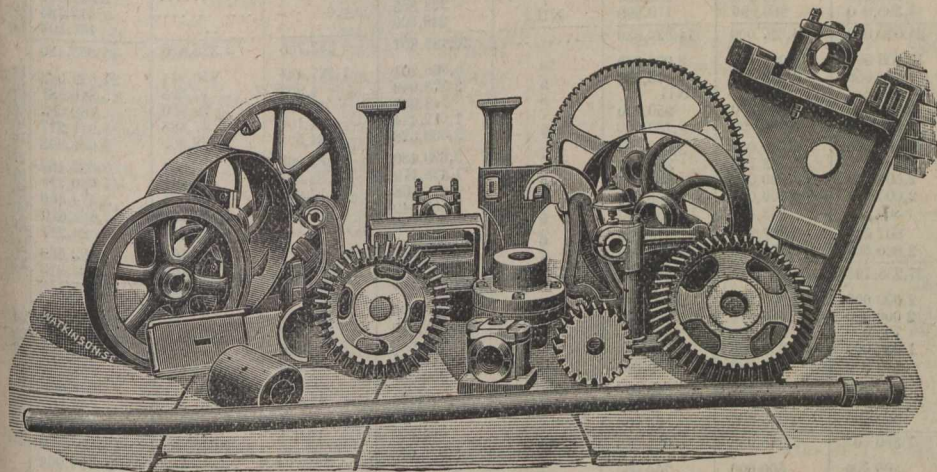
Bridge Street,  
Rochdale, Eng.

Specialty in

### Mill Gearing

of all kinds.

Special terms to Canadians, under  
the New Preferential Tariff.



of the simplifying which the modern automobile has undergone, and which has made it more durable while lessening cost, is the firm known as "Automobile Components, Limited," 18-20 Church Street, Islington N., London England.

Tricycles and quadricles converted into up-to-date light cars and power of motor increased. Our Transforma-

If you have a tricycle, out of date or otherwise, you may send it to us and we will convert same into a Voiturette of up-to-date pattern, the same as our "A. C. L." car. We utilise the back axle at present on your tricycle and strengthen it if necessary; we supply a front axle wheel steering column, Voiturette body, upholstered, and painted any color, car springs,

all necessary sundries, and by utilising your axle and engine and its accessories and back wheels we can send you in place of any tricycle you may send us a new "A. C. L." Voiturette.

Our charge for making this radical alteration is £75.

For altering a quadricycle into an "A. C. L." Voiturette the same as mentioned above, our charge is £62 10s.

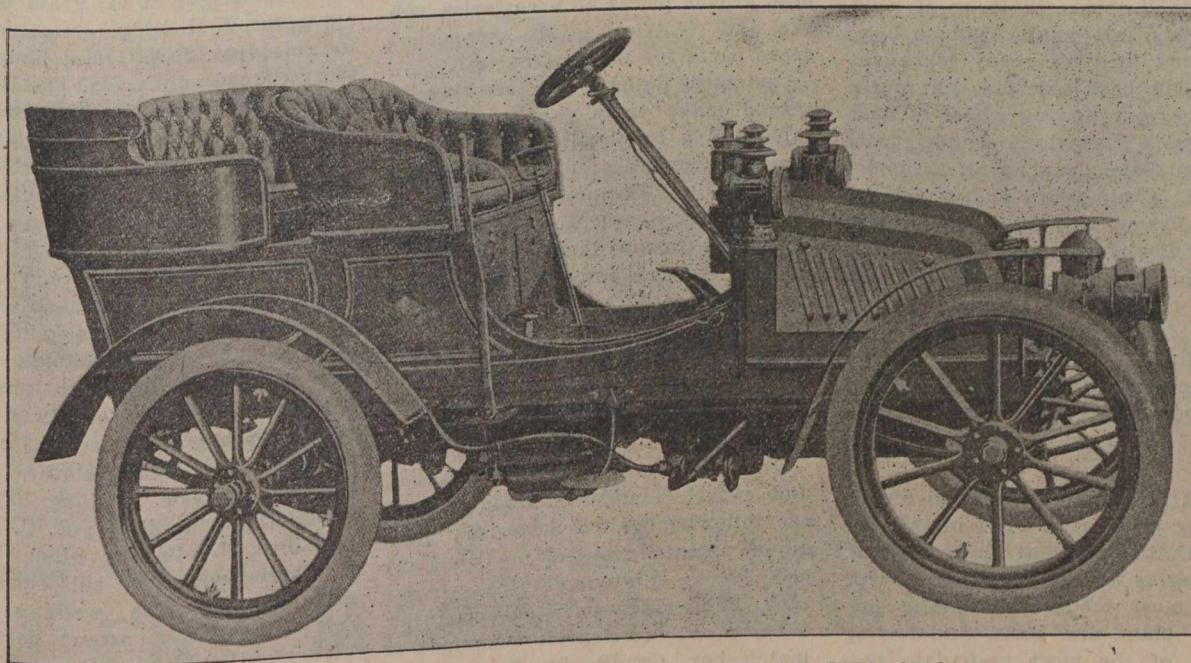


Illustration of latest pattern "Tonneau" bodies with detachable backs.

tion Department is extremely busy, but we are in a position, in consequence of having every facility, for turning out all work undertaken at short notice, and having made further arrangements we are still able to cope with the demand. This transformation business is one of our specialities—allow us to explain it to you:—

spring clips and couplings, box of gears, high and low tension wires, tanks for petrol, oil, and water, and fitted with radiators; we build you a pair of front wheels, and fit A. B. Velox tyres to same. The fullest particulars of the articles mentioned in the foregoing are given under our "A. C. L." set. We build up into a car all the parts mentioned above, supply

The reason for the difference in prices is arrived at because we can utilize the front wheels and parts of front axle in making the alteration.

Important.—The engine fitted on your tricycle or quadricycle may be underpowered and of an obsolete pattern. We can in all probability materially increase the power, modernize same, and in addition fit water-cooled

LIABILITIES.		Capital	Capital	Capital	Reserve	Dividend	Notes	Bal. due to	Balance	Deposits by
Bank Statement to Govt.		Authorized.	Subscribed.	Paid up.	Fund.	Rate p. c.	Circulation	Dom. Gov. att' ded'ct. adv'ce for credits, &c.	due to Provincial Govts.	the public, payable on demand in Canada.
Month ending July 31, 1902						p. annum.				
1	Toronto	\$3,000,000	\$2,700,000	\$2,497,630	\$2,597,630	10	\$2,229,890	\$ 43,607	\$ 158,264	\$ 4,769,559
2	Commerce	3,000,000	3,000,000	3,000,000	2,000,000	7	6,077,763	379,837	372,576	12,941,276
3	Dominion	3,000,000	2,500,000	2,500,000	2,500,000	10	2,273,785	21,685	74,770	6,050,788
4	Ontario	1,500,000	1,400,000	1,400,000	425,000	6	1,191,247	22,105	276,856	2,496,607
5	Standard	2,000,000	1,000,000	1,000,000	850,000	10	874,788	20,885	164,093	2,569,223
6	Imperial	4,000,000	2,500,000	2,500,000	2,125,000	10	2,321,761	47,273	254,809	6,271,628
7	Traders	1,500,000	1,350,000	1,350,000	350,000	6	1,308,585	.....	118,861	1,930,514
8	Hamilton	2,500,000	2,000,000	2,000,000	1,600,000	10	1,805,726	20,097	909,651	4,281,403
9	Ottawa	2,000,000	2,000,000	2,000,000	1,765,000	9	1,822,841	28,276	.....	2,641,576
10	Western	1,000,000	500,000	418,339	150,000	7	333,555	.....	.....	412,734
11	Sovereign	2,000,000	1,300,000	960,990	170,000	Nil.	249,800	.....	.....	468,102
	<b>Total, Ontario</b>	<b>30,500,000</b>	<b>25,050,000</b>	<b>24,627,009</b>	<b>14,534,630</b>	.....	<b>20,489,851</b>	<b>583,755</b>	<b>2,326,820</b>	<b>44,883,490</b>
12	Montreal	12,000,000	12,000,000	12,000,000	8,000,000	10	6,868,201	1,221,437	410,914	21,639,033
13	British North America	4,866,666	4,866,666	4,866,666	1,776,333	6	2,373,049	4,952	17,365	5,826,887
14	Provincial Bk. of Can.	1,000,000	.....	818,260	Nil.	3	748,923	19,317	79,930	182,262
15	Hochelaga	2,000,000	1,999,800	1,979,280	950,000	7	1,512,444	21,101	87,886	1,911,277
16	Molsons	2,500,000	2,500,000	2,500,000	2,150,000	9	2,333,338	34,539	48,308	5,081,043
17	Merchants	6,000,000	6,000,000	6,000,000	2,700,000	7	3,629,480	263,990	896	5,323,463
18	Nationale	2,000,000	1,498,899	1,482,123	350,000	6	1,428,179	22,465	64,841	1,240,779
19	Quebec	3,000,000	2,500,000	2,500,000	800,000	6	1,617,468	17,229	108,071	3,474,860
20	Union	3,000,000	2,000,000	2,000,000	650,000	7	1,863,549	7,882	1,059,548	2,822,610
21	St. Jean	1,000,000	500,200	263,417	10,000	6	128,793	.....	27,207	24,217
22	St. Hyacinthe	1,000,000	504,600	327,290	75,000	6	266,210	.....	5,307	92,539
23	Eastern Townships	2,000,000	2,000,000	1,973,45	1,200,000	7	1,496,775	25,402	9,745	1,303,912
	<b>Total, Quebec</b>	<b>40,366,666</b>	<b>37,238,793</b>	<b>36,710,781</b>	<b>18,661,333</b>	.....	<b>24,271,409</b>	<b>1,638,305</b>	<b>1,929,458</b>	<b>48,812,872</b>
24	Nova Scotia	2,000,000	2,000,000	2,000,000	2,300,000	9	1,910,491	265,086	.....	5,077,879
25	Royal Bank of Canada	3,000,000	2,000,000	2,000,000	1,700,000	7	1,862,659	118,713	.....	2,853,293
26	People's	800,000	700,000	700,000	280,000	6	666,639	15,180	.....	583,579
27	Union	1,500,000	1,000,000	1,000,000	642,659	7	866,235	15,946	2,478	773,731
28	Halfax B. Co.	1,000,000	600,000	600,000	500,000	7	560,451	16,165	.....	694,400
29	Yarmouth	300,000	300,000	300,000	40,000	5	72,634	14,639	.....	68,707
30	Exchange	280,000	280,000	265,958	40,000	5	78,343	.....	.....	47,444
31	Commercial, Windsor	500,000	500,000	350,000	23,000	6	304,566	12,205	.....	100,876
	<b>Total, Nova Scotia</b>	<b>9,380,000</b>	<b>7,380,000</b>	<b>7,215,958</b>	<b>6,027,659</b>	.....	<b>6,322,018</b>	<b>457,964</b>	<b>2,478</b>	<b>10,199,908</b>
32	New Brunswick	500,000	500,000	500,000	700,000	12	465,680	56,992	.....	852,532
33	People's	180,000	180,000	180,000	160,000	8	149,926	12,227	.....	128,435
34	St. Stephen's	200,000	200,000	200,000	45,000	5	120,000	8,674	.....	93,921
	<b>Total, N. B.</b>	<b>880,000</b>	<b>880,000</b>	<b>880,000</b>	<b>905,000</b>	.....	<b>735,606</b>	<b>77,893</b>	.....	<b>1,074,878</b>
35	Merchants, P. E. I.	500,000	300,013	300,013	175,000	8	251,181	.....	.....	558,002
	<b>Grand Total</b>	<b>81,826,666</b>	<b>70,848,806</b>	<b>69,733,761</b>	<b>40,301,622</b>	.....	<b>52,070,065</b>	<b>2,757,907</b>	<b>4,249,756</b>	<b>105,539,151</b>

head if one not already fitted. We will quote a keen price for this conversion if you send us particulars, or we will supply one of the motors mentioned on this list, and allow you full market prices for your motor.

The alteration of tricycles and quadricycles to light Voiturettes is worth your attention.

Tricycle Frames.—Built up of weldless tubing, all joints pinned and brazed and filed up, ready for enamelling. The back axle has differential and large spur driving wheel in dust-proof case. The axle is complete with hubs, and bake drum is fitted on differential. Chain wheel and cranks are fitted to frame, also free wheel clutch; included also is a seat pillar and brake rod. The front forks are built up, and are complete with front hub.

These frames can have either the "Auto-Moto," "Gaillardet," or "De Dion" motors fitted to them. They are standard throughout and De Dion pattern. Usual price £35. Our price, £7 10s.

It will be seen after perusal of the foregoing goods mentioned in this list that with the plant at our command, consisting as it does of the latest type of the most modern automatic machinery, plant and tools, and having a stock of the most up-to-date patterns of all parts used in automobile position of being able to supply the trade with any of their requirements. We can supply either from our own

patterns or from customers' own specifications or drawings: Front and back axles, bridged axles, solid axles, steering gears, boxes of gears of all descriptions, bevel, spur and pinion wheels of all kinds and varieties, either in steel or phosphor bronze, also complete engines and all their parts.

Having a Paris house we supply at best French prices all accessories, rubber and electrical goods, component, spare parts for all cars, et., et.

Customers desiring our factoring list should make early application for same and a copy will be mailed post free so soon as same is ready. The Automobile Components, Ltd., 36 Featherston Street, London, E.C., and at 10 Rue Gustave Courbet, Paris (16).

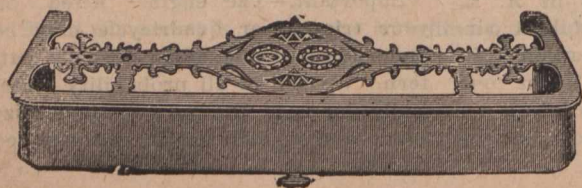
Special terms to Canadians under new preferential tariff.

PATENT REPORT.

Owen N. Evans, solicitor of patents and expert, temple building, reports the following United States and Canadian patents granted to Canadians last week:—United States—window sash, Edmond Heroux; gas producer, Leonard L. Merrifield; combination match box, Camille St. Jaques; carriage pole attachment, P. Masterson. Canada—washing machines, E. D. Hamilton; window fly screens, W. Thompson; nut locks, J. B. Wren; machine

for washing gases and air, J. Seymour; machine for washing gases and air, J. Seymour; record making apparatus for use in connection with weighing machines, L. V. Labelle; grain pickling machine, E. L. Liezart; larrigans, Alex. Blackie; canning hoist, J. C. West; potato diggers, J. Horeau; seed drill, W. Wright et al; grain pickling apparatus, J. H. Midgeley; attachment for soil pipes, J. A. Godin; lamp, F. J. Cleare; wood pulp press, J. S. Hughes; tilting vessels, the Meriden Britannia Co., cattle guards, H. N. Whitcomb; ensilage knives or cutters, S. C. Ovens; closet traps, J. L. Webber; roller bearings, A. E. Henderson.

—Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building, furnish the following complete weekly list of patents:—Canadian patents—J. Seymour, machines for mixing gases and air; N. Kirkpatrick, portable heaters for cooking feed; W. J. Coulter, clothes drying reels; E. DeLisle, kindling block; J. P. Malette, stone lifters; E. C. Mount, radiators; L. Gauvin, stone lifters; E. Currie, pocket or belt suspending grips for umbrellas, walking sticks, and the like. U. S. patents as follow: V. Berford, sod-line-cutter mechanism for railway track appliances; F. A. Breeze, spinning-head; J. A. Cowan, automatic feeder for straw-burning furnace; A. Dobson, apparatus for harvesting peat; J. L. Kieffer, pull-off



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Illustrated Price Lists on Application.

BANKS. Liabilities—Continued.	Dep. by public pay. after no- tice on fix'd day in Can.	Deposits elsewhere than in Canada.	Loans from Banks in Can. secu'd	Depo. made by and Balances Due other Bks. in Can	Balances Due other Bks or agts in U. K.	Balances Due bks or agts not in Can or U.K	Other Liabilities.	Total Liabilities.	
1 Toronto	\$ 10,177,576			\$ 425,222		\$ 6,951	\$ 240	\$ 17,811,343	1
2 Commerce	31,714,604	\$6,944,034		168,940		202,093	3,200	58,754,406	2
3 Dominion	15,176,081							23,597,111	3
4 Ontario	6,409,177							10,820,663	4
5 Standard	7,063,420							11,051,015	5
6 Imperial	11,894,936			80,155				20,870,553	6
7 Traders	7,251,747			957	217,723			10,825,394	7
8 Hamilton	9,854,484			28,175	144,273			17,033,811	8
9 Ottawa	8,583,874			1,815	155,949			13,039,334	9
10 Western	2,295,786			299			283	3,042,719	10
11 Sovereign	341,886				175,747			1,235,536	11
Total, Ontario	110,575,561	6,904,034		695,564	1,479,869	209,044	3,813	188,101,825	
12 Montreal	40,132,117	24,159,696		879,799				95,901,188	12
13 British North America	7,935,811	2,094,420		148,783		95,619	12,208,294	30,600,621	13
14 Provincial Bk. of Can.	719,285		63,241		1,350		159,530	2,539,439	14
15 D'Hochelega	5,377,957				2,156	12,165	80,979	3,987,319	15
16 Molsons	11,675,585			350,519	17	91,023		19,564,428	16
17 Merchants	15,018,934	3,533		885,185	943,828		3,313	26,104,624	17
18 Nationale	3,737,898			12,991	61,120			6,567,715	18
19 Quebec	3,937,637			188,707	239,579			9,583,603	19
20 Union	5,535,774			18,711				11,318,076	20
21 St. Jean	250,506						2,192	432,915	21
22 St. Hyacinthe	1,050,031							1,414,088	22
23 Eastern Townships	5,394,382				98,174	5,000	37,338	3,870,681	23
Total, Quebec	101,255,417	26,204,649	630,240	2,466,015	1,344,874	203,812	12,471,646	221,279,748	
24 Nova Scotia	11,589,187	2,335,066		413,930	72,859	401,106	86,065	22,151,668	24
25 Royal Bank of Canada	9,278,647	1,828,573		120,596	663,334	388,724	70,042	17,182,583	25
26 People's	1,937,826			10,249	68,957		4,108	3,286,543	26
27 Union	2,854,921			62,853	939,119		15,595	5,533,921	27
28 Halifax B. Co.	3,122,342			3,125	24,080		21,033	4,441,604	28
29 Yarmouth	410,514					3,166	533	566,514	29
30 Exchange	311,921				1,173		9,442	341,498	30
31 Commercial, Windsor	850,783							1,279,047	31
Total, Nova Scotia	30,256,091	4,163,639		611,992	1,763,349	790,996	209,843	54,783,288	
32 New Brunswick	2,073,406			39,319				3,487,930	32
33 People's	284,188			5,456			370	580,494	33
34 St. Stephen's	183,520						6,562	412,864	34
Total, New Brunswick	2,541,114			44,775			6,562	4,481,288	
35 Merchants, P.E.I.	416,011							1,237,504	35
Grand total	245,044,194	37,272,322	630,240	3,818,376	4,593,092	1,210,414	12,693,067	469,883,653	

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

mechanism for sewing-machines, J. E. Lawrence, tempering-bath; G. Lund, gas-burner; E. W. Phelps, incandescent gas-burner.

SALE OF INVENTIONS.

The patent No. 645,033 issued to Asbestos Mfg. Co., for asbestobith, has been assigned to F. Dannbacher & Chas. W. Kane, for \$3,000. Assignment recorded Dec. 19, 1901.

H. F. Farwell assigned for \$40,000 his entire right to inventions of guy anchors and telephones, executed applications bearing dates July 26, and Aug 22, 1901, respectively, to Country Home Telephone Mfg. Co., of Chicago, Ill., on Dec. 30, 1901.

The entire right in certain named States in and to patent No. 649,352 for carbureter, has been assigned by A. F. Morey to the M. & M. Oxigan Lighting

Co., of Kansas City, Mo., for \$50,000, assignment bearing date of Dec. 16, 1901.

Communication of Messrs. Harion & Marion, patent attorneys, Montreal, Canada, and Washington, D.C.

RUSSIAN INDUSTRIES—NAPHTHA.

Among the products of the soil which are enhancing the national fortune of the Russian Empire, naphtha takes next to the group of the various cereals—the most important place.

I must call the attention of your readers, says a St. Petersburg correspondent of the Chronicle, to the fact that "naphtha" is called in Russia the raw product only in contrast to the American custom, by which "naphtha" is considered only as a by-

product or residue of the crude oil—the Russians calling the residue "masut."

The principal wells and springs (fountains) are situated near the borders of the Caspian Sea, on the Peninsula Apscheron, the last chain of the Caucasus Mountains towards the Asiatic side.

The Caspian Sea is one of the greatest—if I well remember—even the greatest Salt Lake (land-locked), and it would demonstrate once more the curious fact that where salt can be found crude oil is generally not very far off.

The existence of these oils was known years and years ago—as far back as at the time of Alexander the Great—as the sect of the "Fire Worshipers" have been offering their prayers right here on the spot; even at present there is one of their 'em-

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BANKS. ASSETS.	Specie.	Domini'n Notes	Deposits with Dom Govt. for s'c'rity of note cir.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep.m'de with&bal due from other bks. in Can.	Due from Bks or Ag in U. K.	Bal. due from Bks not in Can or UK	Dom and Prov Gov Secur'ties	Prov'l or Pub.Sec's not Can.	Railway & other bds deb & stocks	Call Loans on Bonds and Stocks in Can.	Call and short ins. not in Canada.	
1 Toronto .....	\$678,281	\$1,335,541	\$110,000	\$ 562,600	.....	13,182	54,347	\$1,110,905	\$ 236,201	\$ 35,508	\$2,966,796	2,000,308	395,000	1
2 Commerce...	1,138,217	2,021,520	350,000	2,227,607	.....	10,940	387,479	1,063,162	1,518,854	216,607	5,046,586	4,475,652	5,057,000	2
3 Dominion...	983,744	1,594,381	115,000	766,970	.....	370,021	87,437	1,884,214	95,860	711,975	2,666,974	5,716,304	.....	3
4 Ontario .....	113,996	499,291	70,000	396,935	.....	117,754	.....	251,875	50,000	226,466	1,084,461	781,958	.....	4
5 Standard .....	201,903	358,550	50,000	247,090	.....	177,477	.....	134,658	580,081	1,723,302	637,523	1,415,703	155,000	5
6 Imperial .....	622,842	1,786,611	120,000	766,885	.....	421,055	192,028	1,596,610	551,496	1,277,239	1,125,436	3,052,821	.....	6
7 Traders .....	167,052	659,027	70,000	178,508	.....	221,974	.....	140,433	522,919	4,788	1,218,947	2,148,449	.....	7
8 Hamilton...	268,390	864,472	100,000	327,217	.....	215,796	.....	786,239	130,151	1,649,282	453,482	2,561,032	.....	8
9 Ottawa .....	460,479	1,042,259	100,000	310,644	.....	399,260	.....	492,538	464,252	1,004,701	399,987	951,959	.....	9
10 Western .....	27,373	25,911	21,024	20,182	.....	640,432	18,406	40,650	157,639	528,928	220,808	.....	.....	10
11 Sovereign...	8,787	107,699	5,927	143,477	.....	4,111	.....	75,181	.....	17,615	223,000	1,095,340	100,000	11
<b>Total Ont.</b>	<b>4,621,014</b>	<b>10,295,262</b>	<b>1,111,051</b>	<b>5,948,110</b>	.....	<b>2,592,055</b>	<b>709,697</b>	<b>7,576,455</b>	<b>4,307,453</b>	<b>7,396,411</b>	<b>16,044,000</b>	<b>24,199,526</b>	<b>5,667,000</b>	
12 Montreal...	2,501,445	3,127,813	360,000	1,820,409	.....	17,281	5,394,383	2,616,755	543,992	305,281	6,268,469	.....	30,496,081	12
13 B. N. A. ....	852,786	1,367,707	131,966	577,943	.....	31,279	107,138	298,359	537,117	1,687,300	341,998	3,917,707	2,937,233	13
14 Provincial...	13,371	29,977	39,808	19,749	.....	164,887	3,283	4,479	.....	260,681	282,972	642,146	.....	14
15 D'Hochelaga	170,013	398,420	72,100	492,848	.....	32,154	89,416	451,414	767,958	438,889	3,000	901,933	.....	15
16 Molsons .....	380,142	1,120,902	121,000	885,202	.....	163,129	607,395	1,009,194	323,769	849,676	1,874,085	2,371,851	.....	16
17 Merchants...	487,073	1,170,952	211,000	1,281,656	344,141	1,640	.....	89,821	1,118,980	822,630	4,187,342	4,284,438	5,933,729	17
18 Nationale .....	80,793	331,778	70,000	360,076	.....	40,330	.....	186,038	35,000	.....	.....	378,451	.....	18
19 Quebec .....	281,374	531,887	92,800	590,721	239,495	11,235	.....	279,274	201,060	223,267	583,385	2,313,686	150,000	19
20 Union .....	222,020	712,685	91,000	359,281	.....	68,287	68,417	481,372	.....	42,308	69,553	660,667	.....	20
21 St. Jean .....	7,687	10,027	3,337	6,880	.....	26,921	.....	2,602	.....	.....	.....	.....	.....	21
22 St. Hyacinthe	12,610	25,814	15,786	11,688	.....	75,731	.....	50,173	.....	.....	.....	15,913	.....	22
23 E. Townships	136,561	156,421	80,000	143,115	.....	452,449	.....	467,726	180,073	259,470	125,262	892,695	.....	23
<b>Total Que.</b>	<b>5,145,875</b>	<b>9,484,383</b>	<b>1,291,297</b>	<b>6,549,568</b>	<b>583,636</b>	<b>1,085,323</b>	<b>6,269,932</b>	<b>5,937,207</b>	<b>3,707,949</b>	<b>4,890,002</b>	<b>13,236,066</b>	<b>16,379,067</b>	<b>39,517,043</b>	
24 Nova Scotia.	1,323,683	1,588,080	98,182	1,281,890	.....	825	.....	1,846,461	293,340	1,071,226	2,533,722	2,558,125	3,342,637	24
25 Royal of Can	695,892	1,167,583	98,877	565,174	.....	101,584	.....	443,653	400,000	415,973	1,566,415	1,858,204	.....	25
26 People's Bk.	69,299	169,412	35,000	77,212	.....	15,536	.....	17,877	119,895	.....	.....	72,534	.....	26
27 Union .....	121,443	431,465	50,000	179,522	.....	235,721	.....	151,821	639,337	281,547	180,000	398,014	.....	27
28 Halifax B. Co.	74,959	222,014	30,000	101,838	.....	57,687	.....	100,820	319,860	387,585	118,000	389,369	.....	28
29 Yarmouth .....	27,174	21,679	4,190	9,232	.....	74,508	15,942	20,175	39,400	.....	17,175	.....	.....	29
30 Exchange .....	6,441	8,300	4,500	1,602	.....	11,796	.....	25,762	.....	20,000	68,300	.....	.....	30
31 Com'l W'dsor	29,698	44,964	15,171	10,771	.....	84,822	1,100	28,804	.....	.....	19,349	61,900	.....	31
<b>Total N. S.</b>	<b>2,346,489</b>	<b>3,651,597</b>	<b>385,920</b>	<b>2,226,681</b>	.....	<b>581,874</b>	<b>17,042</b>	<b>2,630,373</b>	<b>1,811,832</b>	<b>2,126,331</b>	<b>5,495,249</b>	<b>5,046,457</b>	<b>5,200,841</b>	
32 N. Brunswick	145,543	242,119	25,000	69,102	.....	101,469	24,993	430,590	23,718	88,771	193,360	251,617	150,000	32
33 People's .....	5,278	13,616	8,000	8,089	.....	78,693	17,841	14,421	36,247	5,000	2,300	.....	.....	33
34 St. Stephen's	9,653	11,800	7,398	11,531	.....	35,083	159	31,284	.....	.....	.....	.....	.....	34
<b>Total N. B.</b>	<b>160,474</b>	<b>267,435</b>	<b>40,398</b>	<b>88,722</b>	.....	<b>215,245</b>	<b>42,993</b>	<b>476,295</b>	<b>69,965</b>	<b>93,771</b>	<b>196,160</b>	<b>251,617</b>	<b>150,000</b>	
35 Mcht., P. E. I.	21,997	27,333	13,500	21,071	.....	71,078	7,108	25,065	.....	.....	.....	.....	.....	35
<b>Gr. Total</b>	<b>12,295,849</b>	<b>23,726,010</b>	<b>2,792,166</b>	<b>14,834,152</b>	<b>583,636</b>	<b>4,545,575</b>	<b>7,046,772</b>	<b>16,645,395</b>	<b>9,897,199</b>	<b>14,508,515</b>	<b>34,971,475</b>	<b>45,876,687</b>	<b>50,534,884</b>	

ples to be found at Bako (the centre of the Russian crude oil production), in which the Persians pray to their idol.

The industrial development of the naphtha wells and fountains is, however, only of recent date, as the Caucasus, in which all the Russian oil fields are situated, is one of the younger acquisitions to the Russian Empire.

Inasmuch as the City of Baku is the most important harbor on the Caspian Sea—the favorable position for the transport of the naphtha cargoes to the Russian centres of consumption is easily demonstrated.

The fleets of naphtha ships start from Baku northward for the mouth of the River Volga and for Astrachan,

the most important harbor on the European side of the Caspian Sea.

This is, of course, only of interest as far as the consumption in Russia, Siberia and Central Asia, as well as the export to Persia, and Asia Minor, is concerned.

The export for the Continental centres of consumption and to the markets of the ar East takes its way partly by pipe line and partly by tank-waggons along the Caucasus chain of mountains to Batum, the principal port of the Black Sea on the Asiatic side; thence the oil is transported by tank-steamers to the European ports.

The export of naphtha in "cases" takes its way by steamer via the Suez Canal to the Far East, i.e., Wladiwos-

tok, Chinese, Japanese and Korean ports.

The exports of Russian kerosene to China have only attained magnitude during the last few years. Whereas in 1889 only 5,500,000 gallons (English measure), were exported to China, the figures for 1898 are 20,000,000 gallons Russian oil, against 50,000,000 gallons American oil; 1899, are 35,500,000 gallons Russian oil, against 41,000,000 American oil, thus showing a decrease of 9,000,000 gallons for the American product, as against an increase of 15,500,000 gallons in the exports of the Russian oil.

Quite recently efforts have been made to secure a market for Russian oil on the East Coast of Africa, as it was intended to erect—with the help

# Marion & Co's "Folding Imperial" Cameras

## No. 20 Folding Imperial.

Cut will be inserted as soon as received.

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

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

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

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As above No. 20, but for 7 by 5 or 1/2-plates ..... £8 10 0  
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BANKS	Current Loans. In Canada.	Current Loans elsewhere than Can.	Lo's Govt. of Can.	Loans Prov. Govts	Overdue Debts.	R. E. beside Bk. premises.	Mortg's on R. E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Liabilit's of Directors & their firms.	Average specie for month	Average of Dom. Notes dur. month	Great est amt Notes in circ'n dur'g mth
1 Toronto	\$13,498,973			1,903,618	\$ 6,352		\$200,000			\$23,203,949	\$602,894	\$670,500	\$1,339,800	\$2,393,000
2 Commerce	34,879,492	6,640,884			366,368	164,011	1,000,000	779,658		69,430,161	837,026	1,334,000	1,916,000	6,366,000
3 Dominion	13,742,710				51,720	44,060	435,133	11,903		29,241,784	410,000	922,000	1,120,000	2,420,000
4 Ontario	9,108,013				6,085	30,000	125,000			12,561,827	83,149	109,500	535,000	1,274,200
5 Standard	7,167,290				17,502		10,323		2,466	12,998,873	320,688	202,125	385,240	904,693
6 Imperial	13,710,839				29,489	42,359	76,804		9,473	25,774,569	125,523	630,076	1,538,172	2,493,976
7 Traders	7,060,818				3,476	11,414	145,000		24,768	12,577,072	142,287	185,300	652,500	1,947,175
8 Hamilton	12,709,172	200,000			53,005	12,131	31,299		94,573	20,878,492	67,976	269,250	727,500	1,882,000
9 Ottawa	11,106,339				12,638	9,830	186,339			17,063,307	95,664	459,926	862,036	1,885,001
10 Western	1,860,802	34,476			449	15,098	26,700			3,666,912	10,500	26,354	23,803	376,215
11 Sovereign	565,921				1,331		21,946		1,400	2,370,839	75,863	2,298	81,848	255,625
Total Ont.	125,409,869	6,875,355		1,903,618	638,415	328,903	373,077	3,040,459	940,006	229,977,795	2,772,570	4,795,339	9,202,149	21,597,885
12 Montreal	50,617,710	10,393,935		700,000	338,435	27,356	25,000	600,000	41,407	116,195,758	2,346,000	2,462,218	4,315,583	7,410,811
13 B. N. A.	10,235,733	6,522,209		175,540	184,065	9,626	56,488	514,618	8,960,919	39,449,731		901,596	1,268,556	2,575,843
14 Provincial	1,634,177				19,421	23,834	8,258	130,000	136,696	3,413,744		11,390	24,325	806,388
15 D'Hochelega	7,305,405				74,830	61,967	26,937	122,630	88,899	11,998,379	247,658	163,818	639,494	1,565,988
16 Molsons	14,771,280				132,250	108,481	38,451	300,000	10,827	24,567,581	316,825	374,100	940,412	2,490,898
17 Merchants	12,909,614	827,654			254,322	16,724	65,847	756,733	133,460	34,897,264	458,274	476,843	1,245,344	3,928,000
18 Nationale	6,663,464				33,586	43,130	7,250	135,501	123,194	8,535,597	435,324	84,160	385,200	1,428,179
19 Quebec	7,007,210	147,976			32,464	57,734	25,895	223,506	52,082	13,045,008	536,738	275,464	597,178	1,671,689
20 Union	10,830,165				28,303	77,450	30,693	348,270	3,100	14,094,095	942,500	213,760	806,025	1,947,139
21 St. Jean	604,930				39,458		3,573	14,170	10,568	735,657	19,317	7,200	9,050	171,513
22 St. Hyacinthe	1,567,169				12,326		4,900	19,181	64,805	1,879,307	39,926	12,950	21,753	275,355
23 E. Townships	8,947,725				32,931	26,088	60,623	204,805	21,006	13,186,956	251,824	152,898	163,314	1,560,365
Total Que.	133,094,582	17,891,774		875,540	1,182,531	455,497	358,415	3,419,414	9,646,913	281,002,077	5,594,184	5,140,352	10,386,034	25,832,067
24 Nova Scotia	8,226,591	2,718,140		87,618	36,321	1,230	162,245	9,563		27,178,097	255,242	1,315,719	1,595,137	1,946,650
25 Royal of Can	3,618,876	713,166		117,527	23,794	1,230	72,611	11,700		21,071,411	157,065	570,966	880,021	1,935,000
26 People's Bk.	4,612,292				39,861	15,215	51,844	60,069	495	4,362,232	449,405	71,261	144,087	697,504
27 Union	3,792,111				6,101		52,000			7,289,266	411,203	105,055	431,989	908,810
28 Halifax B. Co	604,930				20,800	7,815	2,440	10,000		5,634,701	7,378	73,583	205,779	578,905
29 Yarmouth	689,433				6,323	5,743	8,000			988,878	40,231	26,967	20,805	80,269
30 Exchange	500,085				1,873		30,327			671,990	13,995	6,140	6,308	92,410
31 Com'l W' dsor	1,269,125				17,543	8,286	9,701	59,608		1,655,017	112,309	29,288	42,966	317,623
Total N. S.	32,947,128	3,431,306		205,145	172,221	38,289	64,716	440,300	31,758	68,801,592	1,446,878	2,198,972	3,327,092	6,557,210
32 N. Brunswick	2,324,192	388,637		257,256	11,935		30,000	5,931		4,764,740	255,242	1,595,137	1,946,650	479,296
33 People's	742,579				4,919		13,500			960,886	124,772	5,610	13,046	156,026
34 St. Stephen's	481,129				15,432	50,587	12,000			666,059	56,794	9,860	10,790	127,900
Total N. B.	3,547,900	388,637		257,256	32,286	50,587	55,500	5,931		6,381,185	360,895	160,728	221,495	763,222
35 Mcht., P. E. I.	1,499,339				18,051	335	21,132	10,864		1,737,703	109,541	22,158	27,053	281,046
Gr. Total	296,498,318	28,587,076		3,242,384	2,043,504	873,611	796,208	6,976,805	10,635,472	587,900,352	10,284,068	12,317,599	23,163,823	55,081,430

Return of Canadian Bank of Commerce. Amount under heading "Other assets not included under foregoing heads," includes gold bullion.  
 Return of Bank of British North America. Amount under heading "Other assets not included under foregoing heads" includes bullion. The figures for the Dawson City Branch are taken from the last returns received, viz.: 19th July, 1902.

of English capital—a tank at Zanzibar, holding 2,000 to 2,500 tons of crude oil, with branch deposits in Dar-es-Salaam, so as to gain the trade in the East African colonies of Germany.

The erection of such tanks has also been planned for the centres of consumption in the Turkish districts in Minor Asia, contiguous to the Russian Governments of Caucasia.

A successful market has already been established for Russian kerosene in Portugal, a Russian tank-steamer having delivered a cargo at Lissabon, which port had previously been provided with the American product.

Amongst the pioneers in the development of the Russian crude-oil in-

dustry must be named the brothers Nobel, who—naturally enough—have been so conspicuous as well in the industry of explosives, i.e., dynamite and nitro-glycerine.

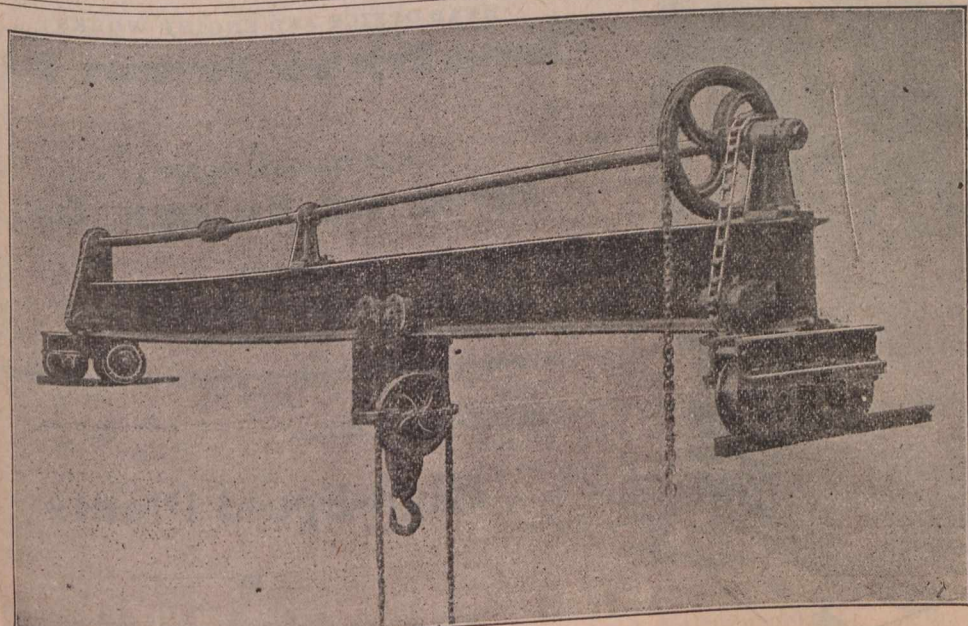
The presence of these oil wells and of oil fountains principally at their actual location is of far more importance to the commercial and industrial welfare of Russia than would appear probable to a casual observer.

I will try to make this clear to your readers. The fuel problem in Russia—a land which some outsiders consider synonymous with "winter and sleep" excites naturally the greatest interest as far as both "kitchen and factory" are concerned.

Here in St. Petersburg wood is still used for domestic purposes, but the large factories in the Baltic Provinces, in Finland, and in the northern governments of Russia, have to import coal mostly from England and Germany, and that is even true of the ship-building yards and the ships of the Russian navy in the ports of the Baltic Sea.

Russian coal is not available here; whatever quantity of coal is produced in Poland, where the nearest coal fields are located, is readily taken by the local industries at Lodz (textiles), at Warsaw (steel and iron), etc.

Further south, where we strike again coal in the neighborhood of the



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frontier of Prussian and Austrian Silesia, respectively, Galizia, the mine-owners find a ready market for their product in the well-paying sugar factories of the Kieff District, White Russia and Volynia.

The coal fields which, furthermore, would come under consideration are those in the southeastern section of the Empire, in the Donetz District, where coal and iron are found together.

To transport this coal to the north-western corner of European Russia by rail would enhance its price to such an extent that it could not compete with the English and German coal brought by steamer, and that in spite

of the export duty which the English coal pays at the shipping point on top of the import duty at the Russian port of entry.

And to transport the Russian coal by steamer from the Sea of Azov, respectively, from the Black Sea to the Baltic ports, is not advisable, the trip requiring from three to four weeks all round Europe, the steamers running the risk to find at times their ports of entrance closed by ice.

As I have heard from an eye-witness, the difficulties and expenses in transportation from some of these south-eastern coal fields are such that some years ago it was cheaper to lay down Cardiff coal, duty paid, in Odessa than

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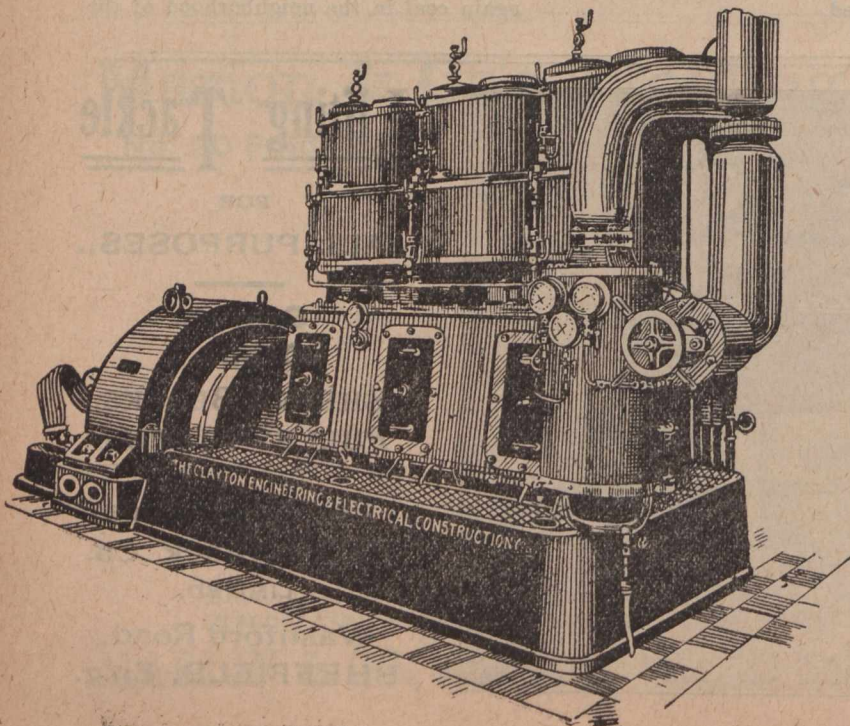
Canadians have 33 $\frac{1}{8}$  p.c., in their favour, by purchasing these English goods from us, under the new Canadian Preferential Tariff.

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Russian coal. Whether the same conditions prevail now with the English export duty I am unable to say at this present moment.

It is thus evident that there is a wide field open to the Russia naphtha in the home market, especially in view of the assertion of those who are in a position to know, that the use of liquid fuel is about 33 per cent. cheaper than that of Russian coal—the use of wood being out of the question for the larger factories.

The more progressive of the large mill owners have therefore resorted to the use of "masut," the residue of the Russian naphtha, for fuel, which offers various advantages, especially to

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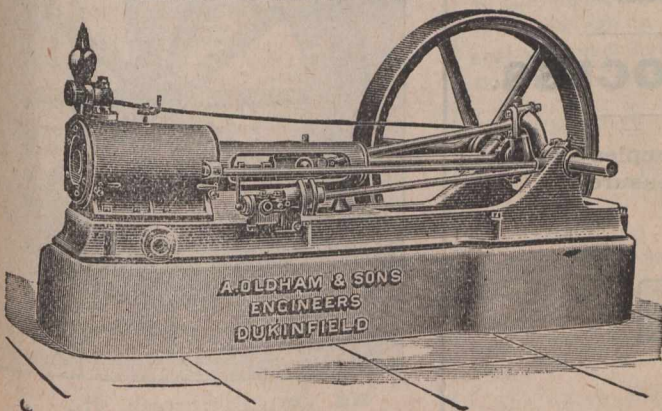
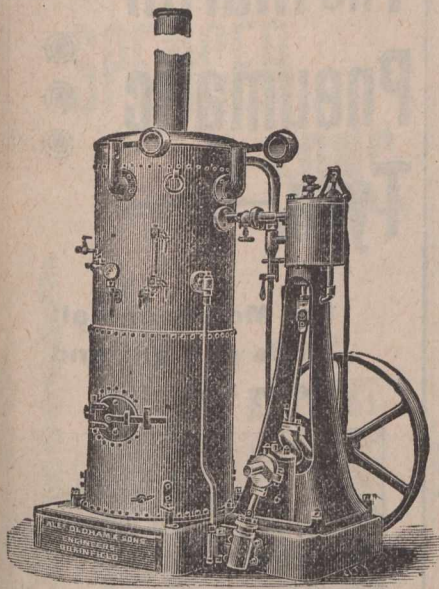
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new factories, where adequate preparations for the boilers can be made and proper storage can be provided for.

Of course in old plants, where the boilers would have to be remodelled and the whole firing apparatus would have to be adapted to the new methods, the necessary changes will only be effected as soon as there is really any need for repairs.

Consequently the change over from coal to liquid fuel must needs be slow, as everything goes slow—peg by peg, so to speak—with a people in whose dictionary there is no equivalent for "Time is money;" nevertheless they seem happy without it.

But naphtha is also beginning to pave its way as domestic fuel wherever the proper accommodations can be had for it. Thus, in the modern office building, in which your humble correspondent is writing these articles, in order to keep your readers posted as to what is going on in this outside corner of the world, the electricity for the lighting and for the lifts, as well as the steam for the heating apparatus, is generated by the means of "masut."

Nothing can be simpler than this process; about twice a week little sleighs or carts with a voluminous ton, containing the residue of the crude oil, are driven into the court-yards, which empty their contents in a "jiffy" into a hole in the ground, connect-

ed by a pipe with the reservoir in the basement; out of the latter powerful injectors drive the liquid fuel as spray right into the fires underneath the boilers.

Of what importance the question of domestic fuel is for the population at large may best be illustrated by the fact that on Saturday, May 24th, the last ice from Lake Ladoga passed down the Neva out to sea, which in this exceptional year means a winter of practically seven months.

That is a very rough experience for your globe-trotting correspondent, in whose memory are still lingering the pleasant winters passed in the cotton States around the Gulf of Mexico.

And there is another point favoring the use of Russian oil for liquid fuel which is to be found in the fact that the Russian oil has a higher specific weight, so that 100 per cent Russian oil gives only from 15 to 35 per cent. refined oil and from 65 to 85 per cent. by-products, as against 100 per cent. American oil giving 65 to 85 per cent. refined oil and from 15 to 35 per cent. by-products, in round figures.

Thus the advantage of the Russian oil is more in the direction of its capacity for heating purposes than for lighting. On the other hand the Russian refined oil has the good point of not being so inflammable as the American oil, its light is steadier, more agreeable to the eye and not so heat-

furthermore, it is almost odorless, certainly an advantage over its American competitor. But its greasy nature is most disagreeable, as shown in its oily and heavy soot—whenever the latter is allowed to develop—which is very harmful to the furniture on which it has settled, as it cannot be removed without leaving greasy spots on the polish of the furniture.

Besides that, it has the unneighborly habit that it will not associate with the American brother. In countries which burn both American and Russian kerosene, such as Germany, for instance, different lamps must be provided for in the households, if proper results are to be obtained, as the Russian oil requires a much larger burner, absorbing a greater quantity of air.

The question of crude oil for firing purposes is one of vital importance for the Russian State itself, at least for two branches of the governmental household. At first it interests most of all the railway department, the State being in Russia the largest railway owner, as I have demonstrated in my last article.

And I may even go so far as to say that the success of some, or most of the Russian railways going east from Moscow, Kasan and points on the Volga, will rise and fall with the question of a proper and assured supply of liquid fuel.

Especially will this be true of some of the branches of the Great Siberian

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Railway, and more so of the Central Asiatic Railway, the starting point of which is at Krassnowdst, just about across from Kaku, on the other side of the Caspian Sea.

The practical development of the Baku oil wells and fountains was only begun with about thirty years ago, and the latter not being worked so hard as the American wells, there is no fear of exhaustion as yet. Thus, for instance, the recent earthquake at Schemacha, in the neighborhood of Baku, had no appreciable effect on the flow of the oil wells, either one way or the other.

Should there be signs of giving out, there is no doubt that the springs of naphtha on the bottom of the sea, but near the shore, which discharge their crude oil into the Caspian Sea, could be made tributary to human ingenuity.

At certain places—about two versts\* from land—the naphtha which is floating on top of the water is so thick that it is accidentally ignited when a steamer is passing over it and extinguished only through strong winds or by the rolling waves.

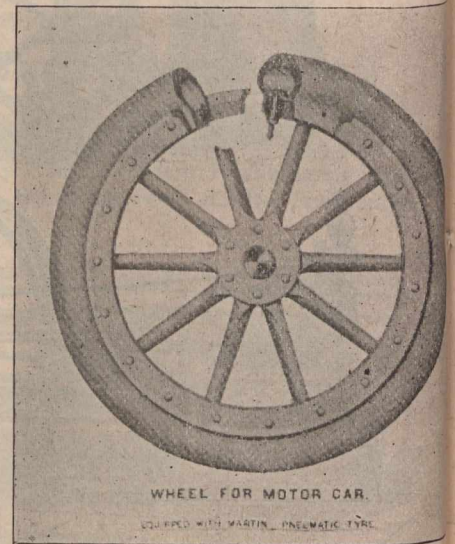
But there is still plenty of naphtha in the "Hinterland" of the Baku district, so that the water is even saturated with it, and meat, vegetables and even coffee on the dinner table have a slight taste of naphtha.

As far as the intended extension of the Central-Asiatic Railroad to Kjachta and Peking, and the maintenance of the line Taschkent to Orenburg—now in course of construction—are concerned, I think that they will both profit by the discovery of naphtha in the Chenat of Bochara (Russian protectorate on the other side of the Caspian Sea), through which the Central Asiatic Railway is crossing.

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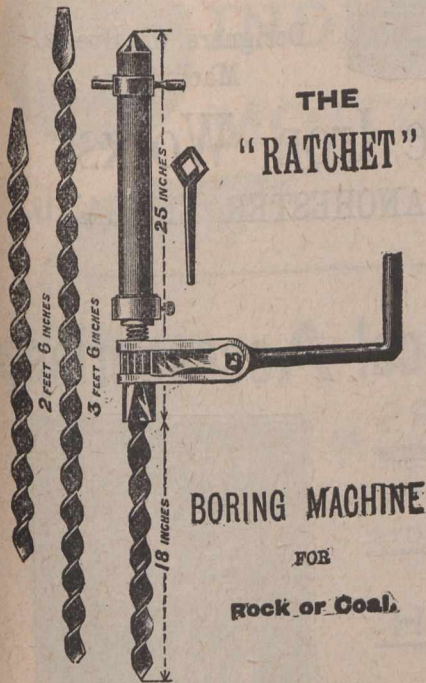
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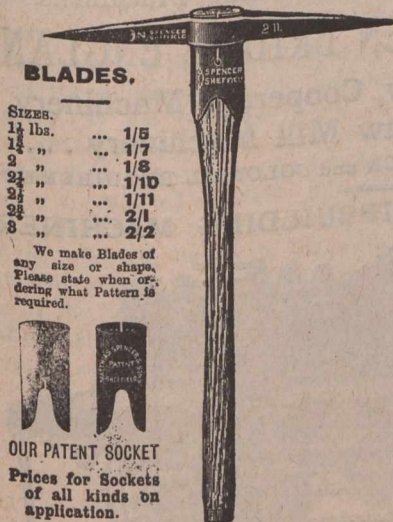
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This naphtha is said to be especially suitable as fuel for locomotives, having at 17 degrees Celsius a specific weight of 0.950, is as thick as molasses and of black color.

The preference which is shown the liquid fuel by consumers in Russia is best illustrated through the fact that the by-product, "masut," has at times been commanding a higher price than the raw product, crude oil.

Thus, during the year 1900 (statistics for 1901 not fully to hand), the price for liquid fuel has been from 1 1/8 to 4 1/8 kop. per pood\*\* higher than that for the crude oil; only during the beginning of that year the difference in price has been in an inverse ratio, to a slight extent, however, i.e., 1/8 to 3/8 kop. per pood in favor of the raw product.

Under such circumstances it would seem somewhat incomprehensible that the Russians still cling to the use of wood for firing purposes. According to the official figures—only published a few days ago in the Government papers—the exact figures, presented by the Coal Miners' Association, are:

CONSUMPTION OF COAL IN RUSSIA.

	Production in Russia. Poods.	Imported. Poods.	Exported. Poods.	Consumption. Poods.
1901 .. . . .	996,000,000	216,000,000	8,000,000	1,212,000,000
1900 .. . . .	985,000,000	240,000,000	8,000,000	1,224,000,000

The above does not take into consideration the stocks carried over at the mines on January 1, 1901 and 1902 which stocks amounted to about 40,000,000 and about 70,000,000 poods, respectively.

\*One English mile equals 1 1/2 werst Russian.

\*\*One pood Russian equals 37 1/2 pounds English.

PASTORAL INTERESTS OF AUSTRALIA.

One of the greatest of Australian interests is sheep-farming, and to that the Island-Continent must look for many years to some for a large contribution to any prosperity it may possess. It may not be an industry or pursuit that employs a great deal of labor at present, but it is one that will prepare the way for such employment in other industries. In successful times sheep-farming is profitable, and will permit the accumulation of capital both rapidly and in considerable amount. This is an absolute essential for the further development of the natural resources of Australia, and the employment of more labor. Without capital, labor can do very little, even in a new land. The great distance of Australia from the Motherland and Europe, says the Textile Mercury, is a drawback to the investment of English capital freely and to a large

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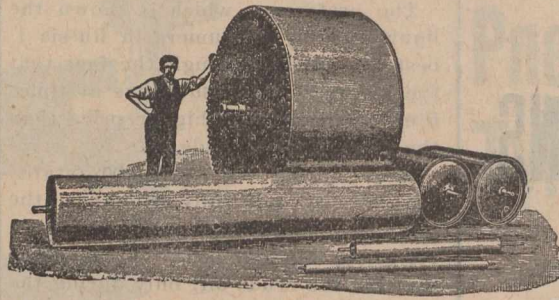
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extent therein, because of the difficulty of exercising effective supervision over investments. Hence the country must to a considerable extent depend upon its own accumulations, and, as we have pointed out, sheep-farming forms one of the surest, best, and greatest of these resources. There is, however, one serious drawback to this pursuit, namely—the frequently recurring droughts of the country, in which the sheep perish by millions. During several years past, the country has suffered severely from this cause, half the sheep population of the land probably having been destroyed by the water famines. Unfortunately there is little evidence that the authorities have any adequate conception of the importance of endeavoring to obviate or mitigate these disasters, neither do they seem to possess much knowledge of the means by which they could more or less approximately effect a remedy. The professional politicians are unfortunately tarred with the same brush that has bismirched those of the old countries of Europe—a desire to get into office and to stick there at any cost. But those who are not so tarred might be expected to do better, and drive the former into the adoption of measures that would rebound to the prosperity and progress of the land. Especially should promotion of such measures be undertaken by the new Federal Government. This, however, it seems to have no conception of, but appears disposed rather to take retrograde steps. With the great disasters under its eyes from which the pastoral interests are suffering, which are caused by the droughts, it might have been expected to have given some attention and consideration to the subject; but it seems otherwise, if we may draw such a conclusion from some recent information. According to recent advices, much regret appears to have been awakened, not only in Queensland but throughout the Commonwealth, at the decision arrived at not long ago by the Queensland Government to abolish the Brisbane Weather Bureau. “The necessity for retrenchment in view of the financial situation is,” says the Sydney Morning Herald, “the cause of the decision. Before federation the bureau was attached to the Queensland post and telegraph office, and all telegrams and letters received by and despatched from it were sent free of charge. When the Queensland postal and telegraph services were taken over by the Commonwealth Government, the Brisbane Weather Bureau was severed from them and obliged to pay for all its messages, and a new expenditure of £4,000 a year was involved for the Queensland Government. In the past the bureau has issued a daily weather forecast, which was telegraphed to all parts of Australasia, and has also supplied the rainfall records of Queensland to States interested in its pastoral properties. It has been conducted since 1887 by Mr. C. L. Wragge, the Government meteorologist of Queensland, who organized a system of receiving meteorological data from all parts

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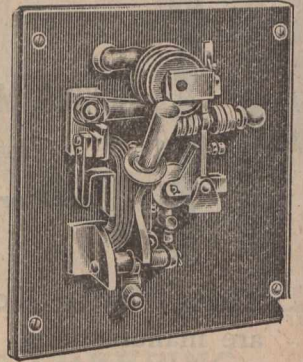
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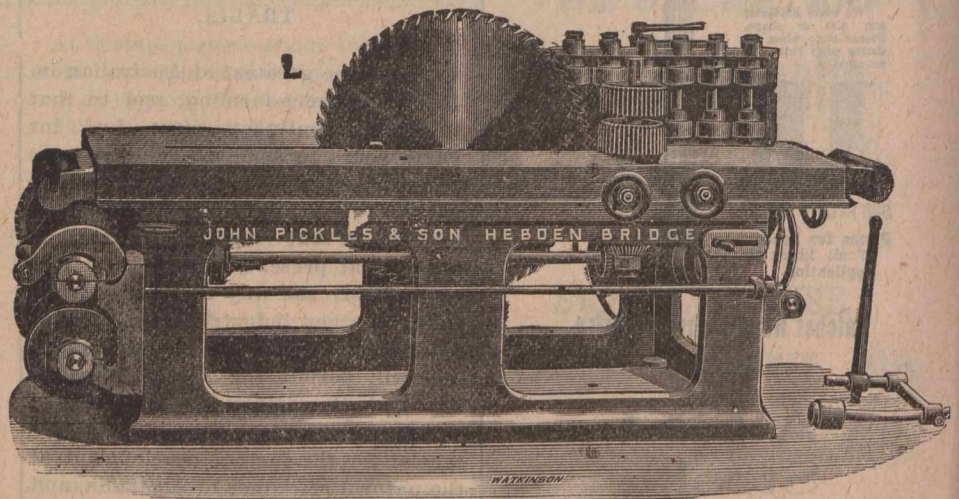
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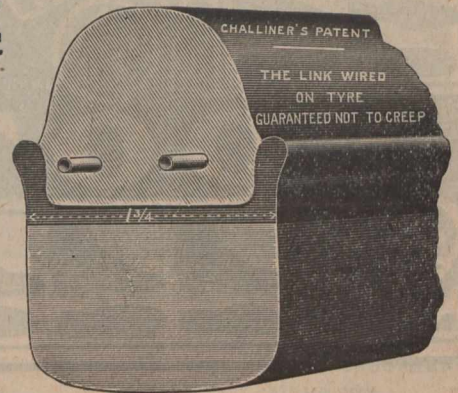
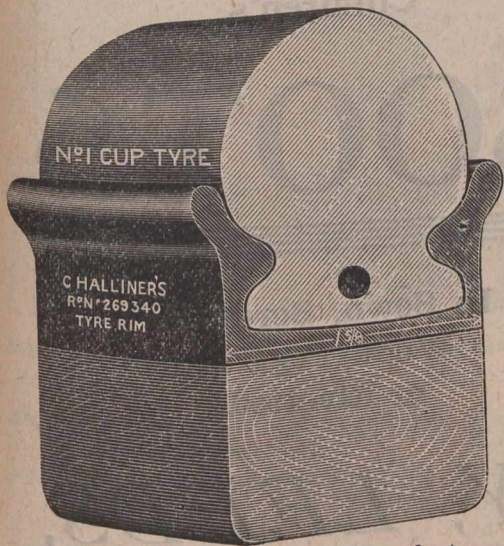
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of Australia, and has, since the extension of the Pacific cable, added Norfolk Island and Fiji to his list of weather stations. The suspension of Mr. Wragge's work is likely to be seriously felt by those concerned in the pastoral industry, as his forecasts have enabled them constantly to move their stock in such a way as to take advantage of a predicted rainfall. Farmers and agriculturists on the rivers will also be affected, but it is estimated that still greater losers by the abolition of the bureau will be the masters of the small passenger steamers, cargo carriers, colliers, and sailing vessels, who have for years relied to a very great extent upon its forecasts. The desire has been widely expressed that the Federal Government should take over the weather bureau. It has, apparently, decided not to do so at present, but Mr. Deakin, the acting Federal Premier, has stated that the Government is well aware of the importance of the meteorological stations to Australia and will in due course deal with the question." This is a most lamentable policy, looked at from whatever point one may choose. A thorough knowledge of the meteorology of the country and the capacity to predict therefrom the near atmospheric changes, is of the first importance. Yet here is the Federal Government abolishing apparently the only institu-

tion devoting attention to this subject and seeking to acquire the experience which will enable it to be done. If there was a necessity for saving £4,000 per annum, it would have been a far wiser measure to have abolished the salaries of the members of the Federal Parliament, and indeed of those of all the Legislatures in the Colonies. This would have resulted in a much greater saving and much more advantage to the State.

The worst outcome of Australian public policy is its labor legislation. Unless reversed, this will hamper the development of the Commonwealth for many years to come. To give to the industrial organizations of white men, because they are white, is a monstrous blunder. The great want of new countries having little accumulated capital is cheap labor, and these organizations absolutely prohibit its employment. One of the best means of improving the rainfall of a country is to afforest it; to plant trees in great numbers over large areas. A tree is an immense natural sprayer of the atmosphere, automatically humidifying it by bringing moisture up from the deep subsoil to which its roots may extend, whenever the thirsty atmosphere calls for it. The vast treeless areas devoted to pastoral pursuits get no benefit from this source, though it is so easily available. There ought, therefore, to be an army

of at least twenty thousand men constantly working under Government engagement and supervision, planting trees in plots distributed over the country. The owners of the sheep-runs who availed themselves of their services should pay the Government for them, but the acceptance of these services should be made compulsory, because of the benefit they would be, firstly to the pastoral lands, and secondly to the State at large. The employment of white labor for this purpose would obviously be much too costly; but Chinese, Japanese, Indian, or Polynesian labor is available, and would be suitable. It would throw no white labor out of employment, but in fact would in many ways largely increase the demand for it. But deference to the "Labor Vote" will, we suppose, prevent the consideration of such a project. So much the worse for Australian interests.

But the transformation of the Australian pasture lands into forests is not the only means that can be taken to obviate the occurrence of droughts, or to mitigate their consequences. There is the barrage of the streams and rivers of the country. Why cannot every stream and every river, or at least the smaller ones, be formed into a succession of long narrow lakes, in which the priceless water that is now allowed to run to waste could be

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Of Strong and Medium

Men's,  
Women's  
and  
Children's

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In Sewn, Screwed,  
Wood-Pegged,  
or Rivetted.



WARRANTED  
ALL  
LEATHER.

BRAMLEY, LEEDS,  
ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT,  
THURSDAY, AUG. 28, 1902.

Name of Article.	Wholesale
<b>Drugs &amp; Chemicals</b>	
Acid Carbohc Cryst medl.....	\$ c. \$ c.
Aloes, Cape.....	0 5 0 30
Alum.....	0 16 0 18
Borax, xlia.....	1 40 1 75
Brom. xlia.....	0 04 0 06
Brom. Potass.....	0 70 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).....	5 00 5 25
Copperas, per 100 lbs.....	0 75 0 80
Cream Tartar.....	0 20 0 25
Epsom Salts.....	1 25 1 75
Glycerine.....	0 17 0 20
Gum Arabic per lb.....	0 20 0 40
"    Trag.....	0 50 1 00
Insect Powder lb.....	0 25 0 40
do per keg, lb.....	0 22 0 30
Menthol, lb.....	5 50 6 00
Morphia.....	1 25 1 35
Oil Peppermint lb.....	2 75 2 50
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 23 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 08 0 09
Ri. Logwood.....	0 10 0 12

conserved for use in the dry seasons, and which by evaporation would be constantly ameliorating the arid lands and atmosphere in their neighborhood? They might also be constituted sources of irrigation if properly constructed. Again, cheap labor would be an absolute requisite for carrying out such schemes. But the democracy of Australia has stepped into the industrial arena, and has said:—"We won't have cheap labor!" Therefore such works will not be carried into effect, the benefits will not be reaped, and accordingly cannot be reinvested, which would be to the advantage of these industrial dogs in the manger. Egypt, under practically autocratic government—British nevertheless—has set Australia, and indeed many other countries of the world, a grand example in the barage of the Nile. By this and similar measures, the prosperity of that ancient land is advancing by leaps and bounds, so that it is now more prosperous than ever in its history before. When we contrast the state of Egypt to-day, a country in which rain hardly ever falls, with that of Australia, a vast continent with a population little more than half that of the land of the Pharaohs, it speaks badly indeed for the advantages of democratic rule. The former is a poor land, with all its natural resources explored and utilized to the fullest extent, and yet it is abounding in prosperity derived from judicious govern-

MONTREAL WHOLESALE PRICES CURRENT  
THURSDAY, AUG. 28, 1902.

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





# IDDON BROTHERS,

INDIA RUBBER  
ENGINEERS,

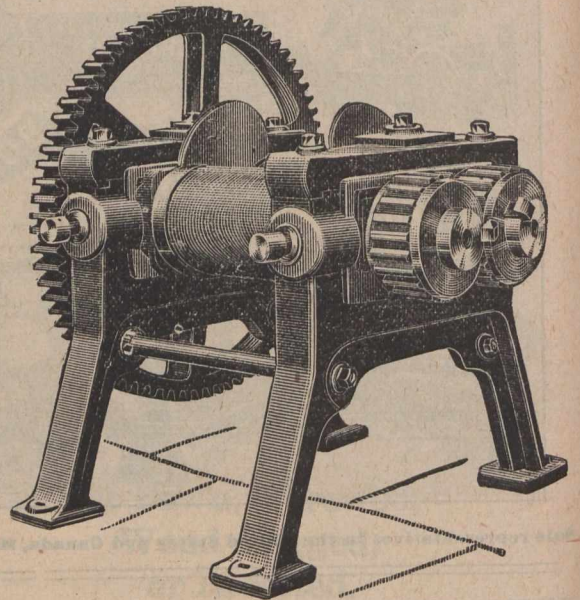
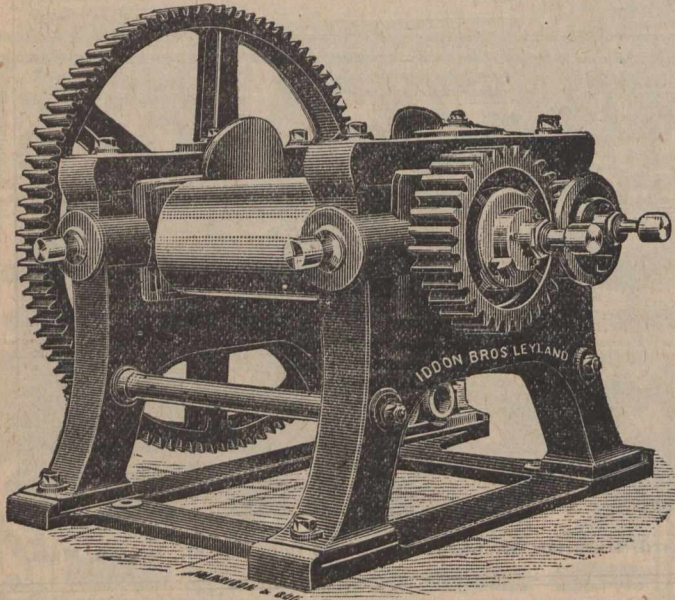
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RUBBER MACHINISTS,

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Works throughout, on the most modern principle.

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MONTREAL WHOLESALE PRICES CURRENT  
THURSDAY, AUG 28, 1902.

Name of Article.	Wholesale.	
	\$	c
<b>Hardware.—Con.</b>		
Coil Chain—No. 1/4	3 85	0 00
9-16	3 75	0 00
1/2	3 65	0 00
3/4	3 76	0 00
1 & 1 1/2	3 60	0 00
Galvanised Staples—		
100 lb. box, 1 1/4 to 1 3/4	3 25	0 00
Bright, 1 1/4 to 1 3/4	2 90	0 00
Galvanised Iron:		
Queen's Head, } gauge 28	4 40	4 65
or equal. .... }		
Comet do 28 gauge	4 10	4 35
Iron Horse Shoes:		
No. 2 and larger	0 00	3 35
No. 1 and smaller	0 00	3 60
Bar Iron, per 100 lbs.	1 90	1 95
Car lots	0 00	0 00
Norway, base	0 00	4 25
Am. Sh. St'l, 6 ft. x 2 1/2 ft., 18	0 00	3 20
" " " 20	0 00	3 20
" " " 22	0 00	3 30
" " " 24	0 00	3 30
" " " 26	0 00	3 40
" " " 28	0 00	3 50
Boiler plates, iron, 1/4 in.	0 00	2 10
" " " 3-16 in.	0 00	2 10
Hoop Iron, base for 2 in. and larger	0 00	2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.		
Canada Plates:		
Full Polish	4 00	
Ord. 52 sheets	2 65	
" 60 do	2 70	
" 75 do	2 75	
Black Iron pipe. 7 in.	2 22	
1 in.	2 45	
1/2 in.	2 65	
3/4 in.	3 40	
1 in.	4 80	
1 1/2 in.	6 80	
1 3/4 in.	8 30	
2 in.	11 60	
per 100 ft. nett.		
Steel, cast p.l.b., Blk Diam'd.	0 08	base
" Spring, 100 lbs.	3 00	0 00
" Tire, "	2 30	base
" Sleigh shoe, 100 lbs.	2 20	base
" Toe Calk.	2 90	
" Machinery.	2 75	base
" Harrow Tooth	2 50	
Tin Plates:		
IC Coke, 14 x 20	4 25	
IC Charcoal, 14 x 20	4 60	
IX Charcoal	5 50	
JY " "	6 50	

UNITED STATES AND CANADA  
WEST.

Upon the people of Eastern Canada two facts about the Canadian west cannot be too strongly impressed. The first is that the west is entering upon a period of unexampled development; and the second is that the United States is to be a chief factor in this development. From the United States has come during the past year, for the first time a greater number of immigrants than from the United Kingdom or from Europe. The figures for Canada are, from the United Kingdom, 17,000; from Europe, 23,535; from the United States, 24,099; and it is a practical certainty that year by year the number coming into the Canadian west from the United States will so increase that the combined immigration from all other countries will prove but a fraction of it. In a paper read before the Minnesota State Bankers' Association in June, the prediction was confidently made that within a few years the number leaving the United States would be 200,000 a year.

About this prediction, says Industrial Canada, there is nothing improbable. Two movements go on among an agricultural population; one is toward new farming land. In thickly settled districts the farmers' sons who intend to follow farming must either buy out some neighbor or move to other districts. Those who sell out

MONTREAL WHOLESALE PRICES CURRENT.  
THURSDAY, AUG. 28 1902.

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

Telegraphic Address:—Musgrave, Bolton, England.

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LIMITED,

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BOLTON, England.

## Horizontal and Vertical ENGINES

Of Designs to Suit Purchasers for

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tric Light Stations, Winding Engines,  
Mill Gearing and Cranes . . . .

Over....

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

Makers of all classes of  
**BOILERS,**

Up to 300 lbs. pressure  
per square inch.

Musgrave's Patent  
**SUPERHEATERS.**

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, AUG. 28, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
<b>Wire Nails.</b>		
Base Price carload	2 50	
Less than	2 55	
2d extra	1 00	
3d 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	0 09	0 00
No. 1	0 08	0 00
No. 2	0 07	0 00
No. 3		
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins	0 00	0 00
Clips	0 00	0 30
Lambskins each	0 00	0 12
Calfskins, No. 1	0 00	0 10
No. 2	1 50	2 00
Horse hides		
<b>Leather</b>		
No. 1 B. A. Sole	0 27	0 28
No. 2 B. A. Sole	0 25	0 26
No. 3 B. A. Spanish Sole	0 24	0 25
Slaughter, No. 1	0 28	0 29
light medium & heavy	0 28	0 29
No. 2	0 26	0 27
Harness	0 26	0 32
Upper, heavy	0 34	0 36
Upper, light	0 35	0 37
Grained Upper	0 34	0 35
Scotch Grain	0 35	0 38
Kip Skins, French	0 60	0 65
English	0 45	0 55
Canada Kip	0 50	0 60
Hemlock Calf	0 50	0 70
Light	0 85	1 10
French Calf	0 22	0 25
Splits, light and medium	0 17	0 20
heavy	0 18	0 20
small	0 06	0 10
Leather Board, Canada	0 16	0 19
Enameled Cow, per ft.	0 12	0 14
Febble Grain	0 12	0 13
Glove Grain	0 12	0 13
B. Calf	0 15	0 20
Brush (Cow) Kid	0 11	0 13
Buff	0 13	0 16
Russetts, light	0 35	0 40
heavy	0 25	0 30
No. 2	0 35	0 40
Saddlers' doz.	7 50	9 00
Imt. French Calf	0 65	0 75
English Oak lb	0 30	0 35
Dongola, extra	0 38	0 42
No. 1	0 20	0 22
ordinary	0 14	0 16
Colored Pebbles	0 13	0 16
Calf	0 16	0 22

must, of course, move; and so it happens that there is a constant migration from thickly settled farming districts to those less thickly settled. Unless the United States undertakes irrigation on a gigantic scale it has not enough good unoccupied land left to meet much longer the demands of this migrating farming population. Of course the United States will support a vastly greater farming population than it now has, but it is not at present a question of support but of getting rich. The farmers who move want to make money, and there are no longer vacant lands in the United States that are attractive to ambitious farmers when compared with the prairie lands of the Dominion.

The movement of farming population from the United States to Canada is, therefore, natural and indeed inevitable. During the past year hundreds of thousands have moved up from the south and east into the Northwestern States. Those accustomed to mixed farming would sooner purchase improved lands than do pioneer work and so, in most instances, they buy out farmers in the newer districts, who, in their turn, seek the vacant lands. It is these latter who are coming to Canada. They sell out at from \$25 to \$75 an acre and find in Canada at least as good land as they left at one-fifth or perhaps one-tenth of that price. It is a profitable exchange. Sentiment cannot long stand in the way of such a splendid business proposition.

As a source of population which is all the Canadian West needs, the United States is, therefore, certain to be a great factor in its development. But there is another aspect to the case which should not be overlooked. United States capitalists are interested. There is money to be made out of directing the moving population of the United States to the vacant lands of Canada. It is worth a pretty good

**MONTREAL WHOLESALE PRICE CURRENT**  
THURSDAY, AUG. 28, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
<b>Oils</b>		
Cod Oil	0 85	0 40
S. R. Pale Seal	0 52	0 75
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 00
"	0 70	0 80
Linseed, raw, nett	0 74	0 77
" boiled, nett	0 77	0 80
Olive, pure	1 05	1 15
Extra, qt., per case	0 00	3 70
Turpentine, nett	0 67	0 80
Petroleum:		
Benzine	0 22	0 30
<b>Glass.</b>		
Jointed 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.	0 00	5 25
do No. 1	0 00	4 57
do No. 2	0 00	4 50
do No. 3	0 00	4 12
do No. 4	0 00	4 62
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'h	1 75	2 00
Yel. Ochre, French	1 50	3 25
Whiting, ordinary	0 45	0 50
do Gilders	0 60	0 70
do Paris	0 85	1 00
English Cement, cask	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 20	0 26
Brunswick Green	0 04	0 10
French Imperial Green	0 12	0 16
No. 1 Furnit's Varn'h, pr. gl.	0 55	0 70
do do	0 75	1 00
Brown Japan	0 60	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
do do Pure	2 25	2 75
White do	2 75	3 00
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 12	0 13
North West	0 13	0 15
Unwashed	0 08	0 00
B. A. Scoured	0 34	0 35
Natal	0 16	0 17
Cape, greasy	0 16	0 17
Australian greasy	0 16	0 20

Established 1828.

Cable Address: "DUCHY," Liverpool.

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LARD OIL.

For delicate machinery is the finest known.

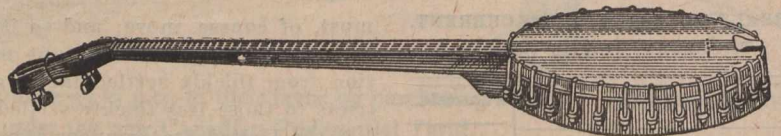
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IRVEN BROTHERS, LIVERPOOL, ENG:

Under New Canadian Tariff Law.

commission to direct the farmer from the east and south to the kind of land he wants in the Northwestern States and it is worth another commission to direct to Canada the man displaced in the Northwestern States. This commission is earned by buying and reselling the lands. It is possible for the same man or company to earn both commissions. For the past twenty-five years this exploiting of immigration has been made a profitable business in the Northwestern States. From years of experience men have learned how to carry it on successfully. Such men are now turning their attention to Canada. The immigration from the United States is not blind and haphazard, but is being skilfully directed by men who understand the business. As is well known one company recently purchased 1,100,000 acres in the Territories and already it claims to have turned over almost one-half of that great estate.

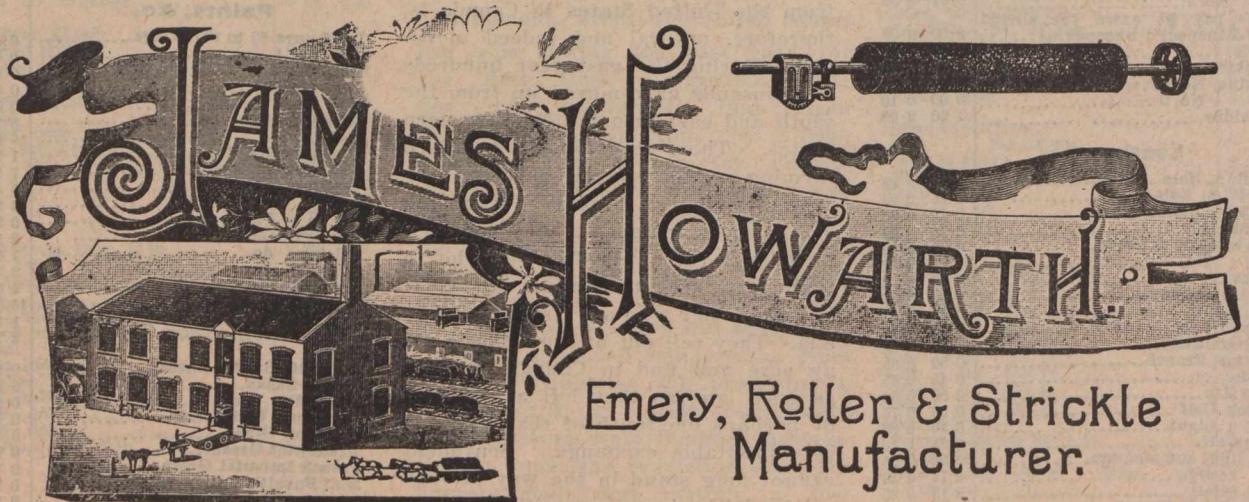
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**GOLDEN FLAKE**  
**CAVENDISH TOBACCO.**

**MADE IN LIVERPOOL, ENGLAND.**

TRADE PRICE:

1/2 lb. tins.....	\$1.20
3/4 lb. tins.....	\$1.25
1 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.

Other companies are operating on smaller, though still extensive scales. American capitalists are going to make money out of the settlement of the Canadian West. Canadians can hardly compete with them in this line of operations, because they are not in so good position to direct the tide of immigration from the United States. Canadian land companies and local real estate men are making money out of the same movement, but the American capitalists make their profits by performing a function Canadians are not in as good a position to perform. There is no reason why the same thing might not be done in the directing of population from Eastern provinces, and to some extent it is done, but few in Canada understand the business and no Canadian capitalists are in the field with anything like the same enterprise in their methods. The poor success of the early colonization companies has not encouraged this kind of investment, and for some years the profits to be made out of it are likely to go to the United States.

**Roger Brighthouse,**

Contractor to His  
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Ropes & Twines, Cotton Banding, Engine Yarns, Hemp & Cotton Gaskins, &c.

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**COTTON DRIVING ROPES,**

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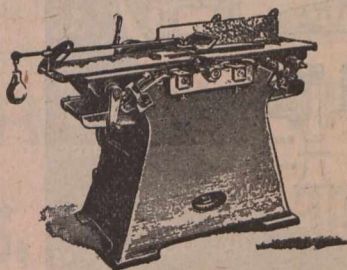
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**Wood - Working  
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For Joiners, Builders, Cabinet Makers,  
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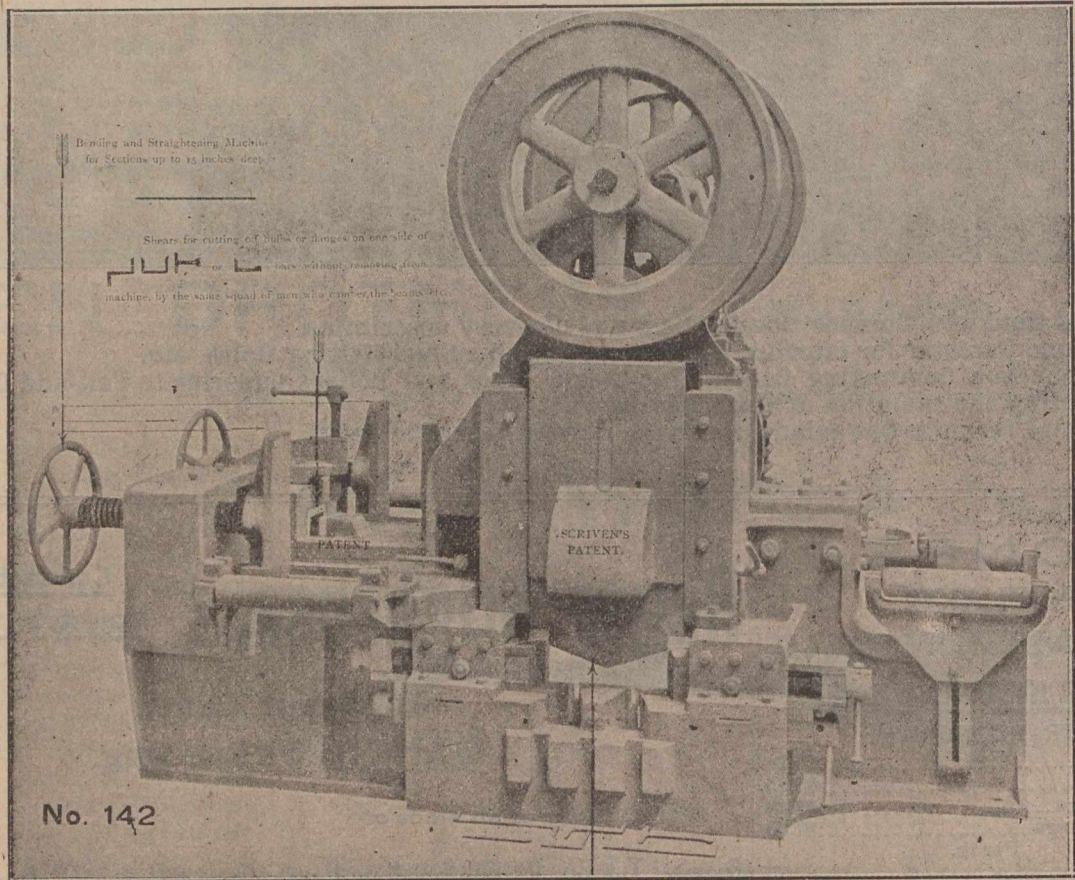
Tel. Address: "SCRIVEN, LEEDS."

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LEEDS.  
ENG.

Machine Tools and Hydraulic Machinery,

For ENGINEERS, SHIPBUILDERS, BOILER MAKERS and BRIDGE BUILDERS



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

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

GOVERNMENT CONTRACTORS.

GIRDERS, BRIDGES, ROOFS.  
STAGES, WROG. IRON  
AND STEEL  
PIPES,  
HAY AND  
CORN  
SHEDS.

IRON BUILDINGS, FLOORING  
BUILDERS IRON  
AND STEEL  
WORK,  
PIERS,  
BARGES,  
TANKS.

**FRANCIS MORTON & CO. LTD**

HAMILTON IRON WORKS  
**GARSTON NEAR LIVERPOOL.**

AREA 103 ACRES.  
RICK  
COVERS,  
GRANARIES,  
WIRAILINGS,  
GATES, WIRE  
AND UNCLIMBABLE  
FENCING OF ALL  
DESCRIPTIONS.

PETROLEUM TANK.

LONDON OFFICE  
12 VICTORIA STREET  
WESTMINSTER SW

RADIAL DRILLS  
FOR  
BRIDGE WORK

CAPACITY OF OUTPUT ANNUALLY,  
30,000 TONS.

LIGHT  
& HEAVY  
CASTINGS  
BLAST  
FURNACE CASINGS,  
HOT BLAST STOVES,  
VALVES & RADIAL DRILLS.

But there are other and perhaps more important developments likely to follow. The United States capitalists now exploiting immigration are either themselves engaged in other lines of business also, or closely in touch with men who are. Grain dealers, elevator owners, millers, linseed oil manufacturers, men who deal in live stock or dressed meats, makers of agricultural implements—in short, the men who, on the other side of the line, handle the products of the west, or supply the greater needs of the west, have direct or indirect connection with the new movement towards Canada. There is not an important business interest in the Western States that is not now "sizing up" the prospects of Western Canada. The agricultural machinery men have made up their minds already, and the American-Abell Co., of Toronto, and the Deering Co., of Hamilton, are the first visible results. Winnipeg Grain and Produce Ex-Within the last month 17 seats on the change have gone to United States purchasers and a number of other applications are on file. United States elevator companies are locating sites, and millers and other manufacturers have looked over the ground. All these men have had experience with condi-

Tel. Address, "Abbey," Accrington.

Established over 50 years.

# James Walmsley & Sons,

Accrington, Eng.

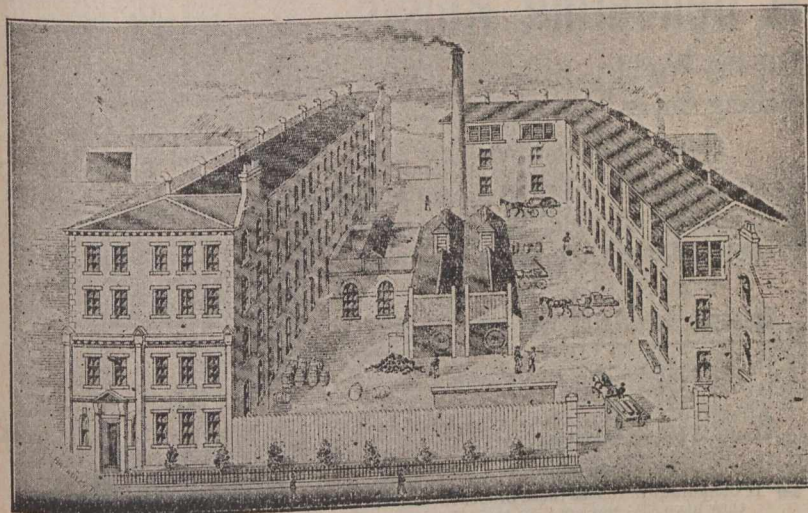
**Leather Curriers,  
Strapping Manufacturers  
and Mill Furnishers.**

SPECIALITIES:

**SINGLE & DOUBLE BELTING**

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

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



tions similar to those upon which the Canadian West is entering; they are able to judge them; they have made money, and they are on the look out for opportunities to make more. When they think the time is ripe, they will take advantage of any openings Canadians neglect.

Enough United States people of practical knowledge, large capital and ambition have visited Manitoba and the Territories during the past year to exploit all its peculiar industries, if they want to, and if the field is not adequately occupied by others. This is a fact to which Canadians should be alive. There is no cause for alarm, but there is no excuse for dreams of security on the part of those who now handle the business. If Canadians do not prepare to cope with the business as it increases, Canada will benefit by having United States firms come over to do what is necessary. No doubt such firms would sooner do the business of the Canadian West through their offices in the United States. There is an agitation from Minneapolis looking toward the abolition of the duty on wheat going into the United States or, to begin with, such modification of the bonding laws as will allow Canadian wheat to be ground in Minneapolis for export. What they may succeed in doing with their own laws we do not know, but it is probable that if we are careful with our

laws we can make them come over to Canada to do the most of the business. As far as Canada is concerned, she will gain by any enterprise our neighbors show in trying to share in our development.

It is only a question for Canadian business men and manufacturers to consider whether they want to keep the bulk of the business of the West in their own hands.

The facts to be noted with regard to the United States people and the Canadian West are, therefore, that from the United States is almost certain to come the great proportion of the immigration; that American capitalists are going to make most of the money out of exploiting settlement; that the same or other United States capitalists will establish elevators, buy grain, manufacture it and do anything else in connection with the products of the west that there is money in and that Canadians do not fully cover; and they will also manufacture for the Canadian West, and even go into the wholesale distributing business if Canadians do not keep up with the demands of the times.

## BRITAIN'S FOOD SUPPLY.

A report on the agricultural imports of Great Britain for the years 1896 to

1900, inclusive, says a Washington, U. S., letter, with a significant review of the trade conditions and possibilities between the United States and the United Kingdom, has been compiled by Frank H. Hitchcock, chief of the division of foreign markets in the Department of Agriculture. The United Kingdom is the principal market for the surplus agricultural produce of exporting countries. The report says that the products of agriculture sent to that market from all sources in 1900 reached the enormous value of \$1,578,000,000, forming 62 per cent. of the entire import trade of Great Britain and Ireland. In the five years mentioned the annual average value of the imports into the United Kingdom was \$2,308,174,441, of which \$1,458,321,776, or 63 per cent., were agricultural, and \$849,852,665, or 37 per cent., non-agricultural.

To this extraordinary import trade in agricultural produce the United States was the principal contributor, furnishing about 33 per cent., or nearly one-third of the supply. About 43 per cent. came from foreign countries other than the United States. The possessions of the United Kingdom throughout the world together contributed about 24 per cent. Continuing, the report says:—

The value of the agricultural produce received from the United States

## TAYLOR & WATKINSON,

### Leads, Clumps and Metal Furniture,

Peter's Yard, Kirkgate, Leeds, Eng.

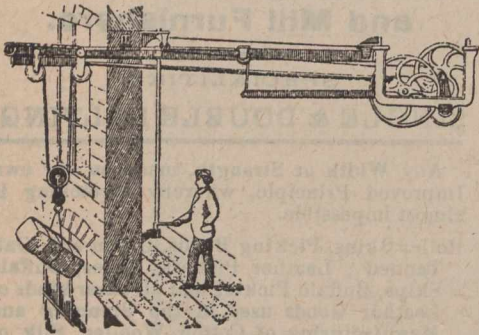
# JOHN BARKER & SONS, LIMITED.

Park Street Iron Works, - OLDHAM, Eng.

Original Inventors, Patentees and  
Sole Makers of

## Barker's Self-Landing & Delivering Hoists

The Best Machines in the World  
for Loading and Unloading Goods.



Barker's Patent Self Landing and  
Self Delivering Hoist.

Makers of all kinds of

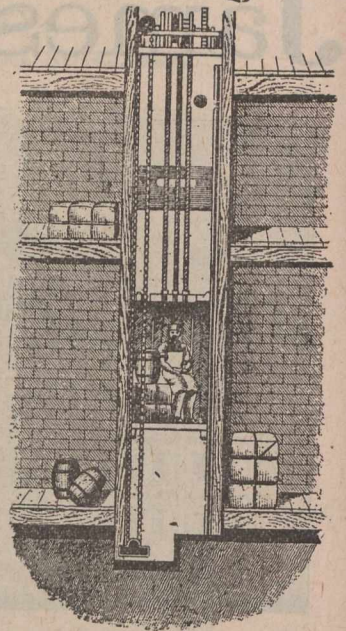
**CAGE HOISTS and LIFTS** to work by  
Hydraulic, Electric, Gas or Steam  
Power. Many Thousands Supplied.

.... ALSO OF ....

**.. OVERHEAD TRAVELLING and Other CRANES ..**

Barker's Patent Self-Closing and Lock-  
ing Doors for Hoist Well Openings.  
All kinds of Mill Gearing, Machine-  
Made Wheels, Shafting, &c . . . . .

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



Cage Hoist.

amounted to \$518,000,000, leaving over  
1,000,000,000 worth of such produce to  
be supplied from other sources.

While the United States already pos-  
sesses a market of exceeding import-  
ance in the United Kingdom, selling to  
that country more than half of the  
surplus production of American  
farms, the possibilities of further  
extension there, in competing with  
other export countries, are well worth  
consideration.

Among the agricultural imports into  
British markets during 1900 there were  
comparatively few products in which  
the United States controlled the larger  
portion of trade. Taking such items  
as had a value exceeding \$10,000,000,  
of which there were 34 in the year un-  
der consideration, only nine of them  
came more extensively from the United

States than from the various other  
sources. These nine items, with the  
percentage of the total supply receiv-  
ed in each case from the United States  
were as follows: Lard, 84 per cent.;  
wheat flour, 83 per cent.; fresh beef,  
74 per cent.; raw cotton, 74 per cent.;  
cattle, 72 per cent.; Indian corn, 70  
per cent.; bacon, 64 per cent.

While other countries are the chief  
contributors of luxuries, the United  
States is the source from which the  
British people procure a large mea-  
sure of those staple food products that  
are absolutely necessary to the main-  
tenance of life. This causes the peculiar  
dependence of the United Kingdom on  
American sources of supply.

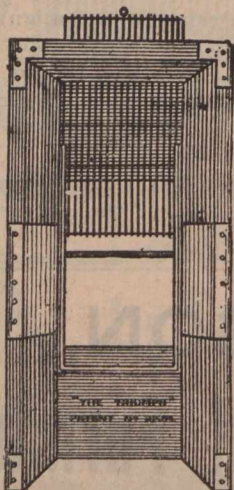
During 1900 less than 2 per cent. of  
the butter imported was furnished by  
the United States. For the imports  
received from other sources the Unit-

ed Kingdom paid over \$83,000,000. The  
eggs imported cost over \$26,000,000.  
Only about 3 per cent. went into the  
pockets of American exporters. About  
\$25,000,000 was spent by the British  
people for imported wines, less than  
1 per cent. of which came from the  
United States. About \$12,000,000 worth  
of oleomargarine was imported, of  
which the United States supplied less  
than 1 per cent. Nearly \$11,000,00  
was spent for imported potatoes. Prac-  
tically the entire trade went to other  
countries than the United States. The  
United Kingdom spent over \$10,000,000  
in the importing of oranges. Less than  
1 per cent. of the shipments received  
came from the United States.

Numerous other agricultural pro-  
ducts suggest possibilities in the way  
of a larger sale in the British market.  
Mr. Hitchcock predicts that the

### S. RAMSEY & Co,

Manufacturers of BIRD CAGES  
of every description, SIEVES, SCREENS, &c.



Aviaries, Parrot  
Cages, Fire-  
guards, Nursery  
Fenders.

Illustrated Catalogues  
Mailed Free on Application.

193, 200, 202a,  
ST. JOHN ST.,  
(Works, Cyrus St.,)  
LONDON, E. C., ENG.

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

Telegraphic :  
"Methodical, London."

### JAMES NORTH & SONS,

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

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

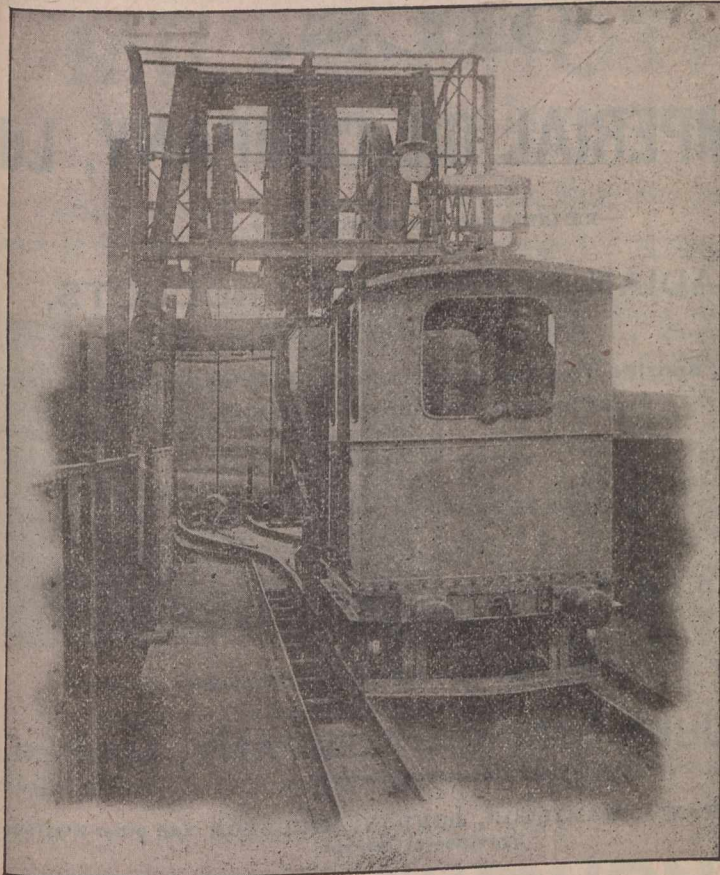
CASH  
BAGS;

DRESSERS AND MANUFACTURERS.

Godley Mills,  
and Tower Street Works,

HYDE, Manchester, Eng.





Telegrams:—"CLUNCH, LONDON."

THE  
International Electrical  
Engineering Company,

Clun House, Surrey Street  
Strand, LONDON. W C, Eng.

MANUFACTURERS OF

Electric Lighting Traction and  
Power Transmission Plant.

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

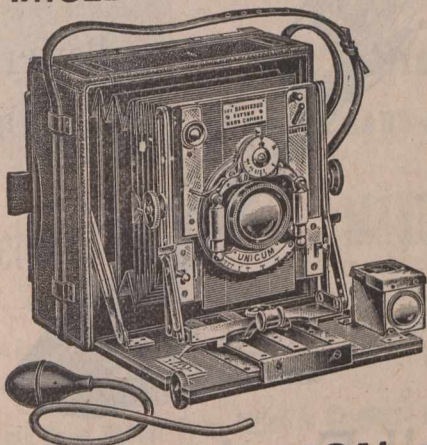
Special prices to Canadians under the New Tariff.

Works : TOOTING.

Cable Address : "BROMIDE, London."

Photographic Apparatus & Materials  
WHOLESALE AND EXPORT.

Complete  
Price  
List,  
800  
Pages,  
Post  
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Plates  
Papers  
Chemicals  
Cameras  
Mounts  
Albums  
and all  
Sundries.

GEORGE HOUGHTON & SON,

Manufacturers and Dealers,

88 & 89 High Holborn, London, W.C., England.

Special prices to Canadians under the New Preferential Tariff. F.O.B. London, Eng.

greatest future development of American trade in the British market may be expected in perishable products, exportation of which is made possible by modern transportation methods. France is the chief competitor of this country in supplying farm products to the United Kingdom, the agricultural imports from France aggregating \$103,000,000 in value in 1900.

THE STORE CELLAR.

Perhaps the grocer's stock of cellar goods is about as low now as at any time of the year. In most localities the cellar is a necessary part of the storage facilities required, for in cold weather it can more surely be kept frost-proof than any room on the ground floor or above. But in the busy round of duties, often so pressing that the day expected to give leisure never comes, the room that is out of sight is apt to be very sadly

Eclectic Steel Co., Limited,

Princess Street Works,  
SHEFFIELD, Eng

MANUFACTURERS OF

CRUCIBLE CAST STEEL

FOR ALL PURPOSES.

Special Miners Drill Steel  
Ground and Polished Steel for Shafting.

SPECIAL NOTE.—This Special Steel is manufactured for the Canadian Market, under the new preferential tariff, 33½ per cent. in favour of the English makers.

neglected. It has been used for the storage of vegetables and articles liable to injury by freezing, but these may form only a minor portion of the miscellany thus kept from sight. We are glad to believe that butter does not have to keep company with onions so often as it once did, and that salt mackerel and decaying cabbages are not generally allowed to send their combined odors up to the arena of daylight and traffic in the store proper. But still it is true that in too many cases many commodities not properly classified into departments where display is welcomed, are rushed into the cellar as a temporary refuge, and that they remain there ever after until entirely disposed of. And if not crowded for space, the proprietor may leave barrels partly filled with moulding brine, until the hoops decay and drop off, and accumulations of animal and vegetable waste are walked over until partially hidden in the sand or dirt of the bottom. We therefore suggest that while such a place is not a good one for the public to investigate, this is a very proper time for the grocer himself to look into it.

For sanitary reasons alone, the air of the cellar should be kept as pure as possible. It is very desirable to have an outside door or "bulk-head," to be kept open a great deal of the time in warm weather and as the most convenient way through which to carry goods in or out. In cold weather a reliable thermometer should be always in position for easy reference, and whenever the weather admits, the windows should be opened very frequently. If such an arrangement necessitates the liability of the mercury going too low during the protracted and extreme cold spells, an ordinary lamp may be kept burning for a few hours at a time to keep up the temperature. But there is much greater loss incurred by having cellars too warm, than caused by the expense of their occasional and short heatings.

But as a first and necessary preparation for a proper use of the cellar during the next eight months, it should now be most thoroughly cleaned out and renovated. Old barrels and boxes should be all removed, and all rubbish and debris cleaned out of the corners. White-washing may often be required, and sometimes it will even be necessary to cart away much of the old dirt from uncemented places

## OILS.

### The IMPERIAL OIL COMPANY, Ltd.

—REFINERS AND MANUFACTURERS OF—

#### CANADIAN PETROLEUM PRODUCTS,

Under New Patent Process

Refined Oils, Benzine, Napthas and Gasolenes, Lubricating Oils, Greases  
Paraffine Wax Candles, Fuel Oils, &c.

Refineries: SARNIA and PETROLIA, Ont.

Branches:

MONTREAL, P.Q. ST. JOHN, N.B. HALIFAX, N.S. WINNIPEG, Man.,  
VANCOUVER, B.C.

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

#### The QUEEN CITY OIL COMPANY, Limited,

Head Office: TORONTO, Ont.

Branches: OTTAWA, HAMILTON, LONDON, KINGSTON, and other Stations in  
Province of Ontario.

## Sheep Shearing Machines

For  
Power and Hand  
Driving.

"SMOKO"

Brand are  
the most  
Reliable.



### Newall Engineering Co.,

LIMITED.

36 Featherstone St., - - LONDON, England.

ADMIRALTY CONTRACTORS.

Tel. Address: "PUMPS," Leeds.

THE

## LEEDS ENGINEERING & HYDRAULIC Co.,

Manufacturers of

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

ELECTRICALLY DRIVEN PLANT.

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

Special prices to Canadians under the new tariff.

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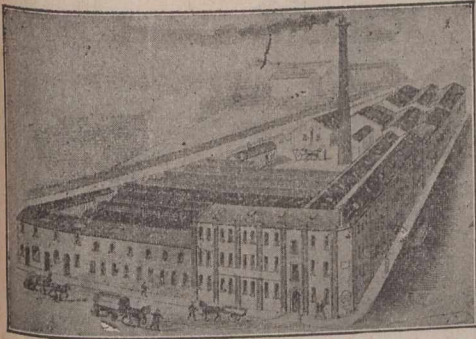
# MILLS BROTHERS LTD.

Registered Office: Lowermoor Leather Works.  
OLDHAM. ENGLAND.

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

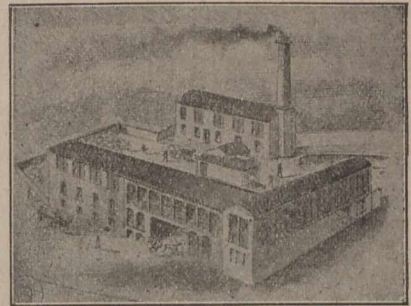
MANUFACTURERS  
OF . . . .

Oak Tanned and Helvetia Strapping.



Lowermoor Works: Oldham.

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



Tannery: Blackley.

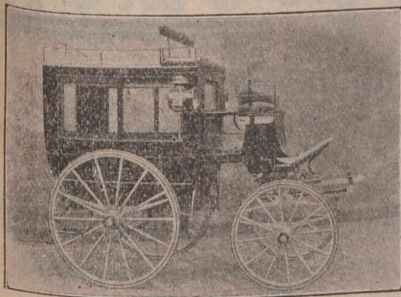
Established 1779.

Telegraphic Address: "ANNE COWBURN."

## ANNE COWBURN,

Carriage Builder  
AND  
Harness  
Manufacturer,

MOTOR CARS A SPECIALITY.



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

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

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

Canadians can buy these carriages, under the New Tariff, 33 1/3 p.c., in their favour by purchasing in Manchester, from this firm.

to be replaced with clean sand or fresh earth. It is not difficult to sweeten up any cellar through which a circulation of fresh air can be forced, and no other is fit for use. If this work is properly done, the goods coming in for storage should next be arranged so as to be all and easily inspected at any time. If rats infest the place, they must be exterminated; easier said than done, but still possible. Then, always and without neglect, watch for the cause of any bad smell noticeable, and remove it. Remember that you may easily become so accustomed to a disagreeable odor as to be entirely oblivious of it, while your patrons, coming from other atmosphere will instantly detect it. Any bad odor will soon affect the goods of all kinds in the store proper, and a smell that is unpleasant will not draw trade. The store cellar often has much to do with keeping or losing custom, and if habitually neglected a serious waste in some of the articles kept there is likely to result.

A SUGGESTION AS TO CREDITS.

What to do with slow pay customers is a serious question with the credit

Established 1838.

Telegraphic Address,

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

Exchange, Tuesday and Friday, 1-30 to 3, N. Pillar.

## Abel Lees & Sons,

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



New Front Lines of Rollers, Steel Hardened, or with Necks and

Squares Hardened, or Ordinary. Spare Top Rollers, Loose

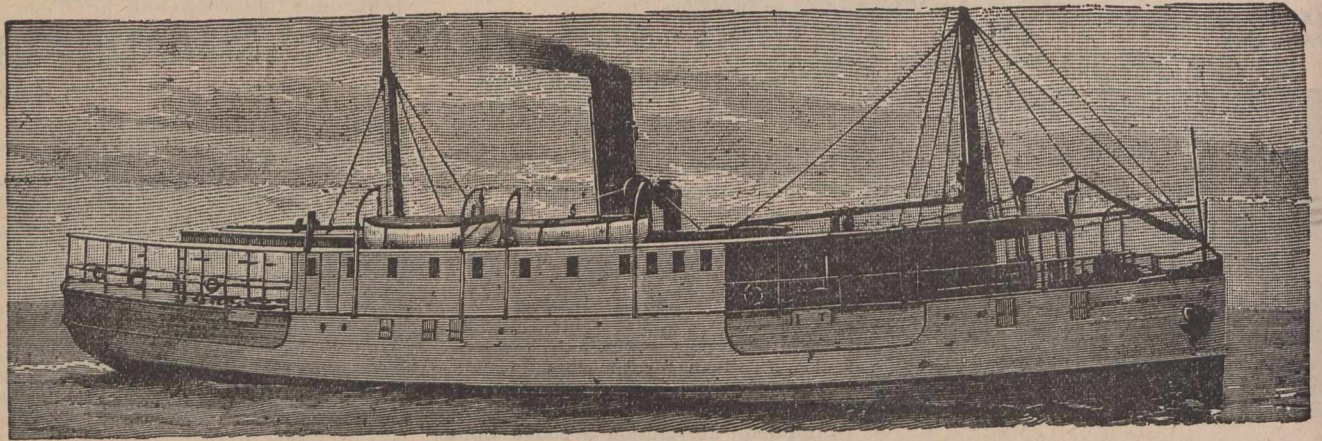


Boss Shells or Spindles Supplied. Centre Shafts—Steel, Case-Hardened or Ordinary. Prices on Application.

Wheatfield Iron Works, BARDSLEY, nr. Ashton-u-Lyne, England

# Lytham Shipbuilding & Engineering Co.

## LYTHAM ENGLAND.



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

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

man. They need a deal of management and careful handling to bring them through the year without loss of money to the firm or the loss of their custom, which is sometimes valuable, despite their slowness. M. B. Badger, of Minneapolis, Minn., has recently offered a suggestion to the association of credit men of which he is a member which we think is worthy of reproduction. He says: "My idea of this proposition is to have the customer give his note for the bill as soon as he has satisfied himself that the goods check off all right with the invoice.

"We have our share of slow accounts that object to paying interest on a past due account. They take from thirty to sixty days extra on every bill, and think they are doing pretty well at that; and as to interest, why, that's something not to be thought of.

"After studying the matter over carefully I came to the conclusion that

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# PURE G. & Co. POLISH

For Furniture, Pianos, Etc

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

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

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

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LONDON, E.C., Eng.

Enquiries will be Esteemed. Prices on Application.

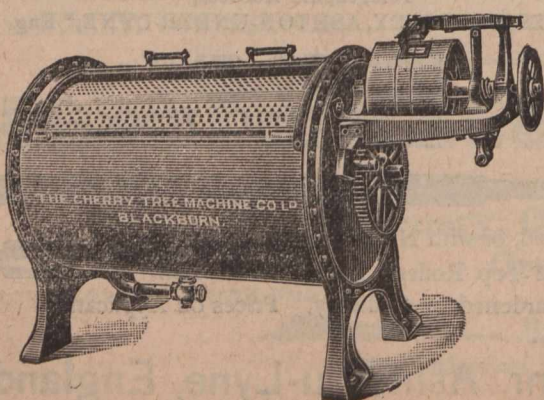
Special prices to Canadians under the New Tariff.

# The Cherry Tree Machine Co.,

LIMITED

MAKERS OF HIGH-CLASS MODERN

## Laundry • Machinery,



Rotary Washing Machines; Metal and Wood  
Shirt and Collar Ironing Machines.

Drying Closets and Drying Rooms on Hot-  
Blast System.

IT WILL PAY YOU GET OUR PRICES.

**CHERRY TREE, near Blackburn, Eng.**

**TASKER, SONS & CO**

**Manufacturers of Main Driving Bands** In Leather India-Rubber, Hair and Cotton.

Government Contractors.



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

**SHEFFIELD, England**  
32 ANGEL STREET,

**TASKER SONS & CO**  
MANUFACTURERS  
SHEFFIELD, ENG.

**Leather Merchants and Mill Strap Manufacturers.**

if I could get these slow ones to give their notes when the goods were shipped, and by way of inducement let them have thirty days extra time without interest (they take it anyhow) I might be able to get my accounts cleaned up in much better shape. I submitted this plan to a number of slow customers, and without an exception they have accepted my proposition. We all know that a note is paid when an open account is allowed to run, especially if the note is payable at the customer's own bank and is sent out subject to protest.

"The advantages to be gained are: less work for the bookkeeper in taking off trial balances and statements; less work for the credit man in following up the slow accounts; prompt payment of accounts at agreed time; ability to use the outstandings in bank if desired; and, if notes call for attorney's fees, as they should the saving of a collection fee if through force of circumstances notes have to be collected by attorney."

**STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Aug. 26, 1902**

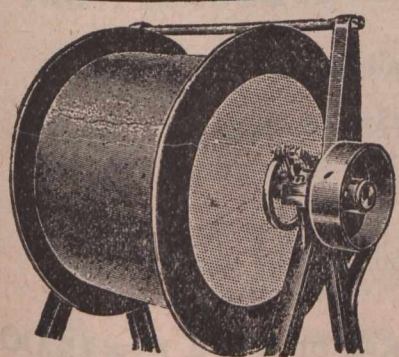
NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine...	15,000	3 1/2-6mos.	350	250	98
Canada Life.....	2,500	4 6mos.	400	403	160
Confederation Life.....	10,000	7 1/2 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	96
Guarantee Co. of North America.....	11,372	6	50	50	....

**BRITISH AND FOREIGN.—Quotations on the London Market, Aug. 16, 1902 Market value p. p'd up sh**

Alliance Assur.....	250,000	5s. p. a.	20	2 1-5	9 1/2	10
Atlas.....	24,000	24 p. a.	50	6	26 1/2	226 1/2
British and Foreign Marine.....	67,000	25	20	4	19	20
Caledonian.....	21,500	12s. p. a.	25	5	44 1/2	28 1/2
Commercial U. Fire, Life and Marine.....	50,000	2 1/2	50	5	8	48 1/2
Guardian Fire and Life.....	200,000	9	10	5	9	9 1/2
Imperial Fire.....	60,000	25	20	5		
Lancashire Fire.....	126,493	5	20	9		
Lion Fire.....	100,000	3	25	1 1/2		
London and Lancashire Fire.....	25,100	22	25	2 1/2	18	19
London Assurance Corporation.....	25,262	20	25	12 1/2	51 1/2	12 1/2
London & Lancashire Life.....	10,000	10	10	2	8	8 1/2
Liv. & Lon. & Globe Fire and Life...	391,752	40	St.	2	28	29
Northern Fire and Life.....	30,000	*22 1/2	100	10	71	73
North Brit. & Merc. Fire and Life...	110,000	30s. p. a.	25	6 1/2	36	37
Norwich Union Fire.....	11,000	*53 1/2	100	12	104	107
Phoenix Fire.....	53,776	35	50	5	231 1/2	32 1/2
Royal Insurance Fire and Life.....	125,224	55 1/2	20	47 1/2	47 1/2	48 1/2
Sun Fire.....	240,000	5s 6d p. a.	10	10	10	10 1/2
Union.....	45,000	18 p. a.	10	4	12 1/2	13 1/2

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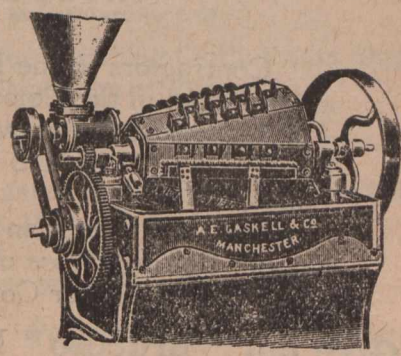


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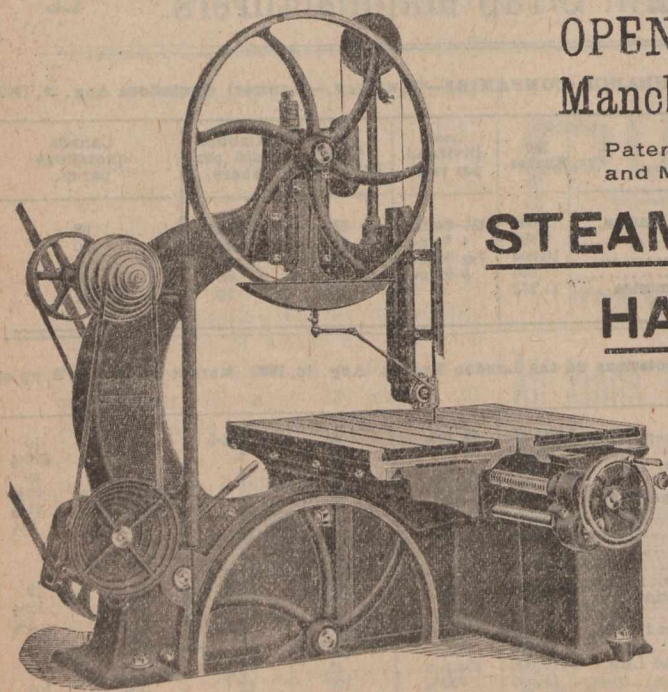
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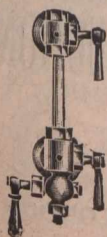
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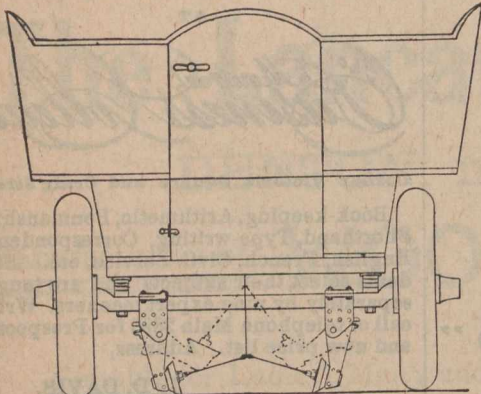
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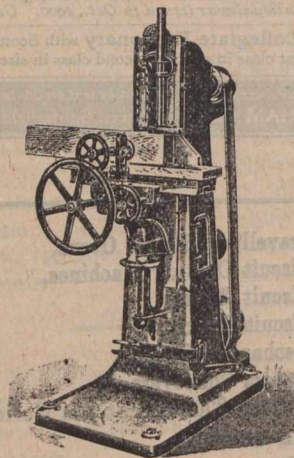
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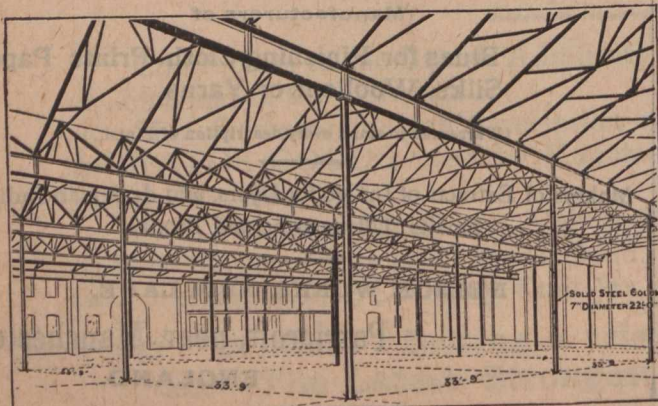
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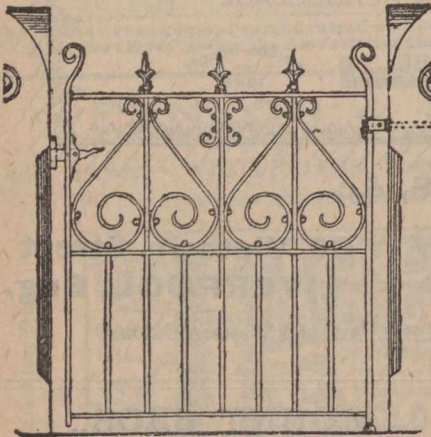
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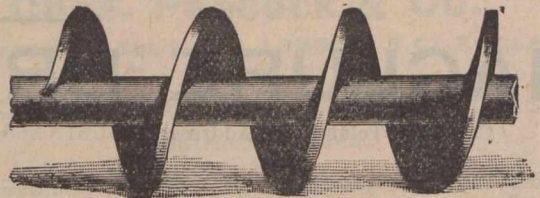


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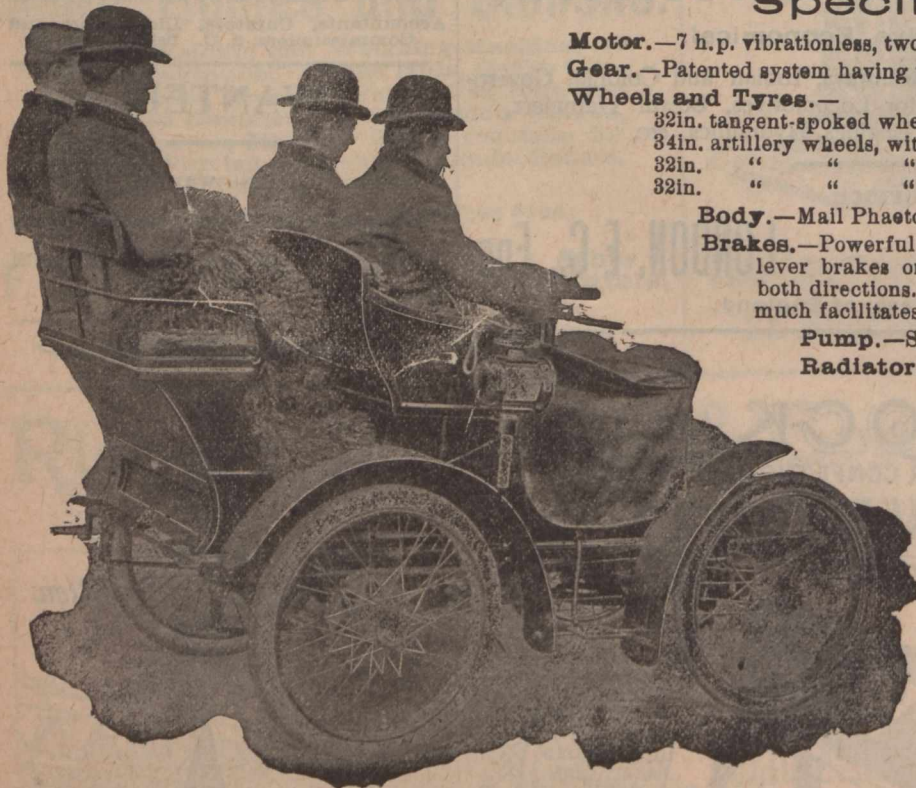
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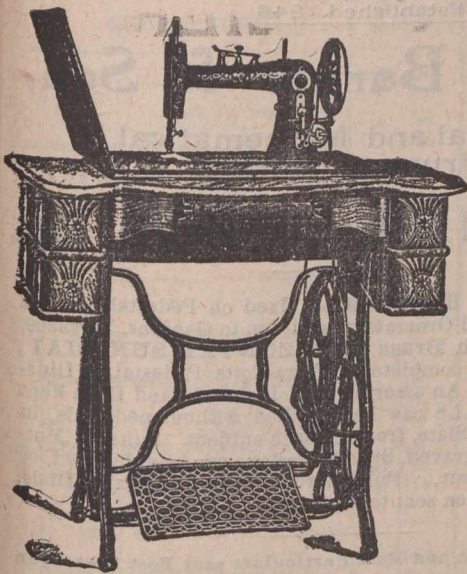
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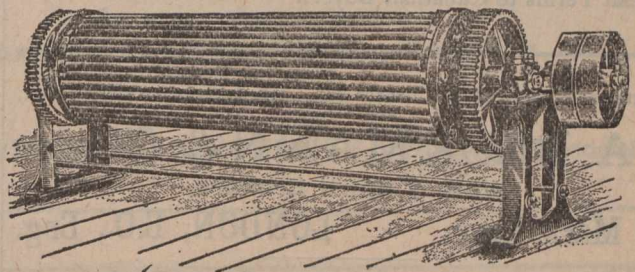
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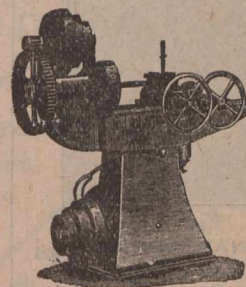
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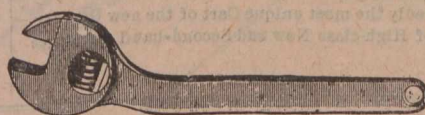
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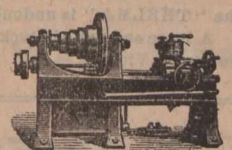


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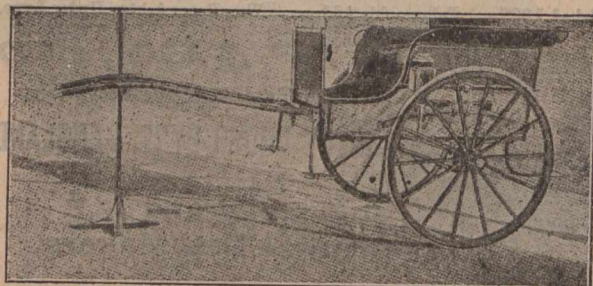
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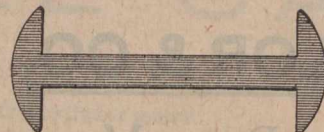
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1887, 4½ per cent	92	94	
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Canada, 4 per cent. loan, 1880	102	104	
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Debs. 1884, 3½ per cent.	99	92	
3½ p.c. loan, 1897	107	109	
Manitoba, 1885-6, 5 p.c.			

Sms	Railway and other Stocks.	July 24	
	Quebec Province, 5 p.c., 1874	100	105
	1876, 5 p.c.	100	105
	1880, 4½ p.c.	103	108
	1883, 5 p.c.	106	
100	Atlantic & Nth. Western 5 p.c. Gua	119	121
10	1st M. Bds	13½	14
	Buffalo & Lake Huron \$10 shr	138	141
	do 5½ p.c. bonds		
	Can. Central 6 p.c. M Bds. Int.		
	guar. by Gov		
	Canadian Pacific \$100	139¾	140¼
	Grand Trunk, Georgian Bay, &c.		
	1st M.	100	102
100	Grand Trunk of Canada Ord. stock.	13¾	13¾
100	2nd equip. mtg. bds. 6 p.c.	125	128
100	1st pref. stock..... 5 p.c.	107	107½
100	2nd pref. stock	91¼	9 ¾
100	3rd pref. stock	39¾	39¾
100	5 p.c. perp. deb. stock	136	139
100	4 p.c. perp. deb. stock	103	110
100	Great Western shares, 5 p.c.	135	138
100	Hamilton & N.W., 6 p.c.		
100	M. of Canada Stg. 1st Mort. 5 p.c.	104	106
100	Montreal & Champlain 5 p.c. 1st		
	mtg. bds		102
100	N. of Canada, 1st mtg., 5 p.c.	106	108
100	Quebec Central, 5 p.c. 1st Inc. Bds.	107	109
100	T. G. & B. 4 p.c. bonds, 1st mort.		
100	Well., Grey & Bruce, 7 p.c. bds.	109	111
100	1st Mort	106	108
	St. Law. & Ott., 4 p.c. Bds.		
	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.	102	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
	6 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.	105	107
	Deb. scrip. 1883, 5 p.c.	—	—
	MISCELLANEOUS COMPANIES.		
100	Canada Company	38	42
100	Canada North-West Land Co.	21	23
100	Hudson Bay	27¼	27¾
	BANKS.		
	Bank of British North America	67	69
	" " Montreal	514	518
	Canadian Bank of Commerce	15	16

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STRINGS, FITTINGS  
And NOVELTIES.

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Violin Maker and Repairer,  
HALIFAX, Eng.

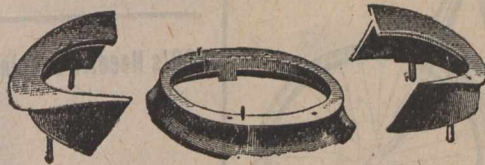
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THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes Oil Stills, Tanks, Bleachers and Agitators, Salt Pans, Steam Boxes for Stave and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

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Improved Split Frames for  
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<p><b>WE CAN ALWAYS SPARE TIME</b></p>	<p>FOR customers who want a figure on their <i>Printing</i>. So don't be anyway bashful in asking for our price on your Bill Heads, Letter Heads, Visiting Cards, Business Cards, Statements, Envelopes, Tags, Note Heads, Catalogues or Posters.</p>	<p><b>JOURNAL OF COMMERCE</b> 171 St. James St., MONTREAL.</p>
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**OIL** Lubricating  
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Cables to  
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**LACQUERS** of every description for  
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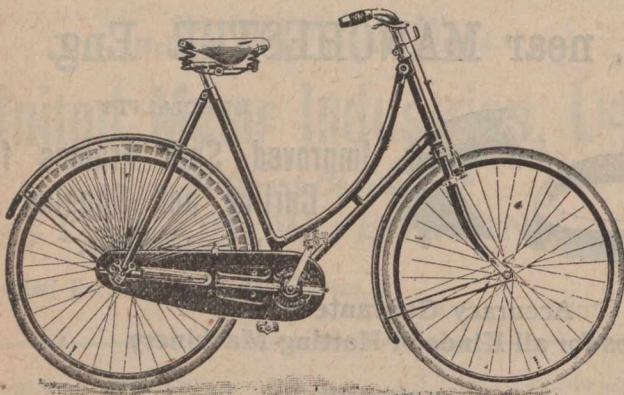
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Made for Canadians under the new Can-  
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**JOHN PEACE & SONS,** Algoma Works, Sheffield, England

Established over 100 years.

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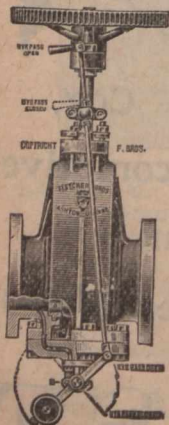
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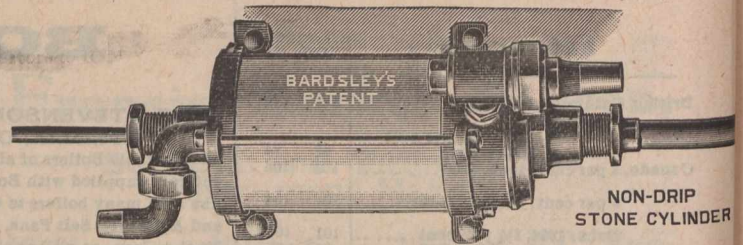
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**Patent NON-DRIP STONE**  
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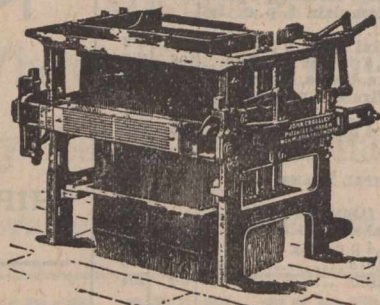
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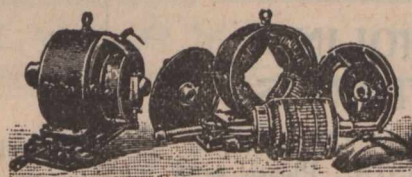
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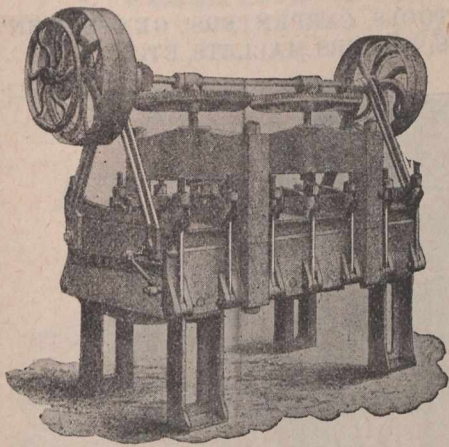
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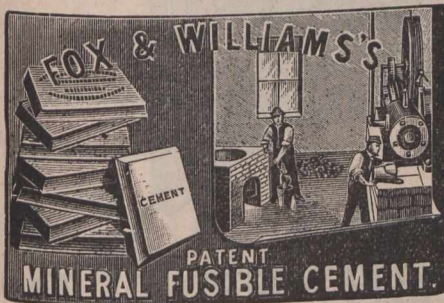
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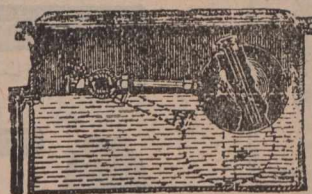
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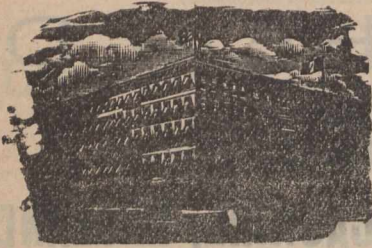
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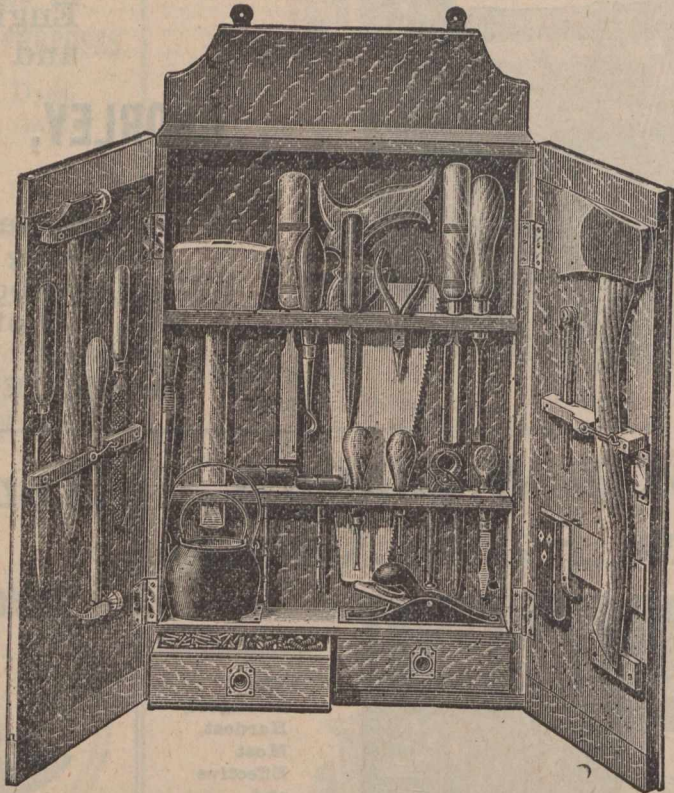
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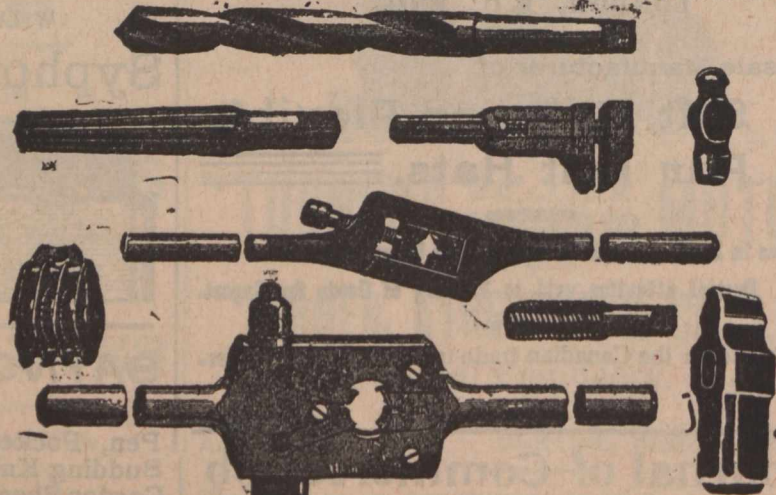


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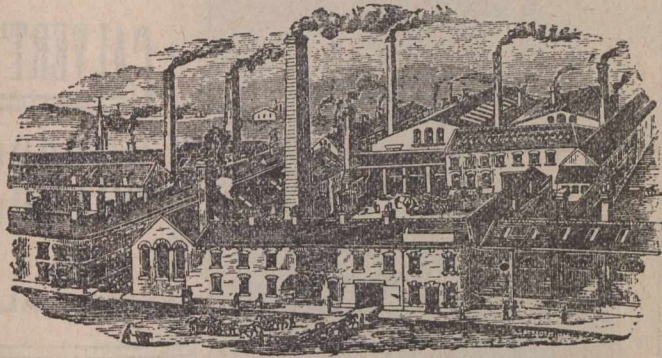
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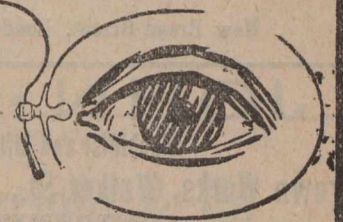
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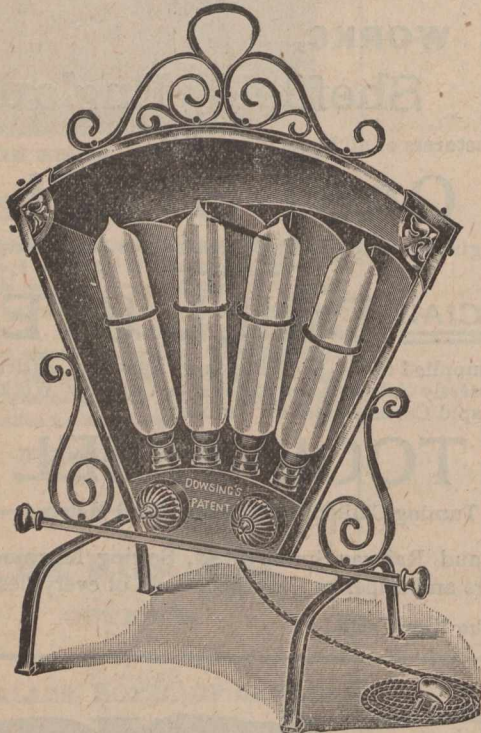
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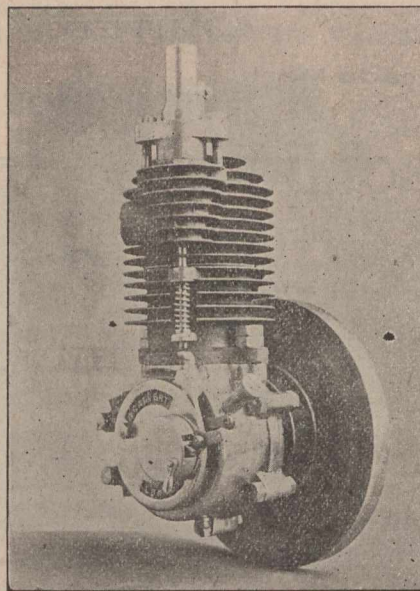
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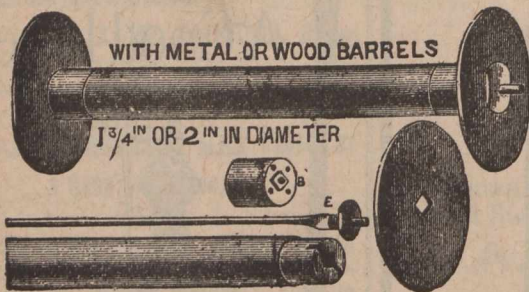
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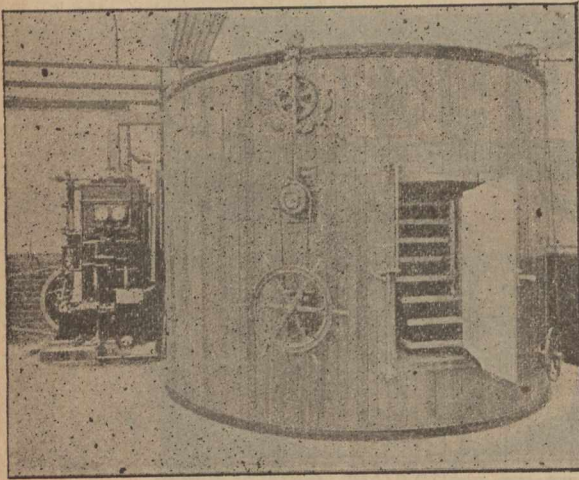
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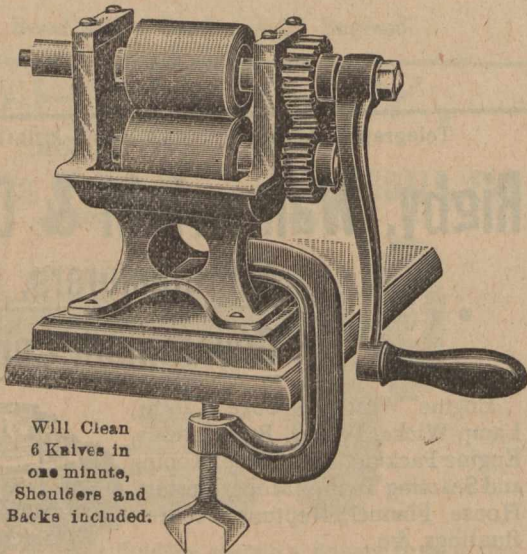
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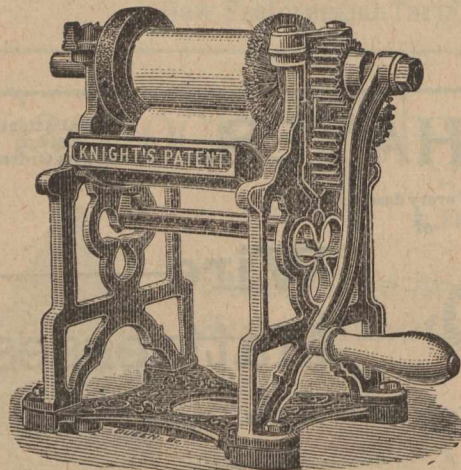
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 Of Edinburgh, Scotland.

ESTABLISHED 1824.

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

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

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

**FIRE AND MARINE.**

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

GEO. A. COX, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary  
 C. R. G. JOHNSON, Res. Agent, 1723 Notre Dame St., MONTREAL.

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

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(FOUNDED 1825.)

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(OF LONDON.)

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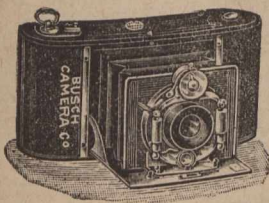
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INSURANCE COMPANY.

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

AN UNPARALLELED RECORD.

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N. B. BR., 121 Prince William St., St. John, N. B.  
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For Following Provinces:

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Nova Scotia and Prince Edward Island

## LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Available Assets, - - \$61,187,215  
Funds Invested in Canada, - \$3,300,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

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WENTWORTH J. BUCHANAN, Deputy Chairman.  
SAML. FINLEY, E. S. CLOUSTON.  
HON. SIR ALEXANDRE LACOSTE, K.C.M.G.  
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

**MONTREAL.**

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Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

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Extended Insurance,  
Paid up Policies,  
**GUARANTEED.**

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Actuary.

J. K. MACDONALD,  
Managing Director.

Head Office, - TORONTO.

Montreal Office:  
174 ST. JAMES ST.,

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LIFE INSURANCE COMPANY.

CAPITAL, - - \$1,000,000.

Head Office, Place d'Armes, Montreal.

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VICE-PRESIDENTS:

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MEDICAL DIRECTOR:

T. G. RODDICK, Esq., M.D., M.P., F.R.C.S.

GENERAL MANAGER:

DAVID BURKE, Esq., A.I.A., F.S.S.

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Agents desiring to represent this Progressive Company with up-to-date plans of Insurance, are invited to correspond with the HEAD OFFICE, MONTREAL.

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FIRE AND MARINE. Incorporated 1851.

Assets, over \$3,260,000.00  
Annual Income, 3,380,000.0

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C. C. FOSTER, Secretary.

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

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ASSURANCE CO., LIMITED,

(With which is united the IMPERIAL FIRE OFFICE, established in 1803.)

Capital, \$25,000,000.

Head Office for Canada, - IMPERIAL BUILDING, MONTREAL.

P. M. WICKHAM,  
Manager.

G. R. KEARLEY,  
Asst. Manager.

## NATIONAL ASSURANCE COMPANY

OF IRELAND.

ESTABLISHED 1822.

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Canadian Branch:

Trafalgar Chambers, - 22 St. John Street, Montreal.

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Agencies in all the principle Cities and Towns of the Dominion.

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JAMES MCGREGOR, Manager.

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