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521

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McArthur, Corneille & Co., Montreal, Que.

James Coristine & Co., Montreal, Que.  
American Tobacco, Montreal, Que.

See First Page.

THE CANADIAN

# JOURNAL OF COMMERCE

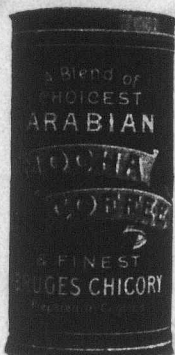
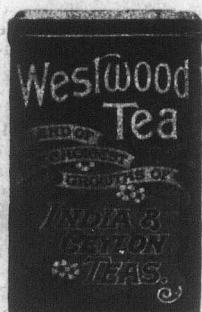
FINANCE AND INSURANCE REVIEW

Vol. 56. No. 6  
NEW SERIES.

MONTREAL, FRIDAY, FEBRUARY 6, 1903.

M. S. FOLEY,  
EDITOR AND PROPRIETOR

GAME, SON, HARRISON & LARNER, LTD.,  
2 & 4 Eastcheap, LONDON, ENGLAND.



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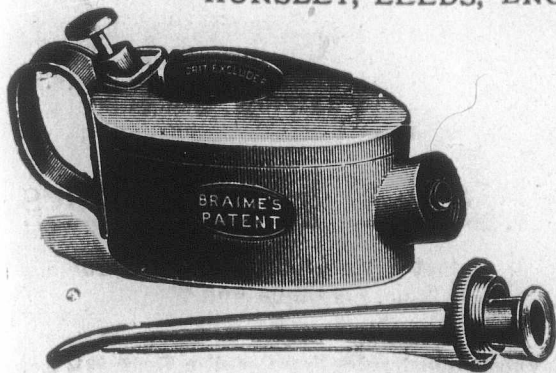
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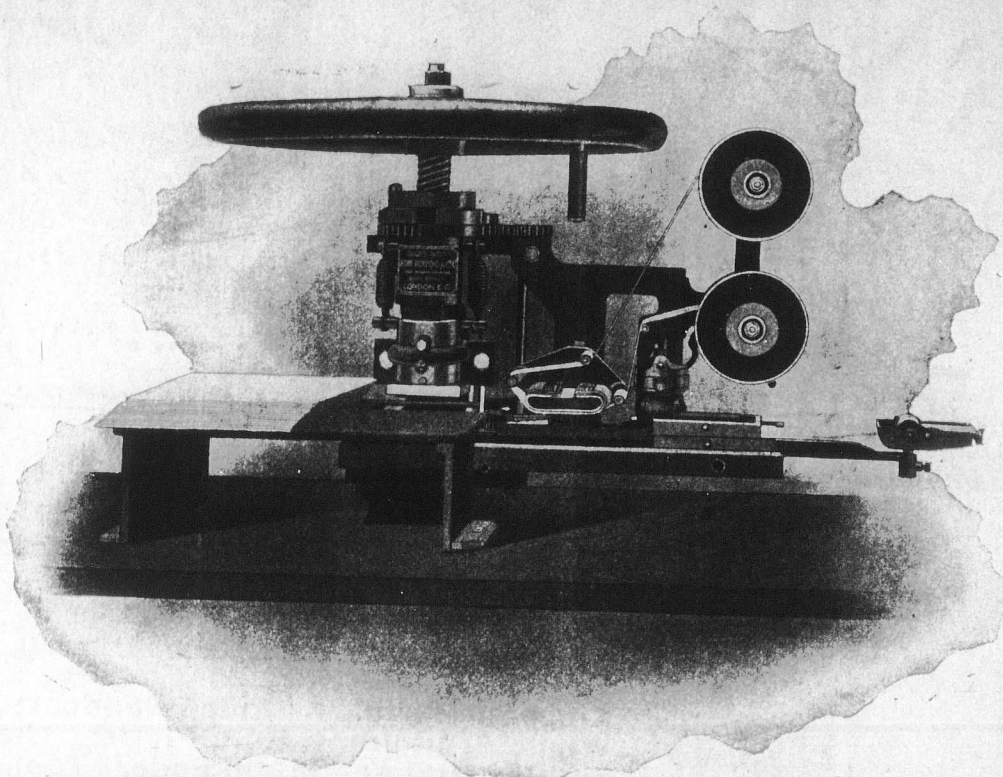
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Self Colouring and Self Wiping.

Less than a Revolution of the Hand Wheel for each complete impression.

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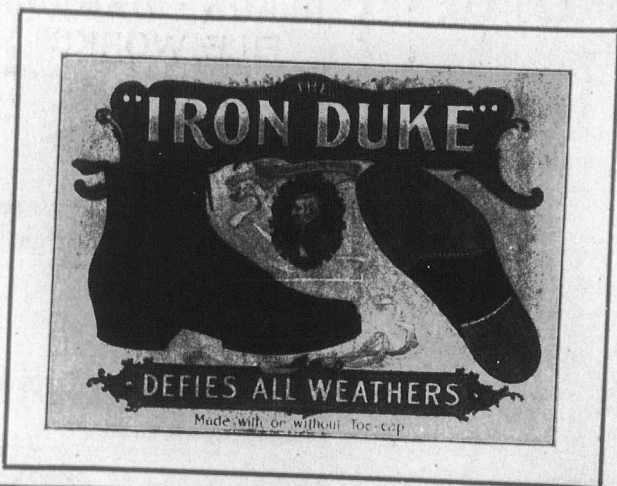
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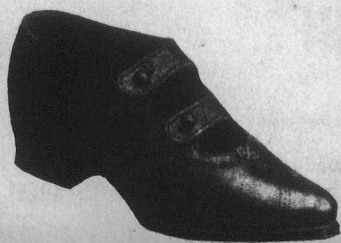


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Special Machines for DAIRIES, BUTCHERS, Etc.  
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THE CANADIAN  
**JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW.

Vol 56. No. 6.  
NEW SERIES.

MONTREAL, FRIDAY, FEBRUARY 6, 1903.

M. S. FOLEY,  
EDITOR AND PROPRIETOR

**McINTYRE SON & Co.,**

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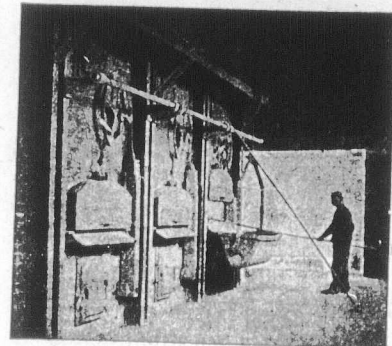
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Montreal, 31st December, 1902.

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Ayr Dundas Paris Strathroy  
Barrie Dunnville Parkhill Toronto  
Belleville Fort Frances Peterboro (eight offices)  
Berlin Galt Port Perry Toronto Jc.  
Blenheim Goderich St. Cath'rins Walkerton  
Brantford Guelph Sarnia Walkerville  
Cayuga Hamilton St. Ste. Marie Waterloo  
Chatham London Seaforth Warton  
Collingwood Orangeville Simcoe Windsor  
Dresden Ottawa Stratford Woodstock

**Quebec:** Yukon Ter.:  
Montreal Dawson, White Horse

**Man. & N.W.T.:** British Columbia:  
Calgary Grandview Atlin Nanaimo  
Carman Medicine Hat Cranbrook Nelson  
Dauphin Moosomin Pelly New Westm'r  
Edmonton Neepawa Greenwood Sando  
Elgin Swan River Kamloops Vancouver  
Gilbert Treherne Ladysmith Victoria  
Plains Winnipeg

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In Great Britain—London, 60 Lombard St.,  
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In the United States:—New York, San Fran-  
cisco, Cal. Portland, Ore. Seattle, Wash. Skag-  
way, Alaska.

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York; The Northern Trust Company, Chicago;  
The Bank of Nova Scotia, Boston; The National  
Shawmut Bank, Boston; The Marine National  
Bank, Buffalo; The Commercial National Bank,  
New Orleans; The People's Savings, Bank Detroit

**Traders Bank of Canada**

(Incorporated by Act of Parliament 1885).  
Capital Paid Up, - - - - - \$6,000,000  
Reserve Fund, - - - - - 350,000

**Board of Directors:**  
C. D. Warren, Esq., President.  
HON. J. R. STRATHY, Vice-President.  
John Drynan, Esq., C. KLOEFFER, Esq., M.P.  
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W. J. SHEPPARD, Waukegan, Ill.

**Head Office,** - - - - - Toronto.  
H. S. STRATHY, General Manager.  
J. A. M. ALLEY, Inspector

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Beeton, Leamington, Schomberg,  
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Drayton, North Bay, St. Mary's,  
Dutton, Orillia, Sturgeon Falls,  
Elmira, Owen Sound, Sudbury,  
Glencoe, Fort Hope, Tilsonburg,  
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**BANQUE D'HOCHELAGA.**

Capital Subscribed, - - - - - \$1,999,700  
Capital Paid-up, - - - - - 1,967,000  
Reserve Fund, - - - - - 957,000

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**Head Office, Montreal.**  
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Sorel, P. Q., 1756 " "  
Sherbrooke, P. Q., 2317 Notre Dame " "  
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Letters of Credit issued available in all parts of the World.  
Interest on deposits allowed in Savings Department.

The Chartered Banks.

**La Banque Nationale.**

HEAD OFFICE, QUEBEC.

Capital Authorized, - - - - - \$2,000,000.00  
Capital Subscribed, - - - - - 1,500,000.00  
Capital Paid-Up, - - - - - 1,500,000.00  
Reserve Fund, - - - - - 850,000.00  
Undivided Profits, - - - - - 60,161.16

**DIRECTORS:**  
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do (St. Johns St.) St. Johns, P. Q.,  
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Sherbrooke, Que., Montmagny, Que.,  
St. Francois, Beauce, Que., Fraserville, Que.,  
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Prompt attention given to collections.  
Correspondence respectfully solicited.

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Capital authorized - - - - - \$4,000,000  
Capital (paid up) - - - - - \$2,868,932  
Reserve - - - - - 2,488,695

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D. R. WILKIE, General Manager.  
E. HAY, Assistant General Manager.  
W. MOFFAT, Chief Inspector

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Fergus, North Bay, Ont. St. Thomas,  
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**BRANCHES IN NORTH WEST AND BRITISH COLUMBIA.**  
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Sterling exchange bought and sold. Letters of  
redit issued available in any part of the world.

**UNION BANK OF CANADA**

ESTABLISHED 1866  
Capital Authorized, - - - - - \$3,000,000.  
Capital Subscribed, - - - - - \$2,250,000.  
Capital Paid-up, - - - - - \$2,236,000.

**HEAD OFFICE,** - - - - - QUEBEC.  
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E. Groux Esq., Wm. Price, Esq.,  
Wm. Shaw, Esq.

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J. G. Billiet, Inspector.  
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H. B. Shaw, Supt. Western Branches.

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Bal ur, Man. Killarney, Man. do St. Louis St  
Birtle, Man. Lethbridge, n.w.t. Rapid City, Man.  
Boissevain, Man. Lumsden, n.w.t. Regina, n.w.t.  
Calgary, n.w.t. Macleod, n.w.t. Russell, Man.  
Carberry, Man. Manton, Man. Saskatchewan  
Cardston, n.w.t. Medicine Hat, N. W. T.  
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Carman, Man. Merrickville, Ont. Shoal Lake, Man.  
Crystal City, M. Melita, Man. Sinaluta, n.w.t.  
Cypress River, M. Minnedosa, Man. Smith's Falls, O.  
Deloraine, Man. Montreal, Que. Souris, Man.  
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Greta, Man. Norwood, Ont. Warton, Ont.  
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Minneapolis, - - - - - National Bank of Commerce  
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Great Falls, Mont. - - - - - First National Bank  
Chicago, Ill. - - - - - Corn Exchange National Bank  
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Detroit, Mich. - - - - - First National Bank  
Duluth, Minn. - - - - - First National Bank.

The Chartered Banks.

**BANK OF NOVA SCOTIA**

INCORPORATED 1882

Capital Paid-up - - - - - \$2,000,000.00  
Reserve Fund - - - - - 3,000,000.00

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CHARLES ARCHIBALD, Vice-President.  
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D. WATERS, Superintendent of Branches.  
H. A. FLEMING, Secretary to the Board.  
GEO. SANDERSON, Insp'r. W. CALDWELL, Insp'r.

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In Ontario—Annprior, Berlin, Hamilton, Ottawa,  
Toronto  
In Quebec—Montreal and Paspebiac.  
In Manitoba—Winnipeg.  
In New Brunswick—Campbellton, Chatham,  
Fredericton, Moncton, Newcastle, Port Elgin, St.  
Andrews, St. John, St. Stephen, Sussex, Wood-  
stock.  
In P. E. Island—Charlottetown and Summerside.  
In Newfoundland—Harbor Grace and St. John's.  
In West Indies—Kingston, Jamaica.  
In United States—Boston, Mass.: Chicago.

**THE DOMINION BANK.**

Capital, \$2,900,000 | Reserve Fund, \$2,900,000

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WILMOT D. MATTHEWS, Vice-President.  
Wm. Ince, Timothy Eaton, W. R. Brock, M.P.,  
A. W. Austin, James J. Foy, K. C., M.P.P.  
**DOMINION BANK—HEAD OFFICE:**  
Corner King and Yonge Sts., TORONTO.

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Brampton, Ont. Orillia, Ont.  
Brandon, Man. Oshawa, Ont.  
Cobourg, Ont. Seaforth, Ont.  
Deloraine, Man. Selkirk, Man.  
Gravenhurst, Ont. Steinhead, Que.  
Grenfell, Man. Uxbridge, Ont.  
Guelph, Ont. Whitby, Ont.  
Huntsville, Ont. Winham, Ont.  
Ingersoll, Ont. Winnipeg, Man.  
London, Ont. North End Br., Win'peg.

Floor and Bathurst Streets, Toronto.  
City Hall Branch, Toronto.  
Dundas Street, Toronto.  
Market Branch, Toronto.  
Queen Street West Toronto.  
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Spadina Avenue, Toronto.

Drafts on all parts of the United States, Great  
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Letters of Credit issued available in all parts of  
Europe, China, Japan and the West Indies.

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Incorporated 1872.  
Capital Paid-Up, - - - - - \$600,000  
Reserve Fund, - - - - - 525,000

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

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New Brunswick: Sackville, St. John.  
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Bank and Branches. New York—Fourth National  
Bank. Boston—Suffolk National Bank London.  
England—Parr's Bank, Limited.

**The BANK OF OTTAWA.**

Capital (Authorized) - - - - - \$3,000,000  
Capital (Fully paid-up) - - - - - 2,000,000  
Reserve Fund, - - - - - 1,885,000

**BOARD OF DIRECTORS:**  
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Bryson, John Mather, Henry Kelly Egan,  
Denis Murphy, George Halsey Perley,  
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L. C. OWEN, Inspector.

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Lanark, Mattawa, Montreal, Maxville, North Bay,  
Ottawa—Bank street, Rideau street, Somerset  
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Falls, Smith's Falls, Toronto, Vankleek Hill, Win-  
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chusetts National Bank, Chicago; Bank of Mont-  
real, St. Paul; Merchants National Bank  
London; Parr's Bank Limited, France; Com-  
ptoir National d'Escompte de Paris, India, China  
and Japan; Chartered Bank of India, Australia  
and Japan.



The Chartered Banks.

THE QUEBEC BANK.

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 Founded 1818. Incorporated 1822.  
 CAPITAL AUTHORIZED \$3,000,000  
 PAID-UP 2,500,000  
 REST 800,000

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 F. Billingsley, Edson Fitch.  
 THOMAS McDOUGALL, Gen. Manager.

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 do Upper Town.  
 do St. Roch.  
 Montreal, St. James St.  
 do St. Catherine St. E.  
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 St. Romuald, Que.  
 Thetford Mines, Que.

Agents:  
 London, Eng., Bank of Scotland.  
 Boston, National Bk. of the Republic.  
 New York, U.S.A. Agts. Bk. of Brit. North Amer.  
 do Hanover National Bank.

The Standard Bank of Canada

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

HEAD OFFICE, TORONTO.

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 T. R. Wood, W. R. Johnston, W. Francis.

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 Bowmanville, Chatham, Markham,  
 Bradford, Colborne, Parkdale,  
 Brantford, Durham, Picton,  
 Brighton, Forest, Richmond Hill,  
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(Established 1859)  
 Capital Authorized \$200,000  
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 Reserve Fund 1,200,000

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 G. Stevens, C. H. Kathan, H. B. Brown, K.C.,  
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 Agents in Canada, Bank of Montreal and Branches.  
 Agents in London, Eng., National Bank of Scotland.  
 Agents in Boston, National Exchange Bank.  
 Agents in New York, National Park Bank.  
 Collections made at all accessible points and remitted.

BANK OF HAMILTON.

Head Office, - HAMILTON, Ont.

CAPITAL \$2,000,000  
 RESERVE 1,600,000  
 TOTAL ASSETS 22,500,000

Directors:  
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 A. G. RAMSAY, Vice-President  
 John Proctor, Geo Roach, Hon. Wm. Gibson,  
 Hon. A. T. Wood, A. B. Lee, (Toronto.)  
 J. TURNBULL, General Manager.  
 H. S. STEVEN, Asst. General Manager.

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 Berlin, Hagersville, Palmerston,  
 Beamsville, Indian Hd., n.w.t. Plum Coulee, M.  
 Blyth, Jarvis, Pilot Mound,  
 Brandon, Man. Kamloops, B.C. Man.  
 Brantford, Listowel, Port Elgin,  
 Carman, Man. Lucknow, Port Rowan,  
 Chesley, Manitou, Man. Roland, Man.  
 Delhi, Midland, Saakatoon, n.w.t.  
 Dundas, Milton, Simcoe,  
 Dundalk, Mitchell, Southampton,  
 Duquenneville, Minnedosa, Man. Stonewall, M.,  
 Georgesown, Miama, Man. Teeswater,  
 Gladstone, Man. Moose Jaw, Toronto,  
 Grimsby, N. W. T. Vancouver, B.C.  
 Gorrie, Morden, Man. Wincham,  
 Hamilton, Niagara Falls, Winnipeg, Man.  
 Barton St., Niagara Falls, Winnipeg, Grain  
 East End, South, Exchange.  
 West End, Orangeville, Winkler, Man.

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AVONMOUTH DOCK & BRISTOL.

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"Commonwealth," Feb. 14th.  
 "Vancouver," Feb. 21st. "New England," Feb. 28th.  
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 Total Assets, 31st Dec'r, 1900 .. . 2,272,980 88

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JAMES MURRAY,

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ROYAL MAIL SERVICE.  
 NEW STEAMERS.

Tunisian, 10,575 Tons, Twin Screws,  
 Bavarian, 10,375 Tons, Twin Screws,  
 Ionian, 10,000 Tons, Twin Screws.  
 Corinthian, 6226 Tons.  
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These are the largest, finest and fastest vessels ever built for the St. Lawrence route.

From Liverpool Steamers. From Montreal, Quebec.  
 16 Oct. .... Tunisian ..... Nov. 1, Nov. 1  
 23 Oct. .... Corinthian ..... Nov. 8, Nov. 8  
 30 Oct. .... Pretorian ..... Nov. 15, Nov. 15  
 The Saloons and Staterooms are in the central part where least motion is felt. Electricity is used for lighting the ships throughout, the lights being at the command of the passengers at any hour of the night. Music rooms and smoking room on the promenade deck. The Saloons and Staterooms are heated by steam.

RATES OF PASSAGE.—Cabin: \$65.00 and upwards. A reduction is made on Round Trip Tickets.

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Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$26.80.

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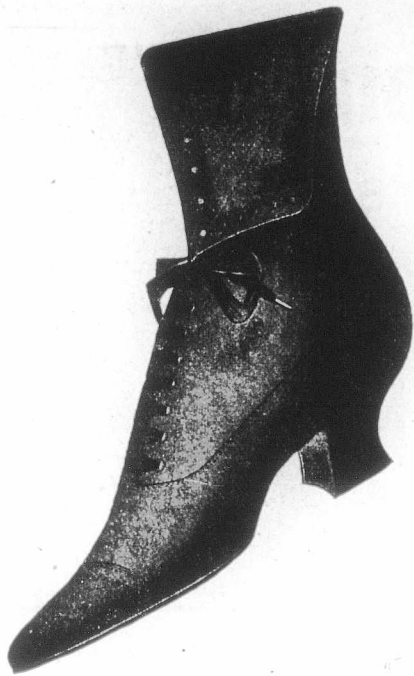
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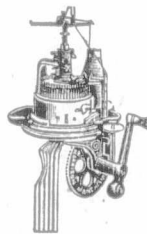
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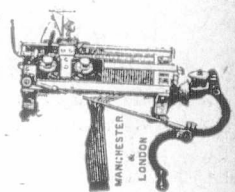
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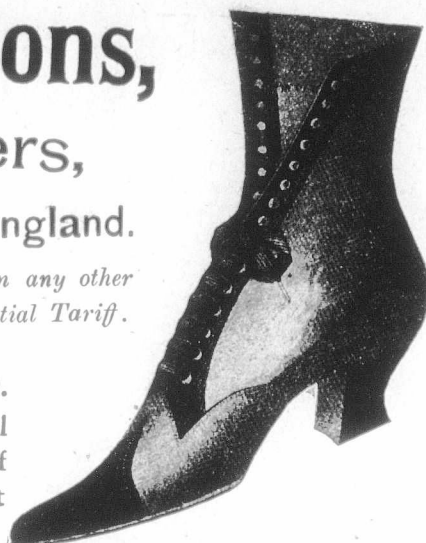
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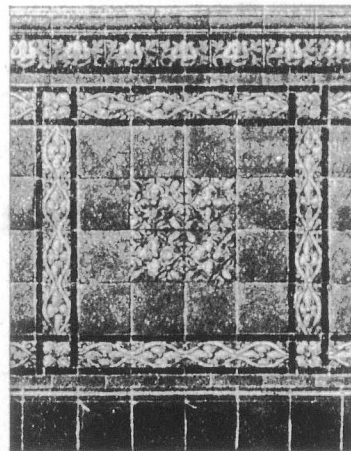
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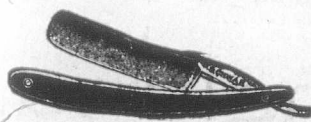
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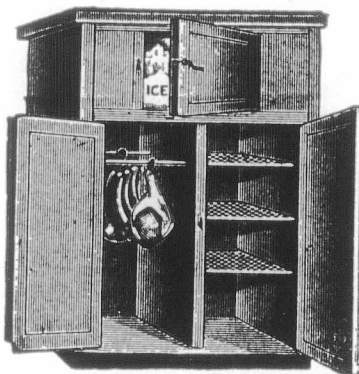
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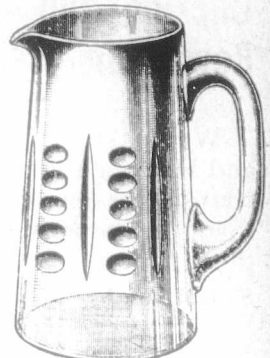
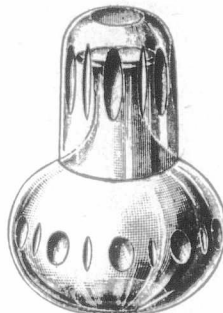
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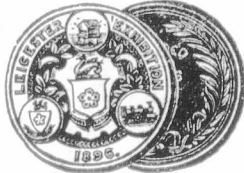
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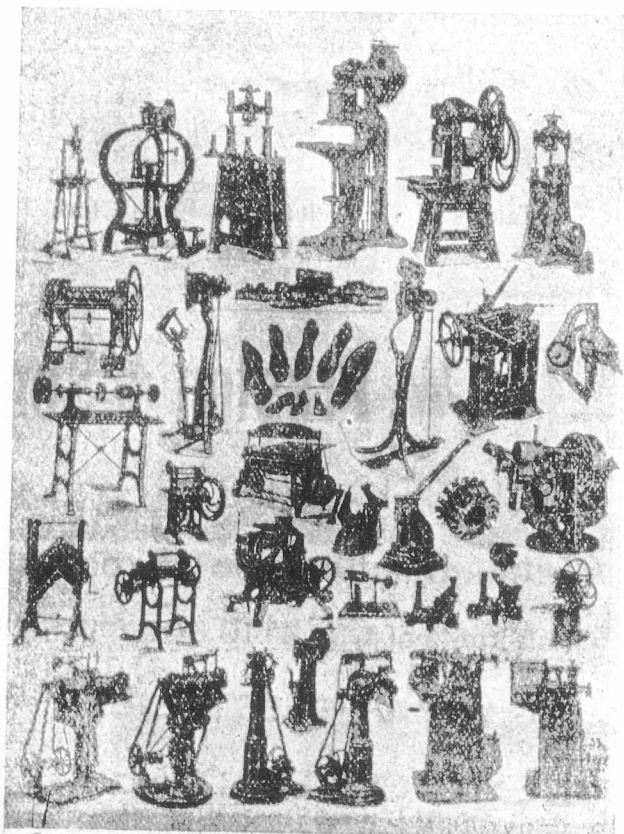
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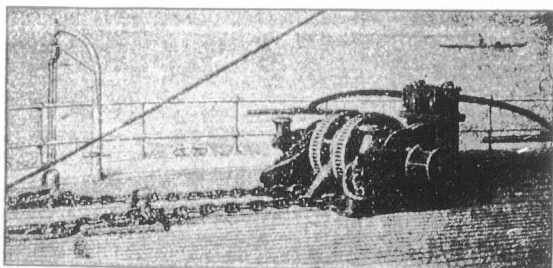
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.....FOR.....

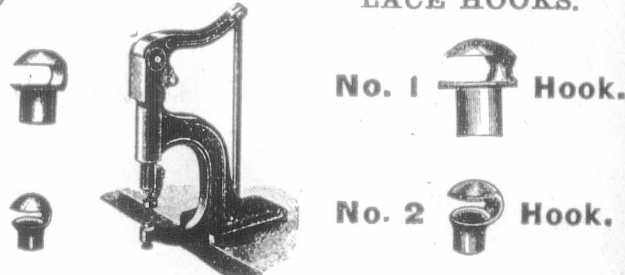
Boot Manufacturers, Harness Makers, Cycle Saddles, Tool Bags, &c., and Portemanteaux:



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

LACE STUDS.

LACE HOOKS.



Rivet Setting Machine.

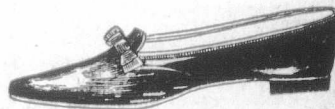
The Holdfast Rivet Co., Ltd.,  
Alliance Steam Mills,  
Chapel Road, Stamford Hill, LONDON, N., England.

## Craston & Company,

5, Brunswick Street,

Hackney Road,

LONDON, N. E.,  
England.

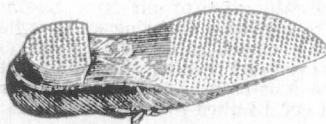


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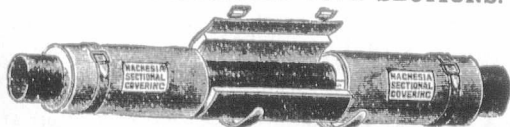
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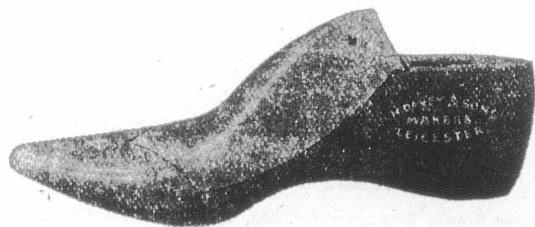
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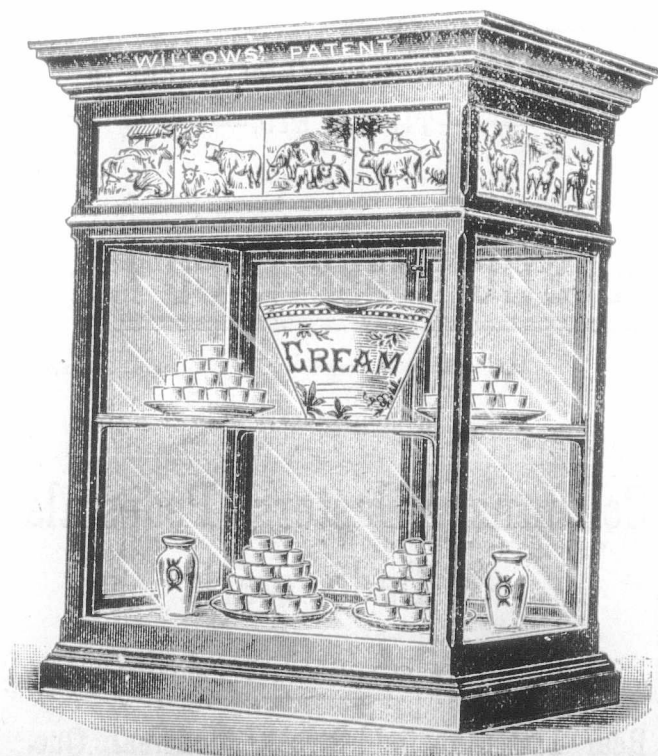
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To prevent the hand slipping on the blade, and to aid and relieve the hand in cutting. Attached to Butchers' Sticking, Siding and Seymeter Knives; also to Ham and Beef Slicers, Cloth Cutting Knives, Bread Knives, Fishmongers' Knives, Carvers, Choppers,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

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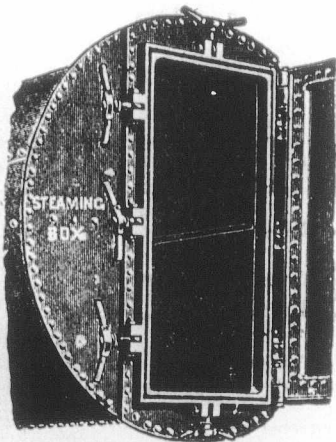
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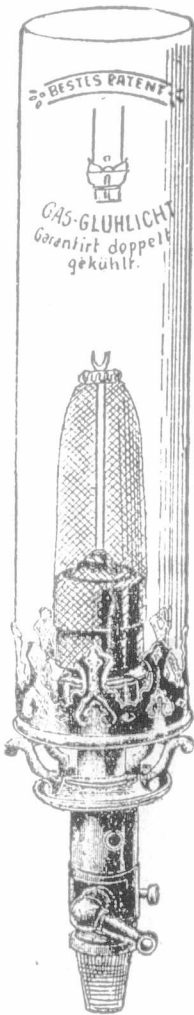
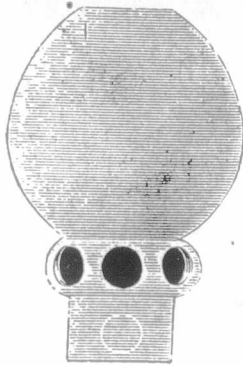
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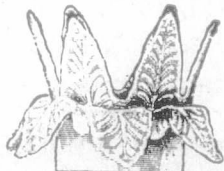
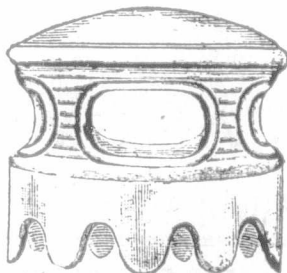
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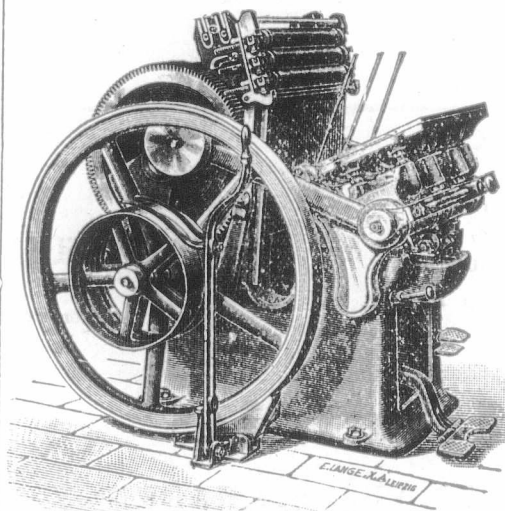
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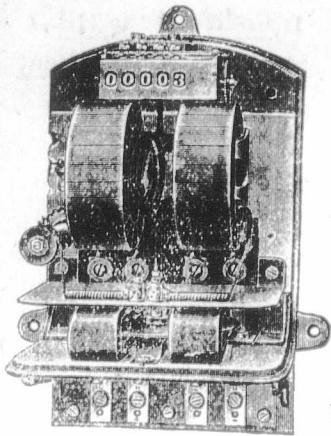
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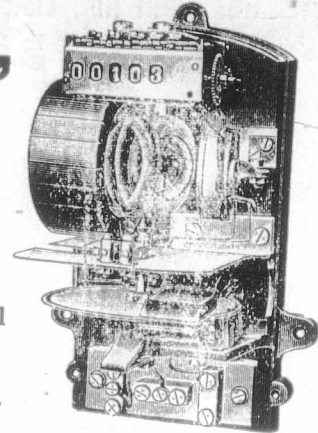
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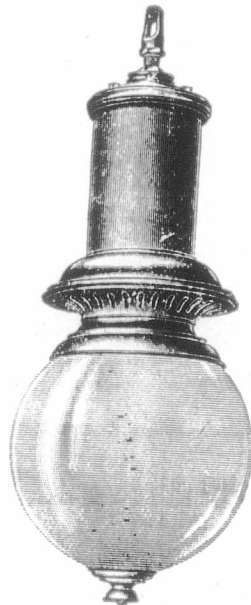
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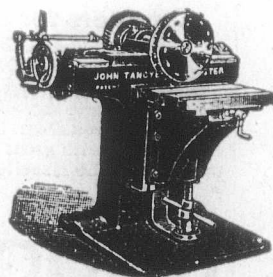
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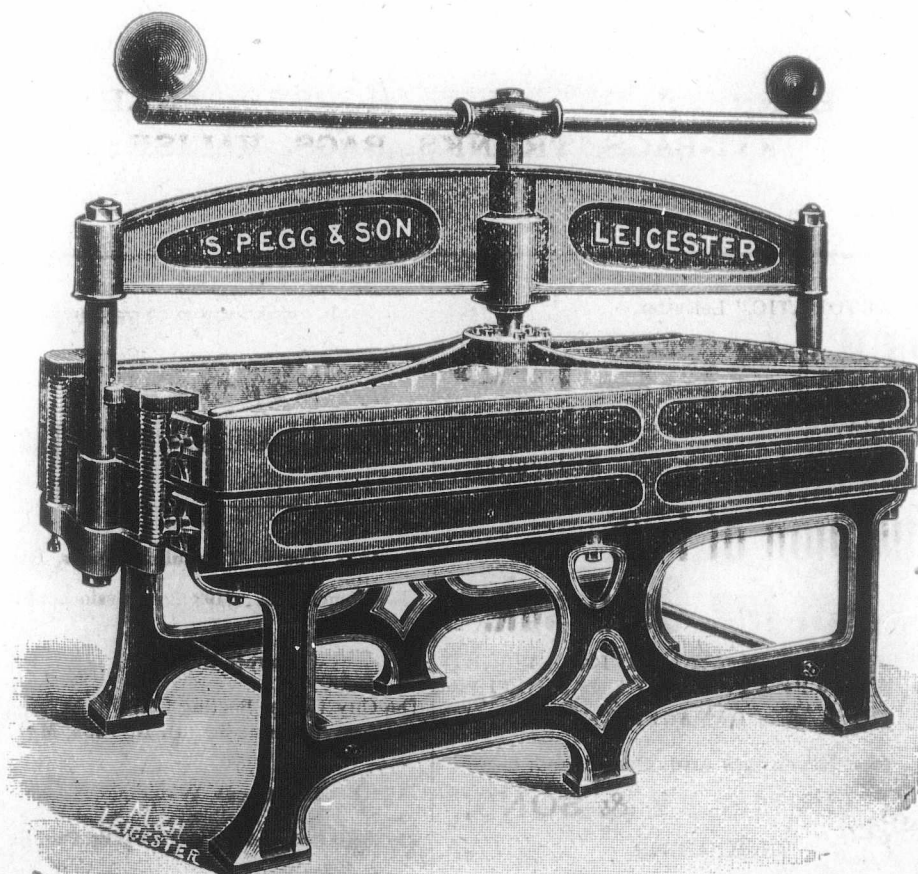
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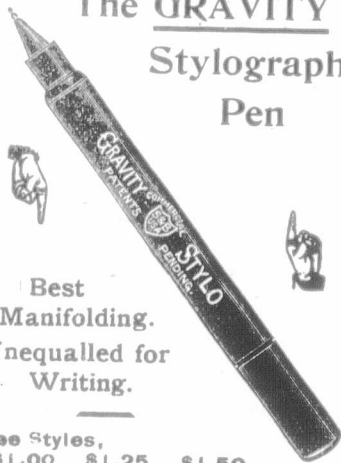
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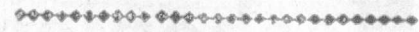
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MARVELLOUS INVENTION

Patent Automatic Fire Extinguisher.

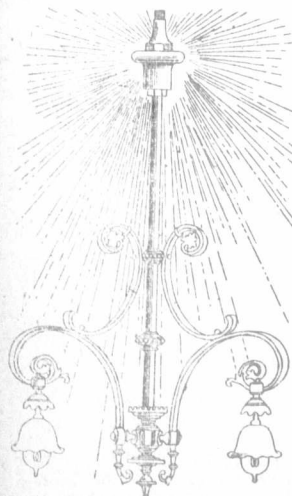
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WATER SUPPLY AUTOMATICALLY SHUT  
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Sole Inventors and Patentees:

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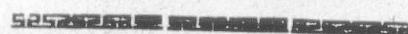
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—The Ontario Beet Sugar Associa-  
tion will seek from the Ontario Gov-  
ernment more aid for their industries.

—The Spanish Finance Minister an-  
nounced that the final result of the  
budget of 1902 shows a surplus of \$9,-  
000,000.

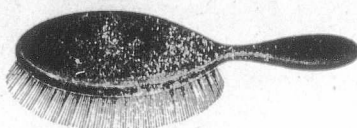
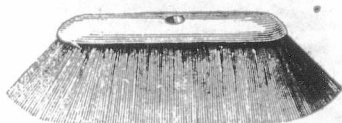
—T. Armstrong and Brothers, fur-  
riers, Lindsay, Ont., have assigned.  
The liabilities are placed at \$9,000, with  
assets nominally the same.

—At a recent meeting of creditors of  
R. E. Chilman, baker and confection-  
er, Hamilton, the liabilities were esti-  
mated at \$2,644, and the assets at \$1,-  
932. It was decided to wind up the  
estate.

—We learn from St. John that a  
strong company has been formed there  
to manufacture aluminum and its pro-  
ducts. Jas. Robinson, M.P., is at the  
head, but New York capitalists are in-  
terested. The capital is to be one  
million, and the plant will comprise a  
factory at St. John, and works at  
Grand Lake, which is the source of the  
raw material.

—London advices state that excep-  
tional interest is attached to the de-  
parture of the Channel Squadron,  
which sailed from Portsmouth this  
week, on a prolonged cruise. For the  
first time British battleships have been  
fitted to consume oil as fuel. These  
experiments have so far been confin-  
ed to small war vessels, but now both  
the Hannibal and Mars will use petro-  
leum instead of coal, while the cruisers  
Duke of Edinburgh and Black Prince  
are similarly equipped. The oil is car-  
ried in tanks stowed in the double  
bottoms of the ships.

**HEADQUARTERS FOR BRUSHES**

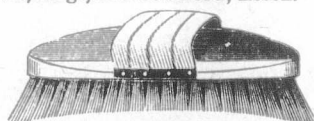


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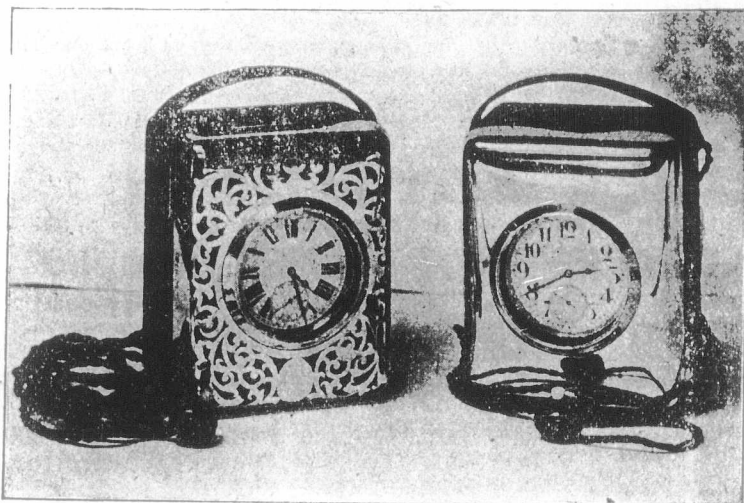
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LEICESTER, England.

—London, Ont., Clearing House.—Total clearings for January, \$3,619,392.

—The Ogilvie Milling Company have promised Captain Bernier 100 barrels of flour as a contribution to the expedition to discover the North Pole.

—It is learned that the British jurists in the Alaska boundary tribunal will not be appointed until after the treaty has been ratified by the Dominion Parliament. The names of Mr. Justice Mills, Sir Louis Davies and Sir John Boyd are spoken of in connection with the choice of a Canadian representative.

—The London Times, quoting from Le Moniteur Vinicole, gives statistics on the French vintage of 1902, showing that the area planted in vines was less by 5,000 acres than in 1901. The total quantity of wine made was 405,466,270 gallons less than in 1901. The value of the crop was \$150,000,000, against \$170,000,000 in the preceding year, the decrease being partly attributable to a wine trade crisis that caused some proprietors to leave their vineyards uncultivated for the year.

—Mr. A. Angstrom, for nine years with the Bertram Engine Works and Shipbuilding Company, Toronto, has, we are told, left the employ of that company to take the general management of the new Canadian Shipbuilding Company. Mr. Frederic Nicholls is president, Mr. W. R. Brock vice-president and Senator Cox, Mr. William Mackenzie and Mr. W. D. Matthews are directors. The company is just now securing lands for the site of the shipbuilding works, which will cover a large area, and will consist of the most modern plant obtainable. Further than that the works will be situated on the upper lakes the directors of the company will not give information regarding the location of the plant. They, however, state that the works will be in active operation by this time

next year, and it is understood that at least one contract for ships has already been signed.

—Toronto advices state that the Ontario Beet Sugar Association interviewed Premier Ross some days ago, and asked the Government for a larger grant. At present they receive \$200 a year, but believe that with the recent growth of the industry they are about on a par with the dairymen and other agricultural associations, who receive a much larger grant. The association claims to be largely responsible for the promotion of the industry in Ontario, whereby \$2,000,000 was last year invested in four factories. The Premier promised to give their request his consideration.—Mr. J. F. Ellis, president of the Board of Trade, and R. J. Young, secretary Manufacturers' Association, also saw the Premier, and asked that the present arrangement for the exemption of manufacturers' plant and machinery which expires next December, be extended until the expected Assessment Bill becomes law. Their request will be considered.

—C. P. Steinmetz, an expert electrician of Schenectady, N. Y., addressed a public meeting recently on "Future possibilities of electricity." He said that the success of wireless telegraphy would in the future prevent anyone being completely isolated, and that by its means arctic explorers would be able to communicate with civilization, and thus prevent any more expeditions being lost and perishing. He said that it would also be generally used in war, so that an opposing force could not cut wires and thus cut off communication. He added that the telephone is yet in its infancy, and that within half a generation it would be possible for Americans to talk with friends in Europe, as a transatlantic telephone is a question of only a few years. With reference to electricity as a motive power, he said it will never supersede steam for long distances, as each locomotive generates its own power, and that in direct proportion to its size.

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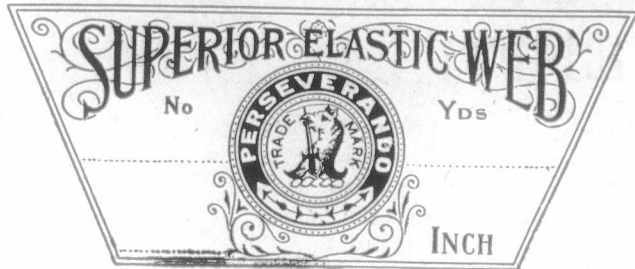


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—MANUFACTURERS OF—

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—A bill to consolidate and amend the patent laws will be introduced at the coming session of Parliament. The object of the amendments will be to cure the defects which a recent judgment of the courts has shown to exist and to provide that the lapse of a patent taken out in a foreign country by a Canadian inventor will not affect his rights at home.

—The Department of Trade and Commerce sent some days ago, a cheque for \$73,000 to the Dominion Steel Company, covering the last instalment of the bounties due the company up to November 1st last, and the taxed costs of their recent successful suit against the Government, amounting to \$2,000.

—It is understood at Berlin that the purchase of the gas motor firm of Korting Bros., of Hanover, by the newly-organized German electric works combination will be effected shortly. The new combination will have a capital of \$75,000,000. This step has been taken owing to the increased use of small as well as large gas motors, and the small industries carried on by private houses.

—The customs revenue for seven months ended January 31, amounted to \$20,752,865, an increase of \$2,398,987, as compared with the same period for the previous year. For the month of January only the receipts from customs totalled \$2,726,249, being a gain of \$237,063 over January, 1902.

The Postoffice Department arranged for two special trips during the present winter season for the conveyance of mails from Athabasca Landing to Fort Chipewyan. The second mail will leave Athabasca Landing on the 7th of March, 1903. Mails leave Edmonton for Athabasca Landing every Tuesday at 8 a.m., and arrive at the latter place on Thursdays at 4 p.m. The latest mail to connect with the Courier for Fort Chipewyan will leave Edmonton on Tuesday morning, March 3, 1903.

—The opinion is expressed in Ottawa that either the T. H. & B. or the Michigan Central Company are behind the application for a charter for a new line from Toronto to Hamilton. Mr. Hal McGiverin of Ottawa, the solicitor who gives notice of the application says he has no idea

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# BOILERS

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Who are the applicants. A Toronto lawyer expressed the opinion that the Vanderbilt are interested in the scheme, and that the New York Central is seeking an entrance into Toronto.

At the closing lecture of Prof. Fernow on forestry in Queen's University, Kingston, a report of which is given on another page, a committee was formed as follows, to promote the scheme of establishing a school of forestry in Kingston: Hon. William Harty, M.P., chairman; H. A. Calvin, M.P., Edw. J. B. Penne, M.P.P., Kingston; M. Avery, M.P., Sharbot Lake; S. Russell, M.P.P.; E. W. Rathbun, Deseronto; W. C. Caldwell, M.P.P., Lanark; P. McLaren, M.P., Perth; W. Little, W. St. Mount; G. Barnett; A. Carslaw; J. McFadden, Renfrew; John McLaren, Brockville; H. H. Birkett, E. T. Steacy, Profs. Carr, Harris and G. M. Macdonnell, Kingston.

—London, Eng., advices, state that the proposed tour of a party of Manitoba farmers, who are expected to arrive in England on February 23, is awaited with great interest there. Mr. W. T. R. Preston, Dominion immigration agent, is now arranging the visits to all the market towns, where some of the farmers will lecture and meet inquirers. To have Western Canada described at first-hand it is expected will be of great service in stimulating emigration, which promises well for the spring. Other authorities urge the necessity of a careful selection of the Manitoba delegates, especially in the way of avoiding political nominees. The new Canadian Government immigration office will be ready at the end of this month. It is still awaiting internal fittings. This time the delay was due to Canadian, not British, workmen.

—Letters patent of incorporation have been issued to the Western Steamship Company, Limited, with a capital stock of \$100,000. The incorporators are John Arnold McKee, Toronto; Robert Bassett, Collingwood; Charles

Smith and James William Bain of Toronto, their objects being to construct, charter, acquire and navigate steamers and other vessels between any port in Canada and any other port in Canada or elsewhere; to lease or acquire lands, buildings, elevators, docks, wharves, etc., connected with the works that the company may carry on. Parliament will be asked to incorporate the Nipissing & Pontiac Railway Company, with power to construct and operate a railway from New Liskeard in a northeasterly direction to the foot of Lake St. Lawrence, in the Province of Quebec, to build branch lines not exceeding 30 miles in length, and to construct and navigate vessels and ferries.

—Life Insurance Decisions.—A fire policy provided that it should be void if any change other than by the death of insured took place in the interest, title, or possession of the subject of insurance. After its execution one of the plaintiffs, individually and as guardian for the others, contracted to sell the property to a third party, upon the express condition that the sale should be approved by the supreme court. Held not to constitute a change in the "interest, title, or possession" of the property, within the policy. *Tiemann et al. vs. Citizens' Ins. Co.*, 78 N. Y. Supp. 620.—Where a petition on an oral contract of life insurance alleged that the contract was on consideration that insured should pay defendant out of his monthly wages a certain sum in monthly instalments, beginning November, 1900, and that it was agreed at the time insured delivered his application to defendant's agent, on October 7, 1900, that the insurance should be binding on October 8, 1900, which was several days before insured's death, an exception to the petition that it showed that the contract was without consideration, and that it had not taken effect before insured's death, was properly overruled. *Pacific Mut. Ins. Co. of California vs. Shaffer*, 70 S. W. Rep. (Tex. Civ. App.) 566.—Where in an action on a policy there was no evidence that the company extended the time for payment of premiums in a certain year beyond the day on



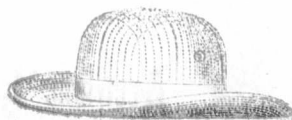
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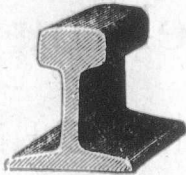
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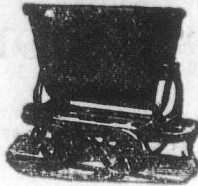


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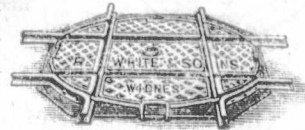
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which they were payable, according to the terms of the policy, including the thirty days' grace allowed, an instruction that any agreement, declaration, or course of action on the part of the company leading insured to believe that by conforming thereto a forfeiture of this policy would not be incurred would estop the company from insisting on a forfeiture of the policy, etc., was properly refused. *Schmertz vs. United States Life Ins. Co.* in City of New York, 118 Fed. Rep. (U. S. C. C. Ap., Pa.) 250.—Where plaintiff was entitled to recover on a policy payable in ten annual instalments, but her contention that she was entitled to recover the entire amount, by reason of the company's failure to recognize any liability on the policy, was not sustained, that fact did not prevent the court from entering judgment against the company for the instalments as they matured, under Rev. St. art. 1335,

requiring the judgment to be so framed as to give the party all relief to which he may be entitled, either in law or equity, since the judgment enforcing specific performance of the contract would avoid a multiplication of suits. *New York Life Ins. Co. vs. English*, 70 S. W. Rep. (Tex. Civ. App.) 440.

—Charles F. Holm, attorney; John Gerken, capitalist; Valentine Schmitt, brewer, of New York, and Clarence J. King of Philadelphia, railway president, have purchased the undertaking of the Brockville, Westport & Sault Ste. Marie Railway Company, under a judgment in an action in the High Court, in which the Knickerbocker Trust Company of New York and others were plaintiffs and the company named were defendant. The gentlemen referred to, along with others, are making application to be incorporat-

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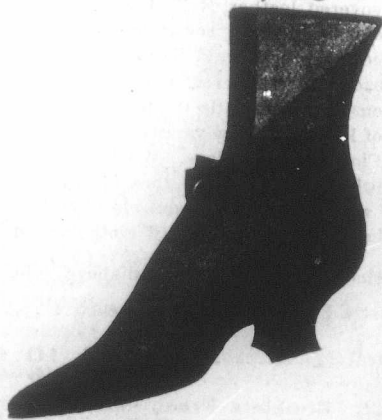
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ed under the name of the Brockville & Sault Ste. Marie Railway Company, with powers to exercise all the rights conferred on the former owners of the line. They also wish for an extension of time for the completion of the line. Incorporation for the Brockville & Northwestern Railway Company will also be applied for, with power to take over the rights granted to Messrs. Holm, Gerkin, Schmidt and King, and to build a railway from Brockville and Westport, thence in a northerly and westerly direction to the Georgian Bay, and from there to Sault Ste. Marie. Branch lines to Barry's Bay, Mattawa, North Bay, Parry Sound or other points are proposed, also the construction of hotels, wharfs, docks, elevators and warehouses.

—Life Insurance Pointers from the Press.—Your family's future is unsafe and may be miserable and filled with discomfort and regret unless you insure your life.—Where can you invest a few dollars every year which will give yourself and your family such a return guaranteed beyond question as in life insurance? What answer?—Thoreau said: "If you have built castles in the air your work need not be lost. That is where they should be. Now put foundations under them." And in the cornerstone of each place a life insurance policy.—"A painful duty is best performed by a substitute," but life insurance is a pleasur-

able duty and cannot be performed by a substitute. Get there yourself, and attend to it while you have health.— Promise your wife this very evening that you will present her with a life insurance policy as soon as you can get it. And you can get it at once—if the doctor does not find out you are not fit. Make no promise you cannot keep.

—Fire Insurance Decisions.—A clause of a fire insurance policy providing that it shall be void "if mechanics be employed in building, altering or repairing the within described premises for more than fifteen days at any one time," unless otherwise provided by agreement, is reasonable and valid and must be given effect as limiting by agreement the alterations or repairs which may be made without special agreement with the insurer, and without avoiding the policy, to such as can be completed within fifteen days, even though the work done is reasonably necessary for the ordinary repair and preservation of the property. German Ins. Co. et al. vs. Hearne, 117 Fed. Rep. (U. S. C. C. A., Pa), 289.—Where a policy of fire insurance is made conditionally payable to a mortgagee of the property insured, whose mortgage debt is for much less than the amount of the policy, such mortgagee, or, if dead, his personal representatives, are not only proper, but necessary parties, conjointly with the other beneficiaries of such policy, to a bill of equity for reformation of a mistake

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# Sellers' Cream Blacking

Entirely Supersedes all kinds of Paste and Liquid Blacking.



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

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

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

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In such policy, and for recovery thereon as reformed; and the decree in such suit may properly adjust between the complainants their respective interests in the recovery thereon. Taylor et al. vs. Glens Falls Ins. Co., 32 So. Rep. (Fla.) 887.—Where, in an action on a policy, there was no dispute as to plaintiff's ownership of the property, of which she had had possession from the time the policy was issued until the time of the fire, and witnesses referred to it as "her property," and a deed to plaintiff covering the same was introduced in evidence, the judgment for plaintiff would not be reversed for failure of the court to charge that plaintiff could not recover unless she proved she was the owner of the property at the time of the fire. Germania Fire Ins. Co. vs. Pitcher, 64 N. E. Rep. (Ind.) 921.

The New York Sun has the following special from Milan:—Signor Pino, the Genoese engineer, whose hydro-scope, which it is said enables a person to see the bed of the sea, was recently experimented with in the Mediterranean, said in an interview recently that his invention would allow a clear view over an area of several thousand square yards at a depth of from 400 to 500 yards. Signor Pino was reticent in regard to the construction of his instrument, but stated that he was able to see fish, plants,

crustacea and other objects, even of the smallest size. He says his apparatus can be adapted to use on shipboard, and will enable a captain to see submerged reefs and banks from the main deck of his ship. The instrument was tested in the presence of delegates from the Minister of Marine. The Genoese Submarine Society has also purchased for £8,000 another invention of Signor Pino. It is a large, egg-shaped submarine boat, provided with two crews and also with wheels, which will enable it to trawl on the bottom of the sea. It is furnished with large grappling appliances, with which loose objects at the bottom can be secured. The motive power is electricity, which maintains communication between the vessel and the surface by means of a telephone. Signor Pino says he will make efforts in the coming spring to find the

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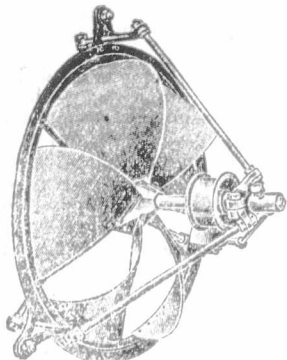
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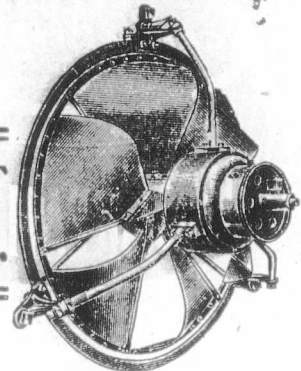
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Black Prince, which was sunk during the Crimea war with much gold aboard, and also the art treasures lost in the Greek Archipelago by Pompey in the civil war with Caesar.

—At present \$4,462,097.64 is paid in subsidies, divided as follows:—Ontario, \$1,339,287.28; Quebec, \$1,086,713.48; Nova Scotia, \$432,806.30; New Brunswick, \$491,377.38; Manitoba, \$532,904.66; British Columbia, \$307,076.66; Prince Edward Island, \$211,931.88. Ontario receives a subsidy of \$1,159,287.28, based on a population of 1,396,091, and a subsidy of

\$80,000 as allowance or government. Quebec receives a subsidy of \$1,016,713.48, based on a population of 1,111,566, and \$70,000 as allowance for government. On a population of 400,000 Nova Scotia is paid \$380,000 as subsidy, \$60,000 as allowance for government, and \$52,806.42 as interest. New Brunswick draws \$132,448 on a population of 331,120, \$50,000 as allowance for government, \$150,000 allowance for export duty, and \$26,481.38 as interest. Manitoba is paid \$203,569.60 on a population of 254,947, receives \$50,000 as allowance for government, \$100,000 allowance for lands and \$178,947.06 as interest. British Columbia draws \$142,925 on a population of 178,637; \$35,000 allowance for government, \$100,000 in lieu of lands, and \$29,151.06 interest. To Prince Edward Island is paid \$137,262.40 on a population of 109,078, \$30,000 allowance for government, \$45,000 in lieu of lands and \$38,789.58 for interest, less \$19,560.05 due to the Dominion. The foregoing figures are taken from the subsidy accounts as set out in the Federal blue book for the last fiscal year.

## CROSS & CO.,

(FREDERICK ESCOTT & HENRY CROSS.)

Manufacturers of Table Stationery.

Trade Mark.

THE "CROSS" BRAND



P E DISH FRILL

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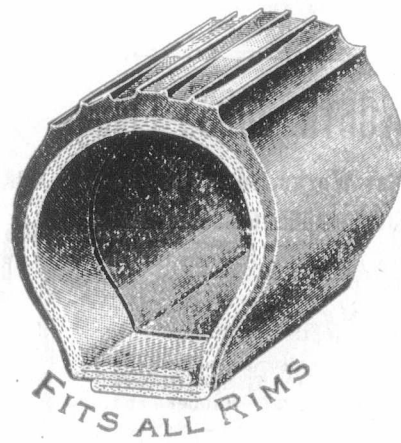
Every description of Laced, Embossed and Pleated Paper Goods for Table Decoration.

Made in London from British Materials by British Workpeople Only.

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## THE TONI PNEUMATIC TYRE.

(Patent No. 26,555, 1898.)



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

Eighteen Months' Guarantee with every Tyre.

F. TONI & CO.,

20 HANWAY STREET WORKS, OXFORD STREET,

LONDON, W.C., ENG.

Special Rates to Canadians under the new tariff

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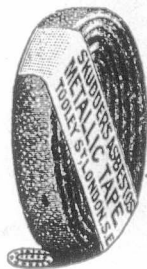
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Contractors to the Indian Government, London County Council, H.M. War Office, Corporation of City of London, &c., &c.  
 Telephone No. 899, Hop. Established 1856.  
 Telegraphic Address: "SKUDDER, London."

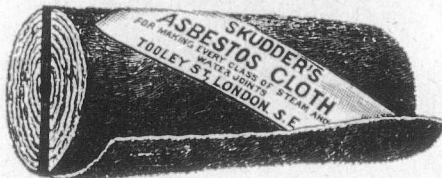
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Gold Medal, Sheffield, 1892.



**GLAND  
PACKINGS**

For all kinds of Marine and Land Engines, Steam Hammers, Blowing, Winding, and Hydraulic Engines.



**WOVEN  
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are extensively used in Railway Locomotive Pistons & Valves, also by Coal, Iron and Steamship Companies, &c.



## ASBESTOS MANUFACTURERS.

Patent Improved Non-Conducting Compound, for covering Boilers, Steam Pipes, and all super-heated surfaces. For the Prevention of Freezing in Cold Water Pipes our Compound has no equal.

98 Tooley Street, - - LONDON, S.E., Eng.  
 And at SOUTH BERMONDSEY.

At the annual meeting of the Ontario Beet Sugar Association, held at Toronto recently, a resolution was passed recommending that a committee be appointed to enquire into the effect of the present tariff on sugar, and formulate such amendments as will give a fair means of protection to the beet sugar industry, and that a deputation be delegated to present the views of the association to the Government at an early date. As over \$2,000,000 has been invested in this industry in Canada, as great difficulties have been experienced in getting sufficient raw material, as the system of bounties and rebates allowed by foreign countries enables them to lay down sugar in Canada at less than the cost of manufacture, and as this country is being flooded with foreign-made sugar, thereby injuring and retarding the growth of the industry, it was decided in a resolution to petition the Dominion Government to grant such assistance as will enable the industry to overcome these difficulties and disadvantages, and to take such immediate steps as will secure the permanent establishment of the beet sugar industry in Canada. It was also decided to appoint a deputation to wait on the Ontario Government this week and urge that they grant additional assistance to the industry by increasing the annual grant. The following were elected officers for the ensuing year:—President, John Perry; 1st vice-president, D. A. Jones, Beeton; 2nd vice-president, T. S. Kane, New-

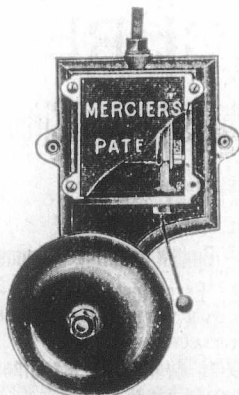
market; 3rd vice-president, F. A. Smyth, Chatham; 4th vice-president, J. C. Sieman, Warton; 5th vice-president, Edw. Elliott, Peterboro'; secretary-treasurer, D. H. Price, Aylmer; honorary solicitor, N. B. Gash, Toronto. Executive—Hugh Blain, Toronto; D. A. Gordon, Wallaceburg; G. J. Jermyn, Warton; Capt. Davidson, Dresden; E. W. B. Snyder, W. K. Snyder, Jas. Fowler, F. H. Annis, Whitby; N. B. Gash, Toronto; Mr. Pickard, Newcastle; W. Flavelle, and T. C. Bradburn, Newcastle; D. Cargill, M.P., Cargill, Ont.; C. W. Rikowski, Wallaceburg. The meeting was presided over by Mr. John Perry, and there was a large and representative attendance from all over the province, from such beet-growing centres as Warton, Berlin, Wallaceburg, Dresden, Peterborough, Newmarket, Whitby and as far west as Calgary N.W.T.

The Minister of Customs has lately been considering the question of putting the bonded warehouse system in Canada on something approaching a self-sustaining basis. Permission to have a bonded warehouse may be granted by the Minister in return for the annual payment of \$40. Liquors go into bond for five years, and other goods for a period of two years, and, upon being taken from bond, must pay duty on the values at the time of bonding. A customs officer is on hand when the goods are placed in bond and when they are removed, so that it

## Watertight Electric Bells,

FOR MINES, RAILWAYS, HOTELS, STABLES, AND ALL PURPOSES.

The Best, The Cheapest.



The only Real Good Bell.

**MERCIER'S PATENT, LIMITED,**  
 SALFORD, MANCHESTER, Eng.

Telegrams: WENHAM.

## JAMES PERCIVAL & COMPANY,

Rolleston St.,  
 LEICESTER, England.

Specialties:

- Football Boots,
- Cycling Shoes,
- Rubber Heeled Ward Shoes,
- Children's Cheap Oxford and 2-Bar Shoes.



All Shipping Orders Receive Prompt Attention.

Manufactured under the New Canadian Tariff.



Steel Moulders' Composition for Castings of every description.  
 Ground Ganister for Cupolas, Bessemers, Crucible Steel Melting Holes, etc.  
 Patent Non-Conducting Cement for Steam Pipes and Boilers superior to Felt and Compositions for preventing the radiation of Heat, Saving Fuel, etc.  
 Special Terms to Canadians under the New Preferential Tariff.

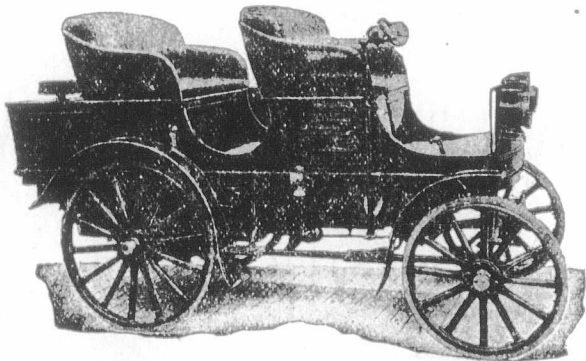
costs the Government no small sum to provide the necessary attendance at bonded warehouses. In the United States and Australia importers or owners of bonded warehouses are required to pay a sum more commensurate with the expense of the services rendered by the Government, and the idea is now entertained here that the time has come for the imposition of an additional charge in Canada. The proposition is not, however, regarded with favor in Montreal, and a deputation of some fifteen gentlemen, representing importers, bonded warehouse owners and customs brokers, interviewed Hon. Wm. Paterson recently, and protested against any augmentation of the present charge.

—An official summary of failures in Canada and Newfoundland for the past four years shows that last year there were 1,695 failures, as against 1,379 in 1901, 1,337 in 1900 and 1,306 in 1899. In 1902 the liabilities were placed at \$8,546,365, with assets of \$3,602,542. In 1901 the liabilities were \$11,783,737 and the assets \$5,264,551; in 1900 liabilities were placed at \$10,785,601, and assets at \$4,246,393; in 1899 the liabilities totalled \$11,009,491, and assets \$4,536,058. In 1902 the failures were said to be due to the following causes: One hundred and thirty-four to incompetence, 44 to inexperience, 733 to lack of capital, 9 to unwise credits, 4 to failures of others, 7 to extravagance, 34 to neglect, 15 to competition, 48 to specific conditions, 7 to speculation, and 60 to fraud. Taken as a whole, Canada reported 20.6 per cent. fewer commercial failures and 27 per cent. less liabilities in 1902 than in 1901.

—The steel industry in Ontario, according to Bureau of Mines reports, took a big jump last year, the output having been 68,802 tons, valued at \$1,610,031, compared with 54,471 tons, valued at \$347,280 in 1901. The difference was largely due to entry of the Sault Ste. Marie works into the field. The production of pig iron was 112,687 tons, valued at \$1,683,051, compared with 116,370 tons, worth \$1,701,703 in 1901. The wages paid in the pig iron and steel industry amounted to \$510,107, compared with \$274,454 in the year previous. The production of iron ore amounted to 561,472 tons, worth \$521,409, compared with 273,530 tons, valued at \$174,428 in the previous year. In this work the wages paid amounted to \$228,534, compared with \$231,039.

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.

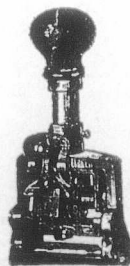
The Steam Car Co.,  
 House's System Limited.

REGISTERED OFFICES :

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

E. SCHREIER,

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



Manufacturer and Exporter of  
 3, 4 and 5 Action  
**A.B.C. Hand Numbering Machines**  
 Patent "Excelsior" Counter  
 FOR PRINTING PRESSES.  
 PATENT AUTOMATIC  
 Type-High Numbering Machines.  
 Automatic Chases for Printing and Numbering  
 Chases in one operation, and every description of



Numbering, Dating and Perforating Machines.  
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**EDGAR ALLEN & CO., LTD.,**  
*Imperial Steel Works,*  
**SHEFFIELD,**  
 MANUFACTURERS OF  
**STEEL CASTINGS**  
 Crusher Jaws, Cams, Tappets, Heads, Machine-Moulded Gearing, Truck and Skip Wheels and Axles,  
 Miners' Drill Steel, Tool Steel, Files, &c.  
**TURNER'S PATENT IRON-FIBRED STEEL.**

—Announcement is made of some of the plans and projects of the Eastern Canada Coal Company, which has secured a charter from the Ontario legislature. The object of the company is the acquisition of various valuable coal properties scattered throughout Nova Scotia, which at present are said to be inadequately worked, or subject to mismanagements by reason of lack of capital and executive force. The exact districts in Nova Scotia in which the company will have its holdings is not specified. The capital of the company is \$2,000,000. Some of the most important financial men in Montreal and New York will have a place on the board of directors.

—The cannery being built by the B. C. Packers' Association on the site of the Imperial Cannery at Steveston, B.C., will be the largest in Canada. The capacity of the cannery will be 4,000 cans a day, and will be four lined, or have four sets of canning machinery going at once. The ground floor will be 260 x 80 feet, and the building will be completed by machinery of the latest design. The highest pack for one day was made by the Georgia cannery, which put up in 24 hours 2,800 fish, so that the projected cannery will be easily the largest in the Province.

—Winnipeg advices state that there must be 18,000,000 bushels of oats in the country over and above its seed and

feed requirements, and for which there is at present no shipping outlet. A sharp decline in prices, the report adds, may be expected as soon as the oats begin to move. At present farmers are getting twenty cents per bushel at country points, which is considered a fair price in Manitoba.—Victoria, Feb. 3.—Owing to the enormous oat crop in Manitoba and the Northwest, large quantities are finding their way to the coast. These oats are of excellent quality, and go over 40 pounds to the bushel. It is expected that owing to lower prices a good many cars will be brought to coast dealers.

—The Eastern Ontario Dairymen's Association have decided to form a syndicate of cheese factories, where those desiring it may receive instruction. G. G. Publow, late cheese instructor at the Kingston Dairy School, has been appointed chief instructor, and he will have a staff of assistants, to each of whom will be assigned the inspection of twenty-five or thirty factories.

—The publishers of the Toronto city directory have completed the statistics for 1903, and report that there are 97,087 individual names in this year's issue, exclusive of firms, corporations, etc., which, based upon the multiple of 2 3/4 for each name, an extremely low rate, gives an estimated population at the end of 1902 of 266,989.

—Ottawa Clearing House.—Total for week ending Jan. 29, 1903, clearings, \$1,618,736.61; corresponding week last year, \$1,251,117.30.

WORKS: Poplar, Limehouse, and Millwall.  
 TELEGRAMS: "Locklanceo, London," or "Sonjon, London."  
 CODES: A B C, 4th Edition, A 1, and private.

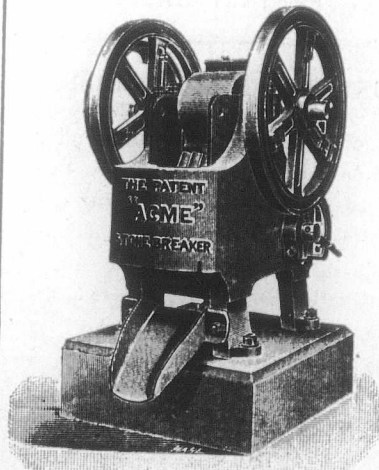
—Locke, Lancaster—  
 and W. W. & R. Johnson & Sons, Ltd.,  
 94 Gracechurch Street,  
 Lead Manufacturers  
 and Desilverisers.  
**LONDON, Eng.**

**MANUFACTURES:**

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| Pig Lead (Common and Refined).                                  | Laminated Lead, for damp walls.   |
| Bar Lead.   | Tin Foil, (Pure and Ordinary).  |
| Sheet Lead (Ordinary and Chemical), up to 8ft. wide.            | Dry White Lead Warranted genuine English (made by old Dutch process).                                   |
| Sheet Lead (Graduated and Tapered).                             | Ground White Lead. Warranted genuine English stack made White lead, ground in best refined linseed oil. |
| Lead Pipe (Ordinary and Chemical).                              | Flake White.  |
| Lead Pipe (Soil Composition, and Tin Washed).                   | Snow Flake.   |
| Lead Wire.  | Litharge (Flake and Ground), Ordinary, selected Refined, and Assayers.                                  |
| Tape Lead.  | Zinc Discs.   |
| Carm Lead.  | Zinc Plates, for Marine Boilers.  |
| Tea Lead. Best Incorrodible. (W. W. & R. Johnson & Sons' Brand) |   |
| Lead Foil, for gold and silver assaying.                        |   |

Buyers of Argentiferous & Auriferous Lead Bullion.  
 Brand for Tea Lead, White Lead, &c.

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The  
 Patent "ACME" (Reg.)

**Stone  
 Breaker**

Portable and Stationary.  
 The Best Machine for all  
 purposes.

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

**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. McGOON, Manager.**  
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**"The Best in its History"**

Is the Canada Life Assurance Company's record in every particular of its business for 1902.

**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.,**  
271 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, FEBRUARY 6TH, 1903.

**AN IMPORTANT FIRE INSURANCE DECISION.**

The Supreme Court of Louisiana has just rendered judgment in an appeal case of great importance to insurers of property and to fire insurance companies. We doubt the equity of the decision in some respects, but the plaintiff brought an adverse verdict upon himself by misrepresenting the facts upon which the insurance was based, though such misrepresentations were not shown to have had any fraudulent intention. The absence of such intention renders the judgment particularly important as it declares that, the mis-statement of material facts without a fraudulent motive vitiates a fire policy.

The plaintiff, one Elie Germier, sued the Springfield Fire & Marine Insurance Company to recover a loss

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824. CAPITAL, - - \$10,000,000  
Head Office, MANCHESTER, ENG. Canadian Branch Head Office, - TORONTO.  
JAS. BOOMER, Manager.  
T. D. RICHARDSON, Assistant-Manager.  
EVANS & JOHNSON, Resident Agents, MONTREAL.  
1738 Notre Dame St.

**A Good Position Open.**

THE IMPERIAL LIFE ASSURANCE CO. offers a most advantageous contract to a good representative for

**Sherbrooke & Vicinity**

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

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

under a policy issued by defendant company. It appeared that Germier bought land and erected thereon a house and barn. He sold the land to one Le Brun, but continued to occupy the property. After selling to Le Brun he effected insurance on this property, including the buildings, furniture and vehicles, and hay in the barn and sheds. The policy, which was applied for and made out in his own name, contained the following stipulations:

Special reference being had to assured's application, on which this insurance is based, which is hereby made a warranty by the assured and part of this policy.

This entire policy shall be void if the assured has concealed or misrepresented, in writing or otherwise, any

Insurance.

**PHENIX**

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

Established in 1783. Canadian Branch  
Established in 1864.

No. 164 St. James St.

MONTREAL, P. Q.

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

City Agents:

M. 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.



**Mutual Reserve Life Insurance Co.,**

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

**THE TWENTIETH ANNUAL STATEMENT**

Shows that the 1900 Business Brought

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

**An Increase in Surplus**

...AND...

**An Increase in Insurance in Force.**

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

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

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

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

Montreal Office, - - La Presse Building.

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

**Union Assurance Society  
OF LONDON.**

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

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

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

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

T. L. MORRISEY, Manager.

material fact or circumstance concerning this insurance, or the subject thereof; or, if the interest of the insured in the property be not truly stated herein.

Or if the interest of the insured be other than unconditional and sole ownership; or, if the subject of the insurance be a building on ground not owned by the insured in fee simple.

Six months later he caused a slip to be attached to the policy by the insuring company, which read:

Endorsement, Mr. Elie Germier, New Iberia, La., May 13, 1901. Any loss that may be ascertained and proven to be due the assured under the first and second items of this policy shall be payable to Pierre Le Brun of New Iberia, La., as his interest may appear at the time of the loss, and remainder, if any, to assured. Attached to and forming part of the policy No. 1062, Springfield F. & M. Ins. Co. of Springfield, Mass.

Such an endorsement certainly conveys the idea that Germier owned the property and Le Brun was the mortgagee, which wholly misrepresented the relations of both parties to the property. A year after the policy was so endorsed the building and furniture were almost wholly destroyed by fire, and when Germier made a claim for indemnity he was informed that the company denied liability, as the property burnt was not his, as he had stated. The Supreme Court, having heard the case on appeal from a lower court, ordered the suit against the insurance company to be dismissed, as in the case of non-suit, the plaintiff to pay the costs.

As we intimated before, the case seems somewhat a hard one, as, though there was undoubtedly a misrepresentation as to the ownership of the property, it was

not of such a nature as to imply any fraudulent intention. This judgment should be a warning to insurers of property against making any misrepresentations when applying for insurance, as the policy is liable to be rendered null and void by a mis-statement of fact relating to the property.

**STATISTICS OF CANADA.**

A neat pamphlet just issued by the Royal Bank contains, in addition to the annual statement for 1902 and a list of its shareholders, a well-grouped series of statistics relating to the Dominion.

First, as to size, Canada, as every school-boy knows but many adults forget, has an area of 3,653,946 square miles, or nearly 100,000 square miles larger than the United States, including Alaska, but 170,000 less if we include the recent acquisitions from Spain. As compared with Europe, it is less by about 150,000 square miles; it is 700,000 square miles larger than Australia; upwards of 50,000 square miles larger than the Chinese empire, with its population of 360 millions. Canada's population is about 5½ millions.

The ordinary revenue shows an increase from \$15,500,000 in 1870 to \$58,000,000 in 1902, the expenditure from \$14,345,000 in 1870 to \$50,740,000 in 1902. The subjoined table of Dominion imports for home consumption is reproduced in full from the pamphlet:

From.	1880	1890	1900	1902
Great Britain ..	34,461,224	43,390,241	44,789,730	49,206,062
United States ..	29,346,948	52,291,973	109,844,378	120,814,750
Other countries..	7,974,177	17,083,370	26,170,208	32,770,783
Totals. . . . .	\$71,782,349	112,765,584	180,804,316	202,791,595

Our domestic exports were as follow:—

To	1880	1890	1900	1902
Great Britain ..	35,208,031	41,499,149	96,562,875	109,347,345
United States ..	29,566,211	36,213,279	59,666,556	66,567,784
Other countries..	8,125,455	7,545,158	14,412,938	20,104,631
Totals. . . . .	\$72,899,697	85,257,586	170,642,369	196,019,760

Our imports of coal in 1902 were 5,392,572 tons, of a value of \$13,307,838, of which 3,247,256 tons, valued at \$6,020,000, were bituminous and 1,652,460, of the value of \$7,022,000, anthracite. About 65,750 tons were brought from Great Britain, the remainder from the United States. Our exports of domestic coal in 1902 amounted to 1,817,534 tons, of the value of \$4,867,088, of which 1,589,469 tons, valued at \$4,318,681, went to the United States. Of our coal yield in 1901, Nova Scotia supplied about 4,100,000, British Columbia 1,712,715 tons, Manitoba 356,741 tons, and New Brunswick 17,630 tons. The total yield increased from 1,063,742 tons in 1874 to 6,186,286 tons in 1901.

The total value of the principal metal products increased from \$3,614,488 in 1890 to \$42,824,698 in 1901. Of these, gold represents \$24,462,222, of which the Yukon produced \$18,000,000, British Columbia \$5,596,700, Nova Scotia \$604,500, and Ontario \$243,000. Next to gold, copper is our most valuable metal product; the yield in 1901 was \$6,600,000. The product of nickel, which has been rapidly advancing, was \$4,594,520 in 1901; silver about 3 millions, lead \$2,199,787, and pig

iron \$1,212,000. The next statistics available will show a great advance in steel and iron.

Among our great sources of wealth the wheat yield of the North-West, including Manitoba, has assumed remarkable proportions, advancing in Manitoba alone from 14,665,769 bushels in 1890 to 53,077,267 bushels in 1902, the latter from about 2 millions of acres. Oats yielded 34,478,160 bushels, from 725,000 acres, and barley, 11,848,422 bushels from 329,790 acres. The North-West Territories yielded in the same year 14,650,000 bushels of wheat, 10,725,000 bushels of oats, and 844,000 bushels of barley.

The statement of traffic through the Canadian canals in 1900 (the latest available) was 6,538,235 tonnage, more than double that in 1885. The tonnage of sea-going ships entered and cleared at Canadian ports with cargo and in ballast in 1902 amounted to 14,731,488.

We close our extracts with a table of the total clearings of the chartered banks for the last three years:

Cities.	1900	1901	1902
Montreal . . . . .	\$ 734,941,602	\$ 889,486,915	\$1,089,970,000
Toronto . . . . .	513,697,000	599,385,671	809,078,000
Halifax . . . . .	77,594,870	87,148,064	88,532,307
Hamilton . . . . .	40,262,588	42,554,033	45,965,217
Winnipeg . . . . .	106,956,792	134,199,663	188,370,003
St. John . . . . .	37,907,421	40,941,259	42,424,175
Victoria . . . . .	32,038,700	30,607,315	28,580,754
Vancouver . . . . .	46,161,432	46,738,805	54,467,549
Ottawa . . . . .	.....	.....	96,391,290
Quebec . . . . .	.....	.....	73,247,341
Total . . . . .	\$1,589,560,411	\$1,871,061,725	\$2,526,026,636

It will be seen that in every particular that makes for increasing prosperity, Canada holds a prominent place among the nations.

#### NAVIGATION ON THE ST. LAWRENCE.

For several years back the dangers said to be inherent to the navigation of the St. Lawrence route in the lower river and the Gulf, have been magnified by interested parties, inimical to it, to such an extent, and so persistently, that the marine insurance companies have by combination, succeeded in discriminating and maintaining a higher rate of premium than prevails in other parts of the world where the dangers are greater. This has been a just cause of complaint in Canada, and the time is believed to have come when it should be removed.

The official report of the government inquiry into the cause of the eleven accidents to ocean vessels in the lower St. Lawrence during the last year, clearly establishes the fact that not one of them is owing in any way to faulty aids to safe navigation provided by the government, but, with one exception, they were all owing to either gross carelessness of pilots or defective knowledge and seamanship on the part of the officers in charge of the vessels which came to grief. The exception we allude to was that of a small vessel in the Gulf under fortuitous circumstances, that will occasionally

occur, when the most complete system of aids and signals prove of no avail to prevent disaster.

In not one of the cases has any attempt been made to blame the route itself. On the contrary, the blame is admitted and fixed on the shoulders of those respectively responsible for the management of the vessels, and those who engaged them for that duty.

It is made perfectly clear now that if those vessels had been as carefully and judiciously handled as all the other vessels trading successfully in the river last year, the losses of the insurance companies would have been practically "nil." This were of itself sufficient proof that, with careful navigation, the St. Lawrence route is, to say the least, as safe as any other route in the world, if not more so.

It has been too much the custom hitherto, when an accident occurred, to blame the government for the want of a better system of lights and signals. The owners and officers of vessels, however blamable, have always shielded themselves under that one cry. That cry will hold no longer. No one will undertake to say that the system of aids to navigation is perfect in the St. Lawrence any more than other systems elsewhere are. Improvements in such matters are continually being made in all parts of the world as well as in Canada. The Canadian Department of Marine has as efficient a staff of officials as any other country, and all the successive governments have been alive to the needs of making our great artery of commerce as safe for navigation as possible.

It is now for all the owners of vessels trading to the St. Lawrence to see to the competency of the officers in charge, and for the pilotage authorities to weed out incompetent pilots and enforce a stricter discipline among them. In the meantime, the Marine Insurance companies must, perforce, revise their code of risks, cease their unfair discrimination, and place the St. Lawrence route on the list of one of those as the least dangerous for maritime traffic.

#### RURAL MAIL DELIVERY.

Notwithstanding all the progress made during recent years in furthering the comforts of life, clearing the road for both rich and poor, we still find those in the country being compelled to travel, some of them, many miles for their mail. While improved ideas have been taken up in regard to numerous other improvements, the man out in the country appears to have been forgotten, at least, in so far as keeping him abreast of the times in delivery of mail. Thirty years ago he could hitch up and drive to the neighbouring village or town and get his mail, his daily or weekly paper; and to-day, as he drives home he can console himself with the knowledge that after all the happenings of a third of a century, he still

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enjoys the same privilege; he can still hitch up and go for his mail. All interested in the welfare of the country at large are anxious to further any movement tending toward improvement, therefore measures should be adopted whereby rural mail delivery would be a feature, for its advent would be followed by results beneficial alike to both city and country.

The importance of a city or town is usually measured by its population. Of late years we find the cities spreading out over the adjoining country at a rate which is fast revolutionizing former customs and compelling the principal institutions to adopt the branch system in order that they may secure the patronage which would otherwise seek different channels. This movement has but fairly begun. Each year finds it spreading with greater impetus, followed by the various branches of industry. Thus we see the city stretches out, as it were, its lengthening arms to the dwellers in the country, yet the latter, so busy with the production of what feeds and clothes each and all, have neither time nor combined influence sufficient to warrant the adoption of such town and city improvements among them. Farmers have, of recent years, become much better educated, and generally enlightened, this largely due to the "good roads" movement, which has permitted of their keeping more in touch with events as they transpire, also through the medium of the press.

Were free rural postal delivery adopted, as it will be in time, the rural population would become much better acquainted with city ideas, customs and usages, all this tending to a more general spread of knowledge, with which is always allied better living and social elevation. The system of rural free mail delivery has been adopted in some parts of the United States, and has been pronounced a success from the outset. The idea is fast gaining ground and is being put into more general use, many improvements hitherto unknown following its path. A recent dispatch from Washington, U.S., reads: A. W. Machen, General Superintendent of the free delivery system of the Postoffice Department, made the interesting statement to-day that by July 1, 1905, the department expects to have all of the available territory in the United States covered with rural delivery routes. This will mean well on to 40,000 routes, and the discontinuance of an equal number of fourth-class offices. Superintendent Machen has had charge of the rural delivery service from its inception in 1896, so he is thoroughly familiar with all the conditions under which it has grown. "It has been shown," he said, "that the effect of the rural free delivery service upon the postal revenues is twofold: First, it causes a healthy and steady increase in the gross receipts of the postoffices in the locality or county in which free delivery is general, and, second, it is responsible for a portion of the increased revenues of the large offices accruing from the stimulated use of the mails by merchants and others who are now

able to reach patrons of rural delivery throughout the country. One of the distinguishing features of the rural free delivery service is the great scope of its utility. With the establishment of a rural route every other postal facility becomes co-extensive and co-operative. By providing for the registration of letters by carriers en route, the acceptance of money by them for the purchase of money orders, and the sale of postage stamps, postal cards and stamped envelopes, the department effectually places at the gate of each family all the conveniences supplied by a city postoffice, with the exception of the direct issue and payment of money orders by carriers, and it is now proposed to add one or possibly both of these features also."

What this means for our southern neighbours it would mean for us. Canada is not behind in intelligence. This is being proven from day to day by the boys from the North being given the best positions open in the representative cities to the South.

York Township, Ont., has already moved in the matter of rural delivery of mail, representatives having been chosen to wait on the Postmaster-General to this effect. Such improvements must come, and the sooner they are solved and put into effect the better.

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#### HARBOUR MATTERS.

There is such a general feeling of disquiet arising in the public mind as regards the proposed facilities for handling the traffic of the future in our harbour, that, in all probability, a complete change must result as regards the relative position of vehicular and railway traffic on the wharves. The railway traffic is an important feature in the trade of the port, one that is sure to increase in importance, under judicious regulations, but the local traffic and freight to and from the ships is still larger, and entitled to first consideration when dealing with this question of the best means of connection between the ship and the freight.

It is becoming well fixed in the public mind that the railroads must have, in the near future, access to the wharves at all hours of the day and night. It is only reasonable that they should have that privilege, under certain conditions, the chief of which should be a different level from that of the vehicular traffic; the use of electric power for moving the cars, and the working of a system on the wharves by which the cars of all railways, under one management, may be free to use the rails to the fullest extent, instead of as now, under the present disjointed system, more than half the rails on the wharves being unused fully one-half of the time.

If the country is to obtain all the advantages from the port of Montreal being properly equipped with the most up-to-date facilities for handling its trade—which for the last few years has been promised by our statesmen

—from the premier and others of more or less influential importance—it is evident that some pressure, other than now appears, is necessary to enforce a change and bring about a unanimity of feeling, of a patriotic kind in the harbour board. Political partisanship and selfish interests, have no business or right to influence the deliberations of that body, which has the right—or should have, if properly exerted—to initiate a genuine Canadian policy for the harbour and national port of Montreal.

Reading between the lines, however, as many people do, the chief concern of the majority of the members, as now constituted, is as to how any particular action will affect the government, and how it will be taken at Ottawa. The occasion requires a larger grasp of mind than such as that, if the country is to get the full benefit of the sacrifices it is making, and is still further prepared to make for provision for the extension of the maritime interests of the Dominion.

This question of different levels for the two distinct traffics in the harbour is not new. It was urgently discussed before the present plan of harbour improvements was adopted. The chief argument used then to secure its adoption, and the high level, was that all the local traffic would go on the street level direct to the ships and thus the objectionable old ramps—only ten feet high—would be avoided.

Now, when the fact is recognized that there must be a change from the old order of things, it is proposed that all the vital important local traffic shall be forced to rise up ramps twenty feet high, instead of the old condemned ones, which were only ten feet high, there is a natural revulsion of feeling, and a very reasonable demand that a reconsideration of the actual and future position should take place.

It is freely admitted by some, if not the majority of the members of the Harbour Board, that it was a mistake not to have considered the question of an elevated system of railway tracks before it was too late. But is it too late? We are among the many who have looked on this question from a disinterested standpoint, that it is not too late. It certainly should have been considered at an earlier day, as we and others have frequently pointed out.

Among other reasons given out, in official quarters, is that the elevator now in course of construction is built so that it could not be used by the railways if the tracks were elevated. That is a futile objection not worthy of being considered in such a large question as the future of the port. It may be—and that is a point that we are not prepared at this moment to argue—perhaps it is not well taken. However, the future will call for more than the comparatively small accommodation than that one, if we attain the proportion of trade we have been led to expect, and have a right so to do.

That one elevator will be fully required for the recommendation of the water-borne traffic in grain, and will

not be sufficient for the purpose, and even if it cannot be utilized for railway purposes, others specially adapted for them can be, and must be, built to meet the requirements of the future trade.

It is absurd to suppose that one elevator will meet all the demands of the harbour. It will simply supply the ships berthed on the two upper piers, and all the lower section will be left out in the cold. That position cannot be maintained, and the sooner that an enlarged view of what is required is fairly tackled, the better it will be for the general interest.

It is folly to shut our eyes to the changes going on in transportation matters. The Great Northern, the Canada Atlantic, and the Canadian Northern are now, it appears, practically combined and will be, in the near future, a most important factor. That combine are seeking for an entrance into the harbour by means of a branch from Joliette, now in course of construction. Under present arrangements, practically, that company will be shut out, and it follows naturally, that the present arrangements must be changed in the general interests of the trade of the country.

It is evident that now is the time when the tracks on the wharves have necessarily to be readjusted, owing to the reconstruction of the harbour, that the whole matter shall be carefully considered, and the whole system of railway traffic management put under one control.

If that is done, one half of the tracks could be economised, and with an elevated system, and the use of electric power, the railway traffic could be carried on night and day without any interference with the ordinary general traffic on the wharves.

From all we can learn the difference in the cost between a perfect system of elevated tracks and the present makeshift of bridges for the local traffic would be insignificant.

After all the expenditures on the changes in the harbour, the proper authorities should take the necessary steps to ascertain from competent parties what the difference in the cost and the advantages really would be.

#### CANADA AS A FIELD FOR LIFE INSURANCE.

The Insurance Institute of Montreal is fulfilling one of the principal objects for which it was organized by holding monthly meetings, at which papers are read on topics of an instructive character relating to insurance by members and others who have special qualifications for presenting subjects in an attractive form.

On the 29th ult., a paper was read on "Canada as a field for life insurance," by Mr. David Burke, A.I.A., F.S.S., who, both as an accomplished Actuary and a Manager of long experience, has all the technical skill

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and business experience to treat this subject with judgment and expert ability.

For many years Mr. Burke had the management in this city of the affairs of the New York Life Insurance Company, and since leaving the service of that institution has been general manager of the Royal Victoria Life Insurance Co., which he organized and is building up successfully as a Canadian company. Knowing, then, the field so thoroughly, his views thereon are valuable and trustworthy.

He opens his paper by classifying the heads under which the subjects naturally fall, which are:

- Development of the business.
- Laws affecting Life Insurance.
- The Insurance Act of Canada.
- Taxation of Companies.
- Population and Climate.
- Medical examiners and selection of risks.
- Mortality experience.
- Banks and banking facilities.
- Investments and interest rates.
- Development of Resources.
- Cost of new business.
- Supply and demand.

The development of Life insurance in this country has been remarkable, as is shown by the following data:

In 1869 the life insurance in force was.....	\$ 35,680,000
In 1901 " " " .....	463,760,000
The amount per head of population in 1869 was..	\$ 9.80
" " " " in 1901 was..	\$ 6.50

In 1869 the business was done by 14 British companies, 9 American, and 1 Canadian, whereas now it is in the hands of 7 British, 9 U. S., and 19 Canadian companies. The development of Canadian life insurance companies in the last 30 years is remarkable evidence of the growth of confidence in native institutions, which is likely to become accentuated as this country grows in population and wealth. Mr. Burke, however, considers that "before the yearly new business of life insurance can be expanded much more Canada must increase her population." He thinks this country has resources adequate for the support of "twice the population of the United Kingdom and Canada combined," which would be close upon 100 millions of people.

He considers our insurance laws to be wisely framed, but condemns the taxation imposed on the companies by the Provincial Governments and some municipalities as "exorbitant." In regard to the people of Canada, he regards them as well adapted for life insurance, as the mortality experience of the companies has been exceedingly favourable, the climate being healthy and the habits and avocations of Canadians conducive to length of life. In these vital features Canada is a desirable field for life insurance.

In regard to Banks and banking facilities, the paper before us points out the great increases in recent years, with which our readers are familiar from the monthly comparisons published in this journal.

As regards investments by life insurance companies, it is stated that, in 1901, the average rate earned was 4.34 per cent. The Government retains the right of determining in what securities a life insurance company may invest its funds. This restriction is complained of by some company managers, but, it needs only a cursory glance at the reports of the Insurance Superintendent to discover that the field for investments is practically unlimited. The investments include stocks and bonds of all manner of joint stock companies here and in the United States; the debentures of municipal corporations; railway and government securities; advances on stocks and bonds; indeed, it is not easy to see what class of security, except promissory notes, is forbidden to the life insurance companies in Canada.

Mr. Burke has some vigorous strictures on the excessive cost of new business, a large portion of which, no doubt, is utterly wasted, as the business obtained at a sacrifice of the larger part of the first year's premium, runs out of the companies' books like water from a sieve. That is an aspect of the life insurance business in Canada which calls for the serious consideration of all companies, and Mr. Burke did well in bringing it forcibly to their attention. His satirical allusions to "Twisters" are very pungent, and will excite curiosity as to the persons he pillories and pelts with stinging arrows.

After a brief statement of the salient facts showing the development of the railway, mineral and agricultural resources of this country, Mr. Burke winds up his very interesting paper by deprecating the establishment of more life companies, as, at present, "there cannot be room for any more to do a profitable business." But he is sanguine in regard to the great future before Canada, in wealth and population, which, as it develops, will render the field of life insurance more and more extended and profitable.

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—Negotiations have, it is stated, just been completed for the consolidation of three companies engaged in the manufacture of shirts and collars in this city. The companies are Tooke Bros., Limited, A. H. Sims and Co., and the Standard Shirt Company, Limited. With the companies are the Colonial Bleaching and Printing Company, Limited. It is understood the company will establish a large factory at Shawinigan Falls, where it will manufacture its own cotton and prints. The factory would manufacture cottons—especially prints not at present on the Canadian market—to supply them as raw material for use by the new company in the manufacture of its shirts and other lines. At the present time various lines of printed goods must of necessity be imported from the United States for the reason, that they are not manufactured in Canada. The installation of proper machinery and the saving of duties and other manufacturers' profits, it is calculated, would result in profits to the new company.

FIRE INSURANCE BUSINESS IN 1902.

The three right-hand columns of the table subjoined are pleasant reading, not only for the insurance companies and their managers and other officers, but for every person having a stake anywhere in the land. It is but rarely that the proportion of Losses paid to Premiums Received has fallen so low as in 1902. People will recall the now trite remark which we may lay claim to as being the first to use in the connection, that business prosperity has a very marked influence for good upon fire risks, and vice versa; for though it is very rare indeed that a merchant, manufacturer or other man of business will harbour the thought of making a sale to the insurance companies, the conviction is be-

lieved to prevail that there is still another here and there who has much to account for in the raising of rates to the public, and whose haulage out of the underwriters is often heavy enough to call for considerable gathering in of premiums to get at anything like a balance, even at an increase of taxes (rates) upon the various insured. As we are yet awaiting some of the returns, it is impossible to show the average for 1902, but there can be no doubt that it beats all records, the year 1888 being the lowest heretofore, a ratio of 51.3. It is probable the average Loss Ratio for 1902 will not much exceed 37.5, and one of the big companies which is among those of highest proportion of losses, is creditably reported to have netted \$300,000 from its business for the period under review:

FIRE INSURANCE IN CANADA DURING 1902.

(Full information as to 1922 business for the remaining Companies is not available for the moment, but will be published as soon as returns come in.)

COMPANIES.	RATIO OF LOSSES PAID TO PREMIUM RECEIPTS.											1902.			
	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	PREMIUM INCOME.	LOSSES INCURRED.	LOSS RATIO.
<b>CAN. COMPANIES.</b>															
British America...	67.6	75.2	86.1	71.4	67.5	62.6	57.5	59.6	52.3	48.1	69.0	61.06	.....	.....	.....
Quebec.....	44.7	67.3	73.5	79.0	73.3	59.5	67.5	117.5	46.7	93.5	113.31	.....	.....	.....	.....
Western.....	46.8	65.2	70.0	64.4	66.2	65.1	57.5	73.3	49.4	51.9	86.0	63.94	.....	.....	.....
<b>BRIT. COMPANIES.</b>															
Alliance.....	.....	.....	40.0	87.4	92.7	73.3	68.5	53.5	63.6	43.7	187.0	114.80	156,633.00	22,322.00	14.2
Atlas.....	71.7	77.3	57.7	76.0	57.1	56.0	59.0	61.1	97.6	60.2	102.5	59.24	.....	.....	.....
Caledonian.....	70.8	83.5	52.8	73.4	69.4	59.6	62.8	62.9	55.8	50.6	123.3	89.10	259,017.00	109,448.00	42.2
Commercial Union	47.6	57.8	81.0	69.6	62.7	79.9	61.9	72.5	80.8	71.8	79.5	70.44	438,560.00	144,324.00	33.5
Guardian.....	75.3	85.6	52.0	58.5	75.7	75.4	58.6	76.8	56.7	53.8	106.0	79.46	.....	.....	.....
Imperial.....	47.9	44.4	46.2	84.8	57.3	58.8	51.9	56.9	50.2	58.7	99.5	73.41	127,073.00	100,168.00	78.8
Home Insurance..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	94,306.00	1,793.00	01.9
Lancashire.....	53.8	71.0	60.7	75.6	60.4	80.1	60.1	71.6	49.9	57.0	91.2	61.56	.....	.....	.....
Law Union & Crwn	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	66,189.00	18,897.00	29.8
Liv. & Lon. & Glo.	38.1	57.9	64.9	86.9	65.3	70.5	57.7	72.8	60.8	69.9	87.0	86.25	424,171.00	189,409.00	44.6
Lon. and Lancs....	61.5	41.5	55.8	49.2	63.8	89.5	45.6	49.3	108.4	46.9	86.6	87.47	.....	.....	.....
London Assurance	44.7	36.8	45.9	69.9	63.3	90.1	46.2	78.0	119.2	45.0	111.4	90.00	134,214.00	40,444.00	30.1
Manchester.....	12.6	49.4	65.6	92.2	78.3	90.8	57.3	76.5	56.8	62.9	131.0	91.10	191,793.00	69,059.00	30.7
National.....	67.6	81.3	63.2	77.6	57.1	61.0	59.0	61.1	97.6	60.2	102.5	52.78	271,990.00	111,421.00	40.9
N. Brit. & Mer....	55.9	72.9	63.2	87.7	56.8	61.2	45.3	77.1	68.2	64.4	116.4	72.62	.....	.....	.....
Northern.....	70.5	57.9	59.8	70.5	70.5	86.3	69.2	55.9	55.9	52.7	74.5	71.17	367,592.00	101,626.00	38.5
Norwich Union....	58.7	67.7	63.0	64.1	83.1	69.2	57.7	63.7	72.5	56.8	97.6	72.12	.....	.....	.....
Phoenix of London	48.2	61.1	54.1	63.3	62.3	49.2	43.3	53.4	57.1	51.8	80.2	65.74	.....	.....	.....
Royal.....	53.3	88.3	63.7	75.1	70.8	72.7	63.3	62.9	67.6	51.8	80.2	65.74	.....	.....	.....
Scot. Union & Nat.	33.5	61.7	68.2	91.5	68.2	86.1	55.6	42.5	67.0	47.6	60.0	62.27	963,143.00	40,762.00	42.3
Sun Fire.....	.....	.....	30.8	62.0	69.4	70.7	59.9	83.2	65.5	70.8	91.4	83.11	309,081.00	110,597.00	35.8
Union.....	23.9	42.7	45.2	68.0	61.0	45.8	58.5	43.7	76.0	56.5	130.5	85.68	245,562.00	95,029.00	30.5
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	297,415.00	95,988.00	31.9
<b>AMER. COMPANIES.</b>															
Aetna.....	67.3	55.6	75.8	63.4	56.3	73.3	47.6	67.2	61.1	60.6	164.2	73.50	208,336.00	78,115.00	37.5
American.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Connecticut.....	37.6	36.7	48.4	62.1	41.5	76.3	52.1	75.0	98.3	60.2	71.3	59.90	.....	.....	.....
Hartford.....	84.7	72.3	51.3	70.2	65.3	75.6	50.8	60.9	66.8	52.1	133.5	63.78	.....	.....	.....
North America....	44.3	45.7	56.6	65.0	70.7	62.4	67.6	84.0	79.8	42.9	119.3	68.53	185,941.00	62,036.00	33.3
Phoenix Brooklyn.	37.6	54.9	82.9	70.8	69.9	98.3	61.9	53.7	64.3	57.5	56.5	6.89	174,616.00	54,690.00	31.3
Phoenix of Hart...	30.3	56.6	79.9	96.4	75.1	71.2	73.9	80.6	85.0	83.0	75.4	55.12	140,84.00	4,251.00	29.9
Queen of America.	.....	18.7	70.5	63.0	67.1	66.9	59.4	56.8	41.2	53.7	88.6	49.25	496,152.00	233,933.00	47.1

RECAPITULATION.

Average.....	1887	70.9
do.....	1888	51.3
do.....	1889	51.5
do.....	1890	56.0
do.....	1891	62.6
do.....	1892	64.7
do.....	1893	74.4
do.....	1894	68.4
do.....	1895	71.2
do.....	1896	59.0
do.....	1897	65.7
do.....	1898	65.1
do.....	1899	60.1
do.....	1900	98.9
do.....	1901	68.9

The new year has opened as favourably in nearly every legitimate line of business, and the result cannot fail to have its moral influence also, in tending to convince the growing as well as the grown generation that there is no royal road to Riches, that industry and perseverance are the best and only guides.

The companies at headquarters, at home and abroad, and their representatives, wherever in Canada, are to be congratulated upon the excellent outcome of their en-

deavours during 1902, but it will take many such rewards to recoup the great majority for the disasters and losses of former years. Although the great bulk of Canadian fire underwriting is in the hands of staunch, joint-stock companies, there is more mutuality in the business than many people seem to consider. The rise in rates is due to the more or less frequency of fires, and in this and some other respects the money to pay losses must sooner or later come out of the pockets of the public at large.



WHAT CANADA BUYS—(28).

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.			
	Lbs.	\$	Lbs.	\$	\$		\$	\$			
Fax, hemp and jute, manufactures of—											
Great Britain .....	25,333	5,144	1,738	288	14.40	23,595	4,856	161.88			
Austria-Hungary .....	100	19	100	19	95	.....	.....	.....			
United States .....	239	44	239	44	2.20	.....	.....	.....			
Total .....	25,672	5,207	2,077	351	17.55	23,595	4,856	161.88			
Damask of linen, stair linen, drape, napkins, doylies, etc.—											
Great Britain .....		408,977	.....	22,859	6,857.70	.....	389,673	77,934.59			
Austria-Hungary .....		3,071	.....	3,071	921.30	.....	.....	.....			
Belgium .....		90	.....	109	32.70	.....	.....	.....			
China .....		9	.....	9	2.70	.....	.....	.....			
France .....		8,920	.....	8,920	2,676.00	.....	.....	.....			
Germany .....		17,128	.....	17,075	5,122.50	.....	.....	.....			
Japan .....		467	.....	774	232.20	.....	.....	.....			
Switzerland .....		1,289	.....	1,289	386.70	.....	.....	.....			
United States .....		11,085	.....	11,140	3,342.00	.....	.....	.....			
Total .....		451,036	.....	65,246	19,573.80	.....	389,673	77,934.59			
Handkerchiefs—											
Great Britain .....		144,324	.....	8,006	2,802.10	.....	136,293	31,802.18			
Belgium .....		21	.....	37	12.95	.....	.....	.....			
France .....		7,628	.....	7,591	2,656.85	.....	.....	.....			
Germany .....		3,463	.....	3,463	1,212.05	.....	.....	.....			
Japan .....		149	.....	415	145.25	.....	.....	.....			
Switzerland .....		3,776	.....	3,776	1,321.60	.....	.....	.....			
United States .....		1,355	.....	1,355	474.25	.....	.....	.....			
Total .....		160,716	.....	24,643	8,625.05	.....	136,293	31,802.18			
Horse clothing, shaped, or otherwise manufactures—											
Great Britain .....		180	.....	102	30.60	.....	78	15.60			
United States .....		6,806	.....	6,806	2,041.80	.....	.....	.....			
Total .....		6,986	.....	6,908	2,072.40	.....	78	15.60			
Towels—											
Great Britain .....		126,054	.....	4,347	1,304.10	.....	121,849	24,368.84			
Newfoundland .....		1	.....	1	30	.....	.....	.....			
Austria-Hungary .....		703	.....	703	210.90	.....	.....	.....			
Belgium .....		248	.....	87	26.10	.....	.....	.....			
France .....		324	.....	324	97.20	.....	.....	.....			
Germany .....		5,450	.....	5,450	1,635.00	.....	.....	.....			
Japan .....		5	.....	5	1.50	.....	.....	.....			
Russia .....		1	.....	1	0.30	.....	.....	.....			
United States .....		742	.....	844	253.20	.....	.....	.....			
Total .....		133,528	.....	11,762	3,528.60	.....	121,849	24,368.84			
Sheets and sheetings—											
Great Britain .....	Yds.	9,005	820	Yds.	1,645	71	21.30	Yds.	7,360	749	149.80
United States .....		220	30		220	30	9.00		.....	.....	
Total .....		9,225	850		1,865	101	30.30		7,360	749	149.80

DUTIABLE GOODS.—(Continued.)								
ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.					
Countries.	Quantity.	Value.	Quantity.	General Tariff.		Preferential Tariff.		
	Yds.	\$	Yds.	Value.	Duty.	Quantity.	Value.	Duty.
	—Total Imports—			\$	\$	Yds.	\$	\$
Linen, brown or bleached—								
Great Britain.. . . .	755,660	59,934	11,074	987	246.75	753,667	62,292	10,382.07
Belgium.. . . .	3,954	670	3,954	670	167.50	.....	.....	.....
Germany.. . . .	2,620	586	2,620	586	146.50	.....	.....	.....
United States.. . . .	6,143	1,398	8,613	2,270	567.50	.....	.....	.....
Total.. . . .	748,377	62,588	26,261	4,513	1,128.25	753,667	62,292	10,382.07
Linen, duck, canvas, huckabacks, or other manufactures of flax, N.E.S.—								
Great Britain.. . . .	.....	487,210	.....	6,601	1,650.25	.....	487,199	81,201.04
Belgium.. . . .	.....	1,825	.....	881	220.25	.....	.....	.....
France.. . . .	.....	2,212	.....	2,212	553.00	.....	.....	.....
Germany.. . . .	.....	2,758	.....	2,758	689.50	.....	.....	.....
Greece.. . . .	.....	14	.....	14	3.50	.....	.....	.....
Japan.. . . .	.....	425	.....	425	106.25	.....	.....	.....
Russia.. . . .	.....	494	.....	494	123.50	.....	.....	.....
United States.. . . .	.....	15,576	.....	15,840	3,960.00	.....	.....	.....
Total.. . . .	.....	510,514	.....	29,225	7,306.25	.....	487,199	81,201.04
Linen clothing—								
Great Britain.. . . .	.....	12,901	.....	1,775	614.25	.....	11,608	2,708.59
France.. . . .	.....	27	.....	27	9.45	.....	.....	.....
Germany.. . . .	.....	93	.....	93	32.55	.....	.....	.....
Switzerland.. . . .	.....	132	.....	132	46.20	.....	.....	.....
United States.. . . .	.....	2,444	.....	2,444	855.40	.....	.....	.....
Total.. . . .	.....	15,597	.....	4,451	1,557.85	.....	11,608	2,708.59
Linen blouses and shirt waists—								
United States.. . . .	.....	35	.....	35	12.25	.....	.....	.....
Linen thread—								
	Lbs.		Lbs.			Lbs.		
Great Britain.. . . .	324,206	145,963	2,194	572	143.00	325,858	147,439	24,573.62
France.. . . .	2,471	1,359	2,471	1,359	339.75	.....	.....	.....
Germany.. . . .	20	16	20	16	4.00	.....	.....	.....
United States.. . . .	7,577	4,282	7,579	4,289	1,072.25	.....	.....	.....
Total.. . . .	334,274	151,620	12,264	6,236	1,559.00	325,858	147,439	24,573.62
Shirts of linen—								
	Doz.		Doz.			Doz.		
Great Britain.. . . .	408	3,694	21	221	77.35	352	3,223	752.04
Germany.. . . .	99	1,053	99	1,053	368.55	.....	.....	.....
United States.. . . .	270	2,292	270	2,292	802.20	.....	.....	.....
Total.. . . .	777	7,039	390	3,566	1,248.10	352	3,223	752.04
Yarn, singles, flax, hemp and jute, N.E.S.—								
	Lbs.		Lbs.			Lbs.		
Great Britain.. . . .	467	80	.....	.....	.....	467	80	13.34
United States.. . . .	5,170	514	5,170	514	128.50	.....	.....	.....
Total.. . . .	5,637	594	5,170	514	128.50	467	80	13.34
Tapestry, jute—								
Great Britain.. . . .	.....	831	.....	41	10.25	.....	7.90	131.68
United States.. . . .	.....	109	.....	109	27.25	.....	.....	.....
Total.. . . .	.....	940	.....	150	37.50	.....	7.90	131.68

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### CRUDE DRUGS DURING 1902.

During the past year there were interesting movements in a number of the crude drugs and some wide ranges are noted in the opening and closing prices of several leading articles. All things considered, senega root probably attracted the most attention, and during 1902 prices for this root show a net advance of twenty-four cents, although since the turn of the year much higher values have ruled, with indications pointing to still further advances. The article in question has been in active demand both for home consumption and for export, and since July there has been an almost continuous advance in prices. The facts regarding the short crop and the causes thereof and the conditions leading to the higher prices have, says the Oil, Paint and Drug Reporter, been fully discussed, both editorially and in market reports, and are sufficiently well known not to require any elaboration. In 1877 the highest price quoted for Minnesota senega was eighty-five cents, but since that time no quotation has been as high as the closing price of 1902. In the table below are given the highest and lowest prices quoted during each month of the last five years:—

	1902.		1901.		1900.		1899.		1898.	
	H. L.	H. L.	H. L.	H. L.	H. L.	H. L.	H. L.	H. L.	H. L.	
Jan. . . . .	51	51	42	40	48	48	24	24	24	23
Feb. . . . .	54	51	40	38	48	47	24	24	23	22
March . . . .	54	54	37	35	44	43	25	24	23	23
April . . . . .	54	54	36	35	48	43	25	25	22	21
May . . . . .	50	50	35	35	44	44	25	25	24	23
June . . . . .	50	47	33	31	40	38	25	25	23	22
July . . . . .	52	47	34	30	36	30	28	25	25	22
Aug. . . . .	65	54	40	36	33	28	35	28	26	24
Sept. . . . .	70	64	55	40	36	34	37	35	25	24
Oct. . . . .	70	63	57	55	39	38	43	37	25	24
Nov. . . . .	70	58	55	52	45	44	50	48	25	25
Dec. . . . .	75	70	54	51	44	43	48	48	25	24
Year . . . . .	75	47	57	30	48	28	50	24	26	21

Among the other roots which have attracted more or less attention are golden seal, serpentaria, Mexican sarsaparilla, jalap, Florentine orris and ipecac. In the case of golden seal, there was, as is usually the case, considerable fluctuation, the price varying with the demand. For serpentaria the market has been uniformly firm, owing to the scarcity of supplies. The sharp advance in jalap occurred too recently to require comment. Sarsaparilla has advanced and declined with the buying interest. Florentine orris took on considerable strength toward the end of the year on account of the short crop and the firm position of primary markets. Both Rio and Cartagena ipecac have followed a general declining tendency in sympathy with conditions in the London market and owing to a light demand. A particularly sharp decline in the price of Rio occurred during the first week in September after the London drug auction, when the quotation was reduced by twenty-five cents. Cartagena was quoted at \$1.42½ in January, 1902, and at \$1.20 in December. In September,

however, ninety-five cents was quoted, and even this low figure was shaded.

Cascara sagrada did not begin to receive very much attention until the end of the year, when an active demand developed and the already small stocks on the spot and at the Coast were rapidly reduced. Heavy sales were made for export and to dealers in this market, and prices gradually advanced and will doubtless continue to do so for some time.

Owing to scarcity of supplies there have also been advances in prices for wild cherry, elm, angustura, sassafras and prickly ash barks; in fact, with few exceptions, the entire list has been in general upward tendency. The demand for the leading varieties has been very fair during the entire year.

With the herbs and leaves those varieties to which general interest was attracted were short buchu, coca, damiana and cannabis indica. In the case of the former a sharp advance occurred during the latter part of August, in sympathy with strong advices from abroad. Considerable demand developed, and the market held very firm, with small stocks. Later on, however, the activity subsided, but the strong tone held for some time and it was not until near the end of the year that quotations became nominal, owing to the continued dullness of trade. Damiana remained quiet until late in the year, when considerable activity set in and available supplies became greatly reduced. Subsequent arrivals eased the market somewhat. There were periods when coca leaves were in good demand and the market, though lower than at the beginning of the year, is firm in sympathy with conditions at primary sources, where the supply is limited. Cannabis indica has been generally dull, but prices have held firm with foreign markets, and any demand has caused an advance.

The crop of canary seed in 1902 was a very short one, and prices for the article naturally advanced, both here and abroad. Latterly there has been a very good demand, and the high prices will probably prevail for some time. In the case of Smyrna canary seed, the closing price was higher than any since 1893. The following table shows the highest and lowest prices quoted during each month of the last five years:—

	1902.		1901.		1900.		1899.		1898.	
	H. L.	H. L.	H. L.	H. L.	H. L.	H. L.	H. L.	H. L.	H. L.	
Jan. . . . .	3	3	2½	2½	2⅞	2⅞	2¼	2¼	2⅞	2
Feb. . . . .	3	2¾	2½	2⅞	2⅞	2½	2¼	2	2	2
March . . . .	2¾	2¾	2½	2½	2½	2½	2	2	2	2
April. . . . .	2⅞	2¾	2½	2½	2½	2½	2	2	2	2
May . . . . .	2⅞	2¾	2½	2⅞	2½	2⅞	2	1⅞	2¼	2
June . . . . .	3⅞	2¾	2⅞	2⅞	2½	2½	2½	2	2⅞	2
July . . . . .	3⅞	3⅞	2¼	2⅞	2⅞	2⅞	2¾	2½	2	2
Aug. . . . .	3⅞	3⅞	2¼	2⅞	2⅞	2¼	3¼	3	2	2
Sept. . . . .	3⅞	3⅞	2⅞	2¼	2⅞	2⅞	3¼	3¼	2	2
Oct . . . . .	3⅞	3¾	2⅞	2⅞	2⅞	2⅞	3¼	2⅞	2¼	2¼
Nov. . . . .	4	3⅞	2¾	2⅞	2¼	2⅞	3	2⅞	2¼	2
Dec. . . . .	4¾	4	3	2¾	2½	2⅞	2⅞	2⅞	2⅞	2¼
Year . . . . .	4¾	2¾	3	2¼	2⅞	2⅞	3¼	1⅞	2⅞	2

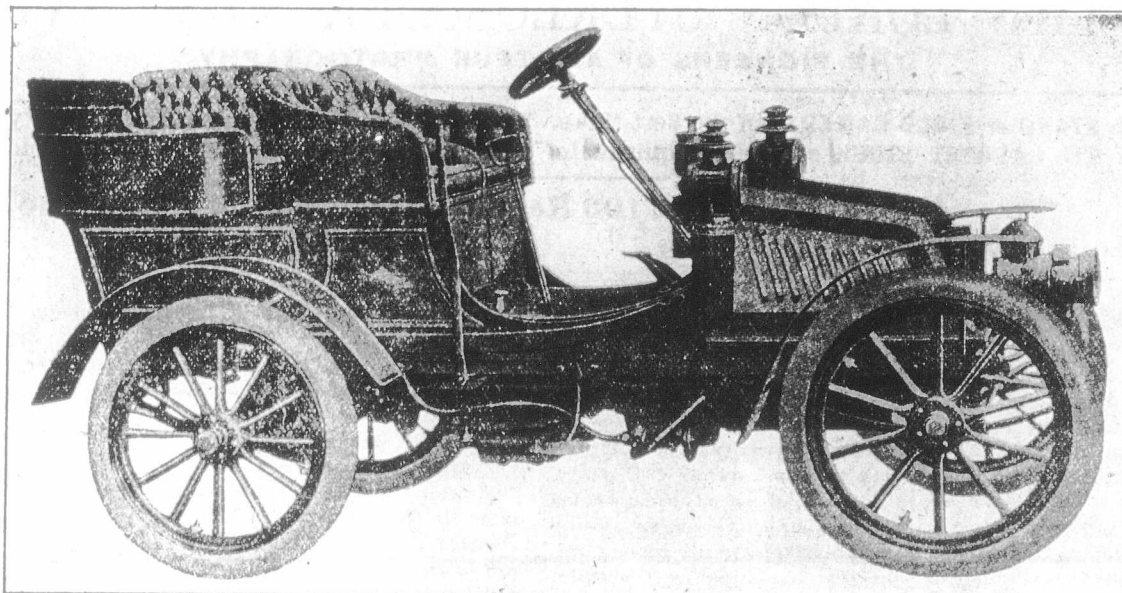
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American and Spanish saffron have advanced in value owing to scarcity. There were periods of activity in these articles and the market closed firm. Lycopodium acquired considerable firmness in sympathy with foreign markets, but at no time during the year has the demand been over-active. The crop this year was a small one. The ergot crop was also somewhat smaller than usual, but this did not prevent a steady decline in prices here, where there has been very little demand, comparatively speaking, during the year.

Advices from the various producing districts indicate firm markets for peppermint for some time. It appears from advices, which we quote later on, that the scarcity of American peppermint oil, the production of which has been declining for several years, has not permitted the amount to be exported to Europe which was demanded there, in consequence of which Europe has been obliged to substitute a much larger proportion of Japanese oil than usual, which has resulted in draining the supplies of that article also. During the four years from 1896 to 1899 inclusive, there were imported into Europe 587,253 pounds of American oil, making an average of 146,813 pounds per annum. As the production began to decline after that period, America was able to export in 1900 but 72,052 pounds, the amount falling in 1901 to 47,224 pounds, making 119,276 pounds for the two years, or for the entire six years a total of 706,529 pounds, an average of 117,755 pounds per annum; and as the stock on hand in Europe at the end of 1901 was smaller than at the beginning of the period, the actual amount of American peppermint oil consumed in Europe must exceed 117,000 pounds per annum. The inability of America to export largely is shown more strikingly still by the fact that during the first eight months of 1902 only 11,939 pounds was sent, practically 1,500 pounds per month, the result being that stocks everywhere were reduced to the lowest possible limit in

the hands even of the smallest consumers and dealers, European stocks having been reduced during the year over 400,000 pounds, or practically three-fourths of the entire American crop.

### TROUBLE OVER THE CORN.

A lot of canned corn put up by the Strathroy Canning company, says the Hamilton Spectator, is causing more legal trouble. Some time ago a suit was begun in the courts to determine the quality of the pack, the Dominion Syndicate Company, of this city, being concerned in the matter, which was eventually settled, by the sale of the corn.

Through G. A. Clancy Co., brokers, of Toronto, the corn was sold to the Oshawa Canning Company, for \$16,000; the Western Banking company, it is said, guaranteeing the purchase money. The sum of \$9,000 was paid over, and later the Oshawa company complained of the alleged poor quality of the corn, and refused to pay the balance.

Then the Dominion Syndicate issued a writ against the Western Bank, to recover the balance of the purchase money, \$6,515. Now, the Oshawa company gets back at the syndicate, by suing it and the Strathroy company for unstated damages for their share in the selling of the corn. The syndicate claims that it warned the plaintiff company of the corn's condition. J. W. Curry, of Toronto, is acting for the Oshawa company and the bank, and W. E. Stephens, city, for the Dominion Syndicate.

—London Clearing House.—Total for week ending Jan. 29 1903, clearings, \$646,673.



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## Phoenix Shoe Works, - Northampton, England.

—Fully 1,500 persons thronged the yards of the Buffalo Dry-dock Company on Saturday, says a despatch from that city, to witness the launching of the steel steamer James S. Keefe, the first of the fleet of freighters to be turned out from the Buffalo yards for the Great Lakes & St. Lawrence Transportation Company, the new Canadian line in which A. B. Wolvin of Duluth is interested. At 3 o'clock the last block was knocked out, and the rope confining the new steamer on the ways was cut. She slid down the incline easily, and settled buoyantly upon an even keel. The owners were represented by Captain Joseph Norcross, who is to be mechanical superintendent of the new line. The new steamer, which is known as No. 203, is 255 feet over all, 241 feet between perpendiculars, 41 feet moulded beam, and 18 feet moulded depth. Her capacity is 2,400 tons, and her cost in the neighborhood of \$150,000. Her construction was begun on November 17th, and but for the heavy rush of repair work at the yards she would have been in the water two weeks. The second of the Wolvin boats under construction here has been under way while the Keefe has been building, and all the force practicable will now be directed to completing her. She is to be a duplicate of the Keefe, and will

be christened Robert Wallace. She will be launched in six weeks. The new steamer has an equipment consisting of two Scotch boilers and triple expansion engines 15 x 25 x 42. Her machinery was built in Detroit. She has all modern appliances of steam windlass, steam steering gear, and an electric light plant.

—Mr. H. B. McGiverin of Ottawa gives notice that application is to be made to Parliament for an act to incorporate a company with power to construct and operate a railway from Toronto to Hamilton, passing through the Counties of York, Peel and Halton. The proposed line is to be operated by steam, electricity or other motive power, and authority is sought to amalgamate with or acquire by lease, purchase or otherwise, existing electric, street or other railways, or sell or lease to such railways, or make traffic or operating arrangements therewith, and to acquire the capital stock, bonds and other securities of other companies, and to guarantee their bonds. The proposed company likewise wishes to acquire, generate, use and sell electric force or power, and to acquire, lease, own and operate steamboats, wharfs, elevators and storehouses. Lieut.-Col. Pellatt, who is interested in the Toronto &

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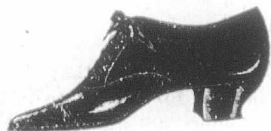
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(Cuts will be inserted as soon as received.)

Niagara Power Company, says a Toronto report, when spoken to about the above despatch, stated that the Toronto capitalists who have just obtained the privilege from the Ontario Government to develop electric power at Niagara Falls and sell it in all parts of Ontario, also have a charter to construct and operate an electric railroad between Toronto and Hamilton. They intended to run a railroad from Toronto to Oakville. The Hamilton railroad would reach out as far as Oakville. This company, however, was probably not the one referred to in the despatch, nor did Col. Pellatt think either of the other Niagara power companies were applying for additional powers from Parliament.

—A report received from Trade Commissioner Larke, Australia, says that three weeks of rain had resulted in a

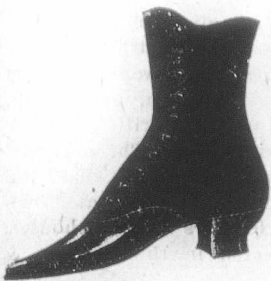
decrease in the price of foodstuffs, and an increase in the price of flour. The local, he says, is now equal to the price of Manitoba flour. The low price of freight still offered from New York has also kept the price of the Canadian article to its relatively low figure. The difference between the shipping rate for grain from Winnipeg via New York and via Vancouver, favoring the former port, still continues so great that it is hopeless to expect the large trade from Vancouver that was looked for. Quotations from Vancouver have been steadily underbitten in Australia. The market at present is pretty well stocked with both wheat and flour. The Manitoba flour is getting into the market of all the States, a quantity having been shipped to Perth, Western Australia. Potatoes are selling at a high figure, warranting large shipments from British Columbia, but no space could be found on the steamers.



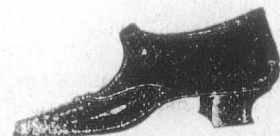
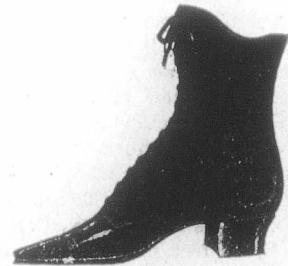
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At one time they were selling at from \$40 to \$50 a ton. Mr. Larke says he has hopes of getting Manitoba flour into the Pacific islands.

—Mr. J. S. Larke, reporting to the Department of Trade and Commerce under date of Sydney, Jan. 2, says it would appear that 300,000 tons of wheat and flour will be needed in Australia, exclusive of other breadstuffs, and it is probable that about one-half of this amount has been contracted for. There is, therefore, a possibility for large shipments as yet from Vancouver if the freight facilities are improved. It is probably too late to do much shipping of oats, except some for milling purposes. Five hundred cases of Canadian apples, which arrived by the last steamer, were infinitely below sample and about half decayed,

and the consignee therefore refused to accept delivery. It is claimed that the fruit was not Canadian but United States apples, shipped at Vancouver. The sale of Manitoba flour is not only extending to all the seats of the Commonwealth, but to New Zealand, and there are hopes of getting it into the Pacific Islands. It is estimated that the total production of wool in Australia will fall short of last year by 300,000 bales, or nearly 20 per cent.

St. John, N.B., advices state that Mr. James McGregor, representative of the Anglo-Canadian Cold-Storage Corporation of Salter's High Court, London, E.C., was in St. John on Saturday, and in company with James O'Boone of the Canadian Pacific Railway paid a visit to the West End. Mr. McGregor is looking for an available site to build a



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cold-storage plant and engage in the shipping of meat to England. Mr. O'Boone offered a free site on the Canadian Pacific property at the bay shore, but Mr. McGregor preferred to get one nearer the harbor front and the steamship terminals. He picked out one on the city's property, which suited him. He afterwards met the Board of Works and laid his plans before that body. He did not want any bonuses or exemptions, but would like to get a 21 years' lease of, say, 100 x 100 feet of the property selected, and on this he promised his company would build a \$100,000 modern cold-storage plant. He also asked for a reasonable rental and a renewal lease, also that the taxable value placed on the plant at first be continued for a number of years. He wanted an answer at once to lay before his company, as he intended to leave for England on the Allan Line steamer Numidian on Sunday afternoon. The Board of Works agreed to Mr. McGregor's proposal and gave him a six months' option on the property he requested. It was intimated that the company would ship through St. John about a thousand cars of meat each month. Mr. McGregor has been on a trip through Canada, and it is understood that his company will have cold-storage warehouses in other countries.

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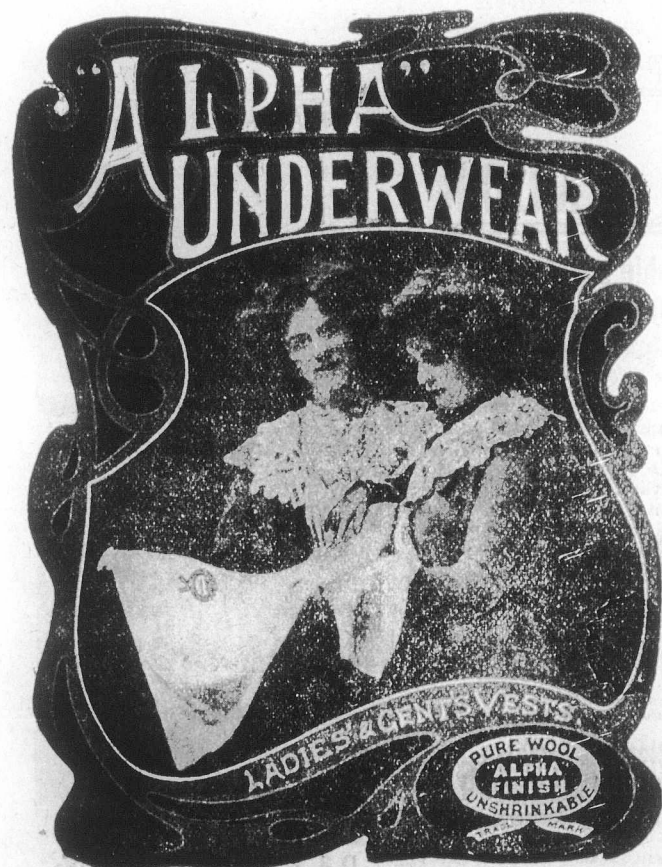
Telegrams:—"FUERST, London." Telephone No. 1050.

Correspondence Solicited.

—Mr. James A. Smart, Deputy Minister of the Interior, leaves this week for England to carry out the immigration plan which the department has been arranging for the fast month or six weeks. Since it was announced recently that it has been decided to take over some 40 or 50 farmers for the purpose of giving personal testimony as to the agricultural resources of Manitoba and the North-West Territories, the Minister of the Interior has, says an Ottawa letter, received many complimentary expressions of opinion with regard to the matter. The party will be composed of the following, who include many of the best known and most successful farmers in the northwest:—J. H. Metcalfe, Westbourne, Man.; James Dal, Baldur; D. R. Noble, Blythe; K. Murchison, Souris; A. T. Whiting, Qu'Appelle; A. Stewart, Moosomin; Rev. J. L. Brown, Manitou; S. L. Head, Rapid City; Wm. Lothian, Pipestone; Hugh McGillivray, Cottonwood, Assa; John Dougan, Combee, Assa; Joseph Hagerty, Stony Beach, Assa; T. G. Pearce, Agricola, Assa. (Edmonton); John Templeton, Shoal Lake; R. C. Simpson, Rosser; H. C. Wellams, Kildonan; W. F. Sirrett, Neepawa; R. J. Tallmay, Wapella; R. K. Smith, Maskawata, Man.; Wm. Kendall, Morden, Man.; Eli Williamson, Indian Head; Capt. I. Leece, Holm-

field; John Cowan, Pilot Mound; C. J. Thomson, Virden; Robt. McCartney, Buffalo Lake, Moose Jaw; John Forsyth, Glendale, Man.; Thos. Howden, Qu'Appelle; Robt. Giles, Prince Albert; John Miller, Indian Head; James Graham, Roseberry; W. Waines, Moosomin; C. C. Helliwell, Brandon; Arthur Kilburn, Neepawa; John Nicholson, Dauphin; W. W. Fraser, Emerson; J. E. Tupner, Stonewall; Lyle Lawrence, Lilyfield, Robert Hall, Brandon; N. Wolverton, Brandon; W. T. Johnston, Wawanasa; Robt. Forke, Pipestone; J. W. Breakey, Souris; J. Y. Bambridge, Souris; Peter Campbell, Carman; Wm. Fulton and D. McVicar, Portage la Prairie.

—At the annual meeting of the Harness, Hunters and Saddle Horse Society, held at Toronto this week, Mr. J. D. Allan urged the necessity of providing some profitable outlet for the goods that the best breeders produce. He rather startled the gathering by describing the immensity of the cattle trade of Siberia, where he saw the complete recognition of the value of every portion of the animal. There their processes of utilization are so complete that what is considered offal in this country is made to return from 30 to 35 per cent. of the value of



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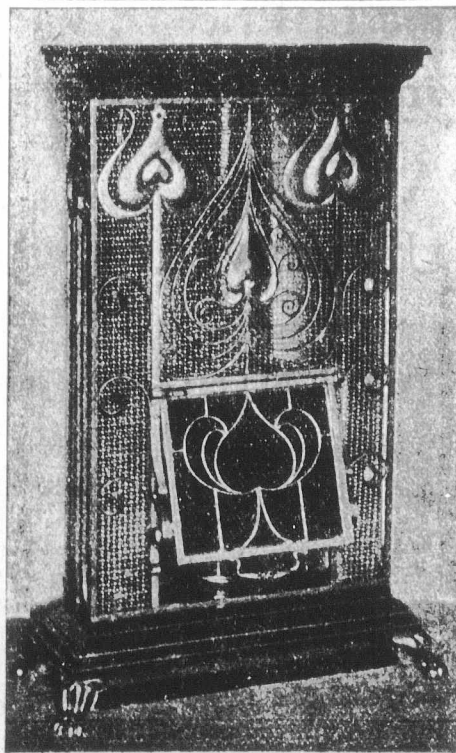
the animal. In that country, which Canadians considered barbarous and which was so little understood here, such progress has been made that it was the greatest menace to the success of the Canadian cattle trade, and our inadequate methods must be improved or Canada would never be able to withstand the competition. In Russia, too, the Government in every way encouraged the fine breed of horses for which Russia is celebrated.

—The Novoe Vremya, says a St. Petersburg cable, publishes an article in which it analyzes the new Russian Customs tariff which was promulgated January 28. The paper says the increase in rates over the existing tariff is 60 per cent. for the greater majority of imports, and over 100 per cent. for many important groups, among the latter being delicatessen and various manufactures of wood, leather

and metals. The tariff, it continues, is characterized by a more detailed differentiation, whereby the lower priced articles are taxed less than the higher priced ones, metallurgical products being particularly differentiated against. Among the new categories are electrical apparatus and bicycles. Differential treatment against imports overland compared to those brought by sea average 20 per cent. on coal, pig-iron, iron, steel-plated and metallurgical manufactures, machines and other instruments. The Novoe Vremya points out that all Germany's leading exports to Russia will be taxed under the new tariff 50 to 150 per cent. over the treaty rates, and in conclusion, observes that Russia is not sufficiently equipped for a discussion with Germany.

—Premier Prior, of British Columbia, in Montreal this

Telegrams: "WARMNESS London."



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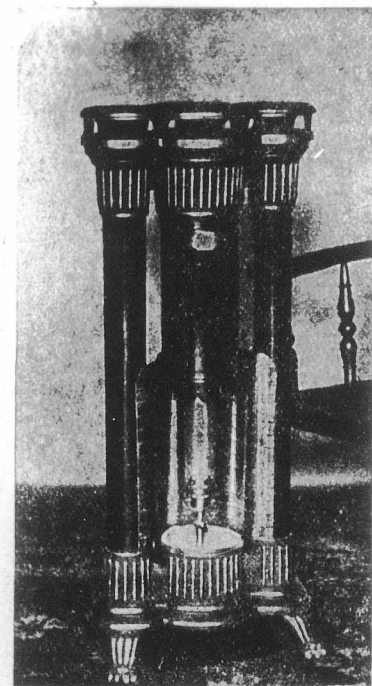
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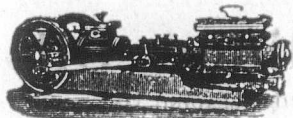
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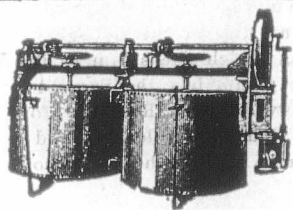
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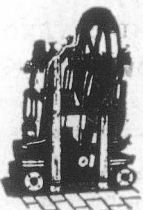
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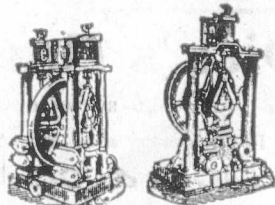
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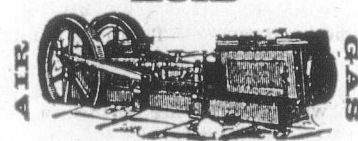
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week, being asked regarding the assistance British Columbia would give the Grand Trunk Pacific project, pointed out that the exact nature of the subsidy that the Government of British Columbia would be willing to grant to any company that secures assistance from the Federal Government to go through the Rockies will be in the form of a land subsidy. British Columbia was ready to assist any company that would assist them in developing their lands. "I pointed out," said Col. Prior, "that Messrs. Mackenzie and Mann, the projectors of the Canadian Northern, had asked for assistance first of all, and if they were able to get through the Rockies, British Columbia would assist them first of all. If, on the other hand, the Grand Trunk secured control of the Canadian Northern, or pushed a new line through of their own, the assistance promised the Canadian Northern would be given them."

—The difficulty of maintaining inter communication between Prince Edward Island and the mainland, under present conditions, is, says a Halifax letter, well illustrated by the sorry plight of the Government steamer Stanley, which has been imprisoned in the ice of Northumberland Strait since January 12. She left Summerside on that date for Cape Tormentine, N.B.; but stuck in an ice field off Sea Cow Head. She has been drifting up and down the strait, carried hither and thither by the tides and gales, and always held fast in the ice pack. On January 26 fourteen of the crew left the steamer, and after a perilous trip over the ice managed to reach Charlottetown.

—We learn from Dawson, Y. T., that the shaft sunk in the Eldorado struck a second bedrock 65 feet below the first bedrock, with six feet of pay gravel running as high as \$25 per bucket. The strike is not far from the famous gusher, which is now under control. The new strike knocks out all theories, opening up remarkable possibilities. Other shafts are being sunk. If a lower bedrock actually exists the Klondike district repeats itself, judging from the pay found. It is claimed that there are still other strata below those found. The gusher when struck ran a stream three feet wide and seven inches deep at a rate of 34 miles an hour.

—Among the proposition affecting the canals now before the N. Y. States Legislature, says an Albany letter, is one to lease the canals to the company or corporation which is to build the Georgian Bay Canal in Canada, so that they may come directly down through the Champlain Canal, thence by the Hudson River to New York. Assemblyman Graff, of Essex, is sponsor for this scheme. The proposition is to enlarge the Champlain Canal to twenty-one feet, to provide an outlet to the set for the proposed Canadian ship canal that is to run from Georgian Bay, along the Ottawa River and Lake Nipissing to the St. Lawrence River, to Montreal; thence to St. John's, and by way of the Richelieu River to Lake Champlain, down the Champlain Canals to the Hudson River.

—During the year 1902 the following new buildings and

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improvements were projected in Winnipeg, according to the city inspector's report:—Total number of building permits issued 849, representing 1,000 buildings and alterations. Of these 27 were not built, making the totals 822 permits, 973 buildings, as follows:—Residential—598 frame dwellings, costing \$992,700; 21 brick dwellings, costing \$223,450; 6 brick veneer, costing \$28,400. Business buildings—62 warehouses, storerooms and stores, \$630,675. Sixteen churches, schools, academies, etc., \$247,600; 65 workshops, stables, sheds, etc., \$41,850; 205 alterations, additions and improvements, \$200,650. Total 973 buildings, costing \$2,365,325.

—Work will begin in the spring on forty-one new grain elevators for the Northwest Elevator Company. The new buildings will, says a Winnipeg dispatch, necessitate an expenditure of \$1,720,000, and will increase the elevator capacity of the Province of Manitoba and the Territories by 2,600,000 bushels. One of the new elevators, the largest, will be erected in Winnipeg. Fifteen will be put up

in Manitoba, and the balance distributed at various points in the territories.

—The inaugural address delivered by Mayor Lewis of Goderich, Ont., on his recent accession to that office, contains much of interest to that port. Goderich, he states, is the only town in 200 miles of shore line, and has greater natural advantages than any of the Georgian Bay ports. An instance is cited in which the steamers Rosedale and Strathcona, both with grain, left the Sault together, the Strathcona for Collingwood, the Rosedale for Goderich. The Rosedale reached Goderich, unloaded, and was at the Sault on her way back, before the Strathcona was reported at Collingwood.

—At a meeting of fruit-growers and business men at Burlington, Ont., recently, it was decided to establish a canning factory at that point. The capital stock of the company will be \$25,000; \$1,500 of this has already been subscribed, and the canvassers recently appointed gave

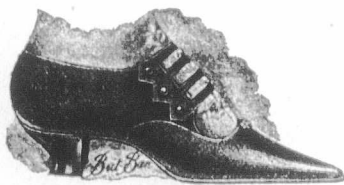
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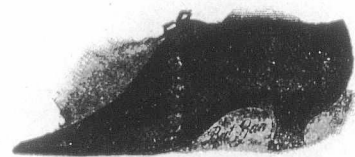
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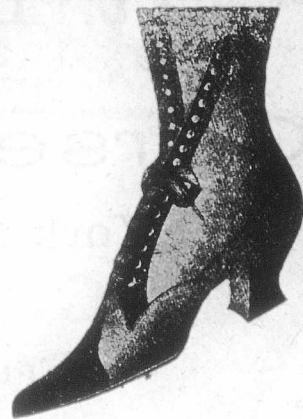
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every assurance that the balance would be collected without difficulty. The following were appointed a board of provisional directors and to secure a charter:—Wm. Kerns, ex-M.P.P., Geo. E. Fisher, Wm. F. Fisher, J. C. Smith, J. A. Jarvis, W. G. Pettit and W. H. Easterbrooke.

—We learn from Ottawa that Sir William Mulock again wrote the Postmaster-General of Great Britain, urging his consent to a reduction of the postage upon newspapers and periodicals passing between the United Kingdom and Canada, and renewing the application which he made when in London last summer, that, pending the decision of the United Kingdom to reduce its rate to Canada, the Dominion might at least be permitted forthwith to lower the rate on Canadian papers and periodicals to the old country.

—From Washington, U.S., we learn that the Sundry Appropriation Bill, reported to the House on the 2nd inst., carries an aggregate appropriation of \$78,007,929, which is \$17,355,870 more than the current appropriation. The sum of \$100,000 is appropriated for the demarcation of the United States and Canada boundary line.

—The New Zealand postoffice has recently opened a postal agency at Fanning Island, and has advised the Postoffice Department of Canada that parcels may be forwarded to that island by way of New Zealand at the same rates of portage and the same regulations as apply to parcels addressed to places on the mainland of the colony of New Zealand.

—A Washington, U. S., despatch of the 2nd instant reads: The House today passed a bill to authorize a resumption of the negotiations with Great Britain for the preservation of the Alaska fur seals, and to give the Secretary of the Treasury authority, if a modus vivendi is not concluded prior to the opening of the pelagic sealing season this year, to exterminate the seal herd on the Pribyloff Islands, except 10,000 females and 1,000 males.

—The Russian Minister of War has finished the largest military barracks in the world in Warsaw, near the German frontier. It will contain 38,000 soldiers, or two of the Russian army corps, covers nearly 200 acres, and has all modern improvements. It cost over \$8,000,000, nearly double the amount appropriated for educational purposes.

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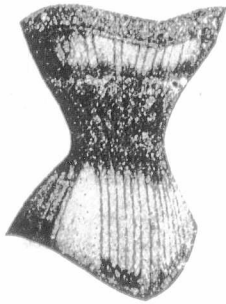
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"WATCHSPRING, Corset, etc., etc.

BEST QUALITY AT LOWEST PRICES.



The "Fitzwell"  
Corset.

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

—It is understood that Messrs. Mackenzie & Mann have secured control of the Nova Scotia Central Railway, a line 74 miles in extent, which runs from Middleton to Lunenburg, N.S. The road has a charter for an extension to the Bay of Fundy.

—Rev. Mr. Barr of London, who is making arrangements to establish an English colony in the Canadian west, has paid over to the Department of the Interior \$4,500, representing the payments for 450 single homestead entries.

—At a meeting of the Cornell Electric Society at Ithaca, N. Y., this week, Prof. Frederick Bedell of the physics department of Cornell University announced a new discovery in electric power transmission, whereby an alternating and a direct current may be sent at the same time. Experiments show great economy, the amount of copper being reduced one-half.

—T. Armstrong & Bros., furriers, Lindsay, Ont., have assigned to J. E. Weldon. The liabilities are around \$10,000, with assets nominally the same.—G. W. Helwig, hardware merchant of Hanover, Ont., has assigned to H. H. Miller.—T. G. Hastings, dry goods merchant of Ottawa, has assigned, and the creditors will meet this week.—Pearlman & Aikens, general store of Orrville, have assigned to A. Dale.

—The failure of H. E. Bradley & Co., who conducted a large tailoring establishment at Peterboro', Ont., will, it is feared, turn out none too well. Bradley, it is understood, has left the country, and is now in Chicago, and the creditors have taken possession of the business and will wind it up. The liabilities are about \$11,000, while the stock is valued at \$8,000. Most of the creditors are Toronto houses.

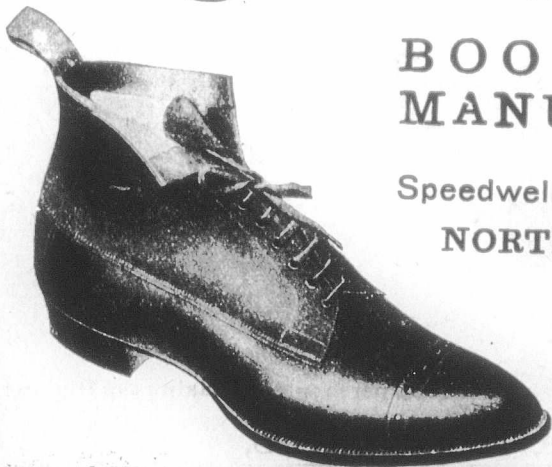
—There is a rush of emigrants to Canada, says a London cable, and it is believed by Canadian officials here that the stream of emigration will continue in great volume for a considerable period. In Lancashire, Yorkshire and the English midland counties a rapidly-growing emigration movement is being guided with the object of forming an all-British colony near Battleford, in the Saskatchewan valley.

—Ottawa advices state that Mr. E. J. Walsh has completed the survey of the proposed Ottawa, Brockville, and St. Lawrence Railway. The new line as surveyed will run through Richmond, Merrickville and other towns in Carleton County not formerly touched by any railway. The line will provide a much shorter route to Brockville than now in use. It is probable that as soon as arrangements can be made the work of grading and construction will commence.

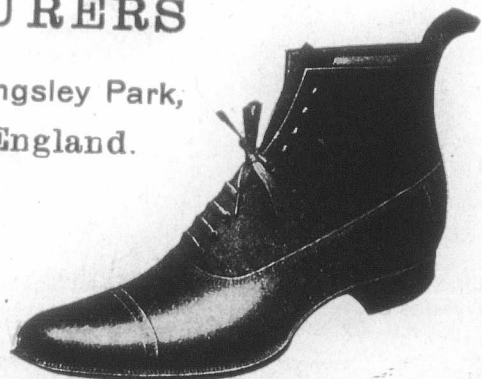
## Singlehurst & Gulliver

BOOT AND SHOE  
MANUFACTURERS

Speedwell Works, - Kingsley Park,  
NORTHAMPTON, England.



Special Prices  
Under the New  
Tariff



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# "NEW CENTURY"

Hand-Method

## Gent's Welted Boots

No other Welted Boot has achieved a greater success in so short a space of time. They possess "points." They give unbounded satisfaction.

A positive necessity to the man who means to be a step in front of his rivals.

**See New Samples for Spring, 1903.**

Made in Glace Kid, Glace Calf, Box Calf, etc., for the Half-Guinea and 12-6 trade.

Maker,

**A. E. MARLOW, Northampton,  
ENGLAND.**

Made specially for Canadian Market, has no equal in the World.

### A VALUABLE TESTIMONIAL.

The good feeling which has long prevailed between the President of the James Cristine Company, Limited, Montreal, and their numerous employees, was exemplified recently in a very happy manner by a presentation to Mr. James Cristine, of an oil painting of himself from the easel of Robert Harris, C.M.G., the occasion being the completion and occupying of the stately new building which now occupies the site of the former premises of the long-established firm. Mr. Cristine, who is a graceful speaker, was no less happy in expressing his appreciation of the testimonial, in the course of which he feelingly referred to the loyalty of his associates and employees in the business.

### FIRE LOSSES.

Vancouver, B.C., Feb. 2.—The Assembly Hall, Malcolm Island, destroyed. Eleven members of a Finnish colony perished.—Toronto, Jan. 30.—Building occupied by Hally & Boyd, rubbers, etc., and E. A. Rea & Co., skirt bindings, badly damaged. The greatest damage was to the stock of Hally and Boyd who occupy the lower flat, this being placed at between \$3,000 and \$4,000. The stock is worth about \$15,000 and \$12,000 insurance is carried in the Economical, Traders' and Anglo-American companies. A. E. Rea & Co.'s loss is estimated at \$2,000 and is covered by \$10,000 insurance in the London and Liverpool, Atlas and Royal companies. The Frank and Bryce company, thread and silk dealers, place their damage at 1,000. They hold

policies for \$20,000 in the Hartford, Norwich, and Union, and the North British and Mercantile companies. The damage was caused chiefly by water, that to the building itself being only \$500.—Sydenham, Ont., Jan. 30.—Thomas Leonard's barn, in Hartingdon Township, struck by lightning and completely destroyed.—Frankville, Ont., 30.—The barns of Wesley Soper, two miles east, struck by lightning and burned, together with 21 cattle, 30 hogs, a thresher, two feed crushers and other machinery. Loss about \$2,400; insured for \$800.—Winnipeg, Feb. 2.—The Hudson's Bay Company's store at Fort Frances totally destroyed. An explosion occurred, blowing out the walls and roof of the building, and in a few minutes the ruins were a blazing mass. Everything was burned. The cause of the explosion is unknown.—Brockville, Ont., Feb. 2.—The grocery store and dwelling of W. Johnston of McIntosh Mills were destroyed by fire. He had recently started business, and was absent from home when the fire took place. The contents of the store and house were insured for \$600, and the building for \$500. The loss is estimated at about \$3,000.

Brockville, Ont., Feb. 2.—A large building, valued at \$3,000, in the Village of Macintosh, destroyed by fire, involving a heavy loss to the owner K. G. F. Leader, who carried only \$525 insurance. Mr. Leader occupies one-half as a residence, the other half was leased by A. Johnston, general storekeeper, who also resided there. Mr. Johnston's stock and furniture was destroyed. He carried an insurance of \$600, which will not cover the loss. It is supposed the fire started from the stove or defective stove-pipes. Toronto, Jan. 31.—Residence of T. Hogg, Bracondale, burned, also adjoining residence occupied by W. E. Price. Mr. Hogg places his loss at \$3,000, with insurance for \$1,700. The Price house was valued at about \$900, partly insured.

# A. W. SIMPSON & CO.,

WHOLESALE

## Boot and Shoe Manufacturers,

Millstone Lane,  
Leicester,  
England.



Special prices to the Canadian Trade, under the New Tariff.

### LEGAL RECORD

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

#### WRITS ISSUED—ONTARIO.

Allandale—Ontario Bank vs L. Brennan \$456; Goderich—R. S. Hays vs E. R. Swarts \$600; Hamilton—Gault Bros. Co. vs A. L. Pentecost et al \$3,341; M. R. Mackay vs W. T. Wheeler \$318; London Tp.—F. B. Leys vs Ann Sifton \$352; Petrolia—Vaughan & Fairbank vs T. W. Van Tuyl \$2,359; Van Tuyl & Fairbank vs T. W. Van Tuyl \$341; Toronto—Farmers' L. & S. Co. vs Jas. and Susannah Stinson \$1,850; .....—T. D. Carroll vs Gilbert McCaffrey et al \$2,280; Cardinal—C. Arnson vs Edwardsburg Starch Co. \$1,500

damages; Guelph—Waterloo Mfg. Co. vs J. W. Atkinson \$300; Melberta—Gordon Mackay & Co. vs J. T. Newton \$451; Oshawa—Dominion Syndicate vs Western Bank \$6,518; Puce—P. M. Major vs Edward Lappan \$3,000; Raleigh—Eliza Dickinson vs Wm. Seaman \$600; Sarnia—E. B. Micklin vs W. F. Wrighton \$311; Toronto—G. F. Cashland vs John Cicerie \$798; Tillson Co. vs Fairles Milling Co. \$329; R. Bennett vs. Alex. Mitchell \$337; Montreal—Bank of Montreal vs Arthur Prieur et al \$1,684; .....—Mary S. Ilman vs Hamilton, Grimsby & Beamsville Ry. \$3,000.

#### WRITS ISSUED—MANITOBA & N. W. T.

Souris—Currie & Burland \$1,368.

#### WRITS ISSUED—BRITISH COLUMBIA.

Morrissey—H. A. Kanouse and J. Drake \$131 and \$311.

#### JUDGMENTS RENDERED—ONTARIO.

Hamilton—G. Percival & Co. agt E. A. Patterson \$1,434; Gault Bros. Co. agt A. L. Pentecost & Co. \$416; Toronto—Merchants Bank agt Robt. Evans \$750; G. A. Sherrin, Jr. agt Elizth. A. Seager \$2,187; Trout Creek—Reinhardt & Co. agt Julius Evers \$328; Rockville—Adams & Co. agt Thos. Clearihue \$1,138; D. Sacks agt A. J. Fisher \$309; London—Gault Bros. Co. agt E. E. Runians et al \$3,199; Lucas, Steele & Bristol agt E. E. Runians \$2,611; Ottawa—J. Luney & Co. agt Bridget Dunn \$525; .....—Lizzie Ofield agt Hamilton, Grimsby & Beamsville Electric Ry. \$900; .....—M. H. Furlong agt Hamilton Street Ry. Co. \$850.

#### JUDGMENTS RENDERED—QUEBEC.

Danville—W. L. Page agt W. H. Lynch et al \$1,280; L. vs—D. Champoux et al agt Arthur Robitaille \$412; Montreal—De S. Masson agt Augustin Charbonneau \$1,116; P. E. Duhamel agt Alex. Giroux \$177; G. J. Torrence agt De Julia Kannon et al \$2,927; J. A. Drouin et al agt L. N. Miller \$269; W. Strachan agt Jas. Murray \$432; R. L. Gould agt De Ludvine, Parriseseault et al \$250; Ottawa, Ont.—De Anna Ryan et vir agt De Rosine Malo \$2,587; Ship-ton—G. W. Adams agt Elie Lason et al \$355; Toronto—Eastern Townships Bank agt Henry MacFarlane \$18,080; St. Basile le Grand—De Eliza Racicot et vir agt J. D. La-france et al \$756.

#### JUDGMENTS RENDERED—BRITISH COLUMBIA.

Victoria—G. E. Mesher, Jr. \$7,313.

### CANADIAN REPRESENTATION IS NOW BEING ARRANGED FOR

## THE "BAT" ENGLISH MADE Motor Bicycle.

Holds World's Records, One Mile to Six Hours.

2½ H.P. <b>\$225</b>	Verticle Engine. Patent "Grip" Pulley.	2¾ H.P. <b>\$245</b>
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SPECIAL ITEMS:

Spring Frame—\$25 extra.  
Patent Instantaneous Switch—\$1.85 each.  
Patent Belt Fastener—\$1.50 per dozen.  
Patent Rawhide V Belt—50c. per foot run.  
Write for Terms, Particulars or Certificate of Representation.  
**The BAT Motor Manufacturing Co.,**  
53, Beckenham Road, S.E., London, Eng.

Teleph

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Cote St.  
Montreal—  
W. Ellis &  
Anna M.  
\$860.

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\$550; Flam  
L. Cumme  
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Miller \$80  
486; Times  
London—V  
Ida M. Ca  
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Beattie \$53  
\$1,500; Tor  
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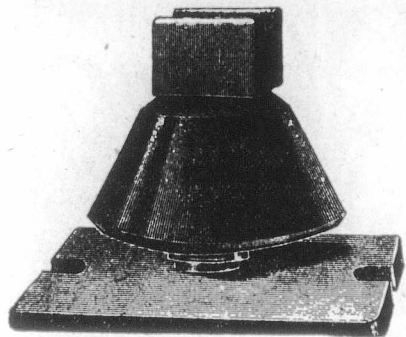


Geo



Telephone No 6096. BANK.

Telegrams:—"ISOLABLE, LONDON."



**THIRD  
RAIL  
INSULATORS.**

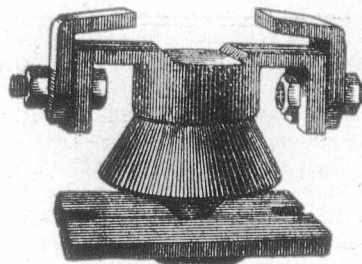


Strong. Durable. Non-Hygroscopic. Perfect Insulation.

**ESTLER BROTHERS,**

25 Laurence Pountney Lane,

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



Special Terms to Canadians under the New Tariff.

**EXECUTIONS—QUEBEC.**

Cote St. Paul—H. Paton et al agt Gilbert Leduc \$345; Montreal—J. Kaplan et al agt Alex. Herchfid \$415; P. W. Ellis & Co. agt R. A. Dickson \$865; F. Buller agt De Anna M. Morris \$2,046; H. Graham agt De Emily Short \$560.

**CHATTEL MORGAGES—ONTARIO.**

Dorchester—J. A. Morris and wife to W. F. Galloway \$550; Flamboro E. Tp—James Thompson and wife to W. L. Cummer \$3,815; Grantham Tp—Jacob Ball et al to Canada Perm. Corpn. \$1,442; Hensall—J. V. Cook to W. J. Miller \$800; Kingston—M. J. Grady to R. V. Rogers \$1,486; Times Printing Co., Ltd., to G. M. Macdonell \$600; London—W. G. Blake to J. O'Flaherty \$2,500; Massey—Ida M. Campbell to D. M. Brodie et al \$800; Ottawa—L. M. McCurdy to McCormick Mfg Co. \$1,000; R. T. Shillington to T. Shillington \$1,100; Portland Tp—Ed. Tallon and wife to W. H. Reynolds \$550; Seaforth—T. D. Levy to J. Beattie \$550; Shelbourne—Wm. Secker to A. J. McKillop \$1,500; Toronto—George Critall to Dominion Brewery Co. \$1,429; George Critall to T. B. Taylor \$1,429; J. S. Giles to Dominion Brewery Co. \$2,028; J. S. Giles to R. H.

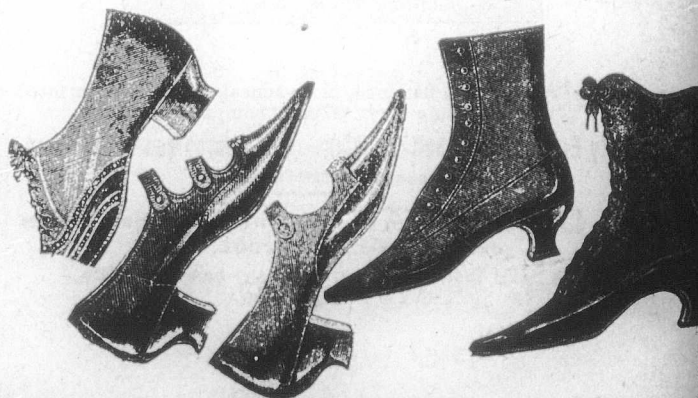
Howard & Co. \$2,040; Berlin—Edward Hollinger to Theresa Kuntz et al \$1,900; Bowmanville—Marcus & A. M. Williams to M. Burk \$2,000; Brighton Tp.—M. J. and Thos. Cowan to Toronto General Trusts Corpn. \$5,500; Brockville—Julia S. Sherwood et al to H. A. Stewart exr. trustee \$566; Cobourg—H. G. Snelgrove et ux to W. P. Hoskin \$702; Galt—W. D. Reid and D. J. Fleming to G. Hancock \$8,100; Guelph—L. H. Collingridge to Sleeman Brewing & Malting Co. \$2,700; Hagusville—J. C. Bowman to J. H. Salter \$1,051; Hamilton—Nelson Pitton and wife to J. Gompf \$1,560; Harrisburg—N. B. Card to F. Weberg \$846; Harwich—James Guild to J. F. Guild \$1,698; Matilda Tp.—W. D. Rutherford \$700; Oshawa—F. E. Hallitt and H. E. Bradley to Anna Zryd \$2,593; Ottawa—D. A. Davidson to W. J. Kennedy \$1,000; D. A. Davidson and wife to Dawes & Co. \$2,000; D. A. Davidson to Florence Donovan \$5,000; Smith Falls—I. C. Grant to D. F. Wood \$2,400; Toronto—Robt. Falconer to Dominion Brewery Co. \$3,063; Robt. Falconer to T. B. Taylor \$3,063; Ellen Melbourne to Dominion Brewery Co. \$2,567; Geo. Oliver to Warren Bros. & Co. \$622; Westport—Mrs. L. E. Lawson to P. McParland \$4,500; .....—Palmerston Pork Packing Co., Ltd. to Bank of Hamilton \$10,000.

**CHATTEL MORTGAGES—BRITISH COLUMBIA.**

Hatzle—J. J. Wells \$2,985; Vancouver—J. W. Massey \$3,000; Victoria—A. Rusta \$4,000.

**A. BERNSTEIN,** 2, Moor Lane Fore St.  
LONDON E.C., Eng.

Manufacturer of the cheapest **SHOES** and **SLIPPERS**, all hand sown, in England, for the Canadians, under the New Tariff.



THE CELEBRATED

**EZENWAUKEN**

Light & Flexible      British & Durable

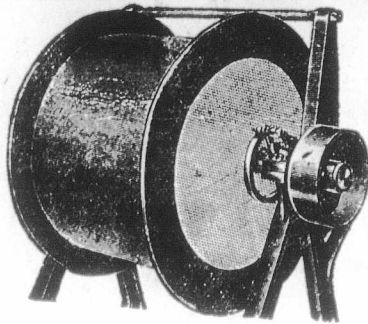
**BOOTS AND SHOES**

Made in Broad, Medium & Narrow Toes

MADE BY

George Weed & Son,  
Northampton, England.

# The Patent Electro-Magnetic SEPARATORS.



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

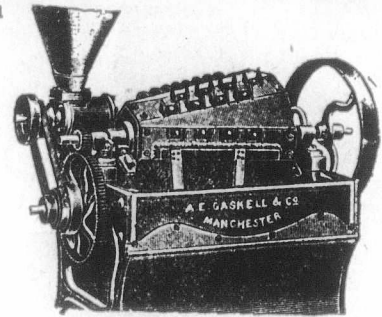
**Powerful, Constant, Automatic, Economical, Safe, Self-Clearing.**

PRICES ON APPLICATION TO

**A. E. GASKELL & Co.,**  
6 Dickinson St., MANCHESTER, Eng.

Contractors to Admiralty.

Special Terms to Canadians under the New Canadian Tariff.



Works: ROCHDALE, Eng.

## BILLS OF SALE—ONTARIO.

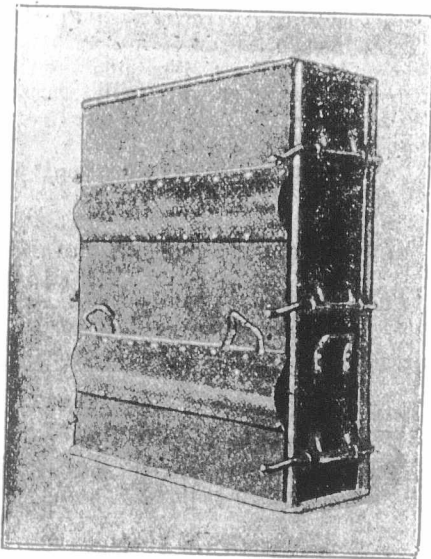
Midland—W. H. Smith and R. J. Moffet to Wallace & Letherby \$2,000; Ottawa—Ottawa Mantel Co. to Eliz. C. MacColl \$1,200; Parry Sound—Parry Sound Lumber Co. to Skillings, Whitney & Barnes Co. \$58,218; Brockville—Mary A. McCormick to Matthew E. Davis \$700; Galt—Geo. Hancock to Reid & Fleming \$8,000; Ottawa—C. W. Donovan and wife to D. A. Davidson \$8,000; Jos. Barrette to A. Spenard \$1,140.

## FINANCIAL.

Montreal, Thursday Evening, February 5, 1903.  
One feature of the day is the issuance of insurance company reports for 1902. The fire ones are exceptionally

# SOAP FRAMES

PATENTS—No. 5107/93; No. 10302/99.



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

# James Allen & Son,

Established 60 years.

J. C. STEVENS,  
Proprietor.

Inventors and  
Manufacturers of the

**Portable  
Turkish  
Hot-Air and  
Vapour Baths,**

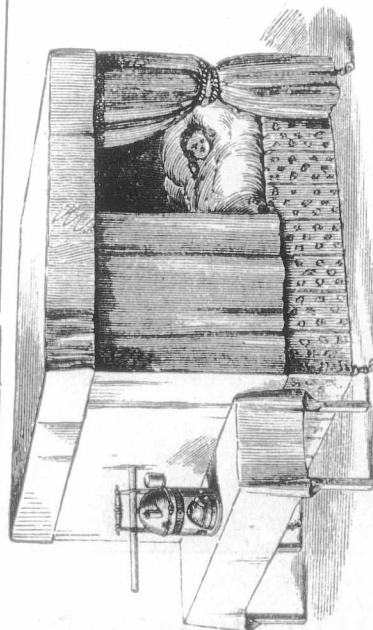
Bronchitis Kettles and  
Sick Room Appliances.

21 & 23

**MARYLEBONE LANE,**

Oxford Street,  
LONDON, W., England.  
(Close to Wigmore St.)

Special rates to Canadians  
under the New Preferential  
Tariff.



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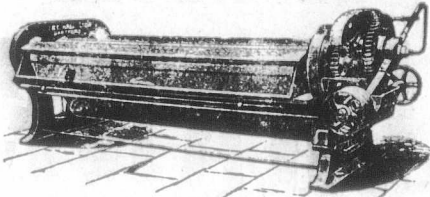


H. B. C. Code. Telegrams: Birt 27 Chancery Lane, London Eng.

**"Halls' Patent Continuous Ironer"**  
and Laundry Machinery Co.

27, Chancery Lane, - LONDON, England

Makers of High Class and up-to-date British Laundry Machinery.



**HALLS'**  
**Celebrated**  
Patent Continuous  
and Decoudun  
**IRONERS.**

108" IRONING MACHINE.

300 Machines sold.

**Geary, Smith & Co.,**  
Willow Street, - Leicester, Eng

MANUFACTURERS OF

Girls' and Boys' School  
**SHOES and BOOTS**

ALSO

Women's Shoes for the Canadian  
**Market.**

38½ p.c. under the New Tariff.

The U. S. has more money in circulation this week than ever before, the amount being \$2,355,738,834, which is 100 millions more than in 1901, and 700 millions more than in 1897. The local stock market has been lifeless, but there are signs of a movement setting in that may enable the new members on 'Change to pick up a living. Pacific fluctuates between 137 and 137½, but little is being done. Dominion Iron, 55, preferred 94¾; Montreal Power 90 to 91; Richelieu 102¾ to 102½; Marconi 110. Bank stock, Union 138; Molsons 276; Commerce 160; Merchants 170; Montreal 275; Dominion 246¾; Toronto 256½; Imperial 237¾; British America 96. The sales of bank stocks were trifling. In London the Bank rate is 4 per cent., and in open market 3 to 3½. In New York call money is 2½ to 3 per cent., which is causing dissatisfaction with the 6 per cent. charged in this city. Paris, exchange on London, 25f 14½c; Berlin 20m 49½pf. Local foreign exchange, 60's, 9½; demand, 9 13-16. Money rates unchanged, but are likely to be lowered at an early date.

The following is a comparative table of stocks for week ending Feb. 5, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares.	Average same date		
	sold.	Hig'st.	Low'st.	1902.
Montreal	30	276½	275	255
Toronto	27	257	256	230
Merchants	37	170	170	145½
Commerce	52	161½	160	...
Hochelega	17	137	137	...
Union	35	138	137	...
Quebec	9	118	116½	...

Miscellaneous.

Canadian Pacific Railway Co.	5068	137¾	136	114½
Montreal Street Railway	575	279	278½	266
Montreal Power Co. xd.	2079	91	89½	92
Toronto Street Railway	216	117	115¾	117
Ditto new	72	115¾	115½	...
Toledo Railway	75	357½	351	...
Town City Transit	285	121	119	109¾
Marconi Tel. Co.	2205	110	100	...
Richelieu & Ont. Nav. Co.	340	102½	100	110¼
Commercial Cable Rights	856	7¼	6¾	...
Montreal Telegraph	116	160	159	170
Bell Telephone	1	165	165	165
Ditto new	25	160	160	...
Montreal Cotton	10	130	130	126
Dominion Cotton	35	52½	52	53½
War Eagle	1500	18	18	12
Payne	18000	15	15	29
Virtue	500	8	8	21
Dom. Coal, common	100	130	130	70
Do. pref.	70	116	116	...
Ogilvie, pref.	125	136	136	...
Laurentide Pulp Co.	50	95	95	...
City 4 p. c.	1000	104	104	...
N. W. Land Com.	550	252	250¼	...
Detroit United Electric Ry.	555	90	89	...
Dominion Iron & Steel, common	1705	55¾	54	31¾
Ditto. pfd	114	95½	94½	89¾
N. S. common	...	...	...	69

Bonds.

Nova Scotia	5500	110 & int	110	...
Ogilvie	2000	118	118	...
Dom. Iron & Steel	36000	87¼	87	83¾

**Thomas French & Son, Ltd.,**  
MANUFACTURERS OF EVERY DESCRIPTION OF  
**TRAVELLING REQUISITES.**



32 Moor Lane, LONDON, E.C., Eng.  
33½ p.c. cheaper to Canadians under the New Tariff.

**El Padre Needles**

10 CENTS.

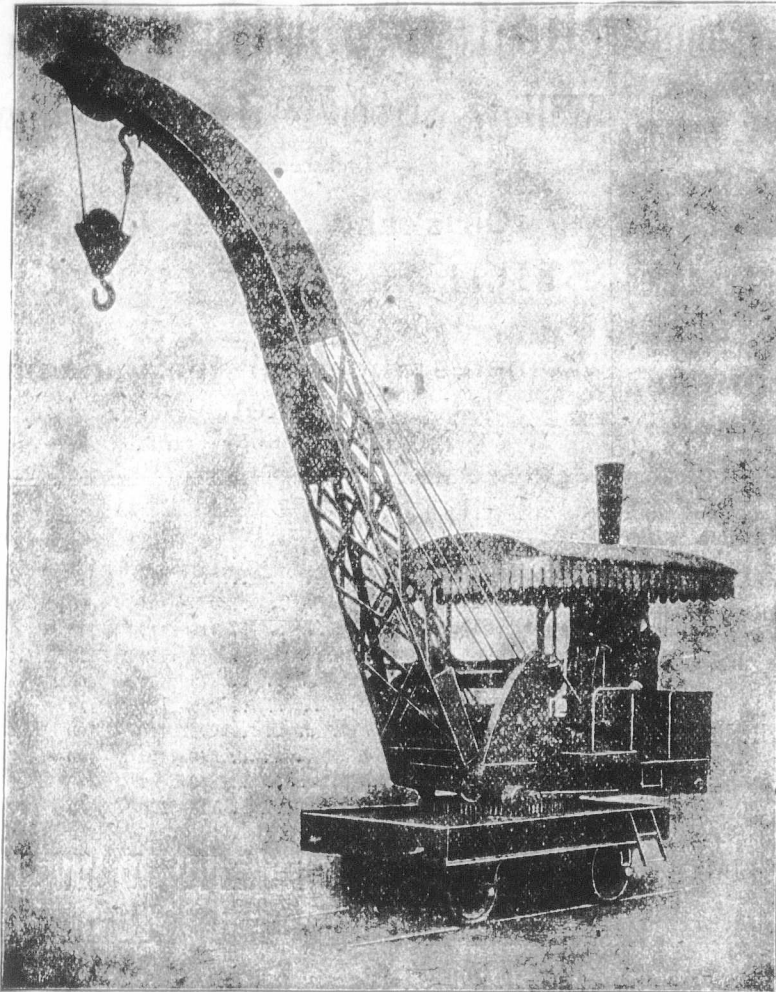
**VARSAITY,**

5 CENTS.

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

Made and Guaranteed by

**S. Davis & Sons,**  
MONTREAL, Que.



FOR IMMEDIATE  
SALE!  
THIS  
**IMPROVED**  
**CRANE**

To Handle 5 Tons at  
16ft. Radius, Free on Rails.

EXHIBITED AT THE  
WOLVERHAMPTON EXHIBITION,

**Jessop & Appleby**  
BROS. (LEICESTER & LONDON), Ltd.

HIGHEST BRITISH AWARDS FOR  
CRANES AT PARIS, 1878, 1889, & 1900

London Steam Crane Works,  
LEICESTER, Eng.  
22 Walbrook, LONDON, E. C. Eng.  
Cable: "JESSOP, LEICESTER,"

MONTREAL WHOLESALE MARKETS.

Thursday Evening, Feb. 5, 1903.

The fourth of February has been looked upon so long as a sort of barometer of spring credits in dry goods and kindred lines, that even the general prosperity of the past few years has scarcely permitted its significance to fade away. But with a few more such seasons these "settling days" will have entirely lost their old-time interest, for cash or speedy settlements are becoming so common as to take from these their chief feature. Prominent wholesalers state that in many cases country merchants are in a position to pay cash and take advantage of the discounts, and long credits have passed away. While there

had been a few renewals in January, they had been so trifling as to occasion little concern. Speaking generally, the country trade is in a most prosperous condition, due largely to the introduction of up-to-date methods. In other branches there are few changes. Hardware trade is opening up brisk with prices tending to firmness. Leather is in much better movement. Dairy products are dull and a shade easier in price. The egg market is badly demoralized but the law of supply and demand will soon set things right. Groceries are quiet, with advances shown in rice and some lines of canned goods. Turpentine is again higher. Cod liver oil is dearer. Wool showed a slight decline at close of London auctions.

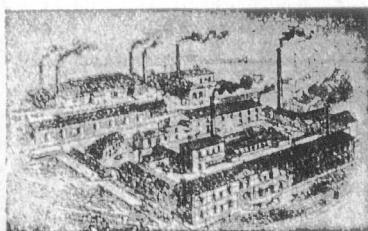
Telegrams, "SHIPMAN, SHEFFIELD."

Honourable Mention International Exhibition, 1886

**J. SHIPMAN & CO.**

Attercliffe Steel Works and Wire Mills,

**SHEFFIELD, - ENG.**



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

**TOOL STEEL, MINING STEEL, &C.**

Special Prices to Canadian  
under the New Tariff.

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# Joseph Dawson & Sons,

## LONDON, ENGLAND.

MANUFACTURERS  
OF ALL KINDS OF

# BOOTS AND SHOES

==== MEDIUM TO BEST. ====  
AMERICAN OR ENGLISH STYLES.  
CORRESPONDENCE INVITED.

Head Office :

23 London Wall, LONDON, E.C., Eng.

Manufactories :

NORTHAMPTON AND TONCESTER.

**BUTTER.**—The market has been very quiet and unsatisfactory. The movement is very small, the only trade passing being in a local way, few or no outside orders arriving. The feeling appears to be weaker, holders being more anxious to sell and buyers have no difficulty in securing desirable stock at  $\frac{1}{2}c$  under last week's prices. Choicest Oct. creamery is quoted at 20c to 21c, with earlier snakes and winter goods offering at 19 to 20c. Summer stale quality is hard to move, with no regular values ruling. Held at 18 to 19c. In dairy there is a satisfactory business passing, choice fresh solids meeting with good sale at  $17\frac{1}{2}$  to  $18\frac{1}{2}c$ . Under grades sell at 16 to 17c. Rolls are in larger supply, the market receiving more than it can handle. Sales 17 to  $18\frac{1}{4}c$ .

**CHEESE.**—Somewhat slow and dull market with little business, except on consignment. Finest Sept. and Oct. quoted at  $12\frac{1}{2}c$  to  $13\frac{1}{4}c$ . Under makes are offering at 11 to 12c.

**DRESSED POULTRY AND GAME.**—The market is still short and hungry, all varieties keeping active and receipts moving quickly. Turkeys are worth 15 to 16c lb.; chickens 13 to 14c lb.; fowls 12c to 13c lb.; ducks 13 to  $13\frac{1}{2}c$  lb.; geese, 10 to 11c lb.—Partridges 90c pair. The season for rabbits is closed, and stock on the market is being offered at 10 to 12c pair.

**DRUGS.**—Wholesale trade was very quiet during January. Borax still keeps low in price, but there is a rumor that the combine may shortly advance quotations. Bromide of potash is still running at a low level. Some internal disturbances in the syndicate have resulted in prices falling from the high level, and they are now down to a competing basis with that of U. S. dealers. There have been two or three advances in cr. tartar lately. Gum arabic is still quoted very low, and is well worth the attention of

buyers. Menthol keeps high in price. Oil of peppermint holds very firm. The mint crop, as is known, was extremely short, the U. S. production being only about 135,000 pounds, as against an annual consumption of 250,000 lbs. In Japan there is a shortage of 50,000 lbs. In October last the prices jumped from \$2.45 to \$4.75 a pound. Opium is flat; so also is quinine. Tartaric acid is a little firmer. Citric acid is very firm.

**Eggs.**—The market is still demoralized, with large offerings and an unsatisfactory business passing. Held stock is showing a wide range in price, and largely depends on quality. Some sales are heard of down to  $7\frac{1}{2}c$ , but bulk of stock offering appears to be held at 12 to 14c. New laid are arriving more freely and are being offered at 2 to 3c doz. under last week's prices. Sales to-day at 20 to 22c.

**FISH.**—Supplies are ample and with a good demand all dealers are experiencing satisfactory trade. Salt herrings are not meeting with the usual demand, and are lower by about 25c per barrel. Quotations as follows:—Salt Fish—Lock Fyne herrings, \$1.15 keg; new Labrador do., brls., 05; do., half-brls., \$2.75; green cod, No. 1, \$6; do., No. 2, \$4.75; large, \$6.50. Fresh fish.—Cod in cases  $3\frac{1}{2}c$  lb.; less quantities,  $3\frac{1}{2}c$ ; haddock,  $3\frac{1}{2}c$ ; steak cod, heads off,  $4\frac{1}{2}c$  lb.; fresh frozen pike, 4c; fresh pickerel or dory, 6c; white fish, 7c; lake trout,  $7\frac{1}{2}c$  to 8c; halibut, frozen B. C., 9 to 10c; salmon, do., 9 to 10c; Qualla salmon, cases, 7c less, 8c; smelts, 15 to 25 lb. case, 8c lb.; mackerel, fresh frozen, 15c each; fresh frozen herring, large, \$1.50 per 100 count; medium, \$1.35 per 100 count. Frozen tom cods, \$1.90 per barrel. Salt eels,  $6\frac{1}{2}c$  per pound; kipper-weights, \$6.50; cranberries, dark Cape Cod, per brl., \$14.50; extra fancy Nova Scotia, per brl., \$10; fancy N. S., per brl., \$9.50; 16-lb. boxes do., \$1.50; apples, choice Fameuse per brl. nes (case of 3 doz. cartons), \$3.50 per case. Stan-

**TASKER, SONS & CO.**

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

Government  
Contractors.



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ILLUSTRATION  
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BY US TO A  
CONTINENTAL  
GOVERNMENT.

SHEFFIELD,  
32 ANGEL STREET,  
England.

**Leather Merchants and Mill Strap Manufacturers.**

Standard bulk oysters \$1.40 per gallon; medium do., \$1.50, and selects; \$1.60 per gallon. Smoked Fish.—Herrings, 15c per box; finnan haddies, new stock, 6c per lb.; Yarmouth bloaters, \$1.10 box; St. John bloaters, 90c per box. Kipperd herring, 90 per half-box. Prepared fish—Boneless cod, in bricks, 6c lb.; boneless fish, in bricks, 5c; dry cod in cwt., \$4.75 per cwt.; skinless cod in cases, \$5.00 per case.

**FLOUR AND FEED.**—There is a good local demand for both, with prices unchanged from last week's figures, as shown on another page. There is shown the usual irritation in wheat centres, but following each shake-up, prices are fully as high or higher. Bakers have advanced prices of bread, while those who use coarse feed for hogs, poultry, etc., find ready and high markets for their stock. Baled

hay in good demand and prices without change. We quote:—No. 1, \$9 to \$10; No. 2, \$8 to \$8.75; clover, .6.50 to \$7 per ton, in car lots. Winnipeg closing prices of No. 1 hard Manitoba wheat, 74c; and No. 1 northern 72c, in store January.—A Winnipeg report, under date of Feb. 7, says:—There were 4,469,493 bushels of wheat in store at Fort William and Port Arthur, on January 23. Receipts for the week were 352,904 bushels and shipments 174,376 bushels. A year ago stocks in store at Fort William were 4,115,602 bushels. Stocks in store at Fort William, Port Arthur, Keewatin, Winnipeg and interior points are estimated approximately at 16,589,000 bushels, compared with 14,985,000 a year ago; 5,207,000 bushels two years ago; 8,700,000 bushels three years ago, and 8,200,000 four years ago.—Chicago, Feb. 4.—Flaxseed, cash, northwest, \$1.22; cash, southwest, \$1.16; May, \$1.22.

## WILKINS & DENTON, Boot Manufacturers & Curriers,

Contractors to all departments of H.M. Government.

London, Manchester, Rushden & Irchester (Northants)

Makers of the celebrated Registered Brands:

THE "POSTMAN'S BOOT,"  
THE "W V D RAILWAY BOOT,"  
THE "BRITISH-AMERICAN" AND  
"LIGHTSTRUNG" PATENT WELTED  
BOOT.

EXPORTERS to all Markets; goods carefully dried and packed.

English, Colonial, American and Continental shapes and styles.

SPECIALITIES:

Men's and Boys' Boots and Shoes, Black or Brown, of all descriptions and prices.

Army Bluchers, Veldtschöens, Miners', Firemen's, Cycling, Field, Riding, Sea, Sewer and Football Boots and Shoes and Leggings.

Immediate quotations given for any kind of boots or shoes. Enquiries solicited.

All communications to Chief Office: 42, Basinghall St., London, E.C., Eng.

Telegraphic Address: BOOTMAKING, LONDON.

Cuts will be inserted as soon as received.

GREEN F  
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California  
Valentias, 4  
\$4.25 to \$  
box 96, 112,  
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\$9.50; 16-lb  
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box, 12½c lb  
fruits \$1.25 t  
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# Thomas Ashby & Sons,

East Bond Street, - LEICESTER, Eng.

—MANUFACTURERS OF—

High and Medium Styles of BOOTS and SHOES.

33½ p.c. cheaper than other Countries, under the New Canadian Preferential Tariff.

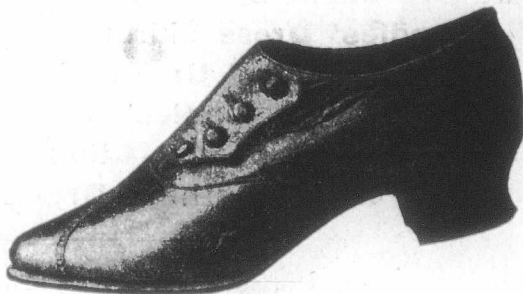


Telegraphic

Address :

Modern,

LEICESTER.



GREEN FRUITS, ETC.—Trade is quiet, and as a natural consequence goods are being offered at lower margins of profit. Lemons are quoted 25c less per box. Quotations:—California cauliflowers, \$3.25 per large crate; oranges, Valentias, 420 size, ordinary \$3.25; 714 size, large cases, \$4.25 to \$4.50; California navels in boxes, sizes to box 96, 112, 126, 150, 176, 200 and 216, \$3.50; Jamaica oranges in boxes, 150, 176 and 200 size \$3.00; lemons, extra fancy new Mesina lemons \$3.00; fancy do, \$2.75; choice do \$2.50; grape fruit, choice Jamaica stock, 64 size, \$4.50; 80 size, \$4.25; 96 size, \$3.75; Almeria grapes, fancy long keeping heavy weights, \$7.00; choice ditto, \$6.50; good medium weights \$6.25; cranberries, dark Cape Cod, per brl., \$14.50; extra fancy Nova Scotia, per brl., \$10; fancy N.S., per brl., \$9.50; 16-lb. boxes do. \$1.50; apples, choice Fameuse per brl. \$4.50; finest Spies, \$4.00; Greenings, fair to good stock for immediate use, \$2.50 brl.; finest Baldwins, Russets, etc., \$3.50; sweet potatoes, double head Jersey, per bbl., \$5.50; baskets do, about 50 lbs., \$2.50; pineapples (25 to case), \$5; figs, 5 crown, 18 lbs. to box, 13½c lb.; 4 crown, 10 lbs. to box, 12½c lb.; 2 crown, 1 lb. boxes, 13c; bananas, Jamaica fruits \$1.25 to \$2; tangerines, ½ boxes, \$3.25; tomatoes, six basket crates, \$5.00; dates new golden, ¼c per

lb.; one pound packages, 6½c; evaporated fruits, apples, 50 lb. boxes, 6¼c to 7c; Calif. apricots, 25 lb. boxes, 12c; California pears, 25 lb. boxes, 13c; California peaches, 25 lb. boxes, 9½c; do. prunes, 40-50, 9c; do., 50-60, 8c; nuts, new Grenoble walnuts, 13c; Taragona almonds, 13c; Sicily filberts, 9c; Jumbo pecans, 17c; large pecans, 16c; peanuts "Bon Ton" roasted, 11c; Sun, 10c; "G" 9c; Coon, 7½c; shelled almonds, 28 lbs. to box, 28c; coconuts, new (100 to bag \$3.50; California celery, \$5 crate.

GREEN HIDES.—No change in quotations. While prices are low in the States it is not expected that they will reach a lower level here. Lambskins are unchanged.

GROCERIES.—Sugars unchanged. Molasses, as previously reported, holds firm, with prospects of higher prices owing to short crop. As a result, demand has been better. There is no change in fruits, currants, raisins and prunes ruling about the same. There is prospect of higher prices for vinegar, owing to the new arrangement among makers, which came into effect Feb. 1st. This is likely to at least stop cutting and sustain prices on regular basis of 25c for x x x. There is a firm market for corn and peas, the latter being in brisk demand, and quoted up to \$1; corn

## HART & LEVY, Ltd.

Wholesale  
and  
Exports

Clothing  
Manufacturers

OF HIGH CLASS CLOTHING ONLY,  
FOR MEN AND YOUTHS.

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

Leicester, England.

32 ANGEL STREET,

Telegrams: "HANDEL," Leicester.

LADIES' SKIRT KNICKERS.

# HALL & EARL,

Braunstone Gate,  
LEICESTER, England.

MANUFACTURERS OF

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



Special terms for Canadians, under the New Preferential Tariff.

90c. Tomatoes are out of the question, quotations being \$1.50. Peaches, No. 2 are quoted at \$1.75 doz.; pears No. 2, \$1.50; raspberries and strawberries, \$1.50. The market for sago and tapioca is a little firmer lately, having advanced  $\frac{1}{4}$ c from the unprecedentedly low price of  $2\frac{1}{4}$ c lb. Rice has been advanced by the mills 10c per 100 lbs. as a result of shortage in supplies. There is also a probability of a further advance; mills are refusing to contract for the present. Rolled oats rule about the same; \$2 per bag in car lots and \$2.20 for single bags. Beans show little change, being sold at \$1.90 to \$2 for hand-picked, in car lots and \$2.20 to \$2.25 for single bags.

**HARDWARE.**—But few changes in values. L. & F. tin is slightly higher at 32c and strip tin is in a like degree at 33c. Prospects for supplies of structural iron and steel for the coming season are uncertain. Some Canadian manufacturers are sold four months ahead, and there is a difficulty in securing prompt deliveries. In the rush of orders makers are, quite naturally, inclined to give preference to such as can be turned out in largest proportions or bulk within a given time. Prices are firm.

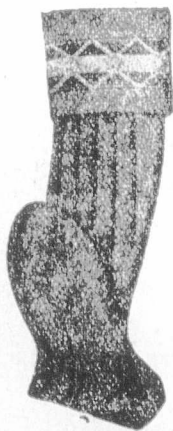
**LEATHER AND SHOES.**—Jobbing leather is still in short supply. Prices are unchanged under a good movement,

both locally and for export. There is also shown a decided improvement in the movement of light leather. The situation promises well.

**OILS, PAINTS, ETC.**—Turpentine is very firm, the inside price of  $87\frac{1}{2}$  given last week no longer being quoted. Regular quotation is now 90c. Nfld. cod liver oil, Norwegian process, has further advanced, being now quoted at \$1.80 to \$2. Latest English advices quote Norway at 200s to 220s. Paints are unchanged.

**PROVISIONS.**—The situation of the local market is unchanged from last report. Frozen hogs are arriving freely and the feeling is inclined to favor buyers. Sales average \$8 to \$8.25, and \$8.50 to \$9 per 100 lbs. for fresh killed abattoir stock. Cured meats are in better inquiry, but prices hold very steady. Quotations are: Heavy Canadian short cut mess pork \$24; Canada short cut back pork, \$23 to \$23.50; light Canada short cut clear pork, \$22.50 to \$23.00; finest kettle lard 20-lb pails  $12\frac{1}{4}$ c; extra pure lard, in 20-lb. pails,  $10\frac{3}{4}$  to  $11\frac{1}{4}$ c; choice refined compound lard,  $8\frac{1}{2}$  to 9c; Boar's Head brand, in 20-lb. wood pails, \$1.95 to \$2.05; Globe at \$1.75 to \$1.85; 20-lb. tin pails,  $\frac{1}{4}$ c less per lb.; hams, 12 to 14c; and bacon 14 to 15c lb.

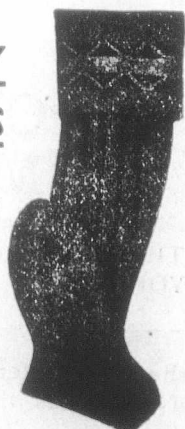
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**HOSIERY  
MANUFACTURERS**

ST. NICHOLAS  
SQUARE . . .

Leicester,  
England.



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

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



**SHAW BROTHERS,**

Leather Lace Manufacturers,

Stone Bridge Street Works, - Leicester, England.



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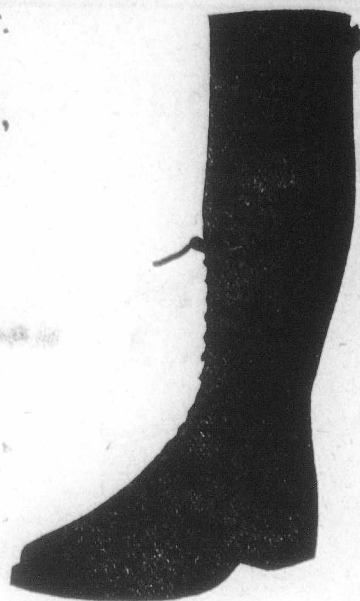
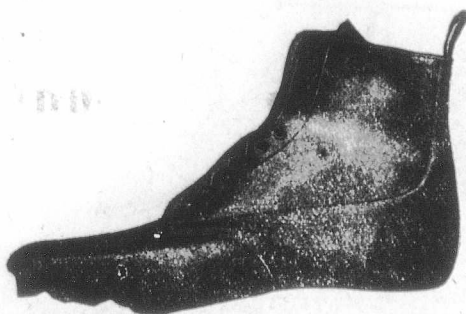
**POCOCK BROTHERS'**

Price  
List.

Boots and Shoes. Uppers and Grindery. Leather.

235 Southwark Bridge Road,

LONDON, S.E., Eng.



Special rates to Canadians under the New Tariff.

Established 1885.

These preparations are the most reliable  
in the market



A. Simpson, 53 Ebury St.,  
LONDON, S.E., England.

—The National Iron & Nickel Corporation, capital \$5,000,000, has been incorporated, with Toronto men as directors.

—The Superintendent of Government creameries in the North-West, reports that eighteen creameries will be in operation this year. Much of the butter is being shipped to Japan in 14 and 18-pound boxes, and finds a ready sale. Over 21,000 dozen eggs were collected from creamery patrons in the North-West last year, and brought an average of 20 cents a dozen in Calgary.

WINDOW GLASS IS SUCCESSFUL.

The organ of the American Window Glass Company published at Pitts-

**COAL.**

Reynoldsville Soft Slack  
Northumberland

Cheapest for Steam purpose.

FOR PRICES APPLY

F. Robertson,  
65 McGill Street,  
MONTREAL, - Que.

FACTORIES:  
Leicester, Desborough.

WAREHOUSES:  
London, Leicester, Manchester,  
Cardiff.

Established, 42 Years.

Patentees of the celebrated brands.  
The "PIONEER"  
The "STONEWALL"  
The "SNOWDROP"  
The "HACKETT."

**W. & E. Turner, Limited,**

Wholesale and Export  
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Manufacturers,



HEAD OFFICE:

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Over 130 Branches  
throughout the United Kingdom.

Agents and Travellers in  
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# ORSON, WRIGHT & SONS,

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



Makers of  
Fine and Medium



## ... LADIES' FOOTWEAR ...

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

burg has the following to say of the blowing machine situation as bearing on Gas City's future:

"There are now twelve blowing machines installed at the Alexandria, Ind., factory of the American Window Glass Company, which are able to work out glass of the fifty-four blower continuous tank. The first glass made by the machines was thin, and excellently fitted for photograph plates and picture glass, but experience has made it possible to make both single and double strength glass. The fact that an additional series of twelve machines have been ordered for the fifty-four blower tank at the Gas city Works of the American Window Glass Company, that it has been decided to thoroughly equip said factory with machines as rapidly as they can be constructed, should be sufficient to prove that the machines are past their experimental stage, that their efficiency has been demonstrated, and that practicability has been established to the satisfaction of the cautious and experienced window glass

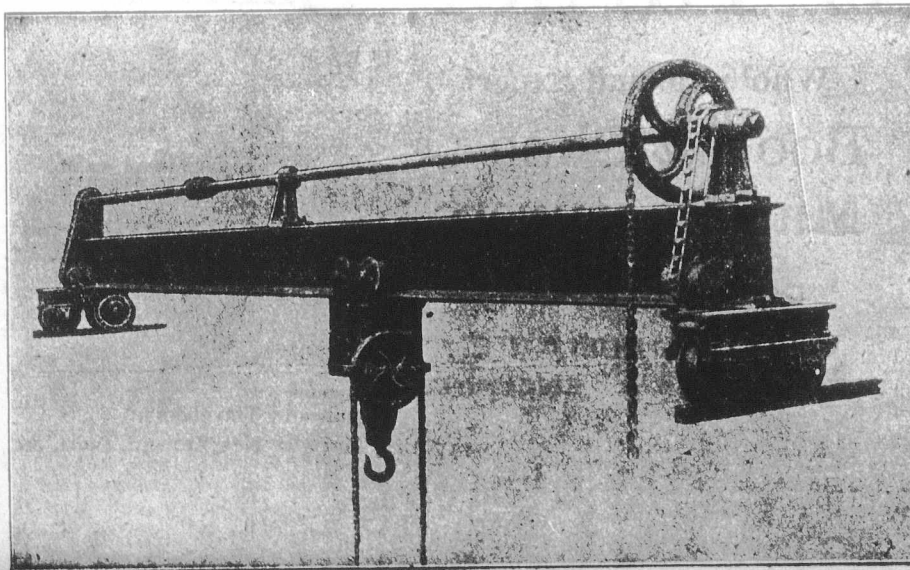
manufacturers who have shown their faith in the enterprise by backing it with their money. The machines are a combination of the patents of J. H. Lubbers of Pittsburgh and R. J. Pease of Minneapolis, the officers of the American Window Glass Company having bought two of Mr. Pease's ground patents, without the use of whose "bait" sheet glass cannot be either drawn in sheets or in Cylinder form."

### IN THE YUKON.

In the early days of the Yukon mining camp, especially in the early summer of 1898, writes a Dawson City correspondent of the Globe, values became much inflated. On the 16th of July of that year a census of the town was taken, which showed that on that day there were nearly seventeen thousand people in Dawson. Of those, nearly every one had more or less money, from a hundred dollars to a few thousand.

Of these seventeen thousand people, the vast majority had never seen a mining camp before, and, becoming unduly elated and excited by the large quantities of gold brought in from the creeks by the old-timers, and confident that they themselves would share the same good fortune, they spent their money very recklessly. In fact, the old-timers themselves spent money even more recklessly than the new-comers. The very fact of so much money being in circulation assisted materially in making high prices. This, coupled with the fact that only the richest claims were being worked, and were paying enormously, even with the lack of transportation facilities, created very high and fictitious values.

It was not possible that any community could remain at such a high tension. The inflation must sooner or later subside. Since 1898 business generally has been tending to a normal basis. For instance, in 1898 a landlord expected to recover the value of his building in a few months' rent; certainly he expected at least 100 per cent. on his money, for



## Lifting Tackle

FOR  
..ALL PURPOSES..

Cranes.  
Crabs.

SHEAVE BLOCKS.  
PULLEY BLOCKS.

The Steel Rope  
Pulley-Block Co  
LIMITED,

Washford Road,  
SHEFFIELD, Eng.

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Export  
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SPECIAL  
The Makers a



# Cowling & Company,

MANUFACTURERS OF

## Ladies' High Class Boots and Shoes.

LEICESTER, ENGLAND.



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



**F. F. FINNIS, FISHER & CO. F. F.**  
BRAND. BRAND.

**Hams, Bacon, Bottled Fruits,  
Pickles, Sauces, Jams, Etc.,**

Manufactured by **Finnis, Fisher & Co.,** (Established in 1891),

Export Provision Merchants.

Contractors to His Majesty's Government

Telegraphic Address: "FINIS LONDON."

Manufactory and Warehouse:

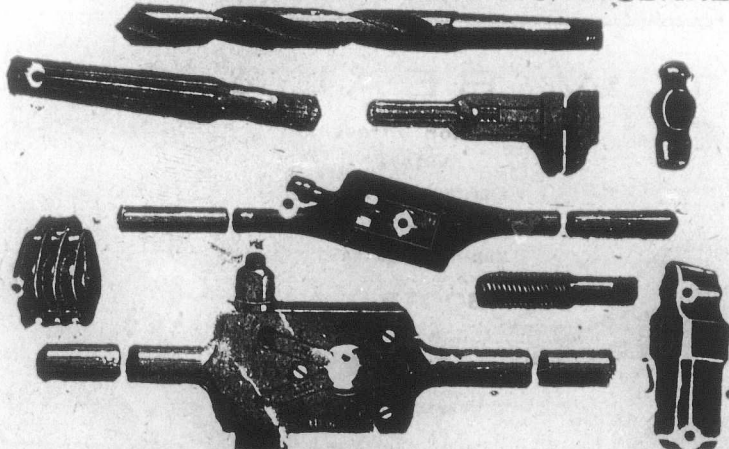
**8 Broad Street, Ratcliff, - London, England.**

Counting House:

**1 Billiter Avenue, - London, E. C., England.**

PRICE LISTS ON APPLICATION.

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



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

at that time the cost of building was so high and the risk of fire was so great, without any facilities for fighting the same, that an enormous return on investment was demanded. To-day, with the cost of building much less, with improved buildings, adequate fire-fighting apparatus, and an efficient fire department, the attendant risks are reduced to a minimum, and rents have dropped from 40 to 50 per cent. and in some cases even more. Nevertheless, building will pay now from 30 to 50 per cent. on investment, which is very much higher than generally obtains on the outside. Again, in 1898 10 per cent. per month was demanded for money. To-day the rate is from one and one-half to 4 per cent. per month. Now, of what is this significant? Is it in any way indicative of decline in the territory, or is it that business is merely getting down to a solid basis? I hold the latter.

A great many men have left this territory with fortunes who probably obtained 100 per cent. interest or more on investment, and who left because interest on investment was dropping to half that amount, and, in their opinion, of course, the country was going to the dogs! There is another class of men who made a living very easily in the early days, when money was practically thrown away, with no exertion to themselves, and who have become so unused to anything like work that they loaf about, complaining that there is no money in the territory, and that its days of prosperity are over. There is still another circumstance which has contributed in no small degree to discredit this Territory, and that is the number of English companies that have invested here and lost their money. The reason is not far to seek. Firstly, the men sent in to represent these companies were, with few exceptions, unfitted for the work. Secondly, conditions here were so different from anything hitherto experienced. Thirdly, in a number of instances, money was spent by agents in riotous living and gamb-

LATEST DESIGNS.

LIGHT, FLEXIBLE & DURABLE.



W. T. Scannell & Co.

— Charles Street —  
LEICESTER, ENGLAND.



Wholesale  
Export Manufacturers of

Medium and Better Class  
LADIES' BOOTS & SHOES.

HIGHEST WORKMANSHIP.

GOODYEAR WELTED AND M.S.

ling. Fourthly, fabulous prices were paid for properties not worth half the amounts paid, and the result was loss, and another result, the Territory was more or less discredited.

Further, this camp is developing more and more from a winter to a summer camp. In the early days the dirt was taken out of the ground in winter by very primitive methods, and in summer was washed up, thus entailing the handling of the same dirt twice. With improved methods far the greater amount of dirt is being taken out in summer and washed up as it is taken out, thus saving the cost of the second handling. What is the result? Large areas of dirt that could not be made to pay formerly can now be worked at a profit. But what does this mean? It means that this territory in winter is less active than formerly. During the last year something over twelve millions of dollars were shipped out of the territory. Every stage leaving Dawson now takes out passengers with more or less money, thus decreasing the amount of money in circulation in Dawson, and during the past month thousands of dollars have been sent outside by people here to their friends for Christmas remembrances alone. At the same time, although more or less work is going on up the creeks, no gold is being produced—that is to say, it cannot be washed until spring, with the result that the money market is tight and merchants are more or less complaining. Is this significant of decline? I do not think so, because as each summer comes just so much more work will be done during the summer months, opening up a greater area of ground at a lesser cost, and summer work will be carried on quite six months in the year.

I have recited briefly some reasons why the opinion might prevail that this



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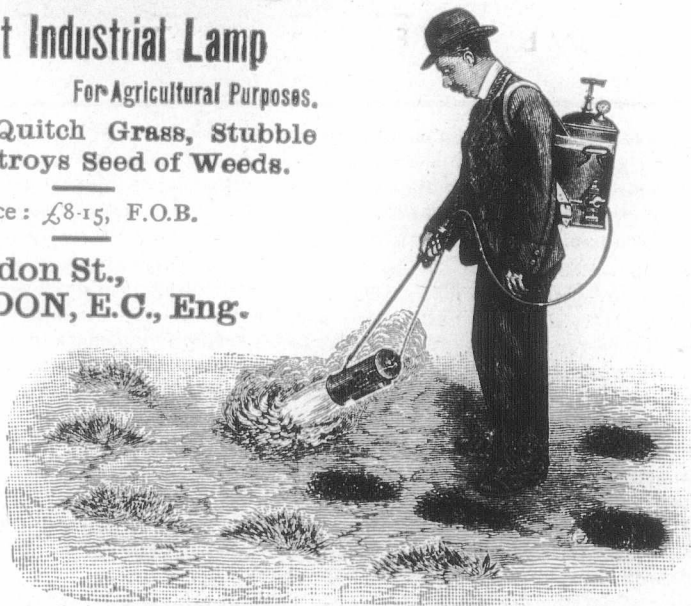
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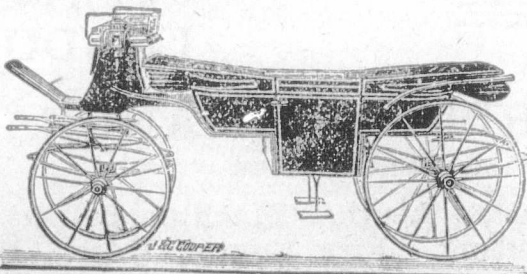
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territory is on the decline. Now what are the actual conditions prevailing here? As I have already stated, the fabulously rich claims discovered early have been more or less worked out; but instead we have a far larger area being worked in the vicinity of these same rich claims; and in addition, camps are scattered all over the territory. During the past year from fifteen to twenty very important discoveries were made, some of which, it is almost certain, will develop well, and one or two of which are already assured. To-day, instead of a population centred around Dawson only, we have the upper Klondike, some hundred miles up, being prospected by a few hardy miners; we have the old Forty-Mile district, at one time practically abandoned after the very rich strike here, being developed by a large number of men with sure results; we have the Stewart River district, with a large number of producing claims; we have the Clear Creek district, which is situated some hundred miles up the Stewart River, showing up well; we have the Duncan Creek district, some hundred miles beyond Clear Creek, with two or three hundred men working there, who have already obtained such results as assure the future of the district; we have the Hootalinqua district, which, though somewhat backward, has shown that ground can be worked to advantage upon a large scale; and we have a great number of small parties scattered all over the territory, some hundreds of miles away, the results of whose work we have not yet heard. And you will bear in mind, now, that I am speaking only of placer mining. Only a few days ago an old-timer or "sour dough," as they are called, who has been in the territory since 1887, fifteen years, said to me: "They can talk of the best placer claims being worked out, but I tell you that they will be working just as good placer ground right on Bonanza Creek twenty years hence as they are

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working to-day." I do not wish to be overly sanguine, but I entirely agree with him, because mining methods are gradually but steadily improving, and as they improve they are also cheapening. Further, an adequate water supply will be forthcoming which will open ground not now touched. In fact it is almost certain that the whole of Bonanza Creek, that which has already been worked as well as that which has not been touched, will be washed up from the tops of the hills down.

Consider next transportation facilities. The present improved transportation facilities have materially assisted in opening districts which could not formerly be reached; at the same time rates could still be considerably reduced with large profits to the transportation companies. This would also have

the effect of opening up new districts of low grade dirt, which cannot now be worked at a profit and in the end would mean greater profit to the transportation companies.

In a nutshell, what is the present status for placer mining in this territory? It is this: The fabulously rich ground so far discovered appears to be nearly worked out, but instead we have camps scattered all over the territory where ground is being developed which formerly would not pay at all. The same enormous individual fortunes may possibly not be made as easily as hitherto, but a far larger area of ground is being worked at a smaller profit, and in consequence money is more widely distributed.

In addition to the placer development in this territory, it is only a question

of a short time until large holdings will be developed through large corporations by hydraulic or dredging processes. It has already been demonstrated that both hydraulic and dredging can be carried on here with very large profits. Capital is a little shy of Yukon at present, but those of us who are ready to "stay with the country" are not all alarmed, because we believe that capital is coming sooner or later.

There is also the question of gold quartz. We have not yet demonstrated that we have a paying quartz proposition, for the reason, I think, that no quartz ledge has been sufficiently developed, and not because the quartz does not exist. The develop a quartz mine takes a great deal of money, and the risks attendant are so great that

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not many people of moderate means care to invest their money in so great an uncertainty. Up to the present time most of the work done upon quartz propositions has been performed by old-time quartz men, and there are several of them here who discovered some of the best veins in British Columbia. Every day, however, increases the area of quartz prospecting and development work in the territory. Several thousand quartz claims have been recorded in the Gold Commissioner's office, but what can be termed a paying mine has not yet developed. Work, however, is going on more and more, and I feel confident that it is only a question of time until we find ourselves in the middle of a quartz boom. There are a few "croakers" who think it is coming too slowly, but I do not think it likely that these same croakers have done very much to help the good work along, and here again we must wait a

little. There are so many hundreds of miles of low-grade placer ground, which year after year, with improved transportation facilities and the consequent cheapening of supplies at the base of operations, will be brought to a paying basis, that fifty years hence those who are inhabiting this territory will wonder at the timid concern sometimes now expressed as to the future of this new country.

### RALEIGH CLAIMS AN OIL FIELD.

The history of oil fields in other parts of Ontario, such as Bothwell and Petrolia, is being repeated in this newly-discovered Raleigh oil district, as it is called, says a correspondent of the Globe, writing from Chatham, Ont., where active development is being carried on by practical oil men from both

Canada and the United States, who in the firm belief that there is oil in the territory are sinking well after well, in the hope of striking it. Many, no doubt, will lose their money; some have already sunk not a few dollars in dry wells, but that is the fate of the prospector in oil, as well as the mining prospector. In every oil field it has been the same, the first strike of oil, the rush of oil men to prospect the new territory, the eagerness to secure leases or options upon the land around, development work, disappointment in lots of cases, fortunes to the fortunate few, and finally the field becomes a steady oil-producing territory. This is what appears to be going on in Raleigh Township.

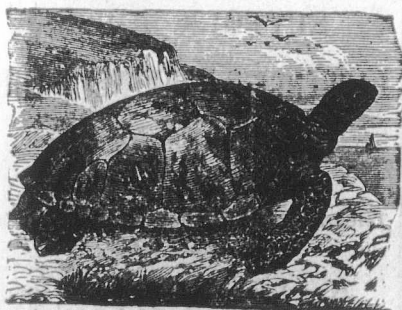
There are those who have put down wells and found nothing who say there is no oil in the territory. There are others who, without finding oil in paying quantities, consider the indications

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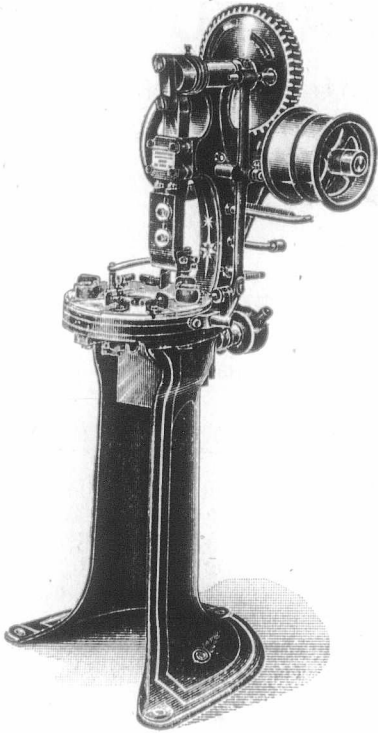
The Soup is put up in pint tins, price, 5/- (exactly half the price usually charged) and in Glass Flacons, 7/- The Turtle Jelly is sold in 2/6 glass bottles, ready for use. Full instructions for use on each package. From Chemists, Grocers and Stores; or orders and remittances can be addressed.

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good enough to justify them in continuing to expend money in putting down wells. The one indisputable fact is that one well, the Gurd gusher, so-called, has produced several thousand of barrels of oil, and there seems to be little doubt that it will continue to produce, though in what volume no one can tell. A gusher, it is true, does not make an oil field, and no gusher remains a gusher very long; it becomes what the oil man terms a pumping proposition. Such is the Gurd Gusher now.

Prospecting has been going on in the Township of Raleigh over a distance of ten miles from north to south, and about three miles from east to west, but the principal sinking has occurred in a space like a half moon, north, east and south of the gusher, and outside of the territory which was secured by the man who first became interested in the Gurd gusher. It would be too much to say that oil in paying quantities has not been found in the district apart from the gusher, but as yet no other well has yielded oil in sufficient quantities to warrant shipping. As anyone familiar with the oil business is aware, wells that produce five, four, one, or even half a barrel of oil a day are paying propositions, but they have to be worked all together, a large number of wells being pumped by one engine. The Raleigh field has not reached that stage of development yet. Whether it will or not is for the future to decide, but one thing is certain—many practical oil men have faith in the field.

There are in Canada to-day nearly ten thousand operating oil wells. Petroleum has 8,000 wells, Dutton 95, Bothwell 205, Northwood 17, and Oil Springs, Euphemia and Smith's Falls approximately 1,000 wells. These produce about 42,000 barrels of oil a month, and some of these wells have been producing in small quantities for considerably over thirty years. The oil fields, in some places, are in a very limited area. The best wells in Bothwell are within 200 acres, and more than three-quarters of the production there is within 150 acres. These figures show that it is a group of small wells rather than two or three large wells that yield oil in paying quanti-

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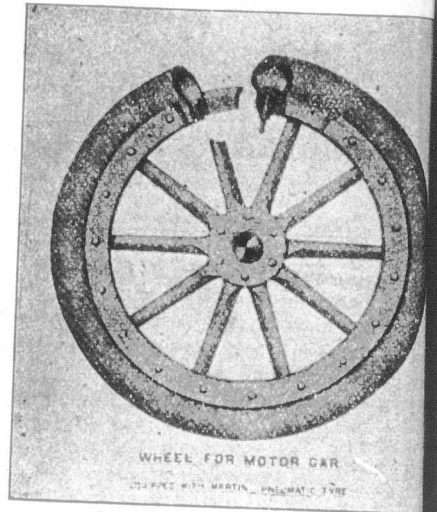
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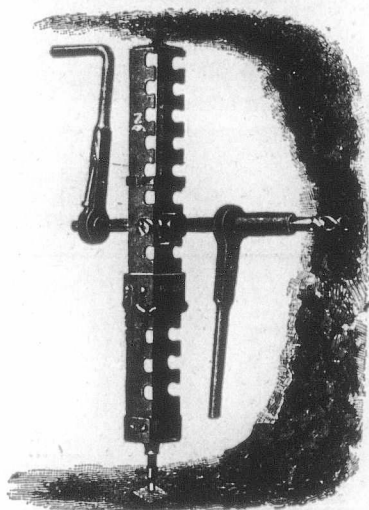
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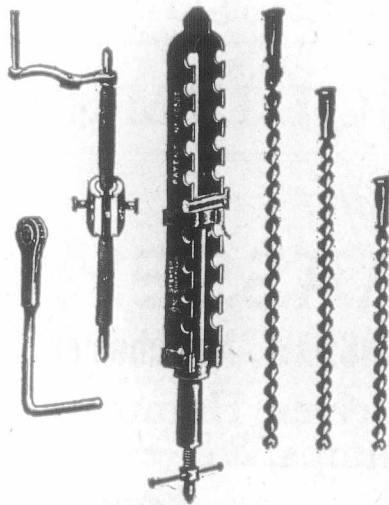
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ties, and the conditions that now prevail in other oil fields may reasonably be expected to be eventually found in the Raleigh oil fields.

It was the discovery of the Gurd gusher that gave prominence to the Township of Raleigh as a prospective oil field, and the stories regarding that well and the company with which its name is associated, the Dominion Oil Co., have given rise to considerable criticism, not alone of the company, but of the district. Mr. A. T. Gurd of Petrolia was the discoverer of the gusher, and there speedily became associated with him in what has up to now been a profitable well, Messrs. W. J. Woodward, Dr. C. O. Fairbanks and James H. Kittermaster, all well known oil men, who have been prominent in the development of the Petrolia and other oil fields. They formed the Raleigh Oil Co., which is to-day developing other properties in the Raleigh field. The Dominion Oil Co., however, was formed by the Colonial Securities Co., which controls considerable property in the neighborhood of the gusher, and has the largest individual interest in the gusher itself. The gusher, no doubt, was at first a phenomenal one. It was impossible to control the flow of oil, and much oil was lost. When tanks were secured, however, and a pipe line laid down to Pardo's Crossing, the nearest railroad point, a steady run of ten hours secured 650 barrels of oil. Then, through imperfect machinery, the well was shut down, and on a subsequent occasion the run developed at the rate of 20 barrels an hour. Frost, it is claimed, prevented the flow once, and it was again shut down in order to instal more powerful machinery, and a three-inch pump, to handle the water.

When a correspondent visited the well on Thursday last workmen were busily engaged in putting in the machinery, and it was hoped then to have it ready in a few days. What the gusher will eventually do it is impossible for the owners themselves to say. The output so far is not definitely known, but a conservative estimate would be something under 5,000 barrels. Mr. W. J. Woodward stated that he believed it would be a permanently

producing well, and that when it had been first discovered \$200,000 had been offered for the interests of the owners and refused. Another well that was put down by the company turned out dry, and a third well is now being sunk.

The Manager of the Colonial Securities company made the following statement:—"When the Gurd gusher was first struck there were no conveniences at hand to handle the output, and several hundred barrels flowed off down the ditches. An old pump used upon a former small well in Petrolia was installed to handle the water, which, owing to it being a flat country, accumulated rapidly, and thereby prevented the oil from being forced by the gas pressure to the surface. As both the pump and a local traction engine were the first available machinery at hand, were totally inadequate, the company has had the Gurd shut down for about a week while the new machinery could be installed, and owing to the delay in transit of the pump not arriving at the same time as the new boiler and engine the work is only being completed to-day, the anticipation being that it will resume its regular output to-morrow.

"We shall be pleased to furnish a definite statement of its production, from the output made during the balance of the week. Referring to our new operations, we have had exceptionally difficult conditions to overcome in the well we are putting down in the centre of the 1,530-acre tract half a mile south of the Gurd gusher, owing to striking bowlders of rock so adamant in its nature that the drill could make but a few feet per day. Just as soon as we succeeded in getting through this, on Friday, we commenced to have a good deal of trouble with surface quicksand, which required a considerable delay for additional casing. We expect to bring this new well in at the latter end of the week, and believe that it will, from Mr. Gurd's report on it, make the next greatest well to the Gurd gusher in the district.

"The fact that there have been many dry wells in the district does not by any means show that there are no

wells there, every practical oil man expects that, and it does not prove that a large percentage of the 1,530 acres in which the Dominion Oil Company is interested is other than claimed by them, 'a well-defined oil territory.'

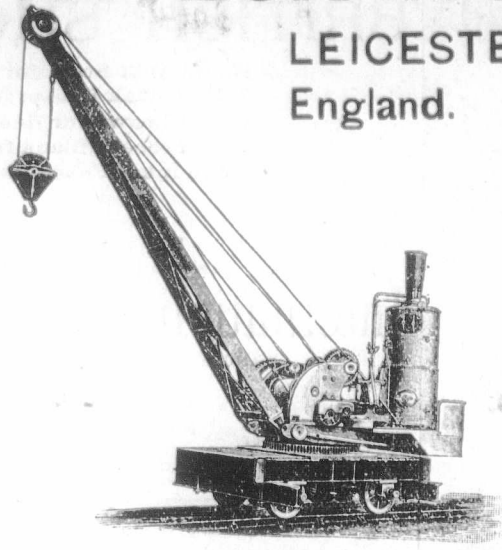
"It is pertinent to remark that much of this drilling has been done so far away from the Gurd gusher that it has comprised the veriest wildcatting, which was largely on account of the very high price that oil lands have been held at by the original owners near the centre of the oilfield and the fact that the territory surrounding the Gurd well, comprising about 2½ miles long by half a mile broad was originally taken up by Messrs. Gurd and Woodward. This has necessitated the later operators going further afield."

So far 25 to 30 wells have been put down in the entire territory, or are now in course of drilling. While many of them have turned out dry and been abandoned, in others there are indications of oil. The Stæle and Beringer well, in lot 18, concession 13, is reliably reported to have turned out a good small well. The probable output could not be given, but the owners believe that in putting down other wells in the vicinity, so as if possible to get a group. The Coryell and Gage well, on lot 22, concession 13, was reported to be a producer, but, while there is oil there, it did not fulfill expectations. After pumping about thirty barrels the well ran dry, and the proprietors started to go deeper. On Friday afternoon last the well was shot for the second time, and oil was brought up by the bailer after the shot. The Imperial Oil Co., representatives of the Standard Oil Co., have not, contrary to reports, abandoned the field, and they are said to be satisfied with the indications so far discovered, although they have not yet a producing well. The United Oil & Gas Co., of Kingsville, on Friday afternoon struck oil on their well, on the farm of William Harvey, concession 12, lot 23. They were four weeks drilling, with no sign of oil till about noon on Friday, when the drillers found the casing filling up to within ten feet of the top. They immediately capped the well and wired the officers of the company at Kingsville. What that well will produce can not be stated now, but it is expected to be with other wells a profitable producer.

On Saturday morning the Chatham Oil Co., a company comprised of Chatham citizens, of which Mr. George Stephens, M.P., is a member, struck oil on lot 8, concession 23. This is about three miles out of Chatham, and is the most northerly point at which oil has been struck. The sand pump brought up a couple of barrels of oil, and the well is now to be thoroughly tested. These are mentioned as some of the numerous wells that have been sunk, and all these indications point to the existence of an oil field. The well that Dr. Hanks sank in lot 20, concession 10, and which was reported a ten-barrel well, was a disappoint-

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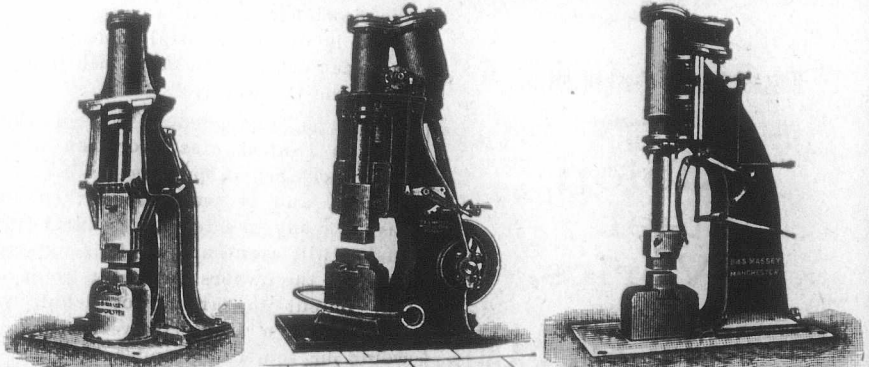
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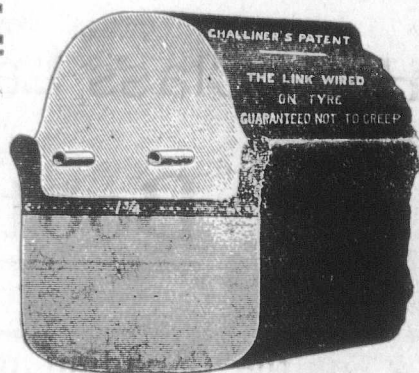
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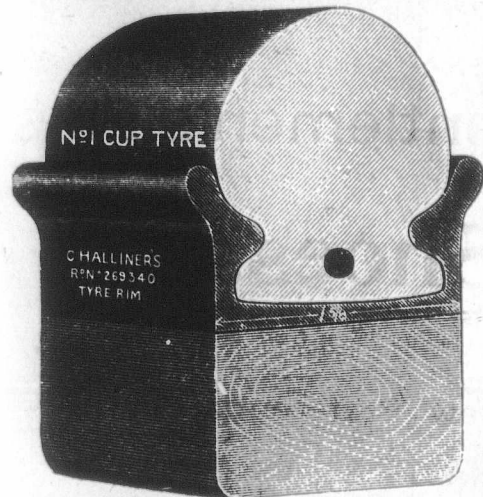
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ment. Another well is going down near it. So, too, with the Corey well, on lot 23, concession 12. A gas vein was struck there, but the oil development was disappointing.

Dr. C. O. Fairbanks, who will be admitted as an authority in the oil business, said to your correspondent "My summing up of the indications is that there is a prospect of a small oil field. There have been little showing of oil around a considerable area, but the oil that is there will be found."

Mr. W. J. Woodward said: "The new field should last as well as the Petrolea field. The conditions are favorable, but the trouble is that people are getting small flows, and they are disappointed. Mr. Chamberlain of the Standard Oil Co. told me that they had struck oil on their well on the middle road. We have in this field all the geological conditions that are required, but it is, of course, necessary to keep sinking."

Of the many wells that are going down, it is pointed out that the majority are being sunk by men expert in the oil business, who are spending their own money in the work. It costs usually about \$400 to sink a well, but parts of this territory have proven a little more difficult than in some of the other fields, and the cost is therefore something higher. Some operators have

already abandoned the field, but from the activity there is in the district today it is evident that the entire territory will in a short time be thoroughly tested.

IMMIGRATION POURING IN.

The results obtained during the year 1900-1901, says at Ottawa report, showed such a remarkable advance over the work of the preceding twelve months that it was scarcely expected that there could be a very large increase in the results obtained during the last season. Expectations in this regard, as shown by the returns submitted, would appear to have been more than fully realized." So runs the introduction of Mr. James A. Smart, Deputy Minister of the Interior, to the annual report of the department for the fiscal year ending June 30th, recently issued.

Mr. Smart goes on to say: "The main object in view in framing the policy of the department has been the settlement of the country with a proper class of people, and that this object has been fully attained is clearly demonstrated by the fact that the increased settlement in the west has been such within the last two years that the demand for holdings has caused the price of land and scrip to more than double

in value. The agricultural capabilities of Manitoba and the Northwest Territories are now questioned by no one. The bountiful harvests of last year and the year before have removed any doubt which might have existed in this regard, and that the utmost confidence now exists as to the suitability of western Canada as a field for settlement, especially among the classes to which we should look for the very best kind of farmers, is fully demonstrated by the continual stream of practical agriculturists who are now leaving the Western States to seek homes in Manitoba and the Northwest Territories.

"While there has been a decrease in the gross revenue from the department, chiefly attributable to the falling off in the revenue derived from the royalty in Yukon gold, the sum paid in as homestead fees, namely, \$144,425, exceeding that of any year since 1872, is almost as large as for the two preceding years combined, and more than twice as large as for the year 1882-3, at the time of the Manitoba boom.

"The total area of land sold by companies holding grants from the Government amounted to 2,201,795 acres, being 1,580,768 acres over the previous year. The combined area of land disposed of by the department under homestead entry, sale, and by the railway companies mentioned in the statement referred to, gives a total area of

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

For the Canadian market, under the New Preferential Tariff.

Cuts will be inserted as soon as received.

MONTREAL WHOLESALE PRICES CURRENT  
FRIDAY, FEB. 6, 1903.

Name of Article.	Wholesale
	\$ c. \$ c.
<b>Drugs &amp; Chemicals</b>	
Acid Carbolic Cryst medi.	0 25 0 30
Aloes, Cape.	0 16 0 18
Alum	1 40 1 75
Borax, xtls.	0 04 0 06
Brom. Potass.	0 40 0 50
Camphor. Ref. Kings.	0 00 0 75
" Ref. os. ck.	0 75 0 80
Citric Acid	0 35 0 40
Citrate Magnesia lb.	0 25 0 45
Cocaine Hyd. (oz)	5 00 5 50
Coppers, per 100 lbs	0 75 0 90
Cream Tartar	0 20 0 25
Epsom Salts	1 25 1 75
Glycerine	0 17 0 20
Gum Arabic per lb.	0 30 0 40
" Trag.	0 50 1 00
Insect Powder lb.	0 25 0 40
do per keg, lb.	0 22 0 30
Menthol, lb.	9 50 10 00
Morphia	1 35 1 45
Oil Peppermint lb.	6 50 7 00
Oil Lemon	1 15 1 25
Opium	3 50 4 00
Oxalic Acid	0 08 0 10
Phosphorus	0 50 0 75
Potash Bichromate	0 08 0 10
Potash Iodide	3 00 3 40
Quinine	0 80 0 40
Strychnine	0 85 0 80
Tartaric Acid	0 28 0 32
<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	5 00 6 00
Brimstone	2 00 2 50
Caustic Soda	2 00 3 00
" "	0 00 0 00
" "	3 00 2 50
Soda Ash	1 75 2 25
Soda Bicarb.	0 75 0 85
Sal. Soda	1 50 2 00
" Concentrated	
<b>Dyestuffs.</b>	
Archil, con.	0 27 0 29
Outal.	0 05 0 09
Br. Logwood	0 09 0 12

4,954,847 acres. These figures would seem to indicate clearly that the possibilities of the vast wheat areas extending throughout the fertile belt of the Canadian west command more attention today, at home and abroad, and especially in the United States, than at any time since the transfer of the Hudson's Bay Territory to the Dominion of Canada, over thirty years ago. When it is considered that in 1896 108,016 acres of land were sold by companies, and during the same year 1,850 homestead entries were granted by the department, that in 1899 462,494 acres were sold and 6,689 entries were made, and that during the past year 2,201,775 acres were sold by companies, and 149,643 entries granted by the department, there can be no doubt that the demand for lands by purchase increases in the same ratio as the settlement of the country by actual settlers under free homestead entry processes."

The total immigrant arrivals were 67,379, being an increase of 18,230 over the previous fiscal year. The total for the calendar years 1897 to 1900, inclusive, was 141,261. There has been a substantial advance over last year in the number of immigrants that have come to Canada from the British Isles during the past season.

Although the department has not been carrying on a very direct propaganda in the countries of Europe, there has been a substantial increase in the number of arrivals from the continent,

MONTREAL WHOLESALE PRICES CURRENT  
FRIDAY, FEB. 6, 1903.

Name of Article.	Wholesale
	\$ c. \$ c.
Chip Logwood	1 75 2 50
Indigo (Bengal)	1 50 1 75
Indigo Madras	0 70 1 00
Gambler	0 07 0 07
Madder	0 09 0 12
Sumac	50 00 55 00
Tin Crystals	0 24 0 30
<b>Fish.</b>	
Bloaters, per box	1 00 1 25
Labrador Herrings	5 00 5 25
do do Half bris.	2 75 3 00
Macarel No. 2, bris.	0 00 12 50
" " 1/2 barrel.	6 00 6 50
Green Cod, No. 1	5 75 0 00
Green " large	0 00 6 00
No. 2	4 75 0 00
Large dry Gaspe per qnt.	5 00 5 25
Salmon, bris Lab. No. 1	0 00 14 00
Salmon, (half bris)	0 00 0 00
" Brit. Cod bris.	0 04 0 00
Boneless Fish	0 05 0 05
" Cod	4 75 0 00
Skinless Cod, case	1 10 1 15
Loch Fyne Herrings, keg	
<b>Flour.</b>	
Ogilvie's Hungarian	0 00 4 50
Ogilvie's Glenora Patent	0 00 4 20
Manitoba patents	0 00 4 40
Strong Bakers	0 00 4 10
Winter Wheat patents	4 00 4 10
Straight roller	3 65 3 90
do bags	1 75 1 85
Superfine	4 50 4 60
Rolled Oats	4 25 4 35
Corn meal, bag	1 50 1 55
Bran bulk	00 00 19 00
Shorts	00 00 21 00
Moulis	24 00 26 00
<b>Farm Products.</b>	
Butter, Choicest Cr.	8 21 0 22
Eastern do	0 19 0 20
Under Grades Cr.	0 19 0 20
Townships Dairy	0 00 0 00
Western Dairy	0 16 0 17
Good to wholes.	0 14 0 16
Fresh Rolls	0 17 0 18

C. O. OX

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MONTREAL W  
FR

—Name

Farm Pr

CHEESE:  
Ont. New.....  
Eastern.....

Eggs: Best sele  
Straight gather  
Lined.....  
Cold storage...  
No 2.....

SUNDRIES—  
Potatoes, per b  
Honey, White C  
" Extract  
Beeswax.....  
Beans: prime...  
do. Best hand

Gre

Sugars: Factor  
Ex Granulated,  
Acadia gran'd.  
Ex Ground, in  
" " in  
Powdered, in br  
" boxes  
Paris Lump, in  
" " do  
" " do  
" " do  
" " do

Branded Yellow  
Molasses (Barba  
do bris. &  
Evaporated App

Raisins:  
Sultanas.....  
Loose Musc. M  
Layers, London  
Con. Cluster  
Extra Dessert...  
Royal Bucking'  
Valencia.....  
" Selected  
" Layers  
Currants, Provin  
Fillatras.....  
Patras.....  
Vostizzas.....  
Prunes, Cal.  
do French  
Figs in bags...  
" new layers.  
Rice, C. O.....  
" standard B.  
" Patna.....  
" Burmah.....  
" Crystal Jap  
" Carolina.....  
Pot Barley, bag v  
Pearl " per li  
Tapioca, Pearl.  
" Flake  
Corn, 2 lb. tins.  
Peas, 2-lb tins.  
Salmon, 4 doz. cas  
Tomatoes, 1/2 per  
String Beans.....





# HAM, BAKER & Co.

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Manufacturers  
of.....

WESTMINSTER. ENG.

## Fittings for Waterworks & Sewerage

Penstocks & Valves  
For Bacteria Beds.

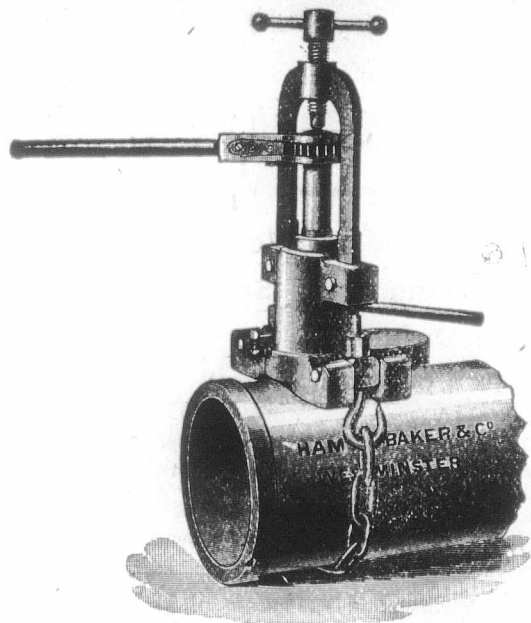
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for Public Buildings.

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and Districts.



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

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

MONTREAL WHOLESALE PRICES CURRENT  
FRIDAY, FEB. 6, 1903.

Name of Article.	Wholesale.
<b>Hardware.—Con.</b>	
Coil Chain—No. 1/4	\$ 85 4 00
9-16	3 75 3 88
1/2	3 65 3 70
3/4	3 75 3 60
1 in.	3 80 3 55
<b>Galvanized Staples—</b>	
100 lb. box, 1 1/4 to 1 1/2	3 00 0 00
Bright, 1 1/4 to 1 1/2	2 80 0 00
<b>Galvanized Iron:</b>	
Queen's Head, } gauge 28	4 40 4 65
or equal, } gauge 28	4 10 4 35
Comet do 28 gauge	
<b>Iron Horse Shoes:</b>	
No. 2 and larger	0 00 3 85
No. 1 and smaller	0 00 3 60
<b>Bar Iron, per 100 lbs.</b>	
Car lots	0 00 2 00
Norway, base	0 00 4 00
Am. Sh. 8 1/2, 6 ft. x 2 1/2, 18	0 00 3 20
" " " " 20	0 00 3 30
" " " " 24	0 00 3 30
" " " " 28	0 00 3 40
" " " " 32	0 00 3 50
" " " " 36	0 00 3 10
" " " " 40	0 00 2 10
<b>Boiler plates, iron, 1/2 in.</b>	
" " " " 3-16 in.	0 00 2 90
<b>Hoop Iron, base for 2 in. and larger</b>	
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.	0 00 2 90
<b>Canada Plates:</b>	
Full Polish	3 75
Ord. 52 sheets	2 65
" 80 do	3 70
" 75 do	3 75
<b>Black Iron pipe, 1/2 in.</b>	
3/4 in.	2 45
1 in.	2 65
1 1/4 in.	3 40
1 in.	4 80
1 1/4 in.	6 80
1 1/2 in.	8 80
2 in.	11 60
per 100 ft. nett.	
Steel, cast p. lb., Blk Diam'd	0 08 base
" Spring, 100 lbs.	3 00 0 00
" Tire	2 30 base
" Sleigh shoes, 100 lbs.	2 20 base
" Toe Calk	2 90
" Machinery	2 75 base
" Harrow Tooth	2 50
<b>7 in Plates:</b>	
10 Cokes, 14 x 20	4 35
10 Charcoal, 14 x 20	4 50
10 Charcoal	5 50
10 "	

and it has now assumed such proportions that it is bound to increase in volume from year to year. Upwards of eighty-six thousand settlers from the United States have located in Manitoba and the Northwest since 1897, and from the present indications it is reasonable to predict that double that number will cross the border during the coming five years.

A special report by Mr. Smart to the Minister of the Interior upon continental immigration contains the conditions of an agreement made with the North Atlantic Trading Company of Amsterdam, Holland, in return for a bonus of £1 for each agricultural immigrant and for domestic servant cover 18 years from Belgium, Holland, Denmark, Russia, Germany, Austria, Hungary, northern Italy, Luxembourg, Roumania, Bulgaria, Serbia, Switzerland, Norway, Sweden and Finland. The company consent to undertake a systematic and persistent propaganda in the countries named and expend annually not less than \$100 and \$25 for each child, the maximum amount for a family being fixed at \$200. Each unmarried man or woman is to be possessed of at least \$25 over and above the cost of transportation. Mr. Smart does not consider the prospects of emigration from France very bright, but, although he advises the continuance of Mr. Fabre and his Paris office so long as any advantage is to be derived therefrom, he would not recommend a very large expenditure until more justification in it can be seen.

MONTREAL WHOLESALE PRICES CURRENT  
FRIDAY, FEB. 6, 1903.

Name of Article.	Wholesale.
<b>Terne Plate 10, 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 0 7 75
26 gauge	0 0 7 75
<b>Lead: Pig, per 100 lbs;</b>	
Sheet	3 25 3 35
Shot, 100 lb, less 2 1/2 p.c.	0 00 6 50
Lead Pipe, per 100 lbs.	7 00 0 00
<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 40 0 00
18 to 20 do	2 31 0 00
22 to 24 do	2 25 0 00
26 do	2 40 0 00
28 do	2 45 0 00
<b>Wires:</b>	
Plain galv'd, No. 5	3 70 0 00
do do No. 6, 7, 8	3 15 0 00
do do No. 9	2 65 0 00
do do No. 10	3 20 0 00
do do No. 11	3 25 0 00
do do No. 12	2 83 0 00
do do No. 13	2 90 0 00
do do No. 14	3 75 0 00
do do No. 15	0 00 0 00
do do No. 16	0 00 0 00
<b>Barbed Wire—</b>	
Spring Wire per 100, 1.25 net extra.	2 50 f.o.b. Montreal,
Iron and Steel Wire pl'd 6 to 9	2 50 base.
<b>Rope.</b>	
Sisal, base	0 00
" 7-16 and up	0 11
" 5-16 "	0 11 1/2
" 3-16 "	0 12
" 3-16 "	0 12
Manilla, 7-16 & lgr.	0 12 1/2
" 5-16 "	0 14
" 3-16 "	0 14 1/2
" 3-16 "	0 15
" 3-16 "	0 15
Lath yarn	0 15 1/2
" "	0 10 1/2

Support  
best on the  
NOTE.—Ev  
requested to

MONTREAL

Name

WI

Base Price car  
Less than  
2d ext  
2d f  
3d  
4d and 5d  
6d and 7d  
8d and 9d  
10d and 12d  
16d and 20d  
30d to 60d

Build

Dry Sheetting (

Tarred "

Montreal Green

No. 1

No. 2

No. 3

Tanners pay

cured & inspec

Clips

Lambkins, ea

Calfskins, No.

" No.

Horsehides

No. 1 B. A. Sol

No. 2 B. A. So

No. 3 B. A. Sp

Slaughter, No.

Light medium

" No.

Harness

Upper, h

Upper, light

Grained Upper

Scotch Grain

Kip Skins, Fre

English

Canada Kip

Hemlock Calf

" Light

French Calf

Splits, light and

" heavy

Leather Board

Emameled Cow

Pebble Grain

Glove Grain

B. Calf

Brush (Cow) K

Buff

Russetts, light

" heavy

" No. 2

" Saddle

Int. French Ca

English Oak lb

Dongola, extra

" No. 1

" ordina

Colored Pebbles

" Calf



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1. G.I.C. Best Quality High Candle Power Mantle - - - 4/6 doz.
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4. G.I.C. Extra Long High-Pressure Mantle, suitable for all High-Pressure Burners - - - - - 7/6 "
5. G.I.C. Gem Mantle - - - - - 4/6 "
6. G.I.C. Mantle for No. 4 Kern Burner - - - - - 6/- "

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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.

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

MONTREAL WHOLESALE PRICES CURRENT.

FRIDAY, FEB. 6, 1903.

Name of Article.	Wholesale.
<b>Wire Nails.</b>	
Base Price carload.....	2 40
Less than ".....	2 45
2d extra.....	1 00
2d f.....	1 00
3d.....	0 65
4d and 5d.....	0 40
6d and 7d.....	0 30
8d and 9d.....	0 15
10d and 12d.....	0 10
16d and 20d.....	0 05
30d to 60d.....	Base
<b>Building Paper.</b>	
Dry Sheetting (roll).....	0 35 0 00
Tarred ".....	0 45 0 00
<b>Hides.</b>	
Montreal Green Hides	
" No. 1.....	0 08 0 00
" No. 2.....	0 07 0 00
" No. 3.....	0 06 0 00
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins.....	0 00 0 00
Clips.....	0 00 0 00
Lambskins each.....	0 00 0 75
Calfskins, No. 1.....	0 00 0 10
" No. 2.....	0 00 0 05
Horsehides.....	1 50 2 00
<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 50 0 60
French Calf.....	0 85 1 10
Splits, light and medium.....	0 22 0 26
" heavy.....	0 17 0 20
" small.....	0 18 0 20
Leather Board, Canada.....	0 06 0 10
Enamelled Cow, per ft.....	0 16 0 18
Pebble Grain.....	0 12 0 14
Febble Grain.....	0 12 0 13
B. Calf.....	0 15 0 20
Brush (Cow) Kid.....	0 11 0 13
Buff.....	0 13 0 16
Russets, light.....	0 35 0 40
" heavy.....	0 25 0 30
" No. 2.....	0 35 0 40
" Saddlers' doz.....	7 50 9 00
Int. French Calf.....	0 65 0 75
English Oak lb.....	0 30 0 35
Dongola, extra.....	0 38 0 42
" No. 1.....	0 20 0 22
" ordinary.....	0 14 0 16
Colored Pebbles.....	0 13 0 16
" Calf.....	0 16 0 20

THE LUX-CALOR CONDENSING GAS STOVE.

When science has, apparently, reached the limit of perfection in its application to the wants of man in any one particular, we are inclined to "turn backward" for a moment and recall the crude methods of an earlier generation. The rapid progress made in some branches of industry—notably the manufacture of stoves—and the application thereto of gas as an economical and effective heater, is most noticeable when we know that there are yet living many who hauled from the forests the huge back-logs for the fire-place in the rude log-shanty, and are now within range of the latest and best stove high, among modern improvements, it has fallen to the lot of man to enjoy.

Yes, from the huge fire-place, with its cranes and pot-hooks, on to the great expanding kitchen wood-stove with separate baking oven, next to the square cast-iron box stove, then to the combination steel range for wood, coal or coke, then to the common gas stove, serviceable, yet expensive in its use, strides have been progressive; but perfection was yet wanting until the firm of Messrs. Ritchie & Co., of London, Eng., brought out, a few years ago, the "Lux-Calor" condensing gas stove. This has been universally praised, not alone by the wealthy and the middle classes throughout Europe, who are adopting these stoves exclusively, but by skilled mechanics and day laborers, who find in them utility coupled with economy.

That the Lux Calor condensing gas stoves are not better known and used throughout the Dominion is found in the fact that their superior qualities have been winning for their makers such patronage that it was not until re-

MONTREAL WHOLESALE PRICE CURRENT

FRIDAY, FEB. 6, 1903.

Name of Article.	Wholesale.
<b>Oils.</b>	
Cod Oil.....	0 40 0 42 1/2
S. E. Pale Seal.....	0 00 0 50
Straw Seal.....	0 45 0 50
Cod Liver Oil, Nfd. Norw.....	1 80 2 00
" " Process.....	2 00 2 25
" " Norwegian.....	0 08 0 09
Castor Oil.....	0 07 0 08
Castor Oil brls.....	0 90 1 00
Lard Oil, Extra.....	0 75 0 85
" ".....	0 75 0 85
Linseed, raw, nett.....	0 63 0 65
" boiled, nett.....	1 05 1 15
Olive, pure.....	0 00 3 70
Extra, qt., per case.....	0 87 1/2 0 90
Turpentine, nett.....	0 22 0 30
Petroleum:	
Benzine.....	0 22 0 30
<b>Glass.</b>	
United inches, 00 to 25.....	2 00 2 10
do 26 to 40.....	2 10 2 20
do 41 to 50.....	4 50 4 70
do 51 to 60.....	4 75 4 95
<b>Paints, &amp;c.</b>	
Lead pure 50 to 100 lb. kgs.....	5 00 5 25
do No. 1.....	4 62 1/2 4 87 1/2
do No. 2.....	4 25 4 70
do No. 3.....	4 37 1/2 4 62 1/2
do No. 4.....	4 37 1/2 4 62 1/2
White Lead dry.....	5 50 5 50
Red Lead.....	5 00 5 50
Venetian Red Eng'h.....	1 75 2 00
Yel. Ochre, French.....	1 50 2 25
Whiting, ordinary.....	0 45 0 50
do Gliders.....	0 60 0 70
do Paris, do.....	0 85 1 00
English Cement, cask.....	2 15 2 25
Belgian do.....	1 65 1 90
German do.....	2 25 2 45
American do.....	2 00 2 40
Fire Bricks per 1000.....	16 00 22 00
Fire Clay.....	1 50 1 75
Rosin.....	2 75 5 50
<b>Glue.</b>	
Domestic Broken Sheet.....	0 08 0 30
French Casks.....	0 65 0 09
do brls.....	0 00 0 14
American White, brls.....	0 16 0 30
Coopers' Glue.....	0 20 0 26
Brunswick Green.....	0 04 0 10
French Imperial Green.....	0 12 0 18
No. 1 Furnit'e Varn'h, pr. gl.....	0 65 0 70
" " 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 1/2 0 19 1/2
Kalsomine, 5 lb pkgs.....	0 00 0 08 1/2
<b>Wool.</b>	
Canadian Washed.....	0 00 0 15
North West.....	0 00 0 00
Unwashed.....	0 05 0 00
B. A. Scoured.....	0 35 0 37
Natal.....	0 00 0 00
Cape, greasy.....	0 17 1/2 0 18 1/2
Australian greasy.....	0 00 0 00 1/2

Telegrams: "ICERIMUS," London; "ICICLE," Durban. Codes in use: A1 & A.B.C.

# Refrigerating & Ice Making Machinery.

**THE "ENOCK" PATENT SAFETY COMPRESSOR** is the Simplest, most Economical and most Modern Machine for Ice-Making, Cooling, Freezing, and Cold Storage Works.

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

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JOHANNESBURG, BOX 5463.

cently that a plant of sufficient extent was completed to enable the owners to keep up with all orders, hurried or regular. Now, however, Messrs. Ritchie & Co., are in a position to fill export orders with despatch, and with the large reduction in duty now applicable to goods of English make entering Canada, we bespeak for the Lux-Calor gas stove the speedy recognition here which its merits so quickly gained throughout Great Britain.

(An English firm, well acquainted with the merits of the Lux-Calor, write: "The Lux-Calor condensing gas stove has been so perfected in its manufacture by Ritchie & Co., of London, that it cannot be equalled by any other stove on the market. Ritchie & Co. were the original inventors of this class of stove, and they have gone on improving it in every detail during the last quarter of a century until they have made it the most economical and efficient heating stove that can be used. It is bright and cheerful in appearance, it is completely under control, it can be lighted up in a moment when it is wanted, or it can be left burning night and day all through the winter months. It does not give off any smoke or smell, and does not injuriously affect the air of any room in which it is placed. There is no sense of oppression felt by those sitting in the room, and in conservatories and greenhouses it may be used without in any way hurting the most delicate of plants. It is made in various sizes adaptable to the size of the room or hall where it is wanted. The larger sized stoves are enclosed in wrought iron grilles so artistically designed that they will harmonize with the choicest domestic fittings.

Wherever the stoves are fitted, they win the warmest approval, whether by the King's household at Buckingham Palace, or by the private citizen in his home, shop or office. The leading gas companies of London have bought and are letting out on hire to their customers thousands of the Lux-Calor stoves, and in all cases they give the greatest

### STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Feb. 5 (Bid)	Cash value per S.
British North Am. ....	243	4,856,666	4,856,666	1,776,333	3	Apl. Oct	136	
Can Bank of Commerce	50	8,000,000	8,000,000	2,500,000	3 1/2	June Dec	117	330 48
Commercial, Windsor..	40	500,000	350,000	60,000	3		105	78 50
Dominion .....	50	2,500,000	2,500,000	2,500,000	2 3/4	May .....	344	42 00
Eastern Townships.....	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan .....	161	122 00
Halifax Banking Co .....	20	600,000	600,000	525,000	3 1/2	Feb. Aug	135	80 50
Hamilton .....	100	2,000,000	2,000,000	1,800,000	5	June Dec	232 1/2	35 00
Hochelaga .....	100	2,000,000	1,981,000	950,000	3 1/2	June Dec	138	232 50
Imperial .....	100	2,868,000	2,868,932	2,418,595	5	June Dec	340	188 00
Merchants' Can. ....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	168	240 00
Moisons .....	50	2,500,000	2,500,000	2,150,000	4 1/2	June Dec	168	168 00
Montreal .....	200	12,000,000	12,000,000	8,400,000	5	Apr. Dec	214	107 00
Nationals .....	80	1,489,700	1,480,550	350,000	3	May Dec	270	540 00
New Brunswick.....	100	500,000	500,000	700,000	6	Jan Nov	108	32 40
Nova Scotia.....	100	2,000,000	2,000,000	2,000,000	4 1/2	Feb. Aug	265	800 00
Ontario.....	100	1,400,000	1,400,000	426,000	3 1/2	June Dec	132	265 00
Ottawa .....	100	2,000,000	2,000,000	1,865,000	4 1/2	June Dec	225	132 00
People's of N. B. ....	150	180,000	180,000	155,000	4	June Dec	250	235 00
Provincial.....	25	878,487	781,248	800,000	3	June Dec	116	375 00
Quebec.....	100	2,500,000	2,500,000	1,700,000	3 1/2	Feb. Aug	215	116 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb. Aug	215	215 00
Sovereign .....	100	1,200,000	1,081,000	191,000	3 1/2	Apr. Oct	246	128 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	Jan .....	128	253 00
Standard .....	50	1,000,000	1,000,000	850,000	5	June Dec	125	128 00
Toronto .....	100	2,500,000	2,499,000	2,600,000	5	Jan Dec	135	128 00
Traders .....	100	1,350,000	1,350,000	350,000	3	Jan Dec	125	253 00
Union (Halifax) .....	50	1,000,000	1,000,000	505,606	3 1/2	Jan .....	108	128 00
Union of Canada .....	100	2,000,000	2,000,000	850,000	3	Jan .....	114	84 00
Western.....	100	500,000	419,000	150,000	3 1/2	Jan .....	140	135 00
Agri. Sav. and Loan Co. ....	50	630,200	630,200	207,000	3	Jan .....	117	140 00
Bell Telephone Co. ....	100	5,000,000	5,000,000	800,000	4 1/2	Jan .....	160	58 50
Brit. Can. Loan & Inv. Co. ....	100	1,987,900	398,481	130,000	2 1/2	Jan .....	128	160 00
Brit. Mortg. Loan Co. ....	100	450,000	389,214	180,000	3	Jan .....	128	128 00
Can. Colored Cot. Mills Co. ....	100	2,700,000	2,700,000	350,000	3	Jan .....	108	55 00
Can. Landed & Nat'l Inv't Co. ....	100	2,008,000	1,004,000	350,000	3	Jan .....	114	108 00
Can. Per. & W. Can. M. Corp'n. ....	10	5,951,350	5,951,350	1,490,057	3	Jan .....	114	12 00
Can. Sav. & Loan Co. ....	50 & 7 1/2	750,000	750,000	250,000	3 1/2	Jan .....	136	57 00
Central Can. Loan & Sav. Co. ....	100	2,500,000	1,250,000	450,000	3 1/2	Jan .....	72	136 00
Dominion Sav. and Inv. Co. ....	50	1,000,000	984,200	40,000	2	Jan .....	124	36 00
Dominion Telegraph Co. ....	50	1,000,000	1,000,000	340,000	3	Jan .....	50	62 00
Dominion Cotton Mills Co. ....	100	3,333,600	3,333,600	380,000	6	Mar .....	119	50 00
Hamilton Prov. and Loan. ....	100	1,500,000	1,100,000	340,000	3	Jan .....	119	119 00
Home Sav. and Loan Co. ....	10	2,000,000	200,000	200,000	3 1/2	Jan .....	183	135 00
Huron & Erie Loan & Sav. Co. ....	50	3,000,000	1,400,000	925,000	4 1/2	Jan .....	183	91 50
Imperial Loan and Inv. Co. ....	100	839,851	734,590	174,300	3	Jan .....	70	70 00
Landed Banking and Loan .....	100	700,000	700,000	210,000	3	Jan .....	111	111 00
Land. & Can. Loan and Ag. ....	50	1,000,000	877,287	87,500	3	Jan .....	68	34 00
London Loan Co. ....	50	679,700	678,550	160,000	3	Jan .....	110	50 00
Manitoba & North-W. Ln Co. ....	100	1,500,000	375,000	51,000	3	Jan .....	75	75 00
Montreal Telegraph Co. ....	40	2,000,000	2,000,000	320,156	3	Jan .....	90 1/2	63 40
Mont. Heat, Light & Power Co. ....	100	2,250,000	2,250,000	560,318	5	Apr. Oct	247	90 25
Montreal Gas Co. ....	40	3,000,000	2,998,640	560,318	2 1/2	Feb. .....	2 6	122 50
Montreal Street Ry. Co. ....	50	5,000,000	4,500,000	560,318	4 & 1	Jan .....	128	185 00
Montreal Cotton Co. ....	100	3,000,000	3,000,000	560,318	4 & 1	Jan .....	128	128 00
Merchants Cot. Co. ....	100	1,250,000	1,250,000	560,318	4 & 1	Jan .....	128	62 50
Montreal Loan and Mortg. ....	25	500,000	500,000	380,000	3 1/2 & 1	Feb. Aug	137 1/2	34 37
Ont. Indus. Loan and Inv. ....	100	375,000	271,993	150,000	3	Jan .....	122	21 00
Ont. Loan and Deb. Co. ....	50	2,000,000	1,200,000	560,000	3	Jan .....	76	30 40
People's Loan and Deb. Co. ....	50	600,000	600,000	40,000	3	Jan .....	102	102 50
Real Est. Loan Co. ....	40	578,240	378,720	50,000	2	Jan .....	116	44 50
Richelleu and Ont. Nav. Co. ....	100	2,088,000	2,088,000	162,355	3	May .....	154	154 00
Toronto Electric Light Co. ....	100	2,000,000	2,000,000	250,000	3 1/2	Jan .....	89	44 50
Toronto Mortgage Co. ....	50	1,120,860	724,000	250,000	3 1/2	Jan .....	116	116 00
Toronto Street Railway. ....	100	6,000,000	6,000,000	250,000	3 1/2	Jan .....	75	75 00
Windsor Hotel .....	100	6,000,000	6,000,000	250,000	3 1/2	Jan .....	75	75 00

\* Paying quarterly dividends.

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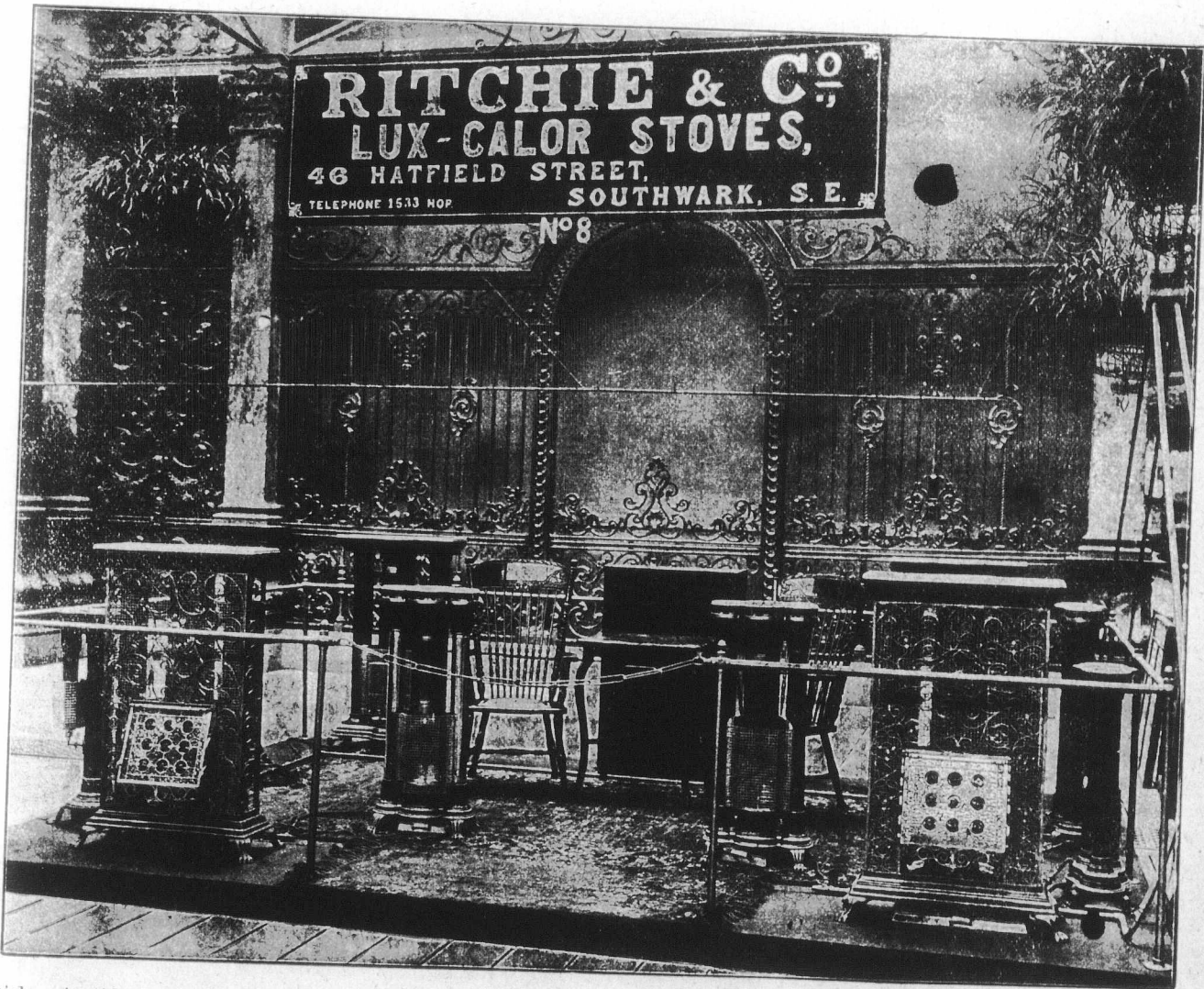
possible satisfaction. The cost of heating a room by the D3 Lux-Calor is 1s 3d a week with gas at 2s 6d a thousand, and less or more in the same proportion. Could any one want cheaper heat than that?"

Messrs. Ritchie & Co., are the original patentees and makers of condensing gas stoves, and have the experience acquired during the last quarter of a century. Their stoves are excellent in

The report of the "Lancet" special analytical sanitary commission says of the "Lux-Calor":—"This stove produces the best results as regards heating effect." The "Lancet" table shows that, taking the cost of gas at 3s a thousand cubic feet, and coal at 25s a ton, the "Lux-Calor" gives a heating effect equal to a coal fire at 2 per cent. less cost, or equal to that of the other gas stoves tested at from 50 to 80 per cent.

This stove combines the greatest possible economy at present attainable by any heating stove in the world, with absolute freedom from the least possible pollution whatever of the air of the room in which it is used, and that without any chimney or flue.

Ritchie & Co. brought out, a few years ago, the C5 "Lux-Calor"—a double burner stove fitted with a grille of artistic design in wrought iron, backed



finish, scientific in principle, and artistic in design and coloring. Last season there was such a largely increased demand for these stoves from all parts of Great Britain and from abroad, that Ritchie & Co. have extended their works so as to be equal to all requirements. Telegrams, "Warmness, London."

less cost.

Analysis of condensed products:—"The products ensuing from the automatic system of condensation in these stoves amount to an average of 40 fluid ounces in 10 hours, and consist of water, sulphuric acid, sulphurous acid, carbonic acid, iron, ammonia, and some organic matter." (Signed) Edward V. Gardner, F.A.S., M.S.A.

with copper wire gauze, and with a stained glass shutter to soften the light. These stoves seem to have met a want, and a large number of them are in use in the best West End houses, clubs, shops and theatres. Ritchie & Co. have now a selection of very fine designs in wrought iron, specially prepared for these grille stoves. The "Lux-Calor" has been supplied to His

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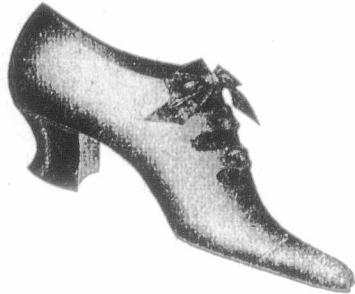
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INSURANCE DECISIONS.

Life Insurance—Insurperable Interest.—A daughter has an insurperable interest in the life of her father. Farmers' and Traders' Bank of Shenandoah vs. Johnson, 91 N. W. Rep. (Iowa), 1074.  
Life Insurance—Time in Which to Discover Defects in Policy.—The reasonable time which one receiving an insurance policy has in which to discover defects therein commences to run from the time it is received. Bostwick vs. Mutual Life Ins. Co. of New York, 92 N. W. Rep. (Wis.) 246.  
Fraternal Insurance—Suicide as Defence.—A fair preponderance of the evidence only is required to establish the fact of suicide as a defence to an action on a life insurance policy. Kerr vs. Modern Woodmen of America, 117 Fed. Rep. (U. S. C. C. A., Iowa) 593.  
Fraternal Insurance—Waivers of Forfeiture by Subordinate Lodge.—The relation of subordinate lodges of a mutual insurance society to the grand lodge is that of agency, and therefore a subordinate lodge may waive a forfeiture resulting from non-payment of assessment. Grand Lodge A. O. U. W. vs. Lachmann et al., 64 N. E. Rep. (Ill.) 1022

Fraternal Insurance—Change of Beneficiaries.—That one in directing change in the beneficiaries in his benefit certificate wrote a letter, instead of filling out blanks thereon as directed, does not tend to show lack of mental capacity. Walts et al. vs. Grand Lodge of Iowa Workmen of State of Iowa et al., 91 N. W. Rep. (Iowa) 1062.

Life Insurance—Suicide.—Where an application for life insurance is made part of the insurance contract, agreements by the insured as to the liability of the company in case of suicide, or as to action commenced more than a year after death, are binding on the beneficiaries. Treat et al vs. Merchants' Life Ass'n, 64 N. E. Rep. (Ill.) 992.

Life Insurance—Extension of Time for Payment of Premiums.—A life insurance company, which accepts overdue premiums, cannot say that its agent had no authority to extend the time for payment of premiums beyond maturity, though the policy forbids its modification, or the waiver of a forfeiture, except in writing, signed by certain officials. Union Cent. Life Ins

Co. vs. Whetzel, 65 N. E. Rep. (Ind. App.) 15.

Life Insurance—Authority of General Agent.—A demand for a paid-up policy is properly made on the general agent of a life insurance company, though he has no authority to issue policies, the original policy not requiring its surrender to any particular person when a paid-up policy is desired. Union Cent. Life Ins. Co. vs Whetzel, 65 N. E. Rep. (Ind. App.) 15.

Life Insurance—Right of Rescission.—Where an applicant for an insurance policy, on receipt of the same, is fraudulently deterred from examining it, four and one-half months' delay in discovering the fraud in giving him a policy other than what he was to get is not so long as to forfeit a right of rescission. Bostwick vs. Mutual Life Ins. Co. of New York, 92 N. W. Rep. (Wis.) 246.

Life Insurance—Foreign Companies—Licenses to Agent.—It is within the discretion of the superintendent of insurance to refuse a license as agent of a

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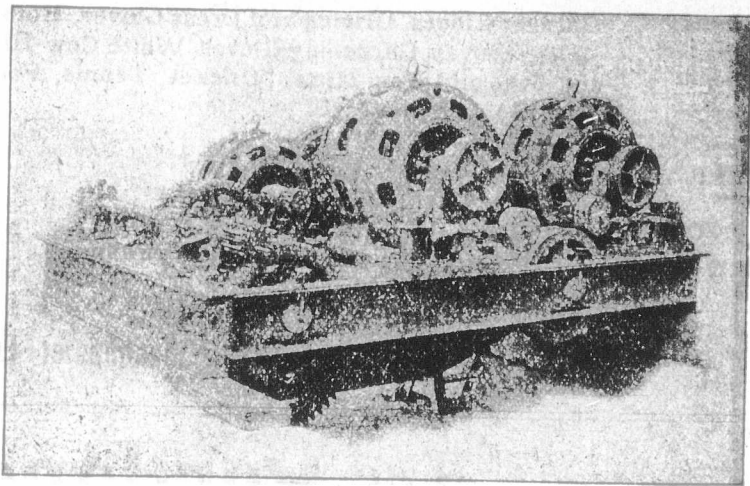


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foreign insurance company to one who, in violation of the statute, has, without first obtaining such license, solicited applications for insurance in such company, and, as part of such solicitation, has offered a rebate of a portion of the regular premium. *Vorys, Supt. of Ins. vs. State ex rel. Connell*, 65 N. E. Rep. (Ohio) 150.

**Fraternal Insurance — Suspension Waiver.**—Officers of subordinate lodges of benevolent societies have no authority, by reason merely of such office, to waive any of the provisions of the rules and regulations of the order which en-

ter into and form a part of the contract of membership. When one of such rules was that after suspension for non-payment of dues a member could only be reinstated while in good health, the receipt of her dues for reinstatement by the subordinate lodge's secretary while she was in a dying condition was no waiver of such requirement of good health. *Highlanders vs. Scoville*, 92 N. W. Rep. (Neb.) 206.

**Fire Insurance—Liability of Explosion.**—Where a fire policy provided that the company should not be liable for

loss by explosion unless fire ensued, and in that event for damage caused by fire only, and in an action thereon there was evident that the fire was caused by an explosion of soot in a flue, an instruction that the defendant was not liable for any damages caused by the explosion unless fire ensued and, if there was an explosion, and fire ensued thereafter, defendant was liable only for the actual damages caused by the fire, and was not liable for any damages caused or resulting from the explosion, was properly given. *Cohn et al. vs. National Fire Ins. Co.*, 70 S. W. Rep. (Mo. App.) 259

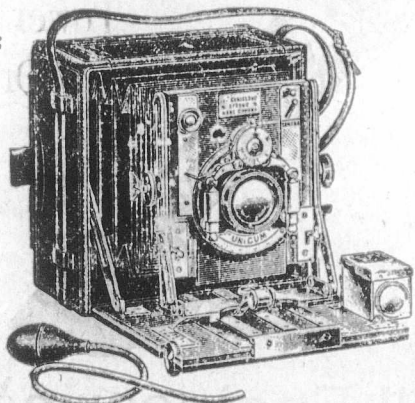
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### FORESTRY.

Prof. Fernow's lecture on Forestry in Queen's University, Kingston, recently, says a recent letter, was largely attended. The lecturer was introduced by Principal Gordon, who emphasized the national importance of the subject, so characterized by the Minister of education from the same platform last April. The lecturer gave a lucid description of what important influence a forest may have in preventing erosion of land by holding back the water and thus preventing floods, and by absorbing water, especially on steep hills, which otherwise might be badly cut away. The influence of forests on rainfall is still an undisputed point. It is a remarkable fact that civilization depends largely on wood, as outside of food products it is almost indispensable to man's welfare, and a wood famine would be almost as serious as a food famine. The general use of wood de-

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pend on the ease of securing supplies, its non-conductivity of heat and electricity, and an admirable combination of strength, elasticity, etc., ease of shaping, combined with its cheapness and the fact that it can be produced and reproduced according to man's efforts. Statistics show that one-half the population of the United States depend on wood for fuel, and two tons of wood are used for one ton of coal, while ten tons of wood are used for one ton of iron, or five of steel. At present Great Britain imports wood valued at \$125,000,000, and in all civilized countries the consumption is increasing, in spite of competing substitutes. The wood industry in general stands second to the agricultural in the amount of capital invested and in the amount of wages paid out to employees, showing that it is an industry of national importance. In Canada the production of forest products is increasing very rapidly, in 1902 the production of boards and mill products being about \$52,000,000. Ontario alone derived a revenue of \$1,276,000 from timber licenses in 1901, showing that this Province can well afford to establish schools of forestry as a business proposition. The pertinent subject of future supply was discussed, knowing that the supply of wood in the United States will be exhausted in less than thirty years at the present rate of consumption. Statistics show that Canada has 800,000,000 acres of woodland, 50 per cent. of which may be considered as forest land fit for forestry purposes, which at the present rate of consumption, viz., five billion feet per annum, will last for many years under proper supervision. Hence the practice of forestry in Canada may be seen to be an unavoidable necessity, as it can be proved that rough land timbered is a profitable investment, when nature's wasteful reproduction is controlled so as to produce logs and timber trees rather than weed trees. The German forests have yielded a very high percentage on their cap-

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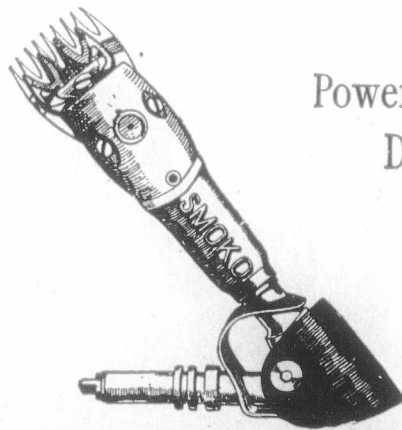
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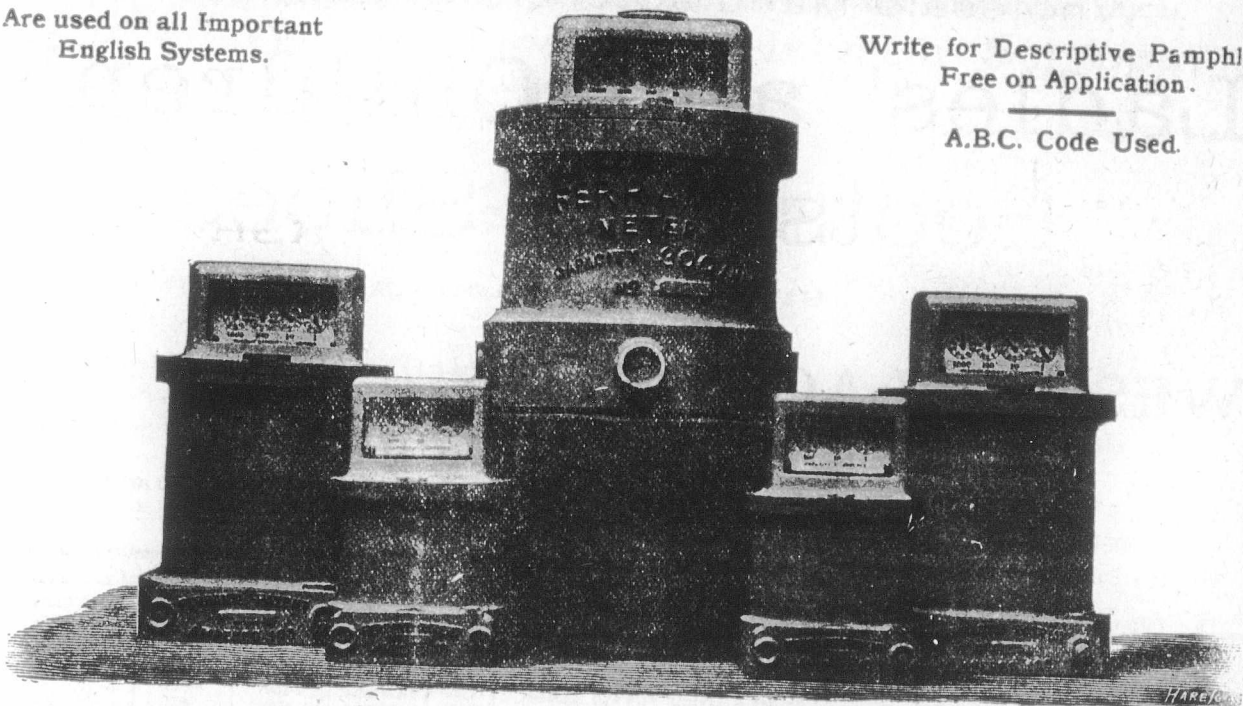
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HOLLINWOOD, = Lancashire, Eng.

ital valuation during the last fifty years.

Prof. Fernow's lecture showed how the reproduction of forest crop relies on natural conditions; for example, the character of trees depends on influences such as climatic conditions and depth of soil, a deep-rooted tree not growing in a frozen or rocky soil, etc. Continuity of production depends on moisture conditions caused by a density of crown of trees. A mixed forest is a most desirable condition, as it affords protection against insects, fires, winds, and gives a crop, part of which at least is saleable, no matter how the uses and demands may fluctuate. These are artificial and natural means of reproducing forest crops. The axe is the only implement of cultivation used by most people. It may be used for the entire removal of mature trees, in which case artificial planting of young trees is adopted for reproduction. This method of reproduction is largely employed instead of a selection of certain trees for removal, allowing free air space for the natural reproduction of trees by seedlings in a proper seed bed. The latter method, once much used, has now been largely abandoned in favor of a method more nearly approximating to that of the lumberman. Broad-leaved trees may be easily reproduced by a wholesale cutting, as young sprouts springing up take their place, and after fifteen years' growth are fit for fuel, but never for timber. Conifers

generally do not reproduce by sprouts, hence the necessity of a proper seed bed allowing for moisture, dried litter and light. The conditions essential to growth are generally lacking in forests cut over by lumbermen, thus accounting for the common belief that conifers, such as the white pine, do not reproduce by seeds.

Mr. H. A. Calvin, M.P., a practical lumberman, supplementing the address of Prof. Fernow at Queen's University on the subject of "Forestry," offered the following remarks:—"We have in Canada to-day the richest areas of forest of any civilized country, and the mass of our people are ignorant of its importance. There is comparatively little endeavor on the part of either people or Governments (without reference to political parties) for its preservation or perpetuation. The four great divisions of industrial activity in Canada are agriculture, mining, lumbering and fishing. In this university we give useful instruction in the first two of these, and now we propose to take one more step forward and educate our people (as we may be able) regarding trees and their products, and when the time has arrived and we begin the teaching of fish culture and preservation, no doubt our friends in Toronto and Guelph will wake up to the necessity of their receiving public money for fish; but that is in the future. I have said that agriculture, mining, fishing and lumbering are the basis of nearly all our indus-

tries, and I wish to make it plain why I, as a practical man, engaged in business, think that the study of forestry is the most important in Canada. In agriculture the product is in proportion to human endeavor, and the possible future supply of agricultural products is not diminished by the present supply, but rather the contrary. In mining, too, while the minerals taken out are not replaced, yet new discoveries are constantly bringing in sight greater available supplies. The prospector and discoverer are always ahead of the miner. And so far as sea fishing and great lakes fishing is concerned, the supply does not seem to be diminished by yearly draughts. But the forest, as at present used, is different from all these. The total area of forest on this continent is fairly well known. It is being constantly encroached upon by the lumbermen and by fire. Each year sees more trees cut down and used; the consumption increases by leaps and bounds. And while this steady depletion is going on, the new growth, where allowed, is too slow and uncertain to replace that which has been taken away. This is a very serious matter. We have come to the point where we need to take stock, to study our conditions, and to adopt such improved methods of caring for and cropping our forests as will secure a perpetual and adequate supply of wood and timber. Prof. Fernow is here to help us in this endeavor."

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**TO HOSIERY MANUFACTURERS.**

The importance of good needles is well known to all manufacturers of hosiery, yet those acquainted with the trade are not unacquainted with the friction cropping up at irregular intervals, and originating in the needles not doing their part with the assurance of safety which they should.

Prominent among the firms of old standing in this line, is that of Mr. Charles Bevans, of 92 Higheross street, Leicester, England, who has a perfect range of machines for executing orders, for every shape of wire needle known to the trade. It is also well-known that this house buys only the best English cast steel wire, all of which is tested before being made up into needles. The principal working parts of the needle are made by hand, so as to ensure a good finish on the hooks, rivets, etc., which it is impossible to get by making these parts by machinery. With the experience of the inventor himself of the latch

**STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Jan. 26 1908.**

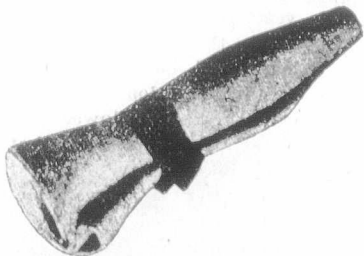
NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine	15,000	3 1/4-6mos.	350	\$50	96
Canada Life	2,500	4-6mos.	400	40	160
Confederation Life	10,000	7 1/4 6mos.	100	10	....
Western Assurance	25,000	5-6mos.	40	20	94 1/2
Guarantee Co. of North America	13,372	6	50	50	....

**BRITISH AND FOREIGN.—Quotations on the London Market, Jan. 10, 1908 Market value p. p'd up sh**

Alliance Assur.	250,000	8s. p. s.	20	2 1-5	10	10 1/2
Atlas	24,000	24 p. s.	50	6	26 1/2	27 1/2
British and Foreign Marine	67,000	25	20	4	19 1/2	20 1/2
Caledonian	21,500	12s. p. s.	25	5	....	28 1/2
Commercial U. Fire, Life and Marine	50,000	27 1/2	50	5	49 1/2	50 1/2
Guardian Fire and Life	200,000	9	10	5	9 1/2	10
Imperial Fire	60,000	25	20	5	....	....
Lancashire Fire	136,492	5	20	2	....	....
Lion Fire	100,000	3	20	1 1/2	....	....
London and Lancashire Fire	25,100	22	25	2 1/2	19 1/2	20 1/2
London Assurance Corporation	25,362	20	25	12 1/2	5 1/2	6 1/2
London & Lancashire Life	10,000	10	10	2	2 1/2	3 1/2
Liv. & Lon. & Globe Fire and Life	391,752	90	St.	2	28	29
Northern Fire and Life	30,000	*22 1/2	100	10	75	77
North Brit. & Merc. Fire and Life	110,000	30s. p. s.	25	5 1/2	3 1/2	37 1/2
Norwich Union Fire	11,000	*32 1/2	100	12	108	111
Phoenix Fire	52,776	35	50	5	23 1/2	23
Royal Insurance Fire and Life	128,334	58 1/2	20	....	49 1/2	51 1/2
Sun Fire	240,000	8s 6d p. s.	10	10	10 1/2	11
Union	45,000	18 p. s.	10	4	15 1/2	16 1/2

\*Excluding periodical cash bonus.

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**Ladies' and Gentlemen's Panama Hats,**  
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Pumping Engines, Lifts,	Power & Lighting Plants,
Intensifiers.	Motors, Cranes.
Hydraulic Machine Tools, Steam Motor Wagons,	
Concrete Flag Making Machinery.	

Telegraphic Address: "Muskers Liverpool."

Telegram

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Low

needle, who the present every impro placed on the present tari to Canadian a good artic when once u specialties it his patent M Swing Jack which, for c will enable more quickl breakage; ce cent. in was increas'd p made in all s

Established 17



Park Place

Electric C  
Victoria S

Pneumatic Tyres

Canadians



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

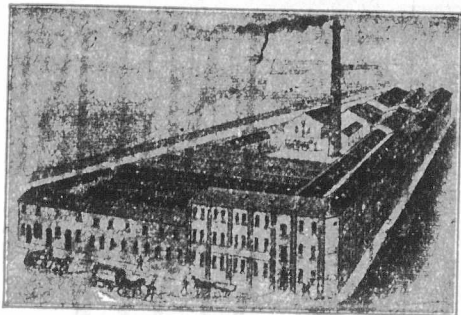
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Registered Office: Lowermoor Leather Works.  
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Tanners and Dressers of Welsh, English, Calf, Persian, and Goat Roller Skins.

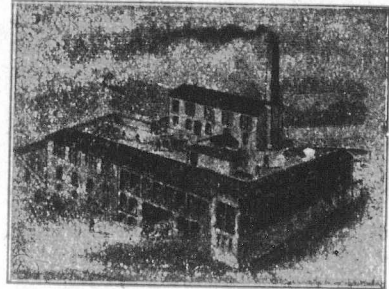
MANUFACTURERS  
OF . . . .

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, Rawhide, Horny, Brown, White and Supple Laces. Roller Varnish, Roller Leather Cots, Isinglass, Gelatine, Glues, Roller Paste, Roller, Clearer, and Twiners' Cloth. Plush for Clearers. Conditioning Cloth. Copper Wire Sewing to the Trade. Roller Coverers' Tools Supplied. Revolution Wooden Split Pulleys. Mill Furnishers, &c., &c.



Tannery: Blackley.

needle, who, by the way, was head of the present firm, and has kept up with every improvement, fresh needles, etc., placed on the market, can, with the present tariff of 33-1-3 per cent., give to Canadian manufacturers of hosiery, a good article that will bring repeats when once used. In Mr. Bevan's many specialties it was observed, that under his patent No. 7130 he can produce a Swing Jack and needle combined, which, for circular knitting machines, will enable the machine to run much more quickly, without any danger of breakage; consequently saving 70 per cent. in waste and giving 50 per cent. increased production. This can be made in all shapes and gauges as may

be ordered, applicable to all classes of circular machines. Every needle sent out by this firm, is hardened and tempered by special process, entirely different from that of other needle manufacturers, therefore lasting much longer than needles procured elsewhere. Price lists on application. Note the only address: Charles Bevan's, 92 High-cross street, Leicester, England.

The manufacture of hosiery in Canada has of late years assumed very large proportions, and from year to year this branch of manufacture must show large increases. Those in the trade would serve their interests by communicating with Mr. C. Bevan's, at above address, feeling assured that his

needles are built to wear, and give the best satisfaction accorded to any needle made in any part of the world. Poor quality needles do not pay in whatever way they are viewed.

The manufacture and sale of hosiery is each season becoming a finer art; goods are being turned out with greater perfection of weave and finish, so that whatever may serve in the least in hindering this should be carefully avoided. Whatever serves to advance the art should be quickly adopted. Write to Mr. C. Bevan's. His make is of the highest grade.

## SIMPSON'S BOOT POLISH.

A boot polish which has gained considerable popularity during late years is that manufactured by Mr. A. Simpson, of 53 Ebury street, London, S.E., Eng. So many polishes and creams have been forced upon the market that many persons eventually class all more or less alike, forgetting that in such cases it is only through persistent search or unbiased testimony that the good can be distinguished from the common before being given a place in the home.

Those who have used Simpson's paste polish pronounce it very superior and entirely satisfactory. We reproduce the following regarding Simpson's make from an English trade periodical of recent date:—

A Simpson, Ebury street, S.W.—Established 1885. This is something in these days of rapid changes. For 17 years Mr. Simpson has been making polish for the boot trade, and each year he can claim to have added to his list of customers and to the amount of his output. Continued progress of this kind can hardly be accidental. It is the result of careful attention to business and of supplying a good article. His well-known creams have earned for themselves a reputation for

Established 1779.

Telegraphic Address: "ANNE COWBURN."

# ANNE COWBURN,

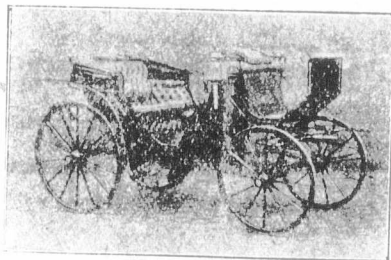
Carriage Builder

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.

absolute reliability, and the simple secret is that Mr. Simpson only knows how to buy the best ingredients. His ability has never got beyond that stage, and he has reason to be proud of it. It would be a very excellent thing if some other makers were not quite so expert in the art of adulteration and the use of inferior and deleterious materials. The demand for a paste polish caused Mr. Simpson to introduce one, and as he is following on the same lines in the manufacture of this preparation as he did with the creams, there may



be no two questions as to the ultimate result. The best materials and the best method of putting them together must logically produce the best results.

We have tested Mr. Simpson's preparations, and we have only found what we have always found—that they give perfect satisfaction, high polish which is lasting, is not tacky, and one which is obtained without any very great labor or numerous coats of polish. The polish is put up in tins of the usual size for the convenience of retailers, and Mr. Simpson claims that, no matter how long they may be in stock, the contents will not shrink, as is too often the case with this class of polish. We

cannot close our remarks without some reference to Mr. Simpson's Royal Dragoon Liquid Blacking. This blacking has long been a favourite with military men of the West-end, and is in great demand at military stations abroad and in many of the best retail shops throughout the country. It is an excellent blacking, giving a splendid lustre, which is not dulled by damp and moisture, whilst it adds nourishment and increased durability to the material on which it is used. More would be superfluous.

Write for price list, etc., and special terms under new preferential tariff to Mr. A. Simpson, 53 Ebury street, London, S.E., England.

ANOTHER VIEW OF THE LEAD TARIFF.

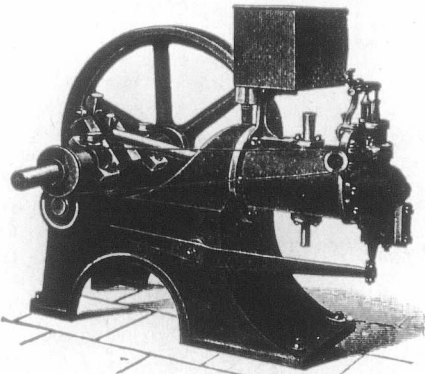
Commenting on the proposed increase in the Canadian lead tariff, a prominent Canadian paint manufacturer said:— "As manufacturers, we, of course, believe in ample protection to all Canadian industries that are worth protection, and we sympathize with the Western lead-mining people to a certain extent. The Government has been more than once asked to aid certain industries, which could never be put on a paying basis in this country, and I am glad that they refused. As regards the lead-mining industry of Canada, it is questionable whether it is advisable at this date to attempt to make it a great one by a change in the tariff, which cannot but increase the price to the consumer, and would be a long time before the Canadian market would be sufficient to absorb the present pro-

THE "PETTER" Patent Petroleum Engine

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

Write for Price List and Testimonials.



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

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Nautilus Works, YEOVIL, Eng.  
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The Tip Top

ENGLISH  
STYLE . .

In Calf  
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J. A. SABIN  
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The Best MONEY MAKER for a Job Printer, is the  
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This cut shows our smallest size Treadle Machine.

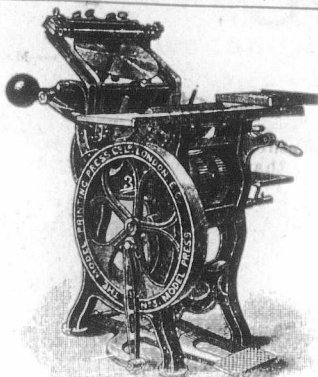
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AIR GUNS OF ALL KINDS, AIR PISTOLS  
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The Ironmonger's Cartridge Loaded with any  
Powder at Lowest Prices.

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"BAIZES, LONDON."  
Telegrams:

AS BILLIARD TABLE.



Middlesex St.,

LONDON, E.C., England.

Manufacturers of every description of Billiard Tables and Accessories,  
for Canadians under the New Preferential Tariff.

duction of the British Columbian mines.

"I think the outside quantity of white lead that could be used in Canada at present would be about 12,000 tons annually. The British Columbian mines if I am not mistaken are able to produce 100,000 tons annually. That means that while they would sell 12,000 tons at as high a price as they could under the tariff, to Canadian buyers, they would be forced to dispose of 88,000 tons on the United States market—for they could hardly send any quantity across the ocean—and on any market outside of Canada they would have to meet the competition of the world. The same is the case in the United States. Foreign buyers get their lead from American manufacturers at about half the price the American himself has to pay.

"No matter what protection the British Columbian mining people get they could not supply Eastern Canada consumers as cheaply as we get the lead now. Although, personally, I am willing to pay a little more for white lead to aid our own mines in obtaining control of this market, if that is possible, I am not willing to be placed in such a position that our Western friends can, if they wish, 'put the screw on us' and make us pay an exorbitant price, without having recourse to the American, German or English market. That would be our condition, I think, if the duty for which this deputation is asking came into force.

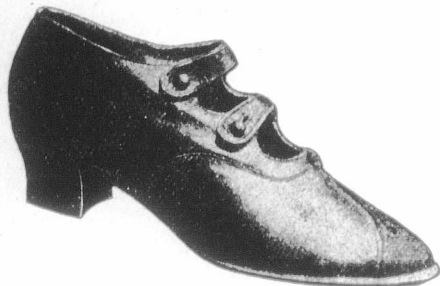
"The American lead-mining business is in a comparatively flourishing condition, and it is protection that caused it, so why should not our mines be aided as well? But what I call a protective tariff is one high enough to protect the home manufacturer from the foreigner, and also low enough to give protection to the home consumer against the manufacturer in his own country."

# Whitaker & Company,

25, Bateman's Row, Shoreditch,  
LONDON, E. C., ENGLAND.

— MANUFACTURERS OF —

Ladies and Nursery Shoes,  
for the Canadian Market, under the New Preferential Tariff, 38 1/2 p.c. cheaper  
than from other Countries.



### AN EPISODE IN THE OIL WELL BUSINESS.

"Did you ever know Jim Tennant?" asks an old Bradford operator in the Toledo Times. "Then you remember he was a great oil scout. He was Captain Jones' spy in the day when mysteries were the order in drilling wild-cat wells."

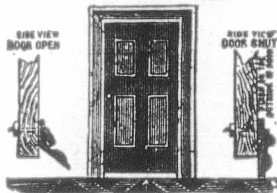
Jim made some money in the employ of Jones and concluded that a pretty good idea for him would be to go West and grow up with the country and the coyotes. He went, and in a few years returned to the office of Captain Jones, at Bradford, in quest of a job. He admitted that he had lost all his money and was now ready to go to work at anything that the captain could furnish him to do.

Jud Haskell was in the office at that time and heard the conversation. Jones turned to Jim and said that Sistersville was just opening and that it presented favorable opportunities and made this proposition: "You go down there and secure some leases as favorably as possible and drill some wells. I will pay your expenses and all bills incurred in drilling and give you \$60 a month and carry one-eighth in the operations for you."

"This, it is needless to say, pleased Jim very much. Then turning to Haskell, Captain Jones remarked that if he desired to take an interest in the enterprise the way was open for him. Mr. Haskell replied that he would take one-eighth and pay his proportion of the expenses as suggested. Jim lit out and lost no time in getting a lease and starting the drill. The first well, when completed, started at one thousand barrels a day and kept it up in a very satisfactory manner. Other wells were drilled with almost equal results. Finally one day Tennant came to Bradford to make a report of the condition of his operations. Haskell was present when he came and congratulations passed on all sides. "Now, boys," said Captain Jones, "I have always made it a rule to buy out partners whenever I could do so at a reasonable figure and I am ready to do so in this case. I prefer to operate alone anyhow, and if you

## Slater's Patent "RELIABLE" Draught

Dust & Rain



## Stopper

For the Bottom of Doors

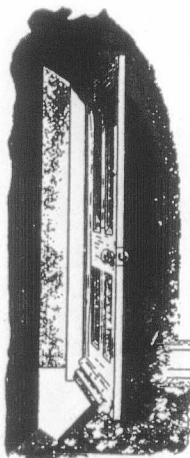
Stock Two sizes, and you can suit ANY WIDTH of Door. Cut in Two Minutes to any length.

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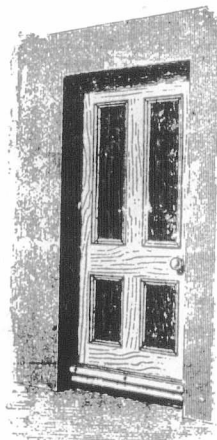
Easy to Fix. Easy to Remove.  
Lowest Price. Quickest Sale.

The Cheapest Draught, &c., Pre-  
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BEST DISCOUNT TO THE TRADE.



Door with Preventer, OPEN.

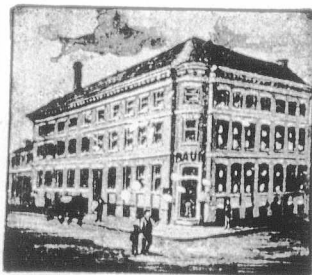


Door with Preventer, SHUT

Smith Slater, Limited, Longley Street,  
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Telegraphic Address: "HONOUR, Leicester."

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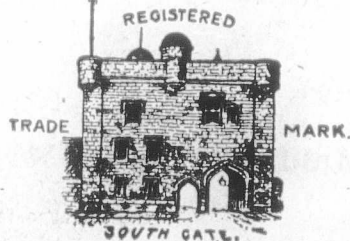


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HOSIERY MANUFACTURER.

25, Southgate Street,  
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### SPECIALITIES:

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





# W. BRADBURY, Leicester, England,

FOR

Best Value in Ladies' and Children's

## Fine Made Boots & Shoes.

All Styles,  
Qualities,  
and Prices.



Other cut will be inserted when made.

Special rates to Canadians under  
the New Preferential Tariff.

Note Address: **W. BRADBURY, 43 Newarke St., LEICESTER, Eng.**

## A. KNIGHT & CO.,

High Class—Wholesale

### Boot

### \* Manufacturers \*

We supply these Shoes, 38½ p.c. under the New Preferential Tariff.

**GREAT NORTHERN WORKS, - BELGRAVE ROAD,  
LEICESTER, ENGLAND.**

Cuts will be inserted when received.

will give me a reasonable figure on your interests I will buy them to-day. Haskell and Tennant retired for consultation and returned in a short time with a proposition to sell at \$90,000 apiece. "All right," said the captain, "I consider your offer reasonable enough. I will take the interests," and he wrote out a check for each for the sum named.

The other interesting feature of the proceeding was that Haskell had never had a chance to put a dollar into the enterprise. The first well paid the bills. Tennant departed to Buffalo, where he purchased a stock farm in the country close by the city and is living there now in comfort and ease. Haskell invested \$60,000 of the money in Standard Oil Stock at \$200 per share. The same is to-day worth \$700 a share and he still holds them. Both made their money easy. There are some favorable chances in the oil business."

## C. SMITH & SONS,

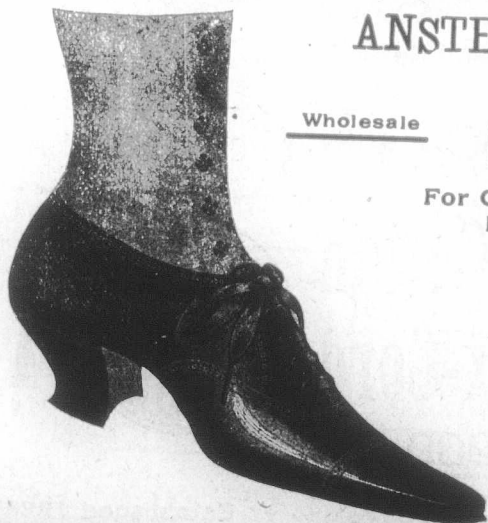
Forest Gate Shoe Works,

**ANSTEY near LEICESTER,  
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Wholesale

### Boot and Shoe Manufacturers

For Canadians under the New  
Preferential Tariff.

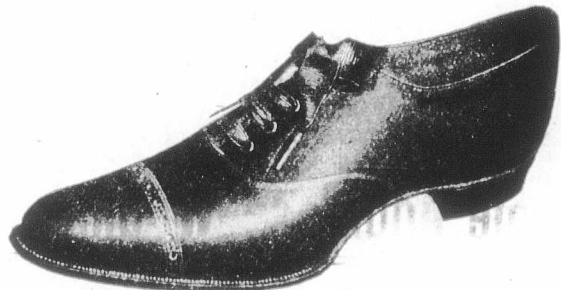
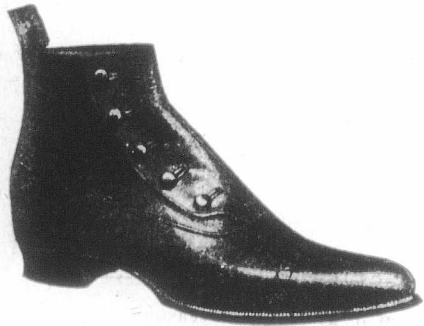


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## QUEEN'S PARK BOOT FACTORY,

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Makers of High Class and Medium

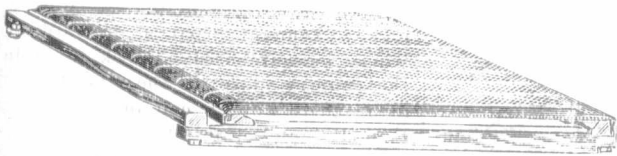


### BOOTS AND SHOES.

Under the New Canadian Tariff.

### T. J. HAYES,

Special Attention paid to Export Orders.



Maker of every description of

### Wire Mattresses.

5 1/2 Years with Rowell's, Levenshulme.

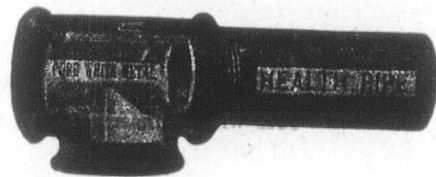
3 & 5 Hood Street, Jersey Street, ANCOATS, MANCHESTER, ENGLAND.

By His Majesty's Letters Patent.

...THE...

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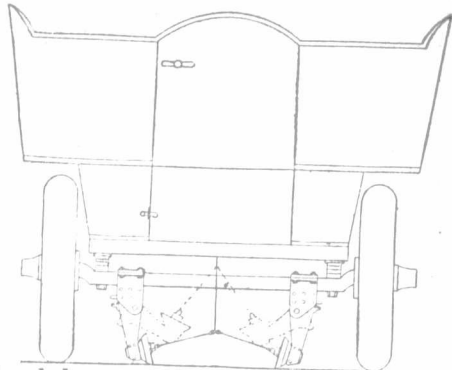
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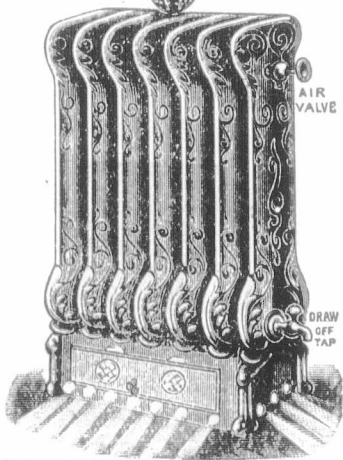
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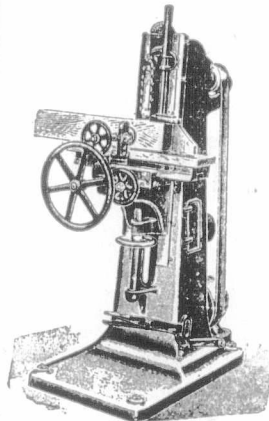
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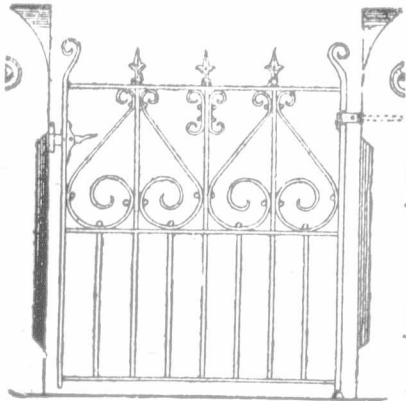
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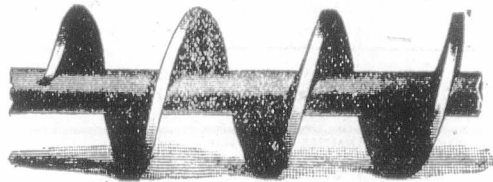
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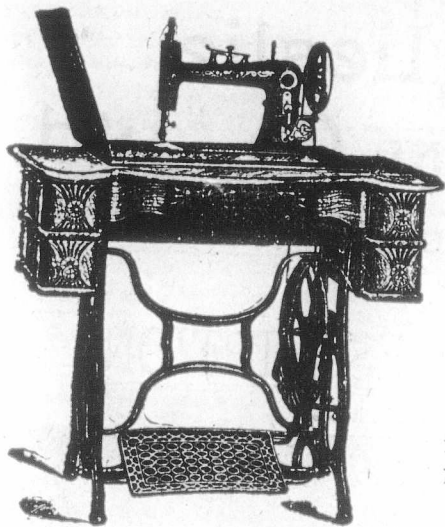
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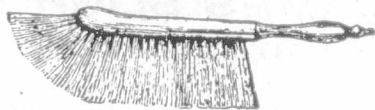
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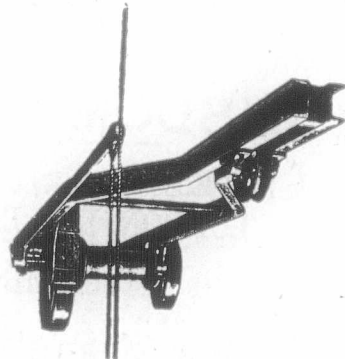
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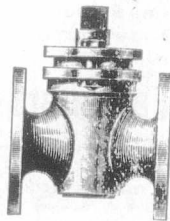
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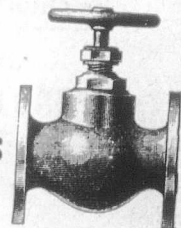
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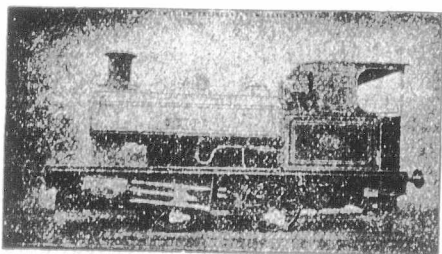
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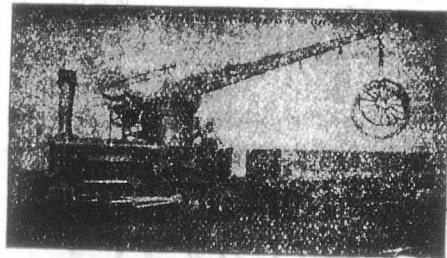


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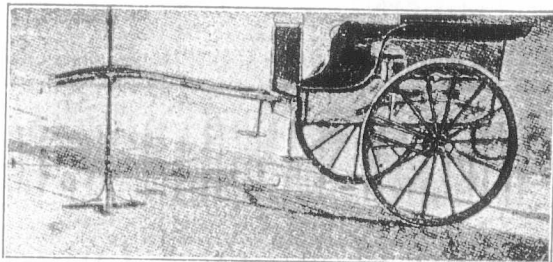
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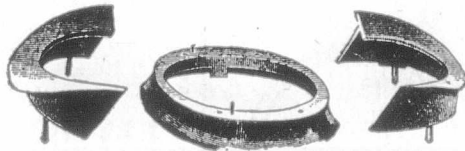
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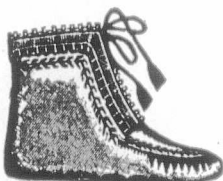
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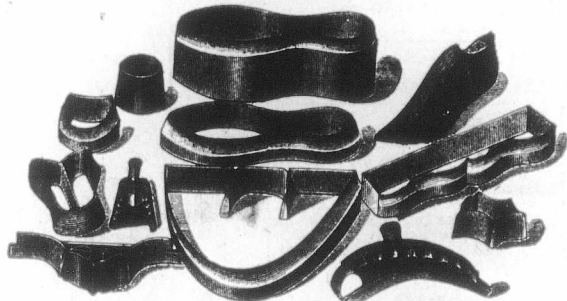
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Guaranteed Stamped Elastic Webs,  
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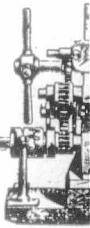
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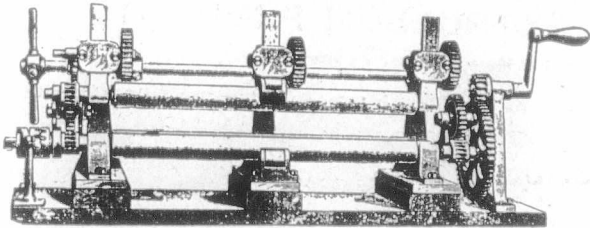
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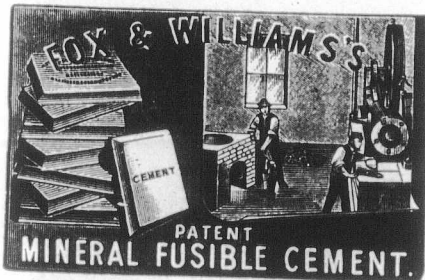
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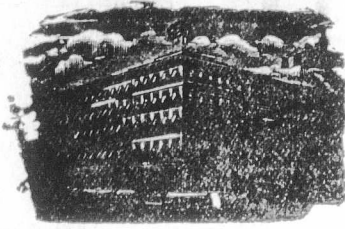
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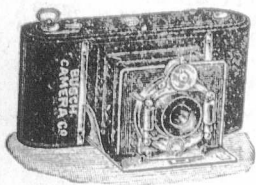
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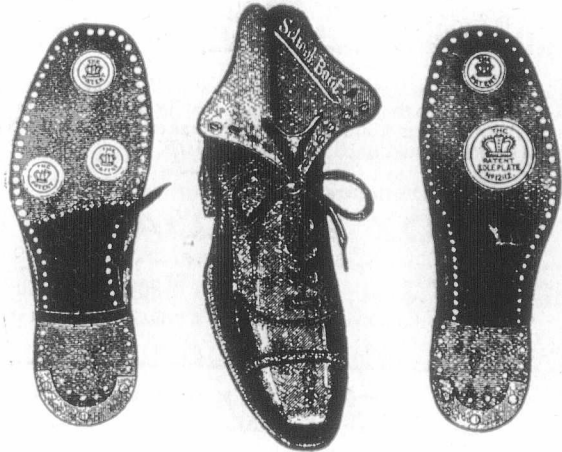
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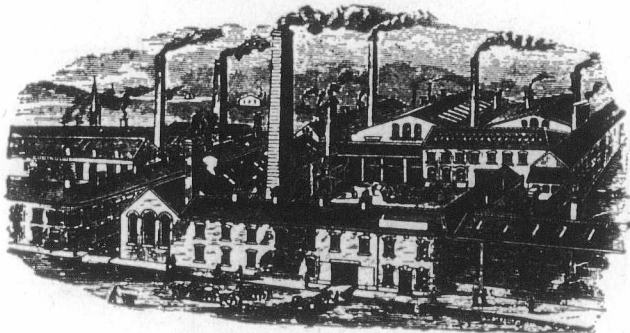
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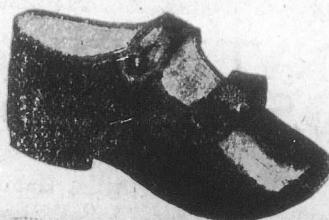
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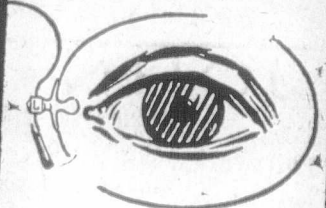
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Perfection in Fittings. Hygienic & Straights.  
Magnificent Designs in Endless Variety.  
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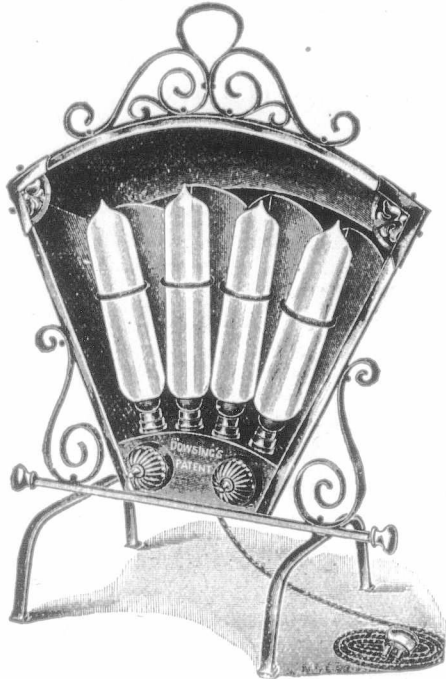
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Send for figures on your next lot.

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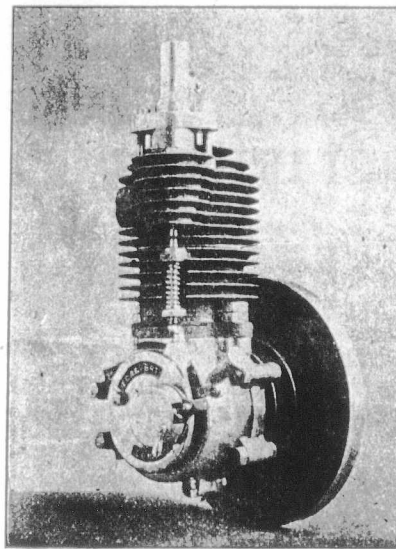
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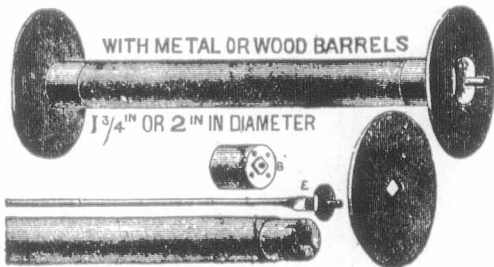
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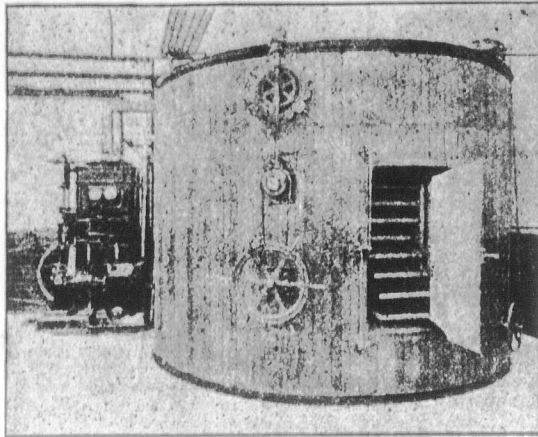
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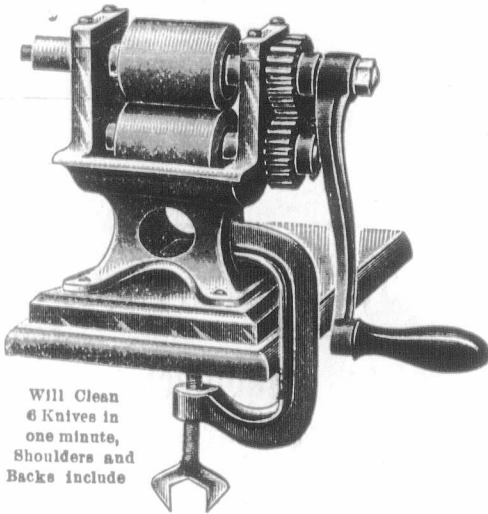
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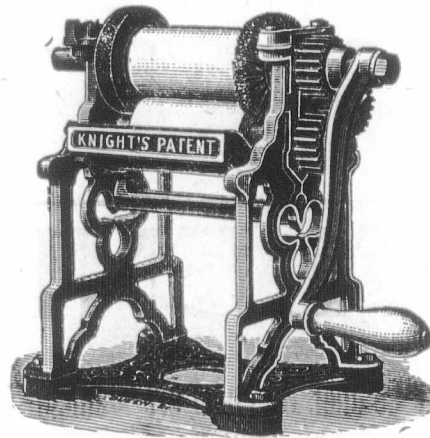
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Will Clean  
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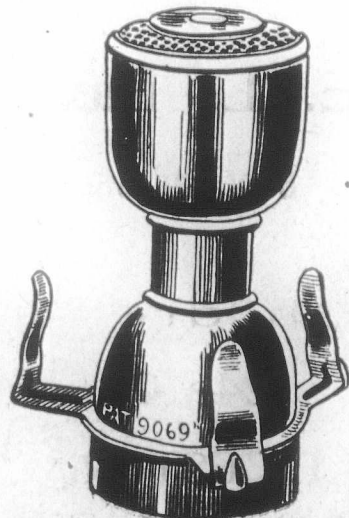
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It is Brass throughout, consisting of two pieces only—the one part is shewn in Fig. 3, containing the gallery holder, chimney guard and injector, this latter having in its base a threaded orifice to take the adapter. The second part is shewn in Fig.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



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**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE - HAMILTON, CANADA.

Capital and Assets - - - \$2,319,925.58  
 Surplus to Policyholders - - - 1,029,075.64  
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(FOUNDED 1825.)

**Law Union & Crown Ins. Co.,**

(OF LONDON.)

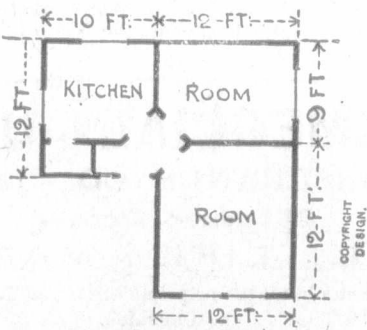
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Fire risks accepted on most every description of insurable property.

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Agents Wanted throughout Canada.



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INSURANCE COMPANY.

Available Assets, - - \$61,187,215  
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Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

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Head Office, - TORONTO.

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