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 801 ST. JAMES ST., MONTREAL.
 Sole Manufacturers
 Cold-Air-Circulation System.

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 Special Machines for DAIRIES, BUTCHERS, Etc.
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2257

THE CANADIAN

JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 54. No. 19.
 NEW SERIES.

MONTREAL, FRIDAY, MAY 9, 1902.

M. S. FOLEY,
 EDITOR AND PROPRIETOR

McINTYRE SON & Co.,
 MONTREAL.
 IMPORTERS of DRY GOODS.

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 310 to 316 St. Paul Street
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Manufacturers and Importers of
*White Lead, Colors,
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BERLIN ANILINE CO.,
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Manufacturers of Aniline, Colors and
 other Coal Tar Products.

JAMES CORISTINE & CO.,
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An old established (1828) and
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 travellers, are open for an Agency
 in the **Canned Goods and Gen-
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 references given.

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 LIVERPOOL, Eng.

X

The following Brands
 Manufactured by . . .

THE American Tobacco Co.
 OF CANADA, Limited,
 Are sold by all the Leading Wholesale
 . . . Houses . . .

OUT TOBACCOOS.

Old Chum,
 Seal of North Carolina,
 Old Gold.

CIGARETTES

Richmond Straight Cut,
 Sweet Caporal,
 Athlete, Derby.

X

**MARK FISHER SONS
 AND COMPANY,**
 Merchant Tailors and
 . . . Woollen Buyers

will find our Stock replete with all the
 Latest Novelties selected in the Home
 and Foreign Markets.

We have never shown a more extensive
 line of . . .

STAPLE WOOLLENS
 than we are doing at present.

Our Tailors' Trimming Dep't
 is also more than usually complete.

Mark Fisher, Sons & Co.,
 VICTORIA SQ., - MONTREAL.

ROOFING AND ASPHALTING
 OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
 Cement and Tile Floors,
 Cement Washtubs
 &c.

CANADIAN AGENTS:
 Boston Hot Blast Heating, and Pneu-
 matic System of conveying Mill Stock.

GEO. W. REED & CO.,
 MONTREAL.

**Destructors and
 Boiler Furnaces.**

HORSFALL DESTROYER CO.,
 Ltd.,
 LEEDS, England.
 London Office:
 19 Old Queen St., Westminster, S.W., Eng.

Canadians can purchase these furnaces
 under the new Canadian Tariff, 33 1/4 p. c.
 cheaper than any other Country.

**BLACK DIAMOND
 FILE WORKS.**

EST. 1863. INC. 1895.

TRADE MARK

HIGHEST AWARDS at TWELVE
 International Expositions.

SPECIAL PRIZE,
 GOLD MEDAL,
 AT ATLANTA, 1895.

G. & H. BARNETT COMPANY,
 PHILADELPHIA, PA.

The Chartered Banks.

BANK OF MONTREAL.

NOTICE is hereby given that a Dividend of FIVE PER CENT. for the current half year, (making a total distribution for the year of Ten per cent.) upon the paid up Capital Stock of this Institution has been declared, and that the same will be PAYABLE at its Banking House in this City, and at its Branches, on and after MONDAY the Second DAY OF JUNE next.

The TRANSFER BOOKS will be closed from the 17th to the 31st of May next, both days inclusive.

The Annual General Meeting of the shareholders will be held at the Banking House, of the Institution on Monday, the Second day of June next.

The chair to be taken at One o'clock.

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 11th April, 1902.

The Bank of Toronto.

DIVIDEND No. 92.

NOTICE is hereby given that a DIVIDEND OF FIVE PER CENT. and a BONUS OF ONE PER CENT. for the current half-year, upon the Paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches on and after Monday, the Second day of June next.

THE TRANSFER BOOKS will be closed from the Seventeenth to the Thirty-first days of May, both days inclusive.

THE ANNUAL GENERAL MEETING OF SHAREHOLDERS will be held at the Banking House of the Institution, on Wednesday the Eighteenth day of June next. The chair to be taken at noon.

By order of the Board,
D. COULSON,
General Manager.

The Bank of Toronto, Toronto, 24 April, 1902.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.

Incorporated by Royal Charter in 1840.

Paid-up Capital, - - - - - £1,000,000 stg.
Reserve Fund, - - - - - 364,266 stg.

London Office, - 5 Gracechurch St., E.C.

COURT OF DIRECTORS:

J. H. Brodie, H. J. B. Kendall,
John James Cater, Frederic Lubbock,
Richard H. Glyn, George D. Whatman,
Ed. Arthur Hoare, Henry R. Farrer,
M. G. C. Glyn.

Secretary A. G. Wallis.

Head Office in Canada, St. James street,
Montreal.

H. STIKEMAN, General Manager.
J. ELSMSLY, Inspector.

BRANCHES IN CANADA:

London, Ont., Quebec, Ashcroft, B. C.
Brantford, Halifax, N.S., Atlin,
Hamilton, St. John, N.B., Greenwood,
Toronto, Fredericton, Victoria,
Kingston, Yukon District, Vancouver,
Midland, Dawson City, Rosland,
Ottawa, Winnipeg, Man. Kaslo.
Montreal, Que., Brandon.

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES.

Agents in the United States.

New York (52 Wall St.)—W. Lawson and J. C. Welsh, Agents.

San Francisco (127 Sansome Street)—H. M. J. McMichael and J. R. Ambrose, Agents.

London Bankers—The Bank of England and Messrs. Glyn & Co.

Foreign Agents—Liverpool—Bank of Liverpool.

Scotland—National Bank of Scotland, Limited, and branches.

Ireland—Provincial Bank of Ireland, Limited, and branches; National Bank, Limited, and branches.

Australia—Union Bank of Australia.

New Zealand—Union Bank of Australia.

India, China and Japan—Mercantile Bank of India, Limited.

West Indies—Colonial Bank. Paris—Messrs. Marcuard, Kraus et Cie. Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, - - - - - \$2,500,000
Reserve Fund, - - - - - 2,150,000

BOARD OF DIRECTORS:

Wm. Molson Macpherson, - President.
S. H. Ewing, - - - - - Vice-President.

W. M. Ramsay, Samuel Finley, J. P. Cleghorn,
H. Markland Melson, Lt.-Col. F. C. Henshaw.

JAMES ELLIOT, General Manager.

A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector.

H. Leckwood, W. W. L. Chipman, Asst. Inspectors.

BRANCHES:

Alvinston, Ont. Meaford, Ont. Sorel, P.Q.
Aylmer, " Montreal, P.Q. St. Thomas, Ont.
Montreal, St. Catherine St. Branch.
Montreal, "Market and Harbour"
Branch, Jacques Cartier Sq.

Breckville, " Morrisburg, Ont. Toronto, Ont.

Calgary, Alberta, Norwich, " Toronto, Ont.

Chesterville, Ont. Ottawa, " Trenton, "

Clinton, " Owen Sound, " Vancouver, B. C.

Exeter, " Port Arthur, " Victoria, B. C.

Fraserville, Que. Quebec, P.Q., " Victoria, B. C.

Hamilton, Ont. Revelstoke, " Waterloo, Ont.

Hensall, " Station, B.C. Winnipeg, Man.

Kingville, " Ridgetown, Ont. Woodstock, Ont.

Knowlton, Que. Simcoe, "

London, Ont. Smith's Falls, Ont.

AGENTS IN EUROPE:

London—Parr's Bank, Ltd.; Messrs. Chaplin;

Milne, Grenfell & Co., Ltd.

Liverpool—The Bank of Liverpool, Limited.

Ireland—Munster and Leinster Bank, Ltd.

France—Societe Generale, Credit Lyonnais.

Germany—Deutsche Bank.

Belgium, Antwerp—La Banque d'Anvers.

China and Japan—Hong Kong and Shanghai Banking Corporation.

IN UNITED STATES:

New York—Mechanics' National Bank; National

City Bank; Hanover National Bank; The Morton

Trust Co. Boston—State National Bank; Kidder,

Peabody & Co. Philadelphia—Philadelphia National

Bank; Fourth Street National Bank. Portland,

Me.—Casco National Bank. Chicago—First National

Bank. Cleveland—Commercial National

Bank. Detroit—State Savings Bank. Buffalo—

Third National Bank. Milwaukee—Wisconsin National

Bank of Milwaukee. Toledo—Second National Bank.

Butte, Montana—First National Bank. San Francisco—Canadian Bank of Commerce. Portland,

Oregon—Canadian Bank of Commerce. Seattle,

Wash.—Boston National Bank.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers' Circular letters issued available in all parts of the world. Also "Bank Money Orders" payable at all banking points in the Dominion.

The Chartered Banks.

THE ROYAL BANK OF CANADA.

Capital Paid-up, - - - - - \$2,000,000
Reserve Fund, - - - - - 1,700,000

BOARD OF DIRECTORS:

Thos. E. Kenny, Esq., - - - President.
Thomas Ritchie, Esq., - - - Vice-President.

Wiley Smith, Esq., H. G. Bauld, Esq.,
Hon. David MacKeen.

HEAD OFFICE: HALIFAX, N.S.

E. L. Pease, General Manager (Office of the General Manager, Montreal); W. B. Terrance, Supt. of Branches, Montreal, W. F. Brock, Inspector, Montreal.

Antigonish, N.S. Newcastle, N.B.
Bathurst, N.B. Ottawa, Ont.
Bridgewater, N.S. Pictou, N.S.
Caraquet, N.B. Port Hawkesbury, N.S.
Charlottetown, P.E.I. Rexton, N.B.
Dalhousie, N.B. Rosland, B.C.
Dorchester, N.B. Sackville, N.B.
Fredericton, N.B. St. John, N.B.
Grand Forks, B.C. Shubenacadie, N.S.
Guysboro, N.S. St. John's, Nfld.
Halifax, N.S. Summerside, P.E.I.
Londonderry, N.S. Sydney, C.B.
Louisburg, C.B. Truro, N.S.
Lunenburg, N.S. Vancouver, B.C.
Mattland, N.S. Vancouver, East End, B.C.
Moncton, N.B. Victoria, B.C.
Montreal, Que. Westmount, P.Q.
Montreal, West End. Weymouth, N.S.
Nanaimo, B.C. Woodstock, N.B.
Nelson, B.C.

Agencies in Havana, Cuba; New York, N.Y.; and Republic, Washington.

CORRESPONDENTS:

Great Britain, Bank of Scotland. France, Credit Lyonnais. Germany, Deutsche Bank. Spain, Credit Lyonnais. China and Japan, Hong Kong & Shanghai Banking Corporation. New York, Chase National Bank. Boston, National Shawmut Bank. Chicago, Illinois Trust and Savings Bank. San Francisco, Nevada National Bank. Portland, Ore., First National Bank. Seattle, Washington National Bank. Spokane, Exchange National Bank.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

Capital, - - - - - \$200,000
Reserve, - - - - - 45,000

F. H. TODD, - - - - - President.
J. F. GRANT, - - - - - Cashier.

AGENTS:

London—Messrs. Glynn, Mills, Currie & Co. New York—Bank of New York, N.B.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.

Drafts issued on any branch of the Bank of Montreal.

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, - - - - - \$1,000,000
Capital Subscribed, - - - - - 800,000
Capital Paid-up, - - - - - 418,000
Reserve, - - - - - 150,000

BOARD OF DIRECTORS:

John Cowan, Esq., - - - President.
Reuben S. Hamlin, Esq., Vice-President.
W. F. Cowan, Esq., W. F. Allan, Esq.,
Robert McIntosh, M.D., J. A. Gibson, Esq.,
Thomas Patterson, Esq.,

T. H. McMillan, - - - Cashier.

BRANCHES—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont.

Port Perry, Ont., Tavistock, Ont., Sunderland, Ont.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondents at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

THE ONTARIO BANK.

NOTICE is hereby given that a dividend of Three per cent. for the current half-year, has been declared upon the capital stock of this Institution, and that the same will be paid at the Bank and its Branches, on and after

Monday, the second day of June next.

The Transfer Books will be closed from the 17th to the 31st May, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Banking House, in this City, on TUESDAY, the 17th day of June next.

The chair will be taken at 12 o'clock noon.

By order of the Board,
C. McGILL,
General Manager.

Toronto, April 17th, 1902.

The Chartered Banks.

The Canadian Bank of Commerce
DIVIDEND No. 70.

NOTICE is hereby given that a DIVIDEND OF THREE AND ONE-HALF PER CENT. upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

Monday, the 2nd day of June next.

The Transfer Books will be closed from 17th to 31st May, both days inclusive.

B. E. WALKER,
General Manager.

Toronto, April 22nd, 1902.

The Chartered Banks.

Bank of Hamilton.

NOTICE is hereby given that a dividend of five per cent. on the capital stock of the bank for the half year ending 31st May next, has been declared, the same to be payable at the Bank and its branches on 2nd June next.

The transfer books will be closed from 17th to 1st May, both inclusive.

The Annual General Meeting of Shareholders will be held at the Bank's Head Office, Hamilton, on Monday 16th June, at noon.

By order of the Board,
J. TURNBULL,
General Manager.

Hamilton, 23rd April, 1902.

The Chartered Banks.

BANK OF NOVA SCOTIA.

INCORPORATED 1832.

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

Head Office, - HALIFAX, N.S.

DIRECTORS.

JOHN Y. PAYZANT, - - - President
CHARLES ARCHIBALD, - - - Vice-President
R. L. BORDEN, J. WALTER ALLISON
GEO. S. CAMPBELL, HECTOR McLENNAN.

General Office, - TORONTO, Ont.

H. C. McLEOD, Gen. Manager.

D. WATERS, Chief Insp'r. GEO. SANDERSON, Insp'r.

BRANCHES.

In Nova Scotia—Amherst, Annapolis, Bridgetown, Dartmouth, Digby, Glace Bay, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Pugwash, Stellarton, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, St. John, St. Stephen, St. Andrews (sub. to St. Stephen), Sussex, Woodstock.

In P. E. Island—Charlottetown and Summerside, In Quebec—Montreal and Paspebiac.

In Ontario—Auriprior, Berlin, Ottawa, Toronto. In Manitoba—Winnipeg.

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

THE QUEBEC BANK.

HEAD OFFICE, - - - QUEBEC

Founded 1818. Incorporated 1822.

CAPITAL AUTHORISED - \$3,000,000

" PAID-UP - 2,500,000

REST - 700,000

DIRECTORS :

JOHN BREAKER, - - - President.
JOHN T. ROSS, - - - Vice-President.
Gaspard Lemoine, W. A. Marsh, Vesey Boswell,
F. Billingsley, Edson Fitch.

THOMAS McDOUGALL, - Gen. Manager.

Branches.

Quebec, St. Peter St. Thorold, Ont.
do Upper Town. Three Rivers, Que.
do St. Roch. Toronto, Ont.

Montreal, St. James St. Shawenigan Falls, Q.
do St. Catherine St. E. St. George, Beauce, Q.
Ottawa, Ont. St. Henry, Que.

Thetford Mines, Que. Victoriaville, Que.

Pembroke Ont. 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.

HALIFAX BANKING CO

Incorporated 1872.

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

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

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

BRANCHES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor, New Brunswick: Sackville, St. John.

CORRESPONDENTS—Dominion of Can.—Molson's Bank and Branches, New York—Fourth National Bank, Boston—Suffolk National Bank London, England—Parr's Bank, Limited.

The Traders' Bank of Canada.

DIVIDEND No. 33.

NOTICE is hereby given that a Dividend at the rate of SIX PER CENT. per annum upon the paid-up Capital Stock of the Bank has this day been declared for the current half year, and that the same will be payable at the Head Office and its Branches, on and after MONDAY, the 2ND DAY of JUNE next.

The Transfer Books will be closed from the 17th to the 31st of May, both days inclusive.

The Annual General Meeting of the Shareholders will be held in the Banking House in Toronto, on TUESDAY, the 17TH of JUNE, the chair to be taken at twelve o'clock noon.

By order of the Board,
H. S. STRATHY,
General Manager.

Toronto, 15th April, 1902.

THE DOMINION BANK

Capital, \$2,500,000 | Reserve Fund, \$2,500,000

DIRECTORS:

E. B. OSLER, M.P., - - - President.
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.

HEAD OFFICE, TORONTO.

Branches. — Brampton, Belleville, Cobourg, Gravenhurst, Guelph, Huntsville, Lindsay, Napanee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Toronto, Queen St. W. cor. Esther; Dundas St., cor. Queen; Spadina Ave. cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts.; Montreal, Que.; Stanstead, Que.; Winnipeg, Man.

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

Eastern Townships Bank.

(Established 1859.)

Capital Authorized.....\$2,000,000
Capital paid up.....\$1,742,535
Reserve Fund..... 1,050,000

BOARD OF DIRECTORS:

R. W. HENNEKER, President.
Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, N. W. Thomas,
G. Stevens, C. H. Kathan, H. B. Brown, K.C.,
J. S. Mitchell.

HEAD OFFICE, SHERBROOKE, Que.

Wm. FARWELL, General Manager.

Branches: Province of Quebec.—Montreal, Waterloo, Cowansville, Rock Island, Coaticook, Richmond, Granby, Huntington, Bedford, Magog, St. Hyacinthe, Ormstown, Windsor Mills, Province of B. C.—Grand Forks, Phoenix.

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 HOCHELAGA.

NOTICE OF DIVIDEND.

NOTICE is hereby given that a dividend of Three and one-half per cent. (3½ p. c.) for the current half-year, at the rate of seven per cent. (7 per cent.) per annum, has been declared on the paid-up capital of this Institution, and that the same will be payable at its head office in Montreal and at its Branches, on and after

Monday, the 2nd day of June next.

The Transfer Books will be closed from the seventeenth (17th) to the thirty-first (31st) of May next, both days inclusive.

The annual general meeting of the shareholders will be held at the head office of the bank on Monday the sixteenth (16) day of June next. The chair to be taken at noon.

By order of the Board,
M. J. A. PRENDERGAST,
General Manager.

The Bank of Ottawa.

DIVIDEND No. 52.

Notice is hereby given that a dividend of four and one half per cent. upon the paid-up Capital Stock of this Bank, has been declared for the current half year, and that the same will be payable at the Bank and its branches, on and after

Monday, the 2nd day of June, 1902.

The transfer books will be closed from the 17th to the 31st May next, both days inclusive.

By order of the Board,
GEORGE BURN,
General Manager.

Ottawa, 21st April, 1902.

UNION BANK OF CANADA.

DIVIDEND No. 71.

NOTICE is hereby given that a dividend at the rate of Seven per cent. per annum for the current half year, upon the paid up Capital Stock of this Institution has been declared, and that the same will be payable at the Bank and its Branches on and after

Monday, the Second day of June next.

The Transfer Books will be closed from the 17th to the 31st of May next, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Banking House, in this City, on SATURDAY, the Fourteenth of June. The chair will be taken at noon.

By order of the Board.
E. E. WEBB,
General Manager.

Quebec, April 22nd, 1902.

The Chartered Banks.

Imperial Bank of Canada.

DIVIDEND No. 54.

Notice is hereby given that a dividend of five per cent. for the half-year ending 31st May, 1902, upon the Capital Stock of this institution, has this day been declared, and that the same will be payable at this Bank and its Branches on and after Monday, the second day of June next.

The Transfer Books will be closed from the 17th to 31st May, both days inclusive.

The Annual General Meeting of the shareholders will be held at the Head Office of the Bank on Wednesday, the 18th June, 1902, the chair to be taken a noon.

By order of the Board.

D. R. WILKIE,
General Manager.

Toronto, 22nd April, 1902.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Paid-Up, \$1,300,000.00
Reserve, 275,000.00
Undivided Profits, 54,788.91

DIRECTORS:

R. AUDETTE, President.
A. B. Dupuis, Vice-President.

Hon. Judge A. Chauveau,
N. Rioux, Naz. Fortier,
V. Chateaufort, J. B. Laliberté.

P. LAFRANCE, Manager. N. LAVOIE, Inspector.

Branches:

Quebec, St. Hyacinthe, Que.,
do (St. Roch), Joliette, Que.,
do (St. Johns St.), St. Johns, P. Q.,
Montreal, Rimouski, Que.,
Ottawa, Ont., Murray Bay, Que.,
Sherbrooke, Que., Montmagny, Que.,
St. Francois, Beauce, Que., Fraserville, Que.,
St. Marie, do St. Casimir, Que.,
Chicoutimi, Que., Nicolet, Que.,
Roberval, Que., Coaticook, Que.,
Baie St. Paul, Que.

Agents—London, Eng.—The National Bank of Scotland, Ltd. Paris, France—Credit Lyonnais, New York—First National Bank. Boston, Mass.—National Bank of Redemption.

Prompt attention given to collections.
Correspondence respectfully solicited.

The Standard Bank of Canada.

DIVIDEND No. 53.

NOTICE is hereby given that a Dividend of five per cent. for the current half-year, upon the paid-up Capital Stock of this Bank, has been declared, and that the same will be payable at its banking house in this City, and at its Agencies, on and after

Monday, the 2nd, Day of June next.

The transfer books will be closed from the 17th to the 31st day of May next, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank, on Wednesday, the 18th day of June next. The chair to be taken at twelve o'clock noon.

By order of the Board,

GEORGE P. REID,
General Manager.

Toronto, 22nd April, 1902.

THE JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

DEVOTED TO

Commerce, Finance, Insurance, Railways,
Manufacturing, Mining and Joint
Stock Enterprises.

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Nos. 171 and 173 St. James Street,
Head of St. John Street,

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M. S. FOLEY, Editor, Publisher and Proprietor.

We do not undertake to return unused manuscripts.

The Editor cannot under any circumstances undertake to return unused manuscripts, or enter any correspondence concerning it.

Ocean Steamships.

DOMINION LINE
Steamships.

LIVERPOOL SERVICE.

From Portland. From Portland.
*Irishman, Apl. 26.....*Turcoman, May 17.....
*Californian, May 3.....*Colonian, May 24.....
*Norseman, May 10.....*Irishman, May 31.....

*These steamers do not carry passengers.

Rates of Passage.

Saloon—\$65.00 and upwards according to steamer and service.
Second Saloon—\$37.50 and upwards according to steamer and service.
Third Class—\$26.00 to Liverpool, London, Londonderry, Belfast, Glasgow, Queenstown.

From Montreal. From Boston.
Dominion, May 17th.....Commonwealth, Apl, 23.
Dominion, June 21.....Merion, Apl. 30.....

NEW SERVICE.

BOSTON TO THE MEDITERRANEAN.

Vancouver, Apl. 30. Cambroman, May 21.
Midship saloons, electric light, spacious promenade decks
For further information apply to any agent of the company, or to

DAVID TORRANCE & CO.,

General Agents, Montreal.

17 St. Sacrament Street.

Loan Societies.

THE Central Canada LOAN AND SAVINGS COMPANY

Corner King and Victoria Streets, Toronto
HON. GEO. A. COX, President.

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and Municipal
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ALLAN LINE

MONTREAL TO LIVERPOOL
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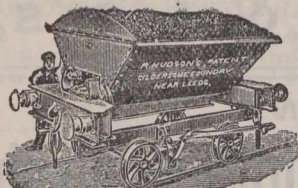
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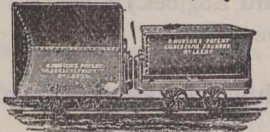
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59—R. H.'s Patent 6-Ton Steel Double Side Tip Wagon, to work with ordinary Rip Wagons



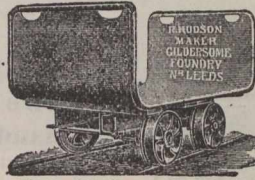
62—R. H.'s Patent Steel Goods Wagon, with Side Doors



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



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



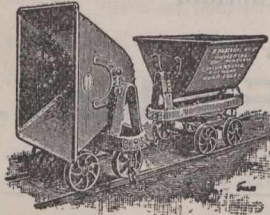
76—Hand Trolley, made to carry any weight or to suit any rail gauge.



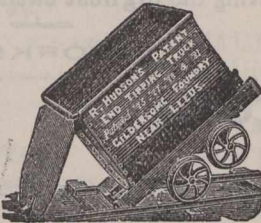
70—R.H.'s Patent Steel Mining Wagon



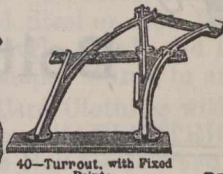
43—R. H.'s Patent Railway. Be Rails, Rivets, or Loose Parts. Will last ten times as long as the ordinary kind. Guaranteed fit through any satisfactory



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



1—R. H.'s Patent Steel End Tip Wagon



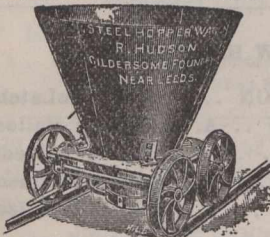
40—Turnout, with Fixed Point



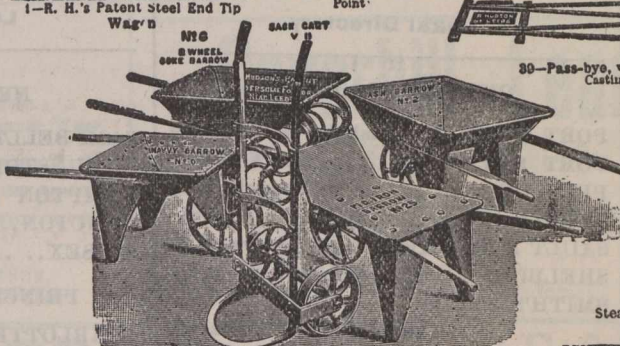
39—Pass-by, with Fixed Points Castings only



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



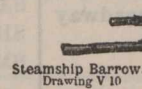
27—Hopper Wagon, with Slide Door



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



10—Left-hand Steel Points & Crossing



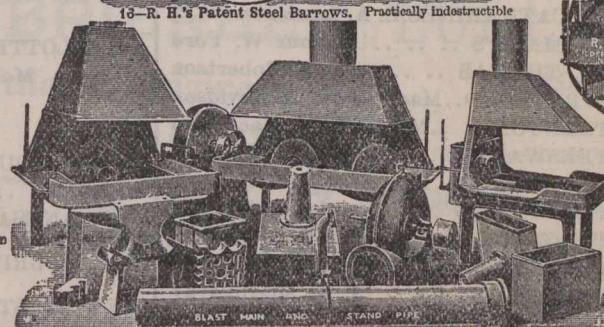
Steam Barrow. Drawing V 10



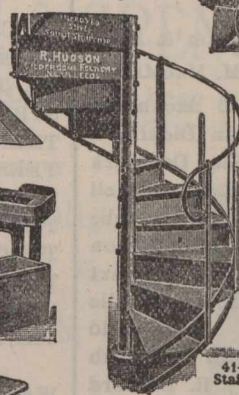
67—R. H.'s Improved Steel Ladder. Strong, very light, and durable



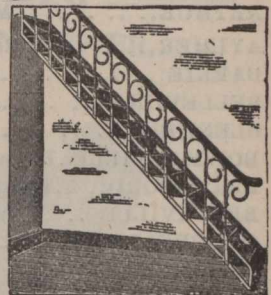
69—R. H.'s Improved Steel Hopper Wagon with Slide Door



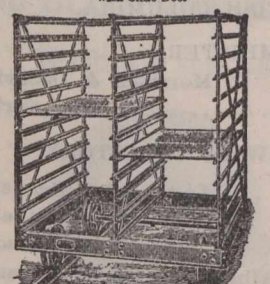
6—R. H.'s Patent Iron Smith's Hearths. No Brickwork required



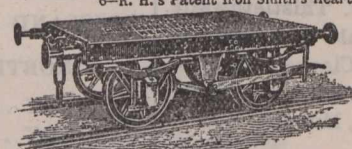
41—R. H.'s Patent Steel Staircases. Extremely light



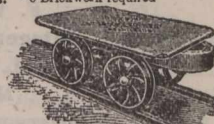
15—R. H.'s Improved Steel Cage, with Safety Grippers and Fallers complete



68—Cake Drying Wagon



56—10-Ton Platform Railway Wagon



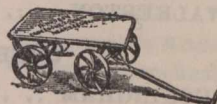
58—Steel Plate Bogie



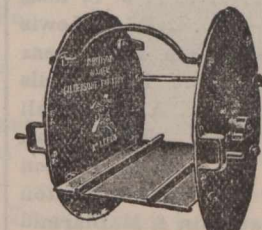
71—R. H.'s Improved Steel Tank Cart. 500 Gallons capacity



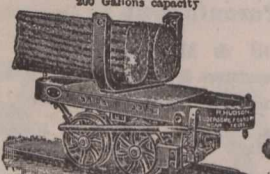
51—R. H.'s Patent Steel Cart, with R. H.'s Patent Steel Wheels and R. H.'s Patent Steel Shafts. Practically indestructible.



22—Two Tons Steel Plate Bogie. Practically indestructible.



75—Tippler for Mining Wagons



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



70—Foundry Fettling Box



57—Steel Coal Box with Drop Bottom



4—Portable Coal Wagon



33—Fly Punch



55—Foundry Ladle



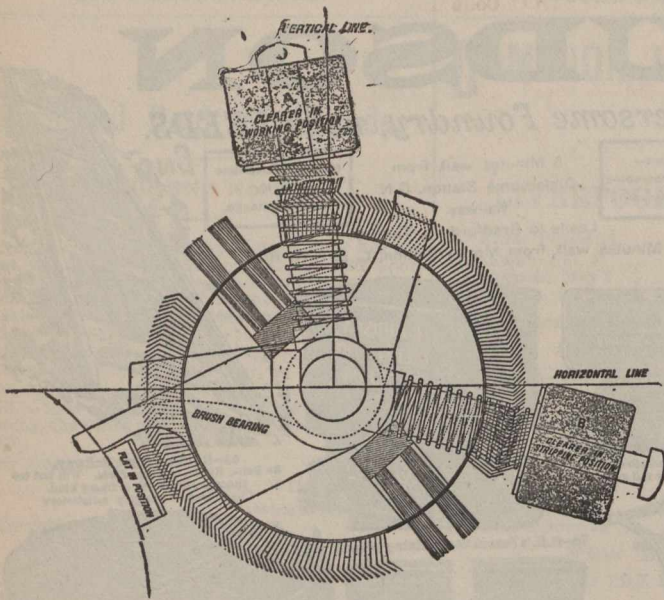
Self-righting Steel Tip Bucket, tied with Patent Self-righting Catch if turned



61—Rope Bucket, with Patent Catch for Wire Rope



62—Mining Ribble with Safety Stop



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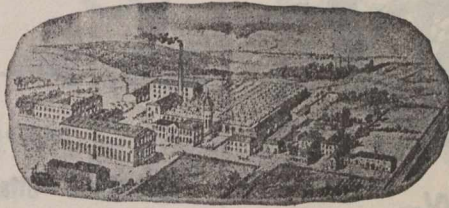
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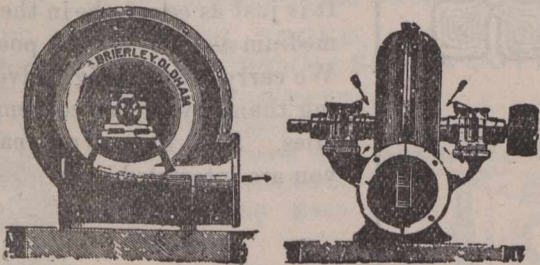
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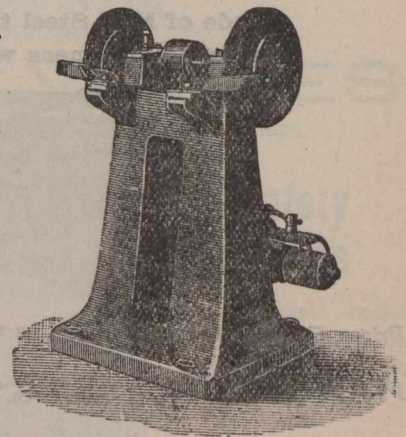
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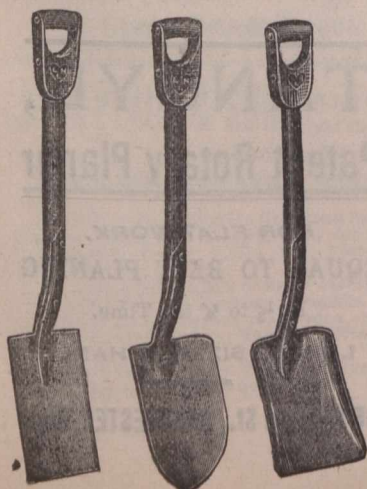
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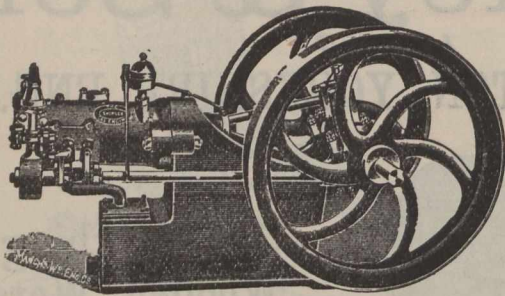
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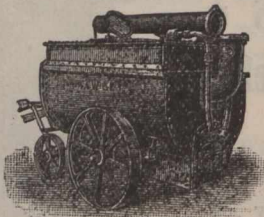
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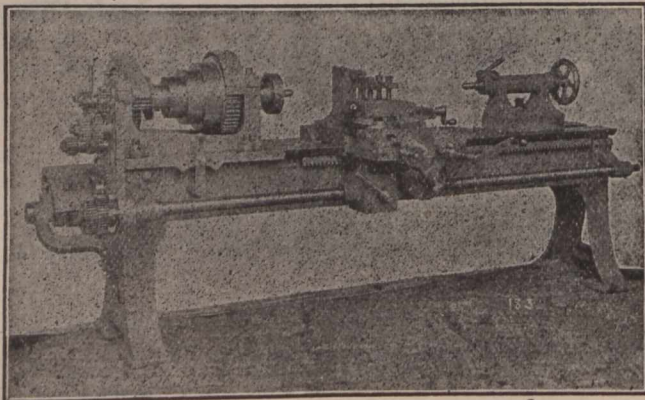


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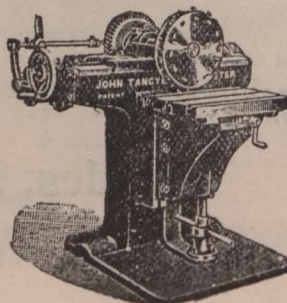
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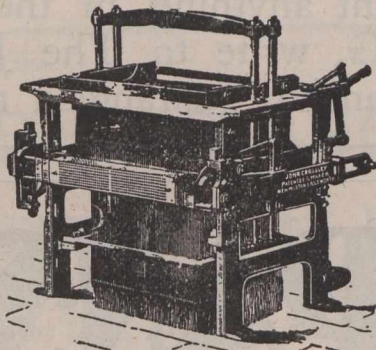
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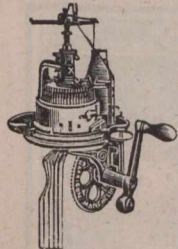
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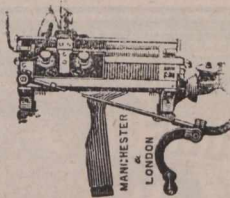
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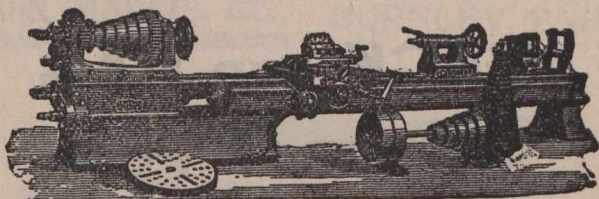
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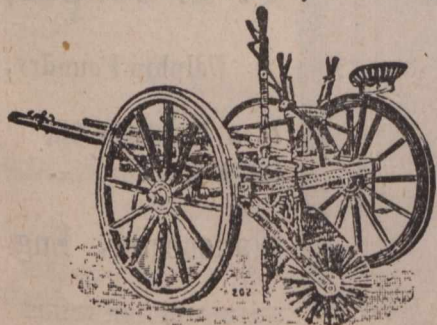
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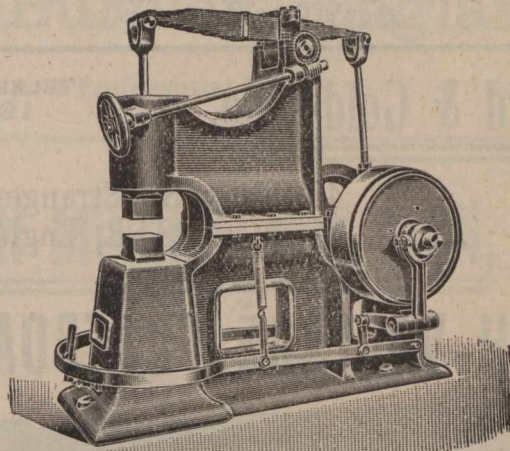
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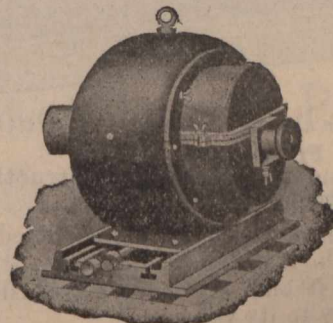
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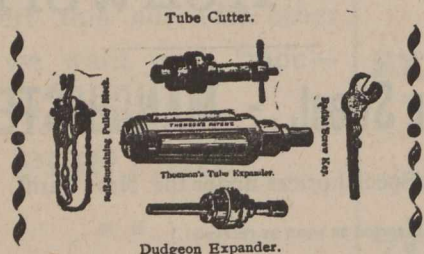
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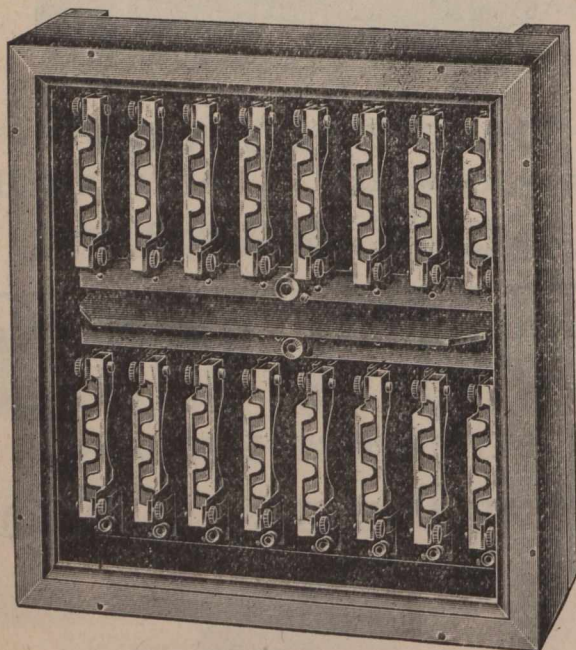
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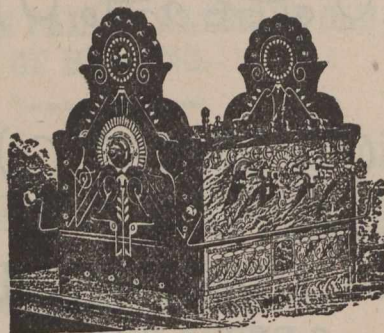
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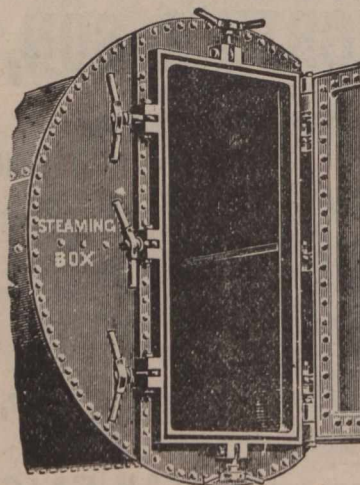
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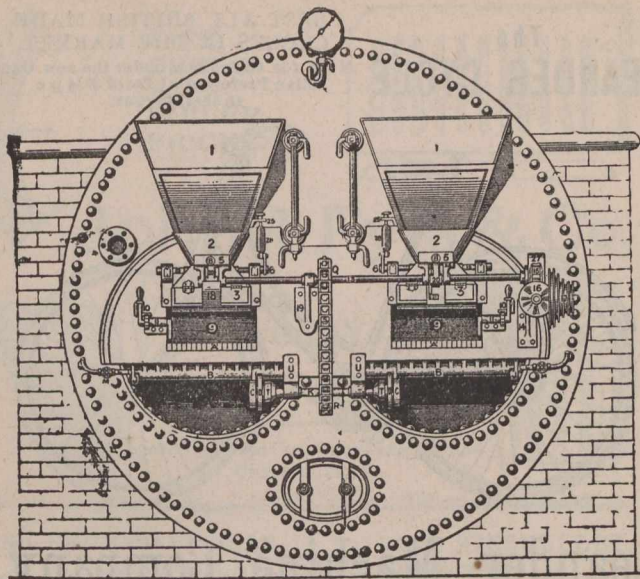
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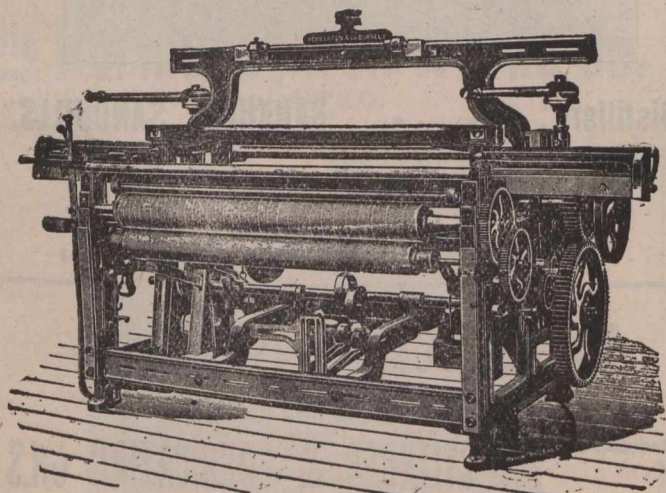
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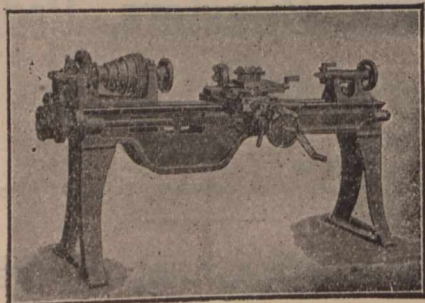
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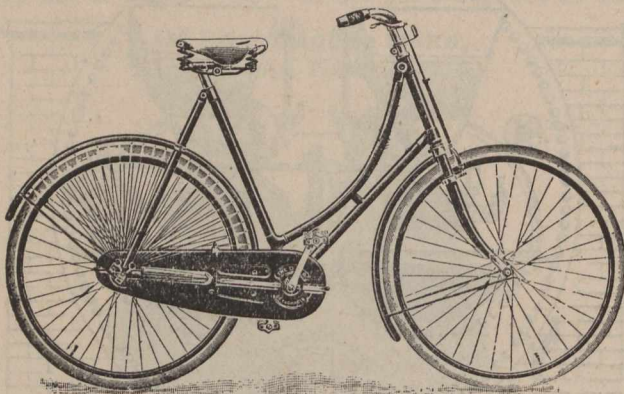
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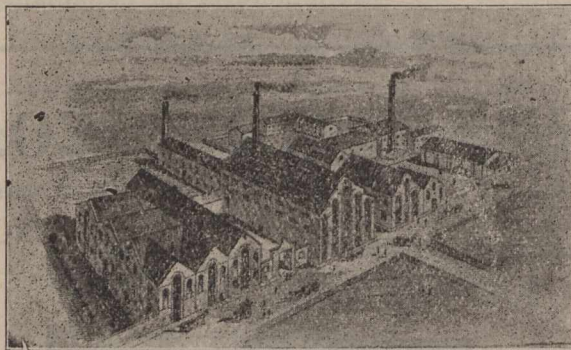


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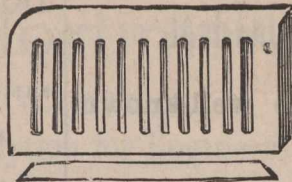
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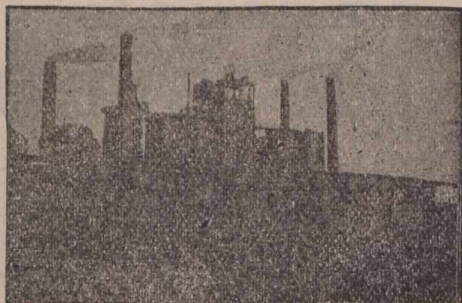
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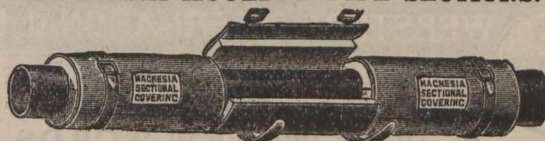
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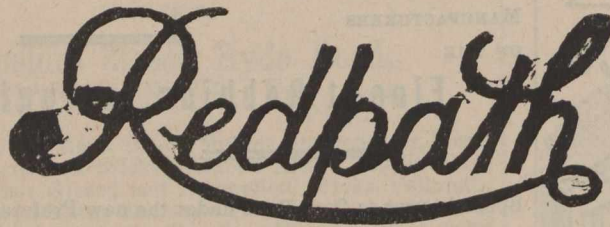
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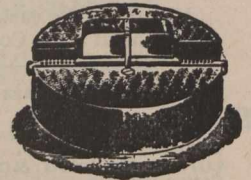
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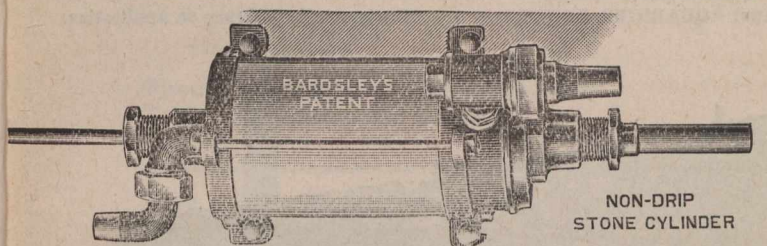
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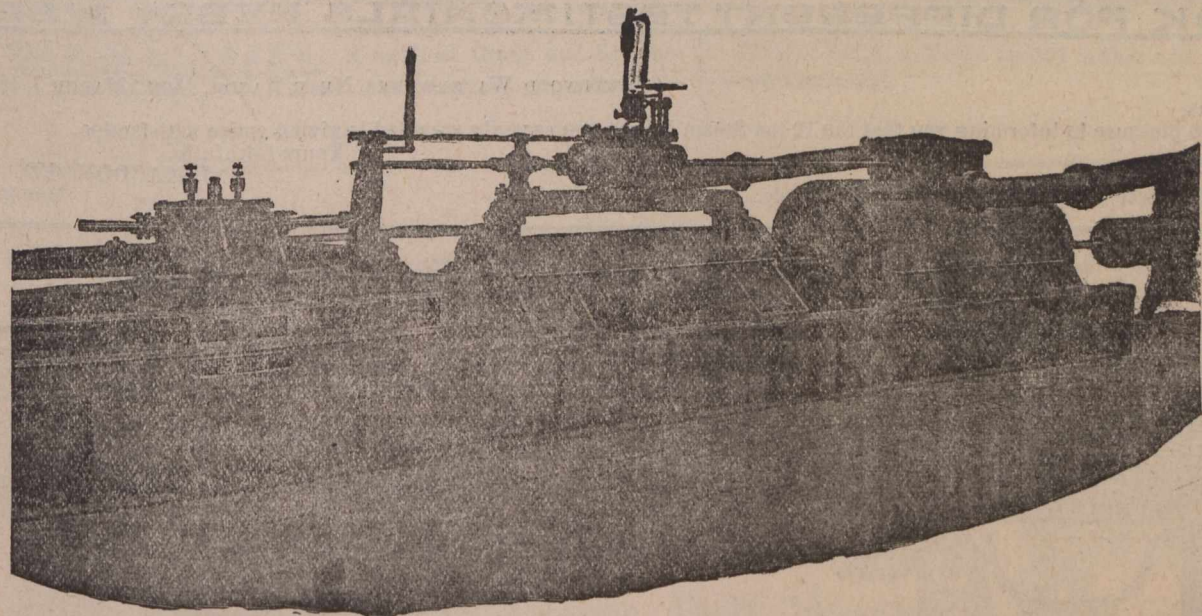


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Proprietors and Sole Makers of T. Whitaker's

PATENT STEAM CRANE NAVVIES.

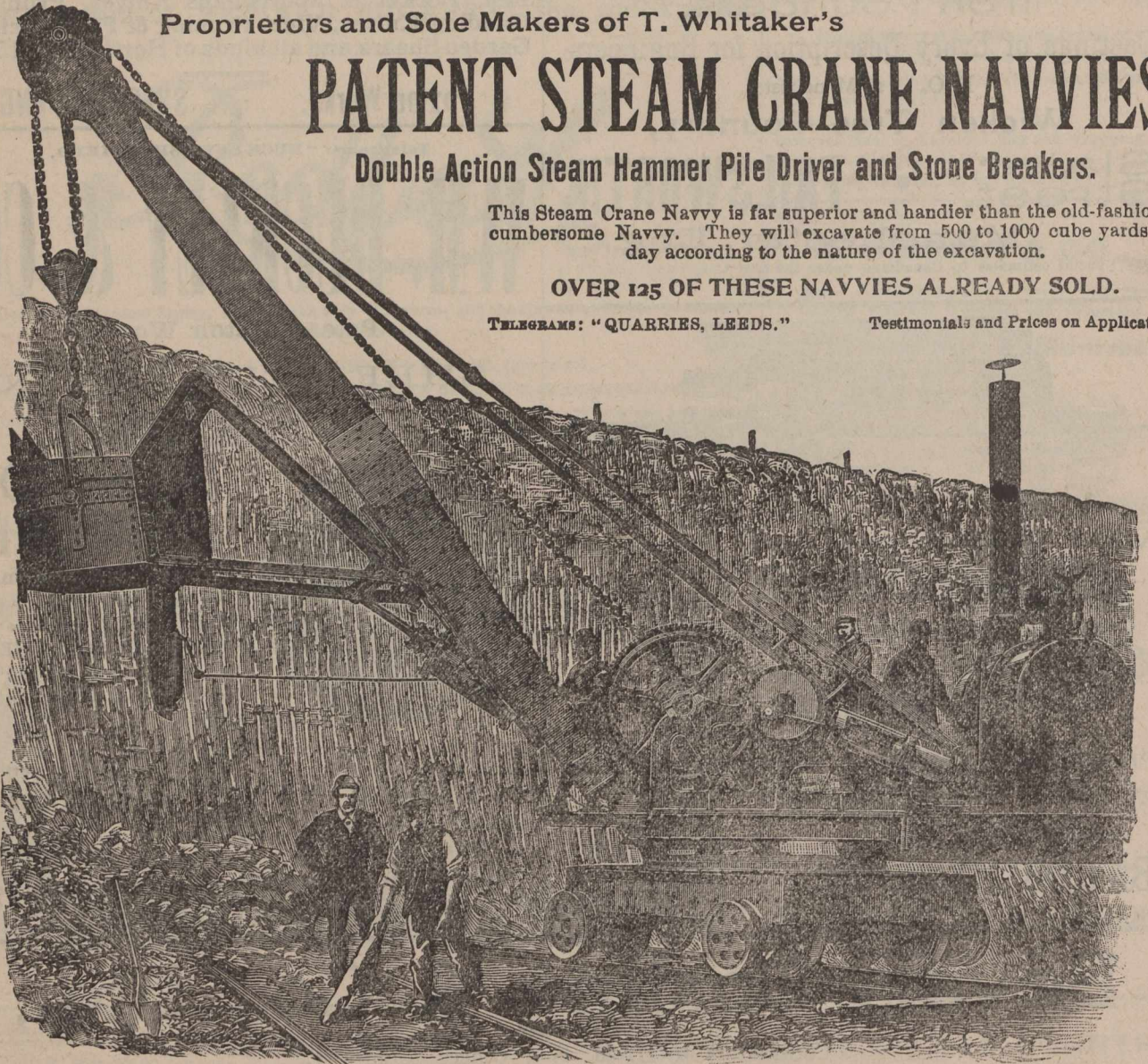
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This Steam Crane Navy is far superior and handier than the old-fashioned cumbersome Navy. They will excavate from 500 to 1000 cube yards per day according to the nature of the excavation.

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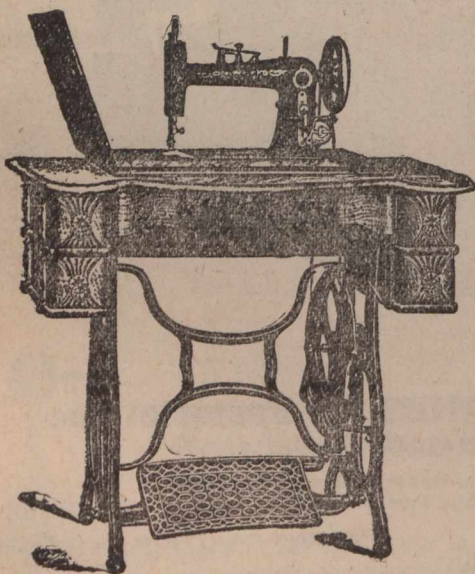
DEAR SIRS,

I have pleasure in informing you that the 12 ton Steam Navy you recently supplied is giving entire satisfaction.

Yours faithfully,

J. MACDONALD,
Manager.

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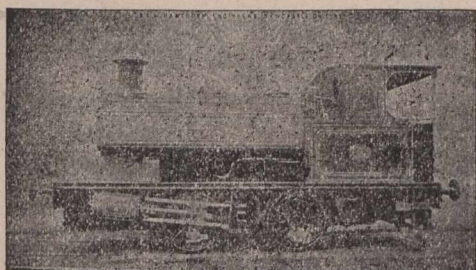
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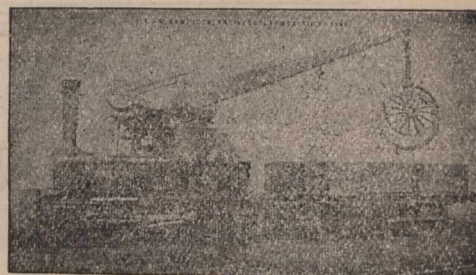


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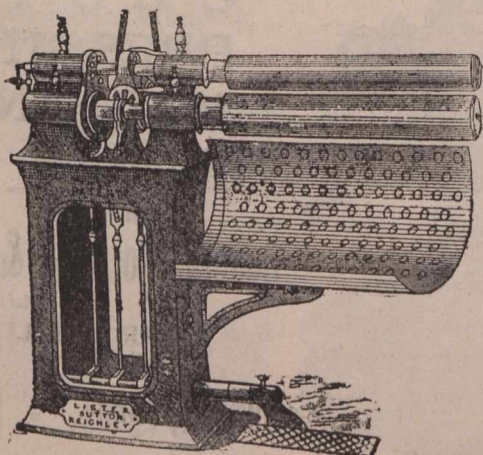
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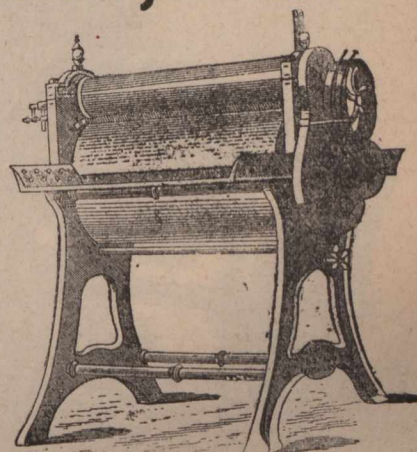
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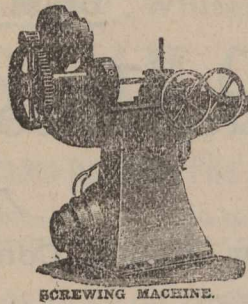
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171 St. James St., Montreal.

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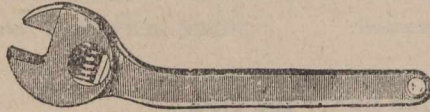
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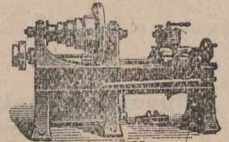


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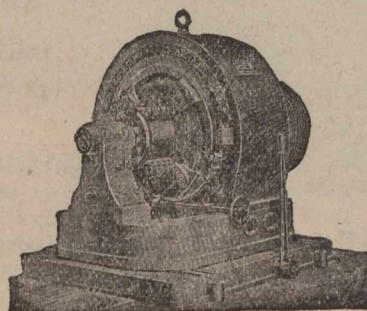
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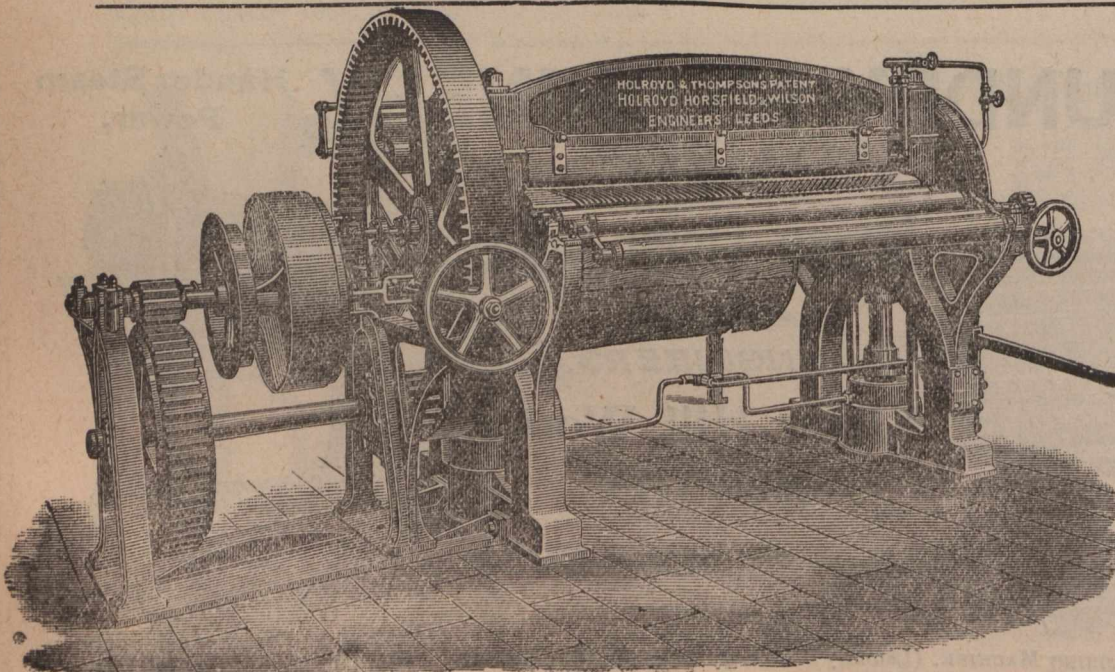
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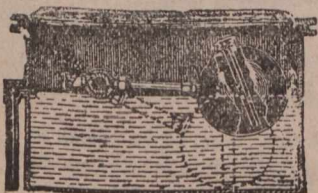
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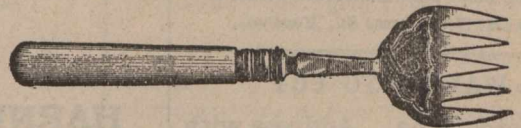
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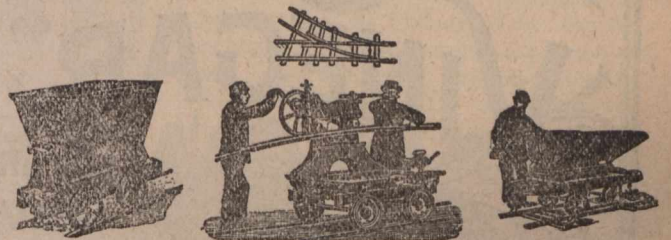
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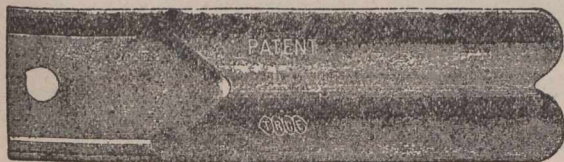
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By far the best Roller Temple
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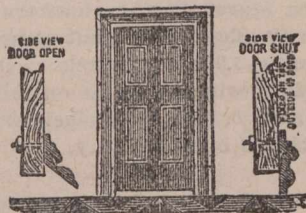
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Draught

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For the Bottom of Doors.

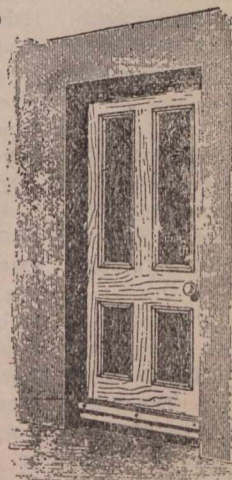
Stock Two sizes, and you can suit ANY
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best advertising medium in Canada—equal
to all others combined, while its rates do not
include heavy commissions.

—Grand Trunk Railway System —
Earnings 22nd to 30th April, 1902, \$750,-
777; 1901, \$697,907; increase, \$52,870.

—The Inland Revenue returns at
Hamilton, for last month amounted to
\$63,514.80, an increase of \$12,029.30 over
the amount for April, 1901.

—The German-Australian Steamship
Company, of Hamburg, intend to estab-
lish a new line to New York and thence
to Australia by way of Cape Town.

—The W. C. Wilson Company, Limit-
ed, dealers in oils, Toronto, made an
assignment. They were incorporated
in 1898, with an authorized capital of
\$20,000, of which \$15,000 was paid up.

—The month of April has been about
the largest in the history of inland re-
venue receipts in Winnipeg. The totals
were \$58,446.27. The receipts for April
one year ago were \$45,384.05, thus mak-
ing the increase this year \$13,062.23, or
about 25 per cent.

—The steamer Oscar Frederick is
loading coal at Sydney, N.S., for Co-
penhagen, the cargo being a portion of
the large contracts, intended for the
Swedish Government. The Frederick
takes 7,000 tons, and other large ship-
ments will follow shortly.

—Letters patent have been granted in-
corporating the A. H. Sims Co., Limit-
ed, to acquire as a going concern the
business of A. H. Sims & Co., shirt
and collar manufacturers, Montreal,
and to carry on the business of merch-
ants, manufacturers, and dealers in all
kinds of textile fabrics. Intended
amount of the capital stock, \$350,000.

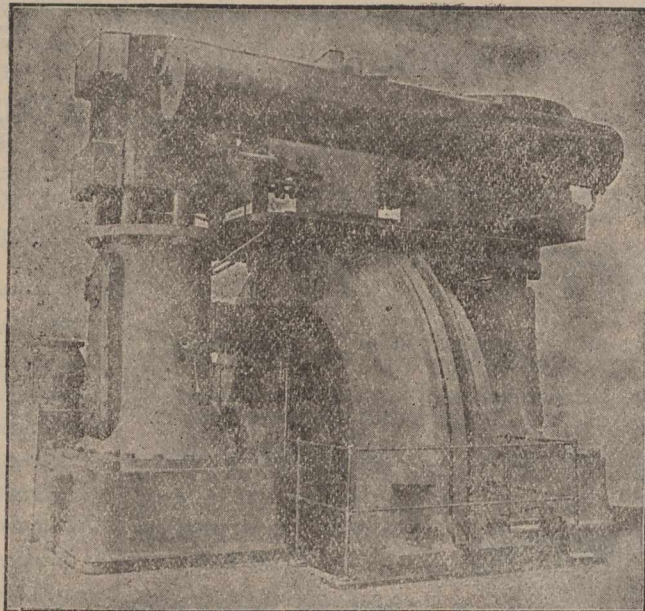
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Resistances,
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Fuses.

1,200-Kilowatt Ferranti Engine and Alternator.

HOLLINWOOD, LANCASHIRE, = Eng.

—The steamer John Duncan, of the Great Lakes and St. Lawrence Transportation Company, sailed from Duluth bound for Quebec, with 41,000 bushels of wheat. She will be the first steamer of this line to arrive at Quebec and should reach there on the 10th instant.

—The first steel rails ever made in a Canadian mill were turned out at Sault Ste. Marie, on the 5th instant. The run off was successful and the mill will run regularly. The plant is arranged so as to handle a 30 or 60 foot rail. The machinery is driven by electricity and has been pronounced faultless.

—Where do they all find homes? Reports from Ellis Island, says a late New York dispatch, indicate that at six o'clock on Tuesday evening, 13,000 immigrants had arrived in this city from Europe since Friday morning. This broke all previous two-day records in the history of the Immigration Bureau.

—The judge's finding in the claim of Messrs. Mackenzie & Mann against the Dominion Government has been given. It awards the contractors for losses sustained in connection with the agreement to build the Stikine River & Teslin Railway, in the Yukon district, the sum of \$327,678, along with \$380 costs.

—The coal steamer Kite, says a St. John's, Nfld., dispatch of May 5, escaped from the ice floes in White Bay last Wednesday, and reached port this morning. The fishery is now over and the total catch amounts to 275,000 seals. No vessel of the fleet sustained serious injury and only three men perished. The value of the catch approaches \$450,000.

—It is stated in Liverpool that an American financier has been making approaches to Manchester, West African merchants, with a view to forming a combination for trade

interests. Should the proposition be favorably entertained Liverpool houses would be approached on the same subject. The scheme will probably be of benefit to the Manchester ship canal and for this reason will find favor.

—During the winter as high as 9,000,000 bushels of wheat have been stored in the elevators along the line of the Canadian Pacific Railway, but at present they only contain a little over 5,000,000 bushels. During April there was some rapid moving by water out of Fort William. Between April 12 and 30, 4,000,000 bushels were shipped, an average of over 223,000 bushels a day.

—The new Canadian Pacific Railway bridge over the Red River at Winnipeg will be ready for traffic in a few days. Excavation for the new subway will commence soon. The track will be 12 feet above the level of the street, and excavation for only 4 feet has now to be made, as the grade is raised 8 feet over the present level of the road. By June 15, the trains will cease to run over the Louise bridge, and the city will have the bridge on its hands.

—The Macdonald Engineering Company, of Chicago, will probably secure the contract for building the second elevator which the Canadian Pacific Railway decided early in the year to build at Fort William. Three weeks ago the Weber Company was awarded the contract to build the smaller elevator. For the second, which will be of steel and have a capacity of 2,500,000 bushels, the award has not been made, yet it is all but settled that another American firm will be the builder. The elevator will be the largest on the Canadian Pacific Railway System, and will require about 4,000 tons of structural steel for its construction.

—A new organization just completed at Winnipeg is the Western Implement Manufacturing Company, in which leading citizens are interested. The concern is capitalized at \$60,000, and a charter has been applied for. Ma-

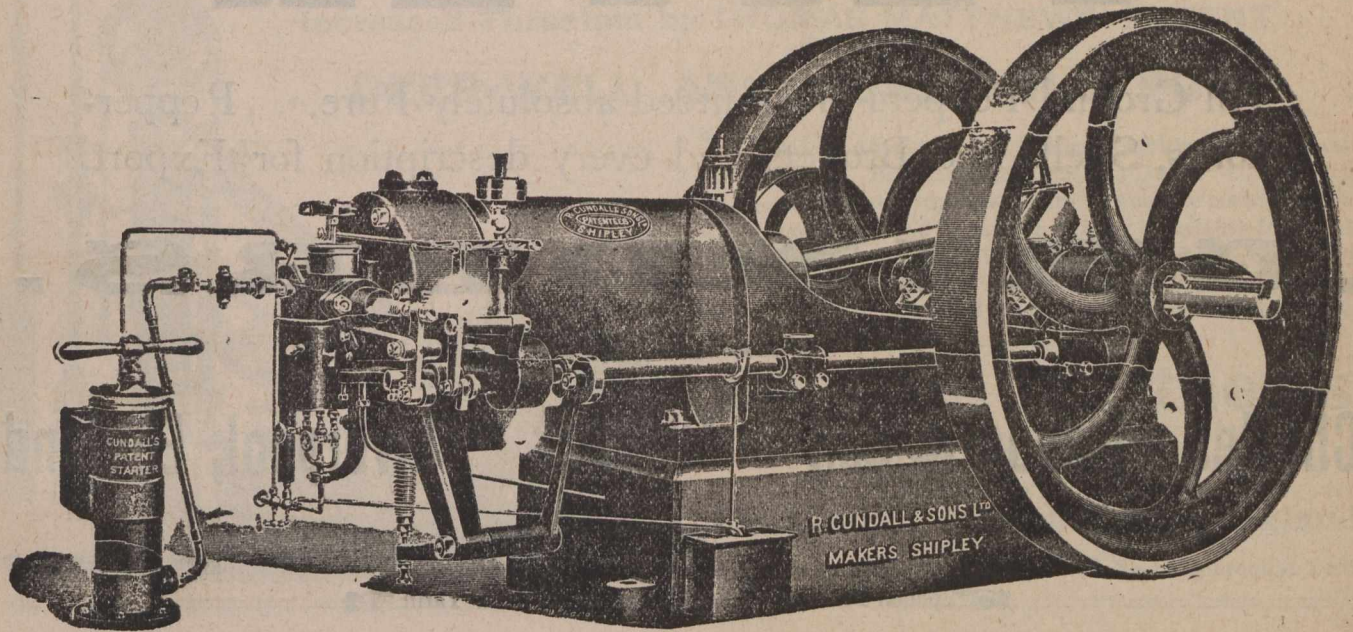
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National Telephone, No. 76, Shipley.

Contractors to H. M. Government.

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Extracts from Letters Received.

"Shall be pleased to show the 30 b. h. p. Oil Engine to any of your clients, and can thoroughly recommend it."

"I have every pleasure in stating that the 2 b. h. p. Oil Engine you supplied me with for Electric-lighting purposes and for Pumping is giving satisfaction. It is doing its work most efficiently."

"You will be glad to know that the 2-Brake Oil Engine which I got some time ago is giving me entire satisfaction. It is running very steadily—so much so that I am able to supply my Electric Light direct, without the slightest waver in the light. It is very easily started. I should say your Engines are as near perfection as possible."

R. Cundall & Sons,

LIMITED.

SHIPLEY, YORKS

ENGLAND.

chinery will be secured, and work on the erection of a manufacturing plant will begin at once. Patents of modern farming machinery have been secured, and the company hopes to be able to have its manufactures ready for sale on the market this coming fall.—One city real estate firm reports the sale of 10,000 acres of farming lands in Assiniboia to an American capitalist last week.

—From Nova Scotia.—Actual work on the construction of the Cape Breton electric tramway was begun on Tuesday of last week.—The Union Bank of Halifax has made a contract with Rhodes, Curry & Co. to build new premises in North Sydney.—Samples of coal and iron ore discovered near Gabarus have been brought to Sydney and analyzed and found to be of excellent quality.—A large number of stores in Truro have been trying the early closing scheme, and several lines are renewing their arrangement. All the dry goods stores have agreed to close every evening except Tuesday, Thursdays and Saturdays for nine months of the year, and for January, February and March they will in future keep open but one night a week—Saturday.

—The high price of horses and the steadily increasing demand have caused additional interest in the raising of this stock throughout Ontario. Prof. G. E. Day, of the Ontario Agricultural College, and M. A. P. Westervelt, of the Provincial Live Stock Association, will accompany Mr. F. W. Hodson and other members of the Dominion Live Stock Association on a trip through the Northwest and British Columbia, for the purpose of further increasing the inter-provincial trade in thoroughbred stock. The sale of Ontario horses to farmers throughout the Canadian Northwest has been steadily growing, and has reached large proportions. The commissioners will study means of further developing this trade.

—According to a report received by the Department of Trade and Commerce, Ottawa, from C. C. Castle, warehouse commissioner for the Government at Winnipeg, there are

18,000,000 bushels of wheat in Manitoba and the North-west available for market, and further, there were 224,305 acres of new land broken in 1901, according to latest advices in Manitoba and the Territories. At a very low estimate this means over a million bushels increase in the output for the present year's harvest. Mr. Castle further states that the C.P.R. and C.N.R. will do well if they move last year's crop to the lakes by the beginning of next September, although the railway companies are materially increasing their equipment, and possibly may be able to bring it out before that time.

—The British Westinghouse Electric & Manufacturing Company's plant at Trafford Park, Manchester, Eng., will be in full working operation by July. Already, it is stated, over 300 men are employed in the pattern carpenter shops. The company being desirous of securing the services of English electricians who have gone through an "Americanizing" process some thirty-five young Britishers, mostly college men and who had served a five-year apprenticeship in English shops, were brought over about two years ago and have been trained in modern electrical machinery methods, etc., in the Westinghouse shops at Pittsburgh. They will have responsible positions in the Manchester works. Twenty-five American experts will also have charge of various work in the new British plant. Inside of a year, it is said, everything will be turned out by the English company entirely independent of the Pittsburgh plants.

—The Canadian Rolling Stock Company, Sault Ste. Marie, has been granted incorporation, with an authorized capital of \$2,000,000.—The Dominion Supply Company, Ottawa, has been incorporated, with an authorized capital of \$500,000, to take over the business of the Capital Sand & Brick Company, with the following provisional directors: Dr. Adam T. Shillington, Edwin E. Le Bree, Richard Lester, Ottawa; Thomas F. Sullivan, Quyon, Que.; Charles Milks, Providence, R.I.; Edward W. Harpin, New York; and Chas. A. Burbank, Boston.—Other new companies are: St. Lawrence

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Harvest Gloves, Driving and Dress Gloves, Housemaids' Gloves, Gardening Gloves, White Cow-Hide and Seal and Tan Mitts. Cricket, Tennis, Footballs, Boxing Gloves.

CASH BAGS,

DRESSERS AND MANUFACTURERS.

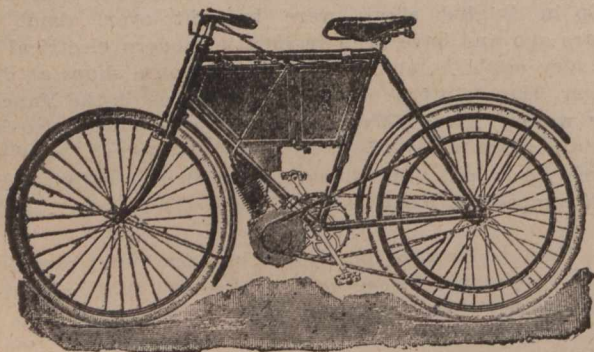
Godley Mills, and Tower Street Works,

HYDE, Manchester, Eng.

ESTABLISHED 1837.

Telegrams:—"PNEUMATIC, Leeds."

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



THE IMPERIAL MOTOR BICYCLE,

MANUFACTURED BY THE

LEEDS MOTOR EXPERTS,

WALKER BROS., "PRIMO" WORKS,

Meanwood Road, LEEDS, Eng.

Terminal Company, Hamilton, \$100,000; navigation, warehousing, grain elevating, etc.; James H. Hoyt, Cleveland; G. Lynch-Staunton and Arthur O'Heir, Hamilton, provisional directors.—H. S. Falls Company of Simcoe, dry goods and millinery, \$50,000.—Bird Woollen Mill Co., Bracebridge, \$50,000, to take over business of Henry J. Bird.—Wingham Trading Co., \$30,000, to take over the mercantile business of T. A. Mills.—London Builders' Supply and Manufacturing Co., \$40,000, builders' supplies and materials.—The Toronto Roller Bearing Co., is empowered to increase its stock from \$40,000 to \$100,000, and the Tavistock Milling Co., its stock from \$20,000 to \$60,000.

—Life Insurance Decisions.—A condition in a life policy that if, within three years from the date of the policy, the insured should die by suicide, sane or insane, the liability of the company should be limited to the amount of the pre-

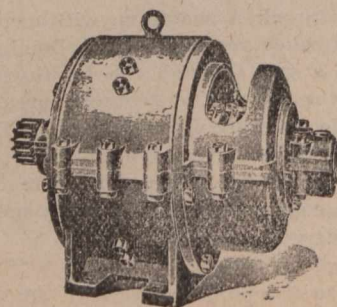
ALFRED SYKES,

ELECTRICAL ENGINEER,

Spring Place Works,

Huddersfield,

ENGLAND.



NOTE—Buy British Dynamos, under the New Canadian Preferential Tariff, 33 1/3 in favour of English Goods.

Established 1870.

Telegraphic address: "ARTESIAN, Manchester.

Water Supplies,

Increased Threefold by THOMAS MATTHEWS' PATENT

DEEP-WELL AND BORE-HOLE PUMP.

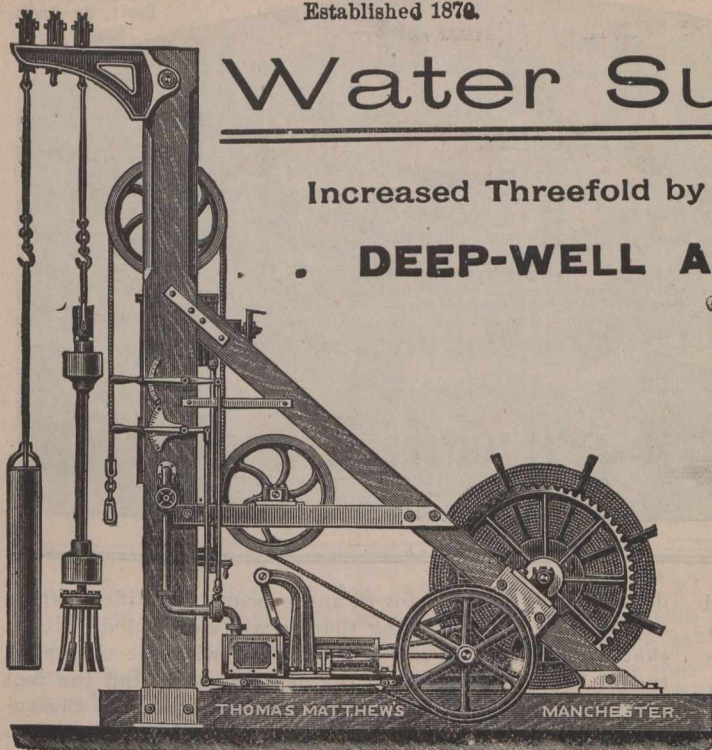
Specially Adapted for all Trades Requiring Large Quantities of Water. Bore Holes any Size and Depth. Consultations in respect to Water Supplies. Careful Analysis made of Water from Bore Holes, and Reports as to their Suitability for Manufacturing Purposes. IMPROVED TUBE-DRIVEN WELLS. MILLWRIGHTING, STEAM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

Thomas Matthews,

Hydraulic Engineer,

Pendleton, Manchester, England.

Special terms to Canadians under the New Preferential Tariff.



miums paid, is valid, and it is no answer to such a stipulation that the insured was insane, or unconscious of the moral and physical consequences of the act which caused death. *Scherar vs Prudential Ins. Co.*, 88 N.W. Rep. (Neb.) 687.—Insured and the beneficiary, who was the wife of insured, both perished in a flood which swept over a city; and in a suit by the administrator of the beneficiary, he sought to show that his decedent had survived the insured. It appeared that on the day of the storm insured had started out in a waggon, saying he was going home to get his wife; and about 4 o'clock, while the storm was raging, a witness saw the waggon going along a street in which the water was running as high as the horse's belly, the horse moving as though he were being driven; but witness could not see whether there was anyone in the waggon. The house where the beneficiary lived was not blown down or washed away until about 7.30. Held, that the evidence was insufficient to raise an issue as to the survivorship. *Hildebrandt vs Ames et al*, 66 S. W. Rep. (Tex. Civ. App.), 28.

—Capitalists of Beaumont, Texas, announce that they have begun the preliminaries for establishing a large factory somewhere near the oil fields for the manufacture of a splendid substitute for hard rubber from the Beaumont oil. They have, it is claimed, been in consultation with an inventor who has discovered a means of reducing the asphalt in Beaumont oil to a very clever substitute for hard rubber. Some specimens of the finished product have been exhibited, to all appearances it is a remarkably fine substitute for hard rubber. It is calculated that this material can be used in the manufacture of all sorts of articles such as are now being made from the real article. The feature of this substitute is that it can be made and marketed at a very much reduced price, and thus displace rubber articles at a less cost to the consumer and yet earn a large profit for the manufacturers. Neither the location of the factory nor the details of the organization have yet been definitely decided upon, but it is thought the establishment will be located somewhere near the Beaumont fields, either in Beaumont or Houston.

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

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

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

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

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

SOLE MAKERS:

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

Liverpool,

England.

—Life Pointers from the Press—A good endowment policy will do you good if you live long enough. It will do your family good if you do not live. What better investment could you possibly make, and what surer one? None. Get one.—A "hand-out" for a life insurance premium is one

SLADE & Co., Ltd.

THE ROYAL
TOFFY WORKS,

LEEDS, - ENGLAND.

Manufacturers of
the finest

HOME
MADE
TOFFY.

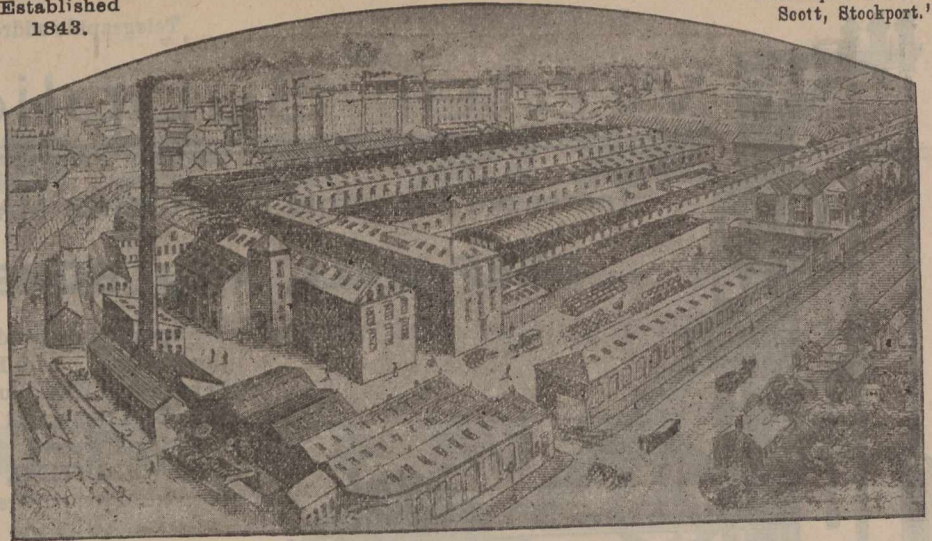
33½ per cent. in favor of Canadians, under the
New Tariff.

Established
1843.Telegraphic Address
Scott, Stockport."

Hanson, Scott & Co., Limited.

HEMP, FLAX AND
JUTE SPINNERS,Manufacturers of Hemp and Cotton
Twines.

STOCKPORT, - ENGLAND.



worth while. Don't keep it on hand. Hand it out and keep your policy up to date.—The man who is too busy to look after his family's future by taking out a life insurance policy for their benefit, may put them out of business when he gets out of it himself.—It is recorded in the news of the day that a man disposed of his "personal effects" in a bill of sale in which he included his wife! Ducats to crullers that fellow did not believe in life insurance." He is a piece off that kind of goods.—Buy life insurance while you can —if you can. It is cheaper now for you than it ever will be again, if your health permits. Later on you may not be able to get it at any price.—"A child's white face to kiss at night, a woman's smile by candle light" are blessings indeed. When you cannot enjoy them will they be protected from want by your act, now?"—The family head who has no life insurance should shudder when he thinks of his neglect of duty.—It is what you will do, not what you can, that counts. You can insure your life, if your health is good. Will you?

—Fraternal Insurance Decisions.—The constitution of a benevolent society required one desiring to be entitled to a

death benefit to apply for it, and procure a certificate from the supreme lodge showing that he was so entitled. Held, that a member who has not complied with these requirements bars his heirs from the death benefit, and the fact that after his death the subordinate lodge notifies the supreme lodge that he is so entitled does not afford the rights of his heirs. Pfeifer vs Supreme Lodge of Bohem-

SASH = = WEIGHTS



Manufactured for the Canadian Market
under the New Tariff, by

C. H. Taylor & Son,

CYCLOPS FOUNDRY.
LEEDS, ENGLAND.

ESTABLISHED 1869.

Bottled Beer and Stout FOR EXPORT.

The "Compass" Brand

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



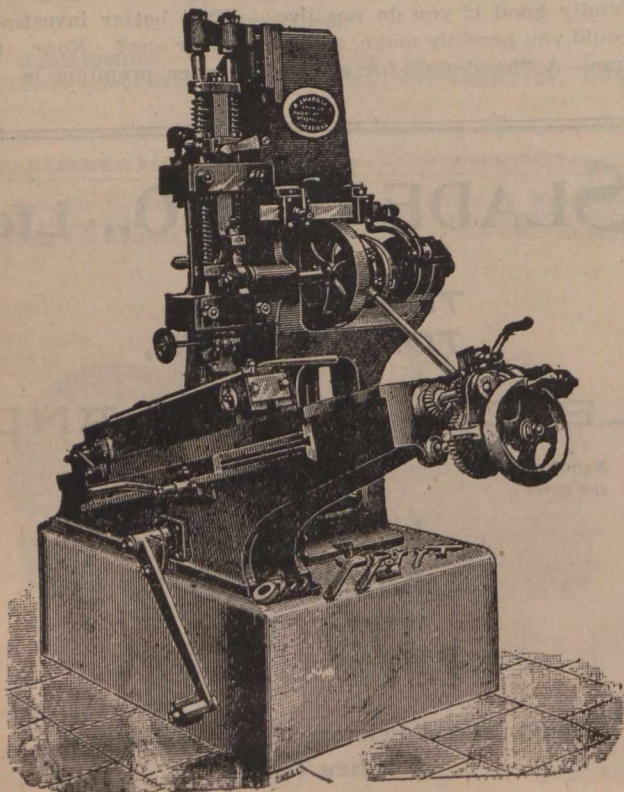
Also Exporters of
Mineral Waters
Devonshire Cider and
Specially Blended
Scotch and Irish
Whiskies, guaranteed
Five Years old. Buy
ing Agents wanted—
West Coast Africa
United States, Canada
and Newfoundland.

W. E. JOHNSON & CO.,
67-69 Leeds St., LIVERPOOL. Eng.

Ambrose Shardlow & Co., Ltd.,

Ealing Works, ATTERCLIFFE, Sheffield, Eng.
Patent Improved File-Cutting Machines.

NEW TYPE.



Fulled Raw Hide Belting AND Laces.

Every Description of **LEATHER** for Mechanical Purposes.

Edward Fairburn & Sons,

Caldervale Mills,
BRIGHOUSE, Eng.

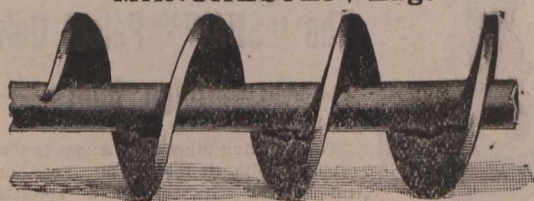
Special Terms to Canadians under the New Canadian Tariff.

ian Benevolent Slavonian Soc. of United States, 74 N. Y. Supp. 720.—The constitution of a benevolent society provided that on the death of any member his heirs should receive \$1,000 from the order. The supreme lodge was composed of delegates elected from the general membership, and was authorized to call on the subordinate lodges to contribute towards the death benefit; they to pay the assessment to a trustee appointed by the subordinate lodges of the society, and he to pay the gross sum to those entitled to benefit. Held, that the supreme lodge did not discharge itself of liability to the heirs of a member by paying his death benefit to such trustee, he being the agent of the subordinate lodge, and not of the heirs. Pfeifer vs Supreme Lodge of Bohemian Benevolent Slavonian Soc. of United States, 74 N. Y. Supp. 720.

—Eastern Townships, Que., Notes.—Mr. E. Chartier has returned to Sherbrooke from Capelton, where he has been on behalf of the Inland Revenue Department during the manufacture of the explosive, fulminate of mercury, by Mr. G. A. Howard, of Brownsburg. The materials of which the fulminate is composed are alcohol, nitric acid, and mercury in certain accurate proportions, and so much gas is liberated in the process that it must be carried on in the open air, and with a favorable breeze. Sixteen thousand pounds of the explosive were made in eleven days, and shipped to the Winchester Arms Company, at New Haven, Conn., to be used in filling caps.—Ground has been broken for the new public building at Granby. The contractors have already purchased the bulk of the material and expect to push the work to completion before fall.—The amount paid on dutiable goods passing through the Customs at Sherbrooke for the month of April was \$14,015.46, as compared with \$12,651.86, for the same month last year, an increase of \$1,363.60.—Edward Roberge, lumber jobber, Scotstown, has assigned, with small liabilities.—Sheriff Cotton recently sold the Farnham electric light plant to Mr. L. P. Morin, manufacturer, of St. Hyacinthe, for the sum of \$6,000.—Fire on Tuesday destroyed the factory and iron works of Mr. J. A. Gosselin, at Drummondville, causing a damage of

Wrigley's Automatic Conveying Co.

85 Royal Exchange,
MANCHESTER, Eng.



Wrigley's Patent Cast-Iron Worm.

ELEVATORS & CONVEYORS.

For Coal, Coke, Ashes, Grain, Malt
and other Materials.

Special prices to Canadians under the New Tariff.

Card Clothing
of all Kinds.

CHROME and Oak Tanned
Picking Bands...

Single "Cemented" Belting,
Double Belting.
Rubbing Leathers.

C. & A. MUSKER, LTD., LIVERPOOL, ENGLAND.

MANUFACTURERS of every DESCRIPTION of

Hydraulic & Electric Machinery.

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

Telegraphic Address: "Muskers, Liverpool."

Established 65 years. Telegrams: "SUBLIME, Liverpool."

DESSICATED COCOANUT.

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JOHN SHORE & SON,
39 Old Hall St.,

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

LIVERPOOL, Eng.

Telegrams:—"WENHAM, MANCHESTER."

MERCIER'S PATENT MINING BELLS AND KEYS

Damp-proof, Dust-proof, Gas-proof, Reliable, Substantial, Best Quality. English Manufacture, Always Adjusted, Will work anywhere, Once used always used.

The Bells and Keys have been in use since 1893, and have been thoroughly tested, and in all cases where they have been used, repeat orders have resulted. They are largely used by The London and North-Western, The Lancashire and Yorkshire, The Great Central Railway, The Belgian State Railways, San Paulo Brazilian Railways, and other large systems, both at home and abroad, also leading Collieries and Mines, where exposed to the weather and atmospheric changes that affect the working of ordinary Bells. They have been found most economical in reducing the wear and tear of Batteries, and in labour, as they do not require attending to for years after once adjusted.

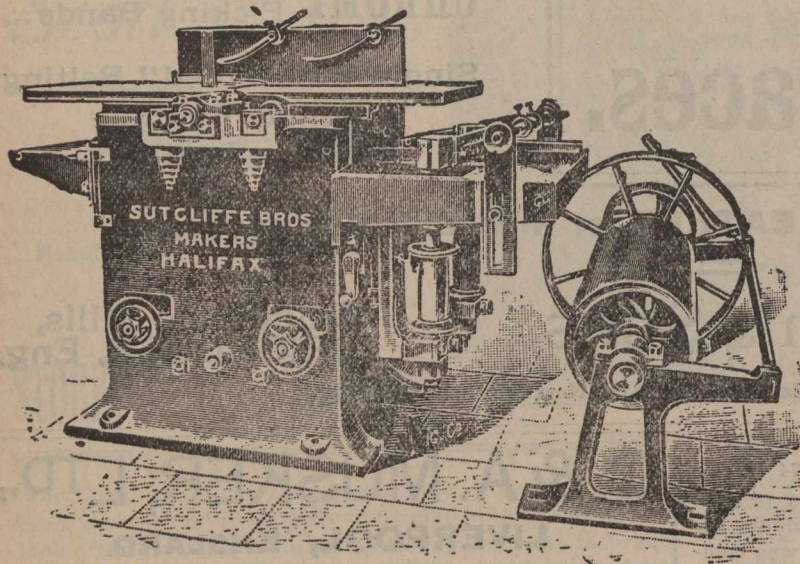
MERCIER'S PATENTS, Limited,

Greengate Electric Works,
Collier Street,

GREENGATE, - Manchester, Eng.

(Cut will be inserted as soon as received.)

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



Combined 8-Sided and Planing out of Twist Machine

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

Special prices to Canadians under the new Tariff.

Telegrams: "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

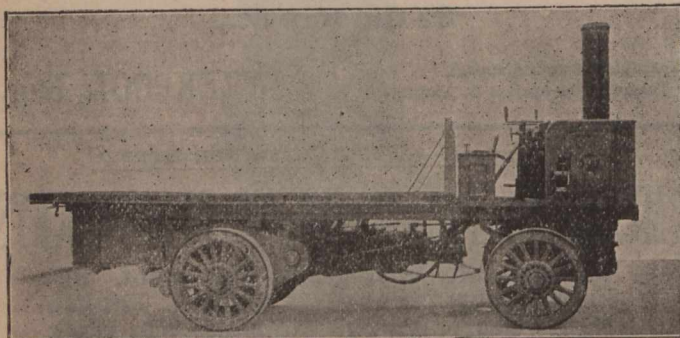
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

Gold Medal, Highest Award,

Liverpool 1900.

Etc., Etc., Etc.

STEAM WAGONS.



The Lancashire
Steam Motor Co.,
LEYLAND, ENGLAND.

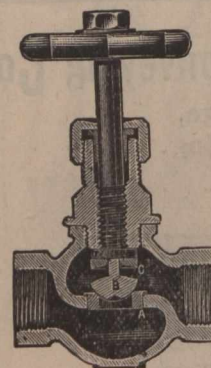
Special prices to Canadians under the new preferential tariff.

some \$20,000. Sixty hands will be idle through the disaster.

The conference of Dominion dairy experts, says an Ottawa letter, has concluded its labors. Among the recommendations made were the following: That it would tend to secure a better and more uniform quality of dairy products; to have all cheese factories and creameries organized into groups or syndicates consisting of from 15 to 30 factories, each group being under the supervision of a competent instructor, and that these groups should be centralized under one authority in each province; that short courses of instruction should be held in the dairy schools for farmers' sons; to ensure cheese and butter being manufactured only in factories that are free from sanitary defects, and possessed of well-constructed and ready cleansed rooms, pure water, good drainage, and clean utensils, and surroundings. It was recommended that all cheese factories be compelled to take out a provincial license. In order to secure a complete and efficient system of dairy instruction, each factory might be expected to contribute a nominal license fee, in return for which competent instructors would visit the factories regularly. Cheese and butter-makers will be urged to use the fermentation test and the acidimeter. The Department of Agriculture will be

The "SHAW" ..Patent Improved Valve..

FOR STEAM OR WATER



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

The "SHAW" Patent Universal Union Joint

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

JOSEPH SHAW,
HUDDERSFIELD, ENGLAND.

ALBERT
WORKS.

Telegrams: "GOVERNOR," Huddersfield.

Supplied under the New Canadian Preferential Tariff.

TASKER, SONS & CO.

Manufacturers of Main Driving Bands

In Leather India-Rubber, Hair and Cotton.

Government Contractors.



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

SHEFFIELD, - - - England.
32 ANGEL STREET,

Leather Merchants and Mill Strap Manufacturers.

requested to make arrangements to furnish alkali solutions. The department will also be urged to furnish cultures at nominal cost, until their more general use warrants their supply by Canadian merchants. It was recommended that a dairy conference similar to the one held in Ottawa last week shall be held annually in future.

—Another large American industry has decided to evade the duty of 25 per cent. on agricultural machinery and establish itself in Toronto. The product is threshing machines and traction engines. The new firm, says the Globe, will be known as the American Abell Engine Thresher Company and has taken over the Abell works. Behind it are the two largest threshing machine manufacturers in the world, the Advance Thresher Co., of Battle Creek, Mich., and the Minnesota Engine & Thresher Co. of West Minneapolis, and several of the wealthiest men in the northwestern states, including A. W. Wright, of Alma, Mich., who

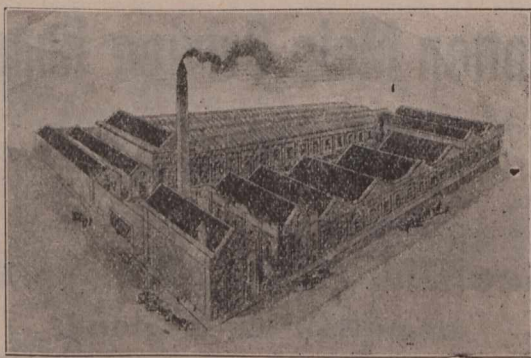
will be president of the new company; W. R. Knowlton of Saginaw, and H. C. Akeley, of Minneapolis. Mr. F. E. Kenaston and Mr. W. H. Mason, representing the two manufacturing firms named, have accomplished the transfer of the John Abell property and are completing arrangements for commencing operations. They have already placed orders for a million feet of hard wood lumber. The new company is to have \$1,000,000 of capital stock; they will employ about 400 men, and next fall will make extensive additions to the present works. The business of the two thresher firms in Canada is now half a million a year and the output of the Toronto works will be a million and a half. It is the Northwest and its development that the new company is principally interested in.

—The German cast-iron works and foundries, according to a Berlin dispatch, are preparing to form a giant combination, which will embrace all the leading plants of the empire. The negotiations have progressed so far that an agreement has been already drawn up and signed by most of the concerns, with the exception of the Union Foundry and several other large works, which will, however, be

Established 1861.

.. Bootle Jute Factory Co., Limited ..

SPINNERS AND ... MANUFACTURERS.



JUTE BAGS AND BAGGING.

JUTE SACKING & SHESSIAN.

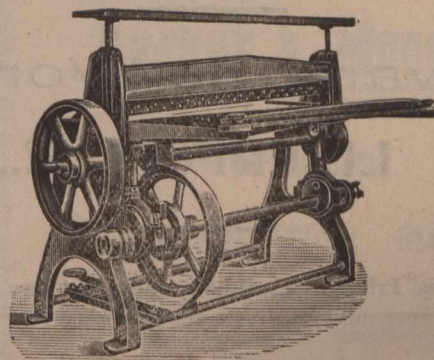
DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

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

A. Kinghorn & Co.,

Phoenix Ironworks, Millwood, TODMORDEN, ENGLAND.



Power Geared Squaring Shears

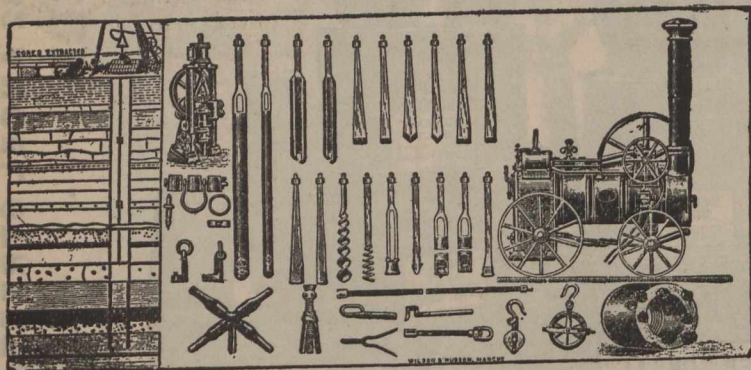
Canadians have 33 1/4 per cent. in their favor by purchasing these Machines, under the New Canadian Tariff.

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.



Boring for Minerals, Oil,
Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of
all kinds of

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

Special Estimates under the New Canadian Preferential Tariff.

obliged to enter the combination. There will be no transfer of capital, but the main purpose will be to do away with competition and defend the industry against the "American invasion" and other rivalling interests, and to increase exports. The Reichstag Tariff Commission will shortly take up the debate on the increased tariff for machinery, agricultural implements, tools, and half-finished industrial products, which will strike more closely at American trade than that of any other country. Raw material interests are demanding a high protective tariff to stop the progress of the United States steel, iron, copper, coal, and raw imports, while manufacturers again are in favor of a low tariff, so as to admit cheap American material. American tools and agricultural implements have revolutionized the farming and factory methods of Germany, and any attempt of the Agrarians and raw material men to exclude them will meet with bitter resistance.

—A large woollen mill has just been completed at Maynard, Mass., U.S.A., to be known as the Assabet New No. 5 mill of the American Woollen Co. This mill is notable from the fact that it has the greatest floor space under a single roof of any mill in the world devoted to textile manu-

facturing. It was completed on January 1st, and is now in partial operation. Its dimensions are 700 by 106 feet, 5½ storeys in height, of regular brick construction, and with the modern "monitor" roof. The floor space is nearly 500,000 square feet, or nine acres in extent, and the building has no partitions on the several floors, although, of course, the power room at one end is cut off from the mill proper in the usual way. When it is taken into consideration that the product of this mill is about 155,000 yards of cloth weekly (sufficient to furnish 3,400,000 men with suits yearly), some idea of its immense capacity may be obtained. The value of the product will be about \$7,500,000 annually. Some of the machinery is now in place and in operation, and cloth is being made on orders which it will take until October to fill, when the mill is running to its full capacity. The mill will have about 1,000 looms, and will afford employment for a large number of men. With this addition, the Assabet plant will have the services of 3,000 employees, of whom about one-half will work in the new mill.

—Regarding the recent steamship merger, a London cable of the 5th instant, states that the Standard urges the Government to take action against the shipping trust in alarmist tones. It declares that free contract though an

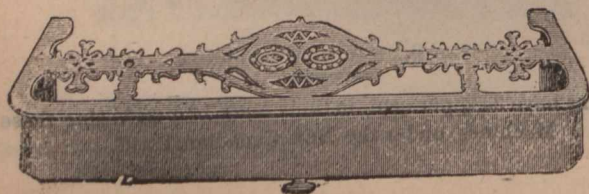
George Swift, Limited,

MANUFACTURERS OF

Tiles for Floor and Wall Decorations, Mosaics
and Faience.

Swan Tile Works,
LIVERPOOL, E., Eng.

Special Prices to Canadians under the New Tariff.



Telegrams:—"Waller, Greetland."

Waller Brothers

MANUFACTURERS OF

Cotton Main Driving Ropes

ROPE, TWINE, COTTON
BANDING & COP FLY.

Onecliffe Mills, West Vale,
near Halifax, England.

R. GREENLEES & Co.,

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

Works: 30 East Howard Street.

Illustrated Price Lists on Application.

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

FOR ALL

Refrigerating Purposes.

Benjⁿ. Goodfellow, Limited,

HYDE, near MANCHESTER,

ENGLAND.

Special estimates to Canadians under the New Tariff.

excellent principle, must give way before the supreme claims of national safety and well being, and that a neutral attitude in connection with buying and selling must disappear when the security of the country is involved. The Daily Mail says it understands that the shipping trust will operate on the Pacific, where it will not compete with the German lines, as the working arrangements with the German companies is applicable on every ocean. Referring to the report that the Cunard line had been sold to Messrs. Morgan and Ballin and not to the shipping trust direct, the Mail says it is unable to confirm this, but it repeats that the Cunard line is practically already in the new combination. The Liverpool correspondent has made enquiries regarding the same report which was declared to be untrue.

—The U.S. Department of Agriculture is preparing to fight the ravages of the San Jose scale throughout the country with its natural enemy, the ladybug, brought from the interior of China. Assistant Botanist Marlatt, says a Washington, letter, has returned from the Orient, where he sought the original home of the dreaded scale. Far in the interior of the latter country, where European plants have not penetrated, he found the scale and also the ladybugs, which kept the scales in subjection and permitted the native plants to flourish. Mr. Marlatt started home with a good supply of these ladybugs, but only sixteen survived on arrival in this country, and fourteen of these subsequently died. The two remaining, however, were nursed carefully by the Government with a view to fighting the scale in the same manner as in China. There are now fifty



Barker & Moody,

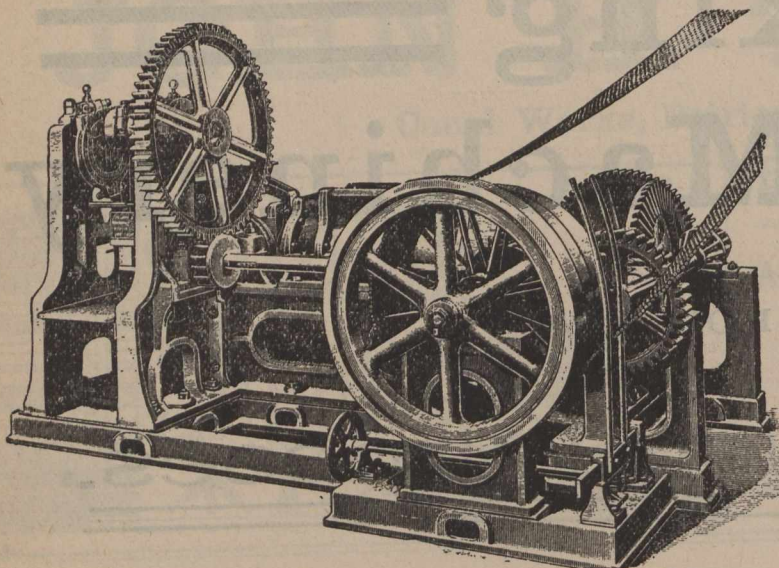
MANUFACTURERS,

PERSEVERANCE MILLS,

Kirkstall Road,
Leeds, Eng.

Make for Canadians under the new
Preferential Tariff.

Telegraphic Address:
"ALEXSON, LEEDS."



Patent Combined Stiff-Plastic Brickmaking and Pressing Machine.

Brick, Tile and General Clay Working Machi- nery

Herbert Alexander & Co.
LIMITED.

Queen's Engineering Works

Water Lane,
LEEDS, Eng.

of them, requiring the constant gathering of scales from the Department grounds for food. While not expecting the scales to be exterminated from this country experts are planning to attack them with the increasing breed of their natural enemies.

—An order-in-Council has been passed reducing the office fee for a permit to cut hay in the Yukon from \$2.50 to \$2, and the dues on hay cut from \$3 to \$1 a ton, and rescinding the charge of five cents per day for each head of cattle grazing on public lands while being driven through the territory. The regulations governing the administration of Dominion lands in the Yukon, which empower the Commissioner of the Yukon Territory to dispose of lands lying within a distance of one mile from a railway, a navigable river or other navigable watercourse, at the rate of \$10 per acre, and to dispose of other lands at a price varying from \$2 to \$10 per acre, according to the quality of the soil and the position of the land to be sold, have been amended so as to enable the Commissioner of the Yukon Territory to dispose of all Dominion lands in the Yukon Territory, other

than coal lands, at a price varying from \$1 to \$10 per acre, the maximum area so sold to the same applicant in the same locality not to exceed 100 acres.

—A company called the British Engineers' Alliance, Ltd., has been privately organized in London, with a capital of £15,000 in shares of £1 each, to acquire as a going concern the business of dealers in machinery of every description, mining requisites, etc., as now and hitherto carried on at Johannesburg, South Africa; to develop and extend the same and generally to carry on in all branches the business of engineers, ironfounders, contractors, electricians, electrical engineers, wire drawers, tube makers, boilermakers, merchants and traders; to lay out land for building purposes; to acquire or turn to account any real or personal property, patents, etc.; to undertake and transact all kinds of agency business.

—The Department of Agriculture, Ottawa, has been advised by cable through the High Commissioner's office that the Board of Agriculture for Great Britain have made regu-

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

THE IMPERIAL
"S. C."

Acetylene • Gas • Company,
LIMITED.

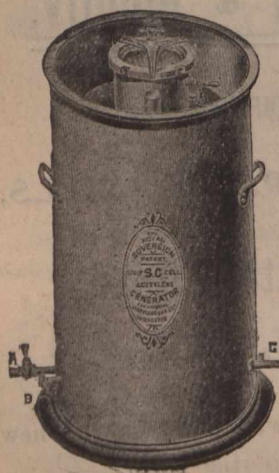
30 St. Ann Street,
MANCHESTER, Eng.

Telegraphic Address:
"ACETYLENE, MANCHESTER."

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

THE

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



"Every Factory in Canada should
"use the best Belting. Our
"EXTRA" brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

Joseph Booth & Bros., L'td.,

ENGINEERS

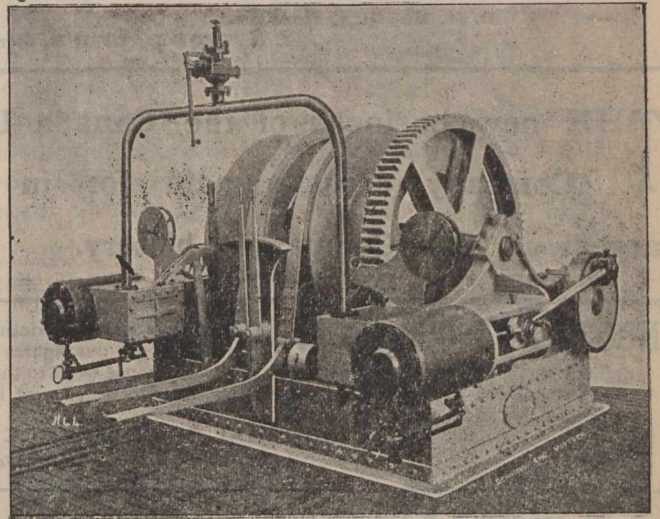
and MANUFACTURERS,

Rodley, Near Leeds, - - England.

Manufacturers of

Steam Hydraulic Cranes
and Lifting Machinery,

Under the New Canadian Tariff.



lations under the Sale of Food and Drugs Act of 1899, where-by, if a sample of butter is found to contain over 16 per cent. of water, it shall be considered not genuine, unless proved to the contrary. Mr. J. A. Ruddick, chief of the dairy division, says the regulation will not affect the Canadian butter trade to any great extent unless dealers should require a guarantee that butter which they produce does not contain water in excess of the limit. With proper cooling facilities at the creameries, so that the churning, washing, and working of the butter may be carried out at sufficiently low temperatures, there is no difficulty in producing a butter which is well within the limits as regards the amount of water in it. From 12 to 13 per cent. is considered to be about the proper proportion of water in butter.

—We learn from Minneapolis, Minn., that furniture prices in some lines have been advanced within the past few weeks and a general advance on nearly all lines is expected between now and July 1. Local dealers have received word of an advance of 15 per cent. in extensio tables. Manufacturers of Missouri, Kansas, Iowa, and Minnesota have just held a meeting at Kansas City at which trade conditions and the advance which may be necessary to meet them were discussed. There has been a general advance in lumber since the first of the year, including all grades

used in the manufacture of furniture. Wages also have been advanced to some extent. The furniture makers contend that whatever advances have been made in furniture are not in proportion to the increased cost of manufacture. Many of the manufacturers are facing agitation among their workmen for still higher wages.

—An English Parliamentary paper just published shows a total estimated charge on account of the war in South Africa, to March 31, 1903, of £222,970,000, and in respect of operations in China, a total of £6,010,000. A second table shows that the proceeds of the new taxes from 1900 to March 31, 1903, amount to an increase in the revenue of £76,025,000, of which the greatest part is supplied by income tax, which aggregates £39,377,000. The sugar duty, from its imposition until March, 1903, is estimated to produce £11,200,000. The revenue set free by the suspension of the sinking fund amounts to £13,868,000. This, together with the proceeds of new taxation, leaves a balance for war expenditure to be charged to capital account of £155,148,000. A third table sets down the total amount borrowed at £159,000,000, the cash proceeds of which are stated at £152,415,000.

—Sir Charles Ross explained the mechanism and illustrated the action of his straight pull magazine repeating military rifle in Ottawa recently. With an 8¼ inch bayonet the rifle has a total length of 56½ inches, and weighs eight pounds four ounces. Without the bayonet its length is 48 inches, and weight seven pounds nine ounces. The rifle is provided with a "cut-off," which enables it to be worked as a single loader.

—Among the passengers on the steamer Saxonia, en route to New York, says a London cable, are Messrs. Clarke, Player and Gunn, who are prominent in the British tobacco trade. They will make a long visit to the United States on behalf of the Imperial Tobacco Company. It is understood that they will arrange to commence manufacturing tobacco in the United States in opposition to the American Tobacco Company.

—The Westmister Gazette says a meeting of the shareholders of the White Star Line will be held at Liverpool on May 13, at which Mr. Pirrie, chairman of the Harland and Wolff Shipbuilding Company, and a shareholder in the line will make an important announcement in regard to the shipping combination.

—The Canadian Pacific announce important reductions in freight rates on live stock, meats and dairy produce, to take effect on May 7. Rates will be reduced from 2½ to 4 cents per 100 to all western points.

CONTRACTORS TO H. M. GOVERNMENT.

HARRAP Bros.

Sole Makers of the Celebrated

SIRDAR

(REGISTERED)

Also Manufacturers of WORSTEDS, SCOTCH FINGERINGS, GERMAN WOOLS, "PRIMULA" ANDALUSIAN, and all kinds of KNITTING WOOLS.

Bective Mills, Alverthorpe, Wakefield, England.

Special terms to Canadians under the new tariff.

RUG
WOOL


CABLE

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.
HEAD OFFICE FOR CANADA, - MONTREAL.
 Invested Funds, - - - - - \$48,400,000
 Investments in Canada, - - - - - 14,930,000
 [WORLD WIDE POLICIES.]
 Thirteen months for revival of lapsed policies without medical certificate of five years' existence.
 Loans advanced on mortgages and Debentures purchased. Agents wanted.
D. M. McGOUN, Manager.
J. HUTTON BALFOUR, Secretary.

THE new business of the Canada Life Assurance Company actually paid for in 1901 was the largest in the Company's history.

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

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND (1892)
 Capital and Accumulated Funds, :-: \$38,355,000
 Annual Revenue from Fire Premiums..... } 5,715,000
 Annual Revenue from Life Premiums..... }
 Annual Revenue from Interest upon Invested Funds }
 Deposited with Dominion Government for the security of Canadian policy-holders 200,000
 Head Offices:-London and Aberdeen.
 Branch Office for Canada, Montreal, 1730 Notre Dame St.
 Manager for Canada,-ROBERT W. TYRE.



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, MAY 9ND, 1902.

BUSINESS TRAINING.
 No. 2.
 THE VALUE OF GOOD MANNERS IN BUSINESS LIFE.
 In our last issue we showed the desirability of the young of all classes acquiring a good style of handwriting, of making well defined figures and of arranging them properly. This week we propose to say something about "manners."
 Whatever may be the calling into which a youth enters to earn a livelihood he will find that his "manners" will help to make or mar his career, as well as add to his happiness or discomfort. Stories, it is true, are told of a few distinguished men whose manners were rude, whose speech was coarse, whose whole demeanour was discour-

Insurance.
PHENIX
ASSURANCE CO'Y
 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:
 E. A. Whitehead & Co. English Dept.
 G. A. Raymond & Co. French Dept.
 S. Mondeu.

Caledonian...
INSURANCE CO.
 The Oldest Scottish Fire Office.
 Canadian Head Office, MONTREAL.

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

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

IMPERIAL LIFE ASS'CE CO'Y OF CANADA.

THE YEAR'S RECORD.

	Jan. 1, 1901	Jan. 1, 1902	Increase	%
1. Total Assurance in Force.....	\$9,226,350	\$11,236,700	\$2,010,350	21.8
2. Total Assets.....	1,102,092	1,339,804	237,712	21.6
3. Reserves for Policies and Annuities	597,488	798,785	201,297	33.7
4. Annual Premium Income	319,860	395,170	75,310	23.5
5. Annual Interest Income	36,273	53,502	17,229	47.5
6. Total Annual Income	306,133	448,672	142,539	46.6

E. S. MILLER, Provincial Manager,

teous and disagreeable. Abernethy, for instance, the eminent physician, was in the habit of making offensive remarks to patients, as, when a sufferer from gout told him it was painful to walk across the room the great doctor said, "You must then be a fool if you try to walk." But, although members of the medical faculty are, as a rule, the most courteous of men, the physician of eminent rank is also the most privileged, for, if a doctor's skill is regarded as essential to recovery from sickness, he may play the boor with impunity, though not with honour. Some bankers also regard themselves as privileged, for if their granting a loan of money is much desired, their rudeness of speech has to be suffered in silence, though not without unheard maledictions, and subdued threats of reprisals when the opportunity offers, which by no means conduce to a bank's prosperity.

Mutual Reserve Fund Life Association

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**

But a business man whose manners are disagreeable, with whom to do business is an annoyance, is very apt to be avoided by persons who have any self-respect, hence his connections are usually of a low class and success not a feature in his career. In our schools there is a wide field for great improvement in the training of boys, and girls also, in conduct, in speech, in address, in those minor graces of life, which make its machinery run smoothly. A school wherein there is no teaching of nor discipline in manners is neglecting one of its very important functions. A boy who is allowed to be rude, discourteous to his teachers and seniors, who is permitted to be pert, saucy, impudent, and generally disrespectful to those whose position, or age, is a title to respect, is learning the way to be a failure in whatever calling he enters, as well as to be unhappy. A youth who has never learnt to obey lawful authority with alacrity and cheerfulness will never be able to rule others with credit, his bad manners will create prejudice against him, he will be justly regarded as unfit for any position where he will be called upon to command subordinates, and to set them an example of exemplary conduct in their bearing towards those with whom the business brings them into contact.

Suppose a youth enters a mercantile establishment, a bank, an insurance or other business office, or is placed in a store, where he is continually associated with other employees, and with customers, if he is rude in his address, uncivil of tongue, ungracious in manners, indifferent about the wishes and feelings of those with whom he is in daily contact, such a youth is certain to be most unpopular, and he runs no small risk of being despised, by those whose good-will is valuable. We all, unfortunately,

have, here and there, to meet with such young curmudgeons, who seem to imagine that they can display dignity by impudence, and can show off some fancied superiority by exhibitions of low breeding and the infallible signs of possessing an inferior nature. There are occasional specimens found of the strange being who regards a business occupation as no calling for a gentleman, and who proves it, unconsciously, by his having adopted this way of life. A gentleman will always be one, whatever his occupation, just as a diamond is a diamond even if found in a gutter, while a bit of glass, though set in gold, is a worthless sham. A well-mannered youth is always teachable, is grateful for instruction, hence he makes more rapid progress than one to whom it is disagreeable to give directions and information. A well trained youth in an office or store adds value to its business, for his agreeable manners are attractive to all the connections of the establishment, he helps to make the work run smoothly, hence more economically and efficiently, whereas the impertinent, self-assertive, impolite, bumptious young official is a nuisance all round, a hindrance to business, a scandal to his home and school, and the chief obstruction to his own success.

"Manners makes a man" was the favourite saying of a celebrated Bishop of Winchester, which he inscribed on the educational institutions he founded. It may be amplified into, "Manners are essential to the make-up of a business man."

CITY AND DISTRICT SAVINGS BANK.

The annual meeting of this popular institution was held on the 6th inst., when a statement was presented which is published in this issue. The City and District stands almost in a class by itself, as no other savings bank in Canada has an equal record of success, or enjoys anything like the public confidence accorded to the pioneer, the strongest savings bank in the Dominion. The deposits now held amount to \$13,119,646, of which \$989,068 was added last year by 1,730 new depositors. The total number of accounts open is 58,121, the average amount due to each depositor being \$225.56. The clerical labour caused by such an enormous number of accounts must be very great, but the excellent profits realized show how well the staff is organized, and how economically the office affairs are conducted. The bank is in the exceptional position of having a larger amount of immediately available assets than its liabilities. The death last year of Mr. E. J. Barbeau and Mr. Judah caused vacancies on the Board which were filled by Mr. Henri Barbeau and Mr. Richard Bolton. Mr. Lesperance, who has been many years in the bank, was appointed manager in succession to Mr. Barbeau, and he signaled his first year by a very large accession of business. Sir William Hingston was re-elected president; his colleagues also were re-elected.

THE DEPARTMENTAL STORE.

When the amount of free advertising bestowed on departmental stores of late years is considered, recent silence in that regard is almost oppressive. Perhaps the much-abused store of many departments has not been shown as making so much envious money within the past year. One of the kind, situated on a prominent corner in Montreal for several years and displaying at least an

aggressive spirit and attractive front, since falling in the rush over a year ago has found as yet no successor. The situation—one of the best in the city for that business—remained without an occupant for over a year, only to be tenanted in part on May 1st by a dealer in dime novelties; the show windows with an array of goods in price from 5 to 15c being in marked contrast to the brilliant Parisian costumes, some of them as high as \$300, shown by the predecessors.

Were there such an opening in Montreal for well-conducted departmental stores and such throngs eagerly awaiting their presence as might be inferred from late attacks, such locations as that referred to would not remain empty for nearly a year and a half. The firm in question advertised liberally and carried a class of goods calculated to not only inspire confidence in the store and its management, but to permit of its owners securing a good margin of profit on the turn over. To the ordinary observer of business events in Montreal, as they show in a superficial way, the advent of a departmental store here and there throughout a large city should be hailed with pleasure by dealers in special lines and small retailers in general rather than with feelings of apprehension, such as were the origin of all the attacks to which such stores have been from time to time subjected. Within a half block from where this aggressive departmental store blazed forth and captivated by its attractive and costly window displays the throngs which are ever noticed along that thoroughfare, a large and prominent retail hardware store failed some five months ago and the store—a double one—has not yet been reopened. The departmental concern which went out of business about a year before dealt largely in goods carried by the hardware store, such as house furnishings, wall paper, shades, cutlery, tinware, kitchen utensils, paints, brushes, lamps, globes, etc. It would seem but natural that in the sudden closing of the former,—and that, too, without the stock being sacrificed on the premises—that the latter would benefit largely thereby; and that, if need be, a little judicious advertising would suffice to win for the large hardware concern the bulk of the trade that had been wending its contented way to the store of many lines.

On the opposite corner of the same busy street, and with a location almost equally as prominent, a well known clothing firm failed some months ago and its owners are now before the Court for alleged transgressions. This store carried a full line of clothing, and its owners might be said to be in the best position to secure all the profit that the cloth could be reasonably expected to yield, for they were also in the wholesale business and, besides, manufactured their suits. Yet this firm, who were, likewise, doing a fair amount of local advertising, and kept store salesmen sufficiently versed in the persuasive arts of bringing callers into their way of thinking; and kept their numerous show windows tastily filled with clothing, neatly ticketed, failed in business a little over a year following the closing up of the big departmental store on the opposite corner.

The line of business supposed to be most directly at variance with departmental stores is groceries, yet during the existence of this aggressive concern in the distribution of general merchandise there were more grocery stores within a radius of three blocks, either direction from it, than there are in the same neighbourhood now. Two of these stores were closed by the assignee some six months after the departmental concern went under, yet during its existence the former also appeared to thrive.

The logical conclusion to be drawn from all this is, that the presence of the departmental store added life to the district; that it served as a sort of commercial scales by which values in the neighbourhood were weighed or balanced; that while it acted in this capacity its numerous small competitors were compelled to keep values in their respective lines at a certain level, and being thus kept, were deserving of public patronage and received each its share. But once the pivotal concern—the commercial balance—went out of business, comparative values became disorganized, balances became so uneven on account of no guide, or level, that the public gradually lost confidence and sought other bargain centres for their heavier purchases.

As prolonged silence is sometimes suggestive of impending vigorous attack it is just possible that the departmental stores have awaiting them for the near future another war, which, if it will not succeed in forcing them out of the field, will at least let the general public know the object of their presence, thereby again reviving the welcome argument that the small trader wants the big trader taxed because the latter can sell the necessaries of life cheaper. We trust, however, that the growth of Retail Associations will prevent any such "cry," for its persistent admission is the heaviest blow that could possibly be aimed at individual retailers, the more intelligent of whom will, in the future as in the past, successfully compete with any and all opposition.

FLOATING SECURITIES.

While the lesson taught during the past week by the laying bare of certain "security" companies' standings, will not make as deep an impression on the public mind as did the heavy collapse of a year ago, it will, nevertheless, go to prove that while there are plenty safe investments seeking circulation, there will generally be found wedged in between them one or more of doubtful origin and of floating responsibility of which it is well to be aware. Discussing the existence and collapse of a number of these security companies from their own doorstep, the New York Herald says:

The collapse in the shares of Wall street bubble companies last week came as such things always do, through an exhaustion of credit facilities. A cog slipped and credulity gave way to common sense. Banks began to examine the character of the collateral in loans and the responsibility of the makers of notes. Applying the test of reason to some of their accounts, a matter which might properly have been done some time since, credits were further curtailed, with the result already known. Probably the recent action of the Clearing House Committee of the Associated Banks in adopting resolutions providing for the better control in the future of trust companies which insist upon doing a banking business without assuming the responsibilities placed upon banks started the long delayed "house cleaning." Once started, this movement is likely to continue. The financial situation will be the better for it in the end. The collapse in the price of International Power and General Carriage, of Bay State Gas and Dominion Securities, of Hackensack Meadows and St. Lawrence and Adirondack may, in a broad sense, be taken as marking a process through which normal conditions will be restored in Wall street. These companies have no bearing upon the industrial development of the country. That will be determined by other causes. If the underlying monetary conditions

are sound and crops are abundant, trade and commerce will thrive, irrespective of their existence or non-existence. The 20, 50 and 100 point breaks in fictitious selling prices have not stopped a loom nor deprived a railroad or a steamship of a single ton of freight. They have not cost the farmer a bushel of wheat or corn in his harvest and the merchant will continue his undertakings as before, thankful that legitimate business is not disturbed by "wildcat" speculative methods.

It is not to be inferred, however, that no injury has been done, or that this is limited to the relatively small capitalizations of the companies concerned or the comparatively small amount of stock distributed. The fact is made apparent that the persons were accorded credit facilities, both from local and interior institutions. It is made clear that brokerage houses of repute were willing to transact business for the promoters and undertake the manipulation of stocks, which they must have realized was for the purpose of selling out to those ignorant of the true status of the concerns. The incident has disclosed, moreover, that persons bearing well known names in the community, and in some cases occupying positions of trust and confidence, have sold or lent themselves to the furtherance of doubtful enterprises. One does not look for the highest code of morals or ethics in a speculative market, but certainly the public has the right to expect some protection from those who occupy high positions, and who without denial permit the utilization of important names to bolster up stock jobbing schemes. The name of Vanderbilt, for instance, is one of great potency, in influencing opinion throughout the country. Its use in connection with the Webb-Meyer properties is a matter which will not be soon forgotten, yet in such connection it has been used for months openly and publicly, with a denial, and that carrying little weight, forthcoming only after the harm is done. It can scarcely be termed a harmless excrescence, but an ulcer, that was revealed in Wall street during the week. The sore may not as yet have attacked a vital part, but its correction will require what surgeons term a "capital operation," and it will leave its mark. If the developments of the week are to be passed over without penalty, a premium is put upon similar methods in the future. If this is patched up by outside connivance, those who render assistance are accessories after the fact.

Looking backward to May 9, 1901, it requires no expert opinion to judge of the impression created upon the public mind by the development of the week. Such outside following as the upward movement had tempted into the market disappeared early in the intervals of trading. The conservative element is made still more cautious. The force of liquidation was stemmed somewhat by the revived operations of the pools, cliques and syndicates, but it continued until the close, some of the pools themselves figuring among the sellers. In justice it cannot be said that the market movement of Saturday measured the temper of the speculative element or determined the full effect of the end of the week developments. That will be better settled by the course of events in the near future. The general list of securities was openly supported by the "powerful interests," not by the public. Stocks, as a result, are in better hands, but some of the distributive work of recent weeks will have to be done over again. The attitude of the public in the future toward the speculative market will probably be governed by considerations growing out of the collapse in prices of the over manipulated specialties. The real buyers of securities, despite the wonderful prosperity of the country, have held aloof from the market since May 9 last. In the de-

velopments of that day great injury was done, in part through the heavy losses sustained and in part by exposing the workings of the Wall street machinery. An imaginative quality is necessary to stimulate speculative activity for the advance. That was practically destroyed through the knowledge that came to all that great interests had employed professional operators to achieve their ends, bought up bear leaders and had, in fact, created an abnormal situation. Little that is normal in technical speculation has been permitted to assert itself since.

The necessity to create a market for unsold wares or sustain it at a high level until legal complications arising from the Northern Securities Company could be cleared up and the free distribution of that stock could take place has doubtless been the controlling force in the price movement. A premium has thereby been placed upon manipulation, and such manipulation rendered such operations as those in the over inflated specialties of the curb and the Exchange possible. When the public sees, as it has, how easily the best laid plans can go awry it will doubtless take the movements of the standard shares under consideration. To imply that the same conditions exist throughout the market as were discovered in connection with the group under question would be unfair. Nevertheless, however, the developments raises an element of doubt, to which an investor will give some heed. The money market within the next few days will doubtless again receive consideration. Well informed bankers look for a continuance of activity, attended, however, with a gradual relaxation of rates. This view is not entirely unanimous, but it is held by a majority. It will undoubtedly be the result if the market undergoes a continuance of liquidation. The question of money is interesting in view of the very heavy financial quotations of the present week. These have been very cleverly arranged. A payment of 5 per cent. on the United States Steel Corporation's original underwriting syndicate, involving \$10,000,000, offset in part a call of some \$25,000,000 on the steamship underwriting, while the payment of some \$18,000,000 or \$20,000,000 on the Mexican National Railway Reorganization is more or less adjusted by the return flow from the Pennsylvania Railroad payment and the heavy operations of last week. The least possible disturbance, therefore, will result from these big operations, but it is generally noted that a shifting of accounts such as these finds some reflection in the money market.

THE APRIL FIRE LOSS.

The fire loss of the United States and Canada for the month of April, as compiled by our New York namesake, shows a total of \$13,894,600. The following table give comparisons by months:

	1900.	1901.	1902.
January	\$11,755,300	\$16,574,950	\$15,032,800
February	15,427,000	13,992,000	21,010,500
March	13,349,200	15,036,250	12,056,600
April	25,727,000	11,352,800	13,894,600
Totals	\$66,258,500	\$56,956,000	\$61,994,500

During the month just closed there were 221 fires of a greater destructiveness, each, than \$10,000. They may be classified as below:

\$10,000 to \$20,000	79
20,000 to 30,000	44

30,000 to 50,000	26
50,000 to 75,000	29
75,000 to 100,000	12
100,000 to 200,000	17
200,000 to 750,000	14
Total	221

The principal fires were these:

Louisville, Ky., paint and oil warehouse.. . . .	\$200,000
Atlantic City, N.J., several hotels and stores ..	750,000
Columbus, Ga., iron works and other	250,000
Dallas, Tex., printing office and other	350,000
Quincy, Ill., lumber plant	350,000
Kenton, Ohio, iron fence works	237,000
Marienville, Pa., several business blocks	300,000
Croghan, N.Y., various	275,000
Glens Falls, N.Y., shirt and collar factory and other	650,000

It will be noticed that the 1902 loss, so far, is about \$5,000,000 greater than the sum charged against the first four months of 1901. The abnormal loss in April, 1900, was due to the Ottawa-Hull conflagration. Taken altogether, the record of 1902 so far is very discouraging to underwriters.

EXPORT CHEESE.

When the importance of the English market for Canadian cheese is considered in the light of future expectations, if not of the present, it seems a pity that anything which could be remedied in so far as placing our goods on the European market in the very best condition, is not looked after more closely and attended to with all the haste and attention to detail which should mark its course. A piece of machinery may be of the truest steel and perfectly made yet, if placed in position without due regard to the other parts of the workings, will not run right. A man at the head of a manufacturing plant may be as conscientious and painstaking as his time and ability will permit, yet if he has not the "free hand" in correcting the mistakes of others, all his own care and attention will go for little and, eventually, he will cease giving the earnest and extra care to his work that it should deserve because others will not be compelled to show like responsibility, yet are retained, paid and apparently appreciated as much as though the interest in the business was theirs in an equal degree with the owners.

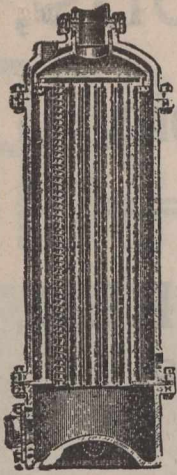
Much of the success which attends the greater proportion of Canadians who cross to the United States is due, in the first place to their clearness of intellect and capacity for steadiness; but these most desirable qualities are met half way by true Americans—which class largely predominate—and appreciation is quickly forthcoming. To define this it is only necessary to interview any of those who have held responsible positions in U.S. factories, large or small, to learn in the most convincing manner of how appreciation, decision, and progress work hand in hand for the mutual benefit of all, from the humblest employee to the foreign receivers of the manufactured goods. In the words of an ex-Canadian foreman, for many years an employee of a Kansas City, U.S., firm: "They do things with decision over there. When a rule is given out that rule must be followed to the letter. The first deviation will be examined as to its cause, and any further lack of correctness will be met by dismissal. If a man is found thoroughly capable of a position requiring

brains, thought, quick decision and accurate judgment, he is not only appreciated, but is voluntarily advanced, not just enough to insure his presence, but in a way to make him feel that he in turn must voluntarily try and accomplish still more for the firm who thus show their appreciation of a man who uses his endeavours in their behalf. If they find a man is incapable or careless he will be as readily discharged." This kind of management makes toward perfection, improvement and speed in any and all work requiring skill and accuracy.

We are reminded of this, or the lack of it, through loud complaints coming across the Atlantic from time to time, of the condition in which Canadian cheese is received in the English markets. It would appear as though gross carelessness must exist somewhere at home when a cheese box cannot be made sufficiently strong and yet reasonably light to hold its contents on an ocean voyage, without breaking to pieces and then being set before European purchasers in a condition similar to that of a ragged urchin on the market. The fault must lay with the box manufacturer. We cite the system which governs manufacturing plants in the United States as showing that there must be a lack of decision, a something wanting in this regard in some Canadian plants which permit of material being turned out which proves on test to be defective or weak. Skilled men of the better class in any line of trade should be better rewarded, and being made acquainted with the reason for this negotiable appreciation it would, in most cases, be money saved for the owners, because they would not only have more work performed in proportion to the hours of labour, but would be saved the after petty annoyances that are ever sure to crop up where good men are taught to grow careless because they know they are being underpaid.

The following report has been received by the Minister of Agriculture, through the High Commissioner, from the Home and Foreign Produce Exchange of London. The matters touched upon in the report deserve the careful attention of those engaged in the cheese industry:—Attention has to be drawn to the fact that the general quality of Canadian cheese shipped during the season of 1901 has not been up to the standard that previous seasons have led importers to expect. This is the more disappointing as importations from New Zealand have shown an improvement in quality. Rankness of flavour has once more been a characteristic particularly of the earlier makes, and very little advance appears to have been made in the direction of eliminating the cause of this defect. Whenever consumptive demand became slack, and stocks consequently accumulated, flavour developed to such a degree as to considerably depreciate the value of the goods, quite independently of fluctuations of the market. This in all probability arises from the fact that cheese are shipped too young, and in that condition are susceptible to rapid change and to external influences. Garlic has been a particularly prevalent flavour during the past season, and whatever may be the cause, the presence of this rankness is a serious blemish, and no stone should be left unturned to deal with it promptly and effectually.

A feature of the past season has been the increased number of heavy cheese made. It cannot be stated too emphatically that heavy cheese require stronger boxes. Importers have suffered much annoyance and loss from the thin and brittle boxes, totally inefficient for the purpose, in which these cheese are sent. Heavy cheese in thin boxes invite breakage, whereas well-boxed cheese will often enable a seller to bring off a deal that other-



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wise would not have gone through. The marking of weights upon boxes is also a matter to which more attention should be paid. A year ago a recommendation went out from the cheese sub-committee that all weight should be stencilled or rubber stamped on the boxes, and the figures should be at least one and a half inches long. This suggestion has not been adopted sufficiently. The trade here would be glad to see an end put to the method more generally employed, viz., of scribbling the weights with a lead pencil. Such figures become smeared and obliterated, resulting in endless mistakes and confusion. Finally, great importance is attached here to the system of cool air ventilators, at present installed on some of the steamers carrying cheese between Montreal and London. It is urged that pressure be brought to bear in Canada, as well as on this side, in order that all steamers carrying this traffic should be so fitted. Its efficiency has been proved by the experience of the past summer, when the improved condition of cheese landed from cool-air ventilated steamers was manifest, as compared with cheese landed from steamers not so ventilated. Were the system generally adopted the improved condition thus obtained would tend greatly to promote the popularity and so increase the consumption of Canadian cheese, and it is felt that factorymen and dealers will be consulting their best interests in urging its adoption. To give point to this argument, it should be remembered that all vessels carrying New Zealand cheese are fitted in this manner.

THE CONTESTABILITY OF LIFE INSURANCE POLICIES.

A paper read before the Insurance Institute of Montreal by A. G. Brooke Claxton, barrister, on 24th April:

In considering the question of the grounds on which insurance policies could be effectually contested either by the insurer or the insured, it was my first intention to make some few remarks not only about life insurance, but also about the separate branches of fire, marine, guarantee and accident, but on further examining the subject, I concluded that to cast more than a fleeting glance on the life insurance side alone, my paper would be far too long for the time you have so kindly apportioned me.

The marvellous strides which insurance and particularly life insurance has made during the past quarter century, make it all-important not only that the insurers should be well acquainted with the grounds on which life policies may or might be invalidated, but it is equally necessary that the insured should be posted and well posted on this subject, because unless he thoroughly understands these matters, he may fail to obtain the protection for his family which he has sought when making his contract of insurance. With these few words of explanation, permit me to enter upon my subject.

President Greene, of the Connecticut Mutual, in his clever letter on the incontestability of a life insurance policy, sets forth that there are two ways and only two, by which a policy can be rendered incontestable; the one for the company to agree never to deny its liability, never to contest a claim for fraud, misrepresentation or concealment; and the other for the insured to tell the truth and nothing but the truth, as what he knows, and to place the company on its guard as to what he does not know of the interrogatories put to him in the application or by the medical examiner. It appears to me, however, speaking generally, that there is another ground which has apparently escaped Mr. Greene, one that has been brought prominently before the insurance world of this Province quite recently; namely, the representation on the part of the agents of the insurer. It so very often happens that in the months of November or December, or during some other period, for a special competition between districts, or when some extraordinary efforts are being made in order to fittingly celebrate some anniversary, pressure is put upon agents to get business, and in order to get it, now and then, here and there agents promise something, give estimates of profits, make representations, which the companies would in cooler moments immediately repudiate, but which, unfortunately, have been occasionally overlooked.

Agents, too, in order to write up large policies, have occasionally promised an "endowment" at "whole life" or "limited payment life" figures. You will recollect an instance had in Brockville some little time ago and in my own experience a policy for \$25,000, which the insured had been led to believe was an endowment, was found, on his bragging of the special low rates that he had to pay, to be nothing more than a whole life policy. You can well understand that the agent who wrote that risk had no nice "back calls" on the insured or his friends. But this happens but seldom, very, very seldom. The best companies use every endeavor to prevent such a catastrophe. First, instead of the old-time estimates or profits, or dividends as they are sometimes called (and which profits are really the returning to the insured of the overloading of his policy), and which profits the silver-voiced agent often persuades the inexperienced into believing will amount to at least 90 per cent. on the face value of the policy, we usually have the exact amount of dividends guaranteed in plain figures and simple language on the face of the instrument.

Again, nowadays, most policies contain besides the specific terms of the contract, a copy of the application and a legend in bold type, calling upon the insured to read the policy carefully, and in the event of his not being satisfied therewith to return the same within a stated delay after its delivery and receive his money back. The insured is thus put on his guard, and as the language of most policies is simple, if the insured will only take the trouble, he can read for himself if the contents of his policy come up to the promises of the agent, and if not he has only to inform the company of the fact and have the matter set aright.

The life insurance company may be a giant; but it is no monster, and is always ready to rectify and explain matters in order to satisfy the humblest insured.

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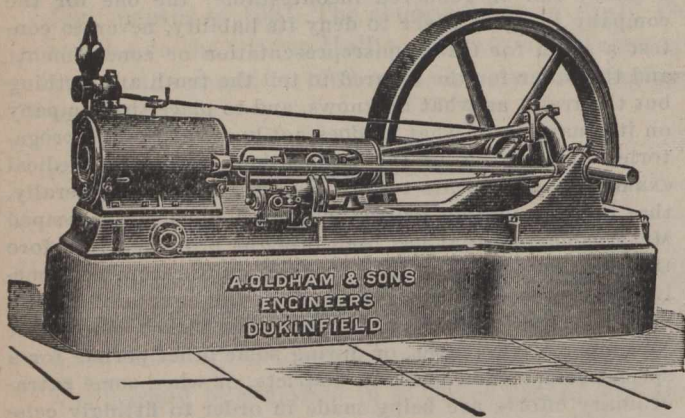
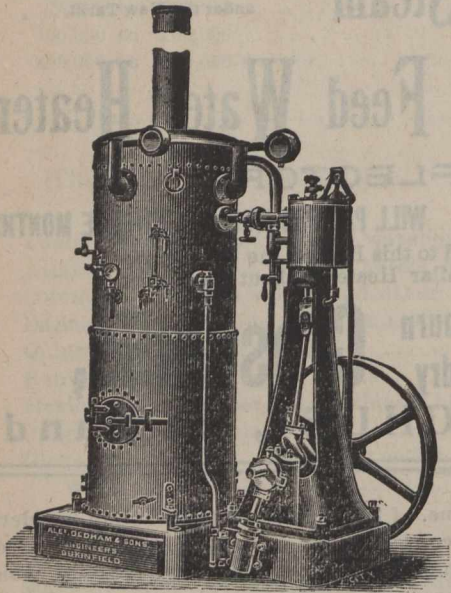
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In insurance the utmost of good faith is demanded from both parties. How excellently companies have kept their faith is shown by the implicit confidence the average man puts into the company wherein he insures. While if he invests in real estate, lands, hypothecs or enters upon other important contracts, he invariably submits the matter to counsel (after having himself carefully examined 'he same), yet how few even know the contents of their policies, ay, even read them, and fewer still have them examined, and this notwithstanding that thousands of dollars are involved, and that usually any contestation regarding the same arises at a time when the insured is no longer present to aid in the interpretation of their terms.

When there is taken into consideration the millions of dollars invested in insurance, the numbers of insured, (the Prudential of London, alone, has every third person in the United Kingdom on its books, and the Metropolitan of New York some seven millions of policy holders), it is remarkable how seldom companies have been found wanting with regard to the contracts issued.

This shows to a wonderful degree the quality of the men engaged in this business, and fortunately the insurance world is judged from the highest strata and not from the few miscreants, who find their way into its ranks.

Taking up the question as to whether companies should grant incontestable policies, a moment's consideration will show that in order to take the additional risks of permissive fraud which would be occasioned—it would be necessary to add a comparatively heavy additional loading to the premiums; companies having estimated to receive certain definite sums from policy holders for an averaged number of years, to pay a definite number of claims, as the money could not be provided, owing to the death claims being increased through fraudulent misrepresentation or concealment, the companies would soon become insolvent, and the loss would fall upon those who had honestly invested their money therein.

The encouragement to defraud would be so great that incontestable policies are out of the question. Whenever

there is fraud, you will find every well conducted company fighting to the bitter end a claim which it considers fraudulent. The payment of a fraudulent claim is a payment out of the honest insured's pocket. Fraud is a cause of nullity when the artifices practised by one party or with his knowledge or consent are such that without them the other would not have contracted. It is sometimes difficult to prove, particularly where substitution has been practised.

A well defined case of fraud in life insurance was heard in our Courts some few years ago. One Gauthier, who had been receiving sick benefit from one of the fraternal for some four years when in the final stages of consumption applied for insurance. In order to get over the trying difficulty of his lack of health—a willing friend underwent the medical examination and passed as a first-class risk. The wife was present at the medical examination, and showed a keen interest in the proceedings, volunteering some of the answers to pertinent questions regarding the fate of some of her husband's relations. The death occurred so promptly after the delivery of the policy and the payment of the first premium, that the company sent an inspector to the funeral, who was astonished to witness the emaciated condition of the risk. An investigation followed and upon the company rejecting the death claim, the widow entered suit for recovery. At the trial it was brought out that the deceased had been attended by some half dozen of our specialists in consumption, and his neighbors assured us of the fact that for months, even at the very time when he was supposed to have passed the medical examination he could not leave his bed, but was coughing his life away. To cap the climax the widow, plaintiff in the case, whom we could only have produced, on a rule contempt, was very positive that her husband had never been ruptured, while the company's careful medical officer had noted down that the party examined wore a truss. There had been substitution beyond a doubt. But one seldom has to deal with such pronounced cases of fraud.

As you know, where parties do not come to an understanding, when their minds do not come together, there is

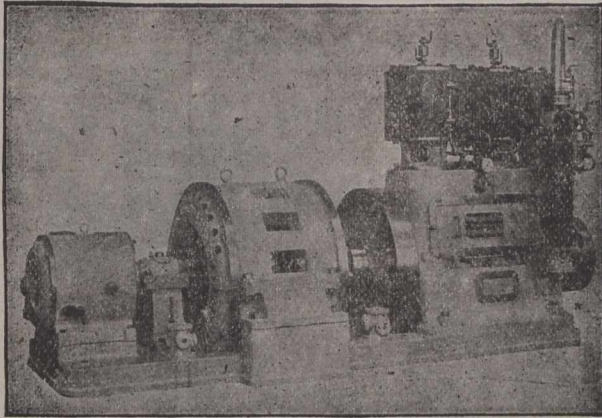
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no contract. It is therefore all important that the insured understand the risk he is taking, so that the agreement be binding up on it. The chief inquiries in life insurance applications regard the applicant's age, his family and moral history, occupation, residence and personal health. With respect to the answers given, the insured is obliged to represent to the insurer fully and fairly every fact which shows the nature and extent of the risk, and which may prevent the undertaking of it or affect the rate of premium. With regard to such matters, our Code has laid down a few simple rules, which I will shortly summarize. He is not obliged to represent facts known to the insurer, and which from their public character and notoriety the insured is presumed to know. Misrepresentation or concealment either by error or design of a fact of a nature to diminish the appreciation of the risk or change the object of it, is a cause of nullity. The contract may in such a case be annulled, although the loss has not in any way arisen from the fact misrepresented or concealed. The obligation of the insured with respect to representation, is satisfied when the fact is substantially as represented and there is no material concealment. No trivial misrepresentation or concealment immaterial to the risk will affect the contract. Warranties and conditions are a part of the contract, and must be true if affirmative, and if promissory must be complied with; otherwise the contract may be annulled, notwithstanding the good faith of insured.

I have informed you how companies do their utmost to have the insured understand the agreements entered into. Acting in the best of good faith they require the fullest and fairest disclosures possible, the utmost of good faith in all inquiries within the knowledge of the insured and material to the risk. Further, in order to leave no question as to the materiality of representations or concealment, the truth of the assured's answers to a series of carefully prepared questions as vouched by him is agreed upon as constituting the basis of the contract and is warranted. It is the very essence of the contract that the assured should make all matters clear. Nothing should be left in doubt.

Hurry, or lack of diligence on the part of a medical examiner, has occasionally assisted a not very careful or over scrupulous applicant to obtain a policy which never ought to have been issued. Questions as to the various diseases had, have been slurred over, and the answers given, (which, of course, have minimized the importance of the sicknesses) have been taken unquestioned instead of being probed to their bottom. An erroneous declaration as to age, which has been made in good faith and without intention to defraud does not avoid the policy, it merely results in a readjustment of the claim on the basis of the real age, provided the real age is not less than the declared one, in which event the face value of the policy would be payable, the

insurer receiving the benefit of the extra premiums. His family history, on which rest largely his chances of long life, must be brought out, and a false statement that no parent, brother or sister had died of consumption or insanity will void the policy.

As to the personal health of the assured, in the absence of fraud the warranty that the assured is in good health is to be construed liberally, and not as meaning that he is free from all infirmity or disorder, but he must carefully reply to each question regarding any illness had, as the company is entitled to put in possession of facts showing that he had suffered or was then suffering from an illness or wound likely to shorten his days.

Where a policy stipulated amongst other conditions that no obligation was assumed by the company unless on the date thereof the assured was in sound health, and further, the policy would be void if the assured before its date, had been attended by a physician for any serious disease or complaint of the heart, etc., and it was proved that about a year previous to the date of the policy, the assured had been treated in an hospital for an affection of the heart, and when discharged was only "improved," and not convalescent; and that after the date of the policy, he was again treated in an hospital for valvular heart disease, it was held that the policy was void and of no effect. That was a case which, with its eyes open to all the facts, one of the charitable societies of the city pushed to the bitter end against one of our companies.

The concealment of the fact of the refusal of a previous application; of present or past intemperate habits; of his being single or a widower when in fact he was a married man; of the name of his usual medical adviser, who had attended him for a serious illness, or of a past serious illness for which he was treated in an hospital; of a hurt, injury, or wound to the body causing an infirmity of health or strength, or rendering the person more liable to contract disease or less able to resist its effects; the giving of a wrong residence have all been held sufficient to affect materially the risk, and are grounds for breaches of the contract.

Some companies, too, place restrictions on travel, or a prohibition on entering the military or naval service, and the violation of such conditions, without the written consent of the insurer will avoid the policy. Again, policies providing for a forfeiture in the event of the insured becoming so far intemperate as to impair his health, or of his changing his occupation to one forbidden by the contract, are binding.

Regarding the date of the commencement of the risk, the conditions of companies differ, some of them provided that the premium be prepaid, assume the risk from the moment that their head medical examiner approves of the same, others date it back from the receipt of the premium, while

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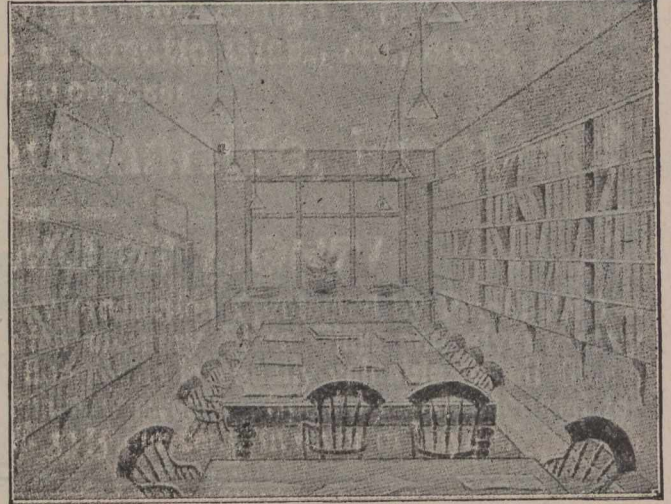
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others undertake no obligation until the premium be paid and the policy delivered when the proposed life was alive and in good health.

A decision of our Courts on this point of considerable importance was rendered last November—the presiding judge holding: That the mailing by a company at New York, to its Montreal manager, of a policy containing a condition that the company assumed no obligation until the policy was delivered and the premium paid, when the proposed life was alive and in good health, did not constitute a delivery to the assured; and that, although the application containing the above mentioned conditions had been signed on February 24th, 1901; the applicant had been medically examined on the 28th of February, 1901; the policy had been approved of by the defendant's chief medical examiner at New York on March 5th; a policy had been prepared and signed on the 8th of March, and mailed at New York on the 9th, addressed to defendant's Montreal agent, where it arrived on the 10th of March, 1901, and although deceased had paid \$4.00 as an advance premium, receiving a receipt containing the conditions "that no insurance was to be in force upon the application unless and until the policy be issued thereon and delivered in accordance with the terms of the application"; as proposed life had taken sick of congestion of the brain on the 8th of March, 1901, and had died on the 10th of March, 1901, before the policy had arrived in Montreal ready to be delivered conditionally on his being alive and in good health, and his paying balance of premium, no obligation was incurred by the company.

I have tried within a limited space to give you some of the most general grounds on which a policy of life insurance can be contested. The same principles mutatis mutandis, are applicable to fire, accident and marine.

In conclusion, permit me to state that in order to avoid all grounds and reasons for contestation, the utmost of good faith is demanded of both parties. The insurer should train its agents so that they should have a full knowledge of the goods they have to sell; so should instruct the medical examiner that the latter will impress the applicant for insurance with the real seriousness of answering every question with the minutest detail to the best of his knowledge and belief, and the insured should make true answers to all questions, not holding back, misrepresenting or concealing any material matter, and always bearing in mind that the man who tells the truth and the whole truth makes his policy incontestable from the date of its issue and delivery and the payment of his first premium.

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ALBERTA'S RESOURCES.

That each of the vast territories lying West of Manitoba possesses distinct features as to productiveness is gradually becoming known with the rapid settlement now progressing. To that central stretch of land known as Alberta a writer in the Globe does ample justice, and we reproduce herewith the substance of the letter, as such clear descriptions of the Canadian North West cannot be too widely circulated:

Calgary, says the latest of the guide books, lies at the confluence of the Bow and Elbow Rivers, under the shadow of the Rocky Mountains. At an altitude of some 3,400 feet above sea level, it has an air so pure and dry and life-giving that people suffering from lung trouble come from all parts of Canada and the United States to secure restoration of health. It has a ranching and dairying country tributary to it that is probably unsurpassed on the continent; it has quarries, from which there is obtained a sandstone that in color and in adaptability to the chisel is better than the famous Ohio sandstone. It has at its door a river bringing down timber from the mountain sides, and providing a wonderfully pure water supply; it is blessed in a group of very enterprising citizens, who have done much toward perfecting the work begun by nature in placing the material for city building in such profusion within easy reach.

All the elements of growth and permanence are present, and already Calgary sees itself in the not far distant future the capital of the Province of Alberta. The people of Alberta think the Territories too large for one Province. They believe that the wheat growers of Assiniboia have not much in common with them, and if a capital is needed for the Province of Alberta they know where they can put their hands on a quite suitable one. The region of which Calgary is the centre is developing amazingly. Every day al-

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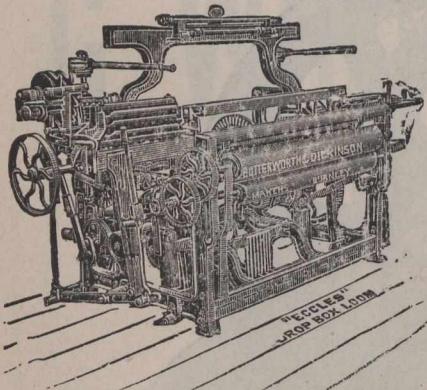
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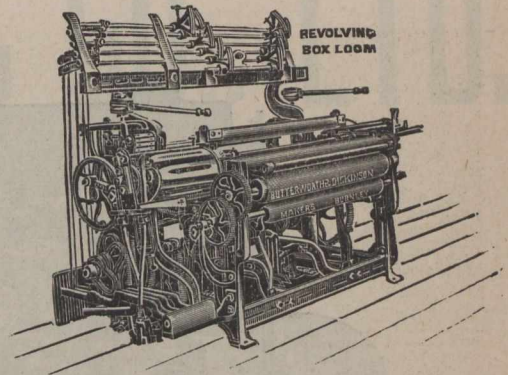
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most special trains laden with immigrants from the western States and their stock and effects come rolling into Calgary, and leave again for the north. The Calgary & Edmonton Railway has been the means of planting these settlers all the way north to the banks of the Saskatchewan and beyond them. Thousands are going in this spring, and, the nearer lands having been taken up, are in not a few cases spreading out long distances from the line to home-stead. It is not merely free-grant land that is being taken. The C.P.R. land agent says that the company's sales in 1900 in this district were 271,000, in 1901 325,000 and in 1902 will be considerably over 400,000 acres. Some of the settlers are going into the Vermillion country, east of Beaver Lake, a distance of from 60 to 70 miles from the conveniences of civilization. They will raise stock and market them on the hoof, driving them across the country to the railway. These settlers along the Calgary & Edmonton line are in a great majority of cases American citizens. They take most readily, it is stated, to Canadian laws and customs, and show no reluctance to becoming naturalized.

With these thousands of new settlers to the north Calgary has most intimate relations. The sash and door factories and general lumber operators of the town are rushed with orders for the material to build their homes; the implement men are shipping the farm machinery required in spring work; the Calgary flour mill is pushing its trade among them; Calgary beer, a famous western beverage, is taking the place of the brands to which the new settlers were accustomed in the old home; Calgary harness and saddles are in demand, and Calgary furnishes large quantities of general supplies. The traffic on the railway has so increased that the divisional headquarters and shops established here a little over two years ago are obliged to employ an ever-increasing force of men, and, as a result, building has been proceeding very briskly in the residential quarters, some 200 houses having been added within two years. The town now has an estimated population of 6,000, and, looking at its fine residential sections and substantial business blocks, the estimate certainly appears to be very conservative.

The relations between Alberta and British Columbia are of the closest nature, each being fortunate in having products required by the other. The cedar of British Columbia is sawn up into doors and sashes in Calgary and sent out all over Alberta. From the Okanagan Valley, where Lord Aberdeen's ranch is, come hops that the manager of the brewery here says are finer than either Bavarian or eastern Canadian hops, or even the famous hops of Kent in England. The barley of the region to the south-east of Calgary, when combined with the British Columbia hops,

makes a brew that holds the field in the west. British Columbia takes beef, butter, pork, flour, oats and hay from Alberta for the men in her mines and for her draught animals, the home supply being quite inadequate. A visit to the huge abattoirs in Calgary, where 4,000 carcasses can be kept in cold-storage, gives some idea of the food required by the thousands of miners in the Kootenay and other regions and by the people of the coast cities.

The butter supply is a big item. There is a Dominion Government creamery in Calgary, and others at Red Deer, Carstairs and Innisfail, up the line toward Edmonton. They were started because the small dairy farmer of the various districts found it very hard to reach a consuming market. Now the Government takes the cream, paying fifteen cents per pound of butter contents in winter, and ten in summer, when the cream is delivered, and dividing up any extra profits at the end of the season. It is found that an average of four cents per pound will make the butter and market it in British Columbia, the Yukon or some other good market. Last year over 500,000 pounds were sent out from these creameries. At present Calgary is getting the cream from up the line and operating the only winter creamery, and so great is the demand that to-day there were but fourteen pounds in store, although the capacity is ten carloads. The Government in thus aiding in the development of dairying, is pointing the way for the Albertan farmer, who will not be a wheat-grower, like his friend of Assiniboia, but will go in for mixed farming, a little wheat, a good deal of stock raising, and some dairying, with oats and barley as feed grains. This, of course, is in northern Alberta. In the south and centre, on the lands where moisture is scarce, the rancher will be left in possession, while on the lands capable of irrigation wheat, barley, sugar beets and hay, will be the leading crops. Besides the dead meat trade to British Columbia, Calgary is the centre of the export of range cattle to Great Britain, and of a very lucrative business in horses. It is estimated that the Territories sent out from 25,000 to 30,000 prime range cattle last season, and the number must very rapidly increase. If the future of the business is to be found in the shipping of carcasses, instead of on the hoof, Calgary will become the headquarters for an abattoir interest enormously greater than at present, because with the export of dead meat to Europe would come factories for the utilization of the by-products, such industries as tanning, lard refining, glue making and a dozen other similar concerns. Tanning has already been tried on a small scale.

Another local industry, the milling of flour, is capable of very great expansion. The Calgary mill has a capacity of 200 barrels of flour per day, and the market in British Columbia and at home is far greater than the local supply of wheat can overtake. Grain is brought in from Moose

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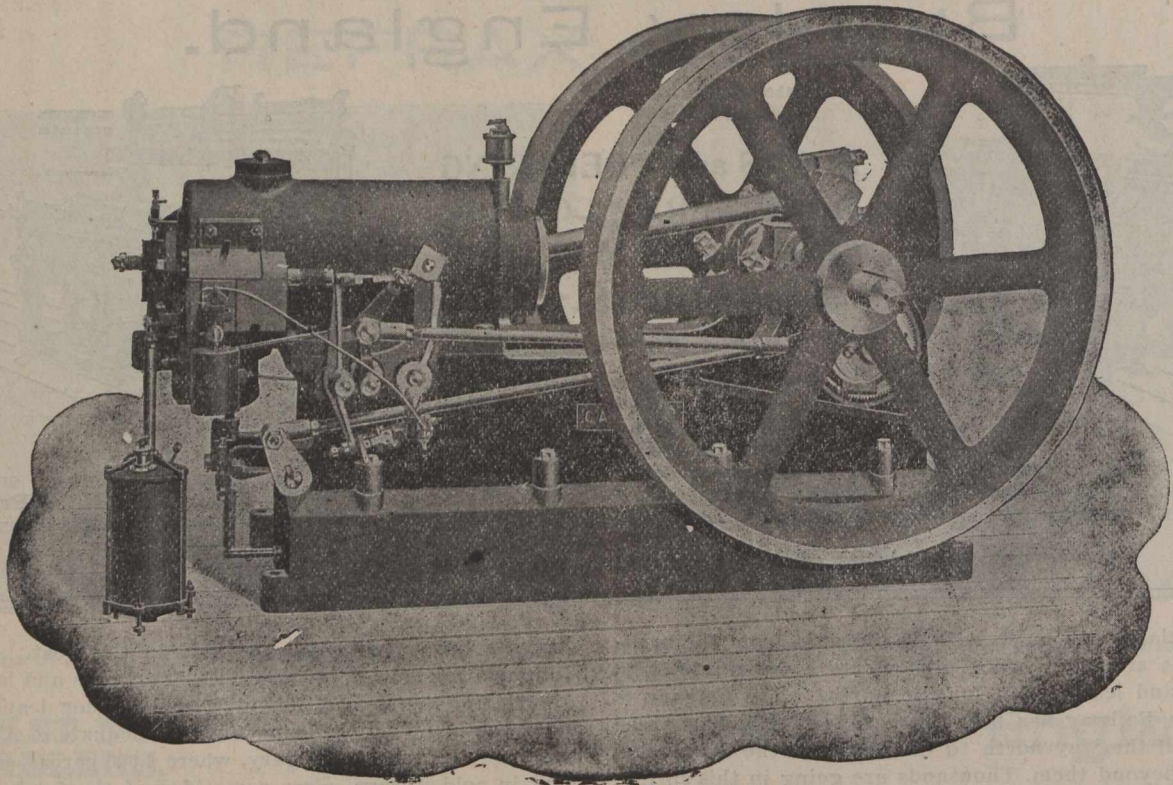


Photo of 20 B. H. P. Oil Engine.

Makers of :

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

LONDON OFFICES AND SHOWROOMS,

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

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

87 QUEEN VICTORIA STREET, E. C.

Jaw against very heavy favoring of Fort William railway rates. In the Pincher Creek district to the south the wheat crop is a remarkably fine one, for several years the average being quite 50 bushels. The danger in wheat growing, it is not disguised, is the early coming of frost in the fall. Extensive experiments are now in progress in the sowing of fall wheat, which grows luxuriantly before the short winter closes in, and will, it is believed, be harvested before August 15th, thus escaping the fall frost. The C. P. R. aided in this experiment by bringing in and distributing two carloads of fall wheat. Should these experiments prove generally successful, as they have already done in isolated cases, the people of central Alberta will become very large wheat growers. Southern Alberta already does very well, fine wheat being grown around Macleod and Lethbridge, and with the general adoption of irrigation in the dry region the area will be greatly increased.

The C. P. R. has in contemplation a great project for irrigating the immense plateau stretching from Calgary eastward to Medicine Hat. The area that it is possible to supply water to is 100 miles by 30 and the soil is of great fertility. The water to be used is that of the Bow River, and the most favorable point of a very promising project is that in June, July and August, when water is most needed on the land, the river, because of the melting of the snow on the Rockies where it has its source, is at its maximum flow, and will provide water enough to turn what is now a barren plain into a garden.

With such work to their hand and such an outlook for the future, it is little wonder that the people of Calgary look more care-free than those of us who wrestle for a living in what a confrere happily described as the "cent belt." Here at Calgary we are in the heart of the "nickel region," and the man who offers a copper in payment even for a stamp is speedily made aware that he has done something almost as heinous as eating with his knife.

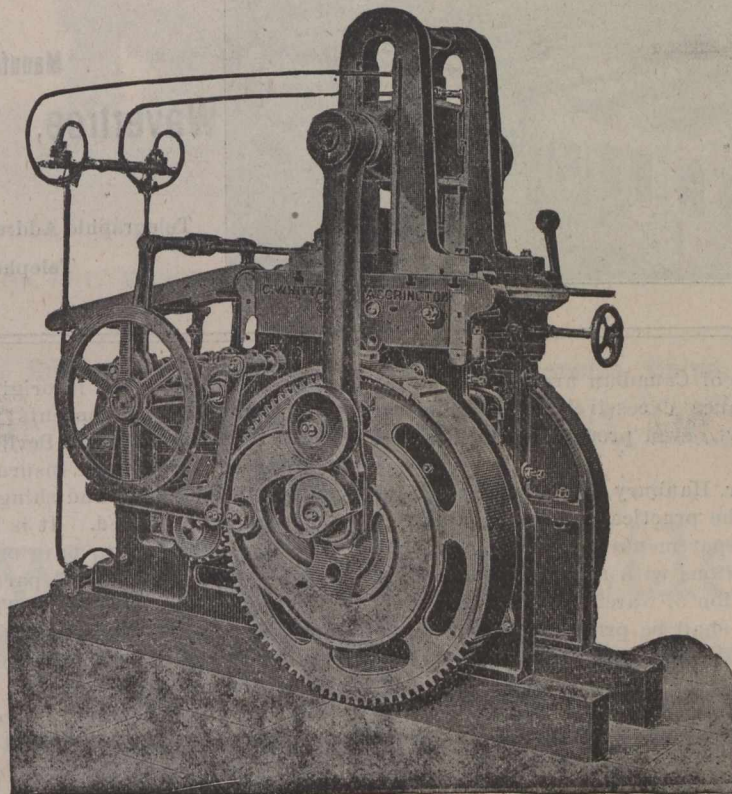
CHEMICALS.

A private Manchester circular, date April 26, treating of the chemical situation, says: With the opening of the shipping season to certain ports there has been more business passing, but the home trade demand does not show any improvement. The trade in general does not seem in good condition, but values are fairly well maintained, some however, being extremely low. In the heavy alkali branch there is a fair trade doing. Bleaching powder and caustic soda are moving steadily at unchanged prices. Ammonia alkali is firm. Soda crystals and bicarbonate are without change. Chlorates of potash and soda are slow of sale, the latter being especially dull. Exports in March last show an improvement upon those in March of last year, and in the three completed months of 1902 as compared with the corresponding period of 1901, bleaching materials show a decrease of 464 tons or £6,629, and soda compounds an increase of 5,093 tons or £52,578. Business in tar products is in a very moderate condition. Benzoles are easier; gas companies are taking reduced quantities for enriching purposes. Solvent naphtha shows no signs of improvement; makers have good stocks, consumers being able to take the quantities for which they contracted. Creosote is weak, and low figures have to be accepted in order to make sales for present delivery. Crude carbolic is steady at good prices compared with present values of crystals; liquid carbolic is dull. Pitch continues firm, and parcels for early delivery are quickly taken up. Sulphate of ammonia is firm, and good prices are obtainable for early shipment. For general chemicals there is not an active demand. Carbonate and muriate of ammonia are steady, but are now more readily obtainable. Sulphate of copper is quiet, though steady; the exports in January 1st-March 31st, 1901, were 19,539 tons, value £462,052, and in January 1st March 31st, 1902, 13,580 tons, value £269,814. Green coppers continues scarce and dear. Carbonate and caustic potash are slow,

..Clay-working Machinery..

Manufactured by

C. WHITTAKER & CO., LTD.



Dowry Street
Iron Works,

ACCRINGTON Lancashire, England.

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

and makers are showing more disposition to make some concession in prices. Acetates of lime are steady, but acetate of soda is more freely offered. Nitrate of lead is firmer, and so is foreign white sugar of lead. Prussiates after giving way, are firmer again during the last few days. Bichromates are unchanged; present quotations here are too low for foreign makers. Arsenic is again lower, and more freely offered. Borax is plentiful and cheap, and competition keen. Tartaric acid is receiving little attention, although so cheap, and the best season of the year approaching.

Minerals.—Iron ore is very firm, and a good business has latterly been passing. Imports during March were very heavy indeed, and during the three completed months of this year, as compared with the corresponding period of 1901, there is an increase in weight of 70,452 tons, but a decrease in value of £71,848. Brimstone has been selling better, and at somewhat higher prices; in the imports during the first quarter of this year, as compared with the first quarter of 1901, there is very little variation, a decrease in weight of 223 tons, and an increase in value of £223. Manganese and chrome ores have a steady inquiry, and unchanged values. Phosphates of lime are moving better, and prices firmer. China clay producers are well engaged in making deliveries against their contracts, and as regards new business there is a fair amount coming forward from abroad, but not much from the home trade.

—Our correspondent at Norwood, Ont., writes: D. H. Booth, grocer, is closing out. Will go into insurance.—

Finlay & Sons, hubs and wagon goods, are contemplating enlarging.—Cordova & Delore gold mines are working 300 men or thereabouts. Quiet, but seemingly prosperous, we see the work but hear nothing, they being located 18 miles from Norwood.—Farm produce very high and farmers very successful. Potatoes and hogs now going out freely.

DAIRY PRODUCE.

A private London circular, date 25th ult., treating of the dairy produce situation, says: Butter.—The supplies of New Zealand butter are getting smaller week by week, and as only about 9,000 boxes more will arrive this season, buyers are turning their attention to fresh sources of supply for the coming summer. The Ruapehu arrived this week with 15,666 boxes of butter, which is rapidly being consumed. Prices are slightly easier than last week, and may be quoted at 104s to 106s for choicest brands and 100s to 102s for finest. The Copenhagen Official Quotation, after remaining at 96 kroner for seven weeks, has been lowered to 92, which is 4 kroner higher than it was last year. The market in Manchester last Tuesday was affected by sentiment rather than large supplies, and, owing to retailers abstaining as much as possible from buying, values fell 2s to 3s per cwt. Russian butter is very short this week, as the steamer from Riga—the first vessel this season from that port—will not arrive before early next week. Supplies of all kinds of Continental butter will now increase week by

ESTABLISHED 1848.

M. WOODWARD & SONS, Ltd.,

WHOLESALE & EXPORT

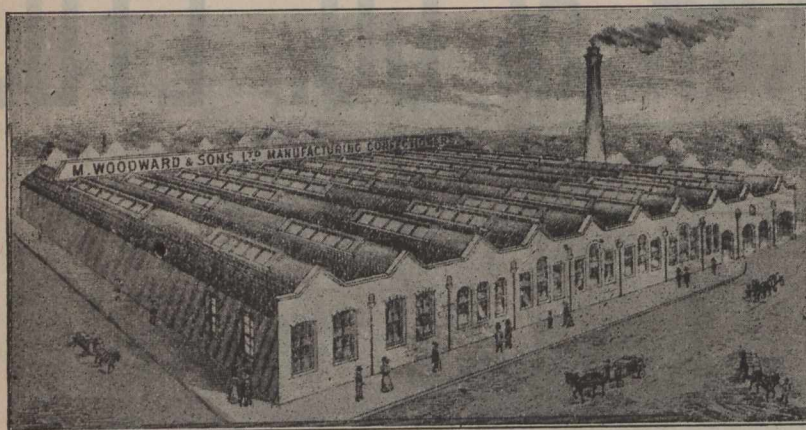
Manufacturing Confectioners,

Factory and Office :

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.



week, and early shipments of Canadian are coming along. In America butter continues excessively dear, choicest quality making 150s per cwt., even process butter there is selling at 120s to 130s.

The Butter Standard.—Mr. Hanbury, the Minister for Agriculture, has over-ridden the practical and reasonable recommendation of his own departmental committee, and has issued the following regulations with regard to the sale of butter: "Where the proportion of water in a sample of butter exceeds 16 per cent., it shall be presumed for the purposes of the Sale of Food and Drugs Acts, 1875 to 1899, until the contrary is proved, that the butter is not genuine by reason of the excessive amount of water therein." The regulations extend to Great Britain, and will come into operation on the 15th day of May, 1902. It will be noticed that Ireland is exempt from these regulations. If Mr. Hanbury would exercise his energies by teaching the British farmer how to make butter as suitable for the British market as that made by the foreigner and the British colonist, he would be doing the farmers far better service than by trying to build a protective wall around them to shelter them from the evils of their own incapacity. The laws for suppressing fraud should be framed so as to fall with severity on the person committing the fraud, and not attempt to suppress the manufacture of "milk blended butter," which, on its merits, as alleged by the farmers themselves, is beating them for quality and price in their own markets. If half a dozen persons were sent to prison for three months for selling adulterated butter, frauds of this character would soon cease. The fixing of a standard for water in butter is puerile, will do no good, but on the contrary, will bring much trouble to the Department of Agriculture.

Cheese.—The demand for Canadian and New Zealand cheese continues steady and prices have advanced another shilling per cwt. this week, the top quotation for Canadian being 58s, while New Zealand is only a shilling less. It looks as if 60s would be reached shortly. Corresponding week, 1901, choicest Canadian was quoted at 47s to 49s, and finest at 44s to 46s.

FIRE LOSSES.

Montreal, May 4.—The steamship Forestholme, of the Holme Line, was seriously injured by fire. No. 2 hold was filled with a cargo of sulphur, which was responsible for the fire. The loss will be about \$20,000; fully covered by insurance.—Preston, Ont., 3.—Fire broke out in the building of F. G. Wurster, occupied as general store, telephone and Dominion express offices. Much damage was done to the building and contents by smoke and water. Cause of

fire not known, but it originated in the telephone office. The building and contents were insured in the Gore of Galt, the Economical of Berlin and the Waterloo Mutual of Waterloo. Amount of insurance not known.—Edmunston, N.B., 4.—The flour and shingle mill of the Vanburen Lumber Company burned. It is unknown how the fire caught but it is supposed to have originated in some of the bearings. In the grist mill part of the building was a large stock of wheat and flour. This was one of the finest roller mills in the province, and its destruction will be a great loss to the country. The loss will be upwards of \$15,000, partly covered by insurance. It is not known yet whether the mill will be rebuilt. About thirty men were employed.—Aylmer, 2.—Fire broke out in the centre of the Walker block. Mr. E. A. Caughell's drug store and Mr. John H. Walker's jewellery store were badly damaged. The loss on the stores, which were owned by Mrs. G. I. Walker, is covered by insurance.—Ottawa, 2.—Mr. A. C. Bertram, proprietor of the North Sydney Herald, who is in the city, received word that his office, together with three printing presses and plant, had been destroyed by fire. The damage will amount to about \$10,000.—Chatham, Ont., 2.—The children of Alex. Martin, a wealthy farmer, playing with matches around his barn set it on fire. Eight hundred bushels of beans were stored in the barn, and they, with all the farm implements, were destroyed. Mr. Martin's loss is about \$1,500. He carried \$400 in the Gore Fire Insurance Co.—Montreal, 6.—Row of wooden buildings, Craig and Amherst streets, occupied as Chinese laundry, and A. Paquin & Co., carriages, damaged to extent of \$1,000.

Meetings, Reports, &c.

THE MONTREAL CITY AND DISTRICT SAVINGS' BANK.

The fifty-fifth annual meeting of the Montreal City and District Savings Bank was held at noon on Tuesday, the 6th instant. The meeting was presided over by Sir William Hingston, the president, who read the report of the year's business.

Those present at the meeting included Hon. Sir W. H. Hingston, Mr. R. Bellemare, Hon. Justice J. Ald. Ouimet, Mr. Michael Burke, Hon. Robert Mackay, Mr. H. Markland Molson, Mr. Chas. P. Hebert, Mr. Richard Bolton, Mr. W. R. Miller and Mr. M. Nolan Delisle.

THE ANNUAL STATEMENT.

During the year, which ended on December 31, 1901, the net profits were \$141,130.85, which, added to the balance at credit of the profit and loss account of the previous year (\$94,620.72) bring the latter to \$235,751.57. From this amount have been paid two dividends and a bonus, and \$20,000 have

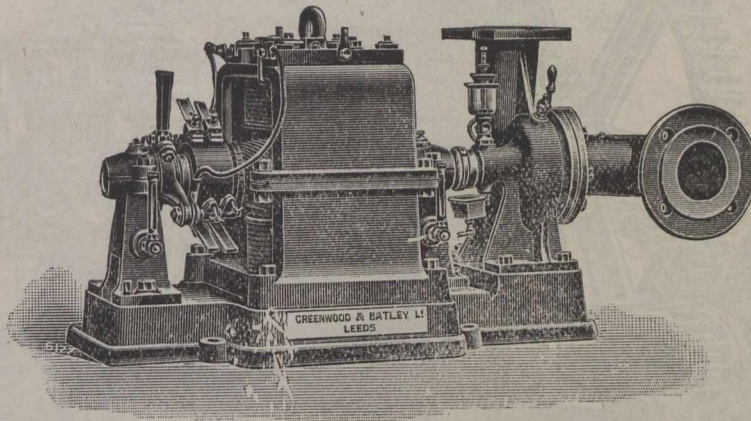
Machines in use, 2402

HP. 71,786.

Made from 1½ to 300 HP.

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

Agents for Australasia:
JAMES BARTRAM & SON, Melbourne.



No. 6711. ELECTRIC MOTORPUMP. TYPE A. M. P. 2.

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

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

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

SOLE SELLING AGENTS:

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

To whom all Communications should be Addressed.

been applied to the purchase of a property on St. Denis street. With these deductions the amount at the credit of profit and loss is \$125,751.57.

The volume of business transacted during the year amounted to ninety-seven million dollars, while the investments in bonds and debentures have been increased by \$1,357,168.46, and Dominion Government stock by \$501,534.20.

The amount due to depositors is \$13,119,646.86—being an increase of \$989,068.26 during the year; and the number of accounts is 58,121, having increased 1,730 during the same period. The average amount due to each depositor is \$225.56, as against \$215.11 in 1900.

To relieve congestion of the St. Catherine street east branch, and to accommodate depositors in the north end of the city, premises have been secured at the south-west corner of St. Denis and Rachel streets, which will be opened in June.

The liabilities and assets are as follows:

Liabilities.	
To the Public:	
Amount due Depositors	\$13,119,646.86
“ Receiver-General.	93,341.86
“ Charity Donation Fund.	180,000.00
“ Open Accounts	78,772.48
	<hr/>
	\$13,471,761.20
To the Shareholders:	
Capital Stock (amount subscribed \$2,000,000)	paid up \$600,000.00
Reserve Fund	600,000.00
Profit and Loss Account	125,751.57
	<hr/>
	1,325,751.57
	<hr/>
	\$14,797,512.77

Assets.	
Cash on hand and in chartered Banks	\$1,191,624.70
Dominion of Canada Government Stock and accrued Interest	2,029,797.53
Provincial Government Bonds	289,657.13
City of Montreal, and other Municipal and School Bonds and Debentures	4,512,726.72
Other Bonds and Debentures	428,679.75
Sundry Securities	290,237.25
Call and Short Loans secured by collaterals	5,462,270.38
Charity Donation Fund, invested in Municipal Securities approved by the Dominion Government.	180,000.00
	<hr/>
	\$14,384,993.46
Bank Premises (Head Office and Five Branches)	\$400,000.00
Other Assets	12,519.31
	<hr/>
	412,519.31
	<hr/>
	\$14,797,512.77
Number of accounts open	58,121
Average amount due to each depositor	\$225.56
A. P. LESPERANCE, Manager.	
Audited and found correct.	
JAS. TASKER, G. N. MONCEL, Auditors.	

Mr. Nolan Delisle, in moving a vote of thanks to the officers and directors referred to the large earnings which the bank had for many years enjoyed. He figured that the shareholders had to-day the sum of \$2,052,000 to pay off the liability of \$600,000 worth of stock. In other words, if the bank was to go out of existence to-day, closing out all its

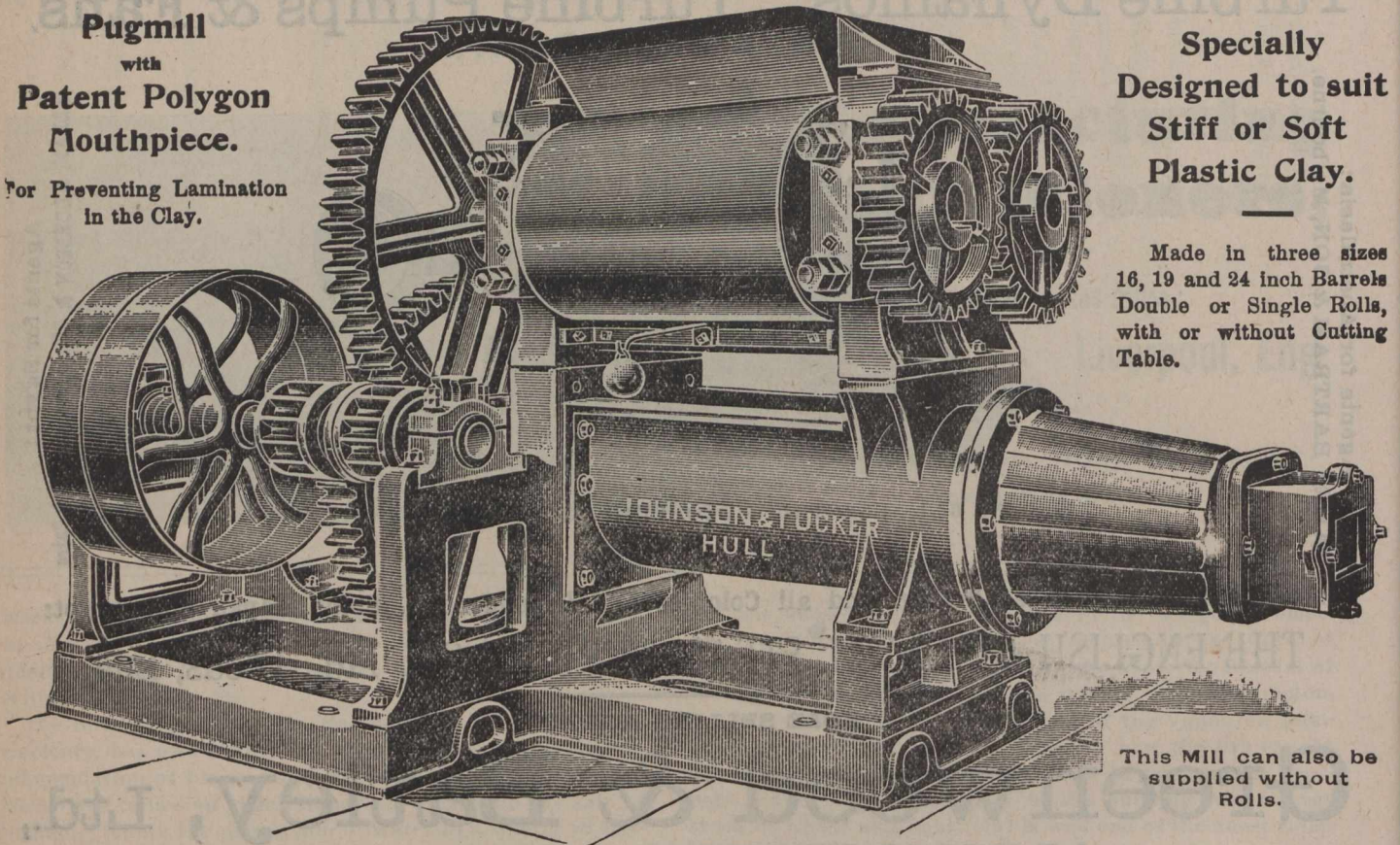
Johnson & Tucker

Wilmington,
Hull, England.

(Late SHEPHERD, HILL & Co.,

Pugmill
with
Patent Polygon
Mouthpiece.

For Preventing Lamination
in the Clay.



Specially
Designed to suit
Stiff or Soft
Plastic Clay.

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

This Mill can also be
supplied without
Rolls.

business, the shareholders would receive \$2,052,000 for their stock, which has a face value of \$600,000.

Mr. Delisle and Mr. Miller were appointed scrutineers and the following directors were elected: Hon. Sir W. H. Hings-ton, R. Bellemare, Hon. James O'Brien, Hon. Judge J. Ald. Ouimet, Michael Burke, H. Markland Molson, Chs. P. Hebert, Henri Barbeau and Richard Bolton.

LA BANQUE NATIONALE.

The annual statement of La Banque Nationale shows, after providing for accrued interest on deposits and for bad and doubtful debts, profits for the year amounting to \$154,993.33, a satisfactory advance on the net profits of the previous statement, which we had occasion to commend at the time. These profits were applied in the payment of two Dividends at the rate of six per cent. per annum, and in transfer to Reserve Fund of \$75,000.00. We defer further reference until after the annual meeting on the 14th instant.

LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Belleville—C. W. Bacon vs Sarah A. Mortimer, et al exrx, \$4,288; Bolton—S. McCollum vs Jas. Henderson et al, \$754;

Dunrobin—W. Jamieson admr, vs T. L. Carroll et al, \$443; Toronto—A. Taylor vs Atlantic Refining Co., Ltd., \$5,000 damages; S. G. Lowe vs G. G. Miles, \$2,000 damages; Berlin—Newlands & Co. vs Karl Mueller, \$928; Copper Cliff—R. B. Struthers et al vs Canada Copper Co., \$503; Eramosa—Imperial Bank of Canada vs John Mutrie et al, \$347; Kingston—Emily Northmore vs John Pope, et al, \$1,612; Peterboro—E. F. Hurrell vs M. T. McWilliams, \$2,603; Port Colborne—G. Monck vs Jas. Leslie, \$5,000 damages; St. Catharines—G. A. McBride vs Woodburn Sarven Wheel Co., Ltd., \$5,000 damages; Sarnia—D. Harris vs Jas. Parker, \$500; Sudbury—D. P. Schuyler vs D. & M. A. O'Connor, \$520; Toronto—La Banque Nationale vs Alex. Cavanagh and F. B. Spink, \$2,599; Robinson, Lennox & McLeod vs J. W. & H. S. Crossley, \$1,500; C. Koropp vs Z. Hemphill, as assignee, \$600 damages; R. Currie vs Jos. Irving, \$1,463; T. McCausland vs Elizth. McMurray, \$650; Toronto General Trusts vs W. A. Smith et al exrs, \$871; Pisk Bros. Refining Co. vs W. C. Wilson Co., Ltd., \$458; Weston—S. J. Parsons vs Richd. Burling, \$1,258.

WRITS ISSUED—MANITOBA & N.W.T.

Edmonton—E. Looby, \$507.

JUDGMENTS RENDERED—ONTARIO.

Kingston—B. Davis et al agt Danl. Noonan, \$1,233; Ottawa—Ontario Bank agt J. S. Martin et al, \$408; Toronto—L. La Trole Bateman agt Mail Printing and Pub. Co., \$800; M. McGerrahan agt W. J. & E. Smith, exrs, \$746; Detroit, Mich.—D. B. & C. W. Vahey agt A. M. Lyon, \$533; —Mrs. S. Smith agt V. G. Cornwell, \$846; Toronto—M. Milner agt W. Robertson, \$387; —S. N. Tripp agt G. A. Kenedy, \$1,124.

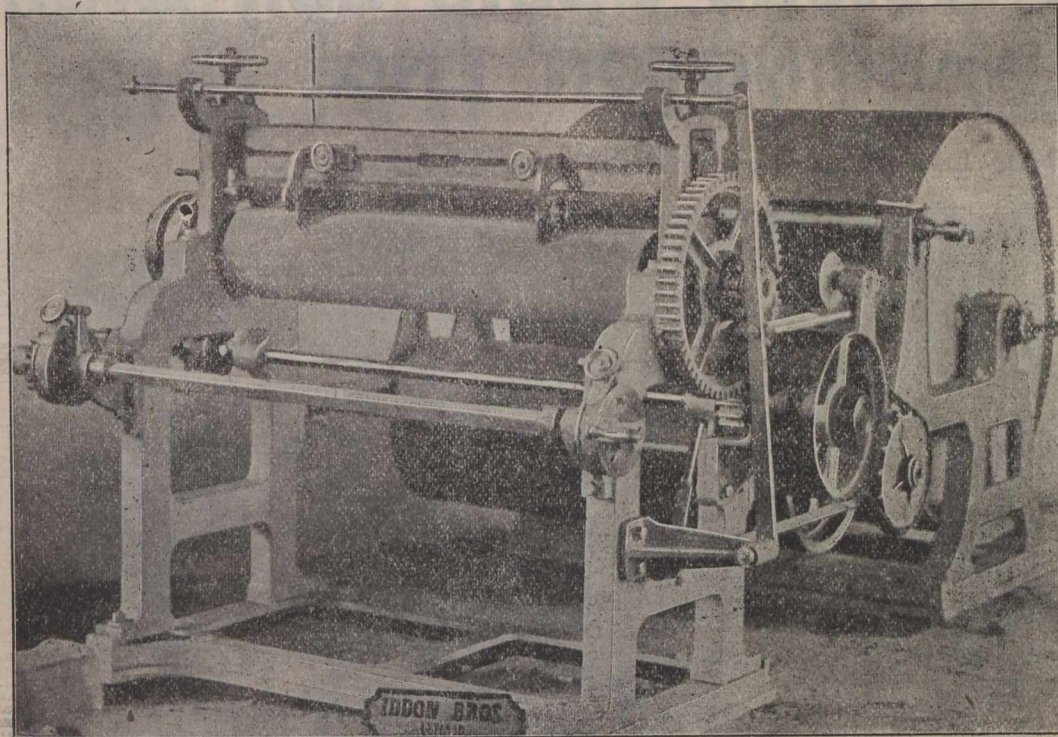
JUDGMENTS RENDERED—QUEBEC.

Montreal—N. L. Martin agt John Blacklock, et al, \$318; G. Bonin agt De. Elizth. C. Bronsdon, \$307; Hy. Tapley agt Ed. Kelly et al, \$200; Montreal Lumber Co. agt Jos. Lesperance, \$182; Delle C. Montmarquette agt J. Z. Labelle, \$198; De. Azilda Seneca et al agt Louis Larivee fils, \$940; H. W. Blaylock agt D. S. McIntyre, \$2,254.

JUDGMENTS RENDERED—NEW BRUNSWICK.

St. John—F. A. Dykeman & Co., \$1,306; Woodstock—Maritime Wrapper, \$2,696.

IDDON BROTHERS



INDIA RUBBER ENGINEERS.

Brookfield Iron
Works,
LEYLAND,
nr. Preston,
ENGLAND.

Engineers and
Rubber Machinists,

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

SPECIALITIES: All kinds of
Rubber Machinery.

SPECIAL NOTE: Buyers of Rubber Machinery, have 33 $\frac{1}{3}$ p.c. in their favor by purchasing from the Makers and Inventors in England under the new Canadian Preferential Tariff.

EXECUTIONS—QUEBEC.

Montreal—The King agt P. L. N. Barre, \$212; The King agt G. Dorion, \$212; De. M. G. A. Trestier et al agt Montreal Quarry Co., \$403; Pilkington Bros., Ltd., agt T. Z. Parizeau, \$215; Synod of Diocese of Montreal agt Wm. Robb, \$255; C. Gay agt Cie Opera Comique de Montreal, \$1,651; W. Bentham agt Dme. A. Gilker, \$191; De. M. Archambault

agt Jos. Mercier, \$4,017; F. Labelle agt Heirs Ls. Ouimet, \$652; St. Anne de Bellevue—J. Slessor agt A. Valiquette, \$2,294.

CHATTEL MORTGAGES—ONTARIO.

Brampton—Thos. Brownridge to Mary Brownridge, \$1,308; Brant Tp.—Frank Schuler to A. Walechter, \$2,000; Caistor Tp.—J. Wardell et al to J. Prentice, \$973; Cryslar—Lucia Page to G. Page, \$2,600; Edmondville—A. Charlesworth to L. O. Van Egmond, \$1,336; Hamilton—Robt. Griffith to J. Turnbull, \$624; C. & Anna M. Weaver to J. Gompf, \$2,575; Lindsay Tp.—J. W. Jermyn et al to J. Young et al, \$812; London—A. P. Yeo to N. F. Yeo, \$5,904; Ottawa—Brady & Harriss to Globe Casket Co., \$1,366; Jos. Groulx to A. Lumsden, \$891; J. O. Laundry and wife to L. De G. Routhier, \$1,088; St. Catharines—A. & Fanny Ferry to J. Clement, \$1,430; Toronto—Mrs. Kate Brenner to L. Rottenburg, \$603; Wm. and Hannah E. Jarman to J. Clarke, \$1,568; W. F. and Cath. G. Mackam to H. F. White, \$1,337; John Segsworth to C. E. Graham, \$724; W. G. Watson and wife to J. Clarke, \$1,568; Baden—Wm. Witt to Theresa Kuntz, \$776; Berlin—A. J. Roos to H. M. Snyder, \$1,800; Brighton—Jas. McEvoy to Cosgrove Brew. & M. Co, \$900; Cobourg—E. A. McGolrick to Elizth. Lightburne, \$851; Esquering Tp.—Benj. Bear to Imperial Bank, \$1,100; Etobicoke Tp.—James Downs to Toronto B. & M. Co., \$1,677; Gosfield South—Benj. Broadwell to Merchants Bank, \$1,321; Lindsay—G. J. Brumwell to J. P. Ryley, \$4,166; Orangeville—R. J. Frampton to N. Wright, \$700; Sudbury—Ridgood & Co. to Provision Supply Co., \$1,648; R. A. Long to J. Conway, \$2,000; Windsor—W. L. and Irene M. Perkins to Walkerville Brewing Co., Ltd., \$3,705; Wood Tp.—John Hamill to J. McClelland, \$2,000.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Halls Prairie—Figg Bros., \$4,900.

BILLS OF SALE—ONTARIO.

Campbellford—J. L. Richmond to Mary M. Turner, \$750; Petrolia—E. D. Fletcher to R. Kettle et al, \$1,955; Toronto—Clark Dental Mfg. Co. to C. H. Hubbard, \$7,670; Cache Bay—Nipissing Lumber Co. to J. H. Eyre, \$23,195; Cannington—Thos. Stephenson to Stephenson Carriage Co., Ltd., \$4,400; Fenelon Falls—J. A. Ellis to Rathbun Co., \$1,750; Newcastle—Wm. McIntosh to R. McIntosh, \$840; Waterloo—Wm. Snyder et al exrs, to A. J. Roos, \$3,300.

BILLS OF SALE—NOVA SCOTIA.

Pictou—Pictou Foundry & Machine Co., \$5,000.

To Ironmongers and Others



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



CUTLERY & PLATE

Trade Mark Registered.

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

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

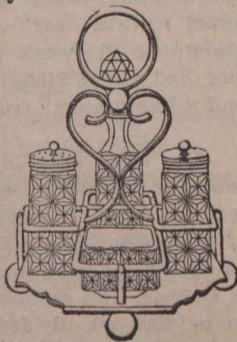
CATALOGUE ON APPLICATION.

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

FRANK MILLS & Co.

Hanover Works,
Division St., SHEFFIELD, Eng.

(Contractors to the British Government.)



The St. Helens Cable Co., Ltd.,

WARRINGTON, ENG.

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

Laying DIA'S 'Impregnable Paper Cables on



WESTMINSTER BRIDGE, LONDON, Eng.

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

—The ratepayers of Guelph, Ont., voted on a by-law to set aside \$52,000 for the installation of a system of sewerage in that city. The total vote polled was 856. The vote for was 563, and against 293, making a majority in favor of the by-law of 270.—Bracebridge, Ont., May 5.—Three by-laws were voted on to-day to raise \$35,000 as loans to the following industries: The Hess Furniture Company, the Jewell Smallware Wooden Factory, and the M.P. McKay foundry and machine shops. All three bylaws carried by a large majority.—Listowel, Ont., May 5.—The by-law for the construction of a sewerage system for this town was carried by a majority of 16. The total vote was 173 for and 157 against, there being little interest taken.—Essex, Ont., May 5.—The by-law for granting aid to the new flax mill at Essex was carried by an almost unanimous vote, only four voting against it.—Petrolia, May 5.—A by-law to purchase additional market ground was voted on to-day, and was carried by a majority of 86. This new addition will give one of the finest market sites in western Ontario. The property obtained costs the town about \$8,000.

—The Algoma Navigation Company, has taken over the business of the Owen Sound-Georgian Bay Soo line of steamers, one of the most successful and best dividend-paying freight and passenger lines on the upper lakes, and will add to the fleet another large fast passenger and freight boat, which will also ply between Owen Sound and Sault Ste. Marie. The three boats will, it is thought, be able to accommodate the large business which has grown up between the points mentioned and the ports along the north shores of Lake Huron and Georgian Bay. The new company will make direct connections with the Canadian Pacific, Grand Trunk and Canada Atlantic Railways.

—Mr. Neale Ransom, one of the youngest officers of the Mutual Reserve Life Insurance Company, was recently appointed by President Burnham to the important position of Superintendent of Agencies. Mr. Ransom, although only twenty-four years old, is an insurance man of experience. His spurs were won in the New York Insurance Company under the tuition of Vice-President Perkins. He left that institution to become the private secretary of President Burnham of the Mutual Reserve, who recognized his remarkable abilities and pushed him forward through various positions of importance, until he now has finally appointed Mr. Ransom to his present responsible position.

—Mr. W. A. Black, of the Halifax shipping firm of Pickford & Black, in Montreal recently, expressed the belief that the request made to the Government for a bonus in aid of the Halifax steel ship building enterprise would be acceded to. Mr. Black said it was the general impression that the plant would be located at a place on the Dartmouth shore, called Tufts Cove, directly opposite the Richmond railway works. He thought with the Government assistance the work would certainly go ahead, as Halifax city had voted \$100,000; the town of Dartmouth, \$100,000, and a like amount from the province of Nova Scotia.

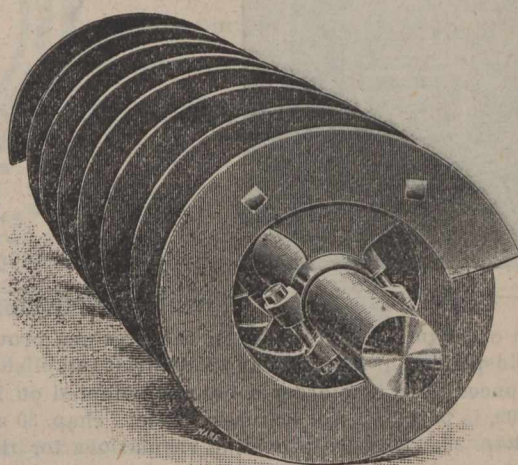
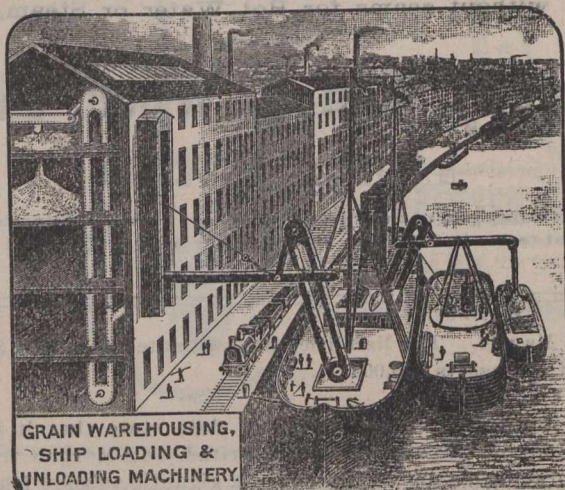
—The Quebec Building Company is the name of a new company which is seeking incorporation under letters patent of the Lieutenant-Governor-in-Council for the purpose of dealing in immoveable properties, as well as to carrying on the business of contractors and builders in the province of Quebec. The amount of capital stock of the company is to be \$200,000, divided into two thousand shares of \$100 each. The applicants for incorporation are Messrs. Percy

Contractors to H. M. GOVERNMENT.

Telegrams: "CONVEYOR, ACCRINGTON."

CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,
ACCRINGTON, Lancashire, Eng.



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

C. Ryan, Victor E. Mitchell, Ed. Fabre Surveyer; Douglas Armour, Lawrence Macfarlane, all of the city of Montreal, advocates.

—A London cable states that in arguing a question in the House of Commons suggesting the desirability of augmenting the food supply, in view of the present prospective short supplies of beef, the president of the Board of Agriculture, R. W. Hanbury, said that the Government could not remove the restrictions placed on the importation of Canadian store cattle, but possibly Argentine beasts might be admitted on the same conditions as cattle from the United States. Mr. Hanbury added that he was awaiting information on the subject from the Argentine Government.

—We learn from Liverpool that Mr. Beasley, chairman of the Steamship Owners' Association, in speaking at a meeting of the association, said that the latest sales were only a striking illustration of what had been happening in a more quiet manner for a long time. In 1892 the tonnage of British sailing ships was 2,400,000. It is now 1,600,000, mostly owing to sales. Since 1890, 2,096 steamships of a

tonnage of 1,836,000 had been sold. He advocated greater subsidies or the removal of harassing regulations from the shipping trades.

—The Imperial Tobacco Company has decided to manufacture tobacco in North Carolina, U.S., and will have in operation by September two factories at Kingston and Greenville, for which plans are now nearly complete. The Imperial is the British Trust, which was organized in London to fight the American Tobacco Trust, when it began to invade the British islands. A deadly competition has sprung up there, both trying to secure the allegiance of the retail dealers by the most liberal concessions in prices and terms.

—During the past two weeks the following arrivals of immigrants have been reported to the Department, Ottawa: SS. Lake Simcoe, 1,333; Tunisian, 1,479; Parisian, 717; Sarmatian, 300; Pretorian, 380; Bulgaria, 1,760; Lake Manitoba, 1,423. Total, 7,392. The great bulk of these passengers—possibly 6,000—were for the North-West. It is expected that during the next few weeks there will be quite as large a proportion of arrivals as during the past two weeks.

Telegraphic Address: "STANDARD WIRE, SOWERBY BRIDGE."

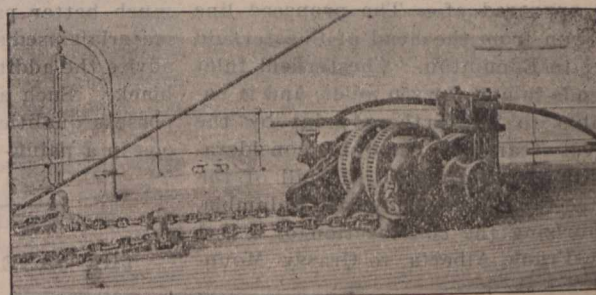
The STANDARD WIRE COMPANY, Limited,

MANUFACTURERS OF

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

SOWERBY BRIDGE,
ENGLAND.

ALSO AT
DARLINGTON.



HARFIELD & CO., LONDON, Eng.
Patent Steam Engine Windlass, with Manual Levers, Compound Brakes and Frictional Connectors, and Reversing Action.
(Cables leading to underside and paying down through Pipes in Side Standards into Lockers underneath.)

Special terms to Canadians under the New Tariff.

Telegrams :—"Lumby, Halifax, Eng."

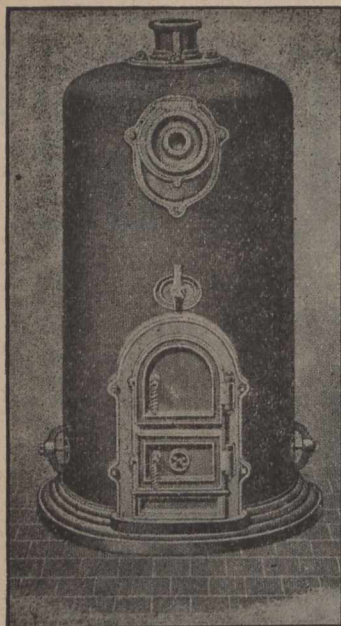
BOILERS

FOR ALL PURPOSES.

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

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

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



—The order-in-Council amending the previous provisions for the inspection of factories and industrial establishments is announced. The new order-in-council, adopted on March 27th, 1902, is based on the statutes 57 Vict., chap. 30 and 63 Vict., chap. 23. Besides providing regulations for the different factories and establishments, the order-in-council contains directions for the treatment of the different accidents which are most liable to happen in such establishments.

—Coincident with the announcement of the extension of Natal, information is published of the discovery of the extension of the Rand main reef through Natal's new territory. A large London company and a Durban company have secured a great number of farms and options on others. Thorough tests of these holdings will be made. There is no doubt that a gold field has been found, but whether it will pay or not remains to be proved.

—On account of the enormous demand for steel rails from American manufacturers and the impossibility of obtaining quick delivery the Kansas City, Mexico & Orient Railway has purchased about \$2,500,000 worth of rails from British manufacturers. Many of the companies manufacturing finished steel products from steel billets are also importing their billets from Great Britain and Germany.

—At a recent meeting for winding up the affairs of the Canada Can Company of Dundas, Ont., some of the contributors disputed their liability in the matter of a call, and others were not heard from. There was an adjournment

till May 14. The liabilities are estimated at about \$32,000 and the assets \$15,000.

—Liverpool advices of recent date state that it is the opinion of shipowners that a British anti-Morgan trust is impracticable unless it receives a gigantic subsidy from the Government. It is thought likely that Mr. Morgan will buy the Cunard line if fight is shown.

—The Wells Elevator, situated on Buffalo river, Buffalo, was totally destroyed by fire on the 4th instant. A large quantity of grain had been placed in the elevator during the past week, and the loss on the building and its contents is estimated at \$225,000.

—In the Madrid Chamber of Deputies recently the Minister of Finance, in making the budget statement for 1903, announced that, in order to meet the increasing expenditure, it was proposed to increase the present taxes on sugar and alcohol.

—The budget for 1902 for Greater New York was agreed upon recently by the Board of Estimates. The total is \$98,619,600, an increase of \$645,059.

—The fourth monthly instalment of the Chinese war indemnity, amounting to 1,820,000 taels, was paid at Shanghai recently.

—Mr. Carnegie has consented to give Thorold, Ont., \$10,000 for a free library, and Mr. W. J. MacArtney of Thorold will give a free site.

—The Hudson Bay & Northwest Railway bill was considered by the Railway Committee of the Senate recently, and approved of. The proposed line will run from the head of Chesterfield Inlet to Edmonton. Chesterfield Inlet extends inland for 250 miles, and is navigable to its farthest point by the largest steamers. Favorable consideration was also given to the bill of the United Gold Fields of British Columbia, authorizing the construction of a line from Frank, Alberta, to Grassy Mountain.

—Paint made with red lead, says an exchange, does not form a good protective covering for iron and steel for more than about six months under extreme conditions. Red lead is a better protection on the top of a beam than on the bottom because in drying on the

bottom its weight separates it from its base. A mixture of red lead, zinc oxide, and artificial barium sulphate is a much better paint than any of these materials used singly, and some experts advise the addition of carbon and lamp-black. Such a mixture might readily possess qualities which are advantageous in a paint.

THE SAXE CLOTHING CASE.

The Saxe case now going through the courts bids fair to be a "cause celebre." The time, trouble and money spent upon it will not be considered wholly wasted if some means be devised for the checking of so nefarious a system, and the prevention of any attempts of the kind for the fu-

ture. If an example can be made of the case it will be all the better. As it is yet before the courts, we can make no comments meantime. The details of the collapse have already been given.

FINANCIAL REVIEW.

Montreal, Thursday noon,
8th May, 1902.

The collapse of the Webb-Meyer syndicate a few days ago came near to precipitating a small panic. This affair caused the failure of three Stock Exchange firms in New York, i.e., Offenbach & Moore, Lockwood, Hurd & Co., and Henry Bros. The first named firm was the chief agent of the Webb-Meyer syndicate, the others being in



"RED HAND"

ROOFING

Foundation Felts.
Inodorous Felts.
Slaters' Felts.



FELTS,

Dry Hair Felts.
Silicate Cotton
Patent Hair Fabric.

ARE UNEQUALLED **THE WORLD OVER**

Manufactured by

D. ANDERSON & SON, Ltd.,

Lagan Works, Belfast. IRELAND

Hand-books with your Specialties, Name and Address, free.

LOYALTY TO THE TRADE IS OUR MOTTO.

the ring. As a result of the crash money rose to 20 per cent. in New York on the 5th instant, but dropped quickly to from 6 to 12. Considerable interest was felt in Canada over this affair as one concern, the Dominion Securities Co., was supposed to have received some concessions from the Government towards a railway into this city. Dr. Webb, the boss manipulator, was exploiting several railways, the Cape Breton, Great Northern, Quebec Southern, South Shore, Canada Atlantic, which his syndicate was said to have purchased. Meyer seems to have been better known as a speculative promoter than trusted as a sound financier. He had a following of speculators, whose names appeared as directors of companies he floated, who were in fact professional directors, who were ready to lend their names to any scheme for a consideration. The existence of this class of men, some quite wealthy, and some of good standing, is one of the dangers of the day, as their reputation is utilized to float wildcat companies that are only got up to be boomed and manipulated until the balloon collapses. How daring they are was shown by its being stated by the Dominion Securities Co. that the Cape Breton Railway had been promised a heavy subsidy by the Government, which the Minister of Railways flatly denied. The increased earnings of American railways in April have exceeded all records. Many lines show an increase or from 10 to 18 per cent. over April last year. The London market is quiet, awaiting peace developments, which are more hopeful than ever. Consols have gone to 94 15-16, with an upward tendency. British exports in April increased \$7,500,000, chiefly owing to large purchases of metals and metal goods for the States. The shipping trust is still exciting great interest in England, the latest news being a confirmation of the Cunard Line having been bought

out. Old heads are shaking with forebodings of a great financial collapse when trade becomes depressed, owing to the enormous over-capitalization of industrial companies. The shipping combine cannot possibly earn any dividends, in the opinion of some experts, when the present trade boom is over. A Canadian national line, quite independent of the Morgan trust, seems to be generally regarded as necessary in the interests of trade. The banks, whose dividends are payable on 2nd June next, have declared the usual rate. With business as it has been for the past year they ought to have a considerable surplus of profits to add to reserve fund. There is nothing, however, to render bank shares very attractive at present prices. Very few have been sold recently; Toronto has brought 249; Merchants, 148½; Montreal is quoted 255; Ontario, 132; Molsons, 206 Quebec. 117. Pacific has been selling freely at 126½ to 127; large lots of this stock are said to have been secured in London. To-day sales have been: Heat & Power, 99½ to 99¾; Dominion Steel, 61 to 61½; preferred, 95 to 96; Twin City, 120¾; Toronto Railway, 119¾; Nova Scotia Steel, 111. Paris, exchange on London, 25f. 19½c.; Berlin, 20m. 49½pf. Call money in New York, 6 to 15 per cent.; trade paper, 4¼ to 5½. Local foreign exchange, 60's, 9¾; demand, 10. No change in local money rates.

The following is a comparative table of stocks for week ending May 8th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

	Shares.	Average same date
Banks.	sold. Highst. Lowst.	1901.
Montreal	16 260 259	258
Molsons	11 210 210	199
Merchants	69 150 148	160
Miscellaneous.		
Can. Pac. Ry.	14691 128 123	107¾
Do. New	1374 124¼ 119	.....

West India	100 65	65	.....
Montreal St.	400 267	264¾	282
Mont. Power xd.7970	102	98	.....
Toronto St.	1340 120⅝	119¾	110
Twin City	3032 121	119	75½
Rich. & Ont. Nav. 856	113	111	121½
Com. Cable	3 157	157	183
Montreal Tel.	159 170	169	168
Bell Tel.	4 165	165	170
Mont. Cotton	60 125¼	125	127
Dom. Cotton	465 55	53½	70¾
Merchts. Cotton. 70	85	82½	112
Virtue	5250 12	12	10
North Star	2500 21½	21½	50
Dom. Coal, com.1185	142	135	36¾
Do. pref.	27 117	117	114
Laur. Pulp Co.	8 100	100	.....
Dom. I. & S. com10902	68½	60½	35
Do pref.	1208 98	94½	85½
Do. Rights	1000 ¾	¾	.....
N. S. Steel	605 114¾	110	.....
Bonds.			
Montreal St.	94000 105	104¾	.....
Mont. Power	500 25	25	.....
Dom. I. & S.	76000 93	91½	88

—Ottawa Clearing House—Week ending Feb. 1, 1902—Clearings, \$1,715,194; balances, \$394,900.

BRAZILIAN EXCHANGE.

For week ending May 6th, 1902.

April 30	12 1-32d
May 1	12 1-16d
2	12 3-32d
3	12 5-32d
5	12 5-32d
6	12 3-16d

MONTREAL WHOLESALE MARKETS.

Thursday, May 8th, 1902.
Cold, Northern breezes still linger and prevent the sale of summer goods.

YORKSHIRE RELISH

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

Proprietors, GOODALL, BACKHOUSE & CO., LEEDS.

ENGLAND

AGENT FOR CANADA

CHAS. GYDE,

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

Shipping is very active, the early opening of navigation having permitted of the necessary arrangements being pretty well completed. In values there are not many changes. Flour is slightly firmer. Coarse feed has advanced \$1 per ton. Cheese holds firm at the high mark lately reached. Butter is steady at a fair price. Eggs are scarce. Potatoes are dearer. Hides are expected to be lower next week. White sugars declined 10c during the week. Teas are firm and scarce for some kinds. Turpentine is lower. Leather is quiet locally but export trade is good. The failure of a large Ottawa dry goods firm found many Montreal and Toronto houses interested.

BUTTER.

Prices hold steady, but demand is poor. Choicest creamery is quoted at 20c to 20½c; secondary qualities, 19c to

19½c; dairy, 16c to 18c, under quick sale. Rolls are dull at 16c to 16½c.

CEMENTS, ETC.

There are no sales of large lots reported, and even inquiries in that respect are not heard of. Trading is confined to jobbing requirements. Arrivals for week ending 7th inst. were: Belgian and German cement, 2,400 brls.; and 193,000 fire bricks.

CHEESE.

The market is firm as to price but quiet. Buyers are now going cautious as to purchases. Choicest old cheese is held at 11¼c, with new, 10½c to 10¾c.

EGGS.

The market is active and firmer. Best stock is worth 12½c to 13c. Arrivals are light and under requirements.

FLOUR AND FEED.

A very strong demand continues for both. Aside from a good local inquiry

for flour export orders are of a nature to tax fairly large resources. A prominent milling company reports a repeat order this week for 7,000 barrels flour for South Africa, to be shipped from Montreal. Prices of bran and shorts are again advanced \$1 per ton, bran (bulk), being now \$19 to \$20 and shorts \$21 to \$22. Flour has been marked up 5c on special brands. An active trade is reported in baled hay and the tone of the market is firm. We quote: No. 1, \$9 to \$9.50 No. 2, \$8 to \$8.50; clover, mixed, \$7.50 to \$8; and clover, \$7 to \$7.50 per ton, in car lots.

GREEN FRUIT, ETC.

The oranges belonging to the cargo of the steamer Jacona, consisting of 24,000 boxes, were sold at auction on the 2nd instant. Local dealers bought largely. Good prices were realized.

Cable Address: EILLS, Liverpool.

EILLS & COMPANY,

LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

Danish and Irish Butter

IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

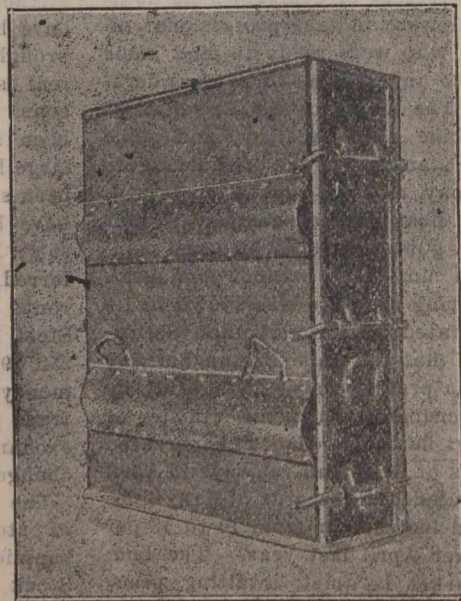
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rates to Canadians under the New
Preferential Tariff

SOAP FRAMES

PATENTS—No. 5107/93; No. 10362/99.



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

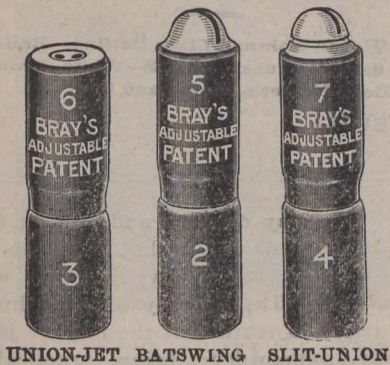
Easily Erected. Self-Caulking. Guaranteed not to Warp.
Wheels and Axles fitted if required.

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

Soap Trade Supplied under the new Tariff

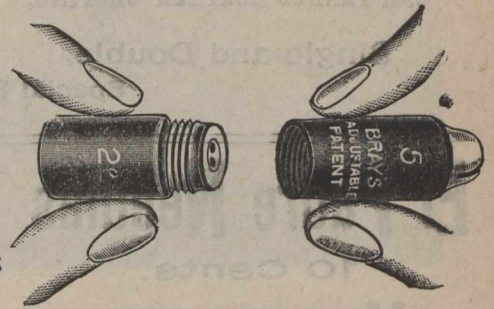
Bray's "Adjustable Special" Gas Burners

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



SIZES.

	TOPS	Union-Jets Batwing Slit-Unions	} 3 to 8
	BOTTOMS	Union-Jets	00 to 5



GEO. BRAY & CO.

Gas Burner
Manufacturers

Bagby Works, LEEDS, ENG.

The bulk of the fruit consisted of Sorrento oranges, the remainder being Messina fruit. Sorrento oranges brought from \$2.20 to \$4 a box. Half boxes were sold from \$1.50 to \$2.15. The price realized for the Messina fruit was considered exceptionally good. Boxes were sold from \$2.80 to \$3.90; half boxes from \$1.25 to \$2.40. Owing to the unfavorable north breezes which persist in forcing back the warmth, the demand for all kinds of green fruit is held in check. There is, likewise, an absence of display, and this serves as a reminder that summer has yet to arrive. The quotations are: Apples, brls., \$3.50 to \$6.00; Jamaica oranges, \$4.75 per brl.; do. in boxes, \$2.75; Florida oranges, \$3.50 box; Messina oranges, \$3.75 to \$4.00

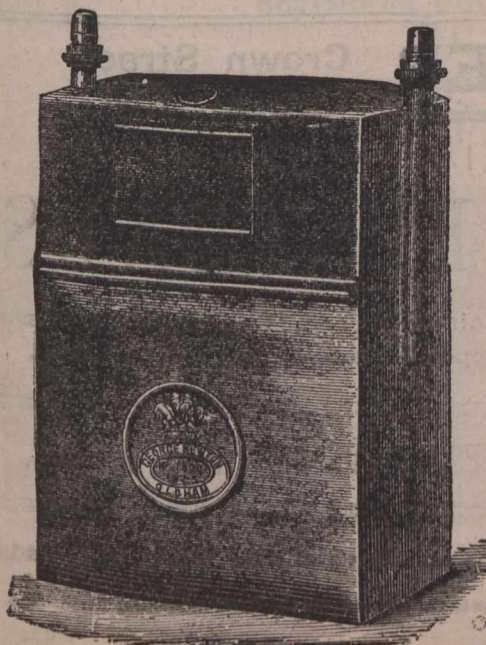
per box; Val. oranges, 420s, ordinary, \$5.00; do., do., 420s, Jumbo, \$5.00 to \$5.25; California grape fruit, \$4 to \$5 per box; Jamaica grape fruit, \$4.50 to \$5.00; lemons, 360s, \$2.00 to \$2.75; do. 300s, \$2.00 to \$3.00; bananas, 8-hands, \$1 to \$1.35; No. 1 do., \$1.75 to \$2.25; extras, \$2.50; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; nuts, Pecans, extra large, 17c; sweet potatoes, barrel, \$5.50; Cape Cod cranberries, \$7 to \$10; Malaga grapes, per keg, \$5.50 to \$7.50; pines, 15c to 25c each; extra pines, 45c do.; Florida tomatoes, \$3.00 to \$3.50; strawberries, 25c to 30c; per box; new potatoes, 6c per lb.; Boston lettuce, \$1 per dozen; radishes, 45c per dozen bunches; sweet potatoes, in one bush. baskets, \$3; spinach, brls., \$2.00; cu-

cumbers, hot house, \$1.25 per dozen; asparagus, 40c to 60c bunch; Canadian lettuce, 40c dozen heads.

GREEN HIDES.

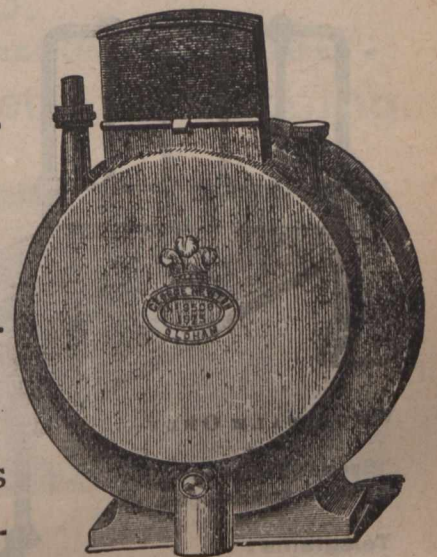
Dealers here look for a decline of 1c lb. all round, in both beef and calfskins, next week. Meantime the market is devoid of special features. A fair trade is doing. In the New York market tanners were ready buyers of dry hides at full values. Packers continued indifferent sellers of city slaughter hides. With only small stocks on hands to market and with a fair inquiry from tanners they were talking high prices, in some instances up to 13c for native steers. Quotations were 12¼c to 12¾c for native steers, 11½c to 11¾c for butt bands and 11¼c to 11½c for side brands. Country hides

GEORGE NEWTON, LTD.



**GAS METER =
MANUFACTURERS.**

**OLDHAM,
ENGLAND.**



Special quotations
under the new Canadian
Preferential Tariff,

Established 1857.

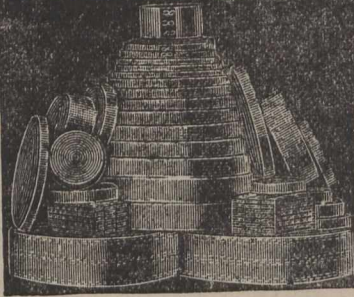
JOHN OLDFIELD & CO.,

THE CITY TANNERY
& LEATHER WORKS,

BRADFORD, - - England.

OAK-TANNED LEATHER BELTING.

Single and Double.

LEATHER BELTINGSINGLE AND DOUBLE
LEATHER BELTINGSPECIALITY
EXTRA STOUT
OAK-TANNED**LEATHER-LINK**

—OR—

CHAIN BELTING.

For Electric and Heavy Driving

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

Special Rates to Canadians under the New Tariff.

El Padre Needles

10 Cents.

VARSAITY,

5 Cents.

The Best

~ CIGARS ~

*that money, skill, and
nearly half a century's
experience can pro-
duce.*

Made and Guaranteed by

S. DAVIS & SONS,
MONTREAL, Que.**MONTREAL CITY AND DISTRICT
SAVINGS BANK.**The Annual General Meeting of the shareholders
of this Bank will be held at its Head Office, 178 St
James Street, on**Tuesday, 6th May, Next,**

At 12 o'clock noon.

or the reception of the Annual Reports and State-
ments, and the election of Directors.

By order of the Board,

A. P. LESPERANCE,

Manager.

Montreal, March 31st, 1902.

and calfskins were firm.—In the Chi-
cago market no large sales were re-
ported in packer hides, buyers and
sellers being apart in their ideas. Pack-
ers generally were indifferent sellers
and held firm at outside quotations,
with tanners bidding inside figures but
getting few hides. Quotations were
unchanged at 12¼c to 13c for native
steers, 14c for heavy Texas, 12c to 12¼c
for butt brands, 11¼c to 12c for Colo-
rados, 10¼c to 10¾c for heavy native
cows, and 10c for branded do. Coun-
try hides were slightly easier at 8¾c
for No. 1 buffs.

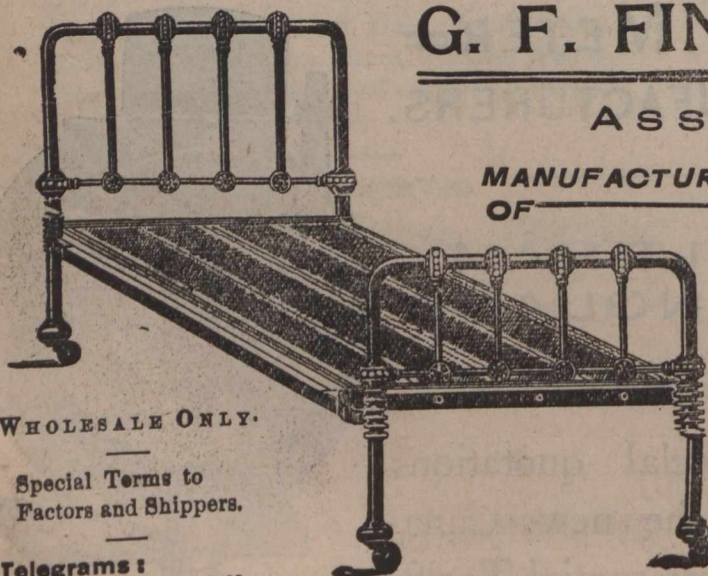
GROCERIES.

While raw beet sugar has been
steadily advancing during the past ten
days, prior to a break on Tuesday,
white sugars have declined 10c per 100
lbs. on the local market. This brings
standard granulated back again to
\$3.70 f.o.b., Montreal, the record low
price of some months ago. Yellow sug-
ars are unchangd. With the early
fruit season so near by, the present
chance to secure a supply of granulat-
ed sugar will doubtless be taken ad-
vantage of by those whose resources
and storage space will permit. It
would not surprise some dealers to see
sugars take a temporary turn up-
wards, long enough to cover the ac-
tive season, so that with raw much
higher, it appears like a tempting ar-
gument at the present state of the
market. London cable advices report-
ed raw beet sugar lower by 1½d to 6s

and for May delivery and 6s 4½d for
June do.. At the decline the tone of
the market was steady; cane was un-
changed. The scarcity of some lines
of teas is a feature of the market just
now; gunpowders being practically
sold out. It is, apparently, no long-
er a question of price with this tea
but of securing stock. A wholesale
dealer reported turning over some 50
packages fair gunpowder this week at
22c, which would have lingered a year
ago at 14c per lb. Mail advices from
the Pacific Coast state: In the salmon
market there is still an active demand
for export. One prominent company
reports a sale of 27,000 cases, at an ad-
vance of about 25c over the prices of
last fall. The demand in the East
has been stimulated by the higher
prices of meat, and there is some ad-
vance in England from a similar cause

**EXTRACT OF INDIGO.
REDUCED INDIGO.****J. W. EASTBURN,**

Baglan Chemical Works:

HALIFAX, ENGLAND.Special prices to Canadians under the new
Canadian Tariff.

WHOLESALE ONLY.

Special Terms to
Factors and Shippers.Telegrams:
"WVFN, LEEDS."**G. F. FINISTER,** Crown Street,
LEEDS, ENG.

Assembly Works,

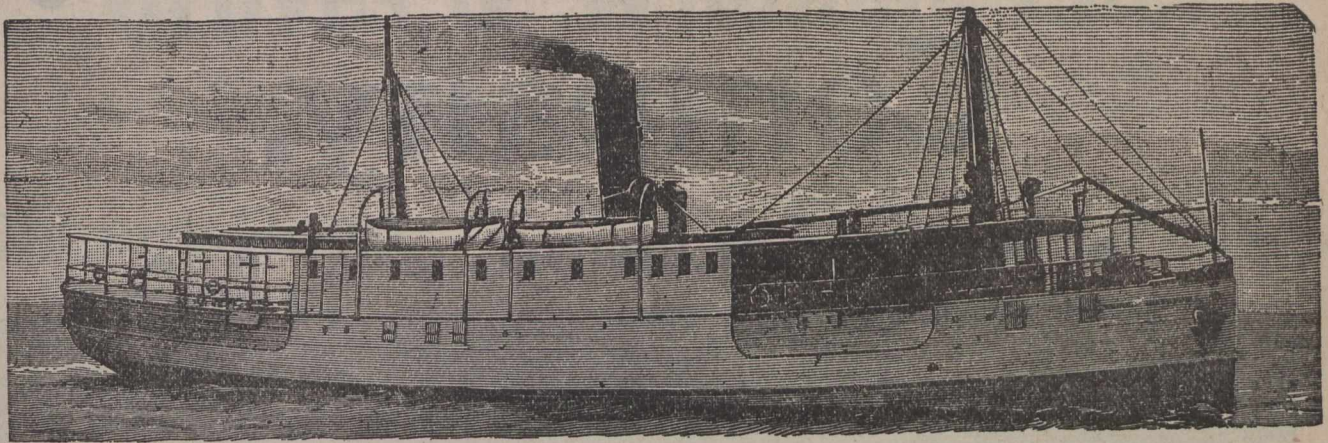
MANUFACTURER
OF**BEDSTEADS.**Folders, Chair-Bedsteads, Wire Spring Mattresses,
and Coppered Diamond Spring Mattresses.**WIRE MESHES FOR MATTRESS MAKERS.**

Angle Irons and Dovetails for Wood Bedsteads.

Special terms to Canadians under the New Preferential Tariff.

Lytham Shipbuilding & Engineering Co.

LYTHAM, ENGLAND.



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

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

locally. Alaska red and pink have been about cleaned up and but a small supply of choice Columbia River is offering. The season on the Columbia promises to be a good one, though the supply of fish is still small. Most of the stock is sent for cold storage, as it is still rather early for the canneries to commence operations. Two canneries have named opening prices at \$1.50 for talls, \$1.65 for flats and 95c for ½-lb. chinooks. On the Sacramento a big run is commencing. On the Sound preparations are being made for a large pack, but no news has been received as yet. The last British Columbia pack is estimated at 1,236,156 cases. Mail advices from London state that the salmon market remains steady with no quotable change in prices. The Texteth, with 84,014 cases Alaska, put

a good supply on the market. In Liverpool there is a good demand, with an advance of 6d to 1s per case on ¼-pounds. Ovals and fancy packages are in demand. A later rumour has it that several important interests on the Columbia River had cut the prices of future Chinook fish 5c per dozen. The prices, according to the report, were \$1.35 on talls, \$1.50 on halves, and 85c to 87½c on half-pounds, f.o.b. the Coast. Dried fruits are steady but the feeling in currants is gradually hardening in sympathy with higher prices abroad. A New York report of the 6th says: Interest is strongly centered in currants, with spot offerings quoted firmly at 5¼c for fine Amalias in barrels uncleaned. On this basis business in several round lots has been done to-day, the total sales ag-

gregating, it is believed, around 300 barrels. Bids for a considerable quantity are reported here at from 5c to 5½c, but sellers are unresponsive. A cable received to-day quoted 14s 9d c. and f. for prompt shipment. This while above the parity of spot cost laid down is slightly lower than the last cable on Saturday and 6d below a cable received here early to-day. It is not known positively whether the lower cable is a decline in the market for the fruit there or whether it is due to freight concessions or more favorable exchange. Cables received state positively that damage from mildew has actually occurred, but that it is impossible to estimate the amount at this time. The feeling among holders is very firm, but conservative interests are not placing too much con-

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

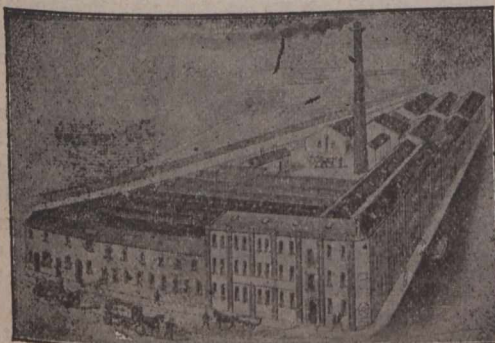
MILLS BROTHERS LTD.

Registered Office: Lowermoor Leather Works.
OLDHAM, ENGLAND.

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

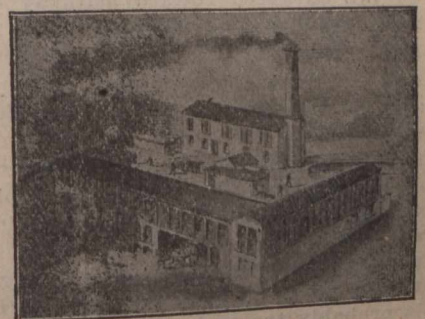
MANUFACTURERS
OF

Oak Tanned and Helvetia Strapping.



Lowermoor Works: Oldham.

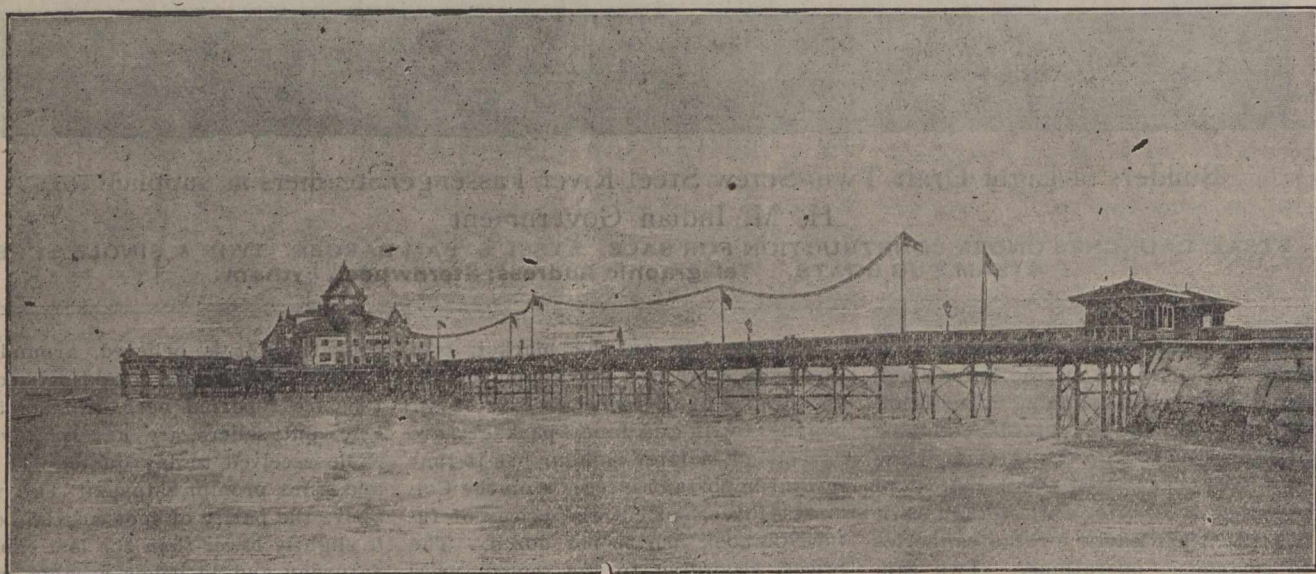
Patentees and Sole Manufacturers of the Improved Driving Belts for Mules, Cone Drum, and Electric Driving. Runs perfectly straight and free from Stretch. Mills' "Challenge Brand" Camel Hair Belting. Lancashire Belt Dressing. Roller and Clearer Coverers, for Home and Export. Helvetia, Rawhide, Horny,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

Widnes Foundry Company.

✦ ✦ ESTABLISHED 1841. ✦ ✦



Morecambe Pier (East View),

ERECTED, 1898, BY

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

confidence in the bullish advices from the other side, preferring to move guardedly. It is pointed out that the crop at present is in an early stage and not as far advanced toward maturity as when the disease struck in the vines in 1900. Early in the week cables were received from Greece noting unfavorable weather for the growing crop. Not much weight, however, was attached to this information, as quotations were entirely unchanged. The unfavorable weather has, however, apparently aided the development of the peronospora, and recent cables note damage to the new crop from this disease. It is probably too early to give any idea as to the extent of the damage, but that it is serious seems probable from the excited condition of the Greek market, conditions being such that

none of the exporters have been willing to make any firm offers. The English markets apparently put faith in the reported damage, as values there have been advanced rapidly and are now on a basis considerably above spot values. In this market considerable activity developed on receipt of the unfavorable news, and a large business has been done at gradually advancing figures, some holders at the moment being entirely out of the market awaiting definite advices as to the extent of the damage.

HARDWARE AND METALS.

Since the advance in cut nails noted last week, prices have held steady and there are no features of the market calling for special comment. The scarcity of manufactured iron and steel across the border is still being heard

and extreme prices are referred to as being paid for hurried deliveries. Closing prices of pig iron on the London market were as follows: Scotch warrants, Glasgow, 53s; No. 3 foundry, Middlesboro, 48s. Pig tin was firmer at an advance of 12s 6d in spot, £1 2s 6d in three months. Closing prices were: Spot, £131; futures, £127 15s. —The situation in the U.S. iron market appears to grow stronger daily. Although there is little actual demand except for deliveries due on contracts placed during the early part of the year, such inquiries that come in and little response from sellers. Nothing whatever is reported from any source for delivery this side of July and buyers for delivery over the last half of the year are said to be having increasing difficulty in finding sellers.

Telegrams: "GROVES, SALFORD."

Groves & Whitnall, Ltd.,

BREWERS,

Regent Road
Brewery.



SALFORD,
England.

Alexandra Brewery, MANCHESTER, Eng.

The tendency of prices, particularly on Northern iron, is upward, but it is hard to give quotations that would be any sort of a guide to the prospective buyer. The list prices are useless for such a purpose in the present unsettled condition of affairs. Most buyers, however, seem to be confident that the limit of the advance has been reached and are inclined to keep out of the market until later in the year, when they expect to have no trouble in getting needed material. Meanwhile consumers with actual present wants to be filled have to scour the market and then cannot always get what they want even at fancy prices.

LEATHER AND SHOES.

Dull, emphatically pronounced, is the

greeting of Montreal leather men to the query as to the state of the local market. Yet, when the conversation is extended they admit that nothing better can be expected just now, for it is "between seasons" with the cutters of leather, a few of whom are taking stock and will not buy under any consideration while others are preparing balance of fall samples and have yet to hear—favorably or otherwise—from their travellers at the distant points where their first samples reached. Export trade in leather continues brisk. Prices here are firm in keeping with the high price of dry hides across the lines, there is no accumulation of stocks and so, taking it all round dealers see no cause for complaint beyond

the fact that for the moment local calls are few. General prosperity among the farmers is causing demand in shoes to sway gradually toward those more profitable makes which sell at 25c to \$1 per pair more and give better satisfaction to all concerned.

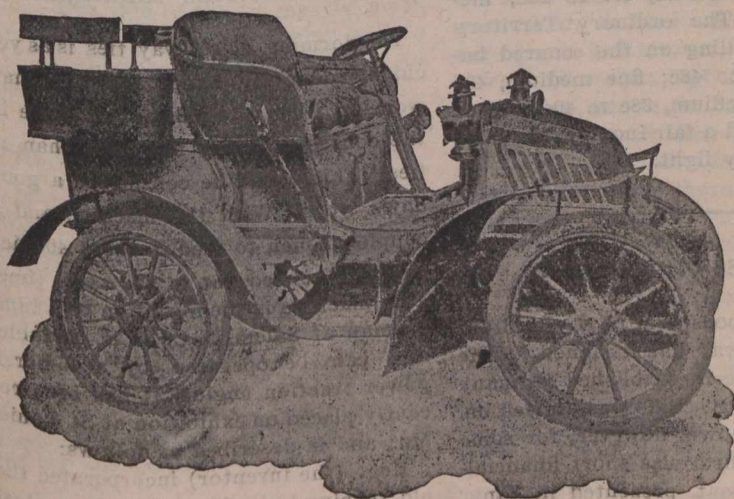
OILS, PAINTS, ETC.

Turpentine is again lower, present price being 67c to 68c. Linseed oils are steady at 79c to 83c as to kind and quantity. Cod liver oil is very firm and advancing, owing to the probability of light supplies. Chemicals are steady in price under a fair demand. Re inquiry for quotations on kalsomine, dealers sell at 3½c lb. in cases containing 5-lb. packages. This is one of the articles in the paint trade which is as devoid of profit for the dealer as sugar for the grocer or unbleached cotton for the dry goods merchant.

PROVISIONS.

There is a better tone to the market and with the exception of fresh pork, the demand has been much better. Prices, however, show no change. Fresh killed are firm at \$9 to \$9.50 per one hundred pounds. Quotations are: Selected heavy Canada short cut mess pork, \$22 to \$22.50; heavy Canada short cut mess pork, \$21 to \$21.50; Canada short cut back, \$21 to \$21.50; heavy Canada mess, long cut, clear pork, \$21; light Canada short clear pork, \$20.50 to \$21; pure Canada lard, in 20-lb. pails, 11½c to 12c; compound refined lard, in wood pails, 20-lb., 8¾c to 9c; Boar's Head, in 20-lb. wood pails, \$1.97½ to \$2.05; and Globe, at \$1.72½ to \$1.80; 20-lb. tin pails, ¼c per lb. less; hams, 12c to 14c, and bacon, 14c to 15c per lb. Liverpool, May, 7.—Bacon, short rib, steady, 51s 6d; long clear middles, heavy, steady, 51s 6d; short clear backs, steady, 51s 6d; clear bellies, steady, 51s 6d. Shoulders, square, steady, 39s 6d. Lard, prime western, in tierces, steady, 51s 3d. American refined, in pails, steady, 51s. Tallow, Australian, in

Marshall's 'Belsize' Car



Two Cylinders
12 h.p.
14½ cwt.

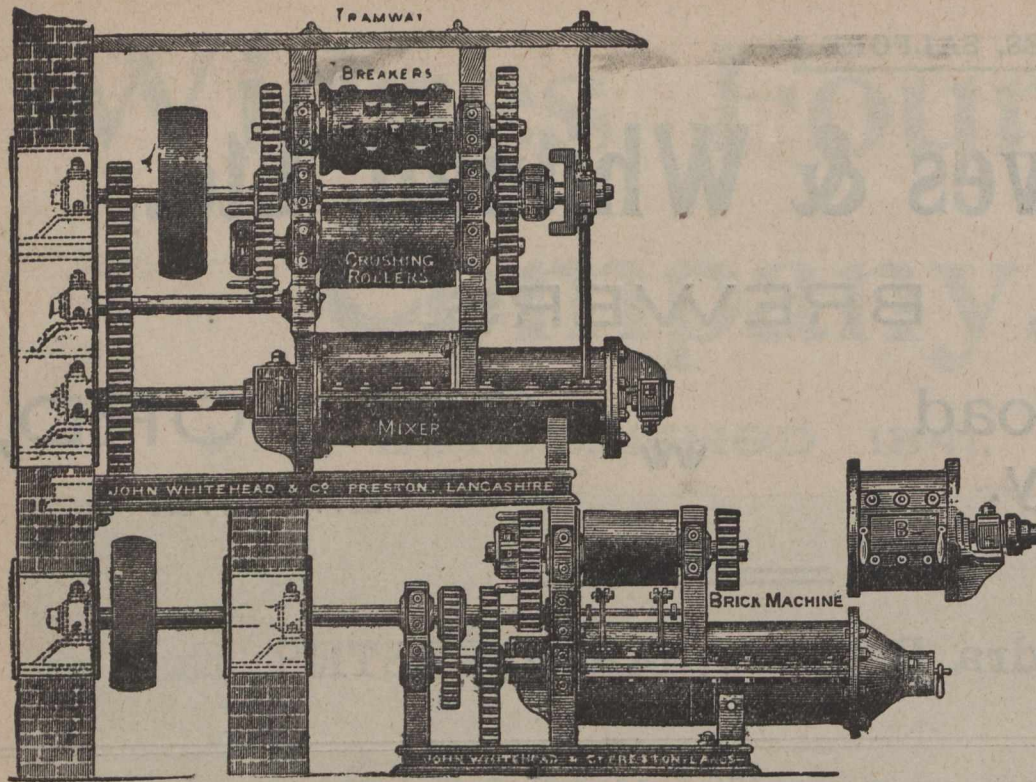
No Chains.
No Belts.

Unrivalled Hill
Climber.

Send for par-
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Marshall & Co.

Belsize Works. CLAYTON, MANCHESTER, ENGLAND.



Telegraphic address:—

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John Whitehead & Co.
Limited.

Albert Works,
PRESTON, ENGLAND.

Brickmaking Plant

"The Manchester."

Machinery and appliances for the manufacture of Bricks, Tiles and Pipes, under the new Canadian Preferential Tariff.

London, firm, 33s 3d.—Chicago, 7. — Provisions closed unchanged to 5c higher. Future quotations: Pork, May, \$16.80; July, \$16.95; September, \$17.02½; January, \$16.90½. Lard, May, \$10.10; July, \$10.10; September, \$10.17½; October, \$10.20. Ribs, May, \$9.50; July, \$9.52½; September, \$9.57½ to \$9.60. Cash quotations: Mess pork, \$16.85 to \$16.90. Lard, per 100 lbs., \$10.07½ to \$10.10. Short ribs, sides, \$9.45 to \$9.55; dry salted shoulders, 8c to 8¼c; short clear sides, \$10.00 to \$10.10.

WOOL.

The third series of wool auction sales opened in London on the 6th inst., with a large number of buyers present. A representative catalogue, consisting of 12,658 bales, was offered. Buyers from all parts competed briskly and a general improvement was noted. Merinos and fine crossbreds were 7½ to 10 per cent. higher, coarse 10 per cent. and Cape of Good Hope and Natal 7½ per cent. above the last sales. The demand was active throughout and the home trade, Germany and France operated freely. Following are sales in detail: New South Wales, 1,400 bales; scoured, 5d to 1s 6½d; greasy, 5¼d to 11½d. Queensland, 1,100 bales; scoured, 1s 1½d to 1s 6½d; greasy, 5d to 10½d. Victoria, 1,500 bales; scoured, 4¾d to 1s 6d; greasy, ½d to 1s. South Australia, 600 bales; scoured, 8½d to 11½d; greasy, 2½d to 8d. West Australia, 500 bales; scoured, 9½d to 11d; greasy, 5d to 10d. Tasmania, 300 bales; greasy, 4¼d to 11½d. New Zealand, 6,700 bales; scoured, 4d to 1s 1½d; greasy, 3½d to 9½d. Cape of Good Hope and Natal, 400 bales; scoured, 8d to 1s 2½d; greasy, ¼d to 8½d. Punta Arenas, 700 bales; greasy, 5d to 5¾d. —In the local market there is a fair business doing at 15½c to 16½c for Cape wool, a sale at the latter price being put through on Wednesday. There is on longer the market here, however, a number of the mills having

closed down. This brings trade into fewer channels, while at the same time opening a clearer road for the European exporters of woollen materials against which most Canadian manufacturers feel unable to compete with the present encouragement given transatlantic makers. Wool importers say they must now get better prices for wool because they cannot reproduce stocks at present prices; but whether manufacturers here will submit to it is the question. A Boston report says: There has been no change in the condition of the wool market here this week. The strikes in the woollen mills throughout New England have acted like a blight upon the market and buyers are using it as a club to depress values. While there has been no quotable change from week to week, the tendency has been downward for some time and the average of quotations is fully a cent lower than the high point reached in January. Territory wools are dull. Choicest staple scoured are quoted, fine, 50c to 52c; fine medium, 47c to 48c; medium, 45c. The ordinary Territory grades are selling on the scoured basis, fine, 47c to 48c; fine medium, 43c to 45c, and medium, 38c to 40c. Fleece wools have had a fair inquiry, but sales have been very light.

BUSINESS DIFFICULTIES.

—The dry goods firm of G. R. Blyth & Sons, Ottawa, has assigned. The business has been established for many years and a large trade was carried on. It has been known, however, for some time that the firm was short financially. A statement, presented in January last, showed assets of \$267,554 and liabilities of \$193,954. It is understood now, however, that the liabilities will be over \$200,000, and the estate may show a deficit.

NEW INVENTIONS.

For the benefit of our readers we publish a list of patents recently granted by the Canadian Government, secured through the agency of Messrs. Marion & Marion, patent attorneys, Montreal, Canada, and Washington, D. C. Information regarding any of these patents will be supplied free of charge by applying to the firm above mentioned: Maxime Vallee, St. Jerome, Que., lock latch; Alfred F. Laycock, Moosomin, Assa., radiator; Lewyn Frank Cutten, Boissevain, Man., damper for stove pipes; Joseph Marie Damien Cyr, Ste. Rose, (Laval, Que., washing machine; William Maloney, Winnipeg, Man., grain threshing machine; Messrs. Fitz-Simon & Benoit, Wapella, Assa., grain door; Harold Wolferstan Higgins, Montreal, Que., coffee pot; Louis Falloard, Arcola, Assa., snap hook.—Write for a copy of "The Inventor's Help."

RAILWAY-TIES MACHINE.

The forming of railway ties is as yet chiefly done by hand, and one man working with a broadaxe can make in the course of a day not more than 12 ties. This would be considered a good day's work. With the machine and a couple of men to feed it about 400 ties could be turned out in the same time. This machine is the invention of a lumberman at Salem, N.C. It is portable, and can be operated by a 16-horse power traction engine. It has been recently placed on exhibition at St. Louis, Mo., and is described as follows:

Hegel (the inventor) incorporated the old turning-lathe idea and a long steel roller set with a series of some thirty blades, which are regulated by a system of projecting necks so they can only cut one-sixteenth of an inch into the wood at a single revolution, is the

ESTABD

1859

LIVERPOOL RUBBER COMPANY LTD

MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES
CANVAS, PLIMSOLL,
GYMNASTIC & LAWN TENNIS SHOES

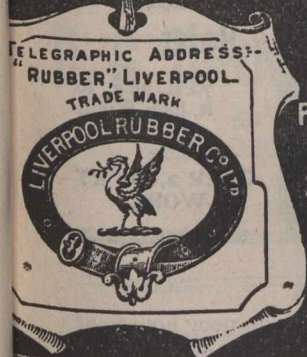


GARDEN
HOSE

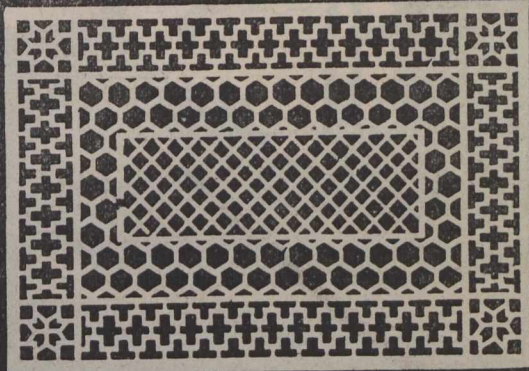
WASHERS
AND

DELIVERY HOSE. BELTING
RD. MATS. VALVES. SHEETS.

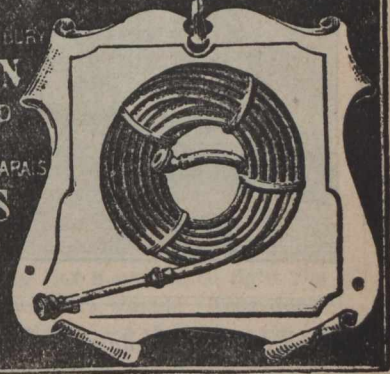
ALL KINDS OF MECHANICAL
RUBBERS. INDIA RUBBER THREAD



CAB
TYRES
PNEUMATIC
CUSHION
AND
SOLID
TYRES



34 ALBERT SQUARE
LONDON
ENGLAND
20, RUE DE MARAIS
PARIS
FRANCE



HEAD OFFICE & WORKS
VAUXHALL RD **LIVERPOOL** ENGLAND

basic principle of the Hege tie-making apparatus. A round steel plate at either end of the roller to which are fastened the blades is so arranged that a set of formers in the shape of parallelograms, attached to the appliances which grasp either end of the log, roll against the round plate, shape the log as it is being hewn down by the lathe. The shape of the set of formers on the appliance which holds the log while it is being operated upon, determines the shape of the tie, every part of which is exactly a plain surface with the same direction as the edge of the formers referred to. In fact, the tie may be hewn into any shape desired by changing the shape of the formers. One side of the tie may be made round, another side triangular, and so on, should there be any occasion to make such a fancy design of ties.

THE CRIME OF NOT INSURING.

The Rev. T. De Witt Talmage, who died recently, was a staunch believer in life insurance, of which he carried

a \$60,000 line. In 1887, he preached a sermon on "The Crime of Not Insuring," which, though widely published at the time, possesses renewed interest:

The Crime of Not Insuring.—Let him appoint officers over the land, and take up the fifth part of the Land of Egypt in the seven plenteous years.—Gen. xli., 34.—These were the words of Joseph, the president of the first life insurance company the world ever saw. Pharaoh had a dream that distracted him. He thought he stood on the banks of the river Nile, and saw coming up out of the river seven fat, sleek, glossy cows, and they began to browse in the thick grass. Nothing frightful about that. But after them, coming up out of the same river, he saw seven cows that were gaunt and starved, and the worst looking cows that had ever been seen in the land, and in the ferocity of hunger they devoured their seven fat predecessors. Pharaoh, the King, sent for Joseph to decipher these midnight hieroglyphics. Joseph made short work of it, and intimated that the seven fat

cows that came out of the river were seven years with plenty to eat; the seven emaciated cows that followed them were seven years with nothing to eat. "Now," said Joseph, "let us take one-fifth of the corn crop of the seven prosperous years, and keep it as a provision for the seven years in which there shall be no corn crop."

The King took the counsel, and appointed Joseph, because of his integrity and public-spiritedness, as the president of the undertaking. The farmers paid one-fifth of their income as a premium. In all the towns and cities of the land there were branch houses. This great Egyptian life insurance company had millions of dollars as assets. After a while the dark days came, and the whole nation would have starved if it had not been for the provision they had made for the future. But now these suffering families have nothing to do but go up and collect the amount of their life policies. The Bible puts it in one short phrase: "In all the land of Egypt there was bread." I say this was the first life insurance company.

ADMIRALTY CONTRACTORS.

Tel. Address: "PUMPS," Leeds.

THE LEEDS ENGINEERING & HYDRAULIC Co.,

Manufacturers of

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Cranes and Lifts.

ELECTRICALLY DRIVEN PLANT.

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

Special prices to Canadians under the new tariff.

JOHN BARKER & SONS, Limited. PARK STREET IRON WORKS, OLDHAM, ENGLAND.

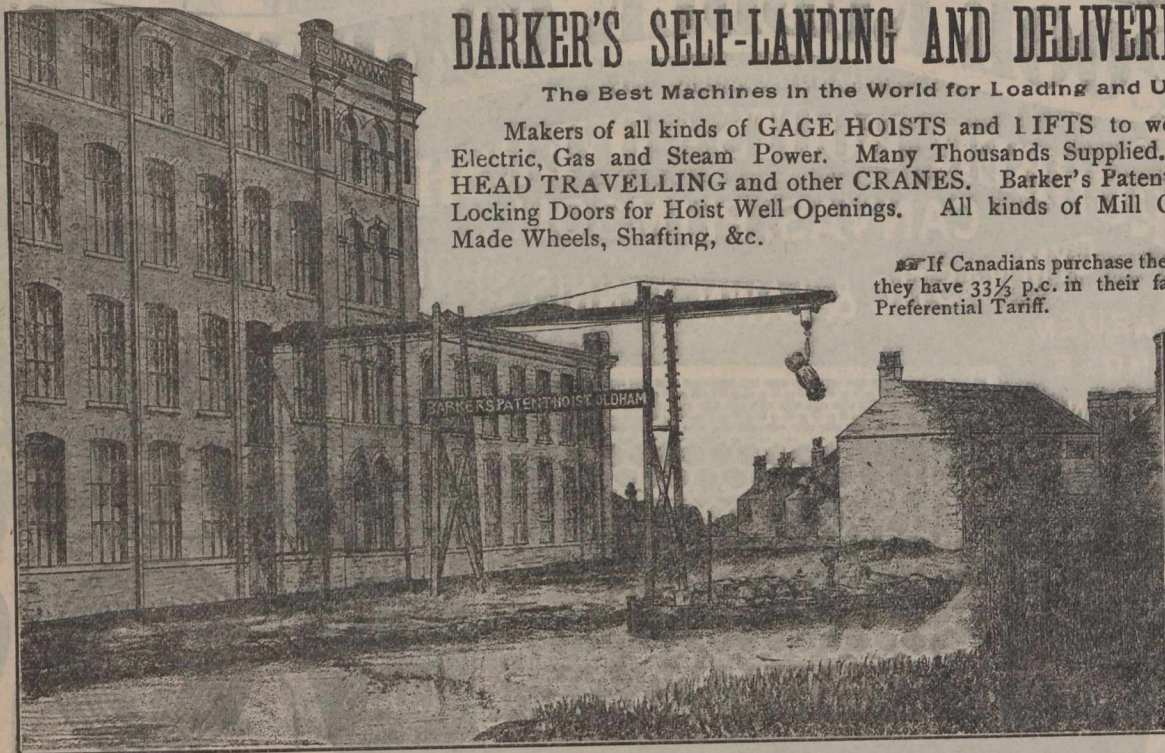
Original Inventors, Patentees and Sole Makers of

BARKER'S SELF-LANDING AND DELIVERING HOISTS

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

Makers of all kinds of GAGE HOISTS and LIFTS to work by Hydraulic, Electric, Gas and Steam Power. Many Thousands Supplied. Also of OVER-HEAD TRAVELLING and other CRANES. Barker's Patent Self-Closing and Locking Doors for Hoist Well Openings. All kinds of Mill Gearing, Machine-Made Wheels, Shafting, &c.

If Canadians purchase these Cranes in England, they have 33½ p.c. in their favour under the new Preferential Tariff.



Barker's Patent Hoist.

70 ft. long, 30 ft. high. Winds one Bale per Minute.

OVER 2,000 AT WORK.

It was divinely organized. It had in it all the advantages of the "whole life plan," of the "Tontine plan," of the "endowment plan," and all of the other good plans. We are told that Rev. Dr. Anhate, of Lincolnshire, England, originated the first life insurance company, in 1698. No; it is as old as the corn cribs of Egypt, and God himself was the author and originator. If that were not so I would not take your time and mine in a Sabbath discussion of this subject; I feel it is a theme vital, religious, and of infinite import—the morals of life and fire insurance. It seems to me that it is time for the pulpit to speak out. But what does the Bible say in regard to this subject? If the Bible favors the institution, I will favor it; if the Bible denounces it I will denounce it. In addition to the forecast of Joseph in the text, I call to your attention Paul's comparison. Here is one man who, through neglect fails to support his family while he lives, or after he dies. Here is another man who abhors the Scriptures and rejects God. Which of these men is the worse? Well, you say the latter. Paul says the former. Paul says that a man who neglects to care for his household is more obnoxious than a man who rejects the Scriptures. "He that provideth not for his own, and especially those of his own household, is worse than an infidel." Life insurance companies help most of us to provide for our families after we are gone. But if we have the money to pay the premiums and do not pay the premiums, we have no right to expect mercy at the hand of God in the judgment. We are worse than Tom Paine, worse than Voltaire, and worse than Shaftesbury. The Bible declares it: we are worse than an infidel. After the certificate of death has been made out, and the thirty or the sixty days have passed, and the officer of a life insurance com-

pany comes into the bereft household and pays down the hard cash on an insurance policy, that officer of the company is performing a positively religious rite, according to the Apostle James, who says: "True religion and undefiled before God is this: to visit the fatherless and the widow in their affliction," and so on.

* * * * *

When men think of their death they are apt to think of it only in connection with their spiritual welfare, and not of the devastation in the household, which will come because of their emigration from it. It is meanly selfish for you to be so absorbed in the heaven to which you are going that you forget what is to become of your wife and children after you go. You can go out of this world not leaving them a dollar, and yet die happy, if you could not provide for them. You can trust them in the hands of God who owns all the harvests and the herds and the flocks; but if you could pay the premium on a policy, and neglected them, it is a mean thing for you to go up to heaven, while they go to the poor-house. You, at death, move into a mansion, river front, and they move into two rooms on the fourth story of a tenement house in a back street. When they are out at the elbows and the knees, the thought of your splendid robe in heaven will not keep them warm. The minister may preach a splendid sermon over your remains, and the quartette may sing like four angels, in the organ loft, but your death will be a swindle. You had the means to provide for the comfort of your household when you left it, and you wickedly neglected it.

"Oh," says some one, "I have more faith than you; I believe when I go out of this world the Lord will take care of my family." Yes. He will provide for them. Go to Blackwell's Is-

land, go through all the poor houses of the country, and I will show you how often God provides for the neglected children of neglectful parents. That is, He provides for them through public charity. As for myself, I would rather have the Lord provide for my family in a private home, and through my own industry, and paternal and conjugal faithfulness. "But," says some man, "I mean in the next ten or twenty years to make a great fortune, and so I shall leave my family, when I go out of this world, very comfortable." How do you know you are going to live ten or twenty years? If we could look up the walk of the future we would see it crossed by pneumonias, and pleurisies, and consumptions, and colliding rail trains, and runaway horses, and breaking bridges, and funeral processions. Are you so certain you are going to live ten or twenty years that you can warrant your household any comfort after you go away from them? Besides that, the vast majority of men die poor. Two only out of a hundred succeed in business. Are you very certain that you are going to be one of the two? . . . There are men who die solvent who are insolvent before they get under the ground, or before their estate is settled. How soon the auctioneer's mallet can knock the life out of an estate! A man thinks the property worth \$15,000; under a forced sale it brings \$7,000. The business man takes advantage of the crisis, and he compels the widow of his deceased partner to sell out to him at a ruinous price, or lose all. . . . Or the administrator is ordered by the Surrogate to wind up the whole affair. The estate was supposed at the man's death to be worth \$20,000; but after the indebtedness has been met, and the bills of the doctor and the undertaker and the tombstone cutter have been paid, there is nothing left. That means the

Bottle Washing Machinery

OUR NEW PATTERN "KINGSTON."

No. 2

22-dozen Half-pint Beers.

Fitted with Revolving Rinsers as shewn,

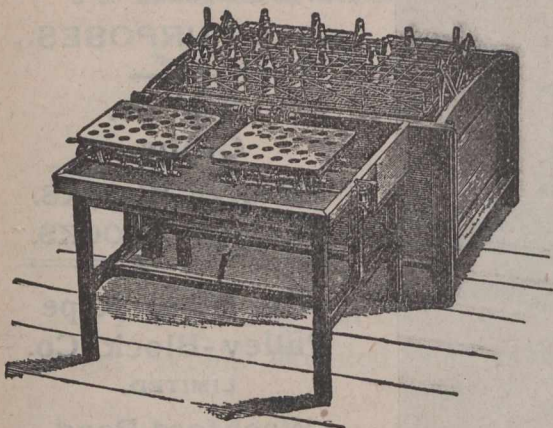
£27

with Bottle Sinker.

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

Machines from £10 to £40.

Original Inventor and Patentee.



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

Special estimates to Canadians under the New Tariff.

STOCKS AND BONDS.

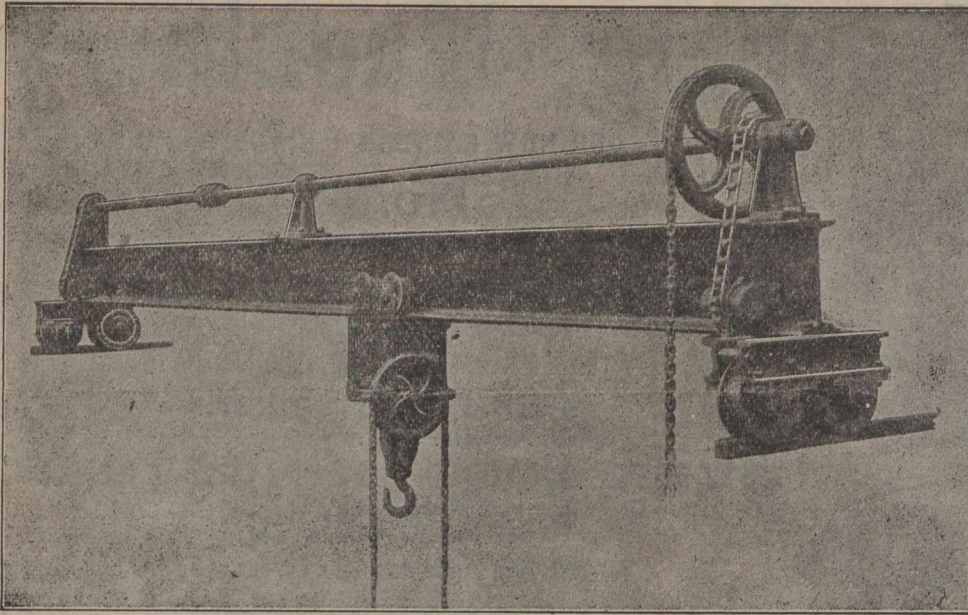
NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price May 8 (B.M.)	Cash value per S.
British North Am.	243	4,866,000	4,866,000	1,776,322	3	Apl. Oct	166	330 48
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3 1/2	June Dec	147	75 00
Commercial, Windsor..	40	800,000	800,000	80,000	3	.....	105	48 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	120 00
Eastern Townships.....	50	2,000,000	1,742,535	1,000,000	3 1/2	Jan July	150	75 00
Halifax Banking Co.....	20	600,000	600,000	500,000	3 1/2	Feb. Aug	158	70 00
Hamilton	50	2,000,000	1,997,766	1,500,000	5	June Dec	205	103 00
Kochelaga	100	2,000,000	1,500,000	750,000	3 1/2	June Dec	157	78 00
Imperial	100	2,500,000	2,500,000	1,350,000	5	June Dec	329	165 00
Merchants' Can.	100	5,000,000	4,000,000	2,000,000	3 1/2	June Dec	148 1/2	145 50
Meisens	50	2,500,000	2,500,000	2,100,000	4 1/2	Oct April	205	103 00
Montreal	200	12,000,000	12,000,000	7,000,000	5	June Dec	255	127 50
Nationale	30	1,200,000	1,200,000	275,000	3	May Nov	95	48 00
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	150 00
Nova Scotia.....	100	2,000,000	2,000,000	2,300,000	4 1/2	Feb. Aug.	232	116 00
Ontario.....	100	1,500,000	1,305,000	300,000	2 1/2	June Dec	132	66 00
Ottawa	100	1,500,000	2,000,000	1,765,000	4 1/2	Jan Dec	205	103 00
People's of N. B.....	150	150,000	150,000	155,000	4	.....	250	125 00
Provincial.....	25	873,487	751,245	.....	3	June Dec	155	78 00
Quebec.....	100	2,500,000	2,420,000	700,000	3	June Dec	122	61 00
Royal	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb Aug	175	87 50
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	750,000	5	April Oct	233	116 50
Toronto	100	2,400,000	2,400,000	2,340,000	5	June Dec	240	120 00
Traders	100	1,350,100	1,344,430	250,000	3	June Dec	113 1/2	56 75
Union (Halifax)	50	500,000	500,000	500,000	3 1/2	Mei Sept	150	75 00
Union of Canada	100	2,000,000	2,000,000	554,000	3	June Dec	.....	.....
Western.....	100	500,000	491,239	150,000	3 1/2	Apl Oct	.....	.....
Agri. Sav. and Loan Co	50	630,300	630,300	102,000	3	Jan July	.....	160 00
Rail Telephone Co	100	5,000,000	5,000,000	900,000	4 1/2	Jan July	160	80 00
Brit. Can. Loan & Inv. Co.	100	1,987,908	393,421	120,000	2 1/2	Jan July	135	67 50
Brit. Mortg. Loan Co	100	450,000	300,214	100,000	3	Jan July	54	27 00
Can. Colored Cot. Mills Co.....	100	2,700,000	.....	.....	.....	Jan July	99	49 50
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,000,000	350,000	3	Jan July	115	57 50
Can. Per. & W. Can. M. Corpn.	10	5,951,350	5,951,350	1,490,057	3 1/2	Jan July	114	57 00
Can. Sav. & Loan Co.....	50 2 1/2	750,000	750,000	260,000	3 1/2	Jan July	124	62 00
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	450,000	1 1/2	Jan July	124	62 00
Dominion Sav. and Inv. Co.....	50	1,000,000	934,200	40,000	2	July Dec	70	35 00
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1 1/2	Jan	124	62 00
Dominion Cotton Mills Co.....	100	3,332,600	3,332,600	.....	6	Mar	52 1/2	26 25
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	356,752	3	Jan July	112	56 00
Home Sav. and Loan Co	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	67 50
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	990,000	4 1/2	Jan July	170	85 00
Imperial Loan and Inv. Co.....	100	732,724	730,647	175,000	3	Jan July	70	35 00
Landed Banking and Loan	100	700,000	700,000	210,000	3	Jan July	111	55 50
London & Can. Loan and Ag.....	50	1,000,000	877,267	87,500	3	Jan July	98	49 00
London Loan Co.....	50	679,700	678,550	160,000	3	Jan July	110	55 00
Manitoba & North-W. Ln Co.....	100	1,500,000	875,000	50,000	.....	Jan July	55	27 50
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	167	83 50
Montreal Gas Co	40	3,000,000	2,998,640	.....	5	April Oct	241	120 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,318	2 1/2	Feb. Mch.	205	102 50
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch.	135	67 50
Merchants Cot. Co.....	100	1,250,000	1,250,000	250,000	3 1/2	Jan July	95	47 50
Montreal Loan and Mortg.....	25	500,000	500,000	360,000	3 1/2	Mch	127 1/2	63 37
Ont. Indus. Loan and Inv.....	100	466,500	314,385	150,000	3	Jan July	121 1/2	60 75
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	560,000	3	Jan July	24	12 00
People's Loan and Dep. Co.....	50	600,000	600,000	50,000	2	Jan July	70	35 00
Real Est. Loan Co.....	40	373,720	373,720	162,355	3	May Nov	111 1/2	55 62
Richelieu and Ont. Nav. Co.....	100	2,088,000	2,088,000	320,155	.....	Jan	240 1/2	120 25
The Royal Electric Co.....	100	2,250,000	2,250,000	.....	.....	Jan	156	78 00
Toronto Electric Light Co.....	100	2,000,000	2,000,000	250,000	2 1/2	Jan	108	54 00
Toronto Mortgage Co	50	1,445,880	724,540	Jan	108	54 00
Toronto Street Railway	100	6,000,000	6,000,000	Jan	112 1/2	56 25
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children are to come home from school, and go to work. That means the complete hardship of the wife, turned out with nothing but a needle to fight the great battle of the world. Tear down the lambrequins, close the piano, rip up the Axminster, sell out the wardrobe, and let the mother take a child in each hand and trudge out into the desert of the world. A life insurance would have hindered all that. The utter indifference of many people on this important subject accounts for much of the crime and pauperism of this day.

Who are these children sweeping the crossings with a broken broom, and begging a penny of you as you go by? Who are these lost souls gliding under the gaslight, in thin shawls? Ah, they are victims of want, and, in many of the cases, the foresight of parents and grandparents might have prevented it. God only knows how they struggled to do right. They prayed until the tears froze on their cheeks, they sewed on the sack until the breaking of the day, but they could not get enough money to pay the rent; they could not get enough money to decently clothe themselves, and one day, in that wretched home, the angel of purity and the angel of crime fought a great fight between the empty-bread tray and the fireless hearth, and the black-winged angel shrieked: "Aha, I have won the day."

Says some man: "I believe what you say; it is right and Christian, and I mean some time to attend to this matter." My friend, you are going to lose the comfort of your household in the same way the sinner loses heaven, by procrastination. I see all around me the destitute and suffering families of parents who mean some day to attend to this Christian duty. During the process of adjournment the man gets his feet wet, then comes a chill and a delirium, and the doleful shake of the doctor's head, and the obsequies. If there be anything more pitiable than a woman, delicately brought up, and on her marriage day, by an indulgent father, given to a man to whom she is



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the chief joy and pride of life until the moment of his death, and then that same woman going out with helpless children at her back to struggle for bread in a world where brawn muscle, and rugged soul are necessary—I say, if there be anything more pitiable than that I don't know what it is; and yet there are good women who are indifferent in regard to their husband's duty in this respect, and there are those positively hostile, as though a life insurance subjected a man to some fatality. There is in this city to-day a very poor woman keeping a small candy shop, who vehemently opposed the insurance of her husband's life, and when application had been made for a policy of \$10,000, she frustrated it. She would never have a document in the house that implied it was possible for her husband ever to die. One day, in the quick revolution of machinery, his life was instantly dashed out. What is the sequel? She is with annoying tug making the half of a miserable living. Her two children have been taken

away from her, in order that they may be clothed and schooled, and her life is to be a prolonged hardship. O man, before forty-eight hours have passed away, appear at the desk of some of our great life insurance companies, have the stethoscope of the physician put to your heart and lungs, and by the seal of some honest company decree that your children shall not be subjected to the humiliation of financial struggle in the dark day of your demise.

DEEP HOLES AND BIG WELLS.

Much curiosity seems to be rampant in regard to the depth and capacity of various oil wells.

By the depth of a well, of course, is meant the distance from the surface of the ground to the point where the drill stopped. Relatively, however, the wells that have penetrated deepest into the earth's crust are, paradoxically, of lesser depth than those which measure a great deal more in feet. The Trenton rock, from which the wells of

Northwestern Ohio and Indiana obtain their oil supplies, is the deepest oil-producing formation known, yet the wells there are not near so deep as thousands of wells in the Eastern oil fields. The wells in the Bradford and Allegheny fields obtain their oil from a lower geological formation than the deep sand wells of West Virginia, although the latter are of much greater depth.

In Westmoreland county, Pa., the gas sand of the Murrysfield field is found at a depth of about 400 feet. The gas wells of McKean and Elk counties are found at from 2,000 to 2,500 feet, but, according to the geologists, these latter sands are 1,800 feet below the horizon of the Murrysfield gas sand.

The deepest producing well in the region, so far as known, is the South Penn Oil Co.'s No. 1, on the Marian Gallagher farm, on the line between Marion and Wetzel counties, in West Virginia. It was completed in March, 1889, and is 3,540 feet deep. It started at about 60 barrels a day. The deepest hole drilled in Greene county, Pa., is located on the A. Hinerman farm. It was drilled through all the known sands and abandoned at a depth of 3,700 feet. A test well was drilled on the Buchanan farm, in Hopewell township, Washington county, in 1882, by Fred. Crocker, which reached a depth of 4,303 feet.

The natural gas wells of Washington county, Pa., are from 2,200 to 2,500 feet deep. George Westinghouse's celebrated gas well, located at Homewood, a suburb of the Smoky City, which opened gas well, located at Homewood, a 1884, was 1,475 feet deep. Mr. Westinghouse later on drilled a deep test well in the same locality, which on Dec. 1, 1886, was abandoned at a depth of 4,618 feet because of losing the tools in the hole.

The deepest hole ever drilled in the United States, if not in the world, is the well of the Forest Oil Company on the Bedell farm, at West Elizabeth, in Allegheny county. It was drilled as a purely experimental venture, and abandoned at a depth of 5,575 feet. Its record is of interest to geologists and future investigators of the earth's

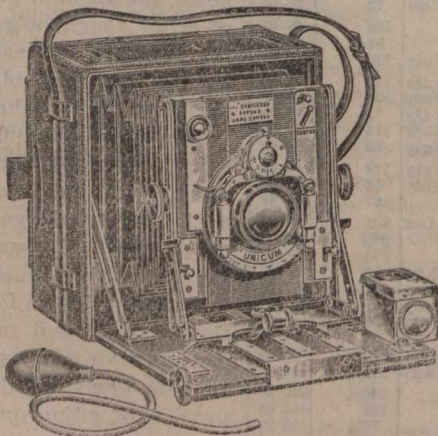
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structure, but so far as oil or gas is concerned it was a total failure.

Jonathan Watson's deep well near Titusville, which was drilled in the early days of the oil industry, was 3,553 feet deep. J. M. Guffey & Co. drilled a well to about the same depth on the Waltz farm, near West Newton, in Westmoreland county, a number of years ago. There are a large number of wells in the oil regions of Pennsylvania, West Virginia, and Southern Ohio ranging from 2,000 to 3,500 feet in depth.

It can be truthfully stated that the three deepest wells ever drilled in the oil fields of Pennsylvania are: First, the Forest Oil Co.'s well in Allegheny county, 5,575 feet; second, George Westinghouse's well, in same county, 4,018 and third, well of the Niagara Oil Co., Washington county, 4,303 feet. The Forest Oil Co.'s well was started with the intention of drilling 6,000 feet. It has cost so far about \$40,000. The top of the well is about 100 feet below what is called the Pittsburgh coal vein, so that the drill has already passed through every known oil and gas-producing formation known to the practical oil operator. At 2,287 feet a flow of gas struck sufficient to fire the two boilers used in sinking the well. At a depth of 5,500 feet the temperature registered 120 degrees, and was increasing rapidly. A special derrick and extra

heavy machinery had to be used in drilling this well. The cable alone weighed 14,000 pounds. Then there were two 25-horse power boilers and two of the same power engines employed. The tools are of the ordinary size and weight used throughout the lower oil country.

Outside the oil regions many deep wells have been drilled for water, for coal and petroleum and natural gas. Few have been drilled over 3,000 feet. A well was drilled near Knowersville, Green county, New York, in 1886 that was 3,012 feet deep when it was abandoned. A test well south of Florence, Colorado, was sunk to a depth of 3,047 feet. The deepest well drilled in California does not exceed 2,000 feet. There is a well at Saltwater, Minn., 3,500 feet deep, and another at South St. Paul, in the same state, that is 3,000 feet in depth. Two wells have been sunk for water at Northampton, Mass., one of which is 3,710 and the other 4,022 feet deep. Neither found anything worth the search. There is an artesian well at St. Louis, Mo., that is 3,843 feet deep.

The deepest well ever drilled in Europe is the famous hole at Schladerbach, Germany, which was drilled to discover the presence of coal veins. It was put down with a diamond drill, and when last reported was 4,560 feet deep. It cost over \$25,000. The famed arte-

sian wells of France, where the art of drilling deep wells originated, are from 1,200 to 1,700 feet in depth. But Germany holds the record for deep drilling on the other side of the water. The depth of some of the deep wells of Kaiser Wilhelm's domain are as follows: Leith-Elmshorn, in Holstein, 4,340 feet; Unseburg well, near Stassfurt, 4,242 feet; Sperenburg well, 4,173 feet; Probst-Jesan, Mecklenburg, 3,597 feet; Domnitz, near Weltin, 3,287 feet.

Now in regard to the production of the biggest oil wells. The largest well drilled in the United States is perhaps the Lucas well, completed January 10, 1901, at Beaumont, Texas, which, it is claimed by reliable judges, produced at least 70,000 barrels a day for several days while it was uncontrolled and the oil was going to waste. A number of other wells equally as large have since been drilled in the same locality, but as yet no reliable gauge that can be regarded as a full test of their powers. Another extraordinary well was the great McMurray gusher of the Lima oil field, which in June, 1891, flowed for several days at the rate of 40,000 barrels a day and then went roily and declined very rapidly. The biggest well ever struck in the Pennsylvania oil regions was the Greenlee & Rorst No. 1 on the Mevey farm, in the McDonald pool. This well started off at 150 barrels an hour on September 26, 1891, but

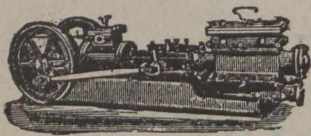
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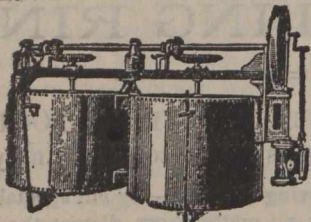
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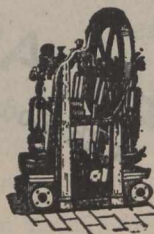
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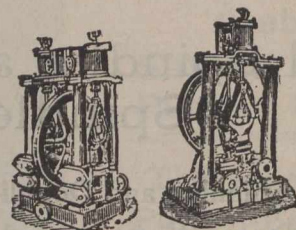
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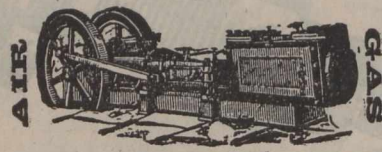
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by October 3 had increased to 650 an hour, and made by actual gauge, 15,600 barrels in twenty-four hours, its production for eleven days was 100,000 barrels.

The famous Matthews farm well of Guffey, Jennings & Co., was located in the same pool. This well was drilled into the sand in July, 1891, and during its career produced more oil than any other well ever known in the Eastern oil fields. It made 60,000 barrels in forty-two days, and at the end of that time was doing 140 barrels an hour. It kept increasing, and at the close of September gauged 250 barrels an hour. On October 17 deeper drilling ran the gauge up to 720 barrels an hour, but it speedily dropped off to 600 barrels. By the 5th of November this remarkable well had produced 400,000 barrels of oil. There were a number of other wells in the McDonald field that made at certain periods of their existence from 150 to 500 barrels an hour, but none of them held up for any great length of time, and by the close of the year 1891 the McDonald pool had begun to present sure signs of a decline.

Next after the McDonald gushers comes the great Armstrong No. 2, in the Thorn creek field, Butler county,

which was struck Oct. 27, 1884. It made a poor showing when first drilled in, and it required the use of a heavy torpedo to bring forth its full productive powers. The result was entirely unexpected. An almost barren well was converted, as if by magic, into an enormous producer, flowing at the rate of 300, 400 and perhaps 500 barrels an hour. The oil went to waste into the creek, but when finally subdued its first 24 hours' production was found to be close to 10,000 barrels. Of more recent date is the South Penn Oil Co.'s well located on the Copley farm, in Lewis county, W. Va. It was struck Sept. 22, 1900, and is credited with about 7,000 barrels for its first day's production.

Of the early flowing wells along Oil creek a few may be mentioned that started at from 3,000 to 4,000 barrels a day. These wells would have been undoubtedly very much larger if drilled under modern conditions. But casing was unknown in those days, and the wells were drilled in "wet," which involved considerable water pressure on the rock and retarded their powers. The best known of these were the following: Buchanan well, Rouseville, April 17, 1861, noted for terrible calam-

ity by which many lives were lost; Phillips No. 2, Tarr farm, September, 1861; Noble & Delamater, on Farrell farm, same on Woodford and Barnett, all of early part of 1863. The list might be extended, but sufficient examples are presented in the above to fully cover all requirements.

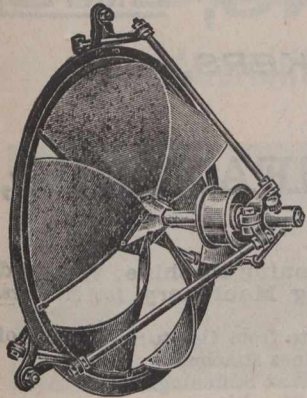
WITH ROD AND GUN IN THE NORTH-WEST.

In a recent number of the Fishing Gazette appears an interesting account, by W. H. C., of a six months' fishing and shooting expedition made last year in North-West Canada. At the outset the writer says that he has no tales to relate of great bags of trout or salmon, as where he was "located" these fish were conspicuous by their absence. "My experiences relate to the district of Assinboia, about 300 miles west of Winnipeg. The station of our small town was just 1,723 miles from Montreal, in about the centre of the enormous plain which extends some 1,000 miles west of Winnipeg, and which is the finest—or one of the finest—wheat-producing country on the surface

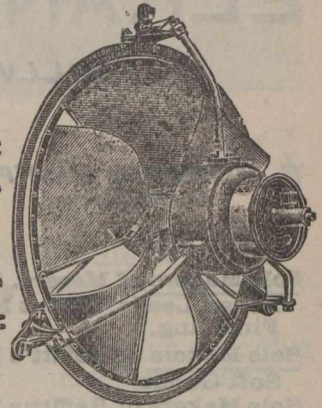
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of the globe. In the rolling prairie, which is all the eye sees around on every side, no trout streams are to be found, but there are lakes full of fish, and it is of one of these I would relate."

About 20 miles north was a "crack" in the otherwise level prairie. "This 'crack' is a valley—called the Qu'Appelle Valley—which runs for some hundreds of miles. It is from 400 feet to 500 feet in depth, and, roughly speaking, about one mile across. The sides of the valley are very precipitous, and are covered with small trees, shrubs, etc., which in the summer and 'fall' are radiant with foliage. At the bottom of the valley runs the Qu'Appelle river, and this flows into a large lake called Crooked Lake. This piece of water is about seven miles long, and varies in

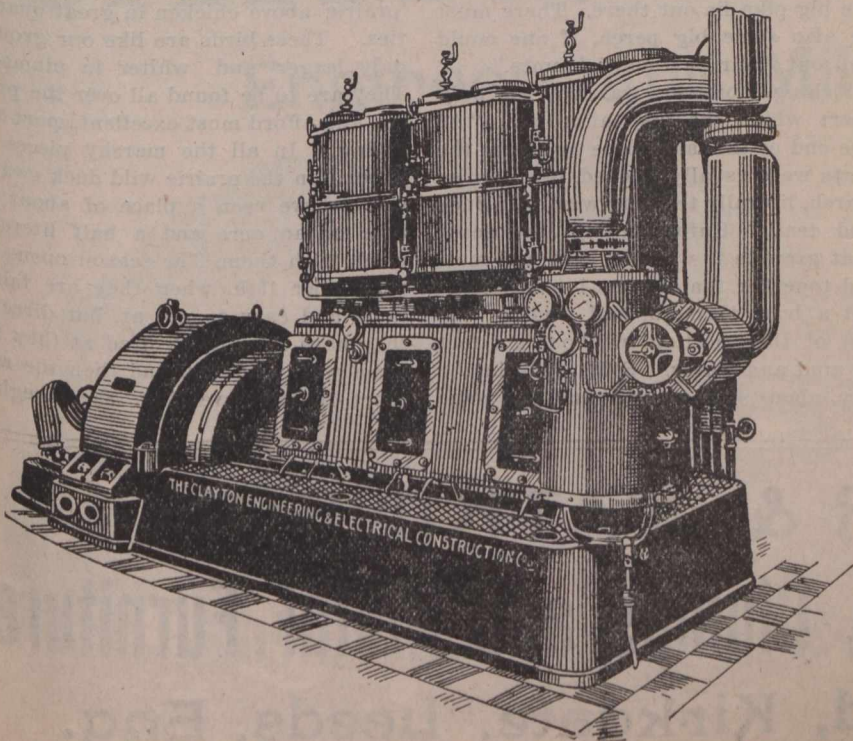
width, in most places the best part of a mile across. This lake is a favorite resort in the summer and autumn months, and people who can get away from their farms or business encamp alongside. I spent about three weeks there at the end of August and part of September, when the weather was simply perfect—every day a bright, warm sun in a blue, cloudless sky. My tent was pitched about ten yards from the edge of the lake, the ground sloping down gradually to the water. The lake is fringed with bushes and scrub, and I cut an opening through these, so that lying on my camp-bed, I could see right across the water to some rising ground on the other side, where the 'tepees' of an Indian encampment were visible. Also, there was to be seen a remnant of superstition in the shape of

a man's white shirt, hung up high on one of the trees to keep off the 'evil spirits'!"

The author seems to have been particularly impressed with the friendliness and dignity of the Indians. "Some of the 'chiefs' used to come now and then to our camp, and were delighted if we gave them anything in the shape of food—especially fish. They were always friendly and civil, and seemed rather pleased than otherwise to meet the 'pale faces' by the lake. Some of them were fine men, with the dignified appearance peculiar to their race.

The fish in Crooked Lake, the writer tells us, were of several kinds. "What were called 'pickere[re]' were, I think, the most numerous, but pike, perch, and a fresh-water mullet, locally called 'suckers,' were in great quantities. The

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

pickereel were, to my mind, a kind of 'pike-perch' of the shape of perch, though not the color, but with a huge black fin with sharp point. But the mouth was much more bony and hard than that of ordinary perch. These fish in the evening used to rise in places thick with them, and were of all sizes from $\frac{1}{2}$ to 6 lb. The larger number ran from about 2 lb. to 4 lb., and when hooked fought like demons. They would sometimes take a large gaudily dressed fly, but one had to strike so hard to get the fly in, that you either often broke the gut, or, as I frequently did, hooked the fish lightly, and lost it. The way I generally caught them was with a spoon-bait—which they took eagerly—and light tackle, and to get one of these pickereel about 3 lb. to 4 lb. was great sport, as they were never conquered until you had them in the net. At one part of the lake a point ran out some 100 yards or more, and round that point was the favorite place for

these fish. Pike were to be found there too, and in a couple of hours in the evening it was bad luck if you did not get some 20 lb. or 30 lb. of fish. We never got any very large pike—I think 12 lb. was our biggest—but there must be some 'whoppers' about. The lake was a lovely one to bathe in, as the sides slope gradually down, but in the middle it is very deep, and I daresay the big pike lie out there. There must be also some big perch, if one could find out their particular haunts."

Fishing, however, was not the only sport which the lake afforded. "At one end of the lake, close by where the tents were usually pitched, was a large marsh, literally teaming with wild duck and teal. Unfortunately, the reeds that grew in it were so high and matted together that it was impossible to get a boat through, and wading was out of the question in about six feet of mud and water. Still, early in the day, about sunrise, one could get some

nice shooting, when the duck were moving about, and in the evening, by standing on the point before mentioned, some lovely shots were to be had at duck and teal 'fighting.' Fine sporting shots, high in the air, and when you fetched down an old mallard, he fell with a rare 'plop' into the water. Round the sides of the lake partridges were occasionally found, and on the 'prairie' above chicken in great quantities. These birds are like our grouse, only larger and whiter in plumage. They are to be found all over the prairie, and afford most excellent sport and eating. In all the marshy pieces of ground on the prairie wild duck swarm and I have seen a place of about an acre or an acre and a half literally black with them. The season opens on September 15th, when they are fairly tame and easy to get at, but directly they have been much fired at they become wary and shy, and then the real sport of circumventing them begins.

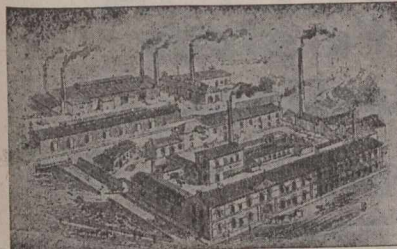
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And until the frost comes, and the water gets frozen, duck are always to be found. The supply seems unending, as the birds are constantly moving from the cold regions far north to the warmer southern climate, and you catch them 'on the way.' And all this shooting is in a lovely climate—bright sunshine and blue skies, with most magnificent sunsets. On Crooked Lake, one night in September, I saw the reflection of the 'Northern Lights' over the lake—a beautiful sight."

Let the poor man and the moneyed man alike listen to what W.H.C. has to say in conclusion: "The North-West of Canada is certainly a 'far cry' from London, but it is a grand place for sport, and for a poor man unequalled—unlimited space to walk over, and if settled in the country no shooting license is required. As a visitor I had to pay £3 (same at home), but having done that cartridges were the only other expense. All you had then to do was to find the birds (an easy task), and on your own skill depended the

result of your 'bag.' It is a grand country, and I hope to again soon find myself in the free Wild West."

THE OILS OF TAHITI.

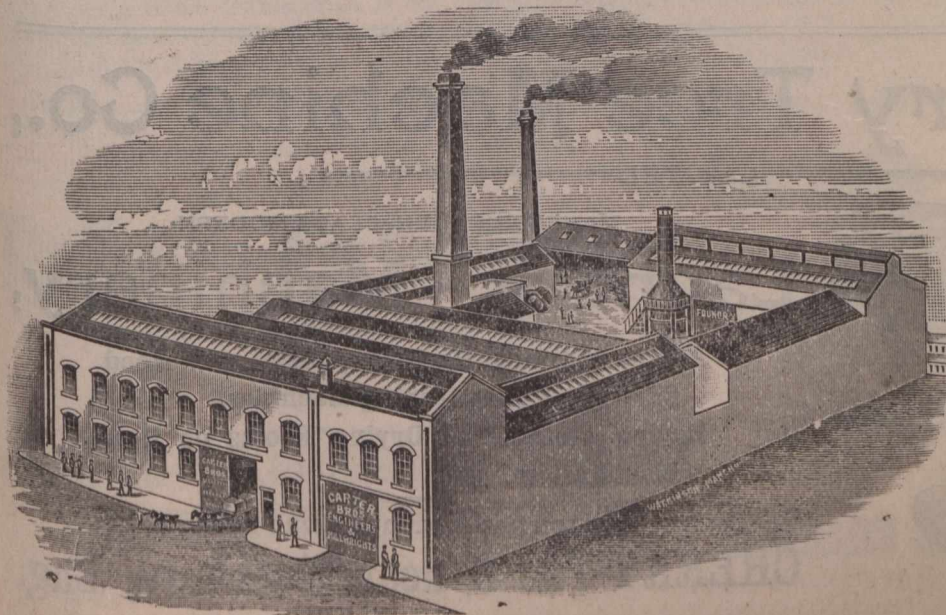
Tahiti, as may be known to readers, is situated about 170 degrees south of the Equator, and is about one thousand miles from Honolulu. The island is about thirty-eight miles long and somewhat wider. The tropical growths of the island are very jungle-like, and, except in the cleared districts, one has difficulty in travelling the trails. Writing of the commercial value of its products, a correspondent of the Oil Reporter says: I found places where neither vehicles nor horses were used, and all transportation of stores was done on the backs of natives. The foods are very like the other islands of the Pacific. A native drink is made from the juices of the orange, fermented, and used as a liquor, which causes intoxication. There is not much cultivating of lands in progress. Once an English

company brought more than a thousand coolies from China into the country to cultivate sugar plantations, coconuts groves, forests, etc., but the idea was given up. Papawa is one of the centers for handling the oil of the island. The chief business of the island, so far as I could discover, consisted in the manufacture of copra and oil product from the coconut. Oils are also secured from the vegetable matters of the island. There appear to be no illuminating oils, or oils suitable for lubricating purposes in the soil of the country. I was told that the natives had sunk shafts in places where it had been pointed out to them that possibly oils were present, but the crudeness of the apparatus employed, and probably lack of enough oil to give indications, resulted in failures. We will first mention the coconut oil product of the country.

There are numerous groves of the coconut trees thriving in all sections of the island, and, as in other islands of the tropics, little or no care is needed

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to keep the trees in order.

The native does not calculate upon using more than a small percentage of the entire product, and this percentage he is sure of obtaining every time. If American enterprise handled these richly bearing cocoanut groves, and if the ordinary attention was given them, the products would be multiplied and the character of the product vastly improved. The native seldom visits his grove unless he wants to collect the fruits. Husking the shells of the cocoanut is the first operation to which the product is subject after it is collected by native boys and women. The native grasps a heavy knife and delivers repeated blows upon the bulky husk of the cocoanut until the husk is cut off, each blow removing a portion. Sometimes a knife is used to start an open place in the husk, and then the rest of the husk is torn off by hand. The next process involves the breaking of the shells. This is done with rocks and in various ways. One mode utilized consists in the employment of a hammer of wood, which is brought down upon

the shell, it producing fracture of the same. The fruit usually rests upon a wood base or a stone slab, etc.

The chipping tools are next called into order. The broken shell is shaken off and the fruit is saved. The meat portion is now sliced into eighths or sixteenths. The meat is permitted to stand for a few days in a moist place on racks, and it is then ready for the crushing processes for the oil extraction. In order to facilitate the work, the slices are usually chipped into miniature portions, and these portions are placed inside the hollow of the bowl, formed within a wood block or a stone slab. I saw no rolls or cylinders of any type for pressing the oils from the material, but was informed that screw presses were used in the interior for this work. The tool for delivering repeated blows upon the mass of chipped stock is stone or wood, shaped to an oval pattern, and fitted with a handle.

After a pulpy condition is secured, the substance is removed from the hollow and strained and the oil procured. The oil is then placed in proper

vessels and allowed to stand until ready for service. The remnants of the substance after the oil is made produces copra, and is dried and exported.

I also noted that the native oil makers were engaged in the producing of a somewhat inferior stamp of lubricating oil from a bean-like growth. The beans thrive in a shell which grow in the bushes. The beans are removed when ripe, and treated to a squeezing operation, which process serves to extract the greasy substances in them. This greasy matter is allowed to stand in vessels, until a scum is formed, and this scum is the substance from which a sort of a lubricating oil for native vehicles is made.

The seeds of another form of growth was noticed. By breaking open the shell covering with the fingers, a little cluster of seeds is seen. These seeds are about the size of rape seed. There is a sort of scaly covering and this has to be removed. The process as conducted by the natives involves the collecting of the seed by first removing it from the shells, after which the seeds

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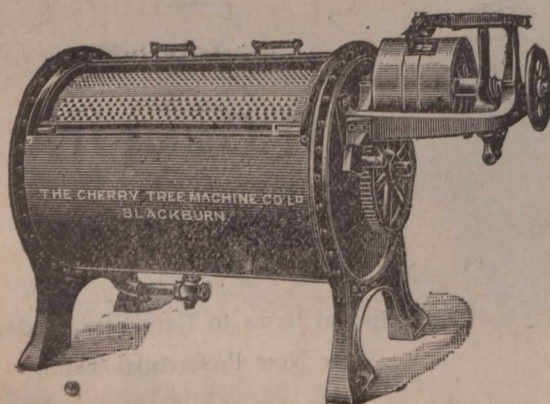
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are placed in stone jars. The seeds are allowed to remain in water for about a week, which softens them. Then they are beaten, after being dried, and this beating process removes nearly all of the scaly matter. Then comes the work of crushing the interior growth of the seed, and this process is conducted in the same way that the seeds of the previously mentioned substance is crushed. Straining follows, and the oils thus secured are packed up in bamboo tubes, or clay retorts, and used for domestic purposes or sold to a principal buyer for export. The natives also procure an oil from the bodies of the hoppers of the island. Grasshoppers are sufficiently bulky and greasy in all of the islands of the Southern Pacific to make it worth the while to manipulate them.

Hence we will relate a few circumstances concerning the same, but will refer to the manufacture in connection with the working of oils and greases from the caterpillery. The grasshoppers or the caterpillars are collected in mats or sacks, and processes of crushing are applied to the masses, while within the sacks and the oily substances in the form of liquid masses are forced through the meshes. These masses are allowed to stand in retorts, and the oily substances tend to ascend and form a crust. This crust is removed in cakes. The greasy matter is thick, and has to be thinned down with

light oily stuffs, cocoanut oil being used. This fatty substance is used for lubrication purposes and also for burning. Much of it is exported for soap making. Candles are also made from it.

It may interest the reader to see a sketching of the Tahiti candle. It is formed from the fats on a wick in a wooden-tube mold, pretty much after the style of molding ordinary candles. Then a tube of bamboo, the size of the candle is obtained, and this is fitted with a spiral spring of wire or of elastic bamboo.

INSURANCE DECISIONS.

An averment in plaintiffs complaint that defendant waived the filing of proofs of loss within the time stipulated, and prevented plaintiff from complying with the stipulation, is a sufficient pleading of the waiver; and especially is this so when the objection is first made on appeal after trial and in the lower court. *United Firemen's Ins. Co. vs Kubral et al (Ohio C.C.), 30 W.L.B. 356.*

Defendant pleaded that no proofs of the loss had been made to it nor to any of its authorized agents, but submitted no proof in support of the plea. Plaintiff gave evidence showing that he had delivered proofs of the loss to E., who, as defendant's agent, had issued the

policy. Held that there was a presumption that E., who was defendant's agent when issuing the policy, continued as such, and that delivery to him was delivery to the company. *McCullough et al vs Phenix Ins. Co. (Mo. S. C.), 2 S.W.R. 207.*

A waiver of a policy stipulation requiring proofs of loss is shown by correspondence between the insured and defendant's secretary, in which the former gave notice of the loss and asked for instructions, and the latter acknowledged receipt of same and promised that an adjuster would call and settle, followed by proof of the appearance of the adjuster and his promise to settle the claim. *Fulton vs Phenix Ins. Co., 51 Mo. App. 46.*

Where the defendant received defective proofs of loss prior to the expiration of the time limit, and retained the same without objection while attempting to effect a compromise, until after such expiration, and the trial judge instructed the jury, "yet, if the defendant received the proof of loss within sixty days. . . . without objection thereto, but (plaintiff) was informed by the agent of defendant. . . prior to the expiration of the sixty days after the fire, that plaintiff's claim was all right and would be paid, the defendant waived further proofs of loss." Held that this instruction was not error. *Arnold vs Hartford Fire Ins Co. (Kas. City C.A.), 3 Mo. Leg. N. 121.*

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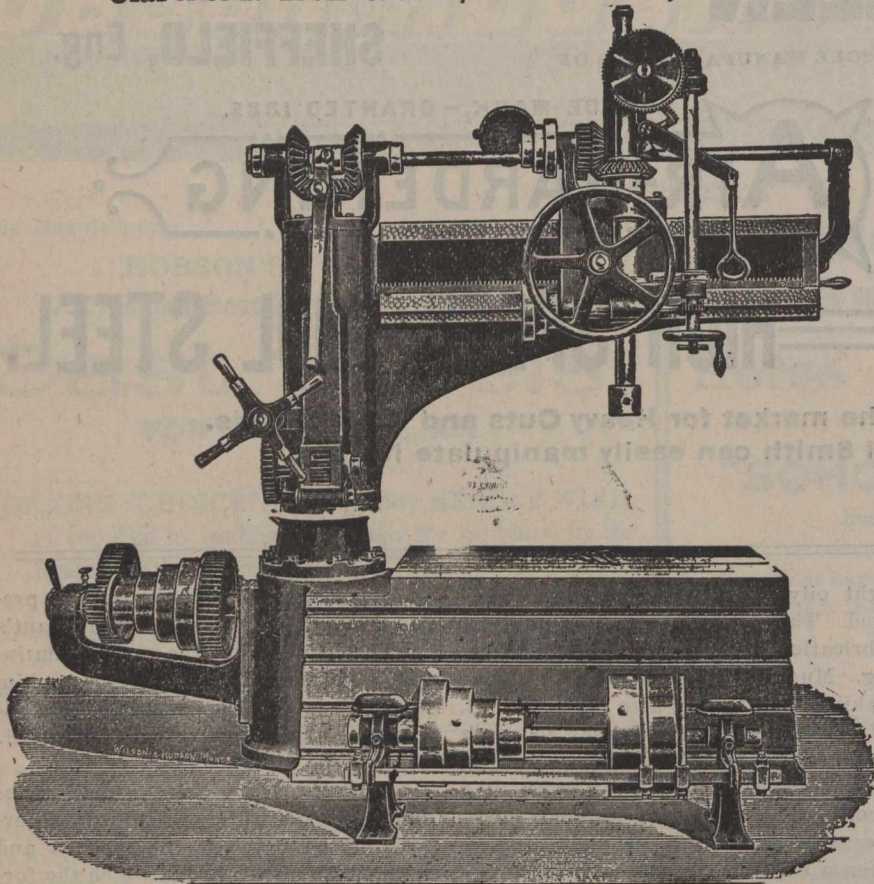
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An adjuster authorized to adjust and settle losses has power to waive the proofs of loss required by the policy *Kahn vs Traders' Ins. Co. (Wy. S.C.)*, 34 Pac. R. 1059.

On an issue whether one P., who assumed to act for the defendant in the adjustment of a loss on a building owned by plaintiff, evidence that he adjusted the loss for the defendant on the contents of the building owned by a firm which plaintiff was a member, was held competent; and it was further held that as plaintiff was warranted in believing that P. was authorized to act for the defendant in the adjustment of the loss on the building, a waiver of the proofs required by the policy by P. bound the defendant. *Slater vs Capital Ins. Co. (Ia. S.C.)*, 57 N.W.R. 422.

A general local recording agent, with power to issue and deliver insurance policies and collect premiums, has no authority, by virtue of such agency, to waive proofs of loss. Hence where such agent, whose business it was to notify the his company in case of loss, advised the company that a fire had occurred, and the company informed him that an adjuster would give the claim attention as soon as he could do so consistently with his other duties, and the local agent so notified the assured, and a few days later told assured that an adjuster would be there on a day named, and that assured should be ready with his appraiser, it was held, first, that the agent had no authority to waive proofs of loss, and, secondly, that what he had done would not have

constituted a waiver if he had been so authorized. *Harrison vs Hartford Ins. Co. (U.S.C.C.)*, 59 Fed. R. 732; 23 Ins. L.J. 161.

A statement made by defendant's special agent to the assured that the company was not liable because the premises were occupied in a specified manner, was held not a waiver of a policy stipulation requiring proofs of loss to be furnished within thirty days after the fire, the policy containing a stipulation that such agent had no power to waive or extend any of the terms of the policy. *Dwelling House Ins. Co. vs Jones*, 47 Ill. 261.

Where the policy contained a stipulation that no person could waive any of its conditions except the secretary, and he only in writing thereon, the Supreme Court of Iowa held that an oral waiver of proofs of loss made by an adjuster did not bind the company. *Kirkman vs Farmers' Ins. Co.*, 57 N.W.R. 952.

In Alabama a waiver of proofs of loss by an agent of a foreign fire insurance company supplied with blank policy forms having the lithographed signature of the officers thereon, and authorized to solicit risks and collect premiums, binds the company, although it has not specifically authorized him so to do. *Syndicate Ins. Co. vs Catchings*, 16 So. R. 46.

Plaintiff contended that the defendant was estopped from reliance on his failure to furnish proofs of loss within the time limited, because its local agent, in response to his request for as-

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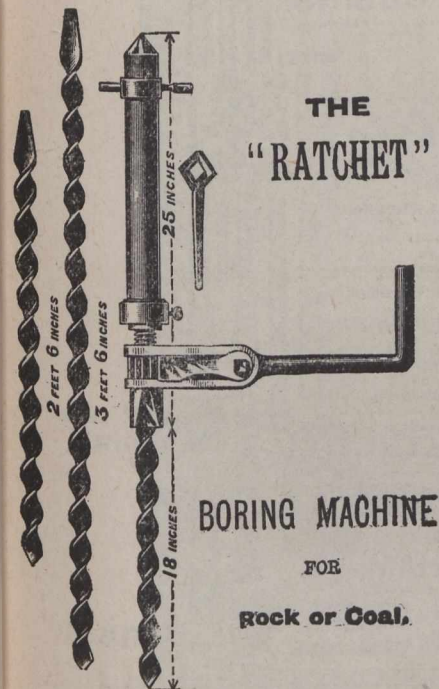
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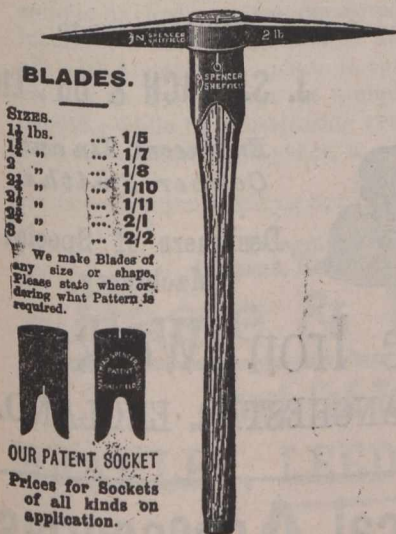
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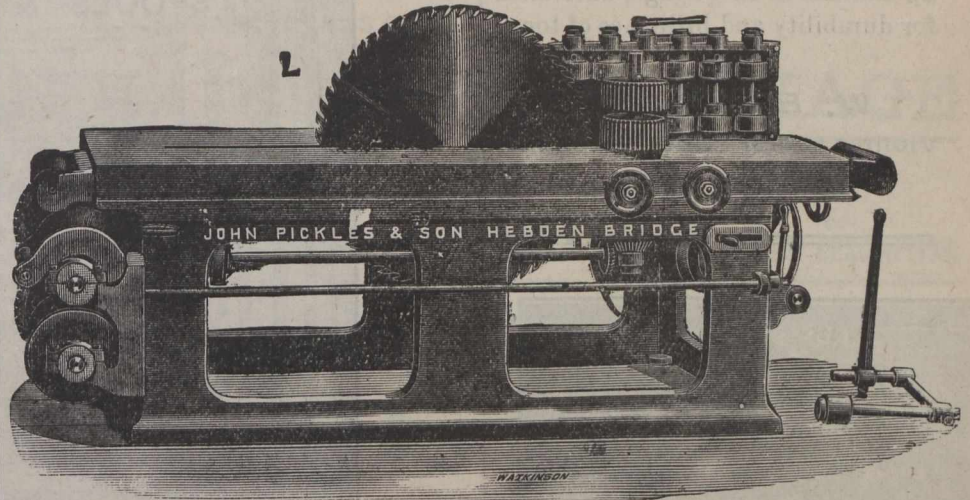
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sistance in ascertaining and appraising the amount of the loss, said that it was unnecessary for him to make out and tender formal proofs of the loss, as the defendant would send an adjuster to settle claim, and he, relying upon these statements, neglected to make the proofs until too late, when the company refused to accept them. Held that the company was not estopped by the agent's statement, since, when the subject of the risk is destroyed and a claim of loss made, the proceedings to establish and enforce the claim are not impliedly embraced within the scope of a local agency. *Squire vs St. Paul F. & M. Ins. Co. (Minn. S.C.), 63 N.W. R. 614.*

WATERPROOF FINISH.

The kind of waterproofing which will be considered here is that kind where the outward appearance of the fabric remains unchanged. No machinery is required other than the ordinary machines used in finishing cloth. All other processes by which the cloth is covered with a coating of a character different from that of the fabric itself are thus excluded. Only those methods which consist in saturating the goods with metallic salts which are easily dissolved and which form a deposit on the fibre, and also of the processes employing soap and metallic oxides, will be described. By these methods the goods are not changed in the outward appearance or in the capacity of absorbing air and perspiration, and for this reason are well adapted for

waterproofing clothing as well as awnings, tent cloth, etc.

The processes resemble each other in the character of the materials used, while the methods of manipulation vary considerably. They are alike in one respect; great care is necessary to obtain good results and to avoid defects, which are very difficult to remedy. The cloth itself should be closely woven, since the pores of the fabrics must be filled with the waterproofing substance in order to secure that degree of resistance to water which the consumer demands. With tightly woven goods less finishing material is required, the goods gain less in weight, and the cost of labour is less. These are all points which should be carefully attended to, if a serviceable and saleable product is to be obtained.

1. This method consists in impregnating the goods with any basic aluminum salt made by adding to a salt of aluminum an equivalent quantity of hydrate or carbonate of an alkali or alkaline earth, to which, if necessary, tartaric or citric acid is added. The goods are carefully rinsed in this preparation and quickly dried.

2. A soft, elastic, waterproof fabric, which stands repeated washing without losing its waterproof character, is produced by this process. The following solution is prepared in a large tank:— 264 gallons of water, 220 lb. alum, 308 lb. carbonate of lime or chalk, and 3 1/2 lb. Sandarac gum dissolved in alcohol. This is allowed to settle, and the clear liquor run into another tank and heated to 60 or 70 deg. C. The cloth is then entered in this liquor, well stirred, and dried.

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3. Acetate of lead and sulphate of alumina are dissolved separately in water, each in the proportion of one ounce in one pint of water. These solutions are then mixed and the goods soaked in the resulting liquor (acetate of alumina) after the precipitate has been removed. By drying the cloth in the air the acetate of alumina decomposes, and acetic acid escapes, which can be detected by the odor; basic acetate of alumina is deposited on the fibre, which makes the fabric waterproof, as if it had been saturated with grease or fat. This process is simple, and the goods so treated can be readily colored, as the acetate of alumina acts as a mordant. The strength of the cloth is but slightly impaired. Acetate of lime can be substituted for the acetate of lead. Forty-eight parts of acetate of lime are used for each 34 parts of sulphate of alumina. Sulphate of lime and acetate of alumina are formed. The first is insoluble and settles to the bottom, when it is removed.

4. The substances used for this process are divided into two groups. To the first belong the oxide of aluminum, tin lead, and zinc, which in combina-

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ENGLAND

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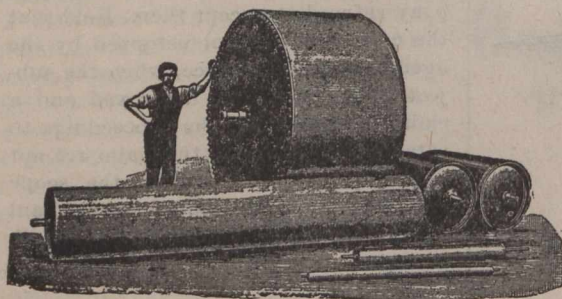
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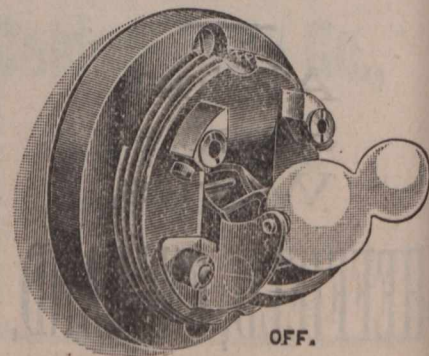
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WRITE FOR DESCRIPTIVE PRICE LIST.

(Cuts will be inserted as soon as received.)

tion with acids or alkalis form com-
pounds soluble in water. These ox-
ides are mutually decomposed, and in-
soluble oxyhydrates are deposited. For
instance, a mixture of potash alumin-
ate with aluminum sulphate in solution
results in the deposit of alumin hy-
droxide, while by substituting zinc ace-
tate for aluminum sulphate, a mixture

of zinc and aluminum hydroxide is
formed. The second group comprises
the insoluble silicates, which are at-
tained by the double decomposition of
an alkali silicate and metallic salt.
When mixed with the alkaline salts
comprised in these two groups, soap
possesses the property of preventing
the decomposition. Upon this proper-

ty and the resulting formation of insol-
uble compounds depends the process of
waterproofing.

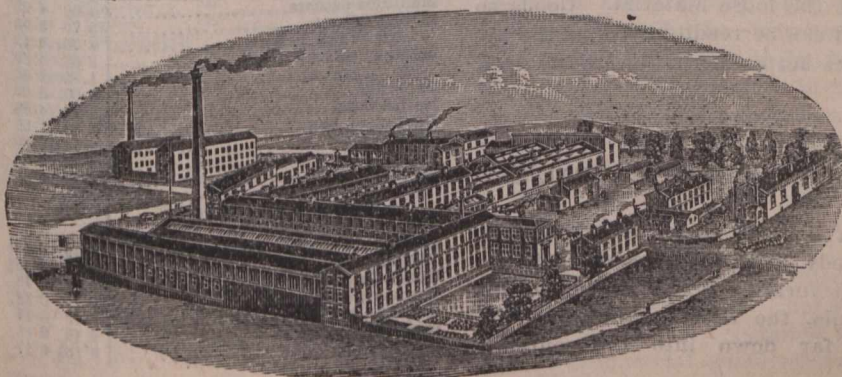
The process is carried on in two sep-
arate baths, through which the goods
to be made waterproof are passed. The
first bath, for instance, is composed of
a soap solution with silicate of soda
(soluble glass); the second or reaction

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Hough End Tannery,
BRAMLEY, LEEDS, - Eng.

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Substance, Soft, Bright and Dry Finish.

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SHOULDERS and HIDES, SEALSKINS and CALF
SKINS in Black and Colours.

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



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Kips, Offal, etc., Waxed or Russet Kip Butts.
Levant Kip Shoulders and Bellies. Levant
Imitation Seal Grains. Split and Russet Should-
ers for Enamelling. Japanned Shoulders (in
black and colors). Japanned Seal Splits.
Japanned Hide Splits. Waxed Kip and Calf
Butts. Rough Kip Butts for Laces or Waxing
purposes. Large assortments always on hand
Stained Hide and Kip Bellies, etc. to any shade
and requirement.

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Women's
and
Children's

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Wood-Pegged,
or Rivetted.

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ALL
LEATHER.

**BRAMLEY, LEEDS,
ENGLAND.**

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, MAY 8, 1903.

Name of Article.	Wholesale	
	\$	c.
Drugs & Chemicals		
Acid Carbolic Cryst medi.....	0 35	0 40
Aloes, Caps.....	0 16	0 18
Alum.....	1 40	1 75
Borax, kits.....	0 04	0 06
Brom. Potass.....	0 70	0 80
Camphor, Ref Rings.....	0 00	0 80
" Ref oz, ck.....	0 80	0 85
Citric Acid.....	0 40	0 45
Citrate Magnesia lb.....	0 25	0 45
Cocaine Hyd. (oz).....	6 00	6 50
Copperas, per 100 lbs.....	0 75	0 80
Cream Tartar.....	0 20	0 25
Epsom Salts.....	1 25	1 75
Glycerine.....	0 17	0 20
Gum Arabic per lb.....	0 20	0 40
" Trag.....	0 50	1 00
Insect Powder lb.....	0 25	0 40
do per keg, lb.....	0 22	0 30
Menthol, lb.....	5 00	5 50
Morphia.....	1 65	1 75
Oil Peppermint lb.....	2 75	2 50
Oil Lemon.....	1 25	1 50
Opium.....	3 75	4 00
Oxalic Acid.....	0 06	0 09
Phosphorus.....	0 50	0 75
Potash Bichromate.....	0 08	0 10
Potash Iodide.....	3 00	3 40
Quinine.....	0 25	0 45
Strychnine.....	0 95	0 80
Tartaric Acid.....	0 30	0 35
Licorice.		
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.....	2 00	0 00
Acme Licorice Pellets, cans.....	2 00	0 00
Licorice Lozenges, 1 5 lb. cans.....	1 50	0 00
Heavy Chemicals.		
Bleaching Powder.....	2 00	2 00
Blue Vitriol.....	4 75	6 75
Brimstone.....	2 00	2 50
Caustic Soda 60.....	2 25	2 50
" 70.....	2 50	2 75
Soda Ash.....	1 25	1 50
Soda Bicarb.....	1 75	2 25
Sal. Soda.....	0 75	0 85
" Concentrated.....	1 50	2 00
Dyestuffs.		
Archil, con.....	0 27	0 29
Cutch.....	0 08	0 09
Ex. Logwood.....	0 09	0 12

bath contains those salts which form insoluble compounds with the substances in the first bath. To make cloth waterproof, there must be present in each 10 gallons water, 1/2 lb. soap and 1/4 lb. silicate of soda, in addition to the salt required to effect the deposit.

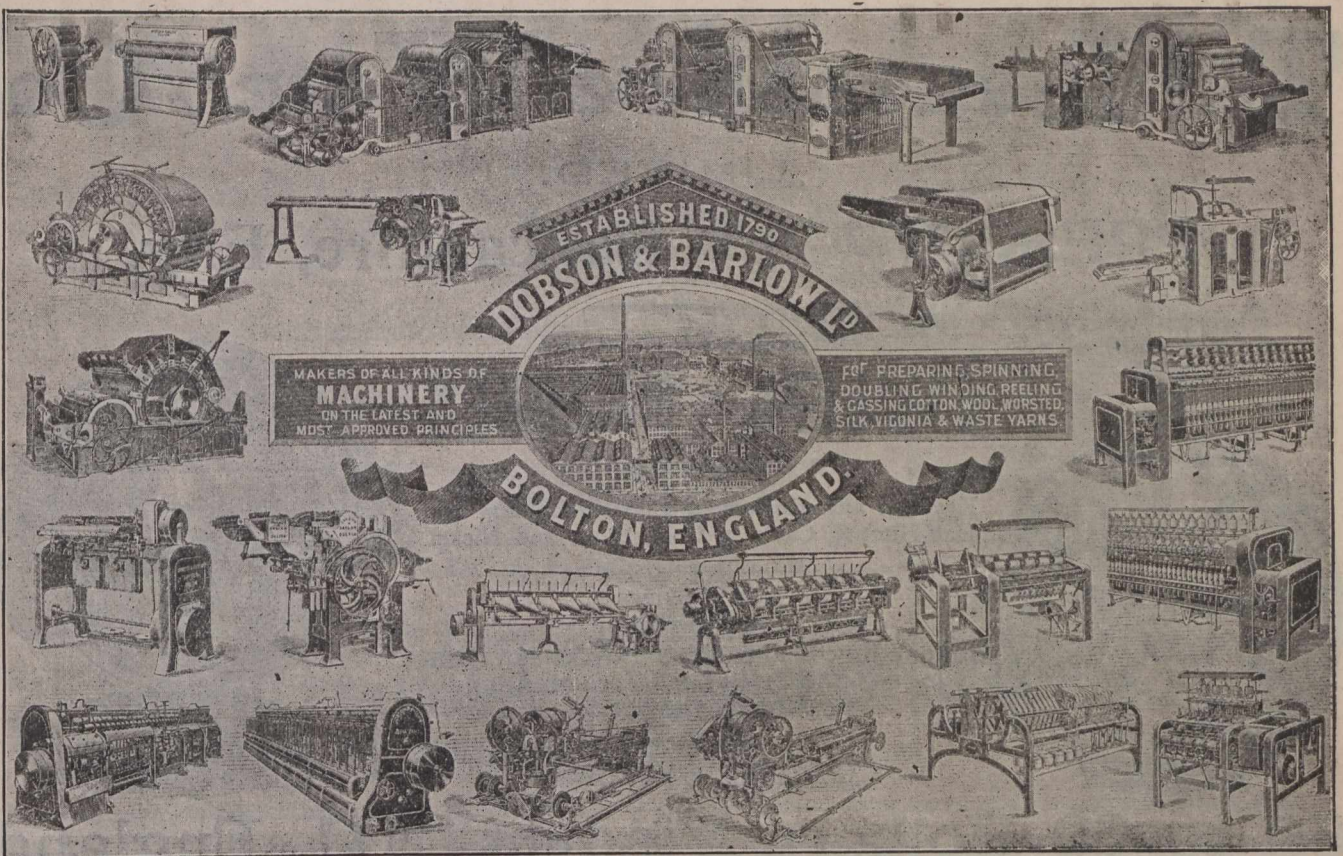
The second bath consists of a solution of salts of aluminum, antimony, tin, lead, and zinc, including aluminum acetate, in combination with the quantity of potash aluminum necessary to effect the deposit of hydroxide or the alkaline salt in the second bath. The best results are secured by a deposit of 60 per cent. hydroxide and 40 per cent. silicate. Thus the composition of the two baths must be adjusted to correspond with each other. In practice, the second bath is made two or three times the theoretical strength. The goods are immersed in the first bath, and then in the second, then extracted, and washed in water at 50 to 60 deg. C., to remove the loose material. Goods so treated can be readily dyed, as the hydroxides act as mordants for the dyes.

INDIAN FAMINES AND RAINS.

India is a very large country, and, as everybody knows, is densely populated. It forms a great wedge-shaped peninsula, the thin end of which extends far down into the southern

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, MAY 8, 1903.

Name of Article.	Wholesale.	
	\$	c.
Chip Logwood.....	1 75	2 50
Indigo (Bengal).....	1 50	1 75
Indigo Madras.....	0 70	1 00
Gambler.....	0 06	0 07
Madder.....	0 09	0 12
Sumac.....	60 00	65 00
Tin Crystals.....	0 23	0 30
Fish.		
Bloaters, per box.....	1 00	1 25
Labrador Herrings, N.F.....	0 00	0 00
Herrings, Nova Scotia.....	0 00	5 30
Mackerel No. 2, brls.....	0 00	12 50
" " 1/2 barrel.....	6 00	6 50
Green Cod, No. 1 barrel.....	7 00	7 50
Green "large.....	0 00	8 00
No. 2.....	5 00	5 50
Large dry Gaspe per qntl.....	5 00	5 25
Salmon, brls Lab.....	11 50	14 00
Salmon, (half brls).....	0 00	6 50
" Brit. 60l brls.....	11 50	12 00
Boneless Fish.....	0 04	0 00
" Cod.....	0 05	0 08
Skinless Cod, case.....	5 00	5 50
N. S. Salt Herrings, in half-barrels	0 00	3 00
Loch Fyne Herrings, keg.....	1 10	1 15
Flour.		
Ogilvie's Hungarian.....	0 00	4 25
Ogilvie's Glenora Patent.....	0 00	3 95
Manitoba patents.....	4 00	4 20
Strong Bakers.....	3 70	3 90
Winter Wheat patents.....	4 00	4 10
Straight roller.....	3 65	3 80
do bags.....	1 75	1 85
Superfine.....	0 00	0 00
Rolled Oats.....	4 75	4 85
Corn meal, bag.....	1 50	1 55
Bran bulk.....	19 00	20 00
Shorts.....	21 00	22 00
Moullie.....	24 00	27 30
Farm Products.		
BUTTER: Choicest Eastern Cr.....	0 19	0 19 1/2
Western do.....	0 18	0 18 1/2
Under Grades Cr.....	0 17	0 18
Townships Dairy.....	0 27	0 18
Western Dairy.....	0 15	0 17
Good to choice.....	0 13	0 15
Fresh Bolls.....	0 16	0 17



Sole representatives in the United States and Canada, Messrs. Stoddard, Hasekrick, Richards & Co., 152 Congress St., Boston, Mass.

MONTREAL WHOLESALE PRICES CURRENT
 THURSDAY, MAY 8, 1902.

Name of Article.	Who lesale	
	\$ c.	\$ c.
Farm Products.—Con.		
CHEESE:		
Finest, Sept.....	0 11½	0 11½
Eastern, do.....	0 11	0 11½
Quebec.....	0 00	0 00
Bees: New laid (shipped).....	0 12½	0 13
Held fresh.....	0 00	0 00
Straight fall.....	0 00	0 00
Limed.....	0 00	0 00
Cold storage.....	0 00	0 00
SUNDRIES:—		
Potatoes, per bag of 90 lbs.....	0 50	0 75
Honey, White Clov., Comb.....	0 11½	0 12
“ Extracted.....	0 08½	0 09
Beeswax.....	0 95	0 30
BEANS: prime.....	1 05	1 15
do. Best hand-picked.....	0 00	1 20
Groceries.		
Sugars: Factory.		
Ex Granulated, brls.....	0 00	3 70
Acadia gran'd.....	0 00	3 65
Ex Ground, in brls.....	0 00	4 45
“ in bxs.....	0 00	4 20
Powdered, in brls.....	0 00	4 35
“ boxes.....	0 00	4 45
Paris Lump, in brls.....	0 00	4 45
“ half brls.....	0 00	4 45
“ 100-lb bxs.....	0 00	4 55
“ 50-lb bxs.....	3 00	3 55
Refined Yellow.....	0 24	0 27
Molasses (Barbados).....	0 26½	0 30½
do brls. & ½s.....	0 09½	0 11
Evaporated Apples.....		
Raisins:		
Sultanas.....	0 09	0 13
Loose Musc. Malaga.....	0 08½	0 10
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 00	3 25
Royal Bucking'm.....	0 05	0 06
Valencia.....	0 06	0 06½
“ Selected.....	0 06½	0 07
“ Layers.....	0 00	0 05
Currants, Provincials		
Fillatras.....	0 00	0 06
Patras.....	0 00	0 07
Vostizas.....	0 07	0 09½
Frutes, Cal.....	0 04	0 05
do French.....	0 03½	0 00
Figs in bags.....	0 08	0 13
“ new layers.....	0 00	3 00
Rice, C. C.		
“ standard B.....	0 00	3 10
“ Patna.....	4 25	4 75
“ Burma.....	4 00	4 10
“ Crystal Japan.....	4 50	0 00
“ Carolina.....	0 00	5 37½
“ Java.....	0 00	2 00
Pot Barley, bag 48 lbs.....	0 03	0 05
Pearl “ per lb.....	0 03	0 04
Tapioca, Pearl.....	0 03	0 04
“ Flake.....	0 80	0 85
Corn, 2 lb. tins.....	0 82½	0 90
Peas, 2-lb tins.....	3 60	5 00
Salmon, 4 doz. case.....	0 97½	0 95
Tomatoes, 3s. per doz.....	0 80	0 85
String Beans.....		

ocean. On the north-east it is bounded by the Himalayan range of mountains—the greatest on the face of the earth, among whose summits is to be found Mount Everest, over 27,000 feet high, notable as the highest in the world. On the north-west Afghanistan and Beluchistan separate India from the Russian dominions and Persia. The geographical location of the country and its surroundings materially affect its meteorological conditions, so much so that it has probably no equal in the world for its variety. Its seasonal rains are termed monsoons, of which there are two principal ones, the north-east and the south-west, which are varied by subsidiary rain currents that make their appearance at different times in different parts of the country. It is the occasional failure of the principal rains at their proper date that involves the country in the fearful disasters of widespread famines, of which it has recently had several visitations. Owing to these, says the Textile Mercury, much anxiety has been felt in this country as to the recurrence of drought and its sad consequences, and a great deal of attention has been given to the weather reports in consequence. These fears may be a little mitigated in this country by the consideration that few writers in the press can have so completely mastered the meteorological phenomena of India as to be justified from that knowledge alone in predicting disaster. Mistaken inferences have many times been deduced from the Government's rain reports, which a little more information from that department would have prevented. From a commercial as much as from a sentimental point of view it is regrettable that these erroneous impressions should arise, as they certainly tend to destroy commercial confidence, and consequently restrict operations. We would

MONTREAL WHOLESALE PRICES CURRENT.
 THURSDAY, MAY 8, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Hardware.		
Antimony.....	0 09½	0 10
7in. Block, L & F, # B.....	0 00	0 2½
“ Straits.....	0 00	0 00
“ Strip.....	0 00	0 80
Copper: Ingot.....	0 00	0 00
CUT NAIL SCHEDULE.		
Base Price, per Keg, car lots.....	2 37½	0 00
Less quantity.....	2 45	0 00
Extras—Over and above 30d., 40d., 50d., 60d and 70d Nails.....		
Cut and Fence Nails—		
16 and 20d Hot Cut, per 100 lbs.....	0 05	0 00
10 and 12d “.....	0 10	0 00
8 and 9d “.....	0 15	0 00
6 and 7d “.....	0 30	0 00
4 and 5d “.....	0 40	0 00
3d “.....	0 65	0 00
2d “.....	1 00	0 00
Cut spikes 10c, per Keg advance.....		
Fine blued nails—		
3d per 100 lbs.....	1 00	0 00
3d “.....	1 50	0 00
Casing, Box, Tobacco Box and Flooring Nails—		
20 to 30d per 100 lbs.....	0 55	0 00
10 to 16d “.....	0 60	0 00
8 and 9d “.....	0 65	0 00
6 and 7d “.....	0 70	0 00
4 to 5d “.....	0 95	0 00
3d “.....	1 20	0 00
Finishing nails—		
3 inch and longer per 100 lbs.....	0 60	0 00
2½ and 2¼ inch.....	0 65	0 00
2 and 2¼ “.....	0 70	0 00
1½ and 1¼ “.....	0 95	0 00
1¼ “.....	1 20	0 00
1 “.....	1 50	0 00
Slatting nails—		
1½ and 1¼ inch per 100 lbs.....	0 95	0 00
1¼ “.....	1 20	0 00
1 “.....	1 50	0 00
Common barrel nails—		
1½ inch per 100 lbs.....	1 00	0 00
1 “.....	1 00	0 00
¾ “.....	1 25	0 00
¾ “.....	1 50	0 00
Clinch nails—		
3 inch and longer per 100 lbs.....	0 60	0 00
2½ and 2¼ inch.....	0 65	0 00
2 and 2¼ inch.....	0 70	0 00
1½ and 1¼ “.....	0 95	0 00
1¼ “.....	1 20	0 00
1 “.....	1 50	0 00
Sharp and flat pressed nails		
3 inch and longer per 100 lbs.....	1 35	0 00
2½ and 2¼ inch.....	1 50	0 00
2 and 2¼ “.....	1 85	0 00
1½ and 1¼ “.....	2 50	0 00
1¼ “.....	3 00	0 00
1 “.....	0 114	0 00
Coil Chain—No. 5.....	0 10	0 00
“ 5.....	0 094	0 00
“ 4.....	0 09	0 00
“ 3.....	0 074	0 00
“ 2.....	4 35	0 00
“ 1.....	4 25	0 00
“ 7-16.....	4 00	0 00

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

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, MAY 8, 1902.

Name of Article.	Wholesale.		
	\$	c	¢
Hardware.—Con.			
Coil Chain—No. ¼	3	85	0 00
9-16	3	75	0 00
¾	3	65	0 00
½	3	76	0 00
¼	3	60	0 00
1 in.	3	60	0 00
Galvanized Staples—			
100 lb. box, 1½ to 1¾	3	25	0 00
Bright, 1½ to 1¾	2	90	0 00
Galvanized Iron:			
Queen's Head, } or equal, } gauge 28	4	40	4 65
Comet do 28 gauge	4	10	4 36
Iron Horse Shoes:			
No. 2 and larger	0	00	3 50
No. 1 and smaller	0	00	3 75
Bar Iron, per 100 lbs.			
Car lots	1	90	1 95
Norway, base	0	00	0 00
Am. Sh. St'l, 6 ft. x 2½ ft., 18	0	00	2 70
" " " " 20	0	00	2 95
" " " " 22	0	00	3 10
" " " " 24	0	00	3 10
" " " " 26	0	00	3 20
" " " " 28	0	00	3 45
Boiler plates, iron, ¼ in.	0	00	2 10
" " " " 3-16 in.	0	00	2 10
Hoop Iron, base for 2 in. and larger	0	00	2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.			
Canada Plates:			
Full Polish	2	75	
Ord. 52 sheets	2	65	
" 60 do	2	70	
" 75 do	2	75	
Black Iron pipe, ¼ in. x ¼ in.	2	72	
½ in.	2	92	
¾ in.	3	42	
1 in.	4	85	
1½ in.	6	85	
2 in.	8	20	
per 100 ft. nett.	11	00	
Steel, cast p. lb., Blk Diam'd.			
" Spring, 100 lbs.	0	08	base
" Tire, "	2	75	0 00
" Sleigh shoe, 100 lbs.	2	20	base
" Toe Calk	2	66	
" Machinery	2	75	base
" Harrow Tooth	2	50	
Tin Plates:			
10 Cakes, 14 x 20	4	25	
10 Charcoal, 14 x 20	4	50	
10 Charcoal	5	50	
10 "	6	50	

suggest that in order to prevent such misconstructions, the India office should issue a circular descriptive of the seasonal rains, the period of their normal occurrence, the average amount of the fall, the time of the termination, and the area of country they respectively cover. Such a circular might advantageously include a sketch map of the direction of the monsoon drifts and the currents of the Indian ocean from which the moisture is derived, and the humidity and temperature of the Indian atmosphere at the varying seasons might be given in a tabular form. Such other particulars as are oftenest in requisition might also be given. It would perhaps be best if the whole were given in the form of a wall map, which could be referred to at any moment when hung in a convenient place. It would be decidedly more useful than the heavy volumes which the Government publish, and which (after they have once found their way into a book-case) are rarely opened again. We take this opportunity of repeating a suggestion we made last year regarding the appointment of a few scientific experts to examine the feasibility of tapping the water stores of the atmosphere and bringing down the rain, thereby at least ameliorating if not preventing the occurrence of famine. The vast importance of this matter must be our excuse for repeating the suggestion. After the scientific achievements of the past century we are loth to believe that such a thing as bringing down rain when wanted is entirely outside the

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, MAY 8, 1902.

Name of Article.	Wholesale.		
	\$	c	¢
Terne Plate 10, 20x23			
Russ. Sheet Iron	7	75	0 00
Lion & Crown tin'd sh'ts	0	10	0 00
22 and 24 gauge case lots		00	7 00
26 gauge	0	70	7 75
Lead: Pig, per 100 lbs;	3	25	3 35
Sheet, "	0	00	0 04½
Shot, 100 lb., less 23½ p c.	0	00	6 50
Lead Pipe, per 100 lbs.	7	00	0 00
			less 35 p.c.
Zinc:			
Spelter, per 100 lbs.	0	00	4 75
Sheet, Zinc "	5	75	6 00
Black Sheet Iron,			
Per 100 lbs.			
8 to 16 gauge	2	45	0 00
18 to 20 do	2	40	0 00
22 to 24 do	2	45	0 00
26 do	2	50	0 00
28 do	2	55	0 00
Wire:			
Plain galv'd, No. 5	3	95	0 00½
do do No. 6, 7, 8	3	45	0 00
do do No. 9	2	80	0 00
do do No. 10	3	55	0 00
do do No. 11	3	65	0 00
do do No. 12	2	95	0 00
do do No. 13	3	05	0 00
do do No. 14	4	05	0 00
do do No. 15	4	55	0 00
do do No. 16	4	80	0 00
Barbed Wire—			
Spring Wire per 100, 1.25	3	00	f. o. b.
net extra.			Montreal.
Iron and Steel Wire pl'n			
6 to 9	2	80	base.
Rope.			
Sisal, base	0	00	
" 7-16 and up	0	12½	
" ¾	0	12½	
" 5-16 "	0	18	
" ¾ "	0	13½	
" 3-16 "	0	13	
Manilla, 7-16 & lgr.	0	16	
" ¾	0	16½	
" 5-16 "	0	17	
" ¾ "	0	17	
" 3-16 "	0	17½	
Lath yarn	0	10½	

Telegraphic Address :—Musgrave, Bolton, England.

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BOLTON, England.

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BOILERS,

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per square inch.

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tric Light Stations, Winding Engines,
Mill Gearing and Cranes

Over....

70,000

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

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, MAY 8, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Wire Nails.		
Base Price carload	2 50	
Less than	2 55	
2d extra	1 00	
2d f	1 00	
3d	0 65	
4d and 5d	0 40	
6d and 7d	0 30	
8d and 9d	0 15	
10d and 13d	0 10	
16d and 20d	0 05	
30d to 60d	Base	
Building Paper.		
Tarred felt, per 100 lbs.	1 70	0 00
3 ply, Ready R'f'g., roll	0 85	0 00
	1 10	0 00
Hides and Tallow		
Montreal Green Hides	0 00	0 00
" No. 1	0 03	0 00
" No. 2	0 07	0 00
" No. 3		
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins.	0 00	0 00
Clips	0 00	0 10
Lambskins each	0 00	0 12
Calfskins, No. 1	0 00	0 10
" No. 2	1 50	2 00
Leather		
No. 1 B. A. Sole	0 27	0 23
No. 2 B. A. Sole	0 25	0 25
No. 3 B. A. Spanish Sole	0 24	0 25
Slaughter, No. 1	0 23	0 29
" Light medium & heavy	0 23	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 36
Kip Skins, French	0 60	0 65
English	0 45	0 55
Canada Kip	0 50	0 60
Hemlock Calf	0 50	0 70
" Light	0 50	0 60
French Calf	0 85	1 10
Splits, light and medium	0 22	0 25
" heavy	0 17	0 20
" small	0 18	0 20
Leather Board, Canada	0 06	0 10
Enameled Cow, per ft.	0 16	0 18
Pebble Grain	0 12	0 14
B. Calf	0 12	0 13
Brush (Cow) Kid	0 11	0 13
Buf.	0 13	0 16
Russetts, light	0 35	0 40
" heavy	0 25	0 30
" No. 2	0 35	0 40
Saddlers' doz.	7 50	9 00
Int. French Calf	0 65	0 75
English Oak lb	0 30	0 35
Dongola, extra	0 38	0 42
" No. 1	0 20	0 22
" ordinary	0 14	0 16
Colored Pebbles	0 13	0 16
" Calf	0 16	0 22
Oils		
Cod Oil	0 37	0 42
S. R. Pale Seal	0 50	0 52

realm of possibility. May we suggest to Lord George Hamilton that he should draw the attention of some of our highest meteorological scientists to the matter?

PREPARATION OF ANILINE.

The proper solution and preparation of aniline colors do not always get the attention they deserve. Then spots and blotches are noticed, and of course the blame falls on the color. With few exceptions 10 to 15 gallons of water are needed for each pound of dry aniline color. The regular gallon weighs, roughly, 8 1-3 pounds, so that proportion gives us a dilute solution from which the color will not separate if not kept too long. It is a good rule to dissolve only what will be used during a day, or at most forty-eight hours. Many colors will dissolve better if some wood alcohol be added to the water; others need an addition of ordinary glycerine, and still others require some acetic acid. This, however, should be used sparingly, and it is wise, when using acetic acid on a new color or new batch of color, to weigh out on a druggist's scales a very small quantity of both the new color and the standard dissolve each in the same quantity of water in separate glass tubes or tumblers, add to each an equal quantity of acetic acid, and allow them to stand for about twenty-four hours in a warm place. A correct judgment can then be formed as to the behaviour of the color toward acid. When using glycerine or wood alcohol it is usually best to add the solvent to the dry color and stir well with a stick before adding all of the water.

Some violets and other colors hard of solution in water can be conveniently prepared as follows: The vessel or barrel intended to hold the solution fill-

MONTREAL WHOLESALE PRICE CURRENT
THURSDAY, MAY 8, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Oils—Continued.		
Straw Seal	0 40	0 50
Cod Liver Oil, Ndd. Norw.	1 10	1 20
" Process	1 20	1 30
" Norwegian	0 09	0 10
Castor Oil	0 00	0 09
Castor Oil bris	0 75	0 85
Lard Oil, Extra	0 65	0 75
Linseed, raw, nett	0 79	0 80
" boiled, nett	0 82	0 83
Olive, pure	1 05	1 15
Extra, qt., per case	0 00	3 70
Turpentine, nett	0 69	0 70
Petroleum.		
Benzine	0 20	0 30
Glass.		
United inches, 00 to 25	0 00	2 20
do 26 to 40	0 00	2 30
do 41 to 50	0 00	4 70
do 51 to 60	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. kgs.	0 00	5 87
do No. 1	0 00	5 50
do No. 2	0 00	5 12
do No. 3	0 06	4 75
do No. 4	0 00	4 62
do No. 5	5 50	5 50
White Lead dry	5 00	5 50
Red Lead	1 75	2 00
Venetian Red Eng'g	1 50	3 25
Yel. Ochre, French	0 45	0 50
Whiting, ordinary	0 50	0 70
do Gilders	0 85	1 00
do Paris, do	2 15	2 25
English Cement, cask	1 65	1 90
Belgian do	2 25	2 45
German do	2 00	2 40
American do	16 00	22 00
Fire Bricks per 1000	1 50	1 75
Fire Clay	2 75	5 50
Rosin		
Glue.		
Domestic Broken Sheet	0 13	0 15
French Casks	0 11	0 13
do bris	0 00	0 14
American White, bris	0 16	0 20
Coopers' Glue	0 20	0 25
Golden Ochre	0 04	0 04
Brunswick Green	0 04	0 10
French Imperial Green	0 12	0 16
Genuine Quicksilver	0 90	0 95
No. 1 Furnit's Varn'h, pr. gl.	0 65	0 70
do do	0 75	1 00
Brown Japan	0 60	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
do do Pure	2 25	2 75
White do	2 75	3 00
Patty Bulk 100 lb. brl.	0 00	2 00
Parisgreen in drum 1 lb pk.	0 124	0 194
Kalsomine, 5 lb pkgs.	0 00	0 03
Wool.		
Canadian Washed	0 12	0 13
North West	0 13	0 15
Unwashed	0 08	0 00
Fuller, combing	0 00	0 00
do extra	0 00	0 21
B. A. Scoured	0 34	0 35
Natal	0 16	0 17
Cape, greasy	0 16	0 17
Chilian	0 40	0 00
Australian greasy	0 16	0 20



ISN'T IT DELICIOUS?
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Extra Cream Toffee."

John Mackintosh, Ltd.,

"THE
TOFFEE
MILLS."

HALIFAX, ENGLAND.

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Special price to Canadians under the New Tariff
Agents wanted through Canada, apply at once to the Makers

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HALIFAX,
ENGLAND

"The
Toffee
Mills."

ed with the required quantity of water and the dry color it is intended to dissolve is sewed up in a flannel bag. This bag is hung by a string to a paddle placed across the barrel so that the bag of color is about three-quarters under the surface of the water. The whole can then be left to itself and in due course a perfect solution will be obtained and all undissolved particles and so-called pitchy matter found inside the bag are removed. As the color dissolves its solution, being heavier than water, sinks and displaces water from the bottom, and so on, until all is in solution, bright and clear. Some colors colors when old cake badly, though their tinctorial power is not impaired. When treated as above mentioned they can be perfectly dissolved, especially if some perfectly dissolved, especially if some crude glycerine is added to the water in the barrel. To save time hot water can be used, or even a steam pipe, though it is well to remember that some colors are impaired by a heat over 50 deg. to 160 deg. Fahr. When using a steam pipe for dissolving aniline colors always be sure before using that there is no rust or dirt inside the pipe before turning on the steam, or else when the solution is stirred up with paddle or dipper lots of specks will again be laid to the color.

When dissolving aniline colors in boiling or hot water it is best to boil up first and then add dry color by degrees, keeping up the boil until all is

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations May 5, 1902.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine	15,000	1 1/2-6mos.	350	\$50	101
Canada Life	2,500	4 6mos.	400	400	160
Confederation Life	10,000	7 1/2 6mos.	100	10	....
Western Assurance	25,000	5-6mos.	40	30	100 1/2
Guarante Co. of North America	14,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, April 26, 1902. Market value p. p'd up sh

Alliance Assur	250,000	8s. p. s.	20	2 1-5	9 1/2	10
Atlas	24,000	24 p. s.	50	6	2 1/2	226 1/2
British and Foreign Marine	57,000	25	20	4	18 1/2	19 1/2
Caledonian	21,500	12s. p. s.	25	5	5	28 1/2
Commercial U. Fire, Life and Marine	50,000	27 1/2	50	5	45	46
Guardian Fire and Life	200,000	9	10	5	9 1/2	10
Imperial Fire	60,000	25	20	5	30	31
Lancashire Fire	126,493	5	20	2		
Lion Fire	100,000	3	2 1/2	1 1/2		%
London and Lancashire Fire	85,100	22	25	2 1/2	18 1/2	19 1/2
London Assurance Corporation	85,862	20	25	12 1/2	51	53
London & Lancashire Life	10,000	10	10	2	8	8 1/2
Liv. & Lon. & Globe Fire and Life	391,752	90	St.	2	28 1/2	29 1/2
Northern Fire and Life	30,000	*22 1/2	100	10	71	73
North Brit. & Merc. Fire and Life	110,000	30s. p. s.	25	6 1/2	35	37
Norwich Union Fire	11,000	*33 1/2	100	12	104	107
Phoenix Fire	53,776	35	50	5	332 1/2	33 1/2
Royal Insurance Fire and Life	125,234	53 1/2	20	10	48 1/2	49 1/2
Sun Fire	240,000	8s 6d p. s.	10	10	10	10 1/2
Union	45,000	18 p. s.	10	4	13	15

*Excluding periodical cash bonus.

dissolved. In this case if any extra solvent is used add it to the water before turning on the steam and do not use wood alcohol. Solution of aniline color should never be added to the beater without straining. A fine wire sieve is good, but a fine flannel bag is a great deal better. When sugar of lead is used as a mordant it is always best to dissolve it separately (never add dry to the beater), brighten it up with

strong acetic acid, and after allowing it to stand as long as possible strain it into the beater.

HOW SUGAR OF MILK IS MADE.

A writer in the Alumni Report, gives an account of the manufacture of sugar of milk from whey such as commonly remains after the making of cheese. The whey, as it is received from the

Eclectic Steel Co., Limited,

Princess Street Works,
SHEFFIELD, Eng

MANUFACTURERS OF

CRUCIBLE CAST STEEL

FOR ALL PURPOSES.

Special Miners Drill Steel

Ground and Polished Steel for Shafting.

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PATENT NON-CONDUCTING CEMENT FOR STEAM PIPES & BOILERS.
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Special Terms to Canadians under the New Preferential Tariff.

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**New Hair-Dressing Establishmen
and Barber Shop**
IN THE
...BELLEVUE APARTMENTS...
(FOLLY FLATS)

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

Hair-Dressing Establishment
in the Bellevue Apartments Building, Metcalfe and St. Catherine Streets and Dominion Square, on or about the 1st of May, 1902. Modern improvements, skilled workmen, personal supervision.

creamery, is run into large vats and treated with hydrochloric acid to aid in the coagulation of the remaining proteid matter, which is not removed in the first curdling. This is aided by raising the whey containing hydrochloric acid to the boiling point. Immediately after bringing it to this point, it is treated with lime to neutralize the hydrochloric acid, the exact point of neutrality being ascertained by the use of litmus paper. This boiling temperature serves to sterilize the product so that there is no chance of germ infection at any subsequent stage of the pro-

cess. A very pure grade of lime is used to neutralize the hydrochloric acid as it minimises the amount of foreign matter, which has to be removed from the milk of sugar later on.

The whey is now put through a filter press which takes out this coagulated matter from here it goes into a vacuum pan where it is concentrated down to a thick syrup, which is run out into pans and allowed to stand for two days at the end of which time it has dried out so as to form granular crusts. It is then taken and placed in a centrifugal machine and washed with cold water, the washings being saved for future operations. This preliminary washing removes from it most of the calcium chloride and soluble impurities. It has now a very slight yellow color with very little taste or odor. From here it is taken up to the second floor and re-dissolved, and the solution passed through large boneblack percolators. As the syrup comes out from the boneblack it is colorless and odorless; it is then run into another vacuum pan and concentrated down to a pasty mass; from here it is taken out and placed again in a centrifugal, where it is washed with cold water, the washings again being retained for use in another part of the operation.

The syrup, as it comes from the boneblack filters, is very heavy and has a density of 20 Baume. The vacuum apparatus is operated by a Dean pump, which holds a vacuum of 26 inches during the whole operation. The product, after being washed in the centrifugals, is dried on strainers in a drying chamber heated to about 140 deg. F. It is then powdered in large ball mills having a capacity of about 500 pounds each; after being powdered, it is run through a bolting reel for the purpose of separating out the coarser particles, which are taken back to one of the earlier stages of the process and re-dissolved and worked over again.

In crystalline form the crystals of milk sugar are four-sided prisms of a milk-white color, and so hard that they crunch beneath the teeth. This variety of sugar is only moderately sweet, requires about six times its weight of

"PIONEER" GOLDEN FLAKE CAVENDISH TOBACCO.

MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE:

1/2 lb. tins	\$1.20
1/4 lb. tins	\$1.25
1/8 lb. package	\$1.30
1-16 lb. package	\$1.30
	Per lb.	

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Manufactured by The
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Special prices to Canadians under the new Tariff.

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To Pork Packers & Lard Refiners

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

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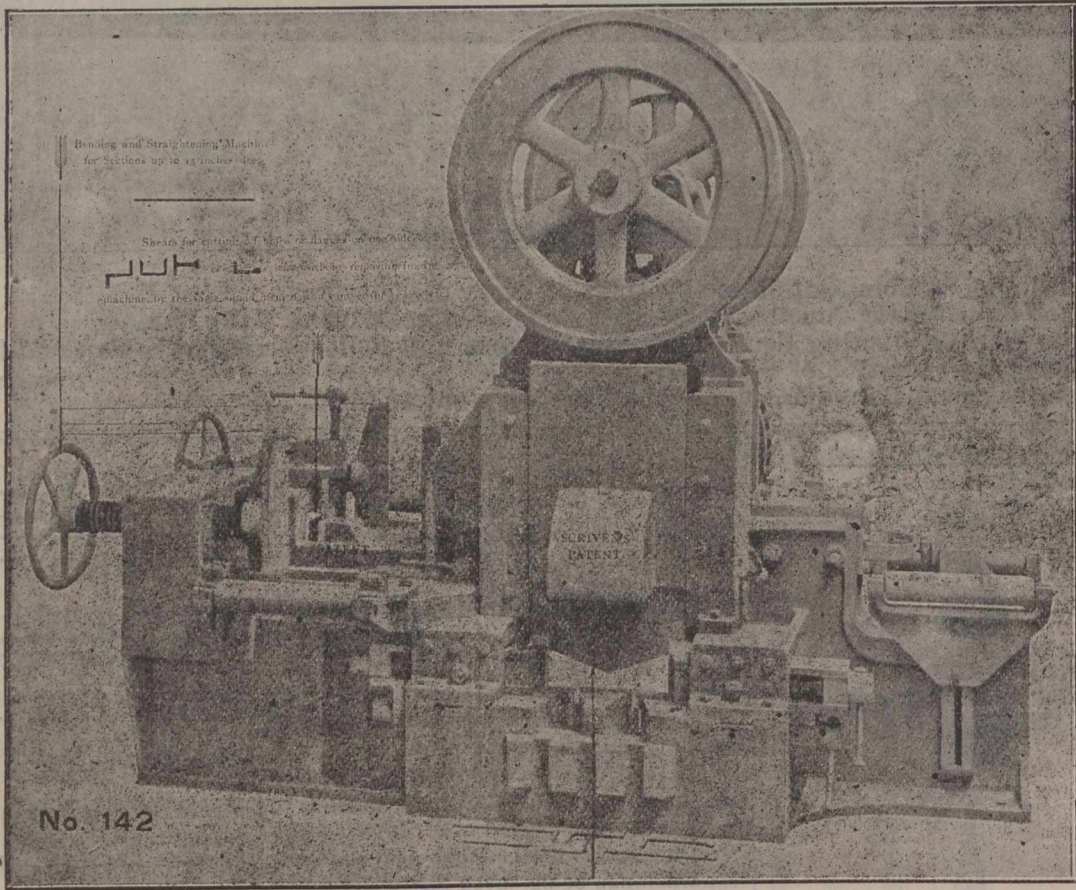
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LEEDS.
ENG.

Machine Tools and Hydraulic Machinery,

For ENGINEERS, SHIPBUILDERS, BOILER MAKERS and BRIDGE BUILDERS



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

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

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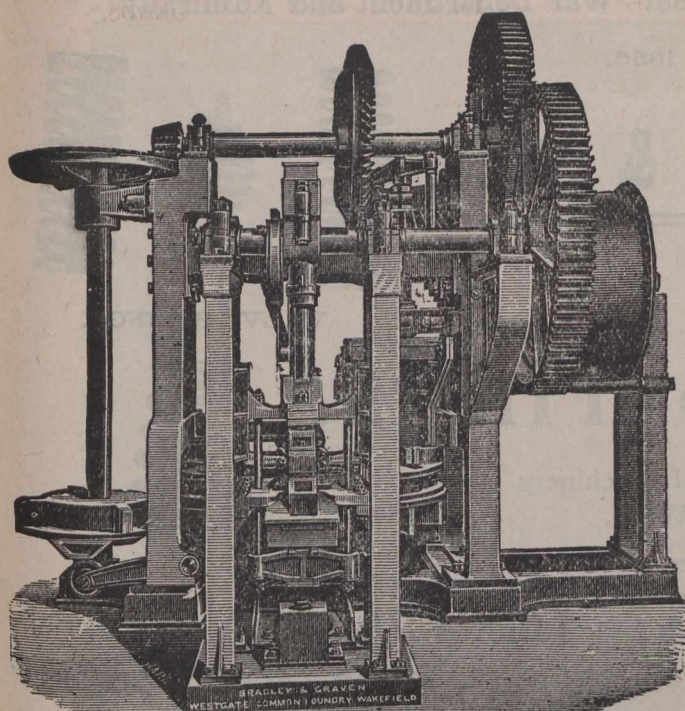
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30,000 TONS.

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BLAST
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HOT BLAST STOVES,
VALVES & RADIAL DRILLS

cold water for its solution, but dissolves readily in boiling water, while it is insoluble in alcohol or ether.

MR. KAUFFELD AND HIS NEW GLASS.

Louis Kauffeld, who is the reputed inventor of malleable glass, is 32 years old. To the fact that he is the "seventh son of a seventh son," he ascribes much of the good luck that has attended him, says a Muncie, Ind., paper. When he first went to Matthews, Ind., two or three years ago, he was the whole Kauffeld glass factory. He put up a little glass tank in his back yard and started the "plant" whose force of workmen consisted of himself alone. The little ware that he turned out by this means he sold in the local markets. Finally the demand for his lamp chimneys became so great that he had to procure help. Since then he has added buildings to his plant and men to his working force until he is the head of a large concern. For George Catterson, who is practically the founder of Matthews and the promoter of the Chicago, Indiana, & Eastern railroad which made Matthews possible, Mr. Kauffeld is now fashioning a glass coffee pot which will be the first useful article



Craven's Patent Brick Moulding and Dressing Machines.

BRICK MACHINERY

For Working all kinds of Clay.

The stiff or semi-plastic system of Brick-making for producing a dense plastic pressed brick ready for immediate removal to the kiln was invented by us 28 years ago, and it is most successfully working in nearly 11 parts of the world.

Double the Strength of any other Machines in the Market.

Brick plants for producing the best plastic-pressed facing bricks on the most economical system. Awarded Three Highest Medals at Adelaide Exhibition, and the ONLY Gold Medal for Brick Machinery at the Melbourne Exhibition, 1888-9.

Bradley & Craven,
LIMITED

Westgate Common Foundry, WAKEFIELD, Eng.

Manufactured for the Canadian Market, under the new Preferential Tariff, 33¼ per cent. in favor of English Goods.

outside of lamp chimneys that has been made by the new process.

Mr. Kauffeld has worked in a glass factory since he was ten years old, having started in Pittsburgh, afterward working in various cities of Pennsylvania and Ohio. He worked a short time in an Alexandria concern and was transferred from there to become manager of a plant in Pendleton, Ind., while only 24 years old. He managed the Pendleton concern until he moved to Matthews about two and a half years ago.

There are many legends concerning malleable glass. There is a story that a glass worker in ancient Venice centuries ago discovered the secret. He made glass bottles and jars that could be hammered into flattened strips without breaking them, and rolled the glass into balls which he would throw against the stone walls of the town without injuring the glass. The king of the country heard of the remarkable

glass worker who was thought possessed of supernatural powers by his fellow glass workers, and summoned the artisan to the royal palace. Expecting he would be received with high favor by the king and elated at the royal summons, the glass worker demonstrated the malleability of his wares in the king's presence. But the king was greatly displeased at the exhibition. "For," he said, "if this man can make glass of this kind, he will render valueless all the glass I have in my household. Take him to the block." Whereupon the unhappy glass worker had his head chopped off and the secret, which he had imparted to no other, died with him.

There is another legend of an ancient Egyptian glass worker who discovered the secret but this story is very vague. It has been said that some of the Egyptian's product with all its malleable qualities intact has been found about the pyramids, but there seems little

historical authority for this. Volumes on glass manufacture cite no authority for the story.

EARNINGS OF INVENTORS.

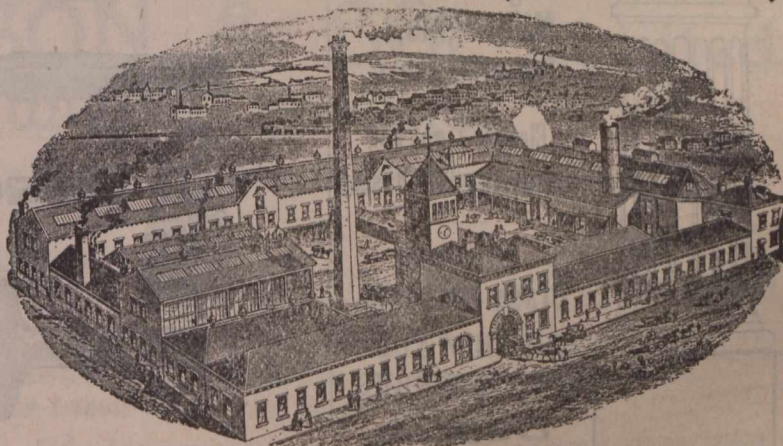
The inventor of fifty or sixty years ago was more often out at the elbows than well paid. But George E. Walsh gathers for Gunton's Magazine statistics to show that modern inventing has become profitable and that as a rule inventors are now well rewarded. The inventor of the metal shoe button fastener made a fortune, and the inventor of the wooden shoe peg made half a million dollars. The suspender-garter invention was sold outright for \$50,000, and the glass lemon squeezer brought as much.

The inventor of the ball and socket glove fastener has received in royalties nearly a million dollars, and the inventor of the double ball clasp for

A. Earnshaw & Sons, Ltd.,

MAKERS OF

Lathes up to 40 inch centres
 Railway Wheel Lathes
 Planing Machines
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 Drilling Machines
 Plate Bending Machines
 Plate Edge Planing
 Machines
 and
 Milling Machines.

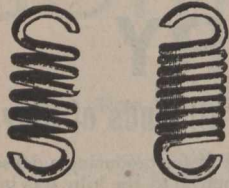


Crown Works,

HALIFAX, ENG.,

Contractors to His Majesty's Government—War Department and Admiralty.

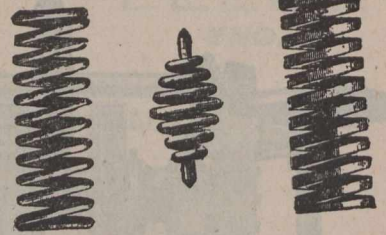
ESTABLISHED 1856.



VALVE SPRINGS.

Joseph Steel & Sons,

MAKERS
OF



VALVE SPRINGS.



Spiral Springs,



For all Classes of Machinery
and Engineering Work.

Harden near BINGLEY, Yorkshire, Eng.

Special terms to Canadians under the new Preferential Tariff

Telegraphic Address, "STEEL, BINGLEY."



pocket books and bags about the same. The automatic inkstand has paid its inventor \$200,000, and the automatic tin can opener has brought a fortune to the inventor. The modern snapping tag, the improved safety pin, the rubber pencil tip, the hook and eye with a hump, the automatic lock and brake, the bicycle whistle and bell have all brought to their inventors hundreds of thousands of dollars.

So much for the inventors whose names are rarely heard among the thousands who use their inventions. But the great inventors of modern times have most of them become millionaires. Elias Howe, the inventor of the sewing machine, realized \$2,000,000 from his patent. Alexander Graham Bell made several millions from his patents. Cyrus H. McCormick, inventor of the reaping machine, realized a net profit of \$10,000,000.

George Henry Corliss amassed a fortune of \$5,000,000. Samuel Colt, of revolver fame, and Hayward A. Harvey, the inventor of the Harveyized steel armor plate process, both were millionaires. Mr. Edison counts his fortune in the millions. Elihu Thompson, the inventor of electric welding and brazing, and Westinghouse, inventor of the air brake, reaped immense fortunes from their patents, and Tesla, careless as he is of pecuniary rewards, is earning hundreds of thousands of dollars every year.

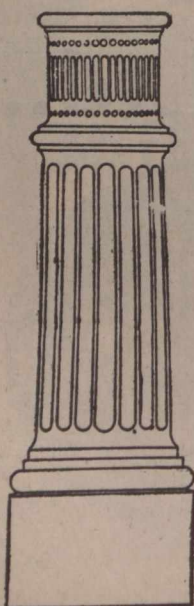
Mr. Walsh uses Edison, Thompson and Tesla to illustrate the type of inventor who earns both reputation and wealth. The names of such men have become household words all over the civilized world. Independent of this class is the larger class in whose ranks are hundreds and thousands who make respectable fortunes without en-

hancing their reputations because their inventions become the property of and are handled by manufacturers.

The conclusion is that in this day few discoverers or inventors go unrewarded, and that the figure of the modern inventor is less pathetic than the old because there is in his career so little of struggle, poverty and privation.

THE BLACK SHEEP.

Black merinoes are the subject of a note by "Lana" in the Australian press. It may not be generally known (he writes) that the late Hon. William Allan, of Braeside, near Dalveen, Queensland, had a black merino flock to which he paid great attention. Several attempts have been made from time to time to establish a flock on a large



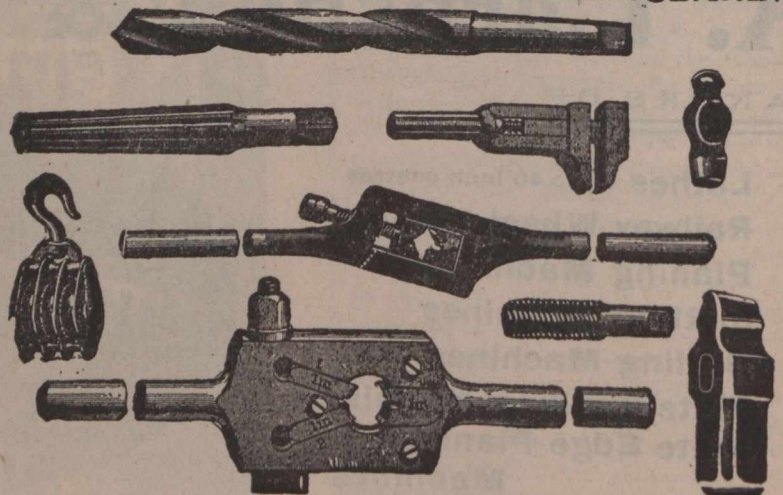
ROSS & WALPOLE
Limited

Engineers,
Millwrights,
Boiler-Makers.

Electric Light and
Tramway Pole Bases.

Iron and
Brass Founders,
NORTH WALL
IRON WORKS,
DUBLIN,
IRELAND,

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.

Telegrams:—"CLUNCH, LONDON."

GUY 93.1
LONDON

THE

International Electrical Engineering Company,

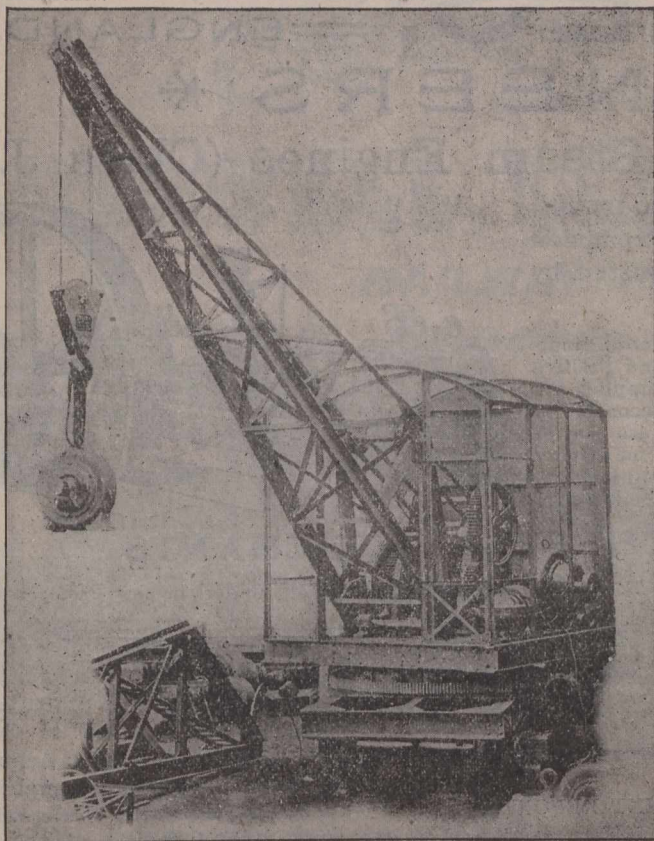
Clun House, Surrey Street,
Strand, LONDON, W.C. Eng.

MANUFACTURERS OF

Electric Lighting Traction and Power Transmission Plant.

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

Special prices to Canadians under the New Tariff.



scale, say 20,000 to 30,000 head, but they have failed — mainly, in the writer's opinion, through not having received sufficient care and attention. It has always been a moot point with scientific sheep-breeders whether the original sheep was black, white, or parti-colored. The late Mr. Allan held the opinion that they were originally all black, contending that notwithstanding the most drastic culling of a stud flock a black lamb occasionally makes its appearance. "Lana" confirms this in more than one instance in noted stud flocks that have come under his observation. The Braeside black flock was started about 20 years ago, although Mr. Allan had a black flock four years earlier, and by personal supervision and careful mating the ewes threw few spotted or white lambs. The number at the owner's death was 650, of which 600 were ewes and 25 rams. On one of the writer's journeys to Queensland he met the

deceased gentleman, who showed him a number of samples of wool. The quality was undeniable, and the staple was well-grown. About three-eighths of an inch of the top was browned, caused by the action of the sun, but below this the color was jet black. Mr. Allan said they cut a good fleece, but not quite so heavy as from the white merinoes. The net value of the black, was, however, greater than that of the white. It is only by constant care and attention that any success can accrue to those who wish to breed a pure black flock. From the first, nothing but pure black with pure black, must be mated together; attempts to produce a pure black lamb from either a spotted ram or ewe will meet with failure. There is a certain steady demand for black wool in Great Britain and the Continent for the manufacture of habits of certain religious orders, whose vows oblige them to wear undyed woollen

clothing, and for certain classes of underwear.

OIL WELLS AND SURFACE INDICATIONS.

Oil is now found in almost every county in West Virginia, says the Oil Review, but in the counties along the western slope and valleys of the Alleghenies it was not believed for many years that it existed. The trouble was that no one ever drilled deep enough to find the sand. Some years ago Captain James Wilson, a salt maker sank a well in the foothills of the Alleghenies and failed to find the salt water at the depth expected. Being of a somewhat determined nature and having means to back it he declared that he would "reach salt water or bore into hell." Soon afterwards the drill struck gas and oil in large quantities, the tools were blown out, the derrick

— Established * 1825. —

A. G. THOMSON & CO., Limited,

Highland Whisky Distillers,

Blenders and Bottlers to Wholesale Trade only.

PROPRIETORS OF

GLENCADAM DISTILLERY, Brechin, Forfarshire,

where the Best Scotch Barley only is used.

Standard Blends of Fine Scotch Whiskies, of all ages from new to 20 years old.

Buyers' own Brands or Labels alone used when desired.

Bonded Stores & Office:—44 to 64 James Watt Street, Glasgow, Scotland.

AGENTS WANTED IN MONTREAL AND TORONTO.

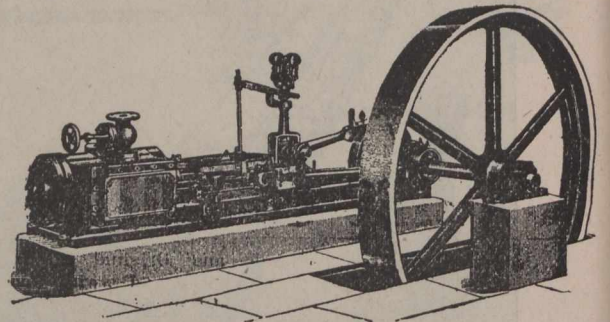
T. & R. LEES, Hollinwood, Nr. Manchester, ENGLAND.

ENGINEERS

Improved Horizontal Steam Engines (Class J.)

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

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



PLEASE INDENT THROUGH MERCHANTS.

Telegrams: "LEES, HOLLINWOOD."

Special estimates to Canadians under the new Preferential Tariff

caught fire and a huge column of flame and smoke was spouted a hundred feet above the hole. The captain hadn't really bored into the lower regions, but had demonstrated that oil existed at a depth below that tested before.

In 1775 George Washington visited a locality about eight miles from what is now Charleston, W. Va., and set apart one acre of ground on which was a "burning spring." It was simply a hole in the ground which filled up with water in the rainy season, from the bottom which rose numerous bubbles which if set on fire would burn until blown out by the wind. Large oil and gas wells have been found near this spring.

Near Parkersburg a "disagreeable fluid" flooded a salt well which the owner abandoned in disgust. Plenty of oil was found there afterwards. In Clarion County, Pa., the Indians skimmed a greasy substance from a spring and used it for rheumatism and bruises. The largest gusher in Pennsylvania, was found near that spring. Many such "signs" could be quoted. In a territory where the oil sand lays at a depth of 2,200 to 2,900 feet these in-

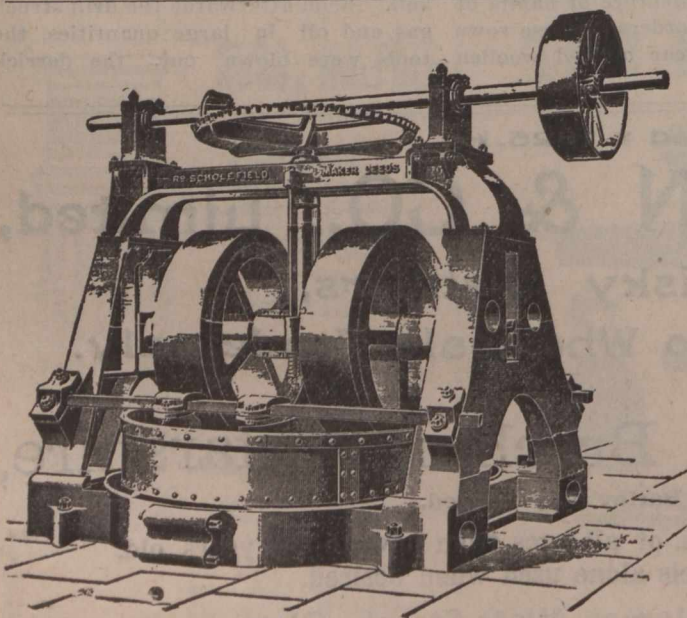
dications are of course much rarer, but they are not altogether lacking.

PATENT REPORTS.

The following complete list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building:— Canadian: J. Montgomery, grain car doors; J. Ferguson, horse power mills; J. W. Smith, car couplers; W. J. Barber, door bolt catches; Walter Thompson, solderless side seams for sheet metal vessels; Addison Vandervoort, lawn sprinklers; Jean Baptiste Martin, combination derricks; Clarence C. Longard, heaters; Bruce Murphy, collar buttons; Maxime Vallee, lock latches; A. E. Laycock, radiators; F. E. Morse, mower knife grinders; F. Lacey, harness operating mechanism for looms. American: David Elliott, folding box; Herman L. Piper, train-order signal; C. W. Vernon and M. Hambly, phonograph; R. C. Wilkins, safety watch-pocket.

Owen N. Evans, solicitor of patents,

and expert, Temple Building, reports the following United States and Canadian patents granted to Canadians last week: United States: Ash-remover, for boiler furnaces, D. Campbell; mattress, Jas. Marshall; road-grader, Benjamin Strome; fruit box or basket, Geo. H. Williams; automatic fireproof door, &c., Charles A. Barber; package-carrier, Ovid M. Gould; ventilator for cooking vessels, Alfred D. Bentley. Electrically operated dials and master clock therefor, R. R. Dowsley; double-wire door and blind fasteners, W. M. F. Kelly; nut locks for railroad purposes, W. J. Edwards; reaping machine, J. Calvin; leggings, John Peel; sulky plows, George Wilkinson; process for rendering the points of metal of sheet metal vessels hermetically tight, W. Thompson; nut locks, J. Thornton; clothes pins, S. G. McMillan; pea or clover branchers or switchers, L. Wetlanfer; ties for stove pipes, F. Crane, Jr.; oil cams, J. W. Jack; dampers for stove pipes, L. F. Cutten; washing machine, J. M. D. Cyr; heaters, D. Lamont et al; car couplings, A. Smith; process of producing nickel salts, H. A. Frasch; piano actions, L. N. Soper.



8-ft. and 9-ft. Perforated Grinding Pans, (No. 46.)

Established 1868.

Telegraphic Address: "Brick, Leeds"

Brick-making & Grinding Machinery

Manufactured by

Richard Scholefield,

. . . ENGINEER . . .

Burley Vale Mills

Kirkstall Road, LEEDS, Eng

Telegrams :
"LOCO, LEEDS."

A. B. C. & A. I.
Codes Used.

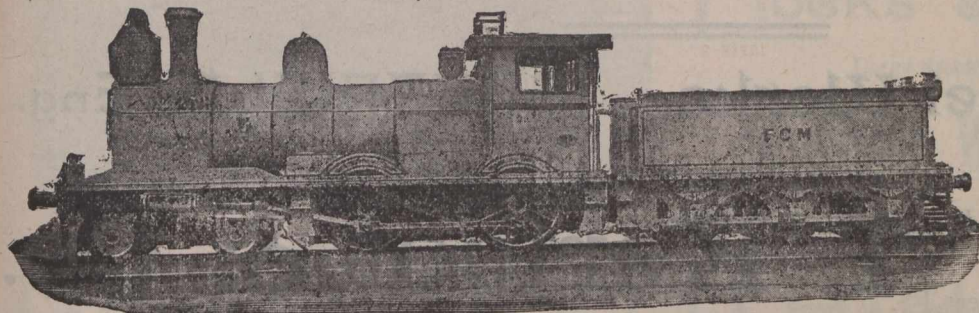


ESTABLISHED 1860.

HUDSWELL, CLARKE & Co., Ltd.

RAILWAY FOUNDRY,

LEEDS, ——— ENGLAND.



SPECIALTY:

Locomotive Tank Engines.
Rodgers Pulleys Registered.

Canadian buyers have 33 1/2 per cent. in their favour, by purchasing English Loco. motives.

Established 1779.

Telegraphic Address : " ANNE COWBURN."

ANNE COWBURN,

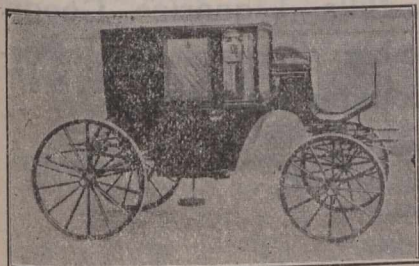
Carriage Builder

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 1/2 p.c., in their favour by purchasing in Manchester, from this firm.

WALL PAPER IDEAS.

Floral designs predominate. They figure even in varnished bathroom paper.

Two-tone hand pressed papers are for parlors.

Panel effects are managed with Louis XV. papier mache moulding.

Don't buy a frieze just because the paperhanger wants to sell it. Consider your room.

There are splendid tapestry effects for libraries. These are also good for dining rooms.

There are splendid Morris designs, especially for halls and sitting rooms. -- French panel effects done with any amount of half width frieze upon striped moire paper are delightful for bedrooms. Everything — doors, windows, mantel and washboards—is bordered.

A dainty Louis XV. floral design on a just as dainty striped background of pale blue and white is lovely for a dressing room.

Gaily figured ceilings are made to match most of the new papers.

Floral stripes make pretty bedrooms. So do the lovely lattice schemes.

Established 1838.

Telegraphic Address,

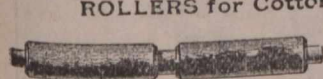
"LEES, BARDSLEY, ASHTON-UNDER-LYNE," Eng.

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

Abel Lees & Sons,

**ROLLER AND
SHAFTING MAKERS.**

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



New Front Lines of Rollers, Steel Hardened, or with Necks and Squares Hardened, or Ordinary. Spare Top Rollers, Loose



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

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

AUSTIN & DODSON, LIMITED,

Manufacturers of

SPRING STEEL

FOR
COACH, CARRIAGE, CART
WAGON and VAN SPRINGS.

Loco SPRING STEEL.

Spiral and Volute SPRING STEEL.

Timmis's Section SPRING STEEL.

SLEIGH SHOE STEEL.

TYRE STEEL.

TOE CAULK STEEL.

RAKE TOOTH STEEL.

HARROW TINE STEEL.

PLOUGH PLATES.

LAND SIDES.

PLOUGH MOULDS.

SPRING STEEL SHEETS.

Machinery and Agricultural Implement Steels in sections of every description, lists of which can be had on application.

Cambria Steel Works, SHEFFIELD, Eng.

There's a paper representing Jap matting.

Also a real rice paper.

Many cloth effects for Oriental dens.

CIVILIZATION BY CHEMISTRY.

It might be said that the civilization of a country is measured by its consumption of sulphuric acid, a chemical product which is at the bottom of almost every industry. Chemistry is responsible for the existence of all explosives. In this last respect, so far as usefulness for war is concerned, it might be deemed destructive, but in its production of fertilizers it is creative, and in its manufacture of medicines it is preservative of human life. Chemistry has made it practicable to produce a pure quality of gas for illuminating purposes. There would be no good inks if it were not for chemical science. Where would photography be but for chemistry, upon which the whole art depends? The whole leather industry depends upon chemistry, for

T. Kerfoot & Co.

MANUFACTURING
PHARMACEUTICAL CHEMISTS

Makers of all kinds of



Medicated Lozenges and Jujubes,
Bouquet Lozenges, Compressed
Tablets, Pills, Liquorice Goods,
Effervescible Preparations, Per-
fumes, Counter Adjuncts.

ENQUIRIES SOLICITED.

LABORATORIES:

BARDSLEY VALE, nr. Ashton-under-Lyne, - ENGLAND.

And BARDSLEY HOUSE, 189 Holloway Rd., LONDON, N. Eng.

John Smith,

Crane
Works,

Keighley, Yorks,

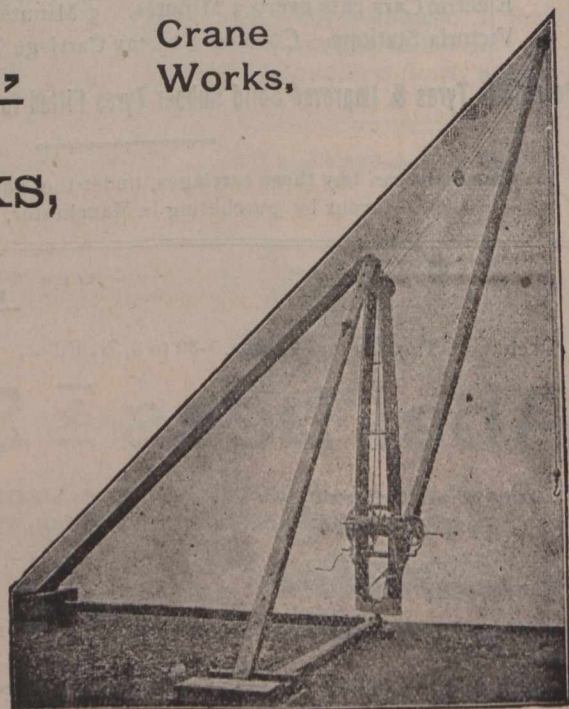
ENGLAND.

SPECIALITIES

Stone Saw Frames
And Derrick Cranes.

Nat. Telephone, 29 Keighley.

Telegraphic Address: "CRANES, KEIGHLEY."



DERRICK CRANE.

Considerably over 3,000 Cranes at work.

Special prices to Canadians under the New Tariff.

Telegraphic Address: "PURIFIER, BATLEY."

ESTABLISHED 1866

JOHN ILLINGWORTH & SONS,

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

BATLEY, ENGLAND.

Patentees and Sole Makers of the
CELEBRATED PURIFIED

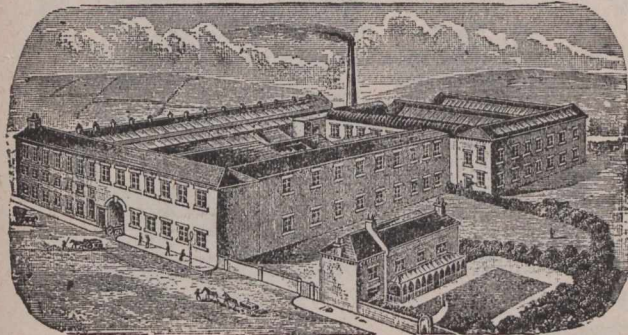
Flocks and Wools,

Large Stocks of all Descriptions of

Drummed Wools & Ruggings

Manufacturers of
all kinds of . . .

FOR COLLAR MAKERS
AND BROWN SADDLERS.



RIDINGS MILLS.

HORSE CLOTHING FOR HOME AND EXPORT

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

BEST MAKE.

SUPERIOR CUT.

LOWEST PRICES.

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

NONE BUT THE TRADE SUPPLIED.

PRICES ON APPLICATION.

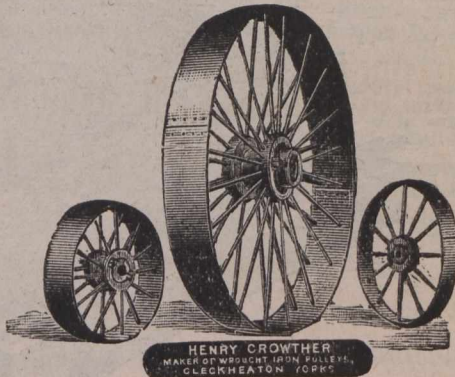
Wrot.-Iron Pulleys.

Bright Steel Shafting.

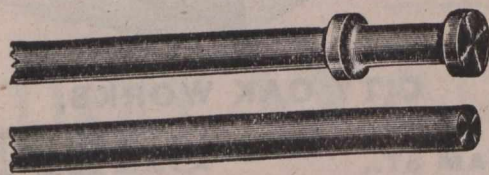
Lists sent Post Free
on Application.

Telegrams:
'Crowther, Cleckheaton.'
A B C Code used.

Telephone
43.



HENRY CROWTHER
MAKER OF WROUGHT IRON PULLEYS,
CLECKHEATON YORKS



HENRY CROWTHER, Rolling Mills,
Cleckheaton,
YORKS, ENGLAND.

Special Terms to Canadians under the New Tariff.

tanning is a chemical process. Mineral oils, such as kerosene, are purified by chemical means, and the same may be said of vegetable oils and of all the pigments employed for painting. Many kinds of foods are preserved by the help of salicylic acid and other chemicals, which are not harmful when used in very small quantities.

TO SAVE WOOD FLOORS.

The following preparation for treating the floors of factories, especially those of the engine and dynamo rooms, is given in a French contemporary: — Five parts beeswax and one of potash are boiled in sufficient water to thoroughly dissolve the potash. The mixture should be boiled until the water combines completely with the wax. The mixture is then taken from the fire, and a quantity of boiling water is added, stirring at the time. It will be found, if the process has been conducted properly, that 225 parts of water can be added to the original quantity, and the substance will still retain its homogeneous character, no clear water appearing. The mixture is then heated for

JOHN STONES,

Shiffnall Mill,

BOLTON, Eng.

Dress and Blouse Materials, Bleached
and Unbleached Cottons, Prints, &c.

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

BROWETT LINDLEY & CO. LTD.

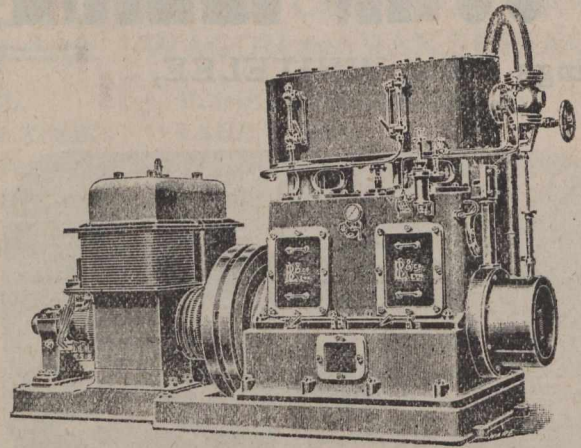
Patricroft, Manchester England.

Manufacturers of High-Speed,
Enclosed Type,

STEAM ENGINES.

For Driving Dynamos Direct.

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



SOUND & RELIABLE BRITISH MANUFACTURE.

five or six minutes, but is not allowed to boil. It is then taken from the fire, and stirred vigorously until cool. This forms a sort of cream, which gives a brilliant polish to work in a very little time. It should be applied with a piece of linen, and the wood then rubbed with another piece of the same material.

FOREIGN PERFUMERY TRADE PROFITABLE.

According to the Austrian Commercial Museum of Vienna, the perfumery trade of the Soudan, which is estimated at over 400,000 francs annually, is almost wholly supplied from Germany. The goods are shipped to ports in Morocco and Tripoli, and from there taken inland by caravans.

The export trade of Germany in essences, extracts, perfumeries, etc., has largely increased within the last decade, and is one of the most profitable branches of German economics.

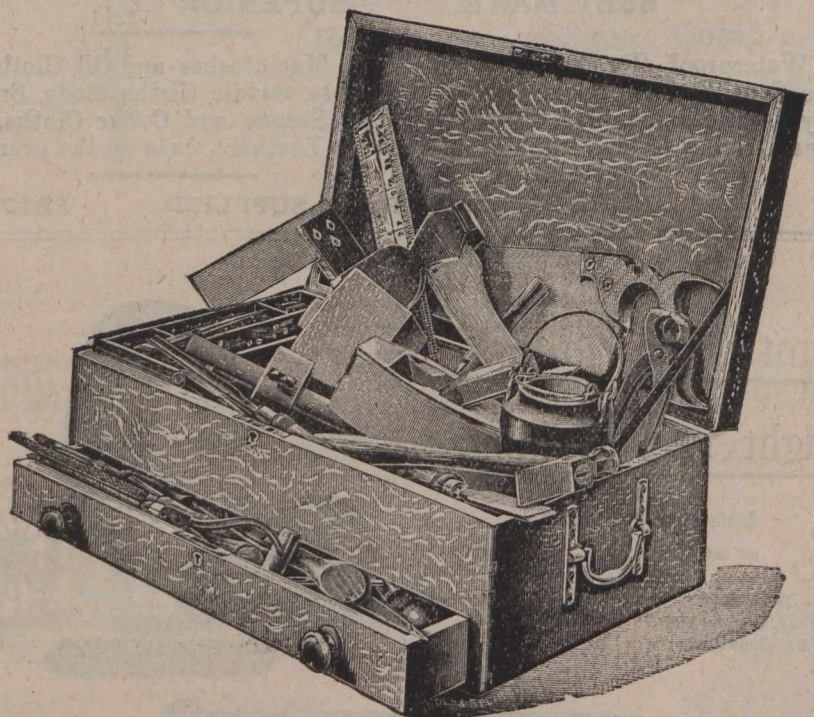
CANADIAN CUSTOMS TARIFF.

The initials N. E. S. represent and have the meaning of the words "not elsewhere specified."

The initials N. O. P. represent and have the meaning of the words "not otherwise provided for."

James Needham

Manufacturers of every description of TOOLS, CARPENTERS', GENTLEMEN'S OAK TOOL CHESTS, TOOL CABINETS, JOINERS MALLETS, ETC.



CITY OAK WORKS,

BROWN ST.
And SHOREHAM ST.,

SHEFFIELD,
ENGLAND.

FLETCHER & SHAW, GOVERNMENT & RAILWAY CONTRACTORS,

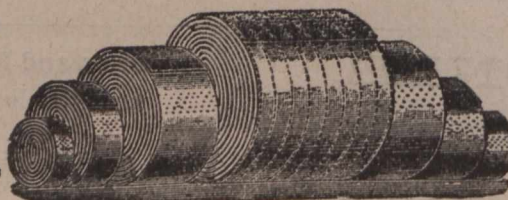
Ryburn Leather Works,
SOWERBY BRIDGE, ENGLAND.

Telegram—Fletcher & Shaw, Sowerby Bridge.

Telephone No.—0980, Halifax.

Manufacturers of every
description of

Leather Belting,
Laces, Picking Bands,
Combing Leathers, &c.



Cotton, Hair
and Link Belting, &c

Special prices to Canadians under the
new Canadian Tariff.

RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

“Union” Hair Belting

...AND THE...

“HERCULES” Sold Woven COTTON BELTING.



Telegraphic Address: “LETHAM, OLDHAM.”
Telephone, No. 102.

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

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

Address: Waterloo Mills, Oldham, England.

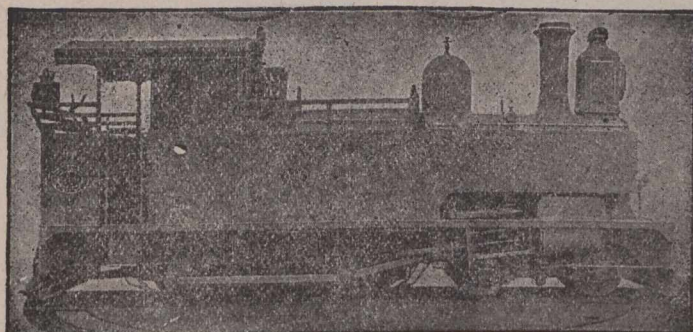
Special Prices to Canadians under the New Tariff.

THE

Telegrams: “ENGINE, LEEDS.

(Continued from Page 2239.)

Hunslet Engine Company, LEEDS, Eng.



Locomotive Tank Engines

of all descriptions and any size, for

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

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

Arrangements Made for Hire.

On Purchasing Lease or otherwise.

Special prices to Canadians under the New Canadian Tariff.

Wheat flour, damaged by water in transit (on appraised value), 20 p.c.; Wheels, parts of, hubs and spokes, in the rough, see Hubs in Wood; Wheels, parts of, felloes, and spokes, finished, wood, 25 p.c.; Wheels, if finished as part of Carriages, see Carriages, Waggon, etc.; Wheel, car wheel tires when in the rough, see Tires; Wheels, pressed felt wheels, 20 p. .c.; Wheelbarrows, 30 p.c.; Whips, material for the manufacture of, see Square Reds, &c., &c.; Whips, all kinds and materials, 35 p.c.; Whip thongs, 35 p.c.; Whip lashes, 35 p.c.; Whips, toy whips, 35 p.c.; Whip, gut for, see Gut; Whisks, 20 p.c.; Whiskey, see Spirits, \$2.40 per proof gal.; Whiting or whitening, free; Whiting, gilders' whiting, free; White lead, liquid, 25 p.c.; White and read lead, dry, 5 p.c.; White, Paris white, free; White, satin

Tel. Address, “Abbey,” Accrington.

Established over 50 years.

James Walmsley & Sons,

Accrington, Eng.

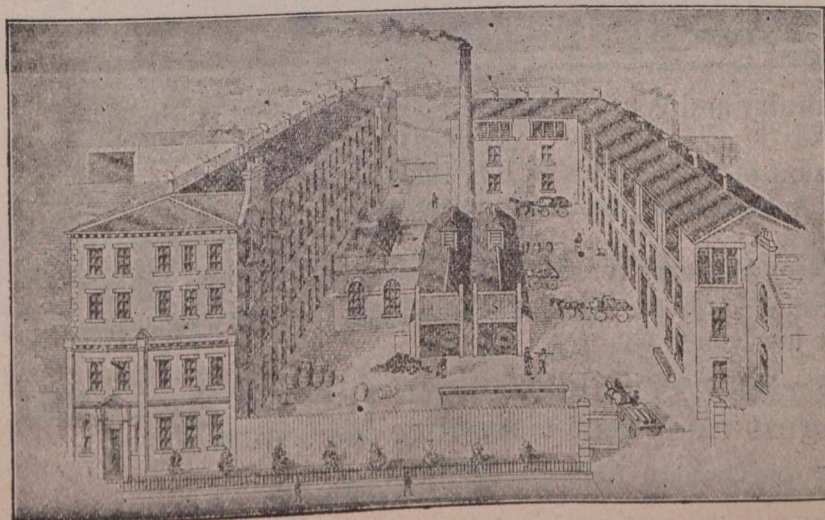
**Leather Curriers,
Strapping Manufacturers
and Mill Furnishers.**

SPECIALITIES:

SINGLE & DOUBLE BELTING

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

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



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

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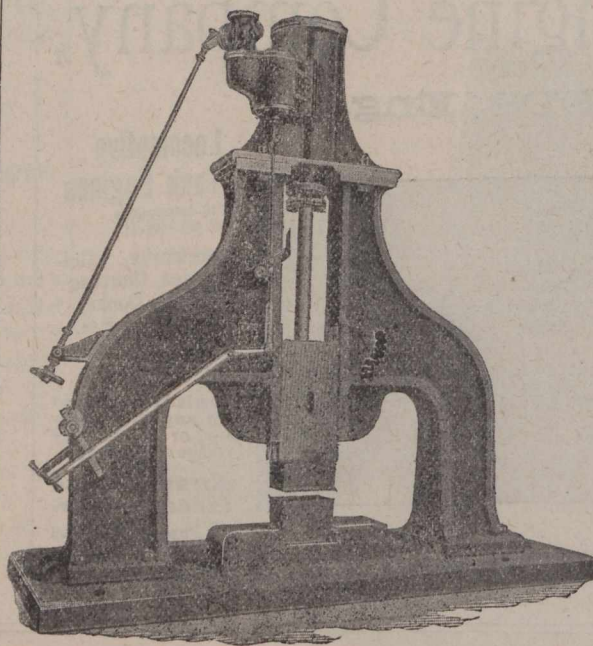
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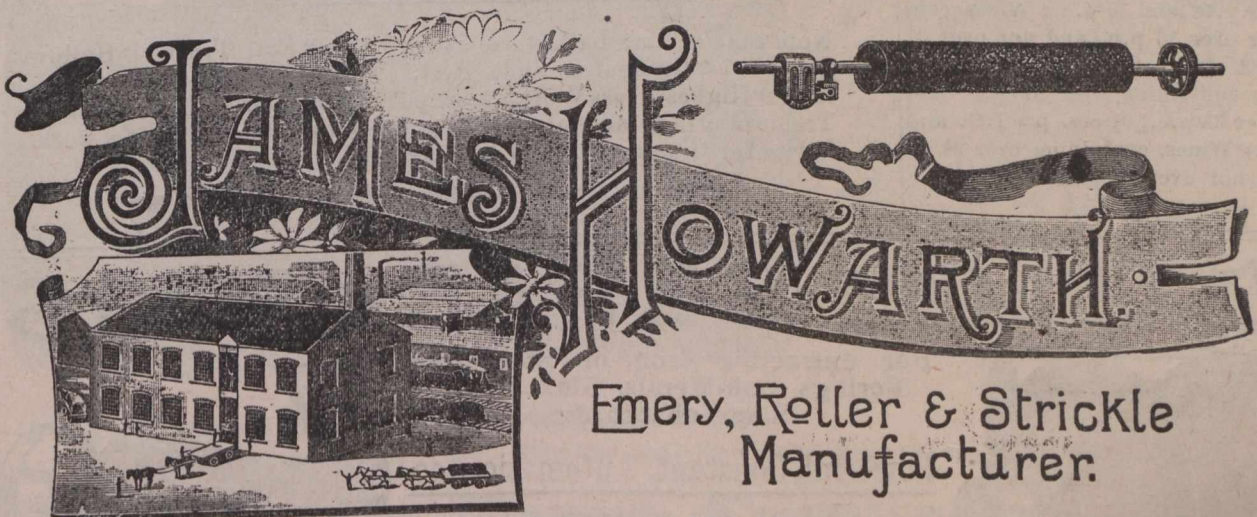


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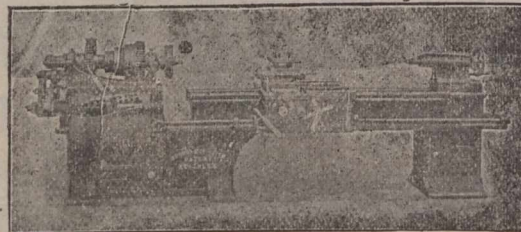
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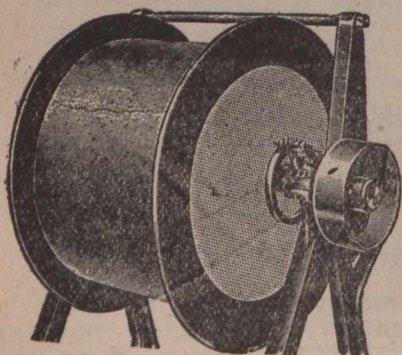
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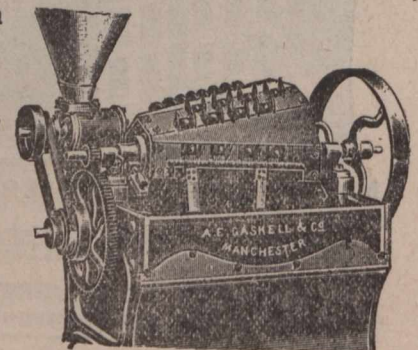
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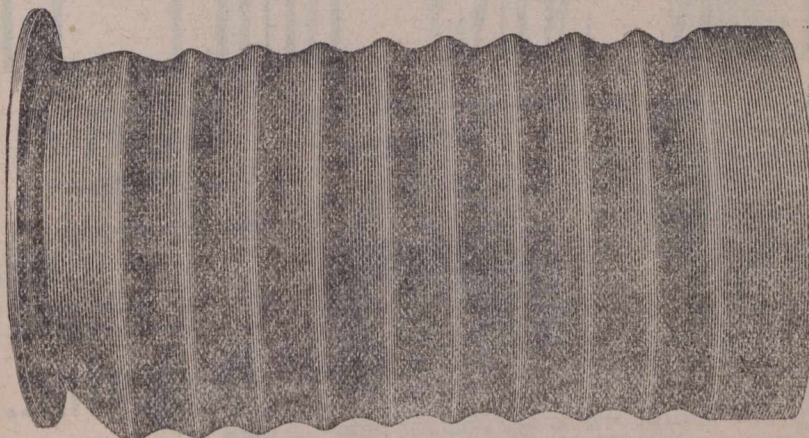
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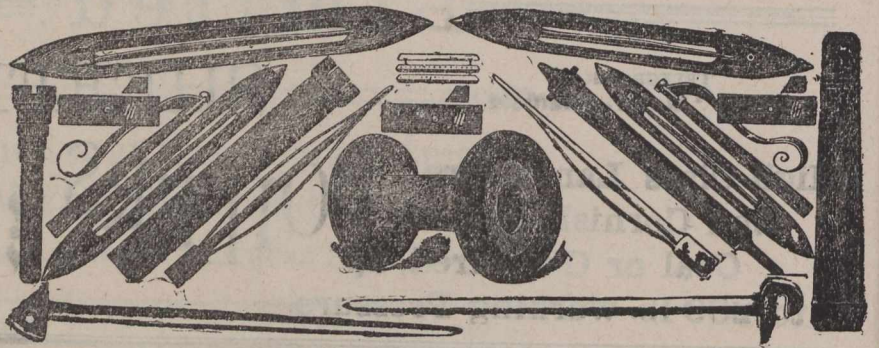
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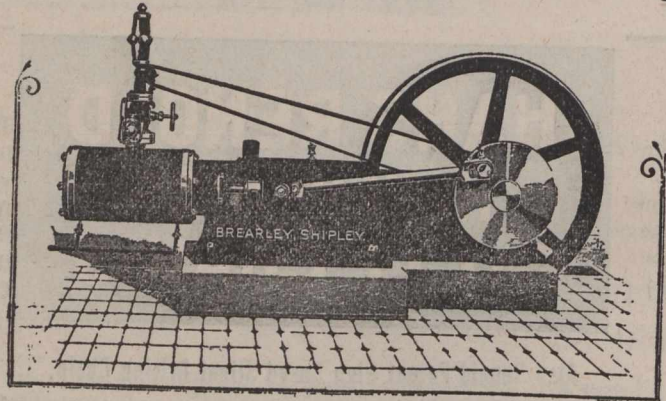
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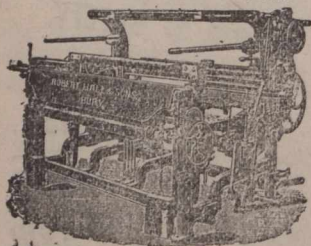
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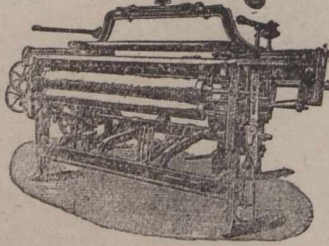
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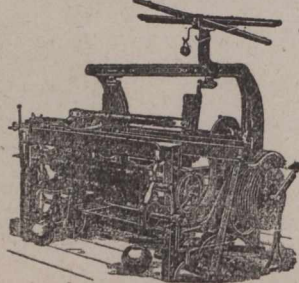
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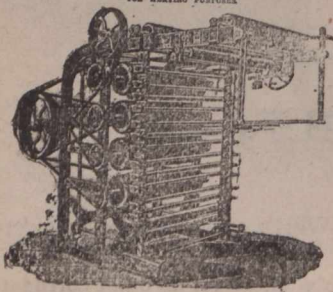


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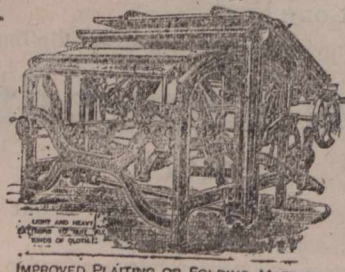
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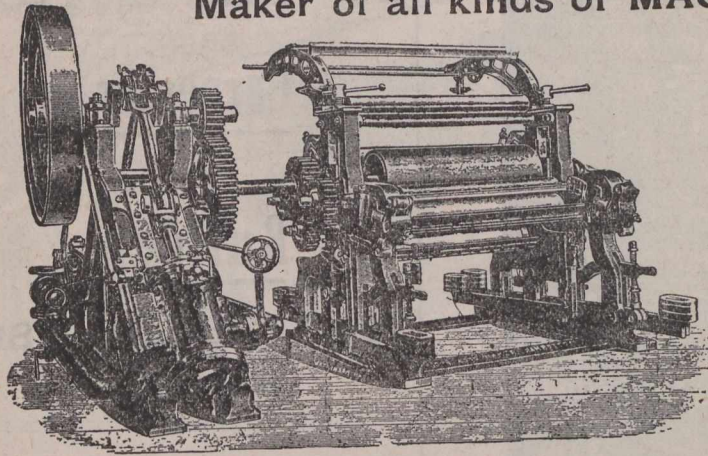


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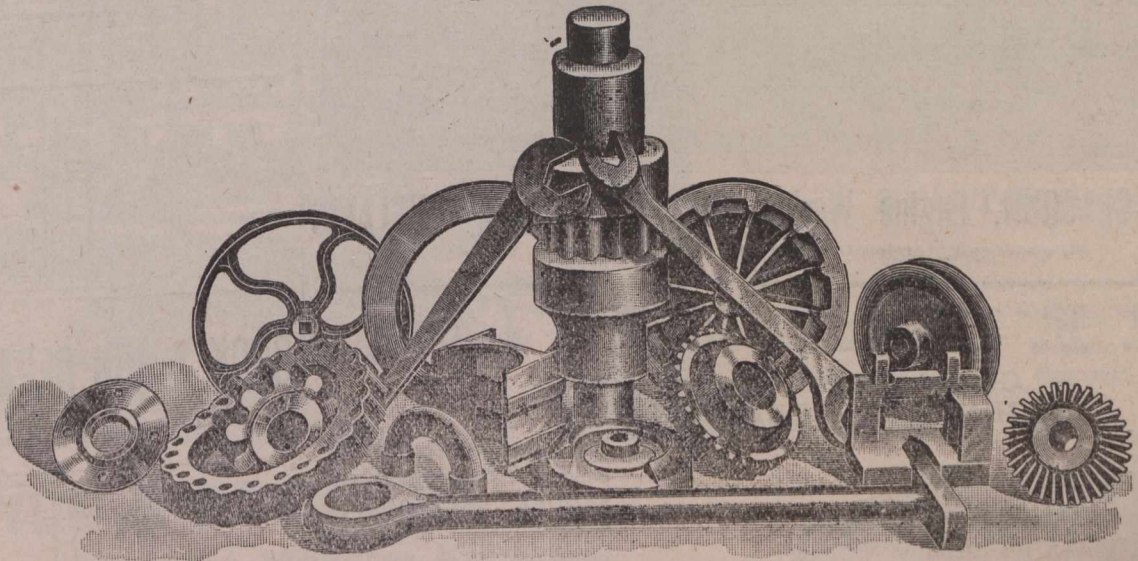
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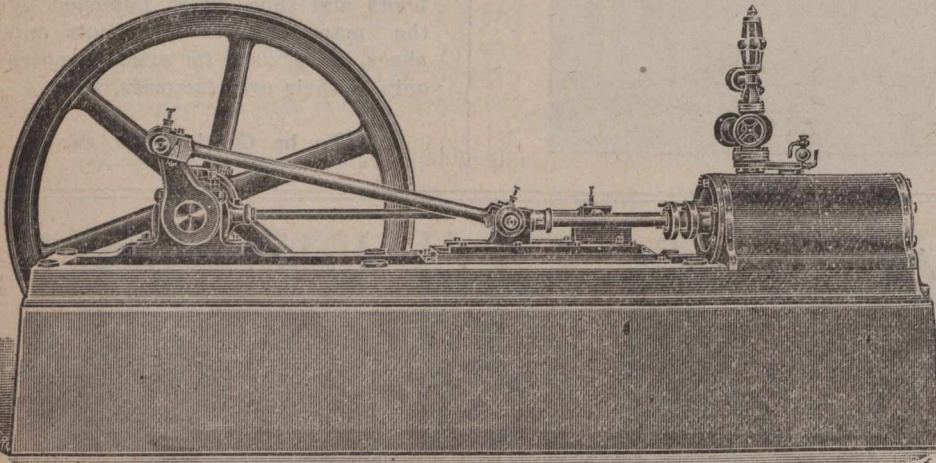
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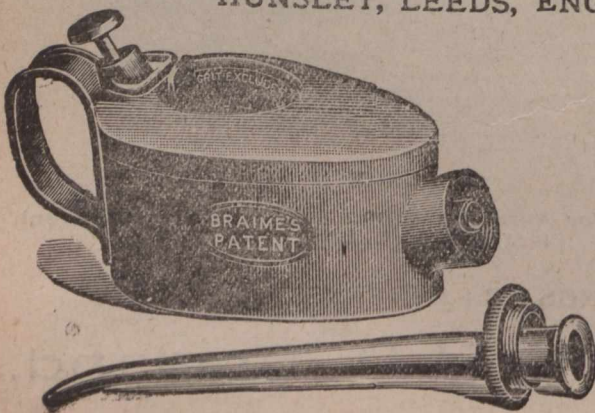
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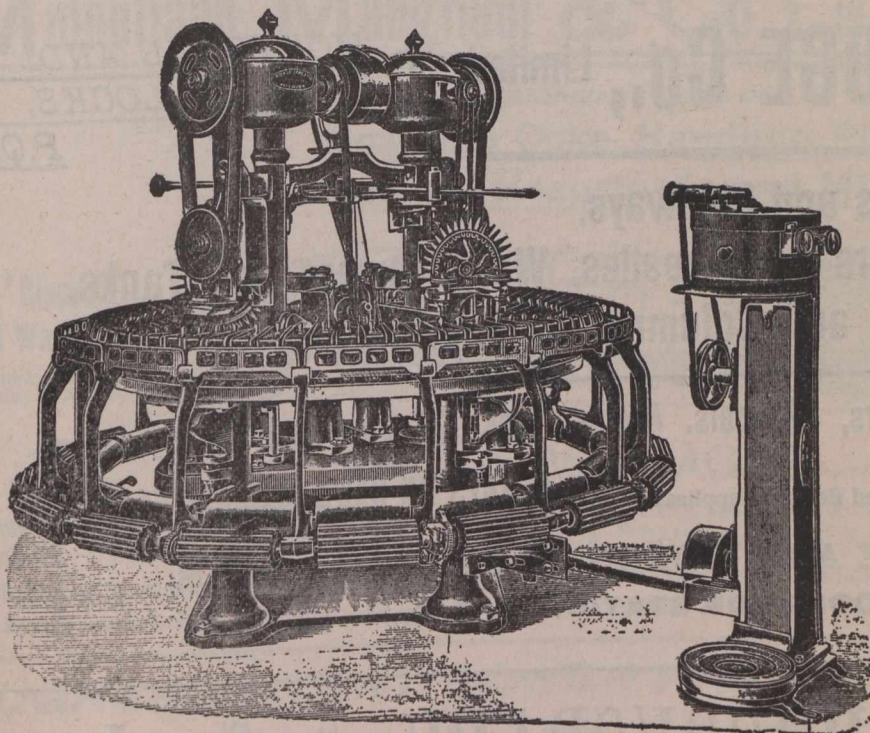
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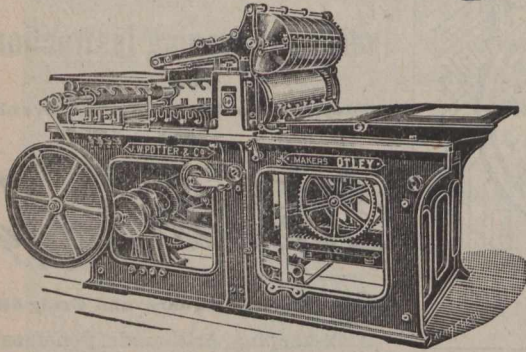
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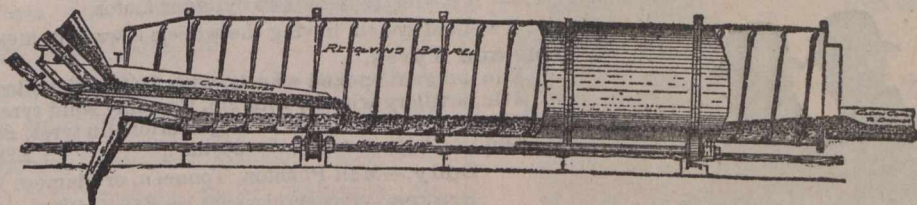
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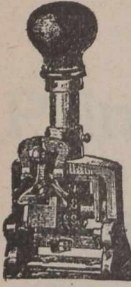
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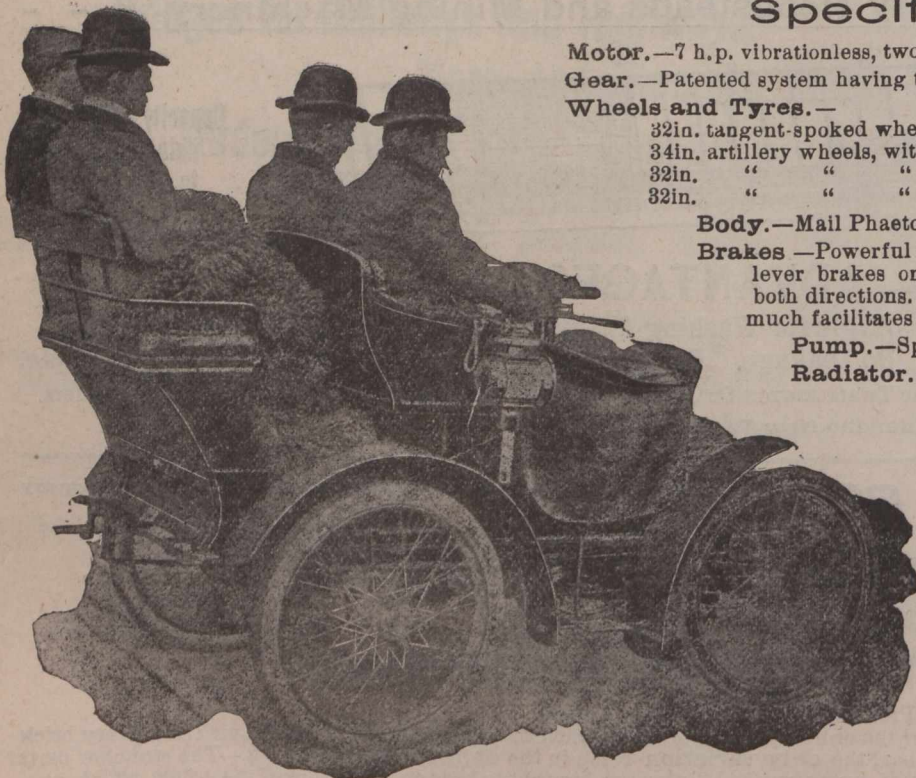
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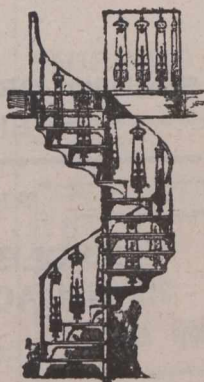
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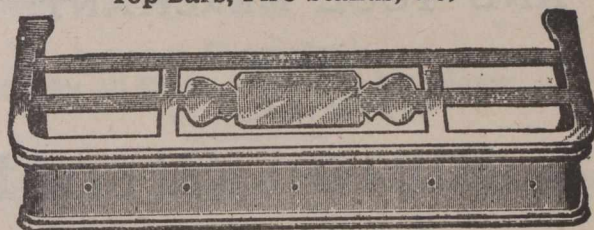
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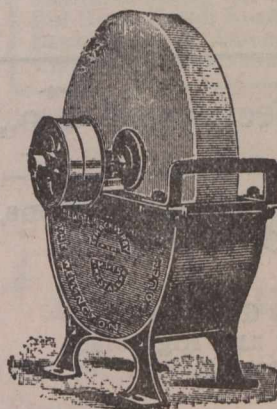
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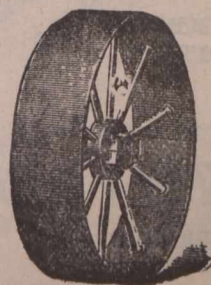


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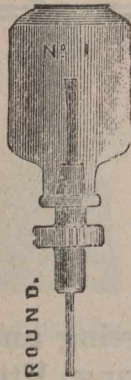
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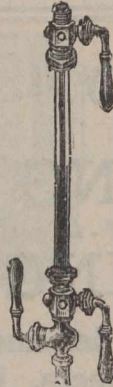
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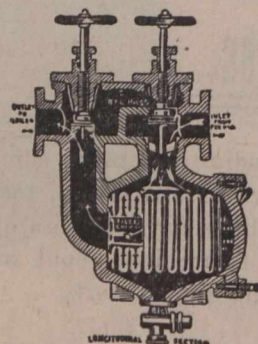
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3 per cent. loan, 1888-99	103	105	
Debs. 1884, 3% per cent.	83	90	
2% p.c. loan, 1897	107	109	
Manitoba. 1885-6, 5 p.c.			
Railway and other Stocks.		April 10	
Quebec Province, 5 p. c., 1874.....	101	105	
1876, 5 p.c.	101	105	
1880, 4% p.c.	102	104	
1883, 5 p.c.	108	110	
Atlantic & Nth. Western 5 p.c. Gua 1st M. Bds	120	122	
100 Buffalo & Lake Huron \$10 shr.	13 1/4	13 3/4	
10 do 5% p.c. bonds	136	139	
100 Can. Central 6 p.c. M. Bds. Int. guar. by Gov.			
Canadian Pacific \$100	118	118 1/2	
Grand Trunk, Georgian Bay, &c. 1st M.	99	101	
100 Grand Trunk of Canada Ord. stock.	10 3/4	10 3/4	
100 2nd equip. mtg. bds. 6 p.c.	126	129	
100 1st pref. stock. 5 p.c.	101 3/4	102 1/4	
100 2nd pref. stock.	86 1/4	86 1/4	
100 3rd pref. stock.	35	35 1/4	
100 5 p.c. perp. deb. stock.	132	135	
100 4 p.c. perp. deb. stock.	106	107	
100 Great Western shares, 5 p.c.	132	135	
100 Hamilton & N.W., 6 p.c.	105	107	
100 M. of Canada Stg. 1st Mort. 5 p.c.	105	107	
100 Montreal & Champlain 5 p.c. 1st mtg. bds			
100 N. of Canada, 1st mtg., 5 p.c.	99	101	
100 Quebec Central, 5 p.c. 1st Inc. Bds.	101	104	
100 T. G. & E. 4 p.c. bonds, 1st mort.	106	108	
100 Well., Grey & Bruce, 7 p.c. bds. 1st Mort	110	113	
100 St. Law. & Ott. 4 p.c. Bds.	105	108	
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100 City of Montreal stg. 5 p.c. 1874	102	104	
100 City of Ottawa, 4% p.c. stg.	102	104	
100 redeem 1873	100	103	
100 redeem 1875	101	104	
100 City of Quebec, 6p. c. redeem 1875..	107	109	
100 redeem 1878	112	114	
100 City of Toronto, 4 p.c. 1889-93.	100	102	
100 5 p.c. stg. con. deb. 1874-1876.	100	106	
100 5 p.c. gen. coa. deb. 1879.	111	113	
100 4 p.c. stg. bonds,	102	104	
100 City of Winnipeg deb., 1884, 5 p.c. Deb. scrip. 1883, 6 p.c.	107	109	
MISCELLANEOUS COMPANIES.			
100 Canada Company	36	40	
100 Canada North-West Land Co.	10	12	
100 Hudson Bay	25 1/4	25 3/4	
BANKS.			
Bank of British North America.	67	69	
" Montreal	512	516	
Canadian Bank of Commerce.	14 1/4	15 1/4	

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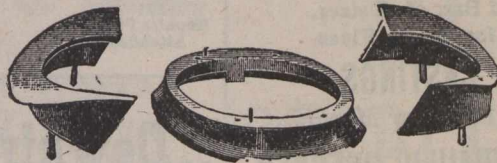
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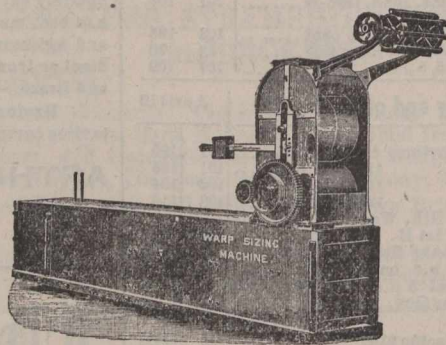
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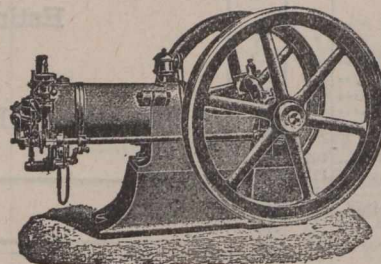
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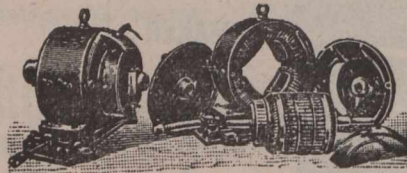
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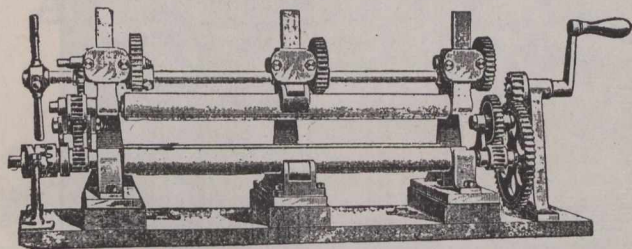
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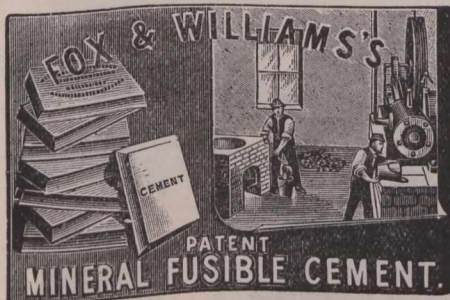
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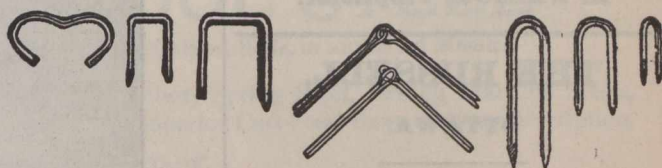
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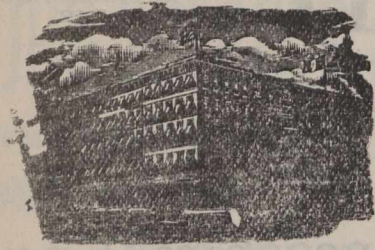
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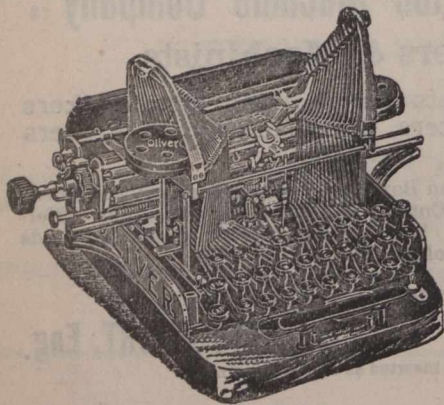
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Price in Canada & United States,

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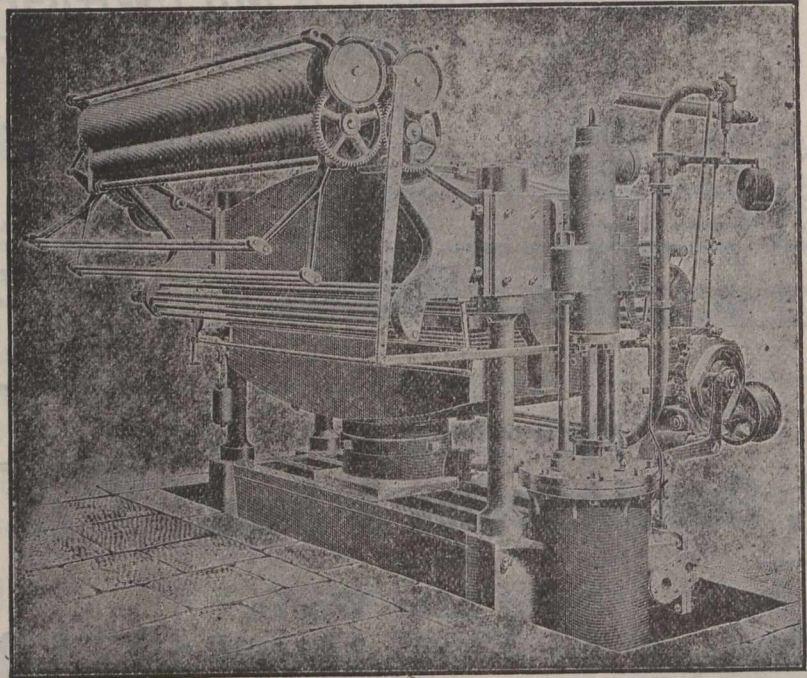
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Manufacturers for
CANADA AND SOUTH AMERICA

By H. M.
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**MAKERS W. B. LEACHMAN & CO.,
EXCEL WORKS,**

Great Wilson Street,

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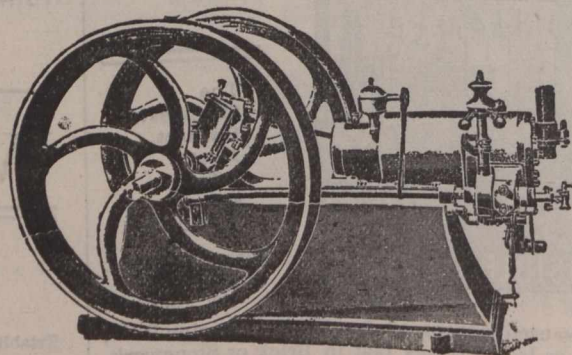
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New Patent Gas Engine.

Type of 4 to 10 H.P. Engine, Nominal.



Ignition Tube and

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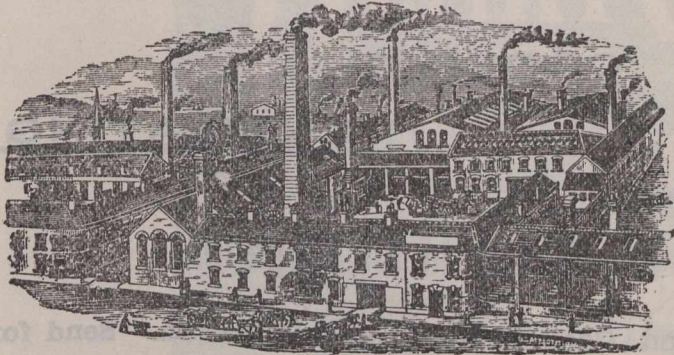
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Cast Steel Sheets, Blister, Single and Double Shear Steel, Coach and Railway Spring Steel, Sewing Machine Steels, &c., &c. Best Warranted Cast Steel **FILES**. Solid Steel Hammers and Superior Cast-Steel Saws of every description.

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Manufacturer of all kinds of

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Heald, Dobby & Jacquard Cords a Speciality.

COTTON DRIVING ROPES,

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In Stock and Ready for Immediate Delivery, the following New Tools.

Prices include packing and delivered, Liverpool, England.
Planing Machines, 6ft. by 2ft. 9in. sq. ; £78. 4ft. by 2ft. 3in. sq. ; £53-10. Slotting Machines, 16 and 10in. stroke, admitting 5ft. and 3ft. diam. £123 and £56. Radial Drilling Machines, with 4ft. rising arm ; £68. Pillar Drilling Machines, admitting 36, 30 and 26in. diam. £40, £33 and £25 respectively. Powerful Punching and Shearing Machines, single ended 3/4in. ; £50-10, 1/2in., £36-10. Lathes, S.S.S and Screw-cutting, 4, 5, 6, 7, 8, 9, 10 and 12in. centres, on gap beds, 4, 5, 6, 8, 10, 12, 16 and 18ft. long ; prices, £20-10, £25-10, £33, £32, £43-10, £43-10, £60 and £75 respectively. SEND FOR PRICE LISTS.

Telegraphic Address: "Greenwood," Halifax, England.
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Speaking of Printing
"KEYSTONE"
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For the progressive merchant "KEYSTONE" Stationery fills the bill.

- It's padded,
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Customers realize the advantage of the boxes.

Send for figures on your next lot.

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Patent Power Ventilating

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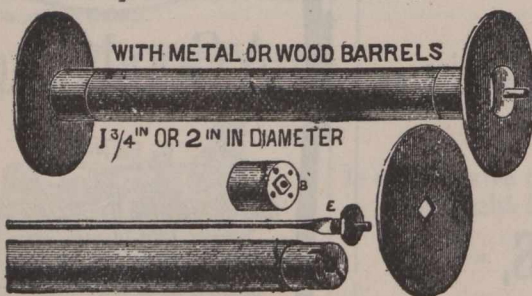
HEATING.**COOLING.****DRYING.****VENTILATING.**

14 Highest Awards Given to the Blackman Air Propellor.

ESTIMATES for Ventilation, Drying and Cooling given on Application. Send for Illustrated Circular.

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PATENT CONDENSER BOBBIN.



The Heads of these Bobbins contain a Square Hole in the centre, and are fitted on a Square Projection attached to the end of the Barrel, as shown above; thus the heads cannot turn round or get loose. This is the only means of avoiding the frequent and costly repairs, and the abundance of Loose Bobbin Ends so common in Mills. Old Bobbin Ends may be utilized and converted to this principle.

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Steel Wire and Hemp
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Special Prices to Canadians under the New
Preferential Tariff, 33 1-3 per cent. in favor of
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ATKINSON BROTHERS, LTD.,

MILTON WORKS and
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MINERS DRILL STEEL

STEEL CONVERTERS and REFINERS
Manufacturers
of ... **BEST CAST STEEL**

... FOR

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TELEGRAMS "RIVET SHEFFIELD" NATIONAL TELEPHONE 761.

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AS SUPPLIED TO THE
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TO STAND TESTS OF
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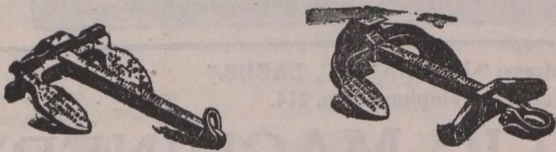

Contractors to the British Admiralty and India Office.

H. Charlton & Co.,

SOUTH SHORE Rd.
Engineers & Anchor Manufacturers,
Gateshead-on-Tyne, - England.
Telegraphic Address: "CHARLTON HAWKS, GATESHEAD."

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USE ours, which are of great holding power and moderate cost. Used by British Admiralty, Foreign Governments and the Mercantile Marine. Complete outfits of Chains and Anchors supplied: made to Admiralty, Lloyd's or Bureau Veritas inspection.



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WRITE to us for particulars of the "SIROCCO," which is of high efficiency and moderate cost. Special system of induced and forced draught. If you want more steam from your boilers, or to save coals, write us.

Sole Manufacturers of

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For the Improved Martin's Anchor Company, Limited London.
We have orders now in hand for over 300 tons of our Anchors for British Admiralty alone.

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T. J. HAYES,

Special Attention
paid to
Export Orders.

Maker of every description
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Wire Mattresses.

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

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Rigby, Wainwright & Co.,

Manufacturers, Railway
...And Government Contractors

Engine Waste, Sponge Cloths,
Lamp Wicks, Twines, Ball Cottons,
Engine Packing, Box Cords, Roping
and Seaming Twines, Mops, Dusters,
House Flannel, Neptune Scourer,
Buntings, &c.



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Watch Your Mail Bag

If it contains MAIL ORDER PRINTING from us—then you'll be satisfied



If it is STATIONERY you want we suggest

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Write.

By return mail we'll give you an estimate.

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N.B.—Mention this ad. and we'll make our offer still better.



Telegrams: "Kershaw Brothers, Hebden Bridge."

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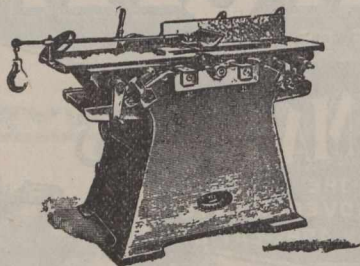
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IRON WORKS,

Hebden Bridge, via Manchester, Eng.

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For Joiners, Builders, Cabinet Makers, Saw-Mill Proprietors, Pianoforte and Organ Manufacturers, Wheelwrights, Coachbuilders, Shipbuilders and Railway Wagon Builders, &c.

ESTABLISHED 1846

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TENONING TOOL. £2.0.0
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PRICE £22.10 COMPLETE AS ABOVE

DRAWINGS & FULL PARTICULARS ON APPLICATION
→ LIBERAL DISCOUNT TO MERCHANTS & SHIPPERS ←
ALL MACHINES ARE OF THE BEST MATERIALS HIGH CLASS WORKMANSHIP & FINISH & THOROUGHLY TESTED BEFORE LEAVING THE WORKS.

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HYDRAULIC MACHINERY

OF EVERY DESCRIPTION.

R. MIDDLETON,

SHEEPSGAR,
LEEDS, Eng.

Hydraulic and General Engineer.

Accumulators, Steam and Power Pumps, Passenger and Goods Lifts of all descriptions, Hydraulic Presses for all Purposes, Valves, &c.

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Out will be inserted as soon as received

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$2,319,925.58
 Surplus to Policyholders - - - 1,029,075.64
 Paid Policyholders in 1901 - - 182,925.67

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,
 President and Managing Director.

J. K. McCUTCHEON,
 Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

"The amalgamation of the Manufacturers Life and Temperance and General Life Assurance Companies has proved to be one of the most successful ventures ever attempted in Canadian Insurance Circles."

Write for Annual Report for 1901 of
THE MANUFACTURERS LIFE INSURANCE COMPANY

(Formerly The Manufacturers Life and Temperance and General Life Insurance Companies)

Hon. G. W. ROSS, President.
 J. F. JUNKIN, Managing Director.
 Head Office—Toronto.

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

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

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

JUSTICE and SATISFACTION

in dealing with both Agents and Policy-holder — fairness coupled with invariable honesty of purpose. These are the endeavors of the management of the Union Mutual in all transactions.

And Promptness is another Home Office motto—prompt answering of letters, prompt issuing of policies, prompt settlement of claims. Always a place for reliable, capable Agents.

Union Mutual Life Insurance Co.,

Portland, Maine. INCORPORATED 1848.

FRED E. RICHARDS, President.
 ARTHUR L. BATES, Vice President.
 Address:—HENRI E. MORIN, Chief Agent for Canada,
 151 St. James St., Montreal, Canada.
 For Agencies in the Western Division, Province of Quebec and Eastern Ontario apply to WALTER I. JOSEPH, Manager, 151 St. James St., Montreal.

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

(OF LONDON.)

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

Fire risks accepted on most every description of insurable property.
 Canadian Head Office: BEAVER HALL, MONTREAL
 J. E. E DICKSON, Manager.
 Agents Wanted throughout Canada.

Scottish Union and National INSURANCE COMPANY,
 Of Edinburgh, Scotland.

ESTABLISHED 1804.

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

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

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: 112-118 King St. West,
 TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets\$ 4,420,773.38
 Cash Income..... 1,099,396.58
 Net Surplus..... 504,441.37
 Insurance in Force..... 26,243,502.00

L. GOLDMAN, Secretary.
 WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY,
 Managers for Province of Quebec,
 180 St. James St., Montreal

Saxe & Archibald, ARCHITECTS
 Room 79, Imperial Building
MONTREAL.

OILS.

The IMPERIAL OIL COMPANY, Ltd.

—REFINERS AND MANUFACTURERS OF—

CANADIAN PETROLEUM PRODUCTS,

Under New Patent Process

Refined Oils, Benzine, Napthas and Gasolenes, Lubricating Oils, Greases
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Refineries: SARNIA and PETROLIA, Ont.

Branches:

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 VANCOUVER, B.C.

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

The QUEEN CITY OIL COMPANY, Limited,
 Head Office: TORONTO, Ont.

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

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President;

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

AN UNPARALLELED RECORD.

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

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Available Assets, - - \$61,187,216

Funds Invested in Canada, - \$3,300,000

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

Canada Board of Directors:

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

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '04, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SMUH, Esq., Vice President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

UNCONDITIONAL POLICIES

ARE ISSUED BY THE . . .

CONFEDERATION LIFE ASSOCIATION.

Cash Values,
Extended Insurance,
Paid up Policies,
GUARANTEED.

Full information sent on application.

H. J. JOHNSTON,

Prov. Manager,

174 ST. JAMES ST.,
MONTREAL.

W. C. MACDONALD,
Actuary.

J. K. MACDONALD,

Managing Director.

Head Office, - TORONTO.

Royal - Victoria Life Insurance Co

OF CANADA

CAPITAL, \$1,000,000.00

Progress in 1901 over Previous Year.

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

Progress to March 31st, 1902.

Increase in applications.....	53 p.c.
Increase in insurance issued.....	52 "

Agents desiring to represent this progressive Life Company with up-to-date plans of Insurance, are invited to communicate with the Head Office, Montreal.

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

General Manager.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

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

Head Office, - Toronto, Ont.

Hon. GEO. COX, Pres. J. J. KENNY Vice-Pres. & Man.-Dir.

C. C. FOSTER, Secretary.

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE. LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

G. R. KEARLEY, Resident Manager.

NATIONAL ASSURANCE COMPANY OF IRELAND.

ESTABLISHED 1822.

Capital Fully Subscribed, - \$5,000,000.

Canadian Branch:

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

H. M. LAMBERT, - MANAGER.

B. S. & W. WHITELEY

Press Paper Manufacturers,

Pool Paper Mills, POOL, nr. LEEDS, ENGLAND.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent and Pearl Battling.

Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—Three prices and far the best for the price.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,
Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL,
JAMES MCGREGOR, Manager.