

THE CANADIAN

JOURNAL OF COMMERCE

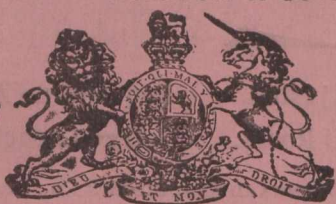
FINANCE AND INSURANCE REVIEW.

Vol. 55. No 17
NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 24, 1902.

M. S. FOLEY,
EDITOR AND PROPRIETOR

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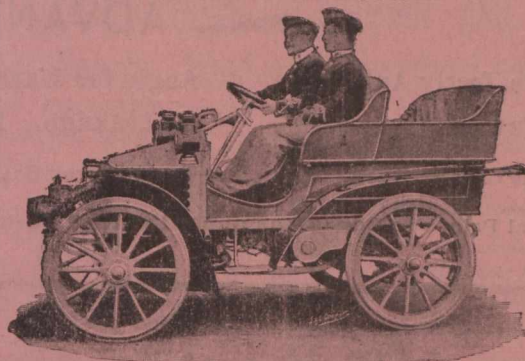
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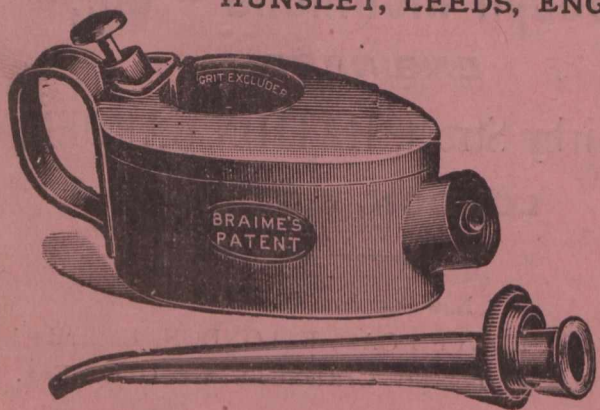
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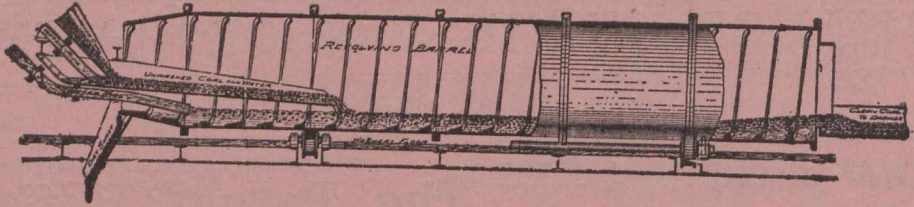
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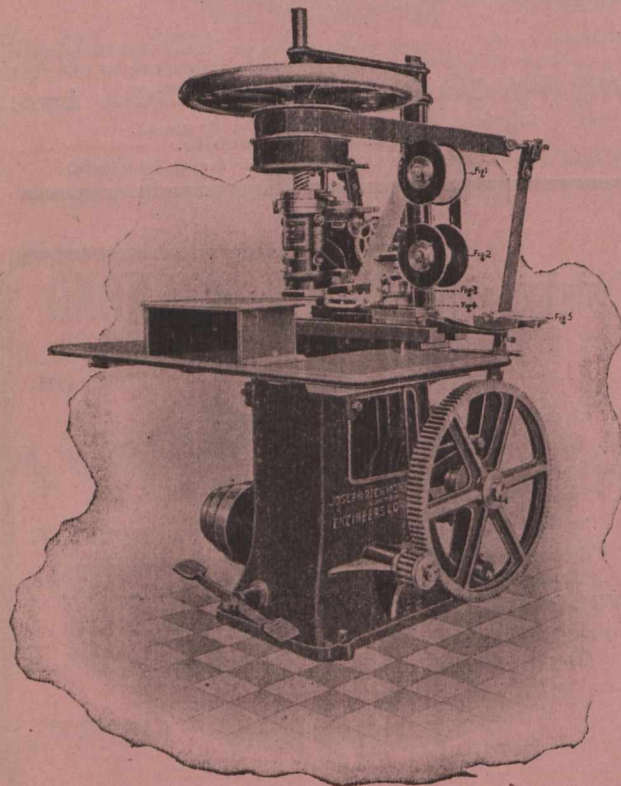
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THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

Vol 55. No. 17.
NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 24, 1902.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

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Contains large Stone House, Orchard,
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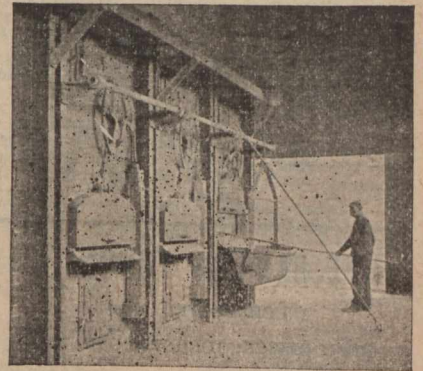
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BRANCHES IN CANADA: London, Ont., Quebec, Ashcroft, B. C., Brantford, Halifax, N.S., Greenwood, Pictou, N.S., Hamilton, St. John, N.B., Victoria, Port Hawkesbury, N.S., Toronto, Fredericton, Vancouver, Rossland, B.C., Kingston, Yukon District, Dawson City, Eslo, Midland, Winnipeg, Man., Ottawa, Brandon, Montreal, Que.,

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

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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. Rossland, 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. Lunenburg, N.S. Truro, N.S. Maitland, N.S. Vancouver, B.C. Moncton, N.B. Vancouver, East End, B.C. Montreal, Que. Victoria, B.C. Montreal, West End. Westmount, P.Q. Nanaimo, B.C. Weymouth, N.S. Nelson, B.C. Woodstock, N.B. 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.

BANK OF MONTREAL.

NOTICE is hereby given that a Dividend of FIVE PER CENT. upon the paid up Capital Stock of this Institution has been declared, for the current half year, and that the same will be PAYABLE at its Banking House in this City, and at its branches, on and after MONDAY the FIRST DAY OF DECEMBER, next. The TRANSFER BOOKS will be closed from the 16th to the 30th of November next, both days inclusive. E. S. CLOUSTON, General Manager. Montreal, 14th October, 1902.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855. HEAD OFFICE: MONTREAL. Capital (all paid-up) \$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 Molson, Lt.-Col. F. C. Henshaw. JAMES ELLIOT, General Manager. A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector. H. Lockwood W. W. L. Chipman, Asst. Inspectors.

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WESTERN BANK OF CANADA.

DIVIDEND No. 40. Notice is hereby given that a dividend of Three and One-half per cent. has been declared upon the Paid-up Capital Stock of the Bank, for the current six months, being at the rate of seven per cent. per annum, and that the same will be due and payable on and after WEDNESDAY, 1st day of OCTOBER, 1902, at the Offices of the Bank. The Transfer Books will be closed from the 15th to the 30th of September, pro. By order of the Board, T. H. McMILLAN, Cashier. Oshawa, August 27th, 1902.

THE BANK OF TORONTO.

INCORPORATED 1855. HEAD OFFICE: TORONTO, CANADA. Paid-up Capital \$2,500,000 Reserve Fund 2,600,000 DIRECTORS: GEORGE GOODERHAM, Esq., President. WM. H. BEATTY, Esq., Vice-President. Henry Cawthra, Esq., Geo. J. Cook, Esq., Robert Reford, Esq., Charles Stuart, Esq., William George Gooderham, Esq., John Waldie, John J. Long.

DUNCAN COULSON, General Manager. Joseph Henderson, Assistant General Manager. BRANCHES: Toronto, Collingwood, Petrolia, "King St. W. Br. Copper Cliff, Port Hope, Montreal, Elmvale, Rossland, B. C. "Pt. St. Charles Gananoque, Sarnia, Barrie, London, Stayner, Brockville, London East, St. Catharines, Cobourg, Peterboro', Wallaceburg. BANKERS: London, Eng.—The London City and Midland Bank, Ltd. New York—National Bank of Commerce. Chicago—First National Bank. Careful attention given to the collection of Commercial Paper and Securities.

THE ONTARIO BANK.

Capital Authorized \$1,500,000.00 Capital Paid-up 1,400,000.00 Reserve 425,000.00 Profit and Loss Account 34,411.44 HEAD OFFICE: TORONTO. DIRECTORS: G. R. R. Cockburn, Esq., President. Donald Mackay, Esq., Vice-President. Hon. J. C. Aikins, R. D. Perry, Esq., A. S. Irving, Esq., Hon. R. Barcourt, R. Grass, CHARLES MCGILL, General Manager. BRANCHES: Alliston, Cornwall, Newmarket, Aurora, Fort William, Ottawa, Rowmanville, Kingston, Peterboro, Buckingham, Q., Lindsay, Port Arthur, Collingwood, Montreal, Sudbury, Ont. Mount Forest, Tweed, Scott and Wellington Streets Toronto: Queen and Portland " Yonge and Richmond " Yonge and Carlton " AGENTS: London, Eng.—Parr's Bank, Limited. France and Europe—Credit Lyonnais. New York—Fourth National Bank and The Agents Bank of Montreal. Boston—First National Bank.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE, - - - TORONTO.
Paid-up Capital, - - - \$8,000,000
Reserve Fund, - - - 2,000,000

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Frederic Nicholls, L. Melvin Jones,
A. Kingman, Esq.

B. E. WALKER, General Manager.
J. H. PLUMMER, Ass't General Manager.
A. H. Ireland, Chief Insp'r and Supt. of Branches.

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Belleville Dunnville Paris Stratford
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Blenheim Galt Peterboro Toronto Jc.
Brantford Goderich Port Perry Walkerton
Cayuga Guelph St. Cath'rin's Walkerville
Chatham Hamilton Sarnia Waterloo
Collingwood London St. Ste. Marie Warton
Dresden Orangeville Seafort Windsor
Woodstock

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Montreal, Winnipeg Dawson, White Horse.

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Atlin Greenwood, Nelson, Sandon,
Cranbrook, Kamloops, New Westminster, Vancouver
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London, 60 Lombard St., E.C. S. C. Alexander, Mgr
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Traders Bank of Canada

(Incorporated by Act of Parliament 1885).
Capital Paid Up, 1,500,000
Reserve Fund, 350,000

Board of Directors:
C. D. WARREN, Esq., President.
Hon. J. R. STRATTON, Vice-President.
John Drynan, Esq., C. KLOEFFER, Esq. M.P. Guelph.
C. S. WILCOX, Esq., Hamilton.
W. J. SHEPPARD, Waubanshene.

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

BRANCHES:
Arthur, Ont., Guelph, Ridgeway,
Aylmer, Hamilton, Rodney,
Beeton, Ingersoll, Sarnia,
Burlington, Leamington, Sault Ste. Marie,
Drayton, Newcastle, Stratford,
Dutton, North Bay, St. Mary's,
Elmira, Orillia, Sturgeon Falls,
Glencoe, Port Hope, Sudbury,
Grand Valley, Prescott, Ont., Tilsonburg, Windsor.

BANKERS
Great Britain—The National Bank of Scotland.
New York—The American Exchange Nat. Bank.
Montreal—The Quebec Bank.

BANK OF HOCHELAGA.

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

Monday, the First day of December next.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

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

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL paid up.....\$2,000,000
RESERVE FUND.....1,500,000

HEAD OFFICE - HAMILTON.

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

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Berlin, Indian Hd., n.w.t.
Blyth, Jarvis, Plum Coulee, M.
Brantford, Ont., Listowel, Port Elgin.
Brandon, Man., Lucknow, Port Rowan,
Carman, Man., Manitou, Man. Rolard, Man.
Chesley, Milton, Saskaatoon, N.W.T.
Delhi, Minnedosa, Man. Simcoe.
Dundalk, Mitchell, Stonewall, M.
Dundas, Moose Jaw, Southampton,
Georgetown, N. W. T. Teeswater,
Gorrie, Morden, Man. Toronto,
Grimsby, Niagara Falls, Vancouver, B.C.
Hagersville, Ont. Orangeville, Wingham.
Hamilton, E. End Owen Sound, Winkler, Man.
Hamilton, Palmerston, Winnipeg, Man.
Barton St

British Correspondents:—National Provincial Bank of England [Ltd.] London.
American Correspondents:—New York—Fourth National Bk. and Hanover National Bk. Boston—International Trust Co. Buffalo—Marine Bank. Chicago—Union National Bank, Detroit—Detroit National Bank. Kansas City—National Bank of Commerce. St. Louis—National Bank of Commerce.

The Dominion Bank.

NOTICE is hereby given that a Dividend of 2½ per cent. upon the Capital Stock of this Institution, has been declared for the current quarter, being at the rate of 10 per cent. per annum, and that the same will be payable at the Banking House, in this city, on and after

Saturday, the first day of November next

The transfer books will be closed from the 21st to the 31st October next, both days inclusive.

By order of the Board,
T. G. BROUGH, Gen. Manager.
Toronto, 24th Sept., 1902.

Eastern Townships Bank.

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

BOARD OF DIRECTORS:
WILLIAM FARWELL, 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, SHELBROOKE, Que.
JAS. MACKINNON, General Manager.

Branches: Province of Quebec.—Montreal, Bedford, Coaticook, Cowansville, Granby, Huntingdon, Magog, Ormstown, Richmond, Rock Island, St. Hyacinthe Sutton, Waterloo, 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.

The BANK OF OTTAWA.

Capital (Fully paid up) \$2,000,000
Rest, 1,765,000

BOARD OF DIRECTORS:
CHARLES MAGEE President,
GEORGE HAY, Vice-President
Hon. Geo. Bryson, Alex. Fraser, John Mather,
David MacLaren, Denis Murphy.

HEAD OFFICE, Ottawa, Ont.
Geo. BURN, Gen. Mgr.—D. M. FINNIE, Ottawa Mgr.
L. C. OWEN, Inspecting Officer.

Branches: Ontario—Alexandria, Arnprior, Avonmore, Bracebridge, Carleton Place, Cobden, Hawkesbury, Keewatin, Kemptville, Lanark, Cobden, Ottawa, Wellington Street, Bank Street, Rideau St., Somerset Street, Parry Sound, Pembroke, Rat-Portage, Renfrew, Smith's Falls, Toronto, Vank-leek Hill, Winchester, Quebec.—Granby, Hull, La chute, Montreal, Shawinigan Falls, Manitoba—Dauphin, Portage la Prairie, Winnipeg.

AGENTS IN CANADA.—BANK OF MONTREAL

FOREIGN AGENTS.—New York, The Agents Bank of Montreal, National Bank of Commerce, Merchants National Bank, Boston: National Bank of the Republic, Colonial National Bank, Massachusetts National Bank. Chicago: Bank of Montreal. St. Paul: Merchants National Bank. London: Parr's Bank Limited. France: Comptoir National d'Escompte de Paris. India, China and Japan: Chartered Bank of India, Australia and Japan.

The Chartered Banks.

BANK OF NOVA SCOTIA.

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

Head Office, - HALIFAX, N.S.

DIRECTORS.
JOHN Y. PAYZANT, President
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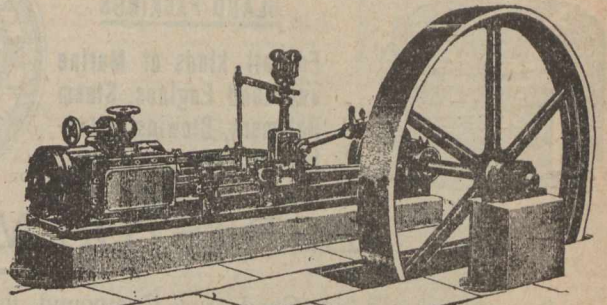
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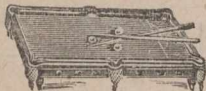
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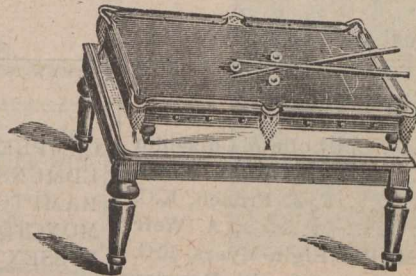


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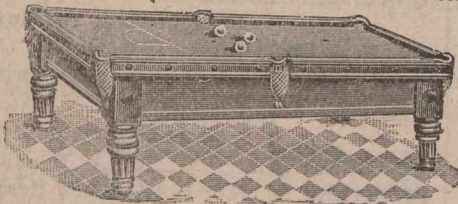
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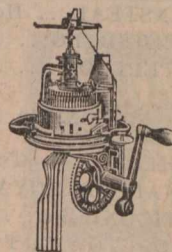
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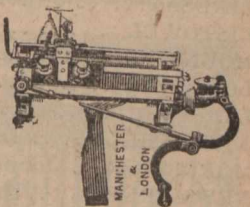
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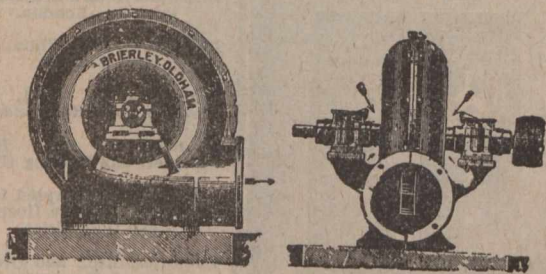
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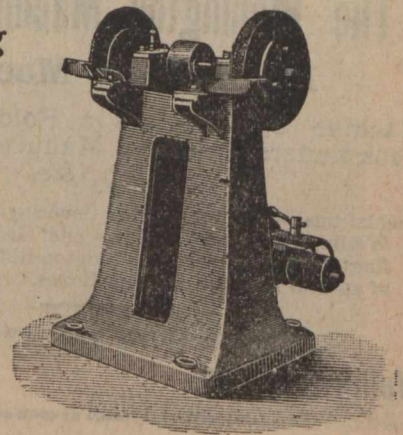
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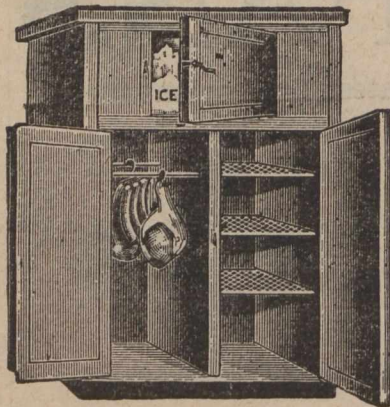
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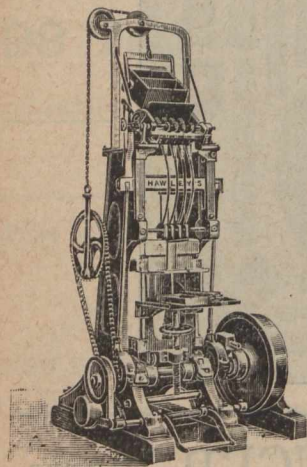


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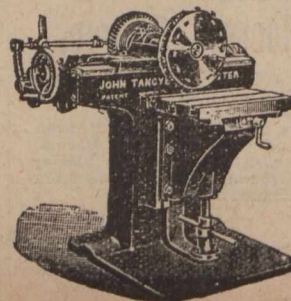
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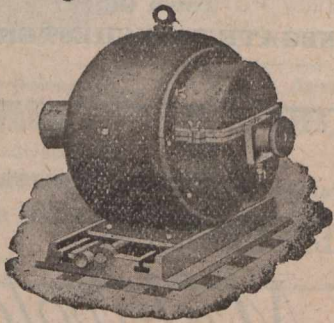
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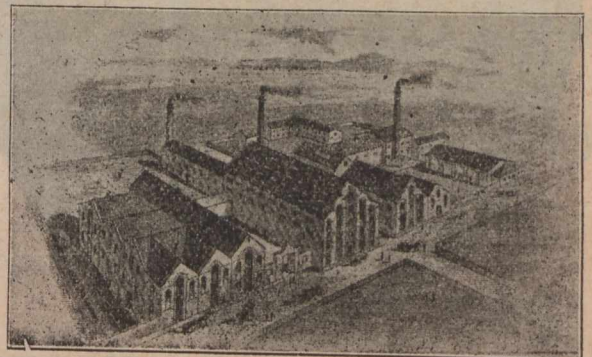
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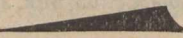
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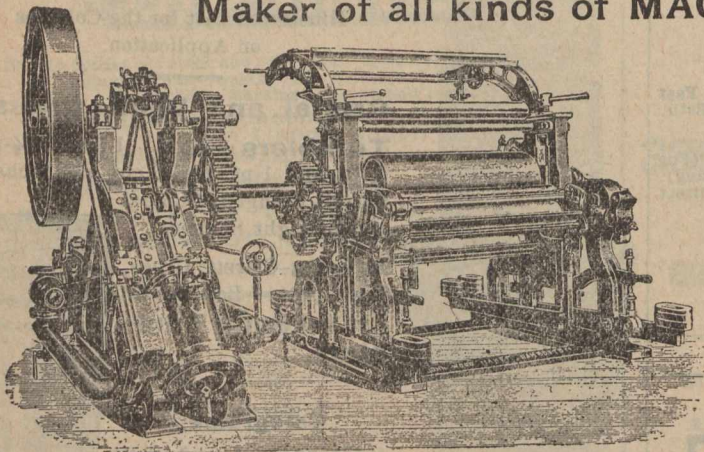
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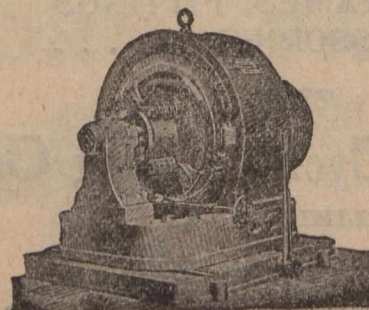
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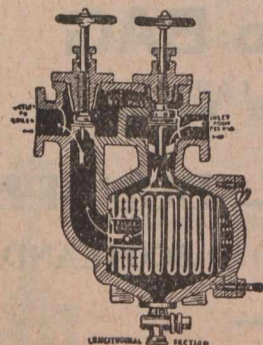
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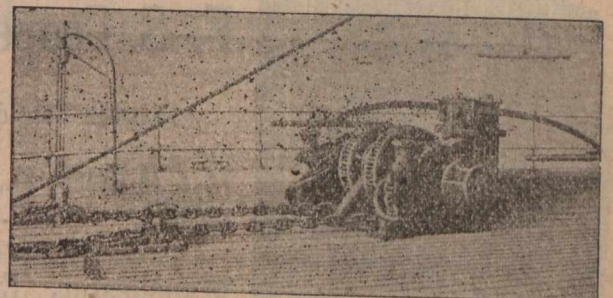
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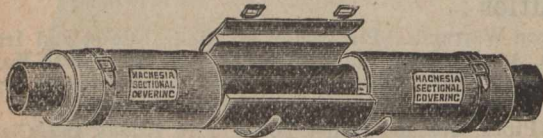
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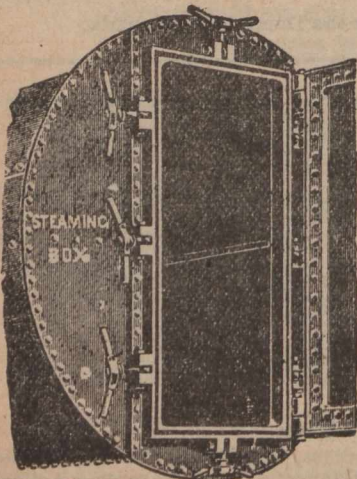
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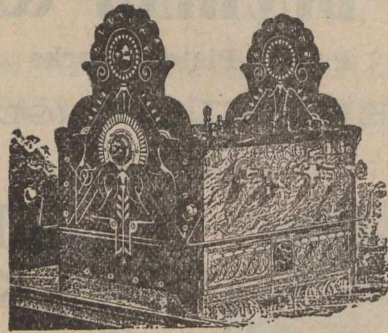
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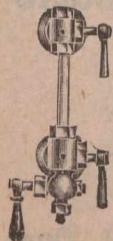
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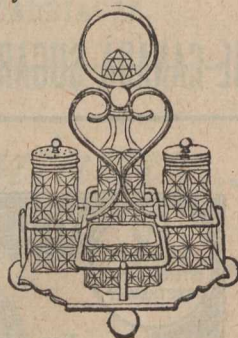
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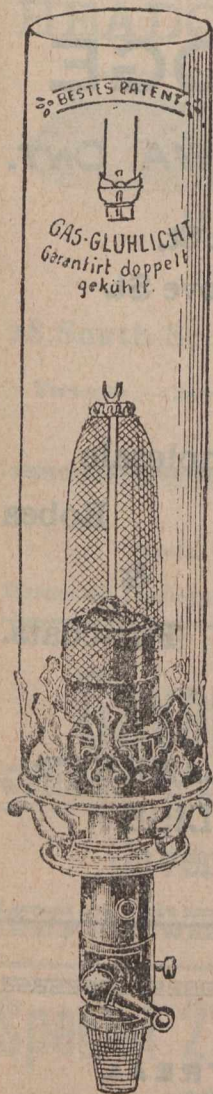
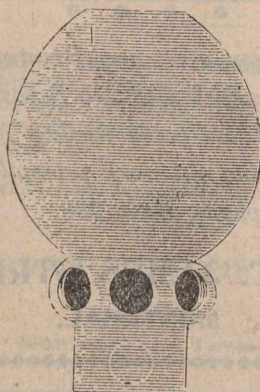
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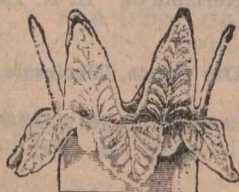
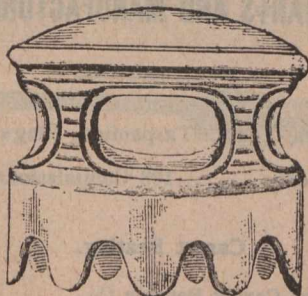
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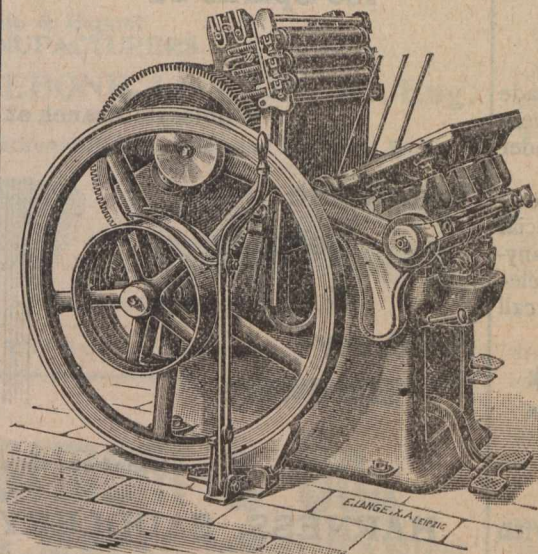
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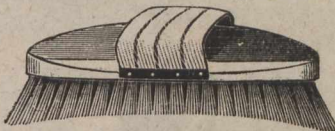


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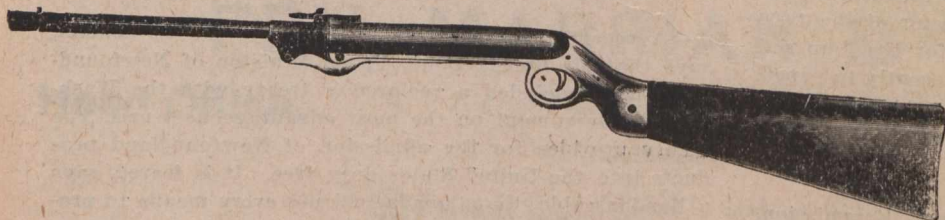
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Commercial Summary.

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

—A branch of the Molsons Bank has
been opened at Arthabaskaville, Que.

—The Toronto Exhibition of this
year shows a surplus of almost \$12,000,
after paying all liabilities, including
last year's deficit.

—Since the establishment of a savings
bank system in the Toronto public
schools a few years ago, the deposits
have exceeded \$9,000.

—It is reported that the United
States wall paper syndicate, which has
been endeavoring for two years to cap-
ture the British trade, is returning
without accomplishing its object.

—From Ottawa it is learned that
ground was broken for the construc-
tion of the new lumber mill of the
Fraser Company at Deschenes recent-
ly. The mill will be located about a
mile above Deschenes Rapids, and will
cost about \$200,000.

—The Dominion Bank opened branches
at Deloraine, Man., and at Grenfell,
N.W.T. The Imperial Bank has com-
pleted arrangements for the opening
of a branch at North Bay. Over sixty
new branches have been opened in
the Western country during the past
summer.

—The Commercial Hotel business at
Brantford, Ont., was transferred from
the proprietors, Mr. J. J. Toole and
Mrs. Quirk, to Messrs. Walter Alguire
& Son of Toronto. The price is \$11,-
000 exclusive of rent and other expen-
ditures paid in advance, for which the
former proprietors will be recouped.

—Meat retailers of Manchester, Eng.,
will ask the president of the Board of
Agriculture to remove the restriction
on the importation of Argentine cattle,
and the embargo on Canadian cattle.—
An official announcement will be made
within the next two weeks with res-
pect to the new line of steamships to
run between Manchester and Mar-
seilles.

The St. Helens Cable Co., Ltd., WARRINGTON, ENG.

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

Laying DIA'S Impregnable Paper Cables on



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

—The George E. Tuckett Sons Company, Limited, Hamilton, has decided to enlarge its cigar factory building and duplicate its capacity.

—It is reported at Quebec that Messrs. L. J. Tarte and brother, sons of Hon. J. Israel Tarte, have bought the Mercury, an English paper, and propose to install a first-class new plant.

—The owners of the Sturgeon Falls Pulp and Paper Company purpose arranging for an additional expenditure of \$2,000,000 for plant and machinery with a view to furnishing paper for the English market. English and American members of the company are at present visiting the works which are in process of completion at Sturgeon Falls, Ont.

—Mr. W. Fixter, foreman at the Experimental Farm, Ottawa, has been made Government inspector of the 2,000 harrows to be shipped to South Africa for the Imperial Government. Mr. Fixter went to Toronto recently to superintend the packing and shipment of this first consignment. The value of this order, which is the first one from this source, is in the vicinity of \$50,000.

—The Joint Canadian and United States Commission, which has been at work for some months, re-marking the international boundary between Canada and the State of New York for a distance of 70 miles west of Rouse's Point, has nearly completed its labors. All the iron pillars placed on the line under the American Treaty have been replaced by stone pillars. One of these old pillars is now en route to Ottawa, and will be erected in City Hall Square.

—Dr. A. E. Barlow, of the Dominion Geological Survey, back from the Sudbury mining districts, where he has

been making a detailed survey of the mines, reports that the mining industry there was very quiet this summer, but is now going ahead with greater vigor than ever. The country is very prosperous, all the people are busy, and there is a great demand for men. Dr. Barlow has been out for over four months, and has been engaged entirely in field work.

—The Department of Fisheries is experiencing considerable trouble with American fishermen who are poaching in the Canadian waters of Lake Erie. Capt. Dunn, in charge of the protective service for the Dominion Government on this lake, reports that on every opportunity the United States vessels cross over this line into Canadian waters, but as soon as the cruisers appear in sight they get clear over the lines. It may be necessary for the protection of the Canadian fisheries to increase the number of cruisers.

—A recent dispatch from St. Johns, Nfld., to London, says that Sir Robert Bond, Prime Minister of Newfoundland, has concluded a reciprocity treaty with the Washington Government on the most advantageous terms. The treaty provides for the admission of Newfoundland products into the United States duty free. It is feared, says a London cable, that Canada will use every means to prevent the treaty from being signed. There is a strong feeling in Newfoundland against Canada's interference. It is hoped that Colonial Secretary Chamberlain will uphold Newfoundland in the matter.

—The Department of Trade and Commerce has received a report from C. E. Soutum, Canadian agent in Norway and Sweden. He writes that, owing to the cold and dry summer, the crops in these countries have been a total failure, and as a consequence large quantities of grain and



Telegrams, "ARTESIAN," Manchester.

Telephone No. 1826

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Artesian Well Borer,

Patent Deep Well and Bore-Hole Pumps. Earth Boring
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Bore-Holes for Oil Water or Minerals.

breadstuffs have to be imported during the coming year. The importation has already commenced, the last steamer from New York having brought 8,000 barrels of wheat flour and several hundred barrels of rolled oats. Mr. Soutum says that he has time and again called the attention of the Canadian mills to the possibility of a steady and large export trade of the products to these countries.

—The Department of Fisheries has decided that in the interest of the Lake Erie fisheries and of the Canadian fishermen who frequent those waters it is not desirable that operations for whitefish should continue longer than Oct. 31. The close season commences on November 1, and there has been a movement amongst the fishermen in Lake Erie and the Georgian Bay for an extension of from ten to twenty days. It is held, however, that such extension would involve very serious destruction to the schools of spawning fish. Mr. Bastedo, Deputy Commissioner of Fisheries for Ontario, writes the Fisheries Department at Ottawa that a close season should be established for herring in the great lakes. This fish is generally looked upon as a variety of whitefish. It has been caught for many years, but no steps ever taken to prevent its extermination.

—The excitement over the natural gas find on the river flats at Port Robinson, Ont., says a St. Catharines letter, is abating somewhat from the enthusiasm of the first few days. Several prominent gas men have visited the spot, and have almost unanimously agreed that it is not a valuable find. One expert explained that it was vegetable or sulphur gas from decayed vegetable matter, which is frequently found in marshy places through the district. The sulphur gas cannot be obtained in sufficient quantities to make it profitable, and has a very objectionable odor in burning inside a building. The mineral gas, which is utilized several miles south of this point, is only found

in the rock or gas sand, from 500 to 800 feet down. The expert claims mineral gas never escapes, excepting from some volcanic disturbance. In spite of this, however, a number of local men expect to put down a test well, and they may find gas, but gas men say if they do it will not be from the same source as the original.

—The terms under which the Ontario Government has handed over the site of the old Parliament Buildings, Toronto, to the Grand Trunk Railway have been announced. Lease to run 21 years at \$6,000 a year for the first ten years, and \$7,000 a year for the balance of the term; with option to purchase at \$180,000 at end of five years, at \$200,000 at end of ten years or at a price to be fixed by arbitration at the expiration of the lease. It is altogether likely that some stipulation will be made as to the character of the buildings to be erected on the property. The land will, it is understood, be used for freight sheds and yards, and, it is said, that a new passenger station may ultimately be built there. Owing to the presence of the old buildings, not much work can be done by the railway before next summer. The block is bounded by Front, Simcoe, Wellington, and John streets, and is 954 feet long east and west, with a depth of 427 feet. Not long ago the Grand Trunk purchased the old Central Prison brickyard, comprising 17 acres.

—A proclamation has been issued bringing into force the act passed at the last session of the Dominion Parliament, providing that foreign built British ships, whether registered in Canada or elsewhere shall, before engaging in the coasting trade in Canada, obtain a license from the Minister of Customs, and pay a duty of 25 per cent. ad valorem on their fair market value. The Act was rendered necessary by the practice which prevailed, of obtaining registration for foreign built vessels at some British port and then claiming exemption from duty and

Cable address: "FRIMAIRE, LONDON."

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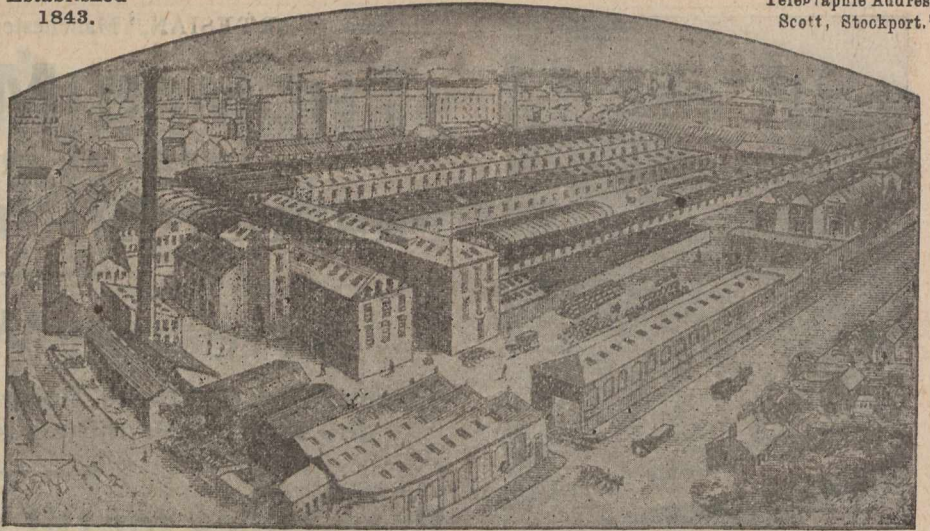
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Manufacturers of Hemp and Cotton
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STOCKPORT, - ENGLAND.

Established
1843.

Telegraphic Address
Scott, Stockport."



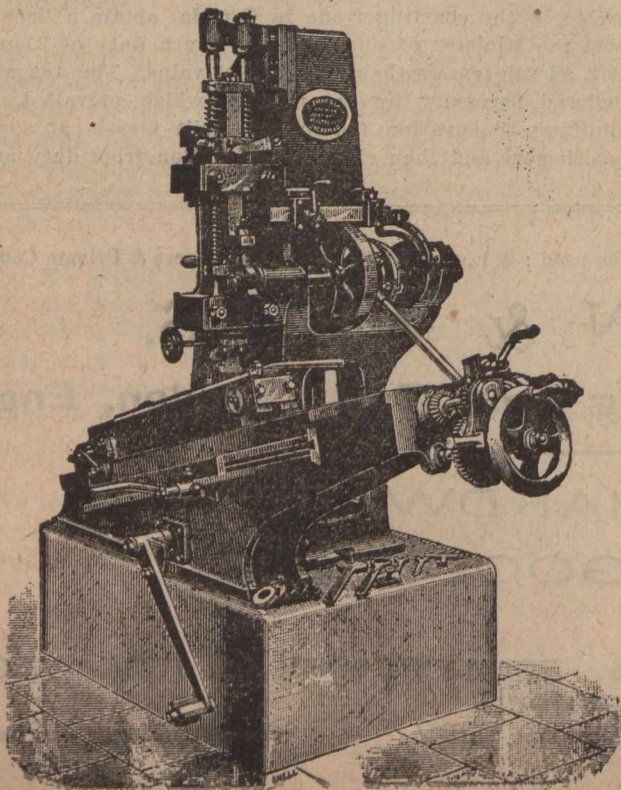
the right to engage in the Canadian coasting trade such as bona-fide British subjects would enjoy. The act has been submitted to the Imperial authorities and approved of by them. It makes an exception in favor of foreign countries which have a reciprocal arrangement with Great Britain, but does not apply to vessels engaging in the coasting trade before September 1, 1902. The law is therefore not introactive.

—Mr. W. A. McKinnon, chief of the Canadian fruit division, now in England, in a letter to Mr. McNeill, the acting chief, says with respect to the large quantities of second-class fruit now going forward: I state once more that this is no place for poor apples or pears. There are tons of trashy fruit in the country, and they find their level in the poorest class of shops, some being really too miserable to sell from costers' barrows. It is simply absurd for shippers to forward poor fruit, paying as much for all incidental expenses (except, alas, for commission) as they do for good, merchantable stock. I wrote you to this effect from Paris early in September, and have no doubt you passed the unheeded warning to the public. Yet to-day's

lot, ex-Numidian, showed up in painful contrast to similar varieties from Boston. Greenings were especially poor, and have suffered greatly from "sweat spots," particularly in the heart of the barrel. Buyers summarize thus:—'Canadian fruit very poor this year, but packing marvellously improved.' There are exceptions, but two Irish buyers to-day said they could at least count on the bulk bearing definite relation to the face, although they knew nothing of the fruit marks act."

—Manchester, Eng., advises state that Mr. A. J. Balfour, the Prime Minister, opened the Manchester Municipal School of Technology recently, which is probably the largest and best equipped institution of that kind in the world. In his address, Mr. Balfour said the building was an outward and visible sign of the awakening that had come over their principles. In view of the ever-changing conditions of international industry, the time had passed when they could say they were the first of the industrial nations, and the rest were nowhere. That time had passed never to return. The cause was inevitable, but it might not be sad for them. The growth of the wealth of

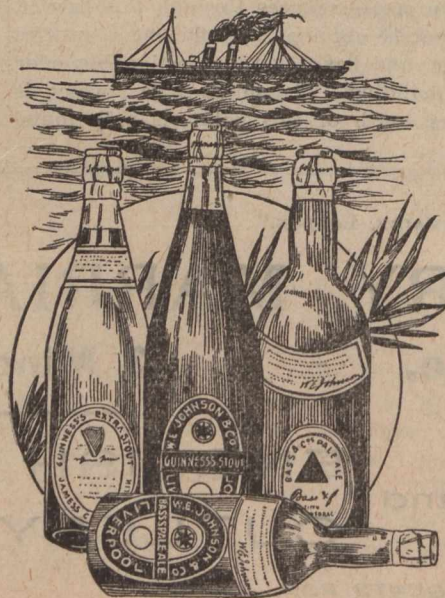
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NEW TYPE.



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Also Exporters of
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Whiskies, guaranteed
Five Years old. Buy-
ing Agents wanted—
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United States, Canada
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High-Class Lancashire
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BOILERS

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

the world must be a benefit to every part of the world. What they had to do was to bear their own share in the development. Still more important, said Mr. Balfour, was the change from the pre-scientific to the scientific stage of industry. "Henceforth and for evermore," said the Premier, "there will ever be closer connection between the most remote and abstract scientific study of the chemist, of the physicist, and of the electrician in their laboratories, and the great industries of the community. We must give that complete scientific training which is more and more the basis of our industrial fabric."

—Life Pointers from the Press.—Reflect on the cost of Insurance as well as that of Coal.—The healthy and able family man who will not insure his life for his family's sake is probably considered by the devil one of his most successful employes. And he will get all that is coming to him.—If you do not insure your life you are like the man who does not register and cannot vote. And the latter is not as good a citizen as he might be.—A lot of things may happen to an uninsured man, or concerning him, when he is asleep. And he may never wake up in this world. There are no insurance offices in the next that we know of.—If you have a good life insurance policy of sufficient amount in your "lock up" you will have your family's future security ready for use when needed.—"A racehorse named Death is winning every race he is

entered for." Is your life insured?—The uninsured man is not doing the best he can, or should. Are you on that list?—The "popular" fellow who belongs to clubs, spends his money in social pleasures and dies uninsured will leave behind him an unpopular memory, and an uncomfortable family.—If you "can't succeed" (which is a fallacy), your family cannot without you—which is a fact.—

Telegrams : "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

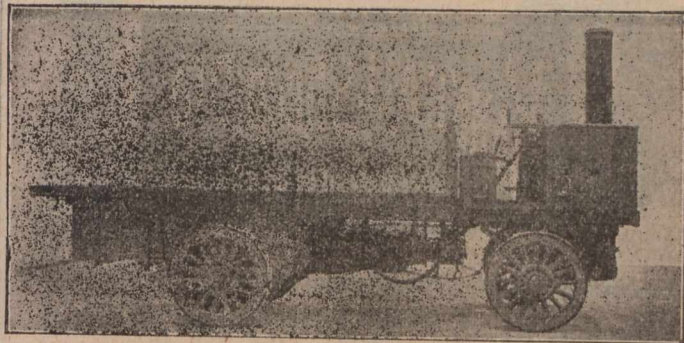
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Gold Medal, Highest Award,

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Etc., Etc., Etc.

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Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.

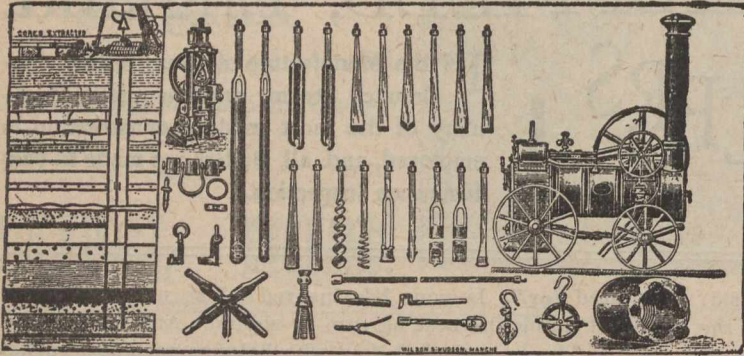
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Artesian Wells put down to any depth

Manufacturer of
all kinds of

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

Special Estimates under the New Canadian Pre-
ferential Tariff.



There is no way a man of moderate means can create an estate payable at his decease as quickly as through life insurance.

--Mr. Scott, chairman of the London and India Docks Company, addressing a gathering of people who had been invited to inspect the new tobacco warehouses, grain silos and frozen meat stores, says a late cable, made a spirited defence of the London docks. He declared that, while there was room for improvement, London at the present time in point of tonnage stood further ahead of any port than ever before. He added that London had never lost a line of steamers, and regarding the rumors that the Peninsular and Oriental Steam Navigation Company was going to Southampton, he advised the newspaper men if they wished to keep up the credit of their newspapers not to publish the statement. Only this week arrangements had been completed for the Royal Mail Steam Packet Company, whose cargo boats had hitherto gone to Southampton, to come to London. It was true, the Albert docks, which accommodated the Eastern trade, as well as a large American business, were not large enough for two new steamers which were being built for the Peninsular and Oriental Steam Navigation Company, and they, therefore,

would have to go elsewhere. He hoped to arrange for them to dock at Tilbury, but there was no reason to fear that Southampton would take away any cargo from London, which would undoubtedly maintain its position as the first port of the Empire.

--Coal strikers at Wilkesbarre state that with the strike ending this week and the men resuming work it will take the operators all winter to catch up with the demand. They believe, says a recent report, that soft coal will still continue in demand at many places where anthracite was used, and will remain so for some time owing to the scramble for anthracite. The normal production for this time of the year is about 1,800,000 tons a week, while it is estimated the best the operators could do at the end of one week, after work started, would be to put out about 600,000 tons from the mines and some 150,000 tons from the washeries. At the end of a week about 50 per cent. of the collieries would be working. This gradual resumption, due to the present condition of the mines, would allow the men who have left the region and secured work in other places to return in time to get their positions. It is estimated that the third week of the resumption about 1,000,000 tons a week would be mined, and that this would

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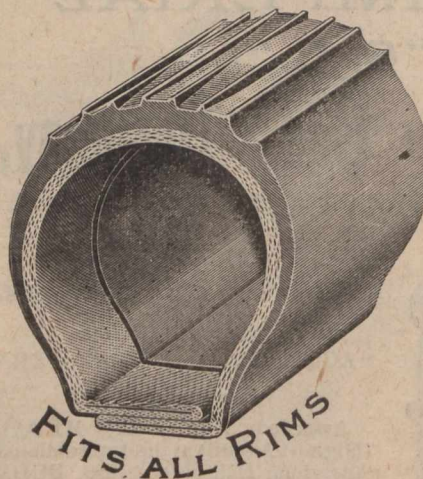
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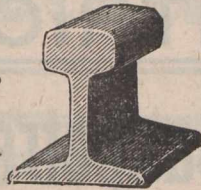
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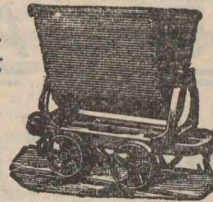
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gradually increase through the winter, furnishing steady work six days a week for all the workers. There are about 89,000 strikers in the region. The operators report about 17,000 men employed at the collieries and washeries and about 40,000 who have left the region and obtained other work. At present 38 mines and 42 washeries are working out of a total of 357 collieries. The strike has been on for 157 days, and the estimated general losses amount to \$140,000,000.

Negotiations are reported to have been completed, lacking a few details, for the development of an extensive waterpower from the Koochiching Falls at Fort Frances Rainy River district. For some time conferences have been held at intervals between the representatives of an American syndicate, headed by Mr. G. W. Backus of Minneapolis, and the Ontario Government, looking to this end. Mr. Backus, accompanied by Senator McMullen of Mount Forest, Mr. A. H. Royce, Toronto, and Mr. James Commee, M.P.P., Port Arthur, waited upon the Cabinet recently, when a further discussion of the syndicate's plans took place. It was subsequently stated that the matter was practically closed, only a few details remaining to be decided upon. One of these is as to the nature of the tenure of the right, whether it shall be the ordinary terms of lease or otherwise. The syndicate have already secured the privileges of the Minnesota side of the river in fee simple. It is understood that the rights of Canada are fully protected, and that at least one-half of the 8,000 horsepower which the stream will afford will be utilized on this side. The erection of extensive pulp, paper and flour mills is contemplated, though no pulp concession is at present under discussion. The location appears well suited for industries, being on the line of the Canadian Northern Railway from Manitoba and adjacent to the spruce forests

of north-western Ontario. The fall in the Rainy River at that point is some eighteen feet, and there is a considerable water-stretch above in Rainy Lake and its feeders. In the early days of western development the construction of a lock was begun but it was never completed. The present scheme of development involves the erection of a dam and the construction of one or more reservoirs above the falls, and the safeguarding of public rights and the protection of the surrounding country from floods formed subjects for part of yesterday's discussion. The utilization of 4,000 or 5,000 horsepower in industrial enterprises will be a decided boon to Fort Frances, which is an old Hudson Bay post, and will be a decided step in the development of that part of new Ontario. One significant feature is that Mackenzie & Mann, who are the principal owners of the Canadian Northern Railway, are also interested in this project.

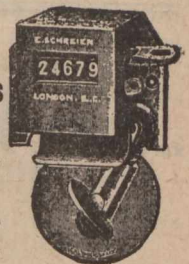
—Mr. T. Stewart, Dominion Superintendent of Forestry, has returned from an exploration tour in the far north and the west. He left Ottawa in June, and during his

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trip investigated the forestry conditions on the plains in British Columbia, Athabasca and the Peace River countries. "We sometimes blame Englishmen," he says, "for knowing little of Canada. We should withhold that blame until eastern Canadians know more of their own country than they do." He was amazed at the variety and the quantity of the productions of the Peace River valley. The past season was cold and wet, and, as in other parts of the country, the crops did not ripen quickly. Mr. Stewart was assured, however, that water and musk melons, tobacco, such as is grown in Quebec, and corn could be brought to perfection in that far northern country. Tomatoes also can be grown, but do not always come to maturity. Mr. Stewart brings with him an excellent sample of No. 1 hard wheat grown near the Smoky River. A small flouring mill sent in when the ice broke last spring has been set up at Vermilion, on Peace River, and will grind the product of the local farms. The amount of

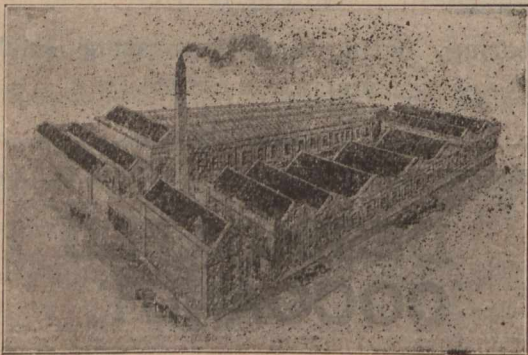
wooded land in the Athabaska region is extremely large. Poplars and spruce are the chief trees, and the poplars grow to a height of 75 and 80 feet. There are great tracts of poplar, which may be turned to profitable use by the settlers, who will some day people these northern valleys. Mr. Stewart made arrangement while on the plains for systematic tree-planting. The forestry branch has areas set apart for tree culture at the Brandon and Indian Head experimental farms. There plantations are making excellent progress, and next season over a million trees will be available for distribution, chiefly Manitoba maple, cotton wood and Russian poplar, from the steppes, which is especially adapted to dry and sandy territory. Four agents of the department are now at work in the country, examining the soils and mapping out the territory, and the trees will be planted with reference to their value in the special localities to be forested. The trees are supplied free chiefly for wind-breaks, and will be planted under the superintendence of the agents of the department. It is

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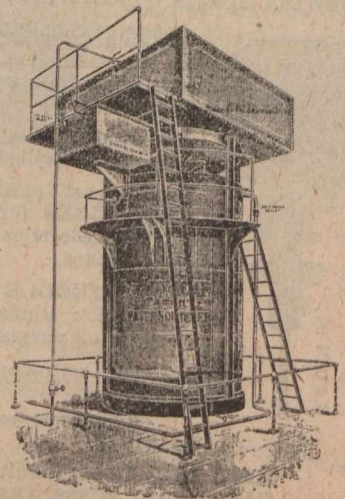
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Special estimates to Canadians under the New Tariff.

believed that under this system in a very few years the treeless condition of the plains will become a thing of the past.

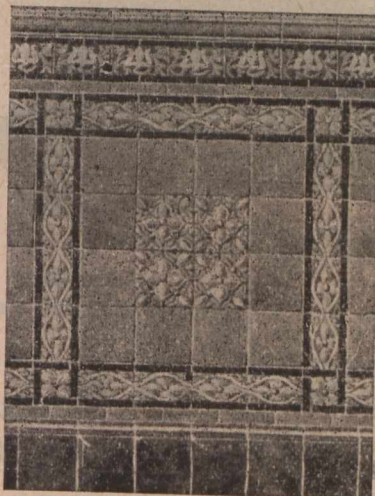
—Life Insurance Decisions.—An objection that, though insured's mother had an insurable interest in his life, her legal representatives did not, was untenable. *Preston vs. Connecticut Mut. Life Ins. Co.*, 51 At. Rep. (Md.), 838.—The issue of an insurance policy, not reserving the power of divestiture, confers immediately a vested right on the beneficiary, which cannot be impaired by any act on insured's part without the beneficiary's consent. *Preston vs. Connecticut Mut. Life Ins. Co.*, 51 At. Rep. (Md.), 838.—A life policy, by its terms payable "to C., mother of said insured, or her legal representatives"—no right of divestiture being reserved—confers a vested right on the beneficiary; and, she having pre-deceased the insured, the policy was payable to her legal representatives on his death, and not to insured's estate. *Preston vs. Connecticut Mut. Life Ins. Co.*, 51 At. Rep. (Md.), 838.—The fact that the policy provided that at the end of twenty years, if insured was then alive, the money would be paid to him, and that the application provided that, on the surrender of the policy, its surrender value would be paid him, was immaterial; neither contingency has happened. *Preston vs. Connecticut Life Ins. Co.*, 51 At. Rep. (Md.) 838.—The insurance company was not estopped to assert that the policy was payable to the mother's legal representatives, and not to insured's, by its acceptance of premiums from insured after the receipt of letters from him requesting it to make the policy payable to his heirs; the company having no power to make the change. *Preston vs. Connecticut Mut. Life Ins. Co.*, 51 At. Rep. (Md.) 838.—In an action against an insurance company and its agent to recover a penalty for violation of Hurd's Rev. St. 1899, p. 978, prohibiting an insurance company from making any

rebate or discrimination, the court's action in requiring the agent to testify to a rebate, where the agent did not claim his privilege of not being compelled to criminate himself, could not be complained of by the company. *New York Life Ins. Co. vs. People*, 63 N. E. Rep. (Ill.) 264.

—The direct steamship service between Canada and South Africa was opened on Saturday last, by the Allan Line steamship *Ontarian*, which took some six thousand tons of cargo. Timber, butter, flour and fodder formed a large

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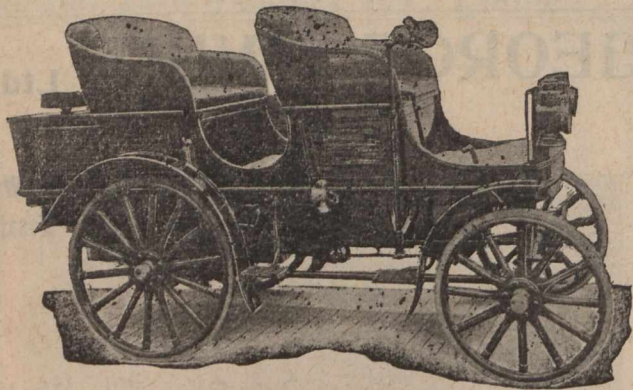
part. The flour cargo amounted to some 2,000 tons. Butter to the extent of about 6,000 packages occupied the cold storage compartment, while the fodder taken on board amounted to some 250 tons. With the exception of a few odd packages the remaining space was taken up with timber. No grain was booked, nor was there any hay among her cargo, the high rates probably interfering with the shipping of the latter. Shipping men, including the Allans, Elder-Dempster and Furness Lines, are of the opinion that the South African trade should grow in popularity, but that for the present it is, of course, experimental. The one point against a prosperous trade from the shipping man's standpoint is the lack of return cargo. Canada can take some wool, but with South Africa in its present poverty-stricken condition, it is not expected that large shipments of wool will be made for some time, and even then the Canadian capacity for this product is limited. The Ontarian is expected to make the trip between Montreal and Cape Town in twenty-eight days, stopping at St. Vin-

cent to take on coal. The second ship to sail will be the Elder-Dempster steamship Melville, from Montreal, on November 18.

—James A. Smart, Deputy Minister of the Interior, has returned from a two months' trip to the Yukon. "The mining conditions in the Yukon were," he says, "never as satisfactory as they are to-day. In my judgment there never were so many placer miners at work. The aggregate output of gold may be less than it was a couple of years ago, although I am not so sure of that either. You see the output figures were only estimated till this spring, and estimated before the metal was actually gathered. This year we have correct returns to go upon, and my opinion is that the total output will amount to about 12 millions of dollars. There has been a royalty collected upon nine millions of an output already." In the White Horse district a great deal of attention is being given to the upper deposits. Advantage was taken of Mr. Smart's presence to lay before him representations for the establishment of a copper smelter. The miners thought the Government should undertake its construction. One of the

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FOUR-SEATED Double Phaeton,

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difficulties is that no coal for coke-making is available. The Yukon Council is encouraging the testing of gold ore to see if the quartz deposits amount to anything. A comparatively low rate was secured for smelting and assay work. This is done under Government supervision, and a certificate furnished upon which the public can rely for accuracy. Mr. Smart will recommend the appointment of an assistant commissioner to aid in the government of the district.

—From October 1 to October 16, both inclusive, says a Winnipeg letter, 5,900,000 bushels of wheat were marketed at telegraph stations on the Canadian Pacific, as compared with 2,225,000 bushels during the same period last

year. Ten per cent. may be added to this total to represent marketing at flag stations. Over 3,400,000 bushels were loaded into Canadian Pacific cars during these seventeen days, as compared with 1,800,000 bushels loaded during the same time last year. The railway is keeping well abreast of the movement of wheat, and this notwithstanding the immense outgoing shipments of oats, barley and flax. The incoming or westbound business, consisting of merchandise and manufactured goods from the older Provinces, is 40 per cent. greater than last year. The increase is due to the influx of new settlers and the general development of the farming districts. The price of wheat on the Canadian side of the boundary continues to be a shade higher than the price on the American side.

—Chicago is to have a restaurant trust, capitalized at \$5,000,000, if the plans of certain promoters are carried out. All the large restaurants of the city, it is contemplated, are to be drawn under one central management, the head of each establishment, however, to retain the direction of his own place. A large grocery house, bakeries, a central meat market and storage warehouses, from which all the cafes will draw their supplies at wholesale prices, is one feature of the combination scheme. In this way, it is held, a saving of from five to twenty per cent. can be made direct on the \$1,200,000 that seven of the leading restaurants of the city expend annually for supplies.

—Incorporation has been granted to the Weston Shoe Company, Limited, with a capital of \$40,000, and head office in the Village of Campbellford, Ont. The provisional directors are:—R. C. Weston, G. H. Weston of Toronto, and P. J. Winis of Campbellford. The Morden Manufacturing Company, Limited, is authorized to change its name to the Canada Cabinet Company, Limited.

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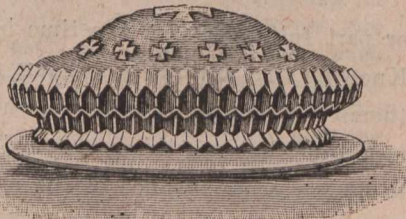
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Manufacturers of
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Invested Funds,	\$50,136,000
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Loans advanced on mortgages and Debentures purchased. Agents wanted.
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INCOME AND FUND 1901

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

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THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, OCTOBER 24TH, 1902.

THE COAL QUESTION.

Many large consumers of coal have learnt what may prove to be valuable lessons during the recent scare. The newspapers, ever on the alert for news, and ever ready in what may be termed their "irresponsible columns" to exaggerate, have assisted in hardening the price of the soft coal substitute to the consumers to a wholly unwarranted degree. So much was this the case that people who had given their orders (verbally, as usual), during the spring and summer months, were met with fronts of indifference when they called for fulfillment,

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

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

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or part fulfillment for the time being, of their orders. Knowing that anthracite was very scarce, they expressed themselves ready to fall back upon bituminous coal meantime, but no; this coal could be had for about 50 to 60 per cent. advance of the ordinary price of what they had ordered, or almost double its own customary figure. It is fortunate all round that we are spared the threatened test cases freely spoken of during the last few weeks. But there are in Montreal, and we hear in Toronto also, evidences that the matter shall produce some benefit to the consumers. The people who have

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EIGHTY-ONE THOUSAND POLICY-HOLDERS.

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

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An Increase in Insurance in Force.

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

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

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T. L. MORRISEY, Manager.

for ever so many years relied upon the honest fulfillment of verbal orders are not likely to be satisfied with such agreements in the future—that is, if no other sources of supply are open.

In this respect we observe that our neighbour, the "Star," has a scheme on hand. Under date of the 15th inst., the publishers, Messrs. Graham & Co., have issued the following circular letter to the citizens freely:

"Dear Sir or Madam:—Since the coal famine reached the acute stage it has become the firm belief of men having intimate knowledge of the prevailing conditions that similar strikes and serious fluctuations in coal prices are more than probable in the future for many years. The Montreal Star has now a commissioner in the coal districts with a view to finding some solution for possible future troubles. One of the suggested remedies is the formation of a huge co-operative society, representing the consumption of say one hundred thousand tons of coal, and to have in sight at all times between the mines and the storehouses sufficient supplies to give command of one hundred thousand tons. It is believed the saving in price by purchasing on such a scale would more than off-set the interest and carrying charges. If it be found feasible to make such arrangements with the producers as would give security for such supplies on the basis referred to, looking to the avoidance in the future of famine recurrences and the furnishing of coal at cost price, the matter will be fully discussed and announcements made in the columns of the Montreal Daily Star. Assuming that such a project is found feasible, the publishers of the Star hope to be able in that case to announce that any possible excess of interest over the saving in coal and the entire financing of the project will be provided by private individuals. This suggestion has no reference, of course, to the present shortage, which cannot be overcome by any such measures.

We will be glad to hear from any Star readers having any suggestion to make. Yours truly,

GRAHAM & CO.

The Star would do well to study the scheme followed for years by the Philadelphia Record, which has proved of such benefit to the people of that city. In a recent issue, following on close prospects of peace among operators and strikers, the Record entered upon the campaign as regard its old competitors, the middlemen. With the settlement of the strike assured, the probable price current of anthracite in domestic sizes comes naturally to the fore again. Although the total sales made by our contemporary aggregated somewhat less than 300,000 tons in 18 years, it had the effect that ten barrels of flour in its line may have—it made the market, but without profiting one cent from the work. Accordingly, as soon as the coal-carrying railroads resume the delivery of freshly-mined coal, that journal will begin receiving its orders from the citizens of Philadelphia as usual, at a price 25c to 50c per ton below the then prevailing price current, and it feels justified in believing that it can deliver it at from \$4.75 for pea to \$6.75 per ton for the larger sizes from the start. Caution is urged upon consumers not to permit themselves to be deceived by inspired announcements anticipating a long-continued maintenance of high prices. With the normal output of anthracite for domestic and bituminous coal for manufacturing purposes, there is no reason why customary prices for hard coal should not prevail at an early date. The price at the mines will be the same when operations are resumed as they were the month before the strike was declared. The carrying charges will be precisely the same, so that only a sudden, fictitious and wholly unnecessary demand or a mercenary if not illegal combination between retailers can keep the price to householders above \$6.75 a ton in any event and after the first rush is over the price should fall still lower.

At a meeting of the Retail Coal Exchange, in New York last week, the following schedule of exorbitant prices was agreed upon "to continue until further notice":

Domestic anthracite, including stove, nut, egg and broken.. . . .	\$15.00
Soft coal.. . . .	6.50
Buckwheat.. . . .	6.50
No. 2 buckwheat.. . . .	5.50
Pea coal.. . . .	9.00

It is asserted with authority that there can be no excuse for such prices 24 hours after the strike is declared off and "The Record" proposes to see that no such prices prevail in Philadelphia. Here is the official schedule of prices in vogue at all the mines of the Philadelphia & Reading Coal and Iron Company:

ACTUAL COST OF ANTHRACITE.

Lump and steamboat.. . . .	\$2.50
Broken.. . . .	3.00
Egg.. . . .	3.25
Stove.. . . .	3.25
Chestnut.. . . .	3.25
Pea.. . . .	1.75
Buckwheat.. . . .	1.25

All dealers will get their supply at the above prices, free on board cars at the mines. The freight is never

more than \$1.80 a ton, and never less than \$1.40, so that the consumer can readily determine the amount of profit demanded by the dealers over and above the usual charges and commissions. A retail coal dealer expects \$1 a ton over first cost on all coal delivered during winter months. This is not abnormal. With these figures as a basis, and 50 cents added for special expenses, extra help and service, unprejudiced experts agree that \$6.75 is the utmost price that anybody should pay for coal after mining has been actually resumed.

The advice tendered by the Philadelphia journal is worthy of attention not only in Montreal, but wherever the "Journal of Commerce" is read—in every city and town in Canada.

There is no reason why anybody should order more than one ton at a time for use in an ordinary dwelling. The payment of a slight advance on the first ton may be necessary, but as a week or 10 days will make all the difference in the world in both the supply and the demand, there should be no excuse for paying an advanced price for the second ton. The rich can help the poor by delaying their orders for coal not actually needed at this time, and the poor can help themselves by buying only the quantity needed for immediate use.

"Over 1,000,000 tons of anthracite coal," it says, "will be on the market within the 15 days following the resumption of coal mining, and the output will be increased daily thereafter as the several flooded mines are opened for the miners. There can be no famine and no good reason for exorbitant prices with such a supply in sight."

We reproduce further from our contemporary for the benefit of our neighbour, to whom many will wish "good speed" in his endeavour, whatever the veiled object, as it is termed, may be."

"The selling of coal is no part of the publishing business, but the protection of the public is essentially the first duty of a newspaper. It was to protect the public that The Record, on May 27, 1884, began a crusade against the then existing coal combination which was robbing the people of Philadelphia of \$3,760,000 a year by a criminal adjustment of mine prices, freight rates and retail sales schedules. The people of no city in the world paid so much for coal as did Philadelphians in those days, when \$6.50 a ton was charged here, as against \$5.75 elsewhere. The late owner pledged his word in May, 1884, that 'within six months coal will be sold in Philadelphia at \$5.75 a ton,' and on September following the first orders for coal were filed at \$5.75.

From that day to this it has been the stumbling block in the way of high prices for coal. With an enormous supply contracted for it has always been able to deliver coal at prices from 25 cents to 75 cents under the usual retail price per ton, and the business has continued from year to year until the total sales aggregate 280,803 tons for which the people of Philadelphia paid \$1,405,669.90 without one cent of profit direct or indirect to the Record or any person connected with that establishment.

—The Harvey-Norman Spice Company, Limited, Hamilton, recently made an assignment to Mr. C. S. Scott. The liabilities are estimated at about \$3,000. An application will be made for the appointment of a receiver, and for a winding-up order. Several of the stockholders have recently begun action to have their stock subscriptions cancelled, as the business was not satisfactory.

ENLARGED BRITISH EXPORTS TO CANADA IN 1902.

It has been repeatedly insisted upon in this Journal that the enlargement of British exports to Canada could not in the nature of things be expected to occur in consequence of the preferential tariff, until ample time had been given to thoroughly inform British manufacturers and exporters in regard to the advantages they enjoyed under that tariff. To the Journal of Commerce is largely owing the diffusion of such information in Great Britain, for no other systematic and persistent efforts were made to explain the special terms of privilege under which British goods were allowed to enter Canada.

Before it was possible for British traders to adopt their arrangements to meet the situation in Canada those of our contemporaries who opposed any preference being given to the Mother Country, pointed to the non-increase of imports from Great Britain as proof that the tariff was abortive. The returns recently issued by the British Board of Trade prove conclusively that the exports from England in the nine months from Jan. 1st, 1902, to Oct. 1st, 1902, were considerably larger than in the same period 1901, and for some goods larger than before recorded. At the same time the exports of Canadian products to Great Britain were largely increased. The following table is taken from the British Board of Trade returns, the £ sterling being converted into currency:

	Jan. 1 to Oct. 1, 1902.	Jan. 1 to Oct. 1, 1901.	Increase in 1902.
Imports from Great Britain—			
	\$	\$	\$
Salt..	225,460	198,295	27,165
Spirits	718,870	722,965	.....
Wool..	118,775	95,125	23,650
Cotton piece-goods.. . . .	3,143,325	2,402,130	741,195
Jute piece-goods	646,515	500,925	145,590
Liner piece-goods.. . . .	728,600	689,940	38,660
Silk, laces..	11,840	9,305	2,535
Goods, partly silk.. . . .	299,835	263,140	36,695
Woollen fabrics..	2,243,555	1,793,985	449,570
Worsted fabrics..	3,135,920	2,764,865	371,055
Carpets..	999,815	902,475	97,340
Cutlery	233,440	177,925	55,525
Hardware..	115,060	82,900	32,160
Pig iron..	464,065	105,050	359,015
Bar iron..	237,395	30,320	207,075
Railroad iron..	1,504,660	1,000,272	504,388
Hoops, sheets, etc..	511,625	227,690	283,935
Galvanized, do..	722,645	373,915	348,730
Tin plates..	1,045,060	749,785	295,275
Cast and wrought iron	396,835	160,900	236,935
Old iron..	254,925	146,020	108,705
Steel..	1,331,665	411,835	919,830
Lead..	111,080	130,205	.....
Tin, unwrought..	149,905	105,845	44,060
Apparel and slpps..	1,274,050	1,182,010	92,040
Haberdashery	842,960	510,860	332,100
Cement	62,545	144,820	.....
China and crockery.. . . .	534,605	503,340	31,265
Oil, seed..	311,890	386,185	.....
Writing paper..	156,860	168,165	.....
Other paper..	41,900	40,150	1,750

Stationery	127,050	131,110	.....
Tea	643,670	523,195	120,475
	\$23,395,415	\$17,788,110	5 607,305

Net increase of British imports into Canada
from 1st Jan., 1902, to 1st Oct., 1902 ..

In the same nine months the imports into British ports of Canadian goods were as follows:

Canadian Imports into Great Britain:—

	Jan. 1 to Oct. 1, 1902.	Jan. 1 to Oct. 1, 1901.	Increase..
Cattle	5,601,260	5,518,270	82,990
Sheep and lambs	262,195	379,945	.....
Bacon	4,443,190	3,263,860	1,179,330
Hams	1,567,950	1,105,875	462,075
Butter	4,125,650	3,041,950	1,083,700
Cheese	13,930,900	12,547,295	1,383,606
Eggs	95,290	296,620	.....
Wheat	11,539,585	7,958,100	3,581,485
Wheat and flour	3,503,000	2,300,035	1,202,965
Oats	477,880	1,449,140	.....
Peas	267,110	845,720	.....
Indian Corn	44,740	2,129,205	.....
Wood, hewn	1,978,735	1,930,190	48,545
Wood, sawn	16,251,105	15,305,320	945,785
	\$64,138,590	\$57,971,545	6 167,045

Increase of Canadian imports into Great Britain from 1st Jan., 1902, to 1st Oct., 1902

The official returns show that in the first nine months of this year the trade of Canada with Great Britain was \$11,774,350 greater than in corresponding period in 1901, the larger portion of which is directly attributable to the preference given by the tariff of Canada to goods of British origin, that is, to the Preferential Tariff.

THE MOLSONS BANK ANNUAL MEETING.

The shareholders present at the 47th annual meeting of the Molsons Bank were regaled with richer fare than had ever been served on similar occasions. They highly appreciated the menu, and very properly passed highly complimentary remarks on the skilful chef under whose care the dishes had been prepared. The net profits were announced to be \$351,375, out of which two dividends had been paid at the rate of 9 per cent. yearly, their total being \$225,000, also, \$100,000 transferred to Reserve Fund. After these appropriations there was a balance left of \$26,375 which, added to the existing balance in Profit and Loss account, made a sum of \$57,882, from which was taken \$9,062 to pay Business Taxes; \$14,414 for expenditures on Bank premises at branches, and \$7,500 as a contribution to Officers' Pension Fund, the balance of \$26,905 being carried forward at credit of Profit and Loss Account.

The deposits last year increased from \$15,339,184 to \$17,097,280. The circulation shows no increase, as in 1901 it had reached within touch of the legal limit. In this respect the bank for very many years past has been hampered by inability to increase its resources. When the capital was increased from \$2,000,000 to \$2,500,000 the circulation instantly followed suit, so that the old condition still remained. It is now proposed to increase

the paid-up capital which, there can be no doubt, will provide funds to extent of double the amount of such increase, for the circulation will expand in proportion to the enlarged capital. It is somewhat surprising that a movement has not been inaugurated by the Bankers' Association to obtain larger note issuing powers, which might very well be extended up to the aggregate of the paid-up capital and reserve fund.

The President, Mr. William Molson Macpherson, in a very lucid and business-like address, alluded to the Reserve Fund having reached up to 90 per cent. of the capital. He pointed out that shipments of produce had been satisfactory, but the quantity of butter sent to England only equalled 5 per cent. of the consumption, so the British market offered a wide field for exporters. Having recently visited the North-West, in company with Mr. Elliot, general manager, the President was able to express a highly favourable opinion of that region, where, he said, "The farmers and all men of business were jubilant at the success which surrounds them, and the introduction of new railroad enterprise has established a feeling of greater confidence."

He announced that an increase of capital was contemplated for the consideration of which the Directors may call a special meeting of the shareholders, at which, there can be no doubt, such action would meet with unanimous approval. A full report of the meeting and statement appears in another part of the paper, which will be read with great interest all over the Dominion and in Great Britain.

CANADA AND NEWFOUNDLAND.

In the midst of the present excitement in the political world caused by the Tarte-Laurier embroglio, and the retirement of the Minister of Public Works from the Dominion Cabinet, the importance of the question of the possibility of the renewal of the Bond-Blaine treaty for reciprocity between the United States and Newfoundland is likely to be lost sight of by our Dominion statesmen. This is to be regretted, as it is a matter that may possibly affect in the near future the material interests of the Dominion and, as well, those of the Empire generally.

The arrival here on Tuesday last of Sir Robert Bond—the Premier of Newfoundland—from Washington, where he has been for the last few weeks endeavouring to obtain a renewal of that famed treaty, which fell through owing to the opposition of Canada, has naturally drawn attention again to the matter.

Sir Robert Bond has been interviewed by the reporters of the Montreal press, but he has uniformly refused to be communicative as to what he has succeeded in accomplishing in Washington, on the ground that he must first report the facts to his colleagues in the Newfoundland Government. He has, however, expressed himself in general terms as satisfied with the result of his mission, and he believes that it will be beneficial to the colony he represents.

This cannot be considered satisfactory to Canada, and it is difficult to understand why a better solution of the difficulties was not reached when all the parties interested met in London in conference on all subjects affecting intercolonial interests and those of the Empire at large.

It our issue of the 10th instant, in dwelling at some length on this subject, we stated that our Canadian Ministers had given the cold shoulder to the question opened so opportunely by the Premier of Australia at a banquet, and responded to by the Premier of Newfoundland, who then stated that although he had no authority to discuss the question of confederation, if Sir Wilfrid Laurier is prepared to propose terms of union, it would be his duty as a public servant to receive and consider them, and if those terms commended themselves as being for the benefit of his colony it would further be his duty to recommend them.

Whatever the reason was why the opportunity for a discussion was not availed of, it has, so far, not been made public. It was certainly a lost opportunity, and resulted, as is now believed, in the application of Newfoundland for a revocation of a former refusal of the British Government to consent to the Bond-Blaine treaty, which was granted. The point gained appears to have been well known in London before Sir Robert Bond left for Washington on his new mission and so far as the public is made aware no effort was put forth to reach an understanding on this vital question.

It now wears the appearance of a new treaty, having been arrived at, the nature of which is unknown, but whatever it may be the tendency will surely be to lessen the trade between Newfoundland and Canada—if nothing worse comes of it. That the question has attracted some attention in Ottawa since Sir Wilfrid Laurier's return is to be inferred from a dispatch which went the rounds of the newspapers on Monday and Tuesday last—evidently semi-officially inspired—to the effect that the Dominion Government have no official information of what has transpired at Washington on this subject, and that the impression is that if the Colonial Secretary has withdrawn his objections to the Bond-Blaine treaty it would only be with the understanding that the trade concessions granted by Newfoundland to the United States would be equally granted to Canada.

It would be mere folly to assume that as correct. Rightly or wrongly Newfoundland is under the impression that Canada has not acted in a neighbourly or generous spirit in all negotiations in the past looking towards federation, and now that the colony is on its feet again and looking forward to an era of prosperity the people there may not unnaturally seek for what will best suit them without regard to Canada, whose representative men did not avail themselves of the opportunity when in London, to discuss the mutual interests of the two countries.

Thus the matter stands to-day, and it behooves business men here to see that not only shall they conserve the important part of the trade they now have with Newfoundland, but find some means of bringing such pressure on our Government as may materially enlarge

it. The Board of Trade of this city is unaccountably dilatory in this matter. Different Boards of Trade in Ontario have asked the Montreal Board to assist in bringing about better trade relations between Canada and Newfoundland, but, so far, we have not heard of any serious movement tending in that direction in response to those requests. It is most desirable that this matter should be considered and discussed without further loss of time. The traders of Montreal have large interests at stake, and the present is the time for prompt action.

THE CANADIAN PACIFIC AND THE FAST LINE OF STEAMSHIPS.

The position of the Canadian Pacific Railway Company in regard to the proposed fast line of steamers between Canada and England seems to be misunderstood. The President, Sir Thomas Shaughnessy, in moving the adoption of the recently issued annual report, said:

"When the subject of an improved Atlantic service between Great Britain and Canada was receiving consideration in London, your directors thought it wise to submit to the Canadian Government, on behalf of the Company, a proposition to provide what they believed to be the best and most practicable service under existing conditions. The company offered, subject to certain traffic arrangements, to establish a weekly service of 20 knot steamers between Liverpool and a St. Lawrence port during the winter, for a subsidy of £265,000 per annum during the first ten years, with a graduated reduction during each of two following periods of five years, the ships to be the most modern in every respect, and built specially for the route. In addition to this the company signified its willingness to furnish a fleet of modern freight steamers of 10,000 tons capacity each, and a speed of 12 or 13 knots, serving Canadian ports. Up to the present time the directors have no information as to the policy likely to be adopted by the Government. It is evident, however, that, whatever may be the outcome of the negotiations for a fast mail service, the rapid growth of your export tonnage, and the necessity of being in a position to meet the rates of any competitors, makes it imperative that the company be so situated on the Atlantic that it can quote through rates for freight and give through bills of lading without being compelled to negotiate space and rates with independent steamship lines."

This points clearly to the C. P. R. company establishing a line of its own Atlantic steamers to run in direct connection with its railway service. What the Canadian Pacific projects is very apt to be carried out, sooner or later. Its goal is stated to be a service of Atlantic steamers, and to that end it will, in all probability, work until it gets there.

—Creditors of McFarlane & Co., novelty goods, Toronto, will not realize much from the assets of the estate. John McFarlane, who owned the business, went to New York some two months ago. The creditors ran the business meantime, finally deciding to wind it up. There will be about ten cents in the dollar for creditors. The liabilities were around \$9,700.

PLAIN TALK TO FRATERNAL SOCIETIES.

Those who were present at the last annual meeting of the Canadian Fraternal Association heard some very plain talk from Mr. Hunter, M.A., K.C., Registrar of Friendly Societies of Ontario. We trust the warnings he gave were sufficient to set a movement on foot for placing these organizations on a sound basis. A text was given him by the Grand Master of a large Order, who asked:

"Supposing you had to do with an institution and you were satisfied that the rates were not high enough, what kind of case would you present so as to meet the minds of the rank and file and bring the subject within their mental vision."

The Registrar replied, when societies were warned years ago that they were speeding on towards an open drawbridge, the response was "sufficient unto the day is the evil thereof," of which the Grand Master said: "They are preaching from that text yet." Since the warnings were given the average age of members of some societies was about 35, whereas the present average is 45, so that, while the necessity of establishing the true rate is now greater than ever the difficulty of doing so is greater still because the members who are now ageing cry out, "Oh! this is done to freeze us out." In order to show how unfair is this idea it was shown that members of a fraternal society in many cases have had insurance provided at less than half the proper rates. Instead of such persons having left a fortune in the society, as they affirm, the debt is on the other side. To show how unreasonable is the notion that no value is received for premiums on a life policy in the life time of the person insured, Mr. Hunter pointed out that fire insurance premiums provide protection against loss by fire, and city taxes afford the protection of the police force. Yet no sane person thinks of asking the return of fire premiums if he has had no fire, or of his city taxes because he has never required the services of a policeman. It is an extraordinary proposition for a member of a fraternal society to say, "I have been getting certain protection for years below cost from the society, therefore, that unfair state of things must continue until the society becomes bankrupt," for that is the fate of any society which goes on with inadequate rates. Mr. Hunter, in reply to a remark that such advice is given "in the interest of the old line companies," said: "The interest of the old line companies would be to leave the friendly societies perfectly undisturbed in their rates until they should go to destruction."

The Registrar then gave a sketch of the action taken to put the English societies on a safe basis. In 1870 a Royal Commission was issued which reported that the friendly societies were fast drifting into insolvency. Mr. Hunter said:

"We often talk of England being very slow and Englishmen sluggish, but the overwhelming mass of

the great societies of England supported the Bill that was brought in to raise them into financial solvency. They said: 'We want to know the truth; we know exactly now what to do; these rates will have to be raised and so raised that each member will pay the honest consideration for what he is getting from the society'—and raised they were by the two great societies, the Manchester Unity of Odd Fellows and the Ancient Order of Foresters."

What a contrast these "slow" people present to the fast and smart members of forty American societies who have resolved to make no change in their rates, although it has been proved that their rates must eventually lead to collapse. The Grand Master asked: "How do you account for the fact that the stolid and dull Englishman fell in with the scheme of reform and the clever Canadian cannot see it?" This was replied to, but it was not fully explained why Canadians are so slow in reforming their friendly societies compared to Englishmen. The Registrar pointed to the Act of 1870, which was intended to introduce reforms as having been withdrawn because it was thought to be ahead of time. Then, the alarm over the numerous failures of American societies, by which the labouring classes lost over seven millions of dollars, created a sentiment which enabled the Insurance Act of 1892 to be passed, by which no more life insurance societies were to be created under the Benevolent Societies Act. This restrictive competition which keeps rates too low, as "people are so given to running after what is cheap no matter what its demerit." Mr. Hunter considers that, "population in Canada is sufficiently large to feed all the registered societies and keep up a healthy influx of what is called new-blood." But he considers that in "most cases the rates of the friendly societies are still below the true cost." He urged on the Fraternal societies immediate action in revising rates as "every year that you add to the average age of the members the gap is widened between the society's rate and the true rate, and the progression moves so rapidly at the higher ages that every year you lose when the membership reaches an average of 45," so that every day's delay adds to the difficulty of raising a fraternal society's rates to the level required for its maintenance in financial health and incapacity to fulfil its engagements. When asked whether he advised one or two extra assessments each year, or spreading over twelve months, he said: "I have no hesitation in saying that the rate should be a level, permanent one." In concluding his address Mr. Hunter pointed out that on actuarial principles a society with a small number of members is under heavy risks, as life insurance is based upon a very large average of lives, so that a sufficient number of members paying the rates to make a proper average is one essential condition of safety.

—Letters patent of incorporation have been issued by the Ontario Government to the "General Distilling Co.," Limited, an organization formed for distilling spirits from by-product of beet-sugar factories. The company has a capital of \$600,000. The incorporators are Messrs. Geo. Gooderham, W. G. Gooderham and T. G. Blackstock of Toronto, and Messrs. F. H. Walker and J. H. Walker of Walkerville, Ont. Building operations have been commenced on property adjoining the Goodernam & Worts distillery in Toronto, and facilities have been provided to at once receive shipments from the beet sugar factories.

GOVERNMENT INSURANCE IN NEW ZEALAND.

The annual report of the Insurance Commissioner at Wellington, N.Z., dated June 17, 1902, and dealing with the operations of 1901, shows a record of activity and progress. The Department, which has been in existence since 1870, has accumulated assets amounting to £3,363,126, an increase during the year of about £143,000. The policies issued for the year were 3,326 in number—which included 20 annuities—and the total sum assured by the new life policies was £630,346. The Commissioner writes of the year's operations in an optimistic tone, pointing out an increase in the premium income and a decrease in the expense ratio. He also ventures upon a cheerful and confident prophecy as regards the probably amount of the triennial bonus, which will be declared early in 1903, remarking that the result of an interim valuation which has been made is such as to render it "practically certain" that the next bonus will be substantially better than the last. It is pleasant to find a responsible insurance official so happily situated as to be able thus to take the public into his confidence on the strength of an intermediate review of the position. Our British actuaries are in the habit of making such interim estimates, but as regards the light they throw on the future, they generally find it prudent to adopt a non-committal attitude. New Zealand policy-holders may be congratulated on a state of things favourable enough to warrant so decided a forecast. On the whole, there is much interest in the evidence, shown by these returns, of a Government insurance department, full of vigour and vitality, honourably holding its own against the competition of private enterprise. One or two special features are worth separate mention. It is not quite apparent how the expense ratio is calculated. For comparative purposes we have arrived at a rate by comparing the total of commission and management expenses with the new and renewal life premium income, exclusive of purchase money paid for annuities. We have also computed an average rate of interest realized, by deducting from the interest item in the revenue account the entry on the other side of "land and income-tax," and comparing the result with the mean fund during the year. These methods have been employed simply because they approximate most nearly to those of British companies. They reveal an expense ratio of 16.9 per cent. and an interest yield of £4 4s 1d per cent. The former, while high, is probably in the circumstances not extravagant; while the latter reminds us at once that we are dealing with the business of a comparatively new country, and goes far to account for the good profits realized. It is in keeping with the economic conditions suggested by such a return on capital that the amount invested by the public in annuities should be insignificant—only £11,615 in the year; while another indication of colonial conditions is found in the fact that "mortgages on freehold property" represent 48 per cent. of the invested funds. One feature of British life

assurance—the growing popularity of the endowment system—is rather startlingly emphasized in New Zealand; for there the Government department seems now to be doing nothing else. The year's record shows the issue of 3,112 endowment assurance policies for £618,112; while under the "whole life and term assurances" the record is only three policies, for £1,234. It is to be feared that the eventual result in New Zealand will be to convert life insurance under Government management into a system of borrowing first and foremost, instead of a means of providing for the bereaved family of the insured.

U. S. TARIFF INFLUENCE.

Under the caption of "A theory with a black eye," the New York "World" gives some figures in proof of the high protection pudding which the national cooks have been furnishing the people. For the first nine months of this year the total value of exports of domestic products (excluding manufactures) was \$50,000,000 less than for the corresponding period of 1898—under the comparatively lower Wilson tariff. Exports of manufactures have also fallen off heavily this year as compared with the year 1900. And imports have increased so fast in the past two years that the net balance of trade in their favour will be at least \$200,000,000 less in 1902 under the Dingley duties than in 1898 under the Wilson duties. "Now," says the World, "let it be said in the interest of intelligent discussion that increasing export or import values are by themselves no proof either of national prosperity or of adversity: twenty out of the thirty leading commercial countries of the world steadily import more than they export. Great Britain heads the list with imports enormously in excess of her exports every year for 47 years past, without an exception. In that period her imports have been valued at nearly eighteen billions more than her exports, while her assessed wealth has increased two and a half times." The United States is still prospering abundantly. It is only the theory that in order to do so its exports must keep growing larger and its imports smaller that is getting a black eye.

ALUMINUM.

Some new properties are being found in aluminum. Its lightness, ductility and strength are well known, but even these qualities are being further developed and enlarged. Mixed with a small quantity of gold, a beautiful ruby-tinted metal is produced that can be used for decorative art. It is said that a comparatively thin sheet of the metal will turn a bullet. Wire has been drawn from it as fine and not much heavier than a fine silk fibre. In violins it is claimed to produce a tone as fine as the most perfect Stradivarius. This we very much doubt. The racing shells made of it are constructed of sheets of only one-nineteenth of an inch thick, that are as strong as an inch made of steel.

WHAT CANADA BUYS—(15).

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

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

DUTIABLE GOODS—(Continued.)

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.				
	—Total Imports—			General Tariff.		Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
	\$			\$	\$		\$	\$
Corsets—								
Great Britain	.....	3,635	.....	1,247	436.45	.....	2,507	585.02
Belgium	.....	14,110	.....	13,967	4,888.45	.....	.....	.....
France	.....	4,113	.....	4,142	1,449.70	.....	.....	.....
Germany	.....	159	.....	936	327.60	.....	.....	.....
Switzerland	.....	242	.....	242	84.70	.....	.....	.....
United States	.....	77,805	.....	77,273	27,045.55	.....	.....	.....
Total	.....	100,133	.....	97,807	34,232.45	.....	2,507	585.02
Corset clasps, busks, blanks, and steels and corset wires, tipped or untipped—								
	Lbs.		Lbs.			Lbs.		
Great Britain	227	128	.....	.....	.....	227	128	29.88
Belgium	110	40	110	40	14.00	.....	.....	.....
France	365	113	365	113	39.55	.....	.....	.....
Germany	594	193	594	193	67.55	.....	.....	.....
United States	7,297	1,923	7,247	1,912	669.20	.....	.....	.....
Total	8,593	2,397	8,316	2,258	790.30	227	128	29.88
Costumes and scenery, theatrical—								
Great Britain	.....	327	.....	.....	.....	.....	327	76.30
United States	.....	5,685	.....	5,585	1,117.00	.....	.....	.....
Total	.....	6,012	.....	5,585	1,117.00	.....	327	76.30
Cotton, manufactures of:—Duck, gray or white, N.E.S.—								
	Yds.		Yds.			Yds.		
Great Britain	17,250	3,488	142	30	6.75	17,695	3,582	537.29
United States	341,332	60,892	341,275	60,903	13,704.86	.....	.....	.....
Total	358,582	64,380	341,417	60,933	13,711.61	17,695	3,582	537.29
Embroideries, white—								
Great Britain	.....	58,950	.....	53,750	13,437.50	.....	2,833	472.15
Austria-Hungary	.....	2,830	.....	2,830	707.50	.....	.....	.....
Belgium	.....	4,603	.....	2,456	614.00	.....	.....	.....
France	.....	20,119	.....	20,970	5,242.50	.....	.....	.....
Germany	.....	17,425	.....	19,652	4,913.00	.....	.....	.....
Switzerland	.....	202,177	.....	203,063	50,765.75	.....	.....	.....
United States	.....	10,369	.....	10,369	2,592.25	.....	.....	.....
Total	.....	316,473	.....	313,090	78,272.50	.....	2,833	472.15
Gray unbleached cotton fabrics—								
Great Britain	7,000,543	329,914	6,397	511	127.75	6,814,034	311,415	51,903.56
Germany	12,551	686	12,551	686	171.50	.....	.....	.....
Switzerland	25	4	25	4	1.00	.....	.....	.....
United States	3,117,149	142,600	3,289,141	139,745	34,936.25	.....	.....	.....
Total	10,130,268	473,204	3,308,114	140,946	35,236.50	6,814,034	311,415	51,903.56

DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.		ENTERED FOR HOME CONSUMPTION.					
	—Total Imports—		General Tariff.			Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
White or bleached cotton fabrics—								
		\$		\$	\$		\$	\$
Great Britain	5,318,864	414,976	414,872	21,327	5,331.75	5,172,004	408,123	68,022.24
Austria-Hungary	13,683	445	13,683	445	111.25	.....	.....	.....
Belgium	60	8	60	8	2.00	.....	.....	.....
France	81,306	11,900	81,306	11,900	2,975.00	.....	.....	.....
Germany	13,238	577	13,238	577	144.25	.....	.....	.....
Japan	24	9	24	9	2.25	.....	.....	.....
Switzerland	388,469	11,473	342,433	9,364	2,341.00	.....	.....	.....
United States	2,137,540	138,163	2,042,929	134,690	33,672.50	.....	.....	.....
Total	7,953,184	577,551	2,909,545	178,320	44,580.00	5,172,004	408,123	68,022.24

UNDER THE ALIEN LABOUR LAW.

Dr. Adolph Lorenz, a specialist in hip-bone dislocations, who was recently called to Chicago (all the way from Vienna) to operate on a young miss, the daughter of Armour, the wealthy meat-packer, for which he received a fee of \$1,500, volunteered to perform operations gratuitously on similar chronic cases among poor children in the Windy City hospitals, which also proved successful under his treatment. What was his surprise on being served with an official notice that he take out a license under the State laws of Illinois before he undertake to perform further. Chicago, with all its well-known public spirit and generosity, is evidently no better in its constitution than the ordinary human creature of which some one says, that whatever be his apparent and general good qualities, he has always some little residuum of meanness within him. Common decency would have suggested the propriety of sending to the generous surgeon of world-wide fame a full license with the compliments of the profession. But professional jealousy is probably in the fence.

NEWFOUNDLAND AND WASHINGTON.

Sir Robert Bond, the Prime Minister of Newfoundland, arrived in Washington, D.C., on the 17th instant, says a report from that city, for the purpose of entering into formal negotiations with this Government for a renewal of the Bond-Blaine Reciprocity Treaty of 1891, between Newfoundland and Great Britain on the one hand, and the United States on the other. This is Sir Robert's second visit to Washington within a fortnight. He came here about the beginning of the month, with the intention of sounding the Administration as to the prospects for the negotiation of a new reciprocity agreement. Secretary Hay had not returned to town from his summer vacation at that time, so Sir Robert waited until he did return. The first interview between the American Secretary of State and the Newfoundland Premier was held last week, and the matter of arranging a reciprocity treaty between this Government and the British colony was discussed informally then, and at several subsequent interviews. The negotiations were interrupted, however, by the necessity of Sir Robert's return home to assume the duties of acting Governor of Newfoundland during the absence of the Governor.

It was supposed when Sir Robert went away that he would not be able to come back to Washington for a considerable length of time, and his arrival here was in the nature of a surprise to the officials concerned. During Sir Robert's first visit he learned enough to convince him that the President and the Secretary of State were not unwilling to negotiate a reciprocity arrangement to take the place of the treaty of 1891, which failed to get beyond the Council-room, owing to Great Britain's opposition to its terms.

In his communications with the State Department, Sir Robert will be assisted by Sir Michael Herbert, the new British Ambassador, who has already been made acquainted with the Premier's purpose.

The Bond-Blaine Treaty was negotiated at Washington by Sir Robert Bond for Newfoundland and the late Hon. James G. Blaine for the United States, in January, 1891. Its provisions are as follows:—

Article I.—United States fishing vessels entering the waters of Newfoundland shall have the privilege of purchasing herring, caplin, squid, and other bait fishes at all times on the same terms and conditions, and subject to the same penalties, in all respects as Newfoundland vessels.

They shall also have the privilege of touching and trading, selling fish and oil, and procuring supplies in Newfoundland, conforming to the harbor regulations, but without other charge than the payment of such light, harbor, and Customs dues as are or may be levied on Newfoundland fishing vessels.

Article II.—Dry codfish, cod oil, seal oil, sealskins, herring, salmon, trout and salmon trout, lobsters, cod roes, tongues and sounds, the product of the fisheries of Newfoundland and crude copper ores shall be admitted into the United States free of duty. Also all hogsheads, barrels, kegs, boxes, or tin cans, in which the articles above named may be carried, shall be admitted free of duty. It is understood, however, that "green" codfish are not included in the provisions of this article.

Article III.—The officer of the Customs at the Newfoundland port where a vessel laden with the articles in Article II. clears shall give to the master of said vessel a sworn certificate that the shipped were taken in the waters of Newfoundland; which certificate shall be countersigned by the Consul or Consular agent of the United States, and delivered to the proper officer of Customs at the port of destination in the United States.

Article IV.—When this convention shall come into operation, and during the continuation thereof, the duties to be levied and collected upon the following enumerated merchandise imported into the Colony of Newfoundland from the United States shall not exceed the following amounts, viz.:—

Flour. 25 cents per barrel.

Pork, 1½ cents per pound.

Bacon and hams, tongue, smoked beef, and sausage, 2¼ cents per pound, or 2.50 per 112 pounds.

Beef, pigs' heads, hocks and feet, salted or cured, 1½ cents per pound.

Indian meal, 25 cents per barrel.

Peas, 30 cents per barrel.

Oatmeal, 30 cents per barrel of 200 pounds.

Bran, Indian corn, and rice, 12½ per cent. ad valorem.

Salt, in bulk, 20 cents per ton of 2,240 pounds.

Kerosene oil, 6 cents per gallon.

And the following articles imported into the Colony of Newfoundland from the United States shall be admitted free of duty:—Agricultural implements and machinery imported by agricultural societies for the promotion of agriculture, crushing mills for mining purposes, raw cotton, corn for the manufacture of brooms, gas engines, when protected by patent, ploughs and harrows, reaping, raking, ploughing, potato-digging and seeding machines to be used in the colony, printing presses and printing types.

Article V.—It is understood that if any reduction is made by the Colony of Newfoundland, at any time during the term of this convention, in the rates of duty upon the articles named in Article IV. of this convention, the said reduction shall apply to the United States.

The sixth article provided that the convention should be ratified by the United States Congress, the Imperial Parliament, and the Legislature of Nova Scotia. The term during which the treaty is to be operative is five years, and continuously thereafter until either party gives notice of its abrogation.

Immediately that the Dominion Government of that day learned that the treaty was signed, objections were entered against its ratification. These objections covered both the fishery and trade phases of the question. It was pointed out both by Sir Charles Tupper and Sir John Thompson that the fishery issue with the United States had always in the past been treated as a whole, that is to say, the Canadian and Newfoundland interests were lumped and a bargain favorable to both British possessions was struck. Under the convention the interests were divided, and the United States, by giving free entry to dry codfish and a few other Newfoundland products, secured all the fishing privileges, bait privileges, and trading privileges that country requires. The American fishermen cannot under present conditions claim bait with which to fish in competition with Canadian Fishermen, whose fish of all kinds are taxed when entering the United States. But the Bond-Blaine Treaty enables Newfoundland to supply all the necessary bait and leaves the Canadian fisherman, who suffers in consequence, subject to an import tax upon his fish when sending it to Boston.

The article dealing with the rate of duty to be laid upon the agricultural products, and specified, and upon agricultural implements when imported into Newfoundland from the United States, were regarded by Canada as quite as objectionable as the fishery clauses. They specify a maximum rate of duty as against the United States. Newfoundland thus agrees that however high the duties may be against Canadian products, they shall be no higher than the rate named in the case of competing products of a like kind from the Republic. There is thus a basis of discrimination against the Dominion. Assuming that the revenue needs should call for more taxes, the higher rates would fall upon Canadian imports, and the United States imports would be exempt.

The protest by the Government succeeded and the treaty was shelved. Since then efforts to negotiate with the United States by Canada and Newfoundland have failed. The United States Government prefers the Bond-Blaine bargain, which, by admitting Newfoundland fish free, while taxing Canadian fish, secures the Americans rights in the Atlantic fisheries denied by the treaty of 1818, and, in addition, gives the Americans a good footing for their products with possible discrimination against Canadian products in the Newfoundland market.

The renewal of this treaty by Sir Robert Bond reopens a mixed question, and the point is, what is our Government going to do about it? In 1891 Mr. Fielding, the pre-

sent Finance Minister, favored the Bond-Blaine project, and secured the passage of a resolution in the Nova Scotia Legislature sympathizing with and supporting Newfoundland. As a Dominion Minister he has to deal with the subject now on a different basis.

LEGAL RECORD.

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

Albion Tp.—H. Wilson vs Julia Crawford exr. \$1,484; Bracebridge—J. D. Sheer Lumber Co. vs Brown Bros. and Ella M. Kuhn, \$1,437; Brantford—Jackson Knife and Shear Co., vs Bailey Cutlery Co. Ltd. \$1,544; Galt—Mary McFadden et al vs J. S. McFadden et al \$4,237; Ottawa—R. Ross vs Alex. Garnock \$451; J. Straton vs C. W. F. Gorell \$8,000; Owen Sound—Ruggles Coles Engineering Co., vs Imperial Cement Co. \$2,000; St. Catharines—Mary A. Johnson vs Cath. Donohue and Mary K. Haynes \$633; Sault Ste. Marie—Soo Lumber Co. vs Lemon & Atkins et al \$317; Simcoe—E. Adams & Co. vs C. A. Chadwick \$1,107; Toronto—La Banque Nationale vs W. H. Clark et al \$473; J. C. Smith & Co. vs McDearmott, Evans & Lee \$309; Toronto Jct.—Farmers' L. & S. Co. vs Thos. Townsend and J. F. Holden \$3,463; Wallace—W. J. Kennedy vs Norman Binning \$3,000 damages; Winnipeg—S. McCullough vs Graham & Co. \$600.

JUDGMENTS RENDERED — ONTARIO.

Ottawa—J. & C. Low agt J. C. Padget \$1,958; T. Murray et al agt J. J. Quinn \$432; Sault Ste. Marie—Armour Packing Co. agt W. P. Cook \$671.

JUDGMENTS RENDERED — QUEBEC.

Montreal—G. Deserres agt L. Belair \$295; De. J. Robb agt R. M. Birks \$234; F. Dansereau agt Leon Dupont \$322; G. A. Taylor agt F. Massey et al \$243; E. Vallee et al agt N. W. Thibault \$186.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

Glenboro—F. & W. Axford \$13,557.

JUDGMENTS RENDERED.—P. E. ISLAND.

Summerside—David Rogers & Sons \$31,310.

JUDGMENTS RENDERED—NOVA SCOTIA.

Parrsboro—Stuart Mason \$370 and \$1,299.

EXECUTIONS—QUEBEC.

Montreal—A. Bougie agt Arthur Gauthier \$230; R. Mitchell Co. agt De. Anna Morris et vir \$196; E. Muir et al agt Jas. Walsh \$276.

CHattel MORTGAGES—ONTARIO.

Anderson—Jos. and O. Chevalier to D. Dougall \$664; Berlin—Lena and John Lewis to R. Lindsay \$1,494; Grimsby—A. M. and V. H. Carpenter to W. L. Ross \$666; Hamilton—J. A. McDonald and wife to D. Sweet \$1,000; Morton

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CHATTEL MORTGAGES—BRITISH COLUMBIA.

Port Essington—J. Turnbull \$10,500; Sandon—Geo. Lovatt \$4,157; Vancouver—Jackson & McDonnell \$8,175.

BILLS OF SALE—ONTARIO.

Kemptville—W. H. H. Brownlee to J. R. Wallace \$1,946; Kingston—Henry Grimshay to J. Anderson \$1,000; Niagara—J. S. Clark to Nancy N. Clark \$1,500; Simcoe—A. H. Mabee to R. W. Simons \$2,000; Stanley—W. F. and Elizth. Marcy to A. Wadson \$2,500.

BILLS OF SALE—BRITISH COLUMBIA.

Vancouver—Wm. Hodson \$5,000.

Meetings, Reports, &c.

THE MOLSONS BANK.

The forty-seventh annual general meeting of the Molsons Bank was held in the Board Room of that institution at 3 p.m. Monday, the 20th inst. The President, Mr. W. Molson Macpherson, occupied the chair; among those present were:—Messrs. S. H. Ewing, Vice-President; J. P. Cleghorn, Samuel Finley, Lieut.-Col. F. C. Henshaw, H. Markland Molson, W. M. Ramsay, David Crawford, A. G. Watson, G. W. Robinson, F. W. Molson, F. G. Payne, W. D. LeSueur, R. W. Shepherd, Alex. D. Fraser, George Durnford, Herbert Molson, S. A. Shepherd, George Filer, C. E. Spragg, James Wilson and W. R. Miller.

The President having called the meeting to order, requested Mr. A. D. Durnford to act as secretary, and after that gentleman had read the advertisement convening the meeting, the President named Messrs. George Durnford and A. G. Watson to act as scrutineers.

REPORT OF DIRECTORS.

The General Manager, Mr. James Elliot, then read the annual report of the Directors, as follows:—

The Directors have pleasure in submitting the statement of the Bank for the year ending 30th September, 1902. The profits for the year, after providing for operating expenses and bad and doubtful debts, are \$351,375.81. Dividends in April and October, 4½ per cent. each (making 9 per cent. for the year), amounting to \$225,000, have been paid, and \$100,000 added to Rest, raising it to \$2,250,000, or 90 per cent. of the capital and at credit of Profit and Loss Account there remains \$26,905.30.

Since our last meeting, we have opened branches at Arthabaskaville, Acton and Chicoutimi, Que., and Iroquoise, Ont., to avail of the growth and improved conditions of the country. At all these points we have reason to expect a safe and profitable business. At Victoria, British Columbia, we have closed our branch, as its progress did not equal our expectations.

The head office and branches have been carefully inspected as usual, and the officers of the Bank have continued to perform their duties with efficiency.

In September the President and General Manager visited several of the western branches, going as far as Calgary. They were greatly impressed by the appearance of prosperity and progress visible on every hand. The bountiful harvest then being reaped ensuring to our country a continuance of sound and healthy business there. At Winnipeg, which seems destined to become a great city, a centrally situated premises has been purchased, which will afford us convenient quarters for occupation so soon as the lease of the office now occupied by our branch there expires in May, 1904.

W. MOLSON MACPHERSON,

President.

Montreal, 20th October, 1902.

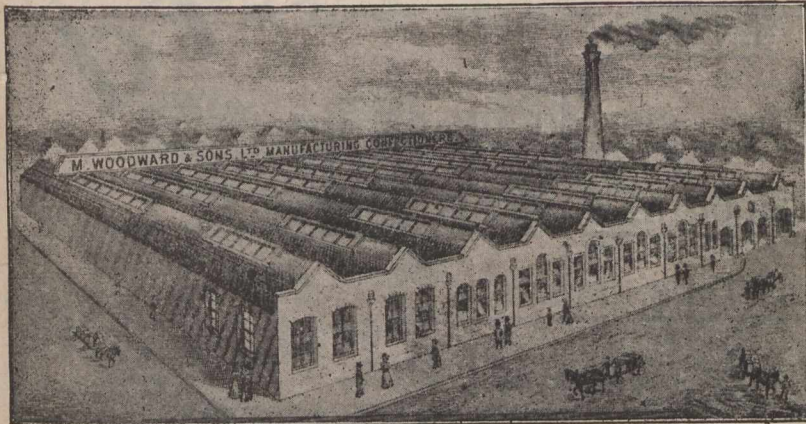
PROFIT AND LOSS ACCOUNT.

Balance at credit of Profit and Loss Account on 30th September, 1901 ..	\$ 31,506 47
Net profits for the year, after deducting expenses of management, reservation for interest accrued on deposits, exchange, and provision for bad and doubtful debts.. . . .	351,375 81
	\$382,882 28
Appropriated as follows:—	
93rd Dividend at rate of 9 per cent per annum, 1st April, 1902.. . . .	\$112,500 00
94th Dividend at rate of 9 per cent. per annum, 1st October, 1902.. . . .	112,500 00
Business Taxes	9,062 56
Expenditure on Bank Premises at Branches.. . . .	14,414 42
Contribution to Officers' Pension Fund	7,500 00
Added to Reserve Fund.. . . .	100,000 00
	355,976 96
Leaving at credit of Profit and Loss Account, 30th September, 1902.. . .	\$ 26,905 30

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General Statement of the Affairs of The Molsons Bank:

LIABILITIES.

	30th September, 1901.		30th September, 1902.
Capital, all paid up..	\$ 2,500,000 00		\$ 2,500,000 00
Reserve Fund..	\$ 2,150,000 00		\$ 2,250,000 00
Rebate on Notes discounted..	80,000 00		80,000 00
Profit and Loss Account..	31,506 47		26,905 30
92nd Dividend for 1/2 year at 8 per cent. per annum..	100,000 00	94th Div. 1/2 yr. at 9 p.c. per an.	112,500 00
Bonus of one p. c. to Shareholders for year	25,000 00		
Dividends unclaimed..	130 00		196 51
	<u>2,386,636 47</u>		<u>2,469,601 81</u>
Interest, Exchange, etc., reserved..	108,519 42		107,333 69
Notes in circulation..	2,458,726 00		2,446,279 00
Balance due to Dominion Government..	26,019 94		24,281 53
Balance due to Provincial Governments..	26,193 95		46,392 62
Deposits not bearing interest..	2,792,448 27		3,545,783 42
Deposits bearing interest..	12,546,736 08		13,551,496 65
Deposits by Foreign Banks			83,763 48
Due to other Banks in Canada..	275,257 42		371,784 46
Due to Agents in United Kingdom..			53 76
Other Liabilities			1,882 19
	<u>18,233,901 08</u>		<u>20,179,050 80</u>
	\$23,120,537 55		\$25,148,652 61

ASSETS.

Specie	\$ 358,171 24	\$374,852 75	
Dominion Notes..	1,172,188 75	1,069,848 25	
	<u>\$ 1,530,359 99</u>		<u>\$ 1,444,701 00</u>
Deposit with the Dominion Government to secure Note Circulation	120,000 00		121,000 00
Notes and cheques of other Banks..	897,416 93		1,168,780 10
Due from other Banks in Canada..	186,873 37		192,404 51
Due from foreign Agents..	515,268 00		485,921 07
Due from Agents in United Kingdom..	594,120 47		613,777 78
Dominion and Provincial Government Securities..	324,157 90		323,769 15
Municipal, Railway, Public, and other Securities	1,987,239 54		2,178,729 22
Call and Short Loans on Bonds and Stocks..	1,215,112 00		2,808,956 07
	<u>\$ 7,370,598 20</u>		<u>\$ 9,338,038 90</u>
Bills discounted and Current..	15,227,958 94		15,258,952 90
Bills past due (estimated loss provided for)	87,268 10		94,178 38
Real estate other than Bank Premises..	85,352 44		91,199 25
Mortgages on Real Estate sold by the Bank	38,992 30		49,503 10
Bank Premises at Head Office and Branches	300,000 00		300,000 00
Other Assets..	10,367 57		16,780 08
	<u>15,749,939 35</u>		<u>15,810,613 71</u>
	\$23,120,537 55		\$25,148,652 61

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THE PRESIDENT'S ADDRESS.

The President then said:

The annual statement which has been presented will, I feel sure, afford you every satisfaction, for it indicates a most successful year, and it has enabled us to add \$100,000 to the Rest, which now stands at 90 per cent. of the capital.

The steady growth and prosperity of nearly every branch of business in the country has caused a demand for money, healthy in itself and satisfactory to the banks. We anticipate that the available circulation of all the banks will be fully absorbed, which is now nearly the case, by the business of the country, and to move our large crops.

The deposits in the chartered banks of Canada, the savings banks and the post office savings banks have increased from \$423,565,000 odd to \$459,775,000, an increase of about \$36,210,000.

The older provinces have had very good crops, and the export of cattle, bacon, and butter has shown a continued increase, while the shipments of cheese and lumber continue satisfactory. The amount of butter shipped to England is but a small percentage of the quantity consumed, it being only 5 per cent. of the whole; so that the butter market has a large field before it, and every exertion should be made to more amply fill the English requirements.

Manitoba and our North-Western Territories have enjoyed another bountiful harvest, establishing a stability and backbone to the country which cannot fail in giving confidence, and it is rapidly attracting settlers not only of an experimental class, but of farmers who have made a success of farming, and who are now transferring their experience, their money and cattle to a country where they feel there is a great future before them.

Accompanied by your general manager, Mr. Elliot, I visited our Western Territories, and we formed a most favorable opinion of the future of that part of Canada. The farmers and all men of business were jubilant at the success which surrounds them, and the introduction of new railroad enterprise has established a feeling of greater confidence.

The Molsons Bank has been poorly provided with banking quarters in Winnipeg, and as an opportunity offered to acquire a suitable and central position in the city of Winnipeg, we took advantage of it, and have bought a building suited to our requirements, and one which, I am sure, will be a great acquisition to the bank.

The prosperity and growth of business through Canada has caused an increased demand upon the circulation of our banks, as well as upon capital, for additional business. Such being the case, an increase of capital to enable the bank to keep pace with its requirements will soon be necessary, and your directors may, therefore, call a special meeting of the shareholders at an early date, to ask your approval of an application to be made to the Treasury Board for an increase of capital.

Our circulation is continually pressing against the limits (our capital \$2,500,000), now \$2,446,279.

Our growth of deposits is very marked, largely in agricultural districts, thus showing the prosperity of our farmers.

In 1897.	In 1902.	Increase of
\$10,678,985	\$17,097,280.	\$6,418,295.

Our holdings of Government securities and railway bonds were: In 1897, \$1,384,403; are, in 1902, \$2,502,498.

Gentlemen, you have heard the annual report and the few remarks I have made and I shall be very pleased to answer any questions you may have to ask. Undoubtedly,

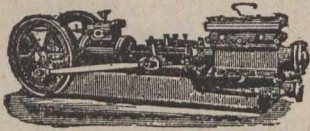
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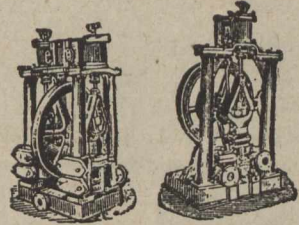
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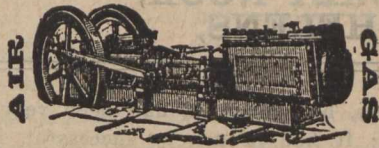
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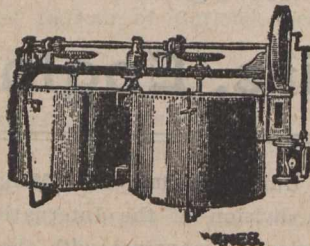
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Special Prices to Canadians under the new Tariff

the requirements of the country and the requirements of the bank warrant us in calling upon you at an early date, to enable us to increase the capital of the bank.

I beg to move the adoption of the annual report.

This was seconded by Mr. S. H. Ewing, vice-president.

THE DISCUSSION.

Mr. R. W. Shepherd—"What do you propose to make the increase in capital?"

The President—"The notice will be sent out calling a meeting for that purpose, and I don't think we would care to say what we would consider necessary, until we meet the Shareholders when the meeting has been convened. It is not, however, at all likely that we should ask for more than \$500,000 at a time, but the total increase we should want would be greater than that. We asked last time for \$500,000, but the growth of the country is such that we require more."

Mr. S. H. Ewing—"The circulation question has been a very troublesome one for the General Manager of this Bank. With the number of agencies we have, and the circulation going up and up so near the limit, it keeps him in a sort of feverish excitement watching it, because if it went over the limit, the fines are very heavy. If we were to start with an extra capital of \$500,000 now, every dollar would go out in circulation. The country would take it, and it would ease us to that extent. As the President has stated, our circulation at the present time is within

some \$40,000 of the total limit, and this, spread over all our branches, and agencies, might put us in the dilemma, perhaps, of having to pay a large fine to the Government."

The General Manager—"The fines are on a sliding scale. The penalty would be at least \$1,000 a day."

Mr. S. H. Ewing—"It would take very large earnings to keep up with that. When applying for permission to increase the capital of the Bank, it would be well to name a good amount. We would never think of issuing any stock without calling the Shareholders together and having their authority to do so; and that would only be given after due consideration. I am sure that we can at present comfortably use \$500,000, as the wants of the country seem to be increasing all the time."

No one else desiring to take part in the discussion, the President put the motion for the adoption of the annual report, and it was carried unanimously.

Mr. R. W. Shepherd moved: "That the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors, coupled with the officers, for their efficient services during the past year." He considered that the Shareholders had every reason to be satisfied with the excellent condition in which the affairs of the Bank were. As the President had remarked, the country was prospering, and the Bank was, of course, prospering too. He thought that the President had everything in his favor in asking for an increase of capital.

Mr. James Wilson seconded the motion, and spoke of the great pleasure it afforded him to do so. The banking

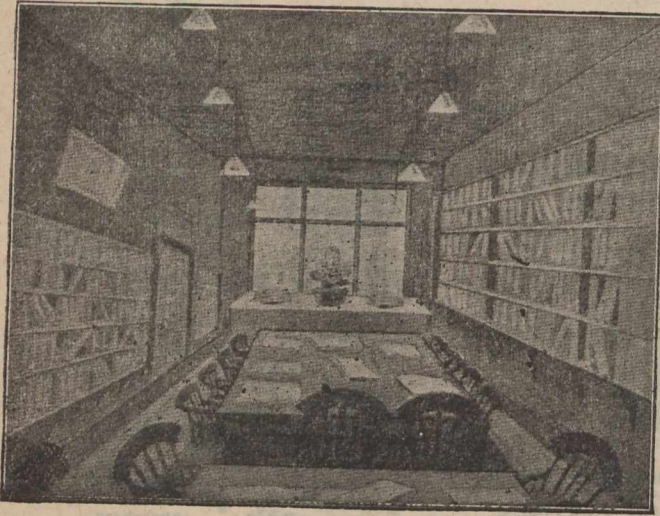
Telegraphic Address: "UNION," St. Helens.

Established 1837.

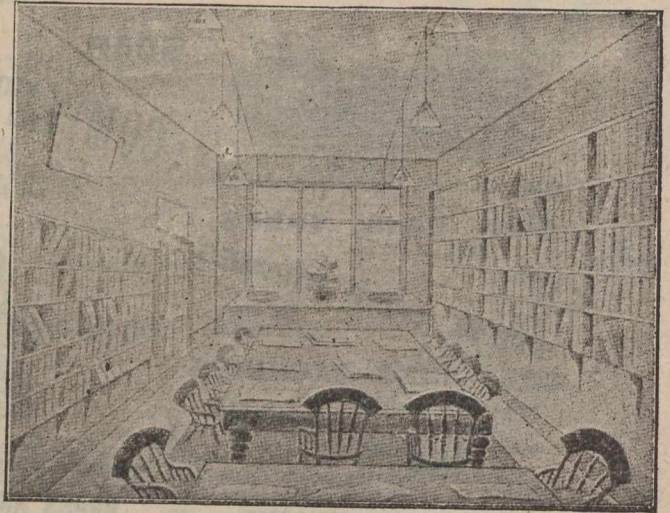
Union Plate Glass Company,

LIMITED,

REFRAX GLASS.



Interior of Room Lighted with Ordinary Polished Plate Glass.



Interior of Same Room Lighted with Refrax Glass.

**POCKET NOOK,
ST. HELENS,**

Lancashire, England.

business, he remarked, had been very much other businesses; it had been very successful, and Molsons Bank had had a very good share of the success.

"The Bank Directors, I know," said he, "have done their duty, because results show it, but they could not expect to have these results if they did not have the proper officers under them. The Directors are all right, but they would not make much of a show without efficient officers."

The motion was unanimously concurred in.

The General Manager, in returning thanks, on behalf of the officers and himself, said that the Bank had a very good staff of managers all over the country. They had been largely trained under the late Mr. Wolferstan Thomas, for many years, and since then, under himself (Mr. Elliot). Some things occasionally had gone a little wrong, but, on the whole, the officers had done their duty.

The President also briefly returned thanks, on behalf of the Directors, for the compliment which had been paid them. They, of course, were the executive board, and they realized that the faithful services of the officers of the Bank had enabled them to place before the Shareholders the Statement which had that day been submitted; and the Directors were very thankful that the statement was what it was. The country had been prosperous, the Bank's business had been most carefully attended to, and the securities of the Bank in themselves spoke of the great care which had been exercised over the Bank's business during the year. As he had previously stated, the Bank's holdings of Government securities, and railway bonds had increased from \$1,384,403 in 1897 to \$2,502,498 this year, which must be very gratifying to the Shareholders.

The meeting then proceeded to the election of directors, and the scrutineers soon reported that the retiring Board had been re-elected, viz.:—Messrs. James P. Cleg-horn, S. H. Ewing, Samuel Finley, F. C. Henshaw, H. Markland Molson, W. Molson Macpherson, W. M. Ramsay.

At a subsequent meeting of the Directors, Mr. W. Molson Macpherson was re-elected President, and Mr. S. H. Ewing Vice-President for the ensuing year.

—It is reported at Hamilton, Ont., that Manager Kennedy of the Deering division of the International Harvester Company has closed a contract with the Cataract Power Company, binding the latter to furnish the Deering establishment in Hamilton with 3,500 horsepower yearly. As many bricklayers as can be engaged are at work on the mammoth buildings for the Harvester works on Sherman avenue, and Mr. Kennedy says the bricklayers will be kept going on additional buildings for the big concern for fully three years yet. Mr. Kennedy and a number of Hamilton capitalists have formed a syndicate to erect houses for the employes, as there is a dearth of vacant houses, and Architect Mills has been engaged to superintend the erection of 250 houses on land in East Hamilton which has been already purchased.

—The annual report of the United States Commissioner of Immigration shows that of the 648,743 immigrants who arrived in the United States during the last fiscal year 466,369 were males and 182,374 females. Of the entire number of arrivals Italy supplied 178,375, an increase of 42,379 over the number for 1901; Austria-hungary 171,989, an increase of 58,599, and Russia 107,347, an increase of 22,000. Most European countries showed an increase, but there was a falling off in the arrivals from Ireland amounting to 1,423, the total from that country being 29,138. The figures concerning Asiatic immigration showed a decrease from China of 810, the total being 1,649, and an increase from Japan of 9,001, the total being 14,270 or 170 per cent. Of the entire number arriving 162,188 were unable to write, and 74,863 were under fourteen years old.

—Messrs. J. M. Poole, Sturgeon Stewart, J. M. Robertson, J. D. Edwards and J. H. Charles of Toronto have been incorporated by letters patent under the title of "The Poole-Stewart Publishing Company of Toronto," with a total capital stock of \$20,000.—Letters patent of incorporation have been granted to Dr. Duncan McLarty, Messrs. J. Baird, John McCausland, Angus Murray, Donald K.

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Telegrams: "AWAKE, London."

McKenzie, Albert Conce, George Wegg and Luke Millington of St. Thomas, for the purpose of taking over the assets and business of the Elgin Loan & Savings Co., and carrying on the business under the title of "The Engin Loan & Savings Company." Total capital stock, \$312,500.—The capital stock of the St. Lawrence Starch Company has been increased from \$80,000 to \$250,000.

—London, Eng., advices state that The Earl of Aberdeen and Lord Balfour of Burleigh become trustees for the debenture-holders, and Lord Stanmore, ex-Governor of New Brunswick, becomes Chairman of the London Board of Directors of the association formed to open depots in London for the sale of Canadian food manufactures. The Canadian four-pound loaf costs 2½d, against 5d for the English. Other items of the Englishman's food bill will be correspondingly reduced. The association's capital will be £200,000, of which £100,000 will be raised in Canada. Walter Nursey, former Deputy Minister of Agriculture for Manitoba, is the chief promoter. Other directors include the late General Manager of the Midland Railway and the last Assistant General Manager of Whiteley's.

—The Postmaster-General and the Minister of Customs have concluded an arrangement with the authorities of Great Britain whereby the duty as well as the postage on parcels sent through the mails from that country into Canada may be prepaid. The parcels can then be sent direct to the persons to whom they are addressed in Can-

ada, thus doing away with the delay at this end caused by retention until the parties interested have been notified and duty paid. For all such prepaid duties the Imperial Government will account to the Dominion authorities. The new arrangement affords a simple means of avoiding delay and inconvenience, and Sir William Mulock and Mr. Paterson have earned the thanks of the many people who will benefit by it.

—In the course of a few months the export duty on lumber imposed by the Government of British Columbia, says a Washington, U.S., letter, has resulted in driving a number of United States sawmills across the line, and largely prospering the Canadian lumber trade, according to a short report to the State Department from United States Consul Dudley at Vancouver. He also says that shingles produced in Canada go into the United States, notwithstanding the duty. There is a demand for five or six thousand men to work in the mills and logging camps, although the wages offered are lower than on the American side of the line.

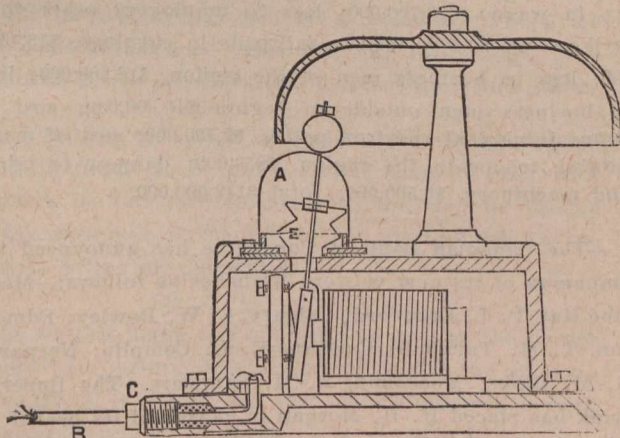
—Advices from Ottawa report the presence there of Mr. W. B. Russell, of Toronto, chief engineer of the Temiskaming Railway, for consultation with Mr. George A. Mountain, consulting engineer of the Canada Atlantic Railroad, in regard to the rails which will be used. It has been decided that the 80-pound American standard rails are the best. It is the same pattern as now in use on the Intercolonial, which were manufactured at Sault Ste. Marie. Mr. Russell states the men and supplies are being taken to the route selected, and that the contractor will commence construction at once. The length of the road is 110 miles.

—It is given out at Ottawa that there will be no public holiday on November 9th this year. The Government decided to issue a proclamation fixing May 24th as the day upon which His Majesty's birthday shall be observed. In the Interpretation Act it is provided that the expression "holiday" included among other days in the year, "the birthday or the day fixed by proclamation for the celebration of the birthday of the reigning sovereign." It is on the strength of this provision and the action of the King in selecting May this year for the celebration of his natal day that the Government proposes to act as indicated.

We learn from Windsor, Ont., that L. L. Bateman, of Toronto, has secured an option on the Crawford House, Windsor, for \$18,000. The option is the result of the endeavors of Bateman to form a hotel trust in Western Ontario. He has applied for a charter from the Ontario

Watertight Electric Bells.

Section showing arrangement of

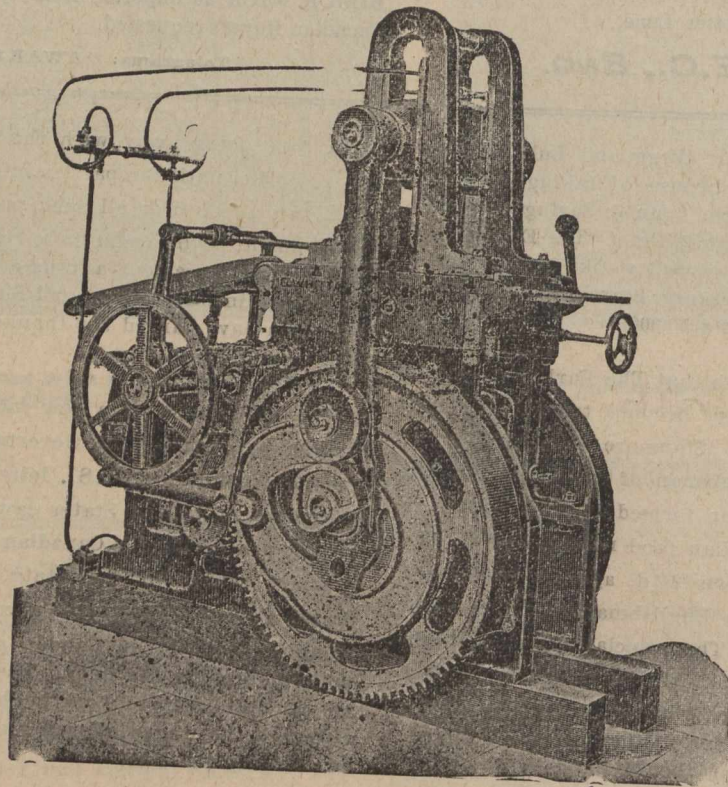


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Telegraphic Address, "Bricks," Accrington. A.B.C., 4th Edition, A.I., Engineering.

Government for the Ontario Hotels Company, with a capital of a million and a half dollars. He has already secured options on hotels in Stratford, Guelph, Woodstock, Hamilton, Brantford and Chatham, and intends erecting a hotel in London also, if his scheme gets through.

—Johannesburg, S. A., advices state that important discoveries of petroleum have been made in the Wakkertoom district. The prospectors found an oil-bearing area many miles square, and state that the oil is equal to the best standards produced in Scotland. Development operations are proceeding in charge of a syndicate. The production of oil within the Transvaal, which consumes untold quantities of American oil, means a revolutionary decrease in the cost of lighting and cooking.

—Word has reached the Department of Public Works that the new railway connecting Burk's Falls and Megnetewan, in Parry Sound district, has been completed. The plans of the new extension of the Bruce Mines & Algoma Railway, from Bruce Mines to the shore of Lake Huron, two miles, have also been received. This will give a water

outlet for the copper ore of that mineral district. Both these lines were recently subsidized by the Legislature.

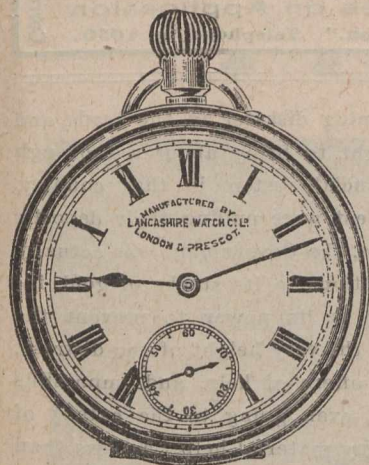
—The estimated losses of the coal strike are as follows: Loss to operators in price of coal, \$55,100,000; loss to strikers in wages, \$29,700,000; loss to employees other than strikers, \$6,900,000; loss to railroads in earnings, \$13,400,000; loss to business men in the region, \$16,800,000; loss to business men outside of region \$10,300,000; cost of maintaining coal and iron police, \$2,300,000; cost of maintaining troops in the region, \$850,000; damage to mines and machinery, \$6,500,000; total \$142,500,000.

—The Canadian Bank of Commerce has announced the managers of its new western branches as follows:—Medicine Hat, F. L. Crawford; Calgary, C. W. Rowley; Edmonton, T. M. Turnbull; Carman, E. C. Complin; Neepawa, G. M. Gibbs; Moosomin, E. M. Saunders.—The Imperial Bank has placed H. H. Morgan in charge of its branch at Wetaskiwin, N.W.T.; and J. S. Gibb, at Victoria, B.C.; E. C. Bowker will manage a new Dominion Bank branch at Brandon, and F. W. Young at Boissevain.

Telegrams: "WATCH, PRESCOT."

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PRESCOT, Lancashire, Eng.

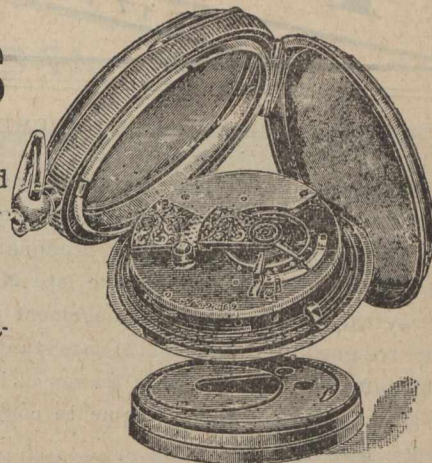
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—The Western Canada Portland Cement Company, Limited, of which A. F. McLaren, N.P., of Stratford, nt., president of the A. F. McLaren Cheese Company, Limited, of Toronto, Ont., and Dr. David Jameson, M.P.P., of Durham, Ont., president of the Durham Furniture Company, are the heads, have made application to the Manitoba Government for a charter to incorporate a company for the manufacture of cement, the capital of which is to be \$1,000,000.

—The packers' combine at Chicago, will, it is reported, be launched December 1st. Kuhn, Loeb & Co., the New York bankers and financiers, will head the underwriting syndicate. Wherever there are agencies of several packers in a city or town they will be abolished and only one general agency will be established. The firms in the combination are:—Armour & Co., Swift & Co., Nelson, Morris & Co., Schwartzchild & Sulzberger, and others.

—The fall in the price of coal says the Philadelphia Record, threatens to be much slower than its rise. But consumers in that latitude are recommended to observe that the slowness of the fall is not attributable to the wholesale prices at the mines.

—The Ontario Bank has opened a branch at the corner of Yonge and Carlton streets, Toronto, under the management of Mr. G. G. Adam, and also one at Collingwood, with Mr. James Morris as manager.

—It is stated at Toronto that the Street Railway Company will shortly acquire possession of the Metropolitan Railway.

—Grand Trunk Railway System, earnings 8th to 14th October, 1902, \$650,693; 1901, \$612,759; increase, \$37,934.

—The Bank of Nova Scotia has opened a branch at Sydney Mines, N.S.

—A branch of the Imperial Bank has been opened at North Bay, Ont.

BUSINESS DIFFICULTIES.

Liabilities of some \$5,000 are shown in the case of Emeilien Cadieux, grocer, St. Henri, Montreal, who has assigned. He has been in business several years. The principal creditors are Alfred DeSerres, mortgage, \$1,300, and Laporte, Martin & Co., \$1,162.—C. Lamarche Montreal a manufacturer of shoes in a limited way for a couple of years, has assigned. Liabilities between \$4,000 and \$5,000. The estate will show probably 50c in the dollar. Debts are pretty well scattered.—Joseph Ernest Guimond, haberdasher Montreal, has assigned. The liabilities amount to about \$1,200, while the assets consist of the stock in trade.—Joseph Picard, grocer and liquors, Montreal, has assigned with liabilities of some \$26,000. He was formerly manager of the Canada Liquor Company in which he held stock. A couple of years ago he bought out ex-Ald. Raby. He was understood to hold property valued at \$15,000, but somewhat encumbered. He carried a heavy stock.—J. H. Shannon, general store, Iroquois, Ont., has assigned. The liabilities are estimated at between \$7,000 and \$8,000. Mr. Shannon has been in ill health for some time.

SPECIALITIES

Castor Oil	Alkali	Lithia Salts	Acid Glucose	Lumiere's Dry
Olive Oil	Bleach	Phosphoric Acid	(Grape Sugar)	Plates and
Ravison Oil	Saltcake	Saucylic Acid	Nitrate of Thiocarbamid	"Citor" P.O.P.
Am. Cotton Oil	Sulphur	Carbolic Acid	Silver	and all other Photographical.
Cod Liver Oil	Potashes	Tartaric Acid	Amidol (Hauff.)	
Essential Oils	Sul. Copper	Acetic Acid	Metol (Hauff.)	
Castile Soap	Verdigris	Cane Syrup	Glycin (Hauff.)	
Oleine	Mercurials	Treacle		
Stearine				
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CHANGE OF MANAGEMENT.

Mr. George R. Kearley, for many years connected with the Imperial Fire Ins. Co. in Boston, whence he was transferred to the Canadian headquarters in Montreal as assistant manager under the late Mr. Lacy, whom he succeeded in the general management several years ago, has resigned his position of assistant manager in the amalgamated company, now known as the Alliance. The Imperial was also a good name to conjure with,—and so is Mr. Kearley.

FINANCIAL.

Montreal, Thursday Evening, 23rd October, 1902.

The coal miners' strike being now ended, it can no longer be used for stock manipulating purposes, in which it has been made altogether too active. Beyond a few Coal stocks the strike had very little relation to the values of stocks generally, none whatever to the great bulk of those chiefly operated in, but, as any whip is good enough to beat a dog, so any public event is regarded as an excuse for sending share prices up, or down. The estimated losses by the strike have been grossly exaggerated, the chief sufferers have been the public, who have been fleeced unmercifully by coal dealers and put to very serious expense in buying new stoves and stocks of expensive soft coal and wood. The money market in New York is quietening down after the storms of September, and early part of this month. The revelation the state of affairs made of the utter folly of the banking and currency systems of the United States, and of the helplessness of the Treasury to

relieve a situation threatening disaster to the trade and credit of the country, ought to bring about a thorough reform of the entire financial system in that country. When the banks in the West were pulling their deposits away from New York banks, the Government was actually hoarding up enormous additions to its stocks of gold, instead of doing everything in its power to prevent the threatened panic. Then, in the very height of the distress, the Treasury made futile offers of help, and impossible suggestions to the banks, even going to the extent of breaking the law without any material help. No less than six moves were made by the U. S. Treasury, well intentioned, but too picayune to do what was needed and which was foreseen would be needed, months ago, when any capable financial administration would have taken steps to provide for the needs of the country, the need for a large increase of currency for moving the crops. The reputation of American financiers has been seriously lowered by the conditions existing from the first week in September up to the middle of this month. The iron and steel situation is very strong. Orders have been booked for deliveries in February, 1904, and one large establishment has all its output of rails sold up to next August. The trading on the local stock market has fallen off considerably, the stand taken by the banks having checked speculation. Since this day week there has been an advance in most stocks of from 2 to 4 points. There is a

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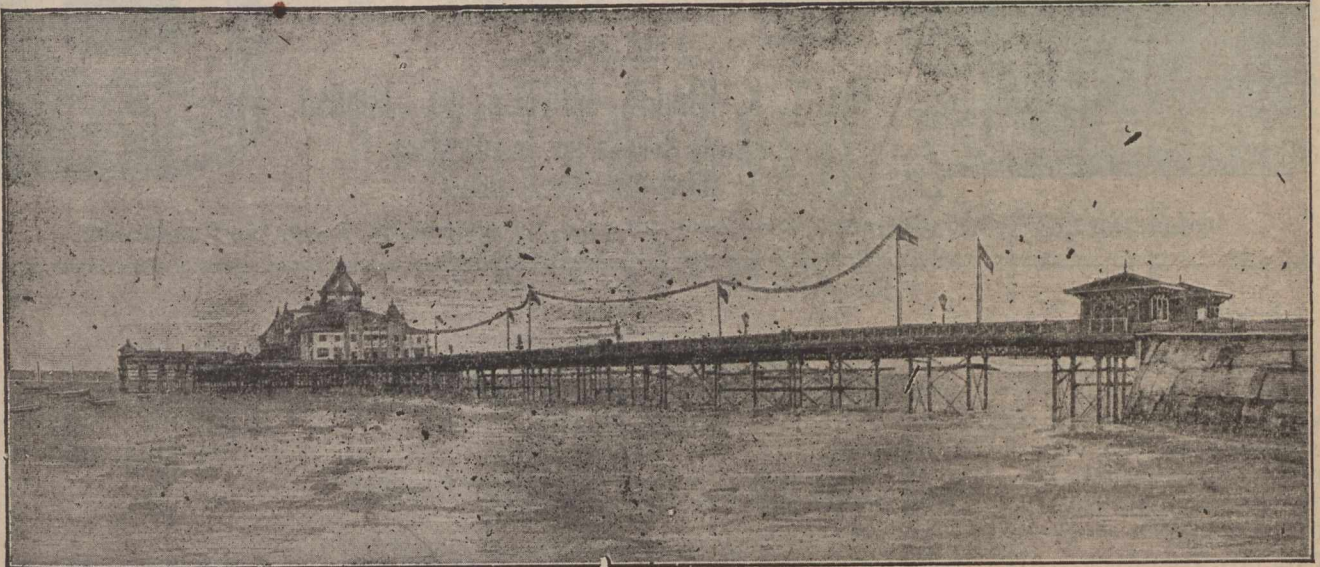
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Leicester, England.

Special prices to Canadians under the New Tariff.

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

feeling that, as soon as the banks slacken the reins there will be another rush upwards, but there are no present signs of their encouraging this movement. That the supply of money will soon be larger is highly probable, as harvest needs are decreasing and proceeds of sales are beginning to flow in. Pacific has gone up again to 137; Dominion Iron 57½ to 58½; Dominion coal, 132; preferred 117½; Cotton, 53½; Montreal Power, 97½ to 98¼; Toronto Railway, 119; Detroit Railway 89½; Twin City 120; Laurentide Pulp, 100. A few bank shares have been sold, Ontario, 131; Imperial 239 to 243; Dominion, 242½; Ottawa 218; Quebec 118; Molsons 216; Montreal 262; Merchants 160; Commerce 162. Consols 93 3-16. Gold is expected to be sent from New York shortly, which is somewhat strange in view of the heavy exports now going forward, but the heavy engagements maturing between now and January are likely to require most of the export resources to meet. Local foreign exchange, 60's 9, demand 9%. Call money in New York is down to 4 per cent. In London, with the bank

rate at 4, discount money is from 1½ to 2 per cent., and short bills, 3 to 3¼. Berlin, exchange on London, 20m 45½pf, Paris 25f 12½c Local call loans, 6 per cent., with no sign of lowering.

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

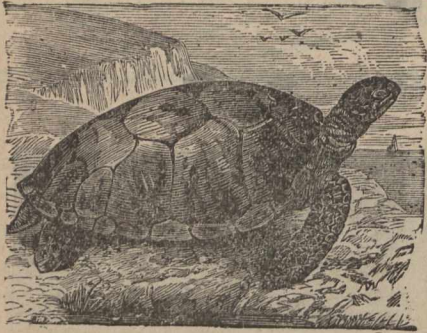
Banks.	Shares.		Average same date 1901.	
	sold.	Hig'st.	Low'st.	1901.
Montreal..	22	262	261	260
Molsons..	116	216	214½	204
Merchants..	7	164	160	152
Hochelaga..	32	135	135	142
Ottawa..	14	218	218	...
Quebec..	16	118	117¾	111

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

By Royal Appointment
to the late Queen Victoria.

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

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



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

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



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15 Bury Street, ST. MARY AXE,
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Canadian Buyers are reminded, they have 33 1/3 p.c., in their favor, under the New Tariff.

Miscellaneous.

Canadian Pacific Railway Co....	6962	138 3/4	134	110 1/4	Laurentide Pulp Co..	280	100	99	90
Ditto. new..	735	138 1/8	135 3/4	...	Lake Superior.....	50	24	24	...
Montreal Street Railway, xd..	112	276	276	272	Detroit United Elec. Ry..	3355	90	85	...
Montreal Power Co.....	686	99 1/2	96 3/4	96	Dominion Iron & Steel, common..	7436	60	55 1/4	25
Toronto Street Railway..	555	119 1/2	116 1/2	115	Ditto. pfd.....	380	98	96 1/2	77
Halifax Street Railway..	25	102 1/2	102 1/2	96	Nova Scotia.....	325	108 3/4	103 1/4	...
Toledo Railway..	210	36 1/2	34	...					
Twin City Transit.....	1275	120 1/2	116 1/4	100 1/8	Bonds.				
Richelieu & Ont. Nav. Co..	515	103 1/2	100	111	Montreal Street Railway.....	1000	106	106	...
Commercial Cable.....	1088	180	173	181	Ogilvie..	10,000	118	118	...
Montreal Telegraph.....	12	168	168	171	Can. Col. Cotton.....	2000	100 1/2	100 1/2	98
Bell Telephone.....	24	168	165	171	Laurentide Pulp.....	1000	105	105	...
Dominion Cotton.....	10	53 1/2	53 1/2	56 3/4	Dom. Iron & Steel.....	47000	90	89 1/2	78 1/2
War Eagle.....	5000	18 1/2	18 1/2	12 1/2	Nova Scotia.....	3000	110	110	...
Payne	1250	15	15	15					
Dom Coal, common..	1630	134 7/8	129 1/2	45 7/8					
Ogilvie, prefd.....	50	132	131 1/2	...					

—London Clearing House.—Total for week ending Oct. 15, 1902, clearings, \$658,928; balances, \$133,099.

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.

TASKER SONS & CO.
MANUFACTURERS
SHEFFIELD, ENG.

SHEFFIELD,
32 ANGEL STREET,
England.

Leather Merchants and Mill Strap Manufacturers.

HAM, BAKER & Co.

LIMITED,

ENGINEERS,

Grosvenor Road, WESTMINSTER, S.W.,

LONDON, ENG.

PATENT

"INSTANTANEOUS"

PENSTOCKS

"Exeter" Pattern.

Specially designed for Bacteria Beds.

Special Rates to Canadians, under the New Tariff.

Cuts will be inserted when received.

—Ottawa Clearing House.—Total for week ending Oct. 15, 1902, clearings, \$1,587,289.11; balances, \$357,777.22; corresponding week last year clearings, \$1,911,881.36; balances, \$452,744.92.

MONTREAL WHOLESALE MARKETS.

Thursday evening, Oct. 23rd, 1902.

The continuance of chilly, fall weather, a trifle before its time, has urged purchases of winter goods by even those in the large majority who from year to year show greater persistency in "putting off" till they are compelled to put on. Dealers in drygoods, clothing, shoes and kindred lines have found trade better than anticipated lately, and this has had its effect on wholesale and manufacturing firms. Values are on the up grade. Dairy products are determined on finishing the season as near the top as possible, and have made material gains during the week. Eggs are also dearer. Hardware is steady under a good demand, principally from the North-West. Wheat is dearer. Sugars are dearer. Canned tomatoes have advanced about 40 per cent. Molasses is higher. Beans hold the very high prices assumed some weeks ago. Teas are scarce and higher. But what of all these advances when we are now assured that coal will be lower! The strike ended with satisfaction on the side of the great army of miners, and they will now strike the coal beds with renewed energy, for 'tis only human nature to strike the second blow harder after the initial strike has had the desired effect. The great wheat crop is being hurriedly

moved eastward, and prices in the West are enriching the favored producers and causing them to purchase freely and well.

BUTTER.—There is a firmer feeling in the market and fresh receipts are moving quickly, prices showing an advance of $\frac{1}{4}c$. Sales of best creamery are made at $20\frac{1}{4}c$ to $20\frac{1}{2}c$ in lots and at $\frac{1}{2}c$ more in a jobbing way. There is also a good demand for second grade at $19\frac{1}{2}$ to $20c$. Fresh dairy is in light supply and sells quickly at $15\frac{1}{2}$ to $16c$; but stale and held lots neglected. There is a large amount of summer goods, which has grown off in flavor and this is likely to cause trouble and interfere with the market for some time. A few fresh rolls are arriving and sell at $16\frac{1}{2}$ to $17c$.

CEMENTS, ETC.—Supplies are now mostly ample and there is a rush filling back orders. Large supplies have come forward and more is expected this week. The available stock for the latter end of the season now depends on the weather. Arrivals for week ending 22nd were 600 brls. English cement, 13,119 brls. and 19,000 bags Belgian and German cement, 168,000 firebricks.

CHEESE.—The market is reported very firm, and although there is no further advance, still the feeling is that higher prices will rule, as stocks are reduced. Finest Western is quoted at $11\frac{1}{4}$ to $11\frac{1}{2}c$; Eastern at $11\frac{1}{8}$ to $11\frac{1}{4}c$.

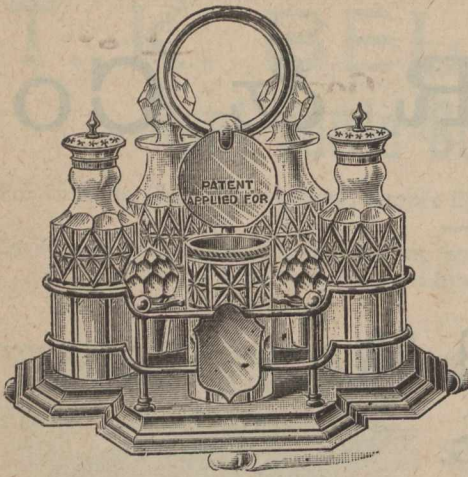
DRESSED POULTRY AND GAME.—Receipts show an increase, but there is no stock in excess of requirements and prices hold steady. Turkeys are worth 11 to $12c$ lb.; geese, 7 to $8c$ lb.; ducks, 10 to $11c$ lb.; chickens, 9 to $10c$ per lb.; and

Sensible Tea Pots !

(PATENT).

ELECTRO-PLATED.

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



Push-forward Knife

With **GUARD** and **REST**.

Cuts will be inserted when made.

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

LISTS ON APPLICATION.

E. T. Markham & Co., 42-41, Cloth Fair, **LONDON, E.C., England.**
West Smithfield,

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

fowls 6½ to 8c lb.—Partridges, 80c to 90c pr.; venison 6 to 7c lb.

EGGS.—Receipts of fresh stock are largely reduced, and the market is now lightly supplied. This has given a stronger feeling and higher prices are ruling. Selected are worth 21 to 22c; good held stock, 17 to 17½c; limed, 16 to 16½c and No. 2 15 to 16c.

FISH.—There have been few quotable changes since last report. Fresh B. C. salmon is a little lower, and haddock is firmer. The cool weather has stimulated trade, and a good business is being done, supplies being in most instances equal to the demand. Quotations: Salt fish.—Labrador salmon, No. 1, \$14.00 per barrel; Loch Fyne herrings, \$1.15 per keg; salt herrings, held over stock, bbls., \$4.50 to \$4.75; new Labrador herrings, barrels, \$5.25; do., half-barrels, \$3.00; green cod, No. 1, \$5.25; do. No. 2, \$4.25; large, \$5.50. Fresh fish.—Frozen Restigouche or Gaspé salmon, 16c to 17c; B.C. salmon, 13c to 14c; haddock, express stock, 5c per lb.; pike, 7c; whitefish, 8c; pickerel or dore, 8c lb. Trout, 8 lb. Smoked fish.—Smoked herrings, 10c per box; finnan haddies, new stock by express, 6½c lb.; Yarmouth bloaters, \$1 per box; St. John bloaters, \$1.00 per box. Kippered herring, \$1.00 per half-box. Prepared fish.—Boneless cod, in bricks, 6c

lb.; boneless fish, loose in 25-lb. boxes, 4½c; dry cod, in cwt. \$4.75 per cwt.; skinless cod in cases \$5.00 per case

FLOUR AND FEED.—A brisk demand both local and for export keeps stocks moving well. Prices are firm but unchanged from last report. Bran is very firm, owing to heavy demand which has reduced supply. Some dealers are asking \$15.50 to \$16 in bags. Winnipeg closing prices of No. 1 hard, new crop, Manitoba wheat, 73c; and No. 1 Northern at 71c afloat; Fort William, for delivery second half October. Baled hay in good demand for both local and export. No. 1, \$9 to \$9.50; No. 2, \$8 to \$8.75; clover \$7 to \$7.50 per ton, in car lots.

GREEN FRUITS, ETC.—Liverpool cables announced an improvement this week in the market for apples, although the dullness of the previous week still existed. Home quotations:—Jamaica oranges, \$3.50 to \$6.00; do., boxes, \$3.00; lemons, 360s, \$3 to \$3.50; do., 300s, \$4.25 to \$4.50; bananas, \$1 to \$1.50; new figs, mats 3½c lb.; do. boxes 8c to 12c per lb.; new dates 4¼c per lb.; cranberries, \$9 to \$9.50; 50-lb. crates Spanish onions, 50c to 60c crate; bbls. apples, \$2.00 to \$3.00; Spy apples, \$4.00 per barrel; blue plums, 60c per basket; Bart. pears, 40c to 50c; sweet potatoes, \$3.00 barrel; champion grapes, 22c basket; Malaga grapes \$5.50 to \$6.50 keg; crab apples,

T. SHEPPARD & CO.,

Engineers & Shoe Machinists,
315 Belgrave Gate,
Leicester, ENGLAND.

Every Manufacturer should see our NEW DESIGNS in

Clicking and Revolution Presses.

We make a Stronger and Heavier Machine, and charge less money for it, than any other house in the trade.

SPECIAL NOTE.

These Shoe Machines, are supplied to the Canadians by us, 33½ p.c. in their favour, under the New Preferential Tariff.



Sole Cutting Knives A SPECIALTY.

Our Deep Knives for the Revolution Press are guaranteed to be of the best steel and workmanship. Depth 4 inches and 4 ⅞ inches.

FACTORIES FITTED THROUGHOUT.

Price List on Application.

Get your Clothing
GOOD, and
get it for Nothing.

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

“Gidaw” Serge, Regd.

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

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

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

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

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

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

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

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

GUARANTEE

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

MANUFACTURED ONLY BY

WACKS BROS., Ltd., WHOLESALE CLOTHING MANUFACTURERS, Burlington Works, LEICESTER, Eng.

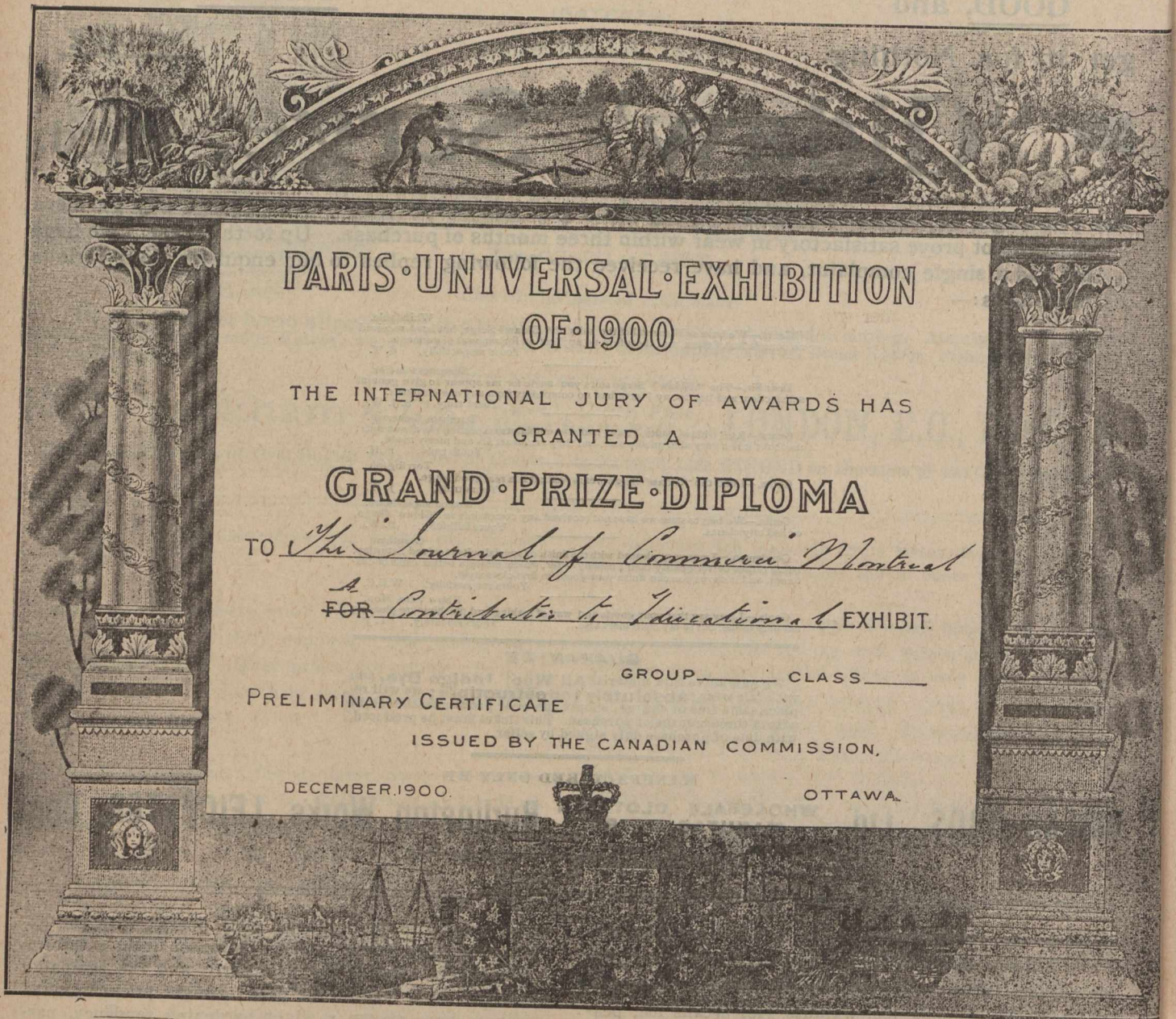
Cuts will be inserted as soon as received.

\$2.50 barrel; Tokay grapes, \$3.25 to \$3.50 per 4 basket crate; Niagara grapes, 22½c per basket; Roger grapes, 25c per basket; Delaware grapes, 30c per basket; cocoanuts, \$3.50 per bag; almonds, 13c; walnuts, 14c; pecans 16c; peanuts, Bon Ton, 12c; Sun, 10c; Coon, 7¼c, chestnuts, 11c lb.; pineapples, 20c each; red onions, \$2.25 per barrel. The general crop of apples brought to harvest makes a liberal total, according to the final estimate of the New England Homestead in its report of October 20. It is placed at 42,000,000 barrels, against 27,000,000 barrels in 1901. The latest crop presents some marked contrasts when placed beside that of a year ago. In the older established orchard sections in the middle and eastern states the increase over last year's failure is very pronounced. In the central West there are also sharp gains, while in the Southwest a territory last year favored by exceptionally good yields, the crop this season is unusually deficient. As for quality, this is far from satisfactory in the central and western states. In the East, apples range from very poor to exceptionally good, with liberal quantities in the aggregate suitable for autumn and winter storage. The Michigan crop is not a full one, yet a liberal surplus, quality uneven. Ohio has a good many apples for shipment, so with Missouri, while Arkansas and Kansas are far behind last year. New York, the most important apple state, has a big crop, yet less than the bumper yield of 1896. The outturn is very uneven in quality. The crop in New England is very much better than last year, when it was a failure. The Canadian crop

varies greatly in quality, total yield liberal, with the exception of Nova Scotia, which this season faces a failure. Apple buyers were in the field early, and the campaign has been active. Within the past fortnight prices in many instances have shown a slight hardening tendency, particularly for varieties of well-selected apples. The domestic demand is excellent, and the export trade is highly encouraging, five times as large this season to date as a year ago, when supplies were light and prices too high for foreigners.

GROCERIES.—Sugars advanced this week 5c per 100 lbs., all round, and an advance of 10c has been made on Austrian granulated at Halifax. Canned tomatoes have soared almost beyond reach, being held at 1.50 per dozen. Retailers, however, are still selling old stock at almost the old figures. It is expected corn, peas, etc., will materially advance very soon owing to the price of tomatoes being almost prohibitive. Molasses has advanced 2c per gallon; present prices being 24 to 25c in puncheons; 26½ to 27½c in barrels, and 27½ to 28½c in half barrels. Cheapest Japan tea on the market is held at 19c, and this a poor leaf. Gunpowders are also very scarce. Valencia raisins are dearer, cheapest on the market being now 7½c lb.

HARDWARE AND METALS.—Fall trade is very active, with prices holding steady on most lines. The firm of Caverhill, Learmont & Co., report orders from three firms in the North-West within the past week aggregating 10 carloads. Barbed wire is quoted a shade lower at \$2.90 f.o.b. Montreal.



The above Diploma is a presentation by the Paris Exhibition of 1900, to the Journal of Commerce,
Montreal (M. S. Foley, Editor-Proprietor),

LEATHER AND SHOES.—With the exception of export trade which is brisk, the movement is rather quiet here. This may be attributed to the fact that one large factory is preparing to move and makers, generally, are after changing from fall to spring samples, and are awaiting reports from travellers before taking leather beyond immediate needs. Jobbing leather is still very firm.

OILS, PAINTS, GLASS.—Turpentine is steady at last week's advance to 75-76c. There is no change in the white lead situation. The glass market has been somewhat erratic of late, but the tendency is toward firmness owing to the expected trouble in the chief producing market and the higher freights to come into effect.

PROVISIONS—There has been a decline in prices of fresh killed hogs, abattoir killed, during the week and this has had the effect of lessening trade in the various cured meats, except as needed for immediate use. However, prices have not been reduced on cured meats as yet. It is known that farmers are holding for high prices, and

with prosperity at their doors they will show the independence which is only their right when they hold what the country needs and must pay for. Thus it is that many look for high prices throughout the season. Fresh killed hogs are worth \$8.50 to \$9 per 100 lbs. We quote:—Heavy Canadian short cut mess pork, \$24.50 to \$25; Canada short cut back pork \$23.50 to \$24; light Canada short cut clear pork, \$23.50 to \$24; finest kettle lard, 20-lb. pails, 12¼c to 12½c; extra pure lard, in 20-lb. pails, 10¾ to 11¼c; choice refined compound lard, 9c to 9½c; Boar's Head brand, in 20-lb. wood pails, \$2 to \$2.08; Globe, at \$1.80 to \$1.90; 20-lb. tin pails, ¼c less per lb.; hams, 12c to 14c, and bacon 14c to 15c per lb.—Chicago, Oct. 22.—January provisions closed from 5c to 12½c higher. Future quotations: Pork, October \$16.90; January \$15.67½; May \$14.77½; Lard, October, \$10.70; November, \$10.20; December \$9.40; January \$9.05; May \$8.40. Ribs, October, \$11.50; January, \$8.27½; May, \$7.80. Cash quotations: Mess pork, per brl., \$16.90 to \$17. Lard, per 100 pounds, \$10.72½ to \$10.75. Short ribs, sides, loose, \$11.20 to \$11.40. Dry salted shoulders, boxed, \$9.75 to \$10; short clear sides boxes, \$11.87½ to \$12. Liverpool, Oct. 22.—Lard, American refined, quiet, 57s.

Cable Address: EILLS, Liverpool.

EILLS & COMPANY,

LIVERPOOL, Eng.

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

Confectionery, 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.

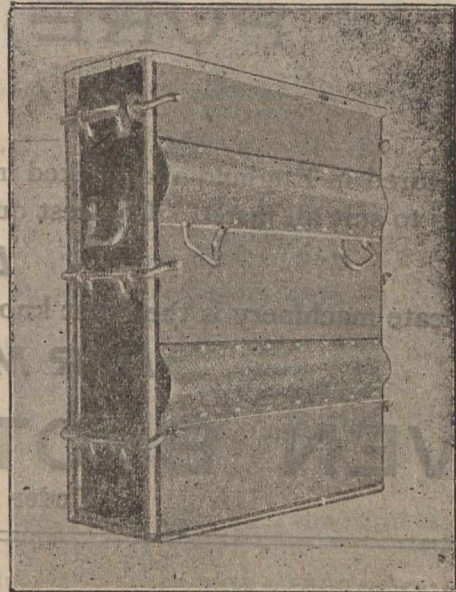
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rates to Canadians under the New
Preferential Tariff

SOAP FRAMES

PATENTS—No. 5107/98; No. 10362/99.



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

Easily Erected. Self-Gaulking. 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

Wool.—Manufacturers find prices of fine wools too high for their best calculations on the cloth (this is so far as liberal buying and large production is concerned) and as a consequence are again using every endeavour to make the maximum number of yards with a minimum amount of real wool. Under such conditions it is not unlikely that some source, other than the sheep is responsible for the creation of part of what enters into some wools. As to actual wool business, it is light, mainly caused by the above condition, combined, dealers say, with the condition which permits of foreign made woollen fabrics entering into too easy competition against Canadian made goods which owing to lack of separate machinery for the various weaves, cannot in all cases compete with a country where these favorable conditions of manufacture exist. Since the close of the last London auctions there has been a further advance of 5 per cent. at the Cape, which, in turn, has hardened prices here. Cape is now quoted at 17 to 18c; crossbreds, 20 to 35c as to grade; North-West, 12½ to 14½c, the latter being about closed out. Some Chilian wool on the market last week sold at 10½ to 12½c. Canadian wool has been crossing to Boston pretty liberally, despite the duty of 12c lb. and has sold for 29c there. Of course, this left but a slight margin on transactions as it is worth 14 to 14½c in the West. However, stocks are now pretty well depleted. The 6th and closing series of London auctions for the year will open Nov. 25. The amount held over from last sales is comparatively small. A Boston re-

port of the 22nd reads: The position of the wool market is strong. Manufacturers representing big mills have taken large quantities of wool of late, among the buyers being several of the larger Philadelphia spinning and weaving concerns. Many dealers, finding the stocks being gradually depleted, prefer to hold the wool now on hand unless higher prices are offered. As it is, prices are generally stronger.

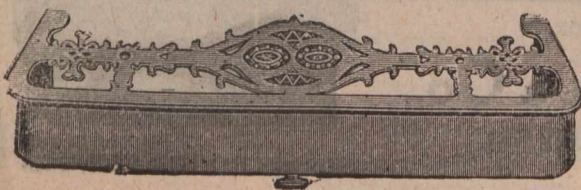
EVERYTHING

In the line
of ...

JOB PRINTING

executed promptly
at the office of the

JOURNAL OF COMMERCE
171 St. James St., Montreal



R. GREENLESS & Co.,

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

Works: 30 East Howard Street.

Illustrated Price Lists on Application.

Established 1828.

Cable Address: "DUCHY," Liverpool.

PURE



LARD.

Manufactured in England and packed in 28 lb. Galvanized IRON PAILS, and numerous other packages to suit all tastes. Choicest quality and full weight,

LARD OIL.

For delicate machinery is the finest known.

BAR MOTTLED SOAP.**IRVEN BROTHERS, LIVERPOOL, ENG:**

Under New Canadian Tariff Law.

E. C. PARKES & SON.

That a specialty-house in printers' supplies should continue after an existence of one hundred years to furnish the latest known ideas in all that modern ingenuity has devised, and that it has been of late found necessary to largely rebuild for extended trade, are certainly sufficient evidence that the "right man" has been in the "right place," and that his children's children

UNION BANK OF CANADA.

DIVIDEND No. 72.

NOTICE is hereby given that a dividend of Three and One-Half per cent. upon the paid up Capital Stock of this Institution has been declared, for the current half-year, and that the same will be payable at its Banking House in this City, and at its Branches, on and after

Monday, the First Day of December next.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board

E. E. WEBB,

General Manager.

Quebec, October 21st, 1902.

have inherited the abiding qualities of mind and heart that sustained so well the original business. It is really a chapter in business history to review such a house and dilate on its long-continued existence. The firm which holds and increases trade for such an expanse of time possesses not only a unique position in that line of business, but must likewise possess all the attributes of success for the future.

As many lines of trade, once local, are of late spreading their branches abroad and seeking trade "from over the sea," the firm of E. C. Parkes &

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 first day of December next.

The Transfer Books will be closed from the 17th to the 30th November, both days inclusive.

By order of the Board,

C. MCGILL,

General Manager.

Toronto, October 20th, 1902.

Bank of Hamilton.

NOTICE is hereby given that a dividend of five per cent. (5 p.c.) on the paid-up capital of the Bank for the half year ending 29th November, has been declared, and that the same will be payable at the Bank and its branches on and after 1st December.

The transfer books will be closed from 17th to 29th November, both inclusive.

By order of the Board,

J. TURNBULL,

General Manager.

Hamilton, 22nd October, 1902.

The Traders' Bank of Canada.

DIVIDEND No. 34.

NOTICE is hereby given that a Dividend of Three per cent. for the current half year, being at the rate of SIX PER CENT. per annum, has this day been declared upon the paid-up Capital Stock of the Bank, and that the same will be payable at the Head Office and its Branches, on and after MONDAY, the 1ST DAY OF DECEMBER next.

The Transfer Books will be closed from the 17th to the 29th of November, both days inclusive.

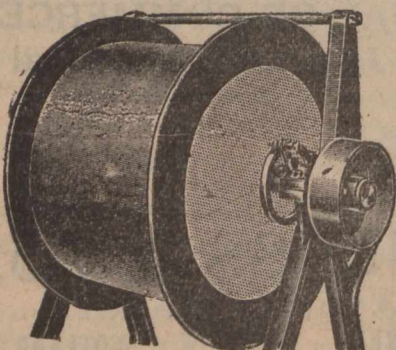
By order of the Board,

H. S. STRATHY,

General Manager.

The Traders' Bank of Canada,

Toronto, 21st October, 1902.

The Patent Electro-Magnetic SEPARATORS.

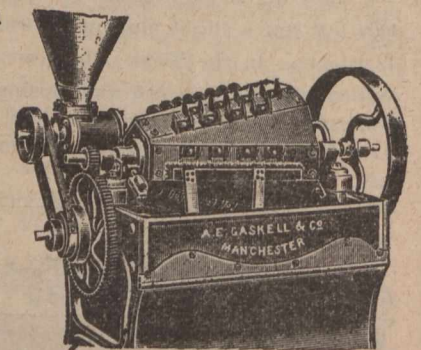
Contractors to Admiralty.

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

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

PRICES ON APPLICATION TO

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



Works: ROCHDALE, Eng.

Special Terms to Canadians under the New Canadian Tariff.

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

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

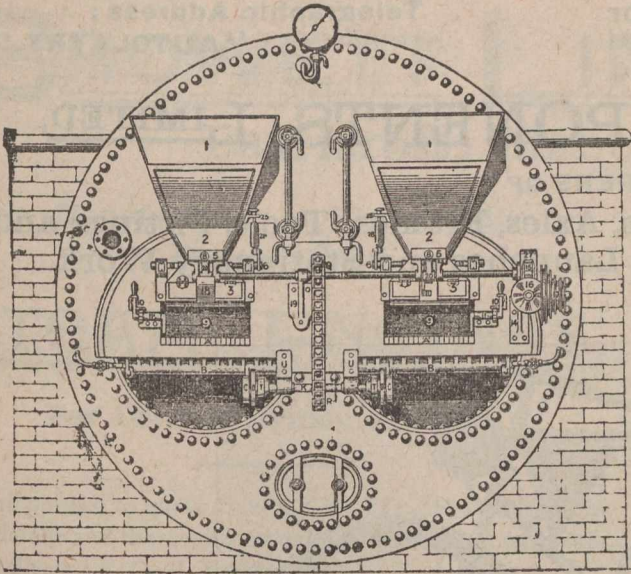
65 PER CENT. of ORDERS received are from old customers, many of whom have had the machine working 25 years. Over 9,000 furnaces have been fitted with this machine

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

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

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

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



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

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

Manufacturer for Canadians, under the new Preferential Tariff.

Men now desire to increase their trade in Canada, encouraged through the liberal reduction in duty now accorded English goods entering the Dominion. That this firm command the manufacture and sale of some specialties that cannot be elsewhere procured, and which are the most serviceable and economical of their kind, is proven by the following, which we reprint from The Press, a representative English trade publication:

One Hundred Years Ago.—Many strange things have happened in the printing trade since the beginning of the nineteenth century, and many firms that were established with a great flourish of trumpets for the carrying on of processes, the manufacture of appliances and printing materials in

the early days of 1800—aye, even much more recently—have quite passed out of the recollection of the latter-day printer.

Progress has been enormous. The hand-press has given way to the fast flat-bed printing machine, and rotary for the production of newspapers. The composition of paper has changed entirely. The once much-abused stereotype is recognized as indispensable; the manipulation of the ink ball is a lost art, and the old wooden and metal rules have given place to highly finished brass substitutes wrought into every conceivable pattern.

At the present time, when an old printer's landmark, No. 142 Fetter Lane, is about to disappear for ever, it is interesting to recall the fact that

a brass rule cutter's business and printers' joinery, which is now being removed to 14 New-street Hill, has been carried on by father, son, and grandson during the last hundred years. We refer to the well-known firm established by Mr. Ebenezer Parkes, to whom is due the invention of a special quality of brass rule which, it is not too much to say, is known in every newspaper office in the United Kingdom and the British Colonies. Up to the end of 1816 the firm had been engaged in manufacturing the old wooden, zinc, and iron rules, which were always a source of annoyance to the printer owing to the breaking of the lines, due to wear and the action of the atmosphere upon the materials used. After many tedious and expensive tests and experiments, in 1816 Mr. Parkes succeeded in finding an alloy having the appearance of brass but with far more tenacious and wear-resisting qualities than any material that was then or has since been employed for the manufacture of rule. Having provided the material, it became necessary to design special machinery for its manipulation and conversion into "Spring Brass Rule" of the greatest accuracy. This he eventually succeeded in doing, and by means of new and complicated machinery produced brass rule of such accurate finish that if a thousand pieces were placed side by side, each piece being the seventy-second part of an inch in thickness, the whole of the fine lines would appear perfectly parallel in print. The inventor's ingenuity and perseverance were almost immediately rewarded by the Times adopting the new brass rule throughout; an example which was quickly followed by the whole of the daily papers then in ex-

Telegraphic Address: "AUTOMATIC," Leicester.

J. G. GRIMSLEY'S

MARVELLOUS INVENTION

Patent Automatic Fire Extinguisher.

Extinction of Fire WATER SUPPLY AUTOMATICALLY SHUT OFF BY THE EXTINCTION OF THE FIRE.
at the Outbreak. NO MORE STOCKS DAMAGED BY FLOODING.

Sole Inventors and Patentees:

**J. G. GRIMSLEY & SONS,
ENGINEERS,**

Halford St., LEICESTER, England.

Cut will be inserted next week.

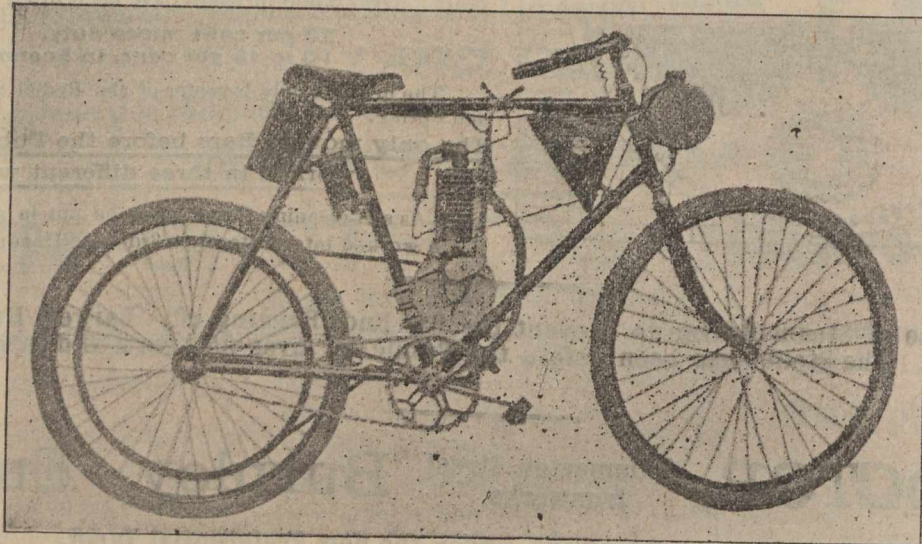
FACTORS OF : Motor Accessories, Motor Bodies in Wood and Aluminum, Electrical Parts, Rubber Goods, Lubricating Oils, &c.

Telegraphic Address :
"AUTOLATRY."

AUTOMOBILE COMPONENTS, LIMITED,

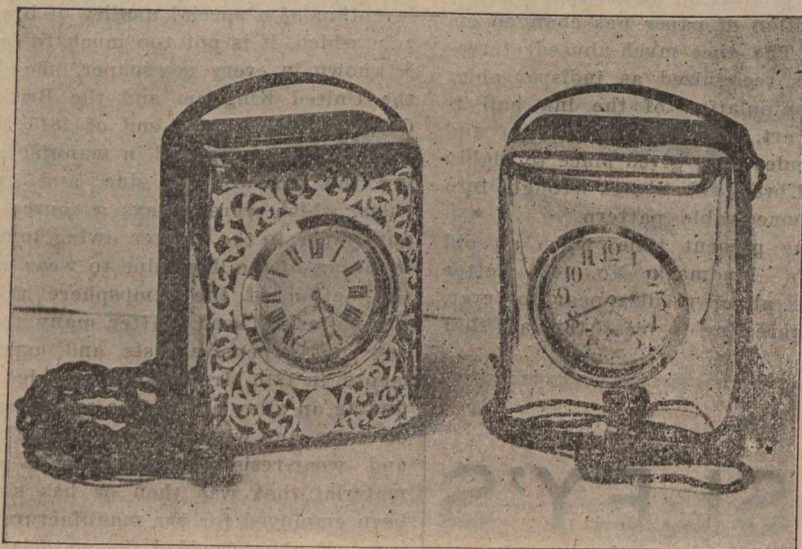
MANUFACTURERS OF

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



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

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



Above Cut represents the Latest Novelties in our

"Meteor" Electric Light Cases

Solid Silver Fronts, 5 x 4 x 3.

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

—MANUFACTURED BY—

EVANS & MANGER, 110 Hatton Garden, LONDON, Eng.

istence, and has continued down to the present time, the Daily Express being the most recent addition to the firm's long list of supporters. The secret of the composition of the alloy and the sixteen processes of manufacture has been handed down from father to son, and is still jealously guarded.

In order to commemorate the successful introduction of Spring Brass Rule, the founder of the firm set himself a task which no ordinary man would care to face. It resulted in an artistic design being made up entirely of the brass rule referred to, and was completed in 1828 after seven years had been devoted to its production.

It is worthy of record that in spite of the tremendous competition in all branches of trade at the present time, the affairs of the firm are constantly increasing, notwithstanding the fact that no traveller has even been employed nor a single advertisement issued. The announcement appearing in the advertisement pages of this issue of the Press is "the exception which proves the rule," it being the only advertisement that has been published since the establishment of the business a hundred years ago. Price lists have also been found quite unnecessary, the last one published dating back some eighty years, when compositors' candlesticks were also largely manufactured by the firm. Parkes' prices are common knowledge to everyone in the trade from the Queen's Printer down-

BROWETT LINDLEY & CO. LTD.

Patricroft, Manchester England.

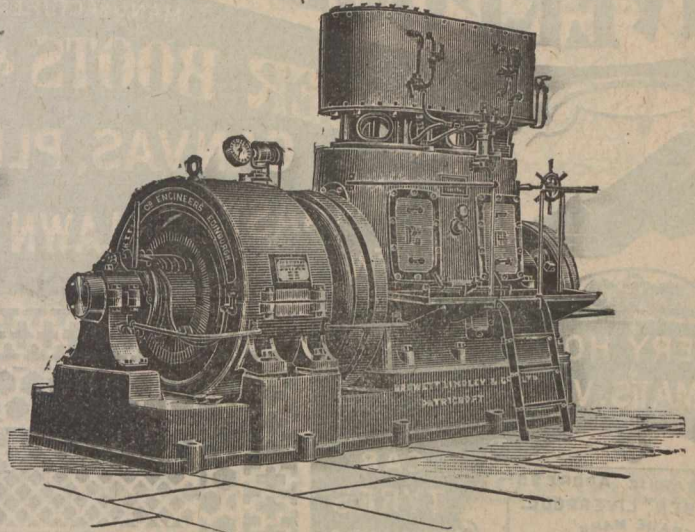
Manufacturers of High-Speed,
Enclosed Type,

STEAM ENGINES.

For Driving Dynamos Direct.

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

SOUND & RELIABLE BRITISH MANUFACTURE.



STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Oct. 23 (Bid)	Cash value per \$.
British North Am.....	243	4,355,665	4,355,665	1,776,333	3	Apr. Oct	136	330 48
Can Bank of Commerce	50	5,000,000	5,000,000	2,000,000	3 1/2	June Dec	160	80 00
Commercial, Windsor..	40	500,000	350,000	60,000	2	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	122 00
Eastern Townships.....	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan July	160	80 00
Halifax Banking Co	20	600,000	600,000	500,000	3 1/2	Feb. Aug	135	35 00
Hamilton	100	2,000,000	2,000,000	1,600,000	5	June Dec	232 1/2	232 50
Hochelaga	100	2,000,000	1,981,000	950,000	3 1/2	June Dec	136 1/2	136 50
Imperial	100	2,865,000	2,868,952	2,438,595	5	June Dec	240	240 00
Merchants' Can.....	100	5,000,000	5,000,000	2,600,000	3 1/2	June Dec	160	160 00
Moisons	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct	215	107 50
Montreal	200	12,000,000	12,000,000	8,000,000	5	June Dec	259	518 00
Nationale	30	1,469,700	1,430,550	350,000	3	May Nov	195	58 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	2,300,000	4 1/2	Feb. Aug.	260	260 00
Ontario.....	100	1,400,000	1,400,000	425,000	2 1/2	June Dec	129	129 00
Ottawa	100	2,000,000	2,000,000	1,765,000	4 1/2	June Dec	225	225 00
People's of N. B.....	150	180,000	180,000	155,000	4	.....	250	375 00
Provincial.....	25	873,487	781,248	.....	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	300,000	3	June Dec	118	118 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb. Aug	179	179 00
Sovereign.....	100	1,200,000	1,031,000	199,000	.....	.....	.....	.....
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	850,000	5	April Oct	246	123 00
Toronto	100	2,500,000	2,499,000	2,599,000	5	June Dec	240	240 00
Traders	100	1,350,000	1,350,000	350,000	3	June Dec	125	125 00
Union (Halifax).....	50	1,000,000	1,000,000	505,606	3 1/2	Mch Sept	165	84 00
Union of Canada	100	2,000,000	2,000,000	650,000	3	June Dec	120	120 00
Western.....	100	500,000	419,000	150,000	3 1/2	Apr Oct	140	140 00
Agri. Sav. and Loan Co	50	630,200	630,200	207,000	3	Jan July	117	58 50
Bell Telephone Co	100	5,000,000	5,000,000	800,000	4 1/2	Jan *	163	163 00
Brit. Can. Loan & Inv. Co.....	100	1,937,900	396,481	120,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	389,214	130,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Jan *	50	50 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	108	108 00
Can. Per. & W. Can. M. Corpn.	10	5,951,350	5,951,350	1,490,057	3	Jan July	120	12 00
Can. Sav. & Loan Co.....	50 & 7 1/2	750,000	750,000	250,000	3 1/2	Jan July	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	450,000	1 1/2	Jan July	136	136 00
Dominion Sav. and Inv. Co.	50	1,000,000	324,300	40,000	2	Jan Dec	72	36 00
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1 1/2	Jan *	124	62 00
Dominion Cotton Mills Co.....	100	3,333,600	3,333,600	.....	6	Mar *	55	55 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,000	3	Jan July	119	119 00
Home Sav. and Loan Co	10	2,000,000	200,000	200,000	3 1/2	Jan July	125	125 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	928,000	4 1/2	Jan July	133	91 50
Imperial Loan and Inv. Co	100	832,851	734,590	174,300	3	Jan July	70	70 00
Landed Banking and Loan	100	700,000	700,000	210,000	3	Jan July	111	111 00
Lend. & Can. Loan and Ag.	50	1,000,000	877,267	87,500	3	Jan July	68	34 00
London Loan Co.....	50	679,700	678,550	180,000	3	Jan July	110	50 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	51,000	.....	Jan July	75	75 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	165	62 40
Montreal Gas Co	40	3,000,000	2,998,640	.....	5	April Oct	241	96 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,318	2 1/2	Feb. *	276	138 75
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. *	124	124 00
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb Aug	65	65 00
Montreal Loan and Mortg.....	25	500,000	500,000	360,000	3 1/2 & 1	Mch Sep	137 1/2	34 37
Ont. Indus. Loan and Inv.....	100	373,000	271,993	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	580,000	3	Jan July	122	61 00
People's Loan and Dep. Co.	50	600,000	600,000	40,000	.....	Jan July	42	21 00
Real Est. Loan Co.....	40	578,840	373,720	50,000	2	Jan July	76	30 40
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	162,355	3	May Nov	99 1/2	99 75
Mont. Heat, Light & Power Co	100	2,250,000	2,250,000	320,155	.....	Jan. *	95	95 00
Toronto Electric Light Co.....	100	2,000,000	2,000,000	.....	.....	Jan. *	154	154 00
Toronto Mortgage Co	50	1,121,860	724,000	250,000	2 1/2	.....	89	44 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. *	117 1/2	11 50
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112 1/2	112 00

* Paying quarterly dividends.

wards, and it is an interesting fact that the majority of the printing firms which gave their first orders a hundred years ago are still steadfast supporters of the third generation—the grandson, Mr. W. C. Parkes, being now the proprietor of the business and trade secrets. The founder, Mr. Ebenezer Parkes, lived and died at 142 Fetter Lane. His son and grandson were both born in the old house, and grew up, as it were, with the business. The former, Mr. E. C. Parkes, who maintained the reputation of the firm for many years, retired sixteen years ago, and is still hale and hearty, although over eighty years of age. The present proprietor, Mr. W. C. Parkes, received the same practical, old-fashioned training as his father. How thorough that was may be gathered from the fact that his earliest recollections are closely associated with his trade. He relates that at the age of ten he was expected to be up and dressed at 5.30 a.m., when he was invested with a little white apron and set to work sorting and counting out in dozens the various sizes of galleys and wooden furniture. This operation went on until breakfast time, after which he was hustled off to school at 8.30 a.m. When school was over the apron again appeared on the scene and the operations of the morning were resumed, only to be discontinued at bedtime. As he grew stronger he was initiated step by step into every department of the trade, eventually being entrusted with the secret processes invented by his grandfather, so that he possesses a thorough practical and theoretical knowledge of the manufacture of brass rule and printers' furniture. The school holidays, which are all too short for the youth of to-day, were conspicuous by their absence, recreation being limited to a half-day on Wednesdays and Saturdays.

Doubtless our boys would have considered such an early training as "all work and no play." It cannot, however, be said that in this instance it

ESTABD 1859

LIVERPOOL RUBBER COMPANY LTD

MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES

CANVAS, PLIMSOLL,
GYMNASTIC & LAWN TENNIS SHOES

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

CAB TYRES
PNEUMATIC CUSHION
AND
SOLID TYRES

WASHERS
AND
ALL KINDS OF MECHANICAL
RUBBERS. INDIA RUBBER THRE

34 ALDERMANBURY
LONDON
ENGLAND
20 RUE DE MARAIS
PARIS
FRANCE

HEAD OFFICE & WORKS
VAUXHALL RD LIVERPOOL ENGLAND







made "Jack a dull boy." A keener man of business than Mr. W. C. Parkes it would be difficult to meet with, and in spite of being compelled to give strict attention to business he has yet been able to acquire a considerable reputation in connection with his hobbies, athletics in his younger days and floriculture in recent years. Although fifty-six years of age he has scarcely turned a hair, and his muscular development is such as almost to lead one to imagine that during the years devoted to working the famous alloy discovered by his grandfather, his constitution has also absorbed some of the best qualities of Spring Brass Rule. Write for prices, etc., to Messrs. E. C. Parkes & Son. Address: 15 New Street Hill, Shoe Lane, Fleet Street, E.C., late of 142 Fetter Lane, London, E.C., Eng.

tion to a firm who since this forward step in preservation of perishable commodities, has assumed and maintained a prominent place as manufacturers and wide distributors. We refer to the world-renowned firm of Arthur G. Enock & Co., refrigerating engineers, whose head European office is at 407 to 409 Birkbeck Bank Chambers, Holborn, London, W.C., England. The firm's South African branch is located at Hampson's Buildings, Durban, Natal. An introductory leaf of the firm's extensive illustrated catalogue reads:—

The value of refrigeration on a small and moderate scale is now being recognized by butchers, dairymen, better and provision dealers, and others. Although much disappointment has been caused to some users of small machines which were faulty in design and construction, there is no reason why small and medium sized plants should not

give every satisfaction if they are properly designed and carefully installed.

We have made a careful study of the requirements of users of small refrigerating plants, and of the conditions under which such plants have to operate, and we are able to supply the demand for small, simple machines, compact in design, and constructed in the best possible manner. While endeavoring to keep the price of these small machines as low as possible, and within the reach of even the smallest business concerns, we have always kept in mind the necessity of given high-class material and workmanship, and also of making the machines automatic in lubrication, and able to stand continuous wear and tear, with a minimum of attention.

After carefully considering the whole matter, we have come to the conclusion that it would neither benefit us nor our clients if we simply attempted

THE "ENOCK" PATENT SAFETY COMPRESSOR.

Modern ideas in the art of preservation are making greater headway in the centres of distribution than those of many other new contrivances, all of which receive due consideration; because, as the world progresses, the ideas which make for the preservation of health and all that aids or sustains it, are quickly seen to deserve first place. Among these refrigeration may be said to have stepped to the front and held that place of recent years. To those not thoroughly conversant with the varied means of preserving by refrigeration, it is well to draw atten-

Arthur Baum,
HOSIERY MANUFACTURER,
25, Southgate Street,
Newark Street,
LEICESTER, England.

SPECIALITIES:

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

Cuts will be inserted when received.

RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

"Union" Hair Belting

...AND THE...

"HERCULES" Sold Woven COTTON BELTING.

Telegraphic Address: "LETHAM, OLDHAM."

Telephone, No. 102.



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.

to compete in price alone, and it is possible that the first cost of our plants is somewhat higher than that of other firms. We would point out, however, that our plants are as complete as it is possible for them to be made, and are constructed along the lines and with the same attention to mechanical details as the larger plants used in extensive cold stores.

Safety in operation has also been one of the chief considerations, and this is secured by the adoption, in our small machines, of the "Enock Patent Safety Crosshead" as used in the larger compressors. There are many of the small machines now in daily successful operation doing good work in ice-making, cooling of dairy rooms, butchers' cold stores, butter stores, fish stores, etc., etc.

It is impossible to compile a list of prices which would meet all the varying conditions which have to be fulfilled by plants of this description, as so

much depends on the nature and extent of the work to be done. We have, however, given a list of prices for standard plants of specified sizes.

In sending us enquiries on this subject, kindly give us a general description of your requirements, and, if possible, give answers to the following questions:—

1. What kind of goods do you wish to store or cool, and what quantity per day?

2. Have you any power for driving the compressor? State if: (a) belt power from existing shaft or engine; (b) steam power from existing (or proposed) boiler; (c) electric current, either alternating or continuous, from public or other supply.

3. If you have a steam boiler from which steam could be supplied to drive a coupled set (see page 8), state the working pressure?

4. What amount of space in cubic feet do you wish to cool, and what is the

length, width, and height of rooms or cellars?

5. What water is available for condensing purposes, and at what temperature?

The adoption of the Enock patent refrigerating system renders the use of ice unnecessary, the cooling being done by the "Enock" patent Safety Compressor and Refrigerating apparatus. The dirt and waste in handling ice are entirely avoided. A cold, dry atmosphere is maintained in our cold rooms and meat safes, and the meat is kept firm and dry without being frozen. The cost of keeping the rooms cool is, in many cases, less than half that of the old system, and there is none of that damp, clammy feeling about the goods which is the case where ice is used. The degree of temperature may be regulated according to the kind of goods to be kept. There have been many small refrigerating machines put up which have been a source of disap-

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

Refrigerating & Ice Making Machinery.

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

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

We Undertake the Following in any part of the World:

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

ARTHUR G. ENOCK & CO., REFRIGERATING ENGINEERS,

407 to 409 Birkbeck Bank Chambers, Southampton Buildings, Holborn, London, W.C., Eng.

And Hampsons Buildings, (Box 471), DURBAN, SOUTH AFRICA

JOHANNESBURG, BOX 5463.

(Cuts will be inserted as soon as received.)

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

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

Patricroft, Manchester, England.

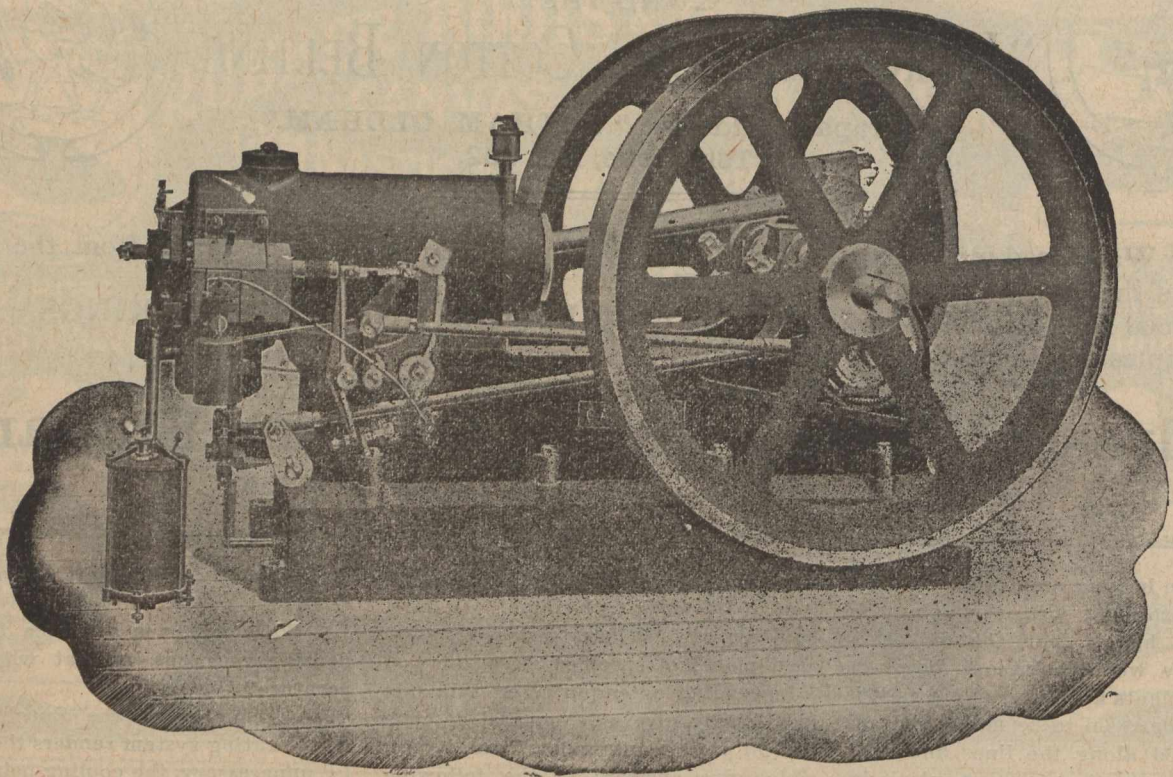


Photo of 20 B. H. P. Oil Engine.

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.

Engines from 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.

LONDON OFFICES AND SHOWROOMS,

87 QUEEN VICTORIA STREET, E. C.

pointment or loss because the temperature of the room could not be kept down through warm nights without running the machine night and day. Under the Enock patented system it is only necessary to run the machine for a few hours during the day, yet the cooling work goes on through the night. The meat safes or cold rooms, and the machinery itself, may be placed either in the shop or in the basement under the shop, or in any other convenient position.

Power to drive the machine may be obtained from gas engine, oil engine, electric motor, or steam engine. In places where power already exists the machine may be driven by a belt from running shafting. Very little power is required, and the amount varies from 1 to 3 horse power, according to the size of the room or rooms to be cooled. In hotels and places where ice is required, it can be made by the same machine which cools the rooms, and condensed waste steam from boilers or heaters can be profitably employed for ice making.

The "Enock" Patent Safety Compressor is the simplest, most economical and most modern refrigerating machine. Complete refrigerating plants are furnished by this firm of any size for the storage of meat, butter, fruit,

etc., etc., in dry cold air chambers, on direct expansion, brine circulation, or air circulation systems. Complete ice-making plants on plate, can, or block system. Compressed air or power hoists. "Enock" patent air compress-

ors. Overhead rail systems. Write for catalogue. Arthur G. Enock & Co., cold storage engineers, 407 to 409 Birkbeck Bank Chambers, Southampton Buildings, Holborn, London, W.C., and Hampson's Buildings, Durban South Af-

Telegraphic Address : "EXTINCTUM, London."

Sinclair & Co's.,



**REVERSIBLE
COMET
INDUSTRIAL
LAMP.**

Most suitable for Railway Co's., Ship
 Builders and Engineers.

*THE LEADING LAMP
 IN ENGLAND.*

Price, - - £3.3. F.O.B.

19 Eldon Street,

LONDON, E.C., Eng.

"The Ashleigh"
Registered.

PARTNERS { W.M. EVANS.
W.M. EVANS, JUN'R.

WILLIAM EVANS,

Wholesale High Class Boot and Shoe Manufacturer,

Arleigh Shoe Works,
Brunswick Street

Leicester, England.

Special prices to Canadians under the New Preferential Tariff.

Cuts will be inserted next week.

rica. Special terms to Canadians under the new preferential tariff.

PATENT REPORT.

The following complete weekly list of patents granted to Canadians is fur-

nished by Messrs. Fetherstonhaugh & Co. patent solicitors, Canada Life Bldg. Canadian patents.—O. H. Burden and T. F. Adams, amalgamators. A. E. Henderson, roller bearings; A. E. Henderson, thrust bearings; A. E. Henderson, roller bearings; F. M. Gaudet,

targets for use in miniature ranges; C. Warren, sub-bases for self-playing organs; H. D. Duff, process of packing fish; H. L. McGowan, signalling machines; W. S. Pugsley, wire fence machine. American patents.—A. O. Anderson, safety-envelope; R. S. Anderson, bicycle-motor; R. Fletcher, interior charcoal attachment for cooking-stoves; Z. C. Ketchum, paper-file; J. M. K. Letson and F. W. Burpee, closure for retorts; D. N. Miller, railway-car sander; C. Valiant and W. M. Pentelow, bicycle-canopy support; J. Corbett, workman's time-checker.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following patents granted to Canadians: United States.—Transfer-binder case, Edwin B. Goodman; loose-leaf ledger, Edwin B. Goodman; gas-furnace, Thomas P. Shaw and John Fee; ratchet screw-driver, Adolphe D. Leblanc; rotary engine, Charles H. Taylor; rotary engine, Eber B. Tree; valve Samuel George; machine for salting

D. & S. Electrical Accessories.

CIRCUIT BOXES

with

D. & S. Patent Damper

BRIDGE FUSES

SEND FOR 1901 (Red Cover) CATALOGUE.

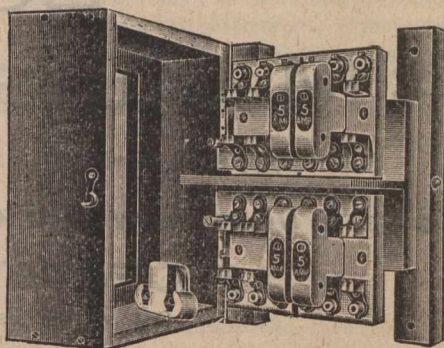
Dorman & Smith,

HEAD OFFICE AND WORKS:

Ordsal Electrical Works, SALFORD, England.

ALSO: Charing Cross Road, LONDON, W. C., Eng.

ALSO: 58 Margaret Street, SYDNEY, N.S.W.



ROWLAND WILSON & CO.,

HIGH-CLASS

Boot and Shoe Manufacturers,

WOODBURY STREET,

Special prices for these Shoes under the New Canadian Preferential Tariff, 33 1/3 p.c. in favour of Canadians.

LEICESTER, England.

Cuts will be inserted next week.

George Hassell & Sons,

BOOT AND SHOE

MANUFACTURERS.

Freehold Shoe Works,

LEICESTER, England.

We supply our goods $33\frac{1}{3}$ p. c. less than any other country, under the New Canadian Preferential Tariff.

Cuts will be inserted next week.

fish or meat in cans, John Kellington; machine for washing cans, John Kellington. Canada.— E. Dagger, shoe polishing machine; cooking and heating stoves, M. L. Stone; hay presses, L. Primeau; shaft-holder, Jos. P. St. Laurent; metallic packing for steam engines, Chas. Bethell; banana case, Mm. E. Taylor; oar lock guards, H. Ditchburn; vapor burners, H. S. Thornton; acetylene gas generators, R. J. Atkins and M. R. Eagleson; Machine for removing water from peat, J. Graham; saving banks, T. W. Mills and J. E. Cunningham; tubular lanterns, E. Shultz; fences, N. McNamara.

GREAT WAVE OF SETTLEMENT.

From the international boundary to Rosthern, N.W.T., where the curtain of night overtakes the traveller on the Prince Albert branch, says a writer in the Globe, the face of the country alternates between rapid development in the present and indications of extensive settlement in the near future. Herein lies the largest undeveloped tract of presently accessible grain

lands in the Canadian west. It has recently come under the thoughtful observation of hundreds of citizens of the United States, who are marching over and buying up what Canadian and British capitalists and colonizers have passed over. The trains over the "Soo" line from St. Paul to Moose Jaw and on the Prince Albert branch from Regina northward, are teeming with the American investors as once more they are demonstrating their aptitude for the

"main chance." Land speculation has seized them almost as a fever. An American traveller on the "Soo" line confided to me the other night that he had about decided to come to one of the North Dakota towns, buy a section or so of cheap land, and then take a clerkship in a store nearby, where he could see his wealth grow. "Why, in a year or less I'll be independent, and free from this everlasting travelling," he said in a burst of enthusiasm. The

A. KNIGHT & CO.,

High Class—Wholesale

Boot

* Manufacturers *

We supply these Shoes, $33\frac{1}{3}$ p. c. under the New Preferential Tariff.

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

Cut will be inserted next week.

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English and Continental Patenets Secured.

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entries on the hotel register over here are largely made up of men from the northwestern States, who are spying out land, the larger proportion, be it said, with bona fide intentions of settlement. They crowd the first-class coaches and linger at the windows, scanning every section as they pass, making observations on the apparent fertility or otherwise of each locality.

They are all good judges, and when the mixed train stops to unload its bulky freight you will see a rush across the platform, where the foot or the shovel will turn up the soil for examination. These are the people who are systematically finding new homes, and bringing large sums of money to assist in turning the prairie into a cultivated garden.

Several large American companies have been incorporated to deal in Canadian land, and within a few weeks they have earned profits of millions of dollars in the simple distribution or transfer of unimproved land. The Saskatchewan Valley Land Co. of St. Paul are the largest operators at present, but their work will soon be over. They bought 1,100,000 acres from the land grant of the Qu'Appelle, Long Lake & Saskatchewan Railway Company, and within the last ten weeks

they have sold over 800,000 acres. They paid, it is said, less than \$2 an acre; they are selling at from \$5 to \$12, and the price will be raised \$2 all round on October 1. Their land lies in two blocks, the one, about 125 by 30 miles on both sides of the Prince Albert branch between Bethune and Dundurn, and the other about 85 miles square lying between Clark's Crossing and a point 18 miles north of Prince Albert. Of course they only secured the odd numbered or alternate sections, less the school lands, in each of those areas.

While much of this has been disposed of to lesser land companies, who likewise are holding for a rise, yet it is estimated that about half of it has been sold to actual settlers, who intend to begin work at once. A few days ago there was recorded one of the largest land sales in the history of the west for actual settlement, when the Order of St. Benedict, a German Catholic society from St. Cloud, Minn., bought 100,000 acres from the Saskatchewan Valley Land Company for the accommodation of their increasing numbers, who will immediately move in and take up farming upon it. This Tract is located on the great Hoodoo Plain, northeast of Saskatoon, and

along the original Mackenzie route of the Pacific Railway, where the land is said to be exceptionally good for farming.

(Already the effect of the American invasion is seen in the growth of the long-neglected regions of eastern Assiniboia, and in this article an attempt will be made to show the present appearance of this part of the west, which extends north from the border until the wooded areas of central and northern Saskatchewan are reached. The Souris Valley, which encompasses the railway for many miles through North Dakota, follows it some distance into Assiniboia, breaking out at times into peculiar rocky formations. Then the wide, unfenced, untenanted landscape opens out into an illimitable ocean of yellow grass. At times the face of the earth is black, where the vegetation has been swept off for miles by one of those prairie fires, which, occurring annually for ages past, have left behind them one of the most fertile soils on the face of the globe. Again there are signs of human occupation, and these increase as the line nears Moose Jaw. Hundreds of small wooden houses, just large enough for the bare necessities of life, have sprung up almost in a day, to become the habitation of a pioneer and homebuilder.

Around Weyburn and Milestone these humble shacks have become especially numerous this year, and a citizen of the latter village says that while last spring he could only see three farmhouses from his office, he can now count sixty-three. The villages on the way are growing as fast as lumber and carpenters can be secured to put buildings together. (At Moose Jaw there are signs of future greatness. There is a population of over 2,000, steadily increasing, and an uncomfortable scarcity of houses. The Presbyterians, the Baptists and the Roman Catholics are each building a new church, the three aggregating in cost \$30,000. A new \$15,000 hotel and a \$20,000 office building are likewise under way, while waterworks and sewerage systems costing \$100,000 are also projected. A very heavy wheat crop has been saved, and

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it is expected the yield in the district will be fully \$1,750,000 bushels. There has been a big increase in the settlement of homestead lands. For the year 1901 the entries were 139, or 22,240 acres, while for this year there have been already 319 entries, representing 51,040 acres, taken through the Moose Jaw office. A large proportion of these settlers have located near Mortlach, 25 miles west of Moose Jaw.

"The Immigration Hall here two years ago was empty and vacant; now we are building an addition to accommodate the people who want to use it," said Mr. Paul Brett, the immigration agent at Regina. "A great number of

people have come in this year, and all the homestead land around Regina is taken south of here, where they hope to get railway accommodation when the C. P. R. branch is completed from Arcola to Regina, which, it is hoped, will be within two years." The capital of the North-west Territories is sharing in the general prosperity, and much building is being done, one of the structures under way being a new hotel. The settlement to the north reaches up past Condie, nine miles away, with its elevators, surrounded by luxuriant wheatfields, and to Lumsden, twenty miles, nestling in the Qu'Appelle Valley, fringed with shrubbery

in its autumn finery. "The land here is now all settled south to the main line," said a resident, "a strip five or six miles wide having been taken up this year. Improved land is worth from \$10 to \$15 an acre, and little is to be had at that figure. The crops are very good, wheat going from 30 to 40 bushels per acre, and oats also being heavy. There is some stock raised around here, one man in the valley having 200 head of cattle. Last year one farmer here had 100 acres of wheat which averaged 50 bushels to the acre." The new elevator and the solid-looking stores give an air of progress and business to Lumsden.

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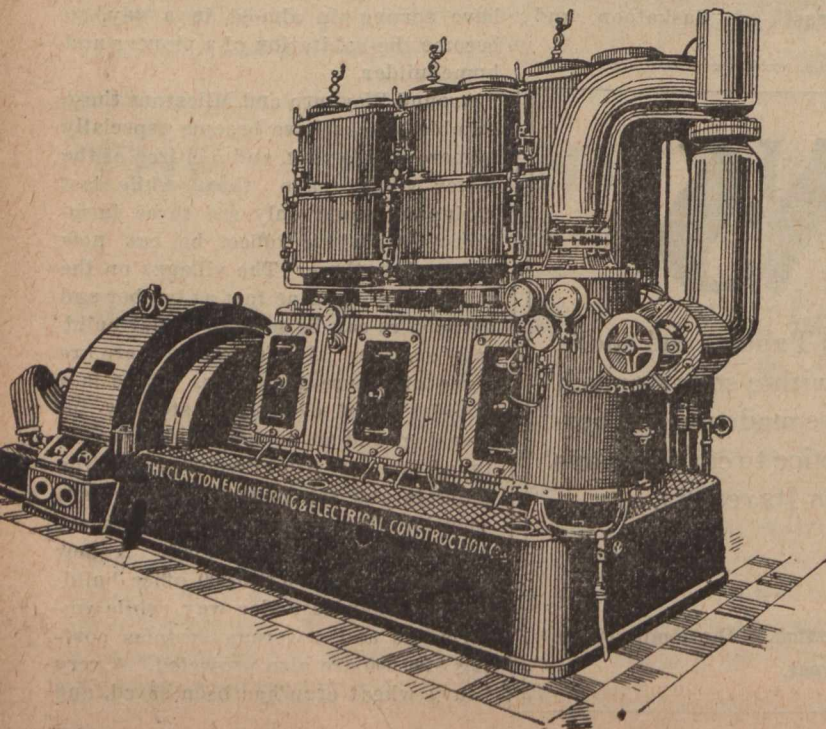
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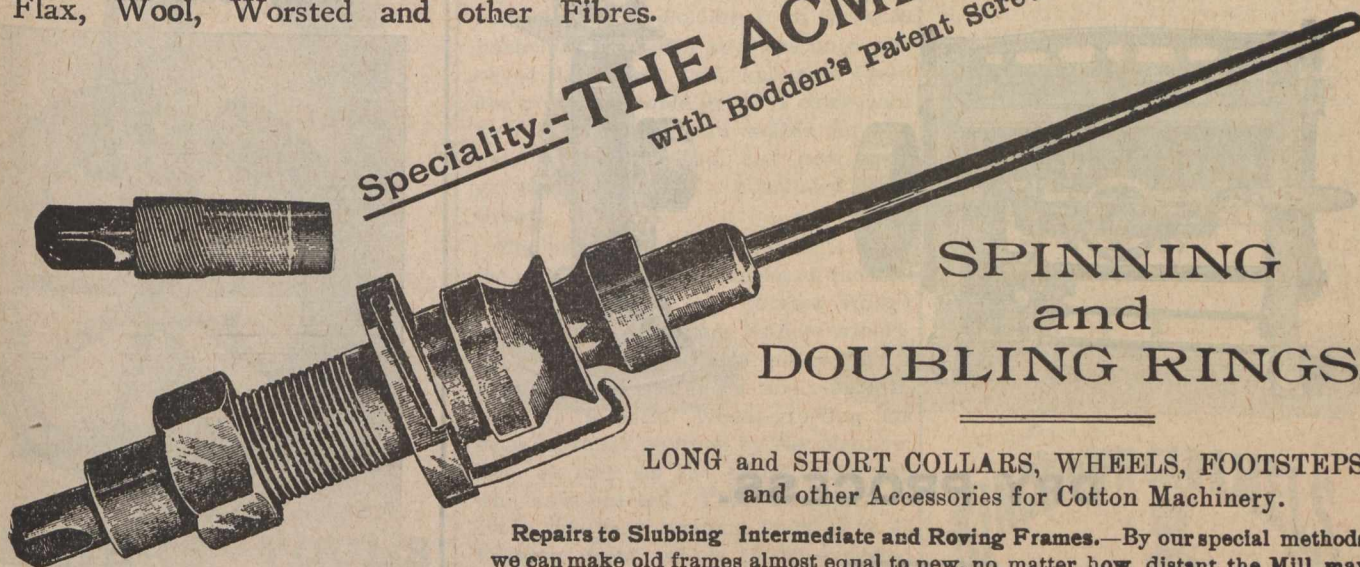
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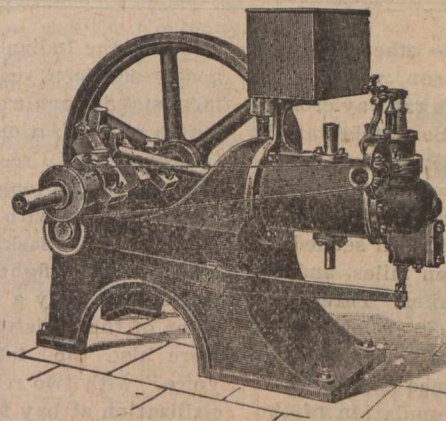
For a considerable distance north from this point there is practically no settlement visible, although in some parts land has been taken, to be occupied next spring. At Finsbury, 88 miles from Regina, there is a typical sight, for although the present town is limited to a small hotel and a land office building, the ground for hundreds of yards bristles with white stakes, indicating where the streets and lots are to be laid out. This is one of the villages which will grow up in the centre of the land sold by the Saskatchewan Valley Land Company. The territory is now all taken up for six or eight miles out from the railway. At Hanley similar developments are expected, and already there is a new hotel.

"Everything is booming," were the words of the Immigration Agent at Dundurn, 136 miles from Regina. "Half a dozen buildings are under construction, and all the land is sold for four or five miles out. Many houses are being built on the land taken up. Most of the settlers are Americans. There are about 2,000 acres under crop hereabouts. It is mostly flax, and is a heavy yield. Yonder you see four stacks of wheat sown on 'breaking' by B. E. Smith, from North Dakota, who only come over a year ago after har-

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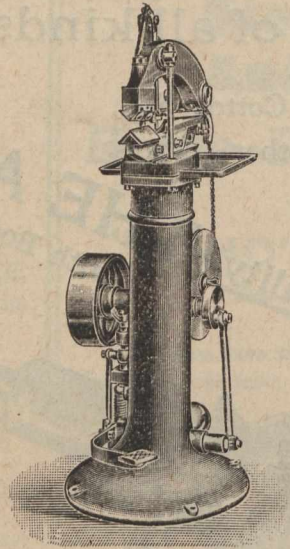
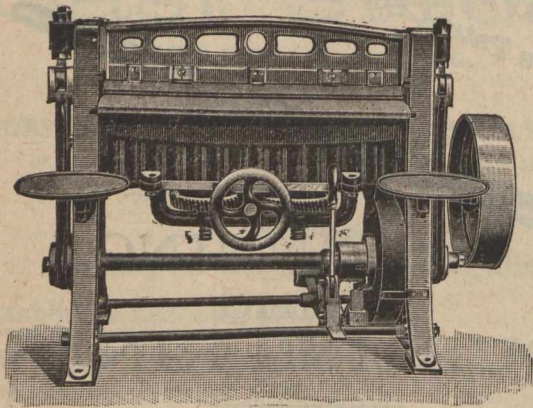
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vesting his crop on the other side, not missing even one season, you see."

Saskatoon, where the railway crosses diagonally the South Saskatchewan, is in the centre of an increasingly populous region. "Settlement is jumping," said Mr. Thomas Copland, with western enthusiasm. "The land is all settled on the east side for fifteen miles, and on the west side for 30 miles. Three new school districts have been organized recently, and there is talk of two more. It is nineteen years since the first settlers came in. The population of the village is about 300, and it is growing every day. We have had to build a new school with three rooms, while three years ago there was only need for one room. The acreage of grain shows an increase this year of 50 per cent., and the wheat yield is from 25 to 45 bushels to the acre. The grain is of a better quality than usual."

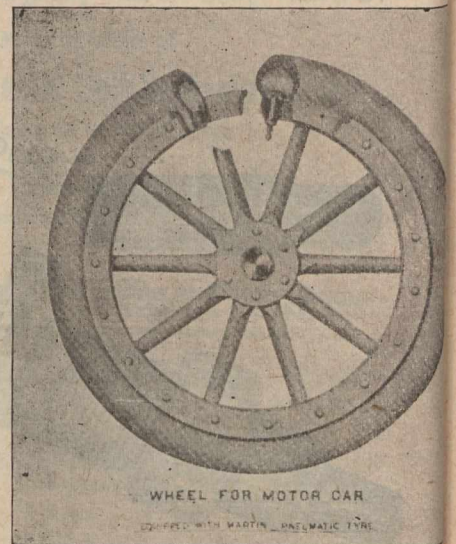
Historic soil greets the traveller from Saskatoon northward, for it is in this

belt that the Indian and the half-breed, nearly eighteen years ago, made their last stand against the irresistible march of civilization. Here are Clark's Crossing, Fish Creek, Duck Lake and Batoche, names long to be remembered in connection with the settlement of the west. At Saskatoon was the hospital after the fight at Fish Creek, the Rosthern is only a few miles from the scene of the decisive battle at Batoche. Here also the late Mr. "Almighty Voice," with two red companions, held civilization at bay for three days some five years ago, while he killed or wounded half a dozen civilians and Mounted Police from a pit in a bluff of poplars. Now the fertile lands of the Saskatchewan Valley are being applied to better purpose, the country is studded with wheatfields, and every year sees a large increase in the land under cultivation. West of Hague and Rosthern, between the two branches of the river, there is an extensive settle-

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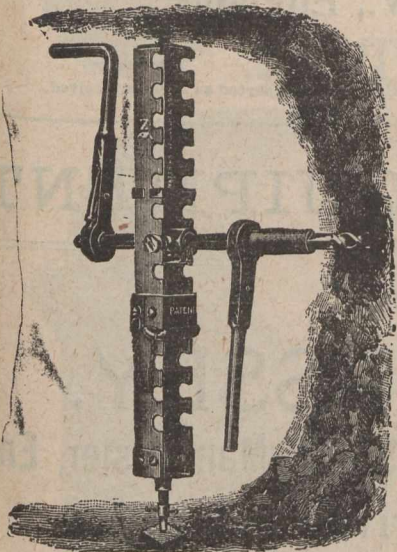
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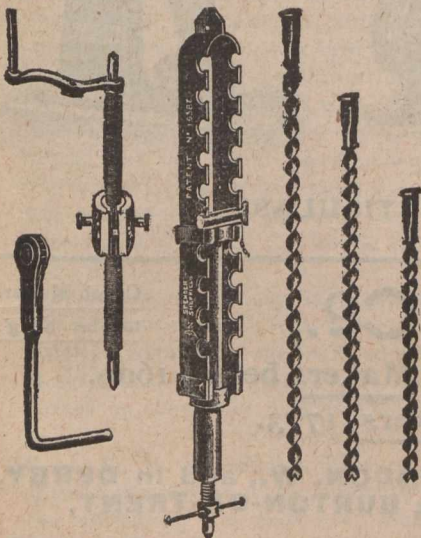


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ment of German Mennonites, mostly the overflow from that prosperous colony in southern Manitoba.

Around Osler a large number of settlers have entered this year, and the immigration agent, said a ferry across the south branch, at a point east of Osler, was needed to admit settlers to the land beyond. No action had been taken to build it, although the material was on the ground. There was not now a homestead to be had between the two branches of the river, which were there 22 miles apart. Many houses were being built, some of them costing \$1,000, while ordinary new barns cost \$800. The land was suitable for either grain or stock. This year the wheat was yielding from 26 to 30 bushels. The town site was only surveyed in August, 1901, and now there are over 100 people here. "I came here twelve years ago, and waited for the country to grow up, and now it is growing all right," concluded Mr. Grant.

The presence of six elevators is testimony to the productiveness of the soil around Rosthern, the largest village between Regina and Prince Albert. Although but six years old, it has a population of 600, and a thrifty settlement at its back. Wheat-growing has been seriously pursued by the Mennonites, as well as the other foreigners who have entered. There are splendid crops this year, running from 35 to 45 bushels, from which it is expected 800,000 bushels will be marketed. With the continued increase in settlement and grain production, it is anticipated that by next fall there will be nine elevators at this point, thus affording, as the splendid crops now do, an illustration of what may be done on the fertile lands of the Saskatchewan Valley. The Mennonite settlers have brought advanced methods into use, which accounts in part for the large production. They also keep excellent horses, build large barns, and are entering into hog-raising. Poultry are kept in large quantities, and last spring from 150 to 200 cases of eggs were shipped out weekly to Winnipeg and the Kootenay. Rosthern buildings are being improved. Last year an \$8,000 school was built, the Canada Territories Corporation put up a handsome brick building, and now the Imperial Bank is erecting a brick office.

The Rosthern vicinity has a task before it in assimilating a large foreign population, comprising a colony of Galicians to the east and one of Doukhobors to the west, each about 30 miles from the railway. The Galicians, as elsewhere in the west, show considerable aptitude in taking up Canadian ways. They learn the English language willingly, are industrious, and readily perform their settlement duties. They have improved implements and raise stock, and are pronounced to be strictly honorable in their business obligations. When not busy at home they work on the railway or elsewhere, thus earning money to improve their farms. They are quick to discard their sheepskin clothing, and soon after

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their arrival they appear in dress similar to the Canadians. Some of the young women take employment, and after a short time they are scarcely distinguishable from the average citizen.

Against the Doukhobors of this section there is no complaint made, other than that they are slow to assimilate. They are pronounced clean, honest, industrious and frugal, living a vegetarian life, buying only the bare necessities of existence beyond what they themselves produce. They hire out a great deal, and are believed to have amassed considerable money, owing to their spending so little. They grow grain and keep horses and cattle, and pay close attention to taking off their harvest. They live in log houses, are careful to bathe regularly, and are hospitable to strangers. The people of this colony have shown no signs of discontent, and have made steady progress since their arrival. The local opinion is that they are "peculiar." They are slower than the other foreigners to learn English, this being attributed to the influence of the older Doukhobors, who, owing to their life of oppression in Russia, have cultivated an attitude of suspicion toward other races which cannot readily be eradicated. They mix very little with their neighbors, and while some progress in assimilation has been made, it will be years before they are thoroughly in touch with Canadian institutions. At the same time they have the necessary attributes of industry and frugality to make them good producers, though light spenders, and to prevent their being a charge on the community.

Duck Lake, the first village in the wooded area, has a large settlement of French half-breeds nearby and more recently a colony of Galicians. There is now also a considerable number of English-speaking people and of Frenchmen from the old land. This was originally an Indian trading post, and was near the scene of the first massacre in the rebellion of 1885. Owing to the "bluffy" nature of the country, the land thereabouts is well suited for cattle-raising, and one settler, Mr. Hilliard Mitchell, has several hundred head. It is now settled fairly densely between the two branches of the river, which are there twelve or fifteen miles apart. Some of the settlers from France live in little white-washed houses, resembling those of Quebec, which form a noticeable contrast to the ordinary prairie architecture. There are 200 people in the village, which does a good retail business.

Northward 38 miles lies Prince Albert, the centre of an expanding settlement.

—Insurance Decisions.—Waiver by Agents. There was no waiver of proofs of loss where the local agent gave notice to plaintiff to send proof of the loss to the general agent, furnishing his address; this not being done by the

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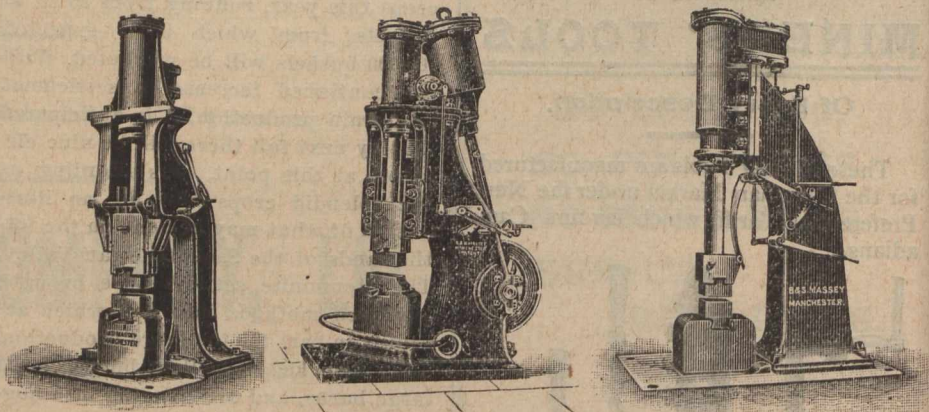
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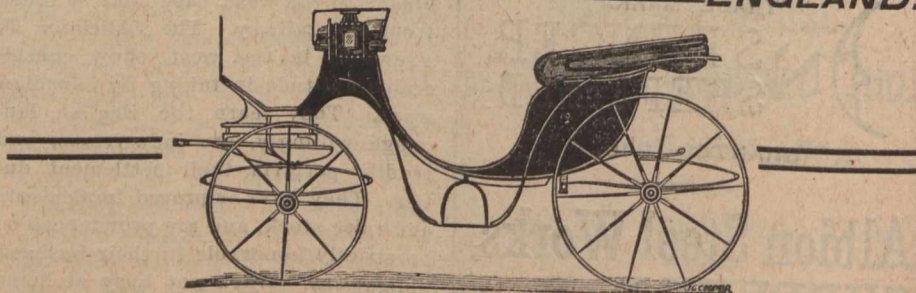
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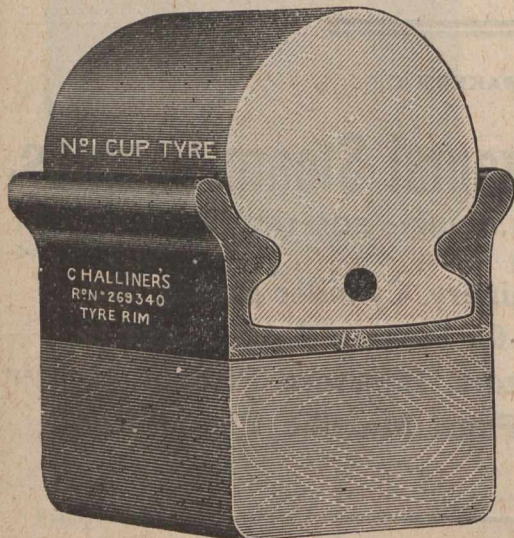
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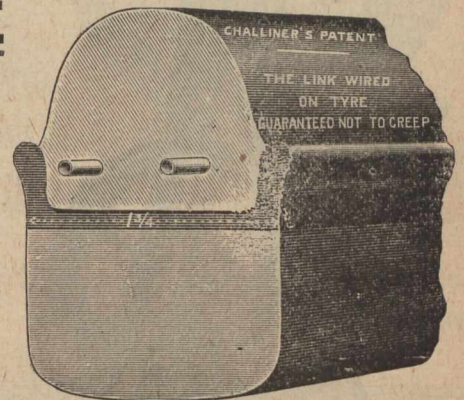


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plaintiff, but defendant's adjuster, after sending one who acted as adjuster for another company to look into the loss, went himself after the limitation had expired; and said the loss was all right and ought to be paid. The policy provided that no agent had power to waive any of its terms except by writing attached to it.—Ruthven vs. Am. Fire Ins. Co. (It. S. C.), 60 N. W. R. 663

An agent of an insurance company has power to orally waive a policy stipulation requiring consent to additional insurance on the property to be endorsed on the policy in writing.—L. & L. & G. Ins. Co. vs. Sheffy (Miss. S. C., 1 So. R. 307. Such a decision substitutes the agents of the company for the officers in the matter of making contracts and gives him power to make a contract specifically forbidden. This is not policy construction but contract making by the court in violation of the company's right to be a party to the making of its own contracts. The business of insurance is, and in the nature of things must be, transacted in large measure through agents operating at long distances from the home office. The company either issues its own contracts or furnishes the agents with blank forms of contracts to be filled up and issued by them. These contracts prohibit agents from consent-

ing to additional insurance except by written endorsement, the terms of which are self-proving. The object of this is twofold: to avoid over insurance, and, therefore, the increased moral hazard of the temptation to incendiarism, and to prevent conflicts as to the terms of modifications of the contract which are apt to arise where the proof relating to the modification is purely oral. Notwithstanding this provision, intended as a proper restriction upon the power of the agent, with notice thereof to the assured, the court says that the very person whose authority it is intended to limit may waive the limitation and this orally. Under such a ruling a company is without that fair protection from the court to which it is justly entitled. The decision is an instance of that abuse of judicial power with which our reports too much abound, especially in the matter of insurance decisions.

A forfeiture for breach of a policy stipulation against encumbrance by a chattel mortgage was not waived by the defendant's adjuster directing the assured to prepare his proofs and send them to the defendant, when at that time the adjuster did not know of the breach, and promptly denied liability on discovery thereof.—Grey vs. Guardian Assur. Co. (N. Y. S. C.), 31 N. Y. Supp. 237; 65 N. Y. St. R. 555.

Delay in bringing an action on an insurance policy until after the expiration of the limitation provided therein, will not prevent a recovery when occasioned by the letters of the general agent of the company holding out hopes that the claim will be settled without suit.—Phoenix Ins. Co. vs. Stewart, 53 Ill. App. 263.

There was evidence that after the fire defendant's adjuster visited plaintiff; that pursuant to his direction proofs of loss were served; that on notice of defects amended proofs were served; that plaintiff was notified that the adjuster would call again; that plaintiff's offers of settlement were rejected; that defendant made no specific offer of settlement, and that plaintiff believed that there had been no final rejection of his claim until after the six months' limitation had expired. Held that defendant had waived a defence based on the limitation clause.—David vs Oakland Home Ins. Co. (Wash. S. C.), 39 Pac. R. 443; 24 Ins. L. J. 348.

Letters of a general agent to plaintiff, holding out hopes of a settlement, were held to effect a waiver of delay in bringing suit beyond the period limited.—Phoenix Ins. Co. vs. Stewart, 53 Ill. App. 73.

Delay in furnishing proofs of loss beyond the time limited for so doing

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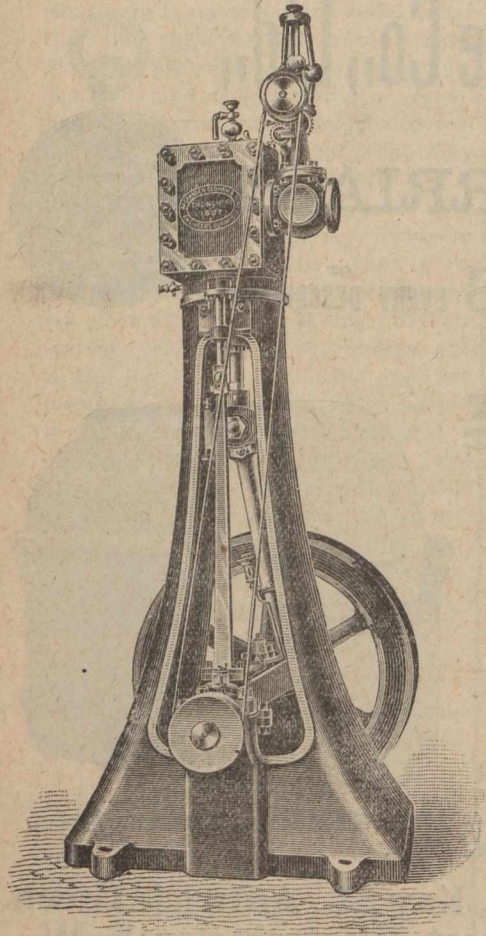
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Borax, xtis.....	0 04	0 06
Brom. Potass.....	0 70	0 80
Camphor. Ref Rings.....	0 00	0 75
" Refoz.ck.....	0 75	0 80
Citric Acid.....	0 35	0 40
Citrate Magnesia lb.....	0 25	0 45
Cocaine Hyd. (oz).....	4 50	5 00
Copperas, per 100 lbs.....	0 75	0 80
Cream Tartar.....	0 20	0 25
Epsom Salts.....	1 25	1 75
Glycerine.....	0 17	0 20
Gum Arabic per lb.....	0 20	0 40
" Trag.....	0 50	1 00
Insect Powder lb.....	0 25	0 40
do per keg, lb.....	0 22	0 30
Menthol, lb.....	7 50	8 00
Morphia.....	1 35	1 45
Oil Peppermint lb.....	2 75	3 00
Oil Lemon.....	1 15	1 25
Opium.....	3 50	4 00
Oxalic Acid.....	0 07	0 09
Phosphorus.....	0 50	0 75
Potash Bichromate.....	0 08	0 10
Potash Iodid.....	3 00	3 40
Quinine.....	0 30	0 40
Strychnine.....	0 65	0 80
Tartaric Acid.....	0 28	0 33
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.....	1 75	2 50
Blue Vitriol.....	4 75	5 75
Brimstone.....	2 00	2 50
Caustic Soda.....	2 00	3 00
" ".....	0 00	0 00
Soda Ash.....	1 25	1 50
Soda Bicarb.....	1 75	2 25
Sal. Soda.....	0 75	0 85
" Concentrated.....	1 50	2 00
Dyestuffs.		
Archil, con.....	0 27	0 29
Cutch.....	0 08	0 09
Rx. Logwood.....	0 09	0 12

was waived where defendant's agent represented that it would take no advantage of the delay, and that the loss would be adjusted, especially as, in that case, the policy did not specifically provide for a forfeiture in case of failure to file proofs in time: The promise was made on condition that plaintiff would come to Texas. He did so and attempted to reach a settlement, which the adjuster evaded making.—Burlington Ins. Co. vs. West. Refrig. Co., 55 Ill. App. 329.

The limitation clause was held to have been waived when the evidence showed that Defendant's agent, authorized to represent it in the matter of the adjustment of the claim, entered into negotiations with assured for a settlement of the claim, of such character that they induced the assured to believe that defendant would pay, or at least would not rely on the limitation as a defence.—Fireman's Fund Ins. Co. vs. West. Refrig. Co., 55 Ill. App. 329.

After the loss assured told the agent that he had other insurance, in violation of a policy stipulation. The agent said he did not know what action the company would take concerning the claim, and the general agent wrote to assured that he "could not take any action in the matter, but if assured had any claim she should present it in the manner prescribed in the policy." Held that the limitation clause had not been

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCT. 23, 1902.

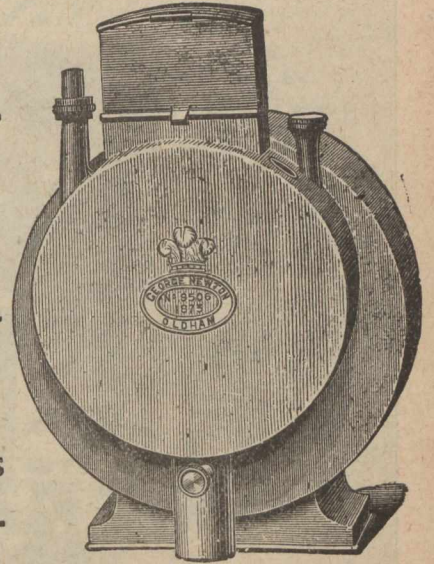
Name of Article.	Wholesale	
	\$ c.	\$ c.
Chip Logwood.....		
Indigo (Bengal).....	1 50	1 75
Indigo Madras.....	0 70	1 00
Gambler.....	0 07	0 07½
Madder.....	0 09	0 12
Sumac.....	50 00	55 00
Tin Crystals.....	0 22	0 28
Fish.		
Bloaters, per box.....	1 00	1 25
Labrador Herrings.....	0 00	5 00
do do Half brls.....	2 75	3 00
Mackerel No. 2, brls.....	0 00	12 50
" " ¼ barrel.....	6 00	6 50
Green Cod, No. 1.....	5 25	0 00
Green " large.....	0 00	5 25
No. 2.....	4 00	0 00
Large dry Gaspe per qntl.....	5 00	5 25
Salmon, brls Lab. No. 1.....	0 00	14 00
Salmon, (half brls).....	0 00	0 00
" Brit. Col brls.....	0 00	0 00
Boneless Fish.....	0 00	0 00
" Cod.....	0 05½	0 06
Skinless Cod, case.....	4 75	5 00
Loch Fyne Herrings, keg.....	1 10	1 15
Flour.		
Ogilvie's Hungarian.....	0 00	4 00
Ogilvie's Glenora Patent.....	0 00	3 80
Manitoba patents.....	0 00	4 00
Strong Bakers.....	3 70	3 80
Winter Wheat patents.....	4 00	4 10
Straight roller.....	3 65	3 80
do bags.....	1 75	1 85
Superfine.....	4 50	4 60
Rolled Oats.....	4 75	0 00
Corn meal, bag.....	1 50	1 55
Bran bulk.....	18 50	14 00
Shorts.....	19 00	20 00
Moullie.....	34 00	26 00
Farm Products.		
BUTTER; Choicest Cr.....	0 20½	0 20½
Eastern do.....	0 00	0 00
Under Grades Cr.....	0 19½	0 20
Townships Dairy.....	0 19	0 20
Western Dairy.....	0 15½	0 16½
Good to choice.....	0 14	0 15
Fresh Rolls.....	0 16½	0 17

GEORGE NEWTON, LTD.



GAS METER =
MANUFACTURERS.

OLDHAM,
ENGLAND.



Special quotations
under the new Canadian
Preferential Tariff.

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCT. 23, 1902.

Name of Article.	Wholesale	
Farm Products.—Con.		
CHEESE:	\$ c.	\$ c.
Ont. New.....	0 11 1/2	0 11 1/2
Eastern.....	0 11 1/2	0 11 1/2
Eggs: Best selected.....	0 21	0 22
Straight gathered.....	0 17	0 17 1/2
Straight fall.....	0 00	0 00
No. 2.....	0 15	0 16
Maritime Prov.....	0 00	0 00
SUNDRIES:—		
Potatoes, per bag of 90 lbs.....	0 70	0 80
Honey, White Clov., Comb.....	0 11	0 11 1/2
Extracted.....	0 07	0 08
Beeswax.....	0 25	0 30
BEANS: prime.....	2 10	2 20
do. Best hand-picked.....	0 00	0 00
Groceries.		
Sugars: Factory.		
Ex Granulated, brls.....	0 00	3 75
Acadia gran'd.....	0 06	3 70
Ex Ground, in brls.....	0 00	4 50
" " in bxs.....	0 00	4 70
Powdered, in brls.....	0 00	4 25
" " boxes.....	0 00	4 40
Paris Lump, in brls.....	0 00	4 50
" " half brls.....	0 00	4 50
" " 100-lb bxs.....	0 00	4 50
" " 50-lb bxs.....	0 00	4 80
Branded Yellows.....	3 05	3 55
Molasses (Barbados).....	0 28	0 32
do brls. & 1/2s.....	0 26	0 35 1/2
Evaporated Apples.....	0 09 1/2	0 16
Raisins:		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 08 1/2	0 10
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 00	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 00	0 07 1/2
Selected.....	0 00	0 00
Layers.....	0 00	0 00
Currants, Provincials.....	0 05	0 05 1/2
Filigras.....	0 00	0 06
Patras.....	0 00	0 00
Vostizzas.....	0 00	0 07
Prunes, Cal.....	0 07	0 09 1/2
do French.....	0 04	0 05
Figs in bags.....	0 08 1/2	0 00
new layers.....	0 08	0 13
Rice, C. C.....	2 82 1/2	2 92 1/2
standard B.....	2 92	3 02 1/2
Patna..... 100 lb.....	4 25	4 75
Burmah.....	4 00	4 10
Crystal Japan.....	4 50	0 00
Carolina..... Java.....	0 00	3 07 1/2
Pot Barley, bag 38 lbs.....	6 90	2 00
Pearl " per lb.....	0 08	0 05
Tapioca, Pearl.....	0 02 1/2	0 00
Flake.....	0 02 1/2	0 00
Corn, 2 lb. tins.....	0 80	0 90
Peas, 2-lb tins.....	0 80	1 00
Salmon, 4 doz. case.....	3 60	5 00
Tomatoes, 3s. per doz.....	1 00	1 10
String Beans.....	0 80	0 85

waived.—Donagh vs. Farmers' Fire Ins. Co. (Mich. S. C.), 62 N. W. R. 721.

The defendant having knowledge of the fire sent its adjuster to settle and adjust the loss on defendant's house and contents. He was furnished with a list of contents, showing what was saved and what lost. He said he only wanted to know what property was gone, and, with the list in his hand, made a personal inspection of the property. At the trial the defendant for the first time indicated an intention to rely on the requirement of formal proofs. Held that the stipulation requiring formal proofs had been waived.—Harrison vs. German-Am. Fire Ins. Co. (N. S. C. C.) 67 Fed. R. 577.

A clear space warranty is waived if the company's local agent at the time of writing the application knew that there was no such clear space.—L. & L. & G. Ins. Co. vs. Farnsaw Lumber Co. (Miss. S. C.), 17 So. R. 45.

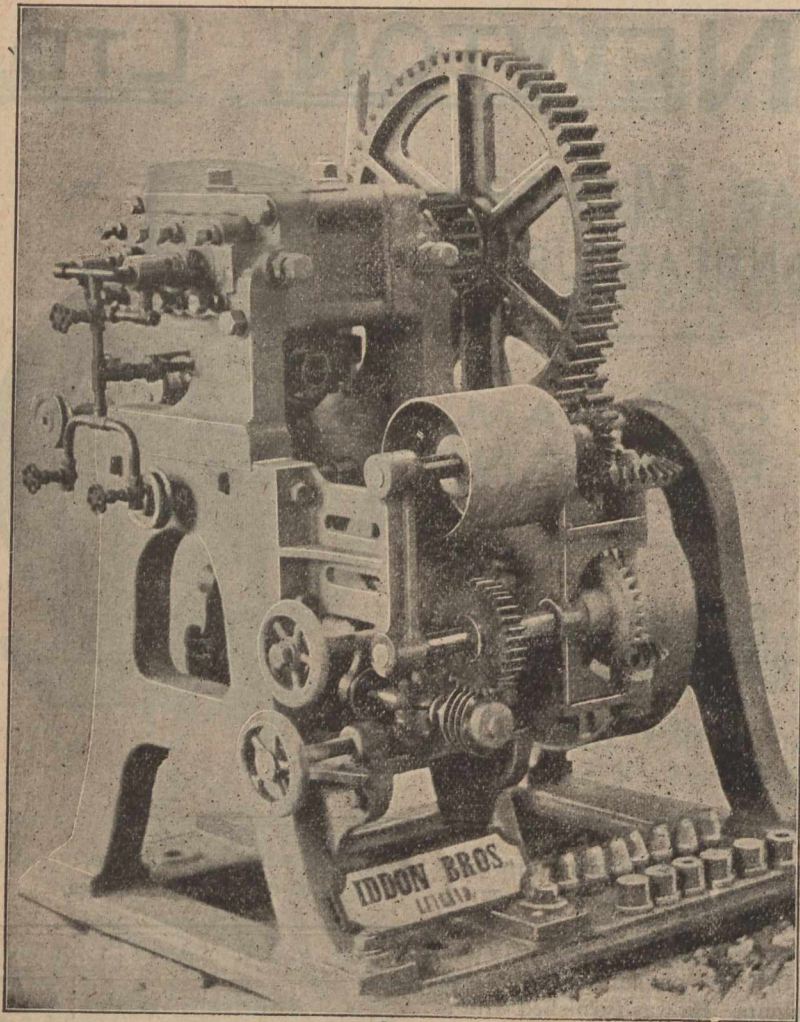
A special agent and adjuster employed by the defendant for twenty years, to whom notice was customarily sent on a printed blank, occupies such a relation to the company as to bind it by his statement as the reason for refusing to adjust the loss.—Rockford Ins. Co. vs. Williams, 56 Ill. App. 38.

The company's adjuster did not waive stipulations requiring the furnishing of an inventory and proofs of loss by telling assured that as to her household goods everything was satisfactory, but that he wanted her to get, as far as possible, bills of her store goods, and that as soon as she notified him that matters were ready he would meet her.—Allen vs. Milwaukee Mechs. Ins. Co. (Mich. S. C.), 64 N. W. R. 15.

Where the policy stipulated that no waiver should be valid unless in writing signed by the president or vice-president, and secretary or assistant secretary, it was held that neither a solicitor,

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, OCT. 23, 1902.

Name of Article.	Wholesale	
Hardware.		
Antimony.....	0 09 1/2	0 10
7 1/2" Block, L & F, " ".....	0 00	0 81
" " Straits.....	0 00	0 00
" " Strip.....	0 00	0 82
Copper: Ingot.....	0 00	0 00
CUT NAIL SCHEDULE.		
Base Price, per Keg, car lots.....	2 40	0 00
Less quantity.....	2 45	0 00
Extras—Over and above 30d., 40d., 50d., 60d and 70d Nails.....		
Cut and Fence Nails—		
16 and 20d Hot Cut, per 100 lbs.....	0 05	0 00
10 and 12d ".....	0 10	0 00
3 and 9d ".....	0 15	0 00
5 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—		
2d 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
3 and 9d ".....	0 65	0 00
5 and 7d ".....	0 70	0 00
4 to 5d ".....	0 95	0 00
2d ".....	1 20	0 00
Finishing nails—		
3 inch and longer per 100 lbs.....	0 60	0 00
2 1/2 and 2 3/4 inch.....	0 65	0 00
2 and 2 1/4 ".....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
Slating nails—		
1 1/2 and 1 3/4 inch per 100 lbs.....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
Common barrel nails—		
1 1/2 inch per 100 lbs.....	1 00	0 00
1 ".....	1 00	0 00
3/4 ".....	1 25	0 00
1/2 ".....	1 50	0 00
Clinch nails—		
3 inch and longer per 100 lbs.....	0 60	0 00
2 1/2 and 2 3/4 inch.....	0 65	0 00
2 and 2 1/4 inch.....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
Sharp and flat pressed nails		
3 inch and longer per 100 lbs.....	1 35	0 00
2 1/2 and 2 3/4 inch.....	1 50	0 00
2 and 2 1/4 ".....	1 65	0 00
1 1/2 and 1 3/4 ".....	1 85	0 00
1 1/4 ".....	2 50	0 00
1 ".....	3 00	0 00
Coil Chain—No. 6.....	0 11 1/2	0 00
" " 5.....	0 10	0 00
" " 4.....	0 09 1/2	0 00
" " 3.....	0 09	0 00
" " 2.....	0 07 1/2	0 00
" " 1.....	4 35	0 00
" " 1/2.....	4 25	0 00
" " 3/4.....	4 00	0 00



Iddon Brothers,

INDIA RUBBER ENGINEERS.

Brookfield Iron Works,

LEYLAND, ^{Near} PRESTON, England.

Engineers and Rubber • Machinists,

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

Specialties: All kinds of Rubber Machinery.

SPECIAL NOTE:—Buyers of Rubber Machinery, have 33½ p.c. in their favor by purchasing from the Makers and Inventors in England under the new Canadian Preferential Tariff.

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, OCT. 23, 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
¾ & 1 in.	3 76	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, } gauge 28	4 40	4	65
or equal. } gauge 28	4 10	4	35
Comet do 28 gauge			
Iron Horse Shoes:			
No. 2 and larger	0 00	3	35
No. 1 and smaller	0 00	3	60
Bar Iron, per 100 lbs.	1 90	1	95
Car lots	0 00	0	00
Norway, base	0 00	4	25
Am. Sh. St'l, 6 ft. x 2½ ft., 18	0 00	3	20
" " " 20	0 00	3	20
" " " 24	0 00	3	30
" " " 26	0 00	3	40
" " " 28	0 00	3	50
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.	4 00		
Ord. 52 sheets	2 65		
" 60 do	2 70		
" 75 do	2 75		
Black Iron pipe, ½ in.	2 22		
1 in.	2 45		
¾ in.	2 65		
¾ in.	3 40		
1 in.	4 80		
1¼ in.	6 80		
1½ in.	8 30		
2 in.	11 60		
per 100 ft. nett.			
Steel, cast p. lb., Blk Diam'd	0 08	base	
" Spring, 100 lbs.	3 00	0	00
" Tire,	2 30	base	
" Sleigh shoe, 100 lbs.	2 20	base	
" Toe Calk.	2 90		
" Machinery	2 76	base	
" Harrow Tooth	2 50		
Tin Plates:			
IC Coke, 14 x 20	4 25		
IC Charcoal, 14 x 20	4 50		
IX Charcoal	5 50		
JV " "	6 50		

nor the superintendent of agencies had power to waive the conditions of the policy; it was also held in this case that the terms of a policy cannot be waived before it is issued.—Bernard vs. U. S. Life Ins. Assn., 32 N. Y. Supp. 223; 65 N. Y. S. R. 421.

Notwithstanding a policy provision that no agent shall have power to waive any of its conditions or provisions, an agent has power to waive a stipulation of avoidance in case of encumbrance by a chattel mortgage not consented to in writing.—Rediker vs. Queen Ins. Co. (Mich. S. C.), 65 N. W. R. 105.

A stipulation in a fire policy avoiding it if the property is mortgaged will not avoid it if it is subsequently issued in pursuance of a parole contract to insure made without any questions being asked as to the existence of a mortgage. On delivering the policy on an unfinished building, in pursuance of a parole contract to insure, in which the time for completion was not mentioned, assured objected to a stipulation therein, requiring that the building be completed in thirty days, and the agent orally agreed that he might take all the time he wanted. Held that the stipulation had been waived.—Queen Ins. Co. vs. Kline et al. (Ky. C. A.); 32 S. W. R. 214; 17 Ky. L. R. 619.

A general provision in a policy that no officer or agent of the company shall have power to waive any of its provisions, is nugatory, and does not protect the company from parole waivers by general agents.—Long Island Ins. Co. vs. Gt. W. Mfg. Co. (Kansas S. C.), 47 Pac. R. 738.

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, OCT. 23, 1902.

Name of Article.	Wholesale.		
	\$	c	¢
Terne Plate IC, 20x28			
Russ. Sheet Iron	7 50	0	00
Lion & Crown tin'd sh'ts	0 10	0	00
22 and 24 gauge case lots	0 00	7	75
26 gauge	0 00	7	75
Lead: Pig, per 100 lbs;	3 25	3	35
Sheet,	0 00	0	04½
Shot, 100 lb., less 2¼ p.c.	6 00	6	50
Lead Pipe, per 100 lbs.	7 09	0	00
			less 37½ p.c.
Zinc:			
Spelter, per 100 lbs.	0 00	5	25
Sheet, Zinc "	5 75	6	00
Black Sheet Iron.			
Per 100 lbs.			
8 to 16 gauge	2 40	0	00
18 to 20 do	2 30	0	00
22 to 24 do	2 35	0	00
26 do	2 40	0	00
28 do	2 45	0	00
WIRE:			
Plain galv'd, No. 5	3 95	0	60½
do do No. 6, 7, 8	3 45	0	00
do do No. 9	2 80	0	00
do do No. 10	3 55	0	00
do do No. 11	3 55	0	00
do do No. 12	2 95	0	00
do do No. 13	3 05	0	00
do do No. 14	4 05	0	00
do do No. 15	4 55	0	00
do do No. 16	4 80	0	00
Barbed Wire—			
Spring Wire per 100, 1.25	2 90	f.o.b.	
net extra.			Montreal,
Iron and Steel Wire pl'n			
6 to 9	2 60	base,	
Rope.			
Seal, base	0 00		
" 7-16 and up	0 12½		
" ¾ "	0 13		
" 5-16 "	0 13½		
" ¾ "	0 13½		
" 3-16 "	0 14		
Manilla, 7-16 & lgr.	0 15		
" ¾ "	0 15½		
" 5-16 "	0 16		
" ¾ "	0 16		
" 3-16 "	0 16½		
Lath yarn	0 11½		

The General Incandescent Co., Ltd.,

Works & Warehouses: ILFORD.

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

Mantles Made to Customers Specifications at Lowest Prices.

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

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

MONTREAL WHOLESALE PRICES CURRENT. THURSDAY, OCT. 23 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Wire Nails.		
Base Price carload.....	2 50	
Less than ".....	2 56	
2d extra.....	1 00	
2d f.....	1 00	
3d.....	0 65	
4d and 5d.....	0 40	
6d and 7d.....	0 30	
8d and 9d.....	0 15	
10d and 12d.....	0 10	
16d and 20d.....	0 05	
30d to 60d.....	Base	
Building Paper.		
Dry Sheeting (roll).....	0 35	0 00
Tarred ".....	0 45	0 00
Hides.		
Montreal Green Hides		
" No. 1.....	0 09	0 00
" No. 2.....	0 08	0 00
" No. 3.....	0 07	0 00
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins.....	0 00	0 00
Clips.....	0 00	0 00
Lambskins each.....	0 00	0 60
Calfskins, No. 1.....	0 00	0 10
" No. 2.....	0 00	0 8
Horsehides.....	1 50	2 60
Leather		
No. 1 B. A. Sole.....	0 37	0 28
No. 2 B. A. Sole.....	0 35	0 28
No. 3 B. A. Spanish Sole.....	0 34	0 25
Slaughter, No. 1.....	0 28	0 29
light medium & heavy.....	0 28	0 29
" No. 2.....	0 26	0 27
Harness.....	0 26	0 32
Upper, heavy.....	0 24	0 36
Upper, light.....	0 35	0 37
Grained Upper.....	0 34	0 35
Scotch Grain.....	0 35	0 38
Kip Skins, French.....	0 60	0 65
English.....	0 45	0 55
Canada Kip.....	0 50	0 60
Hemlock Calf.....	0 50	0 70
" Light.....	0 50	0 66
French Calf.....	0 85	1 10
Splits, light and medium.....	0 22	0 25
" heavy.....	0 17	0 20
" small.....	0 18	0 20
Leather Board, Canada.....	0 06	0 10
Enameled Cow, per ft.....	0 16	0 18
Pebble Grain.....	0 12	0 14
Glove Grain.....	0 12	0 13
B. Calf.....	0 15	0 20
Brush (Cow) Kid.....	0 11	0 13
Buff.....	0 13	0 16
Russsets, 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 39	0 42
" No. 1.....	0 20	0 22
" ordinary.....	0 14	0 16
Colored Pebbles.....	0 13	0 16
" Calf.....	0 16	0 22

FLOOD TIDE AT PRINCE ALBERT.

To say the least, two real surprises await the traveller from more southern latitudes when he alights on the banks of the broad Saskatchewan at Prince Albert, says a Globe correspondent. The bald, bare prairie, which is supposed to be the universal feature of the west, is left behind at Duck Lake, and a wooded, park-like area entered, resembling in appearance the country of old Ontario. The trees are resplendant in yellows, reds and browns, exhaling a delicious odor of poplar breath. The air is balmy, with no suggestion of frost, and although it is farther north than the northern boundary of Manitoba no damage has yet been done by the cold, and asters and marigolds and prairie sunflowers are blooming, as unharmed as in August. Residents go about without top coats, the days are bright with sunshine, and harvesting operations are only now being brought to a conclusion. This old Hudson's Bay post is just awakening to its opportunities, for the district is being peopled with thousands of settlers. The fact is scarcely credited by the old-timers who have lived so long under the belief that they were off the track of progress, so far as settlement was concerned. Serene and not discontented, Prince Albert has existed for decades, growing some, ministering to the needs of a small settlement, gaining partial sustenance from the fur trade of the lords of the north, and indulging in a hope that some day the merits of the country might be appreciated.

Almost before it was aware, the new immigration movement was surging at its doors, and to-day the land is be-

MONTREAL WHOLESALE PRICE CURRENT THURSDAY, OCT. 23, 1902.

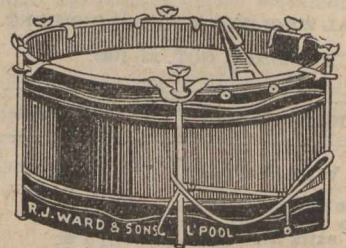
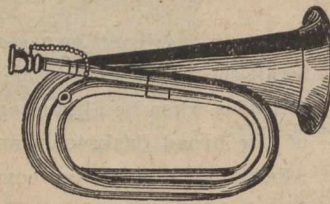
Name of Article.	Wholesale.	
	\$ c.	\$ c.
Oils		
Cod Oil.....	0 85	0 40
S. R. Pale Seal.....	0 00	0 55
Straw Seal.....	0 40	0 50
Cod Liver Oil, Nfd. Norw.....	1 40	1 60
" Process.....	2 00	2 25
" Norwegian.....	0 08	0 10
Castor Oil.....	0 07	0 08
Castor Oil brls.....	0 80	0 00
Lard Oil, Extra.....	0 70	0 80
".....	0 71	0 72
Linseed, raw, nett.....	0 74	0 75
" balled, nett.....	1 05	1 15
Olive, pure.....	0 00	3 70
Extra, qt., per case.....	0 75	0 76
Turpentine, nett.....	0 22	0 30
Petroleum:		
Benzine.....	0 22	0 30
Class.		
United inches, 00 to 35.....	0 00	2 10
do 36 to 40.....	0 00	2 20
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.....	5 00	5 25
do No. 1.....	4 62 1/2	4 87 1/2
do No. 2.....	4 25	4 70
do No. 3.....	4 37 1/2	4 62 1/2
do No. 4.....	4 37 1/2	4 62 1/2
White Lead dry.....	5 50	5 50
Red Lead.....	5 00	5 50
Venetian Red Eng.....	1 75	2 00
Yel. Ochre, French.....	1 50	3 25
Whiting, ordinary.....	0 45	0 50
do Gilders.....	0 60	0 70
do Paris, do.....	0 85	1 00
English Cement, cask.....	2 15	2 25
Belgian do.....	1 65	1 90
German do.....	2 25	2 45
American do.....	2 00	2 40
Fire Bricks per 1000.....	16 00	32 00
Fire Clay.....	1 50	1 75
Rosin.....	2 75	5 50
Glue:		
Domestic Broken Sheet.....	0 13	0 15
French Casks.....	0 11	0 12
do brls.....	0 00	0 14
American White, brls.....	0 16	0 20
Coopers' Glue.....	0 27	0 28
Brunswick Green.....	0 04	0 10
French Imperial Green.....	0 12	0 16
No. 1 Furnit's Varn' h. pr. gl.....	0 65	0 70
a do.....	0 75	1 00
Brown Japan.....	0 60	0 75
Black Japan.....	0 50	0 75
Orange Shellac, No. 1.....	2 00	2 25
do do Pure.....	2 25	2 75
White do.....	2 75	3 00
Putty Bulk 100 lb. brl.....	0 00	2 00
Parisgreen in drum 1 lb pk.....	0 18	0 19
Kalsomine, 5 lb pkgs.....	0 00	0 08
Wool.		
Canadian Washed.....	0 00	0 14
North West.....	0 00	0 00
Unwashed.....	0 08	0 00
B. A. Scoured.....	0 35	0 37 1/2
Natal.....	0 16	0 17 1/2
Cape, greasy.....	0 17	0 15
Australian greasy.....	0 14	0 20



Laying Callender Mains at CALCUTTA.

ing homesteaded and sold as far as 75 miles from the town. Even now some of the old-timers are incredulous, and one was heard to say the other night that it was ridiculous to think that wild land in the Carrot River alley was worth \$5 an acre. So accustomed have those people become to look at the reverse side of the shield that that section has been facetiously called the Valley of Disappointment. Twenty-five years ago a few settlers entered, in the expectation that the new Pacific Railway would pass that way. Fate decreed otherwise, and all the while farmers farmed on, in periodical disappointment over railway enterprises, but meantime becoming wealthy in spite of themselves. The question arises whether it is better to become wealthy, though disappointed, or to have been favored with the railway—and perhaps not so much money, who knows? Now, when another generation has sprung up, the

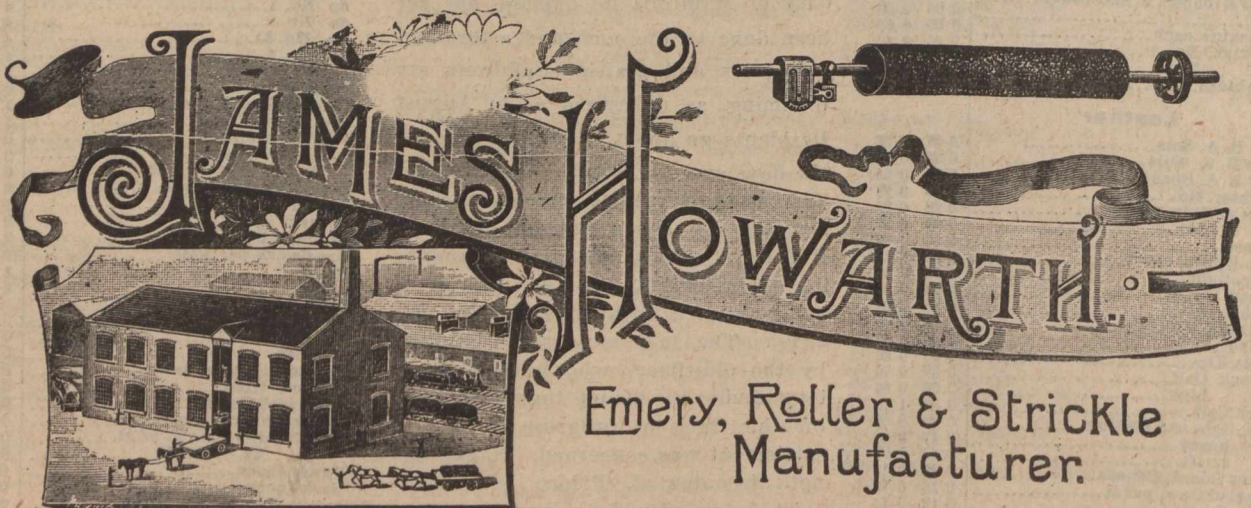
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settlers are in a fair way to achieve their ambition, for the construction of the Erwood branch of the Canadian Northern is being pushed westward from the Manitoba boundary, while gangs of men are also working eastward through the settlement.

Into that region have gone hundreds of Americans this year, filling up several townships, stretching south-eastward many miles. Most of them take a homestead and buy additional land from other large owners or dealers. Near Fort La Corne, on the Saskatchewan, 40 miles east of Prince Albert, a considerable colony of Norwegians have settled. The overflow of Americans is now directed west of Prince Albert, in Shell River Valley, than which there is said to be no better land in the whole northwest. Within the last fortnight ten American families have gone there. The land is fairly well timbered, and there is plenty

of water without going very deep. There has also been a large movement into the Birch Hills country, south-east of Prince Albert, leading to the Hoodoo plain, where there are upwards of two million acres of good, land, little of which has yet been taken. Another large tract is the stretch of prairie west from Redberry Lake, lying toward Battleford, in the elbow formed by the North Saskatchewan. This fertile plain reaches over to the Vermilion River country, into which outposts of settlement have been planted from Edmonton this year. Battleford, besides being a historic spot, with its old Government buildings, recalling the days when it was the Territorial capital, is the centre of a rich section of farming and ranching land. Scores of settlers have recently entered, and it is said to be a land of great promise. This, too, is on the old Mackenzie route, and is now most readily acces-

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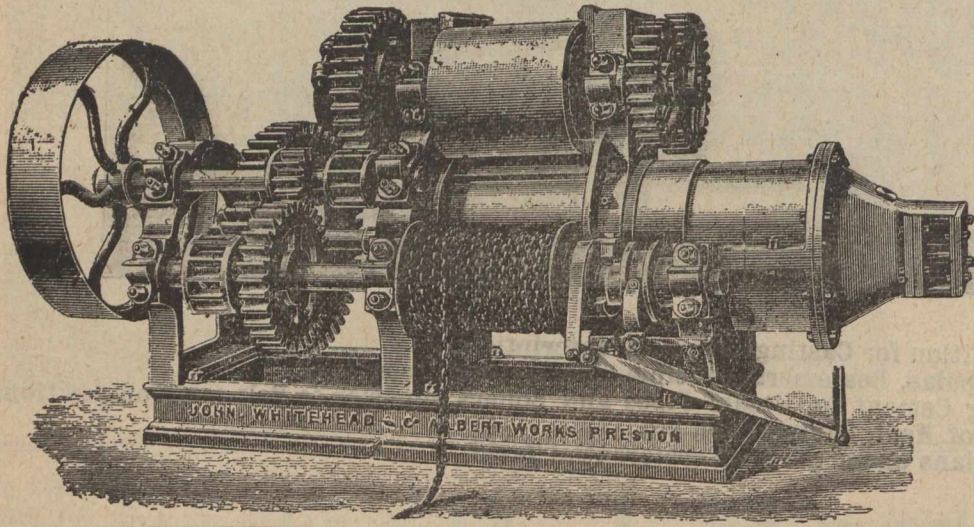
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sible from Saskatoon. A few miles above Battleford there is a valuable water-power. Gradually the land along the whole route of the Canadian Northern transcontinental line is being taken up, so that paying traffic will await the first train that crosses on its steel.

The recent entries for homestead lands in the Prince Albert office, by far the largest in its history, show how rapidly settlement is advancing in central Saskatchewan. For the year ending August 31 there were taken up 1,164 homesteads, comprising 186,340 acres, compared with 585 homesteads of 93,600 acres in the previous corresponding twelve months. Since Jan. 1 66 earloads of settlers' effects have been unloaded at this point.

The semi-wooded country is ideal for mixed farming, and stock-raising is increasing. For a farmer to have 20 or 25 cattle is now quite usual. In contrast with almost every other Northwest town, a lumber business is also carried on, two sawmills operating in Prince Albert, and one twenty miles to the north, amid the pine and spruce forests of the great fur domain. Another mill is also to start soon, and the four will contribute largely to the

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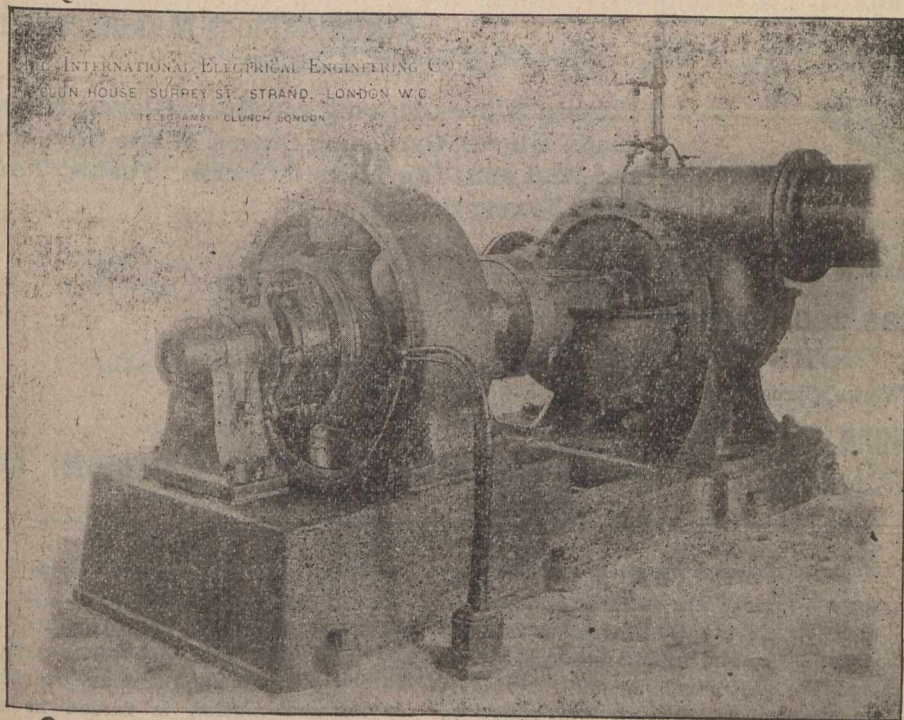


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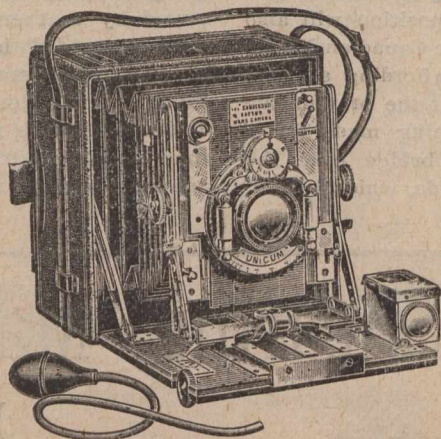
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building material required in this growing country. There are at the same time a well-satisfied class of settlers, who have withstood the hardships of isolated pioneering, and who can now scarcely believe their eyes when they witness the coming of so many new citizens. "When I first came here in 1878 to look over the country," said Mr. William Plaxton, now Immigration agent "I was a little too much taken with the country. I rode over from Winnipeg in June, and the prairie was covered with roses. The vegetation was right up to the pony's back, and the pea-vine so high they scratched my feet in the stirrup. I settled here in 1879 as a farmer, but it was too far from civilization. But I farmed for 22 years, and I would not now go back to Ontario and farm if you gave me the land for nothing."

Excellent crops are being saved this year. The farmers are now busy stacking their grain, little stock thrashing being done in this district. In a day or two the work of thrashing

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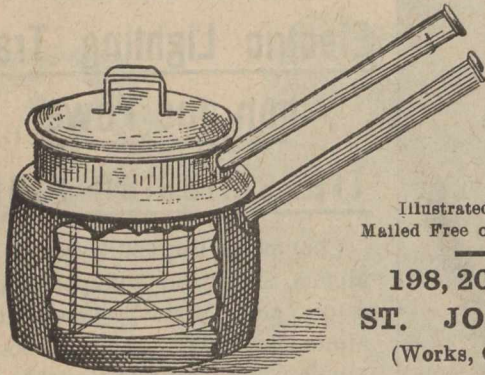
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will be begun in earnest. The possibilities of grain-raising up here may be seen in last year's crop returns, which show that Saskatchewan district with its limited population, produced 829,737 bushels of wheat, which yielded 28 bushels to the acre—three bushels more than Manitoba—579,542 bus. of oats, or 45 to the acre, and 91,637 bushels of barley, or 34 to the acre, a total grain yield of 1,500, 910 bushels. A good deal of hay is also raised, on account of the stock industry, and the farmers have only completed saving that crop in time to harvest their wheat. The winters are cold and dry, but the custom is to allow many of the horses and cattle to winter outside, the trees affording a good deal of shelter. Prince Albert is favored with a creamery, which gives a start to the dairy industry, while a brewery, two flour mills and an elevator afford local markets for grain.

Through this great fertile valley sweeps the majestic Saskatchewan River, which must soon bear its portion of the traffic of this western empire. Its great width and length, affording almost uninterrupted navigation from Edmonton to Hudson Bay or to Winnipeg, will surely be utilized for freighting when the railways seem already incapable of handling the traffic of an infinitesimal population compared with what is to be. There are one or two rapids which must be overcome, the chief being at the point where the river empties into Lake Winnipeg. Even now there is a tramway by which the Hudson's Bay Company have transferred their cargoes at that point for many years past.

Some relief is wanted from the long rail haul, for merchants in Prince Albert say there is little difference in the cost of their freights now as compared with the old half-breed ox-cart freighter system from Winnipeg, and later Qu'Appelle, and in those days all the money paid for transportation was spent locally, instead of going east. As a matter of fact, the present

freight charges from Regina on less than car lots are \$1.15 a hundred on the first-class and 85 cents on the second-class, while in summer time years ago the half-breeds brought in goods at \$1 a hundred, and sometimes 75 cents, while in the winter it at times rose to \$2. The trail route was 270 miles from Qu'Appelle, and the rail route is 249 miles from Regina. There are now three mixed trains per week, each carrying mails, whereas until quite recently there were but two trains per week. The increased settlement demands an early increase in railway facilities. The position will also be improved when the Canadian Northern branch arrives, affording at least some competition. At the present moment surveys are being made for a railway and traffic bridge over the river here, 950 feet wide, which is now

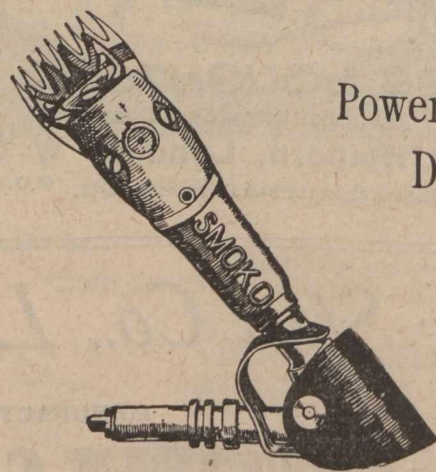
navigated by one of the oddest ferries afloat. Its motive power is the current, which operates against its side. The scow is headed upstream, guided and steadied by an overhead cable, and motion is forced in the same manner that the wind drives a sailboat, the current, in place of the wind, striking the slant of the boat.

Prince Albert has made slow but steady progress for years past. Besides agriculture, it has had sustenance from the fur trade. In fact, in the region to the north no progress has been made in agriculture, as settlement was deterred by that enemy of the prairie settler, wooded land. The soil for several miles northward is lighter, though it will doubtless be generally cultivated before many years. Meantime at least \$50,000 worth of furs are annually brought in by the stray In-

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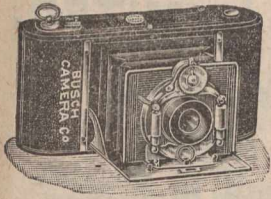
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dians and trappers who people the wilderness of North Saskatchewan.

MILLIONS ADDED TO INDIA'S PEOPLE.

The total population of British India, according to a statistical abstract issued by the India Office recently is 294,360,356. This is an increase of 7,136,925 on the census of 1891. Unfortunately, the increase is only to be found in British territory, for in the native States there is a decline of 3,585,938. This is undoubtedly due to the plague and famine. For instance, in Baroda the population last year was 944,058, whereas in 1891 it was 2,415,396. Equally startling are the figures in the Rajputana agency, namely, 4,619,055, as against 12,016,102, and in the Bombay States 6,908,648, against 8,059,298. Indeed this difference per cent. in the native States between the two periods shows a decline of 5.43, the population of 1891 being 66,047,487, while in 1901 it is recorded as 62,461,549. In British territory the increase is 4.85 per cent. The

largest towns are Calcutta, with a population of 1,025,987; Bombay, 776,006 (a decline of 45,758 on the register of 1891, due mainly to plague), and Madras, 509,346.

The religions of India also supply striking figures. There are 207,146,422 Hindoos, 62,458,061 Mohammedans, 9,476,750 Buddhists, 2,923,241 Christians, and 18,228 Jews. Of the Christians 453,462 describe themselves as members of the Church of England, 221,040 as Baptists, 76,907 as Methodists, 53,931 as Presbyterians, 37,874 as Congregationalists, and 1,202,169 as Roman Catholics.

There is no return for 1901 of those unable to read and write, but the figures for 1891, which are given, are interesting. No fewer than 118,000,000 males and 127,000,000 females ten years ago were unable to read a newspaper or write a letter, and it is hardly possible to imagine that these figures have been very materially reduced.

The expenditure last year on famine relief was £4,125,230, an amount nearly double that spent in 1899-1900, when of course the suffering was not so great. On 1897-8, the period of the previous memorable outbreak, £3,550,405 was

spent in relief, a third of which sum was given away in gratuitous relief. Last year £1,430,712 was granted as "gratuitous relief." The revenue provided by the "famine grant" established in 1877-8 now amounts to a total of £25,000,000, and of this sum £23,568,389 has been spent, leaving a balance of £1,431,611.

The total number of letters and postcards posted in India last year was 469,209,482, an increase of 40,000,000 over those despatched in 1899-1900. In the Post-Office Savings Bank there was deposited at the end of the year a total of 29,000,476 rupees, an increase of 1,073,469 on the figures for the previous year. In 1892-3, 1893-4, 1895-6, and 1896-7, the sums deposited were considerably larger, but the last year's total was bigger than that recorded since 1897.

In the agricultural statistics of British India it is shown that 30,056,002 acres are now irrigated, whereas in 1891-2 the figures were 27,233,420. The area under food grains last year was 182,825,146 acres, which is nearly 10,000,000 acres more than in 1891-2. The total area cropped last year was 226,162,539 acres (the Punjab claiming 28,570,199), and the total area irrigated was 30,056,002 acres, of which the Punjab possessed 9,445,508 acres. This shows the extent to which irrigation has been carried in the northern province.

Railways have been considerably extended during the past few years, the mileage in 1892 being 17,894, whereas last year the total was 25,373. In 1901 613 miles were added to those existing in 1900. The gross earnings under this head last year totalled £22,433,666, while the working expenses amounted to £10,505,501.

Tea to the value of £5,768,524 was exported to the United Kingdom last year, the amount exported in 1899-1900 being £5,527,452. The total amount exported was valued at £6,367,287.

The British army in India last year numbered 3,317 officers and 72,926 non-commissioned officers and men. In the native army there were 1,573 British officers, 2,761 native officers, and 137,937 native non-commissioned officers and men, and there were 30,046 efficient volunteers.

The number of persons killed in 1900 by tigers was 943, and those bitten by snakes was 22,391, but the latter figure cannot be relied upon, for the reason that relatives frequently poison an un-

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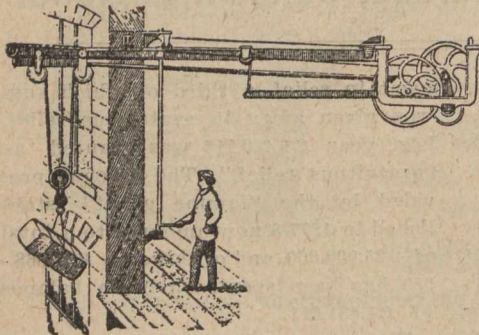
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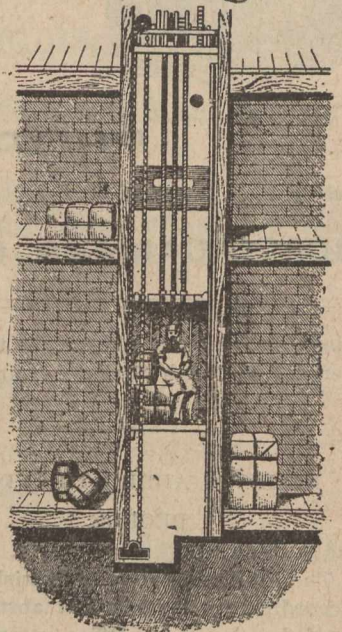
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desirable member of the family and register the death as due to "snake-bite." The number of wild beasts destroyed was 17,260, and the slayers received "rewards" amounting to 1,004,097 rupees. No fewer than 87,910 snakes were killed, the financial recognition totalling 3,218 rupees. In this case, also, however, the rewards were found to give rise to a flourishing and profitable industry of snake rearing.

ROSINS AND SOAPS.

Would you think that merely because a large soap manufacturer introduced and pushed a new and peculiar variety of soap that the interests of hundreds of naval stores producers scattered over half a dozen Southern states would be materially affected? asks the Naval Stores Review. At first thought most people would be inclined to doubt it, yet such are the close relations that

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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3 1/2-6mos.	350	350	95
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	20	93 1/2
Guarantee Co. of North America.....	13,372	6	50	50	....

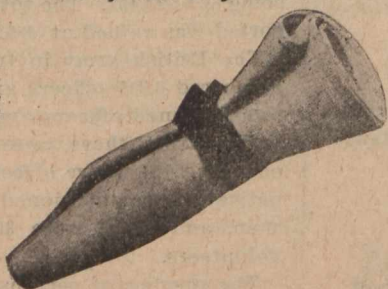
BRITISH AND FOREIGN.—Quotations on the London Market, Oct. 11, 1902 Market value p. p'd up sh

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9 1/2	9 1/2
Atlas.....	24,000	24 p.s.	50	6	25 1/2	26 1/2
British and Foreign Marine.....	67,000	25	20	4	19	20
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 1/2	46 1/2
Guardian Fire and Life.....	200,000	9	10	5	9	9 1/2
Imperial Fire.....	60,000	25	20	5		
Lancashire Fire.....	125,493	5	20	2		
Lion Fire.....	100,000	2	1 1/2			
London and Lancashire Fire.....	85,100	22	2 1/2	18 1/2		18 1/2
London Assurance Corporation.....	25,822	20	25	12 1/2	52 1/2	53 1/2
London & Lancashire Life.....	10,000	10	10	2	8	8 1/2
Liv. & Lon. & Globe Fire and Life...	391,752	90	St.	2	28	29
Northern Fire and Life.....	30,000	*22 1/2	100	10	74	76
North Brit. & Merc. Fire and Life....	110,000	30s. p.s.	25	6 1/2	36	37
Norwich Union Fire.....	11,000	*33 1/2	100	12	105	108
Phoenix Fire.....	53,776	25	50	5	31	32
Royal Insurance Fire and Life.....	125,224	58 1/2	20		48	49
Sun Fire.....	240,000	8s 6d p.s.	10	10	10	10 1/2
Union.....	45,000	18 p.s.	10	4	12 1/2	13 1/2

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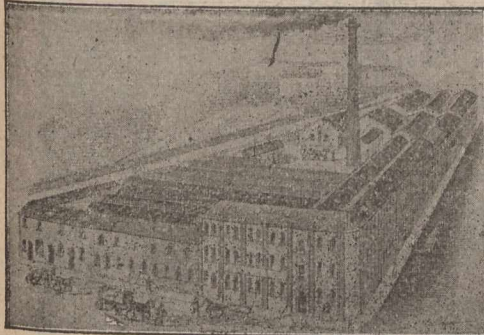
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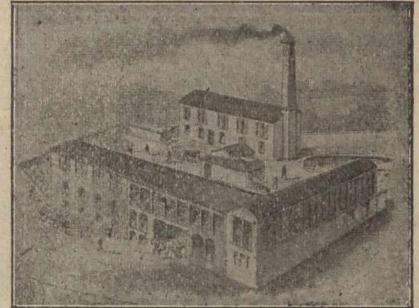
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Tannery: Blackley.

Established 1779.

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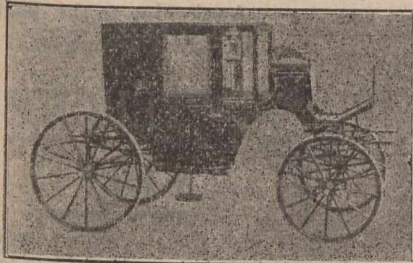
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Electric Cars pass every 3 Minutes. 5 Minutes walk from Exchange or Victoria Stations. Covered Railway Carriage Truck for use of Patrons.

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.

exist between the numerous branches of business, so intertwined are the varied business interests of this and other countries, that when one of them introduces a novelty, or makes a change from old established methods, there is no calculating how widely extended will be the effect, or how many seemingly remote interests will be affected in some degree.

A few years ago when a great firm of soap manufacturers of Cincinnati introduced a brand of soap and advertised it from one end of the country to the other as the soap which floated and was always at hand on top of the water when wanted, there was probably not a single naval stores operator that did not see its notices and perhaps the majority of them bought and used the useful article. Yet it is safe to say that not one of them felt that even in the remotest way could his business be affected by the new soap. This was but natural. How could the mere fact that an extensive soap manufacturing concern out in Ohio was shoving a new brand of soap with all the power at its command have anything in the world to do with the man down in the pine woods, a thousand miles away, who

GOLD MEDAL LYONS EXHIBITION, 1872. SILVER MEDAL BARCELONA EXHIBITION, 1888.

TWO GOLD MEDALS TORONTO EXHIBITION, 1896. GOLD MEDAL PARIS EXHIBITION, 1900.

The Lancashire Felt Co., Ltd.,

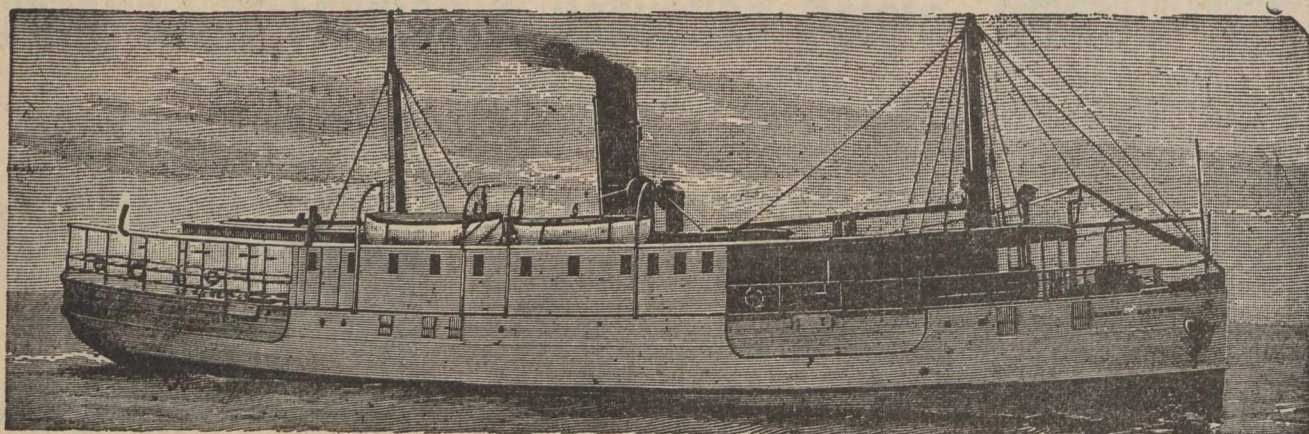
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H. M. Indian Government.

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

was drawing the sap from the trees around him and making it up into spirits of turpentine and rosins? Yet it is a fact, vouched for by great handlers of rosins, that the general introduction of floating soaps has had a decided influence on the naval stores producers.

The enterprising house out in Cincinnati did not do things by halves. It is said that it expended \$600,000 in advertising. From one end of the land to the other "the soap that floats" became a household word. Soaps that did not float seemed to be in a good way to disappear from the market, or at least take a back seat in public preference. Other large soap manufacturers felt the necessity of doing as the Cincinnati house had done: put-



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

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

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

No. 21 Folding Imperial.

As above No. 20, but for 7 by 5 or 1/2-plates £8 10 0

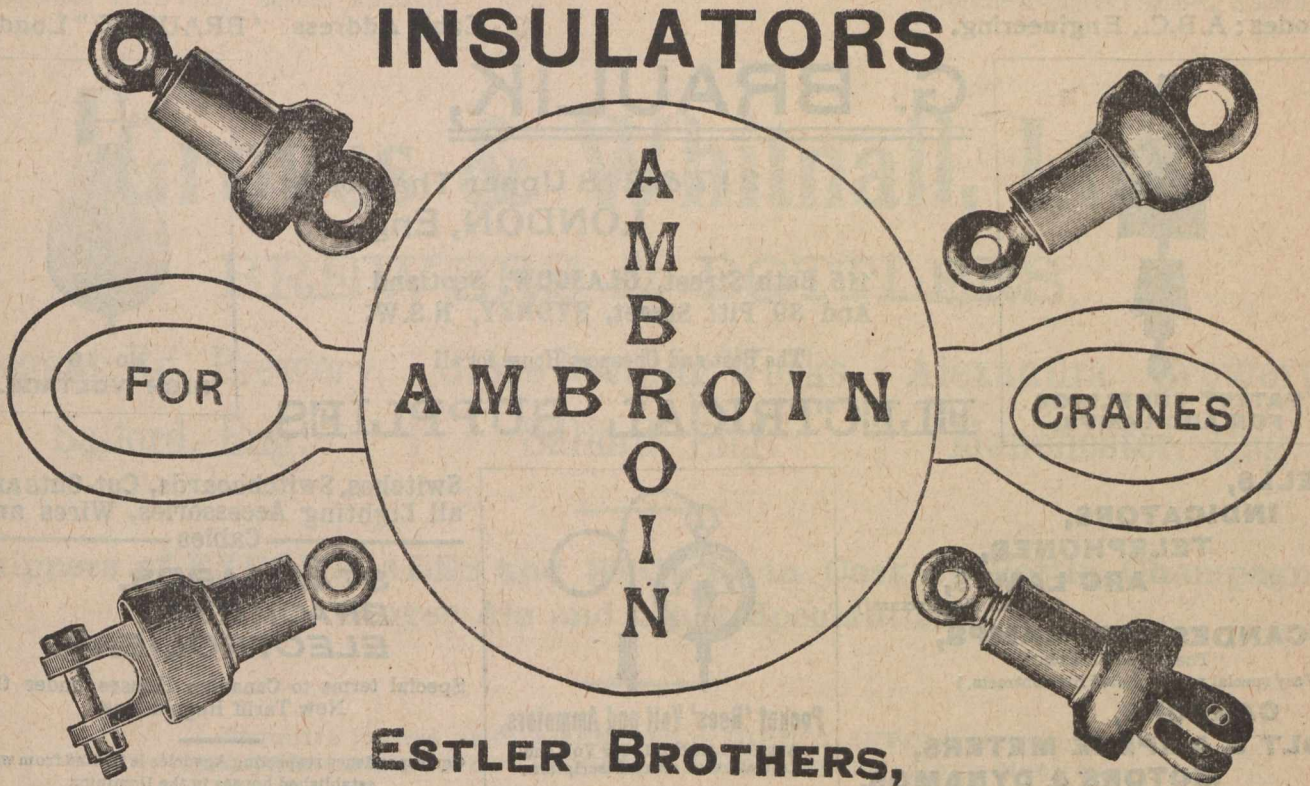
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INSULATORS



ESTLER BROTHERS,

25 Laurence Pountney Lane,

Cannon Street, LONDON, E.C., Eng.

Telegrams: "ISOLABLE, LONDON."

ting forth a soap that could not and would not sink to the bottom of the tub. Imitations came out in rapid succession. Floating soaps became the soaps of the period.

Now floating soaps are made from pure oil and greases, and it is said that no rosin at all enters into their composition. Pale rosins entered largely into the composition of the soaps they superseded. As a result of their extensive advertising an denormous sales there was a corresponding decrease in the consumption of soaps into which rosins entered. This brought about a corresponding reduction in the demand for these grades of soaps. The natural result was a decline in the value of pale rosins. Less demand, lower prices.

And so it was that the naval stores men scattered from the borders of the

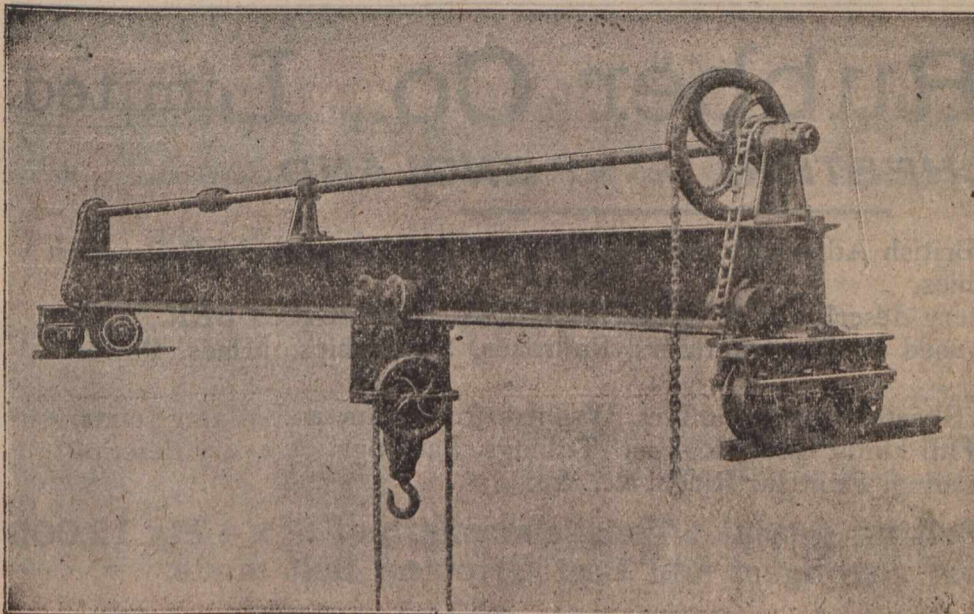
Old Dominion down to the limits of the Lone Star state, looking at the market prices and bemoaning the fact that their top grades were bringing prices far below what was expected, were affected, although unknown to themselves, by the popularity of a new brand of soap. As a specimen of the effect on the demand, it is stated that one manufacturer of soap who has taken every year 8,000 barrels of fine rosins, cut his orders down that season to less than 5,000. Many others did likewise, to a greater or less degree.

RESINS AND THEIR SOLVENTS.

When French and American pine resins are distilled for the production of

oil of turpentine, there is a mass left in the retort which is called colophony or rosin. The color of this substance varies from an almond or amber yellow to a dark brown, according to the nature of the pine resin that has been distilled, to wit, "virgin" resin (that which has been collected in the first season) yield a light colored rosin (colophony), whereas the latter collections of the pine resins yield a darker or brown mass of rosin.

Both colophony and rosin, says the Paper Makers' Journal, are capable of yielding products, after the extraction of the oil of turpentine, viz., rosin spirit, rosin oil, and rosin pitch; if the distillation be carried on to dryness, coke instead of pitch is obtained, but



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PULLEY BLOCKS.**

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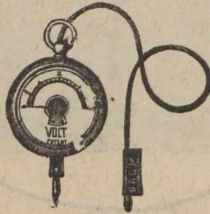
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as the coke has no commercial value, whereas the pitch has, it is usual not to carry the distillation to this extreme stage. There are two principal methods employed in distilling the resin for the products named above, according to the methods employed, and the stage to which the distillation process is carried, so that the quality of the residuum varies.

In the distillation of the resin for the production of oil of turpentine the process, however, is usually stopped at a certain stage so as to prevent the distilled turpentine being contaminated with any of the products which would be obtained by distilling the rosin; therefore, with the exception of light and dark varieties of rosin, their ultimate composition is pretty uniform.

The yield of rosin after distilling off the oil of turpentine is nearly four-fifths of the weight of the pine rosin originally taken. The pine resins used

in producing turpentine are obtained from the maritime pines, *pinus pinaster* and *solander pinus*. The trees yield Bordeaux turpentine, which is a balsam as thick as honey. If left to itself it separates into layers, one of which is transparent and semi-fluid and the other resinous, and of a crystalline appearance. The product of these trees yields us what is known in the trade as French turpentine.

What is called American turpentine is obtained from the *pinus toeda* and *australus* trees, the resin from which is yellowish white, thick like honey, but which does not separate into two layers. The turpentine that is distilled from the above resins has the compositions $C_{10}H_{16}$, but it would be rash to assign a definite chemical composition to the residuum (rosin) left in the retort after the extraction of the oil of turpentine from them. French or Bordeaux rosin is in brittle friable

lumps of a light yellow to a deep brown, which color indicates the greater or less amount of heat to which the crude resin has been subjected.

"Window glass," or American rosin, is transparent, and varies from amber to dark brown. It has a fragrance which is not observable in the French variety. American rosin is hard, and easily crumbles up at the ordinary temperature, at 80 deg. C. (i. e., 176 deg. F.) it softens, and between 90 deg. C. and 100 deg. C. (i. e., 194 deg. F. to 200 deg. F.), it melts. Its density is 1.045 to 1.200, it is seldom free from 1 to 2 per cent. of turpentine. It is insoluble in water, but alcohol of 96 deg. completely dissolves it very readily. Benzol, ether, and carbon bisulphide, chloroform, coal tar, petroleum and shale naphtha also dissolve rosins; it is also soluble in spirits of turpentine and mixed oil, and it readily dissolves in caustic alkaline solutions.

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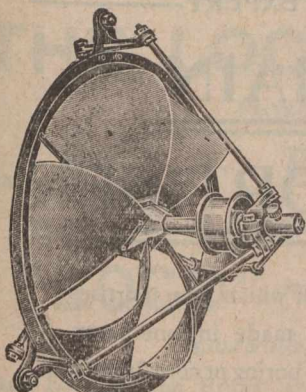
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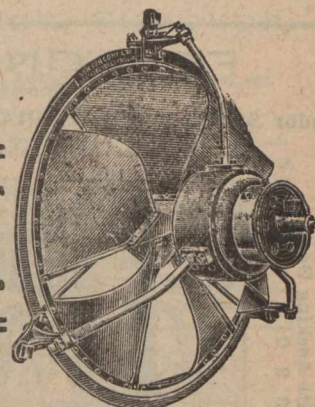
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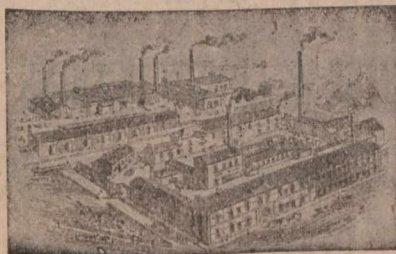
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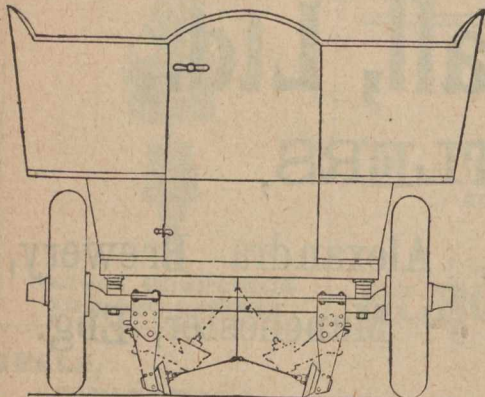
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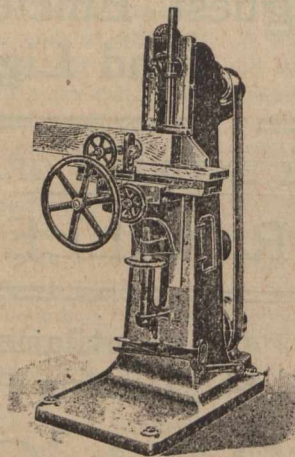
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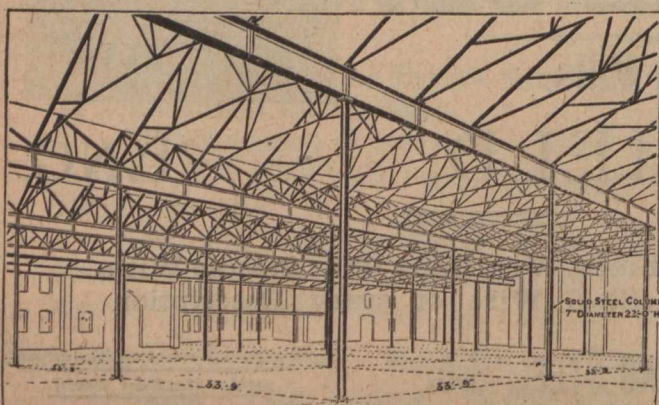
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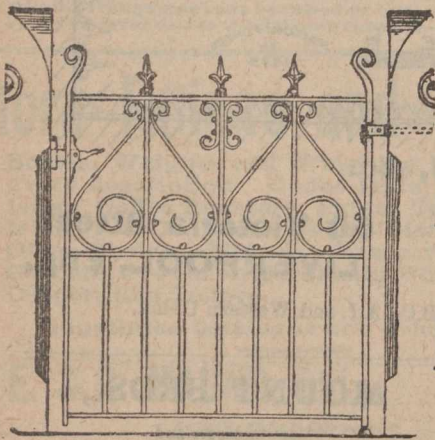
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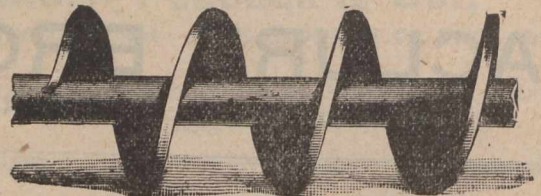
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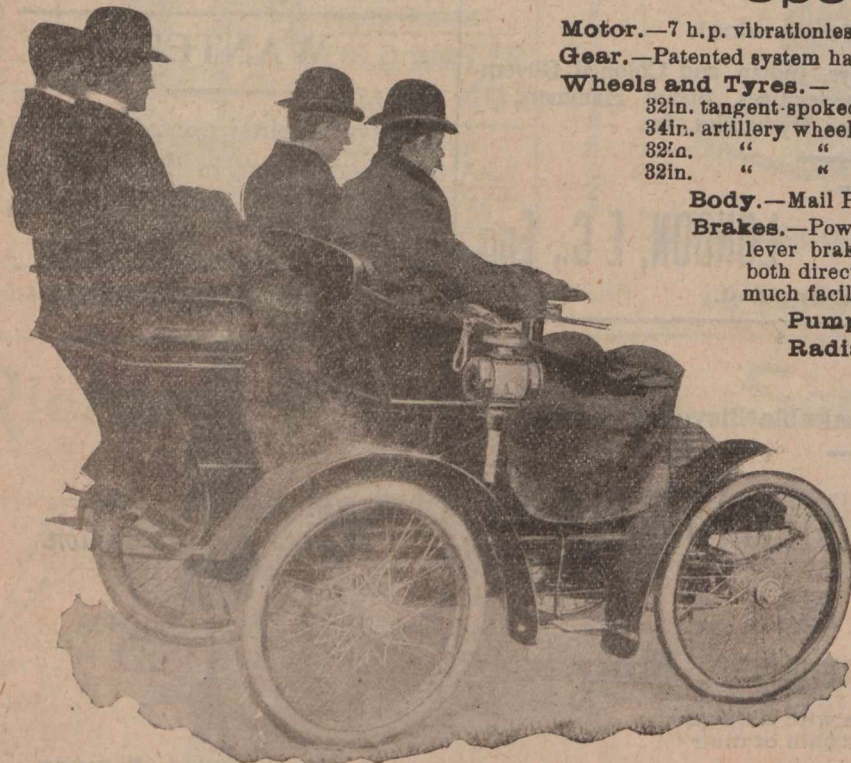
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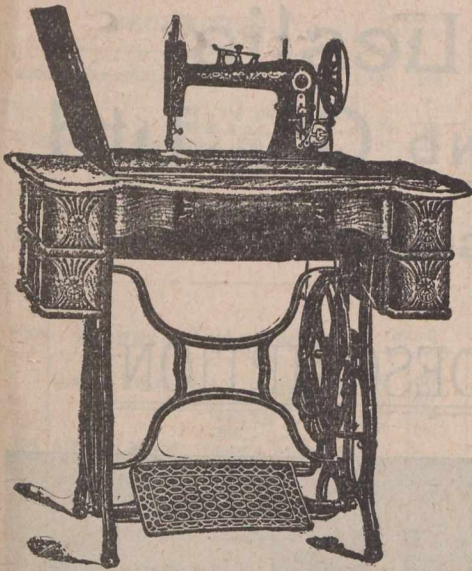
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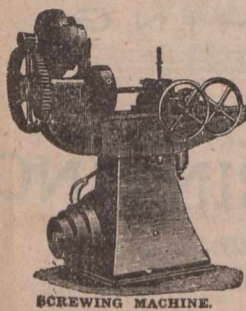
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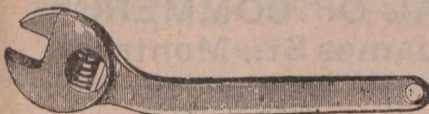
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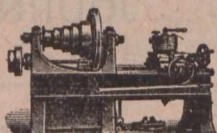
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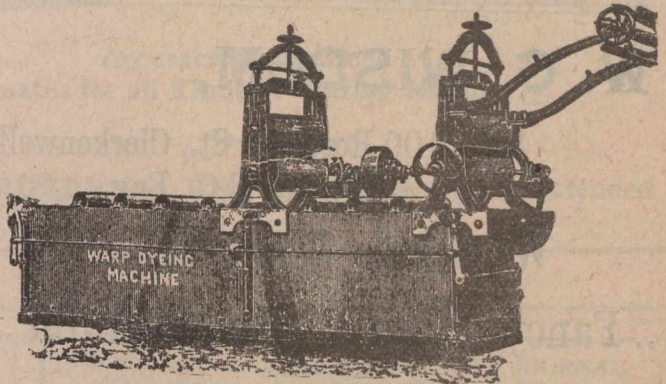
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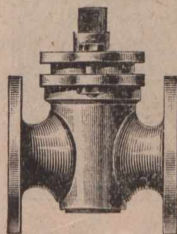
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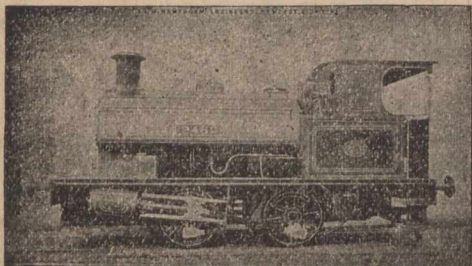
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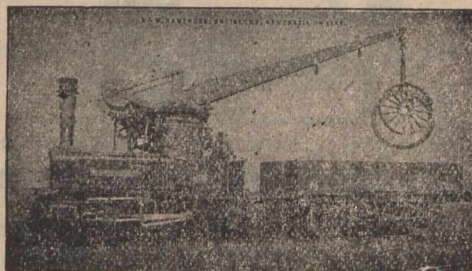


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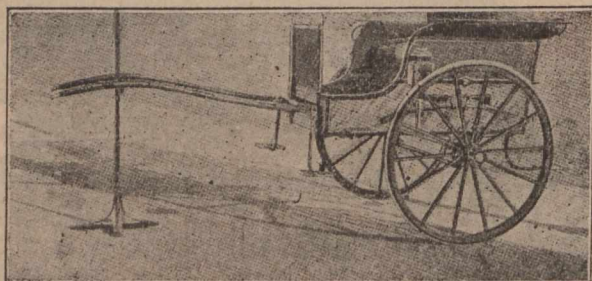
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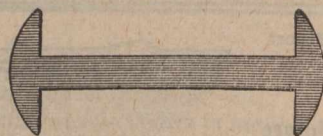
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Canada, 4 per cent. loan, 1880	102	104	
3 per cent. loan, 1888-90	101	103	
Debs. 1884, 3% per cent.	88	90	
2% p.c. loan, 1897	108	110	
Manitoba, 1885-6, 5 p.c.			

Sms	Railway and other Stocks.	Oct. 9	
	Quebec Province, 5 p. c., 1874.....	102	107
	1876, 5 p.c.....	102	107
	1880, 4% p.c.....	104	106
	1883, 5 p.c.....	109	112
100	Atlantic & Nth. Western 5 p.c. Guar	120	123
	1st M. Bds.....	13% ¹	13% ¹
10	Buffalo & Lake Huron \$10 shr.....	137	141
	do 5% p.c. bonds.....		
	Can. Central 6 p.c. M Bds. Int.		
	guar. by Gov.....		
	Canadian Pacific \$100.....	136	137 ¹ / ₂
	Grand Trunk, Georgian Bay, &c....	100	102
	1st M.....		
100	Grand Trunk of Canada Ord. stock.	14% ¹ / ₂	14% ¹ / ₂
100	2nd equip. mtg. bds. 6 p.c.....	126	129
100	1st pref. stock..... 5 p.c.....	109% ¹ / ₂	109% ¹ / ₂
100	2nd pref. stock.....	97	97% ¹ / ₂
100	2nd pref. stock.....	42% ¹ / ₂	43
100	5 p.c. perp. deb. stock.....	135	138
100	4 p.c. perp. deb. stock.....	108	110
100	Great Western shares, 5 p.c.....	134	137
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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.....	103	105
100	Quebec Central, 5 p.c. 1st Inc. Bds...	107	109
100	T. G. & B. 4 p.c. bonds, 1st mort....	109	111
100	Well., Gray & Bruce, 7 p.c. bds....	109	111
100	1st Mort.....	107	109
100	St. Law. & Ott. 4 p.c. Bds.....		
MUNICIPAL LOANS.			
100	City of London (Ont) 1st pref 5 p.c.....	101	103
100	City of Montreal stg. 5 p.c 1874	101	104
100	City of Ottawa, 4 p.c., stg.....	100	103
	redeem 1873	100	103
	redeem 1875	105	107
100	City of Quebec, op. c. redeem 1875..	110	112
100	redeem 1878	99	101
100	City of Toronto, 4 p.c. 1889-93.....	101	107
	5 p.c. stg. con. deb. 1874-1876..	109	111
	5 p.c. gen. con. deb. 1879.....	101	103
	4 p.c. stg. bonds,	106	108
100	City of Winnipeg deb., 1884, 5 p.c.....		
	Deb. scrip. 1883, 5 p.c.....		
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100	Canada Company	38	42
100	Canada North-West Land Co.....	37	42
100	Hudson Bay	31% ¹ / ₂	32% ¹ / ₂
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	Bank of British North America.....	67	69
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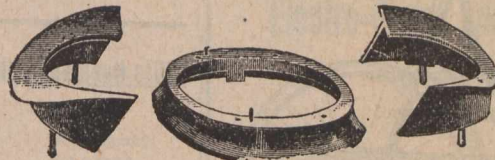
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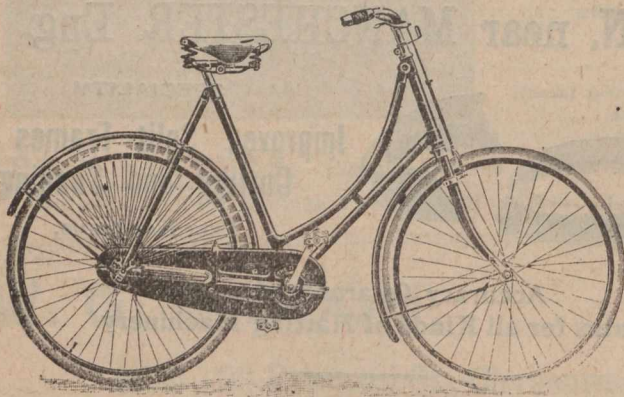
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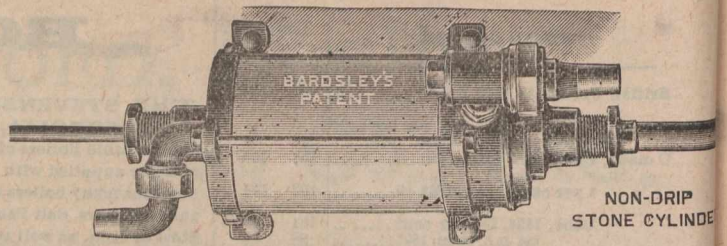
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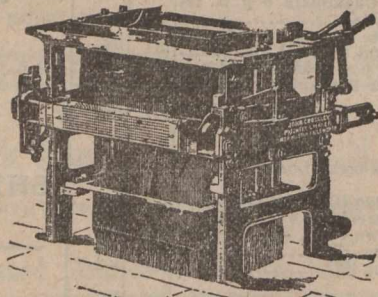
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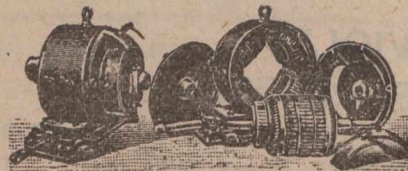
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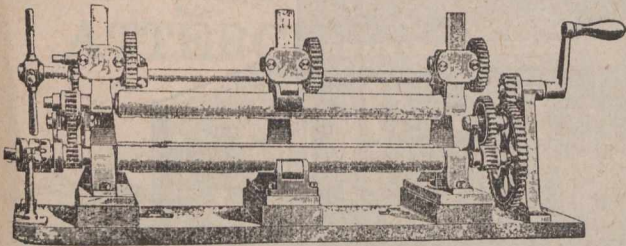
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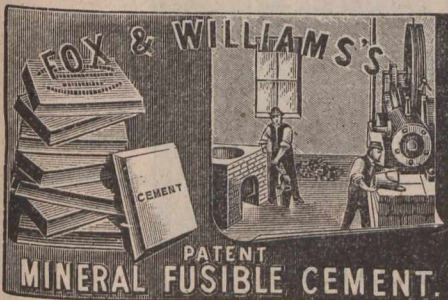
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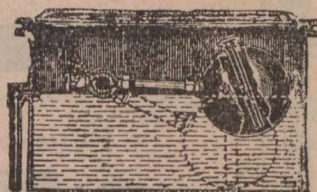
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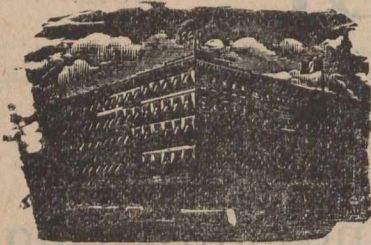
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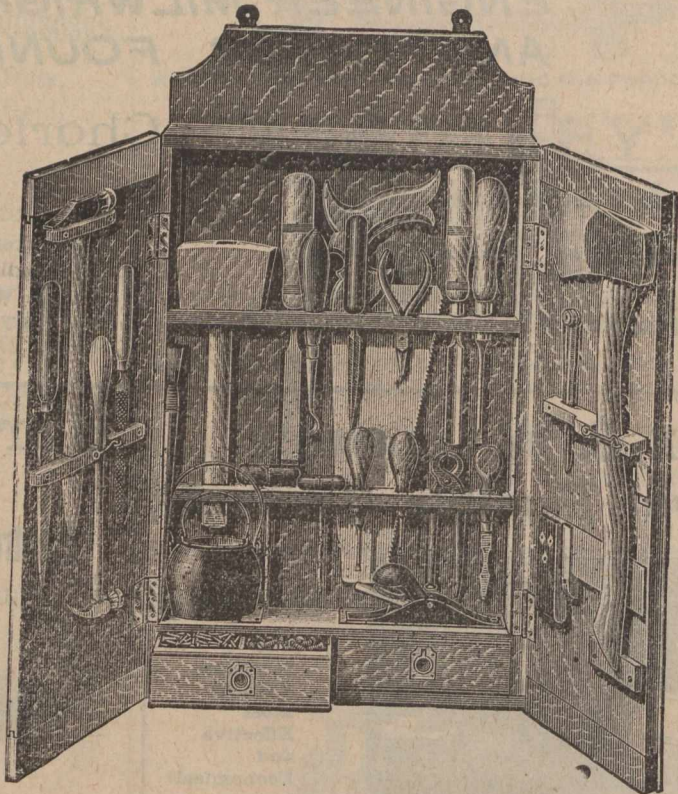
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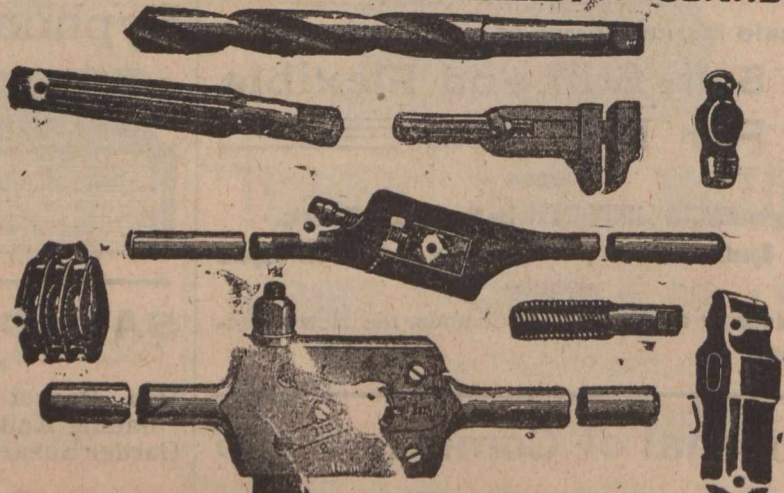


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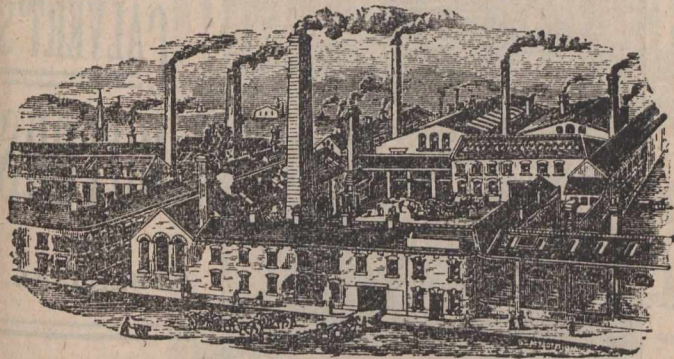
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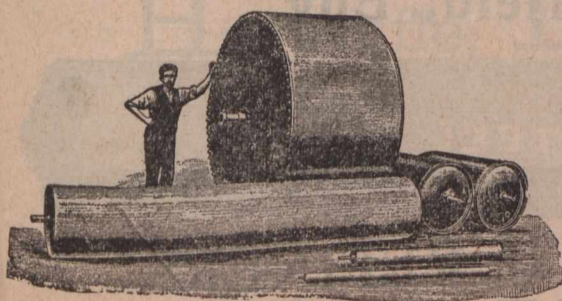
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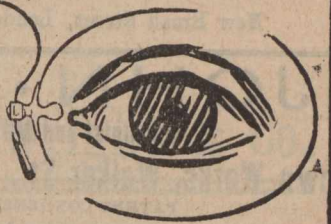
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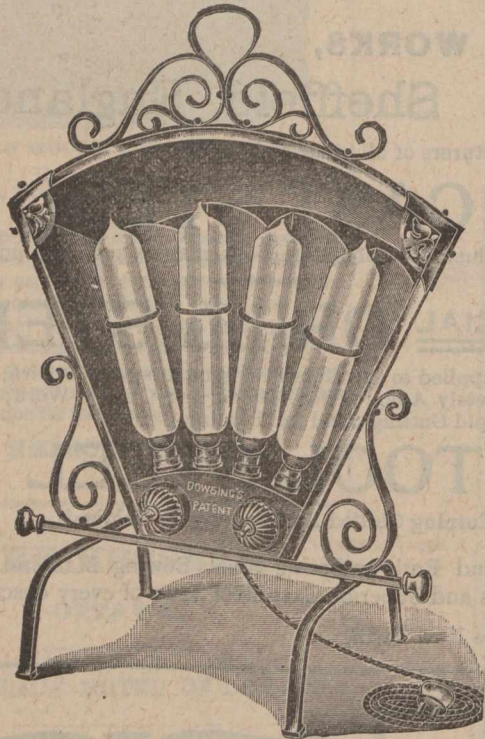
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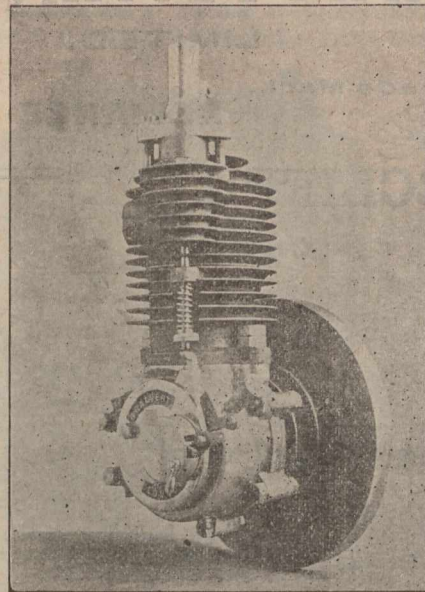
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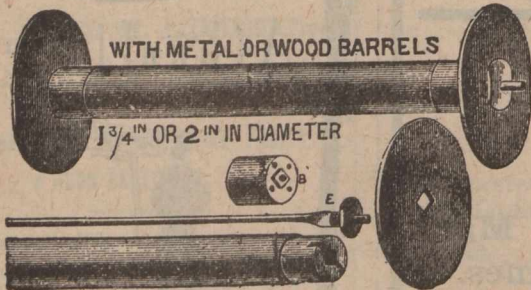
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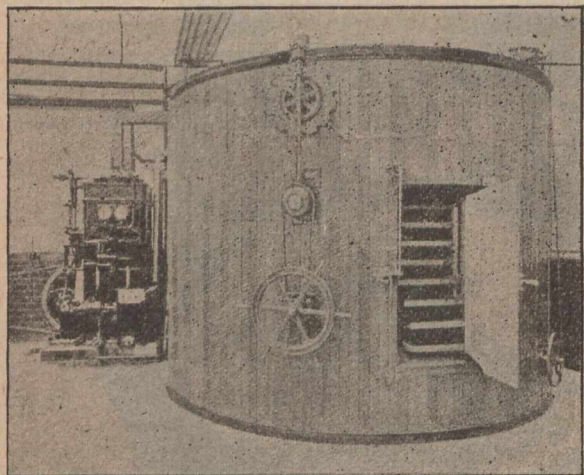
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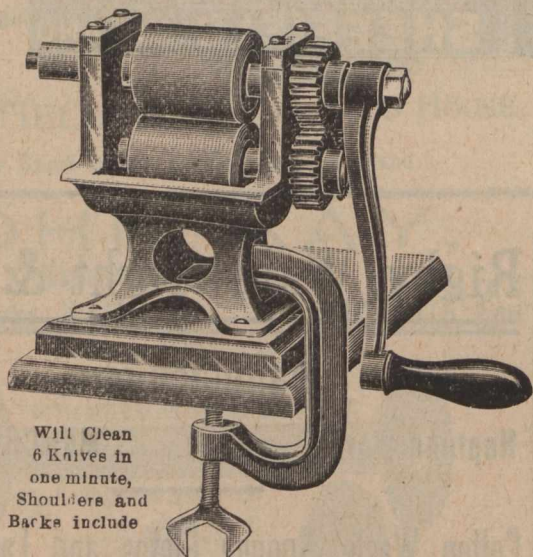
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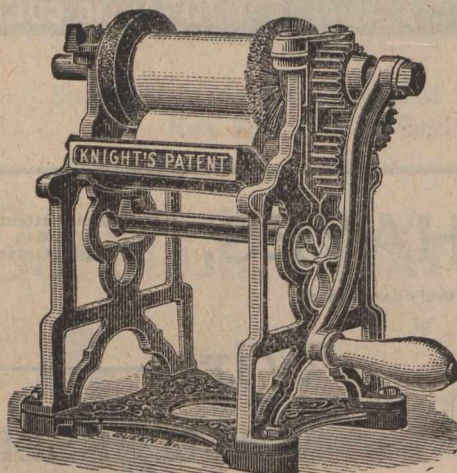
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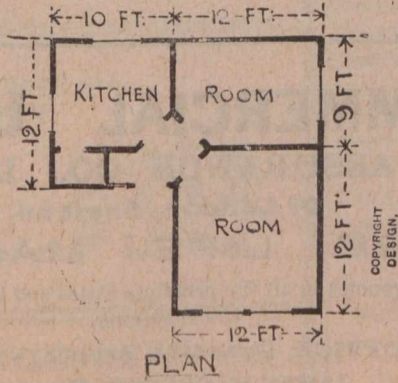
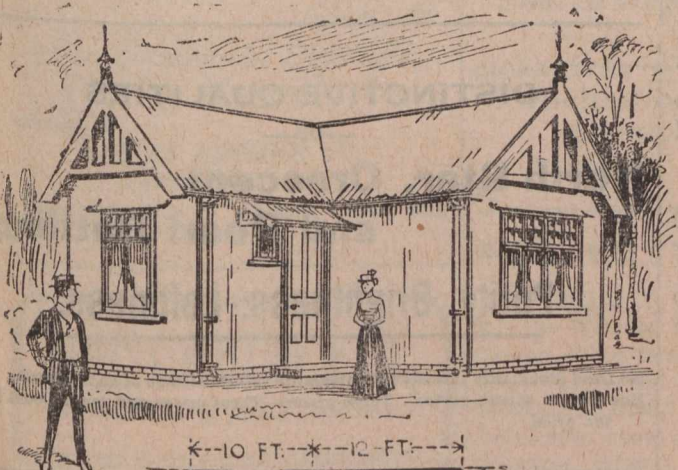
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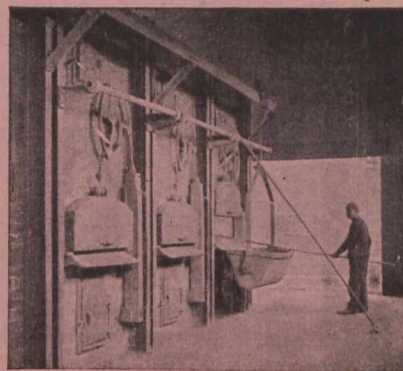
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