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

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 Special Machines for DAIRIES, BUTCHERS, Etc.
 WRITE FOR INFORMATION.

THE CANADIAN
JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW.

Vol. 54. No 11.
 NEW SERIES.

MONTREAL, FRIDAY, MARCH 14, 1902.

M. S. FOLEY,
 EDITOR AND PROPRIETOR

McINTYRE SON & Co.,

MONTREAL.

IMPORTERS of DRY GOODS.

DRESS GOODS,
 SILKS,
 LINENS,
 SMALL WARES,
 TREFOUSSE KID GLOVES,
 ROUILLON KID GLOVES.

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**AGENCY
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An old established (1828) and highly respectable House in the

PROVISION TRADE,

having a large connection with the Best and Leading Houses in England, and a large staff of travellers, are open for an Agency in the Canned Goods and General Produce Line. Highest references given.

Address, in first instance, "PRODUCE," care

LEE & NIGHTINGALE,
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ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

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

CANADIAN AGENTS:
 Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

GEO. W. REED & CO.,
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310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,
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Manufacturers and Importers of

White Lead, Colors,
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Oils, Chemicals, Dyestuffs,
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AGENTS FOR

BERLIN ANILINE CO.,
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Manufacturers of Aniline, Colors and other Coal Tar Products.

THE American Tobacco Co.

OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses

OUT TOBACCOOS.

Old Chum,
 Seal of North Carolina,
 Old Gold.

CIGARETTES

Richmond Straight Cut,
 Sweet Caporal,
 Athlete, Derby.

MARK FISHER SONS

AND COMPANY,

Merchant Tailors and

Woolen Buyers

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

We have never shown a more extensive line of

STAPLE WOOLLENS

than we are doing at present.

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

Mark Fisher, Sons & Co.,
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**Destructors and
 Boiler Furnaces.**

HORSFALL DESTROYER CO.,
 Ltd.,

LEEDS, England.

Canadians can purchase these furnaces under the new Canadian Tariff, 33½ p. c. cheaper than any other Country.

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 Limited.

Manufacturers and Importers of

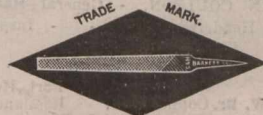
**HATS
 CAPS
 AND FURS**

MONTREAL.

**BLACK DIAMOND
 FILE WORKS.**

Est. 1863.

INC. 1895.



HIGHEST AWARDS at TWELVE International Expositions.

SPECIAL PRIZE,
 GOLD MEDAL,
 AT ATLANTA, 1895.

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

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) \$12,000,000.00
Reserved Fund, - 7,000,000.00
Undivided Profits, - 510,084.04

HEAD OFFICE: MONTREAL.

BOARD OF DIRECTORS:

Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., - President.
Hon. Geo. A. Drummond, - Vice-President.
A. T. Paterson, Esq., Ed. B. Greenshields, Esq.
Sir Wm. O. Macdonald, R. B. Angus, Esq.
A. F. Gault, Esq., James Ross, Esq.
R. G. Reid, Esq.

E. S. CLOUSTON, General Manager.

A. Macnider, Chief Inspector and Supt. of Branches.

BRANCHES IN CANADA:

MONTREAL, H. V. Meredith, Manager.
West End Branch.
Seigneurs St. Branch.
Point St. Charles Branch.
Almonte, Ont. Perth, Ont. Glace Bay, N. S.
Belleville, " Peterboro, " Halifax, N.S.
Brantford, " Picton, " Sydney, N.S.
Brockville, " Sarnia, " Calgary, Alta.
Chatham, " Stratford, " Lethbridge, Alta.
Cornwall, " St. Mary's, " Regina, Ass'a.
Deseronto, " Toronto, " Winnipeg, Man.
Ft. William, " "Yonge st. br. Greenwood, B.C.
Goderich, " Wallaceburg, " Nelson, B. C.
Guelph, " Montreal, Que. New Denver, B.C.
Hamilton, " Quebec, " New Westmins-
Kingston, " Chatham, N.B. ter, B.C.
Lindsay, " Fredericton, N.B. Rossland, B.C.
London, " Moncton, N.B. Vancouver, B. C.
Ottawa, " St. John, N.B. Vernon, "
amherst, N.S. Victoria, "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.

IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E.C.
Alex. Lang, Man.

IN THE UNITED STATES:

New York—R. Y. Hebden and J. M. Greata,
Agents, 59 Wall Street.
Chicago—Bank of Montreal, J. W. de C. O'Grady,
manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.
The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of England.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company and
Branches.

BANKERS IN THE UNITED STATES:

New York—The National City Bank.
The Bank of New York, N.B.A.
National Bank of Commerce in N.Y.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Anglo-Californian Bank.
Montreal, 17th November, 1900.

THE BANK OF TORONTO.

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Paid-up Capital - - - - - \$2,400,000
Reserve Fund - - - - - 2,400,000

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.

DUNCAN COULSON, - General Manager.
Joseph Henderson, - - - - - Inspector.

BRANCHES:

Toronto, Collingwood, Port Hope,
" King St. W. Br. Copper Cliff, Rossland, B. C.
Montreal, Ganoquoque, Sarnia,
" Pt. St. Charles London, Stayner,
Barrie, London East, St. Catharines.
Brockville, Peterboro', Wallaceburg.
Cobourg, Petrolia,

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 Com-
mercial Paper and Securities.

The Chartered Banks.

The Bank of British North America.

(Incorporated by Royal Charter.)

The Court of Directors hereby give notice that a
Dividend of Thirty (30) Shillings per Share will
be paid on the 4th day of April next to the Prop-
rietors of Shares registered in the Colonies, mak-
ing with the dividend paid in October a distribution
of 6 per cent. for the year ending 31st Decem-
ber, 1901.

The Dividend will be paid at the rate of exchange
current on the 3rd day of April, 1902, to be fixed by
the Managers.

No transfers can be made between the 20th inst.
and the 3rd prox., as the books must be closed dur-
ing that period.

By order of the Court.

(Signed) A. G. WALLIS, Secretary.

No. 5 Gracechurch Street, London, E.C.
4th March, 1902.

The Chartered Banks.

THE ROYAL BANK OF CANADA.

Capital Paid-up, - - - - - \$3,000,000
Reserve Fund, - - - - - 1,700,000

BOARD OF DIRECTORS:

Thos. E. Kenny, Esq., - President.
Thomas Ritchie, Esq., - Vice-President.
Wiley Smith, Esq., H. G. Bauld, Esq.,
Hon. David MacKeen.

HEAD OFFICE: HALIFAX, N.S.

E. L. Pease, General Manager (Office of the Gen-
eral Manager, Montreal); W. B. Torrance, Sec. and
Supt. of Branches; W. F. Brock, Inspector.

Antigonish, N.S. Newcastle, N.B.
Bathurst, N.B. Ottawa, Ont.
Bridgewater, N.S. Picton, N.S.
Charlottetown, P.E.I. Port Hawkesbury, N.S.
Dorchester, N.B. Rossland, B.C.
Fredericton, N.B. Sackville, N.B.
Grand Forks, B.C. St. John, N.B.
Guysboro, N.S. Shubenacadie, N.S.
Halifax, N.S. St. John's, Nfld.
Kingston, N.B. Summerside, P.E.I.
Londonderry, N.S. Sydney, C.B.
Louisburg, C.B. Truro, N.S.
Lunenburg, N.S. Vancouver, B.C.
Matilda, N.S. Vancouver, East End, B.C.
Moncton, N.B. Victoria, B.C.
Montreal, Que. Westmont, P.Q.
Montreal, West End. Weymouth, N.S.
Nansimo, B.C. Woodstock, N.B.
Nelson, B.C.

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

CORRESPONDENTS:

Great Britain, Bank of Scotland. France, Credit
Lyonnais. Germany, Deutsche Bank. Spain,
Credit Lyonnais. China and Japan, Hong Kong
& Shanghai Banking Corporation. New York, Chase
National Bank. Boston, National Shawmut Bank.
Chicago, Illinois Trust and Savings Bank. San
Francisco, First National Bank. Portland, Ore.,
First National Bank. Seattle, Washington National
Bank. Spokane, Exchange National Bank.
Collections made at lowest rates and promptly
remitted for. Telegraphic transfer made and
drafts issued at current rates.

ST. STEPHEN'S BANK.

Incorporated 1886.

St. Stephen, N.B.

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

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

AGENTS:

London—Messrs. Glynn, Mills, Currie & Co. New
York—Bank of New York, N.B.A. Boston—Globe
National Bank. Montreal—Bank of Montreal. St.
John, N.B.—Bank of Montreal.
Drafts issued on any branch of the Bank of
Montreal.

WESTERN BANK OF CANADA.

DIVIDEND No. 39.

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, being at the
rate of seven per cent. per annum, and that the
same will be due and payable on and after

TUESDAY, APRIL 1st, 1902,

at the Offices of the Bank. The Transfer Books
will be closed from the 15th to the 31st of March.

Notice is also given that the Twentieth Annual
Meeting of the Shareholders of the Bank will be
held on WEDNESDAY, the 9th day of APRIL
next at the Head Office of the Bank, Oshawa, Ont.,
at the hour of two o'clock, p.m., for the election of
Directors and such other business as may legally
come before the Board.

By order of the Board,
T. H. McMILLAN,
Cashier.

Oshawa, Feb. 19th, 1902

THE ONTARIO BANK.

Capital subscribed - - - - - \$1,500,000.00
Capital Paid-up - - - - - 1,393,000.00
Reserve - - - - - 289,000.00
Profit and Loss Account - - - - - 16,998.00

HEAD OFFICE: TORONTO.

DIRECTORS:

G. R. R. Cockburn, Esq., - President.
Donald Mackay, Esq., - Vice-President.
Hon. J. C. Aikins, B. D. Perry, Esq.,
A. S. Irving, Esq., Hon. R. Harcourt, R. Grass.
CHARLES MCGILL, - General Manager.

BRANCHES:

Alliston, Fort William, Ottawa,
Aurora, Kingston, Peterboro,
Bowmanville, Lindsay, Port Arthur,
Buckingham, Q., Montreal, Sudbury,
Cornwall, Mount Forest, Tweed,
Newmarket,
Scott and Wellington Streets.
Toronto: Queen and Portland "
Yonge and Richmond "

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. Rest, 2,000,000.

DIRECTORS: Hon. GEO. A. COX, President. ROBERT KILGOUR, Esq., Vice-President. Jas. Crathern, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., K. C., LL.D., Matthew Leggat, Esq., J. W. Flavell, Esq., 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. BRANCHES OF THE BANK IN CANADA. ONTARIO: Simcoe, Barrie, Dundas, Ottawa, Stratford, Belleville, Dunnville, Paris, Strathroy, Berlin, Port Frances Parkhill, Toronto, Blenheim, Galt, Peterboro, Toronto Jc., Brantford, Goderich, Port Perry, Walkerton, Cayuga, Guelph, St. Cath'rins, Walkerville, Chatham, Hamilton, Sarnia, Waterloo, Collingwood, London, St. Ste. M'rie, Windsor, Dresden, Orangeville, Seaforth, Woodstock.

QUEBEC. MANITOBA. YUKON DISTRICT. Montreal, Winnipeg, Dawson, White Horse. BRITISH COLUMBIA. Atlin, Greenwood, Nelson, Sandon, Cranbrook, Kamloops, New Westminster, Vancouver, Fernie, Nanaimo, Victoria. IN GREAT BRITAIN. London, 60 Lombard St., E.C., S. C. Alexander, Mgr.

IN THE UNITED STATES: New York, San Francisco, Cal.; Portland, Ore.; Seattle, Wash.; Skagway, Alaska. Bankers in Great Britain: The Bank of Scotland, London; Lloyds Bank, Limited; Messrs. Smith Payne & Smiths, London. Correspondents Abroad: France—Credit Lyonnais, Paris; Messrs. Lazard Freres & Cie., Paris. Germany—Deutsche Bank, Holland—J. Mattheu Maatschappij, Rotterdam. Belgium—J. Mattheu & Fils, Brussels. Mexico—Banco de Londres y Mexico. West Indies—Bank of Nova Scotia, Kingston, Jamaica; Colonial Bank and Branches, Bermuda—Bank of B'muda, Hamilton. South America—British Bank of South America, London and Brazilian Bank, India, China and Japan—Chartered Bank of India, Australia & China. South Africa—Standard Bank of South Africa, Limited, Bank of Africa, Limited, Australia & New Zealand—Union Bank of Australia, Limited; Bank of Australasia, Honolulu—First National Bank of Hawaii, Bishop & Co.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885). Capital Paid Up, 1,344,420. Reserve Fund, 250,000.

Board of Directors: C. D. Warren, Esq., President. John Drynan, Esq., Vice-President. Hon. J. R. Stratton, C. Kloeffer, Esq., M.P., Toronto. J. H. Bratty, Esq., of Thorold. W. J. Sheppard, Wauhaushene. Head Office, Toronto. H. S. STRATHY, General Manager. J. A. M. ALLEY, Inspector. BRANCHES: Arthur, Ont., Guelph, Sarnia, Aylmer, Hamilton, Sault Ste. Marie, Beeton, Ingersoll, Strathroy, Burlington, Leamington, St. Mary's, Drayton, Newcastle, Sturgeon Falls, Dutton, North Bay, Sudbury, Elmira, Orillia, Tilsonburg, Glencoe, Port Hope, Windsor, Ridgetown.

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

BANQUE D'HOCHELAGA.

Capital Subscribed, \$2,000,000. Capital Paid-up, 1,500,000. Reserve Fund, 750,000.

DIRECTORS: F. X. St. Charles, President. R. Bickerdike, M.P.P. Vice-Pres. Hon. J. D. Rolland, J. A. Vaillancourt, Esq., and Alphonse Turcotte, Esq. M. J. A. Prendergast, Gen'l Manager. C. A. Giroux, Assistant Manager. O. E. Dorais, Inspector.

Head Office, Montreal. BRANCHES—Quebec, P. Q., Vankeel Hill, Ont. Three Rivers, P. Q., Winnipeg, Man. Joliette, P. Q., St. Henri, near Montreal. Sorel, P. Q., 1393 St. Catherine. Valleyfield, P. Q., 1756. Louiseville, P. Q., 2217 Notre Dame. Sherbrooke, P. Q., Hochelaga. CORRESPONDENTS—National Park Bank, Nat'l City Bank, Importers & Traders' National Bank, Mehta National Bank, M.M. Ladenburg, Thalmann & Co., M.M. Heidelberg, Ickelheimer & Co., M.M. Kountze Brothers, New York. Third National Bank, International Trust Co., National Bank of Redemption, National Bank of the Commonwealth, Boston. National Live Stock Bank, Illinois Trust and Savings Bank, Chicago. The Clydesdale Bank (Limited), Credit Lyonnais de Paris, Credit Industriel & Commercial, Comptoir National d'Escompte de Paris, London, Eng. Credit Lyonnais, Société Générale, Crédit Industriel & Commercial, Comptoir National d'Escompte de Paris, Paris, France. Crédit Lyonnais, Brussels, Belgium. Deutsche Bank, Berlin, Germany. Banque Imp. Royale & Pdv. des Pays Autrichiens, Vienna, Austria. Banque de Rotterdam, Rotterdam, Holland. Letters of Credit issued available in all parts of the World. Interest on deposits allowed in Savings Department.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL paid up, \$1,995,750. 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.

AGENCIES: Beamsville, Hamiota, Man. Pilot Mound, Man. Berlin, Indian Hd., N.W.T. Blyth, Jarvis, Plum Coulee, M. Brandon, Man. Listowel, Port Elgin. Carman, Man. Lucknow, Port Rowan. Chesley, Manitou, Man. Simcoe. Delhi, Milton. Dundalk, Mitchell, Storeval M. Dundas, Moos Jaw, Southampton. Georgetown, N.W.T. Toronto. Gorrle, Morden, Man. Vancouver, B.C. Grimsby, Niagara Falls, Wingham. Hamilton, E. End Orangeville, Winkler, Man. Hamilton, Owen Sound, Winnipeg, Man. Barton St., Palmerston.

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

Capital, \$2,500,000 | Reserve Fund, \$2,100,000

DIRECTORS: E. B. OSLER, M.P., President. WILMOT D. MATTHEWS, Vice-President. Wm. Ince, Timothy Eaton, W. R. Brock, M.P. A. W. Austin, James J. Foy, K.C., M.P.P.

HEAD OFFICE, TORONTO. Branches: Brampton, Belleville, Cobourg, ravenhurst, Guelph, Huntville, Lindsay, Nap- nee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Toronto, Queen St. W. cor. Esther; Dundas St., cor. Queen; Spadina Ave. cor. College St.; Sher- bourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts.; Montreal, Que.; Stanstead, Que.; Winnipeg, Man. Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europa, China, Japan and the West Indies.

Eastern Townships Bank.

(Established 1859.) Capital Authorized, \$2,000,000. Capital paid up, \$1,742,535. Reserve Fund, 1,060,000.

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

HEAD OFFICE, SHERBROOKE, Que. Wm. FARWELL, General Manager. Branches: Province of Quebec—Montreal, Water- loo, Cowansville, Rock Island, Coatcook, Richmond, Granby, Huntington, Bedford, Magog, St. Hyacinthe, Ormstown, Windsor Mills, Pro- vince of B. C.—Grand Forks, Phenix. 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, Avon- more, Bracebridge, Carleton Place, Cobden, Hawkesbury, Keewatin, Kemptville, Lanark, Mat- tawa, Ottawa, Wellington Street, Bank Street, Rideau St., Somerset Street, Parry Sound, Pembroke, Rat- Portage, Renfrew, Smith's Falls, Toronto, Vanke- 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, Massa- chusetts National Bank, Chicago; Bank of Mont- real, St. Paul; Merchants National Bank, London; Parr's Bank Limited, France; Comptoir National d'Escompte de Paris, India, China and Japan; Chartered Bank of India, Australia and Japan.

The Chartered Banks.

UNION BANK OF CANADA

Capital Paid-up, \$2,000,000. Rest, 550,000.

HEAD OFFICE, QUEBEC.

Board of Directors. ANDREW THOMSON, Esq., President. Hon. JOHN SHARPLES, Vice-President. D. C. Thomson, Esq., E. J. Hale, Esq., Ed. Groux, Esq., Wm. Shaw, Wm. Price, Esq., E. E. Webb, Gen. Manager, J. G. Billett, Inspector, F. W. S. Crispo, Asst. Inspector.

Branches: Alexandria Ont. Indian Hd., N.W.T. Pincher Creek, Arcola, N.W.T. Kemptville, Ont. N.W.T. Boissevain, Man. Killarney, Man. Quebec, Que. Calgary, N.W.T. Lethbridge, N.W.T. do St. Louis St. Carberry, Man. Macleod, N.W.T. Regina, N.W.T. Carleton Place, O. Manitou, Man. Shelburne, Ont. Carman, Man. Merrickville, Ont. Smith's Falls, O. Crystal City, M. Melita, Man. Souris, Man. Deloraine, Man. Minnedosa, Man. Toronto, Ont. Edmonton, N.W.T. Montreal, Que. Virden, Man. Glenboro, Man. Moosomin, N.W.T. Wawanesa, Man. Gretna, Man. Moose Jaw, N.W.T. Warton, Ont. Hamiota, Man. Morden, Man. Winchester, Ont. Hartney, Man. Neepawa, Man. Winnipeg, Man. Hastings, Ont. Neepawa, Man. Yorkton, N.W.T. Holland, Man.

Foreign Agents: London, Parr's Bank, Limited. Liverpool, " " " " " " New York, National Park Bank. Minneapolis, National Bank of Commerce. St. Paul, St. Paul National Bank. Great Falls, Mont., First National Bank. Chicago, Ill., Commercial National Bank. Buffalo, N. Y., Marine Bank. Detroit, Mich., First National Bank.

THE QUEBEC BANK.

HEAD OFFICE, QUEBEC. Founded 1818. Incorporated 1822.

CAPITAL AUTHORIZED \$3,000,000. PAID-UP 2,500,000. REST 700,000.

DIRECTORS: JOHN BRAKEAY, President. JOHN T. ROSS, Vice-President. Gaspard Lemoine, W. A. Marsh, Vesey Boswell, F. Billingsley, Edson Fitch, THOMAS McDUGALL, Gen. Manager.

Branches: Quebec, St. Peter St., Thorold, Ont. do Upper Town, Three Rivers, Que. do St. Roch, Toronto, Ont. Montreal, St. James St., Shawenean Falls, Q. do St. Catherine St. E., St. George, Beauce, Q. Ottawa, Ont., St. Henry, Que. Thetford Mines Que., Victoriaville, Que.

Agents: Bank of Scotland, National Bk. of the Republic, Agts. Bk. of Brit. North Amer. Hanover National Bank.

HALIFAX BANKING CO

Incorporated 1872. Capital Paid-Up, \$600,000. Reserve Fund, 100,000.

HEAD OFFICE, HALIFAX, N.S. DIRECTORS: ROBE UNIAOKE, President. C. W. ANDERSON, Vice-President. JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE, H. N. WALLACE, Cashier. A. ALLAN, Inspector.

BRANCHES—Nova Scotia: Halifax, Amherst, An- tigonish, Barrington, Bridgewater, Canning, Locke- port, Lunenburg, Middleton, New Glasgow, Perra- boro, Shelburne, Springhill, Truro, Windsor. New Brunswick: Sackville, St. John. CORRESPONDENTS—Dominion of Can.—Molson's Bank and Branches, New York—Fourth National Bank, Boston—Suffolk National Bank London, England—Parr's Bank, Limited.

BANK OF NOVA SCOTIA.

INCORPORATED 1822. Capital Paid-up, \$2,000,000.00. Reserve Fund, 2,300,000.00.

Head Office, HALIFAX, N.S. DIRECTORS: JOHN Y. PAYZANT, President. CHARLES ARCHIBALD, Vice-President. R. L. BORDEN, J. WALTER ALLISON, GEO. S. CAMPBELL, HECTOR MCINNIS.

General Office, TORONTO, Ont. H. C. McLEOD, Gen. Manager. D. WATERS, Chief Insp'r. GEO. SANDERSON, Insp'r.

BRANCHES. In Nova Scotia—Amherst, Annapolis, Bridgetown Dartmouth, Digby, Glace Bay, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford- Picton, Pungwash, Stellarton, Westville, Yarmouth. In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews (sub. to St. Stephen), Sussex, Wood- stock. In P. E. Island—Charlottetown and Summerside. In Quebec—Montreal and Paspébiac. In Ontario—Almonte, Arnprior, Berlin, Ottawa, Toronto. In Manitoba—Winnipeg. In Newfoundland—St. John's and Harbor Grace. In West Indies—Kingston, Jamaica. In United States.—Boston, Mass.: Chicago

The Chartered Banks.

Imperial Bank of Canada.

Capital (paid up) \$2,500,000
 Rest 1,850,000

DIRECTORS.

T. R. MERRITT, President.
 D. R. WILKIE, Vice-President.
 Wm. Ramsay, Robert Jaffray
 T. Sutherland Stayner, Elias Rogers, Wm. Hendrie.

HEAD OFFICE, TORONTO.
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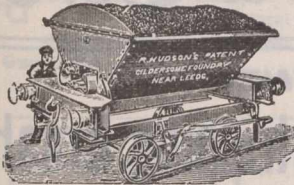
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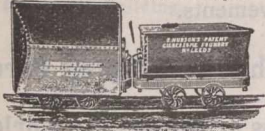
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59—R. H.'s Patent 6-Ton Steel Double Side Tip Wagon. To work with ordinary Rly Wagons



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



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



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



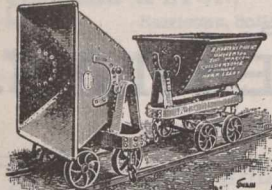
76—Hand Trolley, made to carry any weight or to suit any rail gauge.



70—R. H.'s Patent Steel Mining Wagon



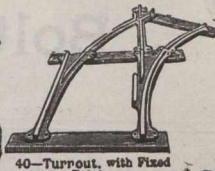
48—R. H.'s Patent Railway. For Pits, Rivets, or Logs. Will last ten times as long as the ordinary kind. Guaranteed thoroughly satisfactory



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



1—R. H.'s Patent Steel End Tip Wagon



40—Turnout, with Fixed Point



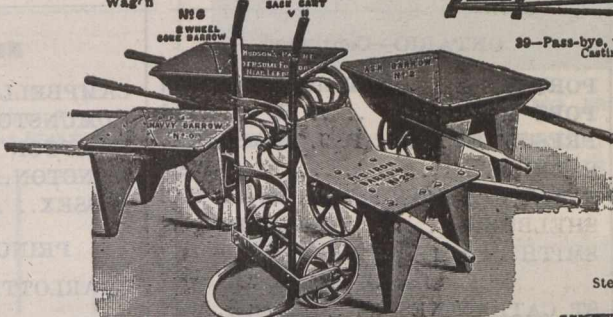
30—Pass-by, with Fixed Points. Castings only



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



27—Hopper Wagon, with Slide Door



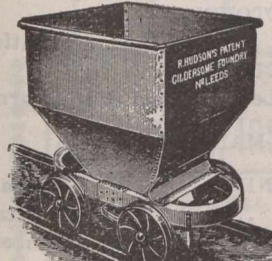
13—R. H.'s Patent Steel Barrows. Practically indestructible



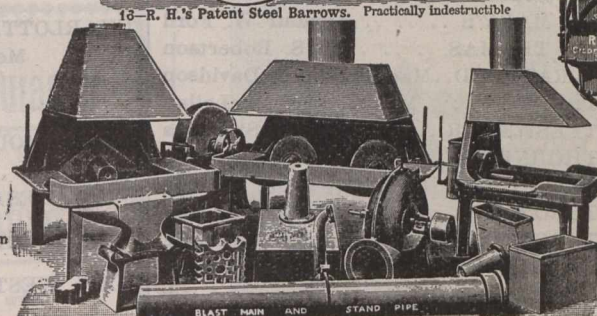
10—Left-hand Steel Points & Crossing



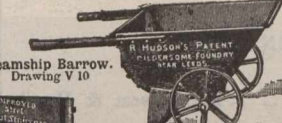
67—R. H.'s Improved Steel Ladder. Strong, very light, and durable



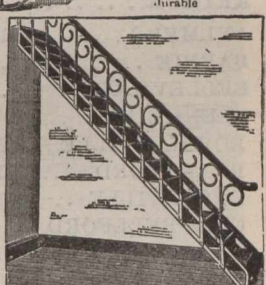
69—R. H.'s Improved Steel Hopper Wagon with Slide Door



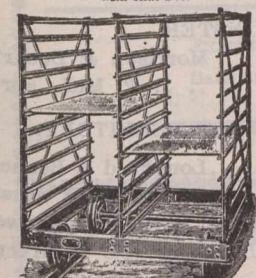
6—R. H.'s Patent Iron Smith's Hearths. No Brickwork required



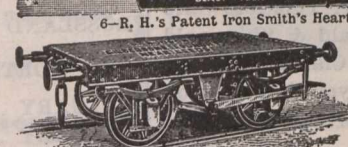
Steamship Barrow. Drawing V 10



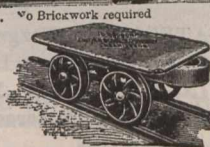
44—R. H.'s Patent Steel Staircases. Extremely light



68—Cake Drying Wagon



56—10-Ton Platform Railway Wagon



58—Steel Plate Bogie



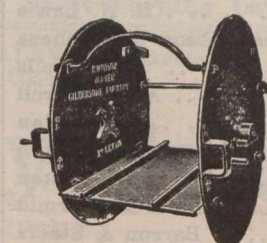
71—R. H.'s Improved Steel Tank Cart. 200 Gallons capacity



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



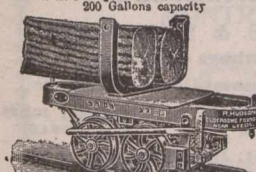
22—Two Tons Steel Plate Bogie. Practically indestructible.



78—Tippler for Mining Wagons



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



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



70—Foundry Fettling Box



57—Steel Coal Box with Drop Bottom



—Self-righting Steel Tip Bucket, used with Patent Self-acting Catch if desired



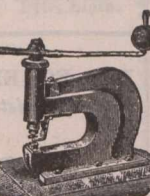
61—Rope Bucket, with R. H.'s Patent Catch for Wire Rope



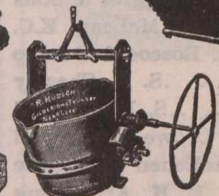
63—Mining Bucket with Patent Catch in bottom



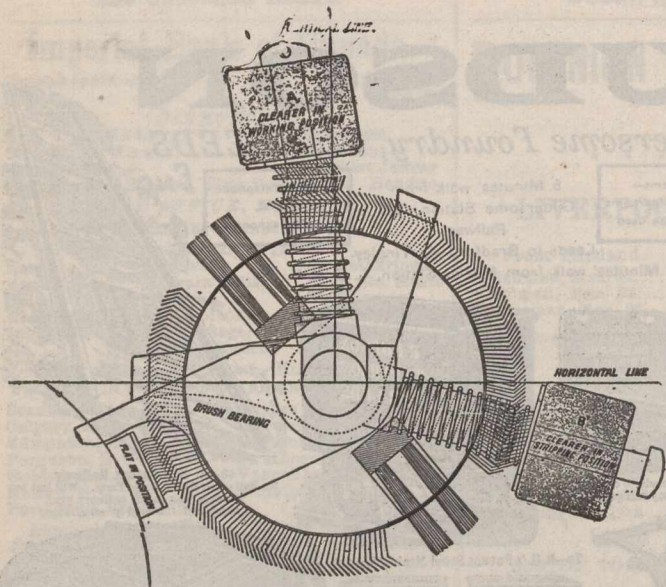
4—Furnace Coal Wagon



33—Fly Punch



28—Foundry Ladle



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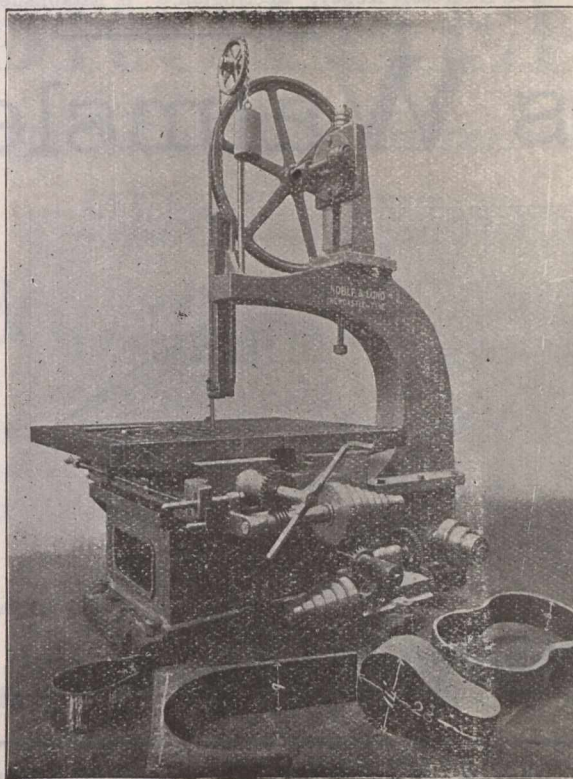
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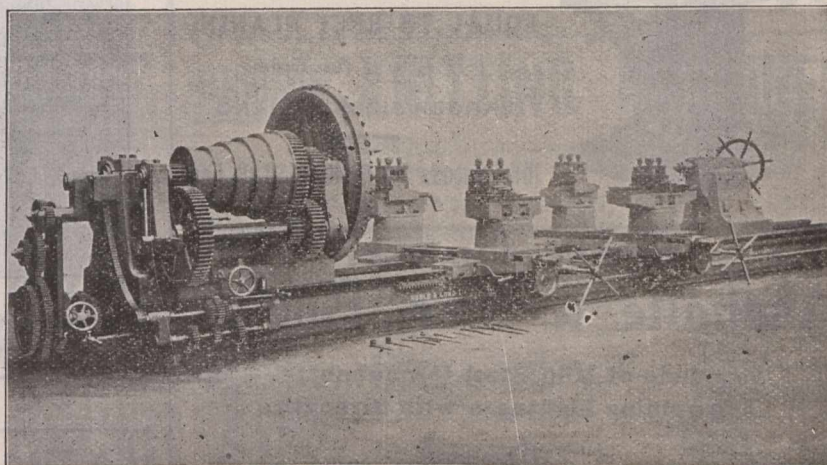
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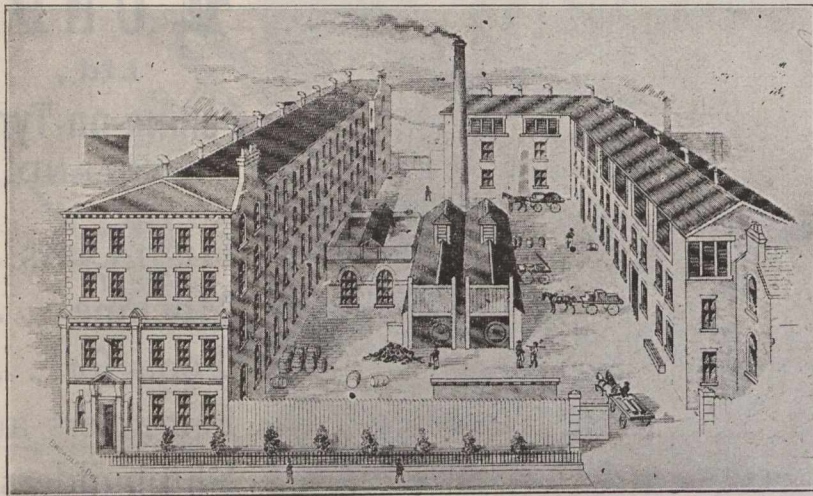
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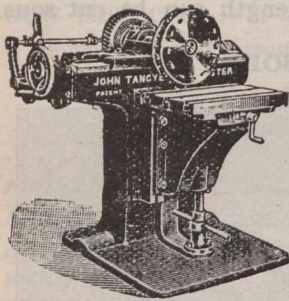
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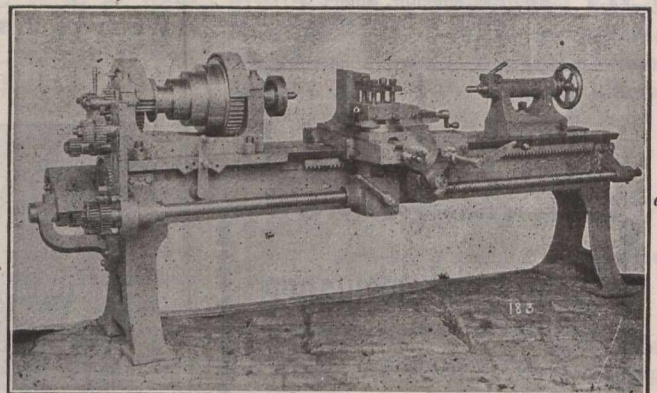
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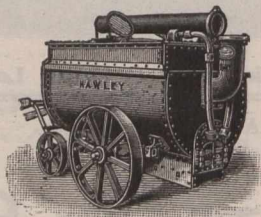
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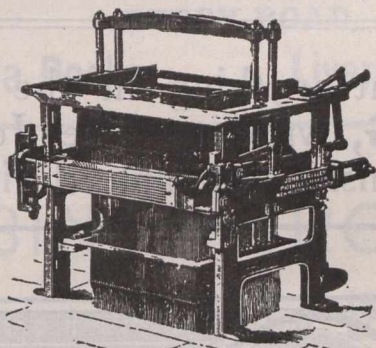
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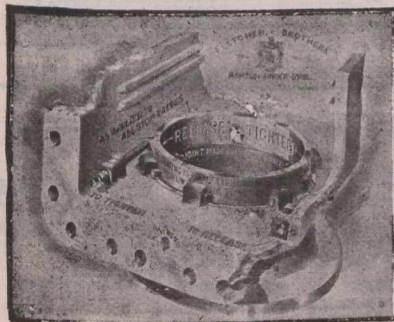
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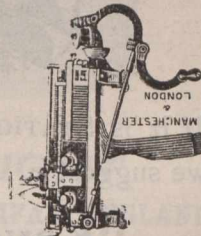
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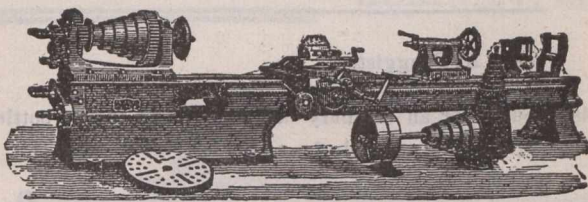
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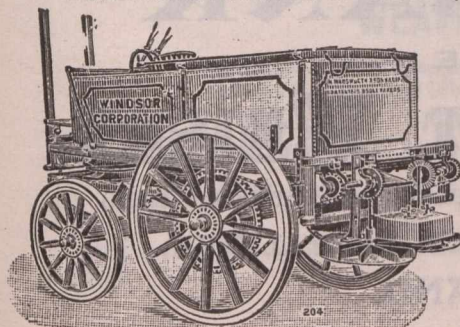
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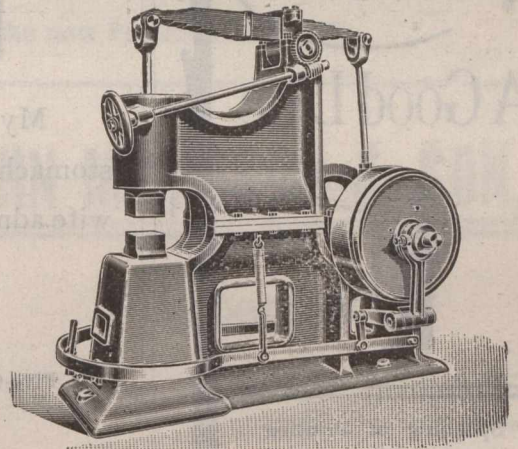
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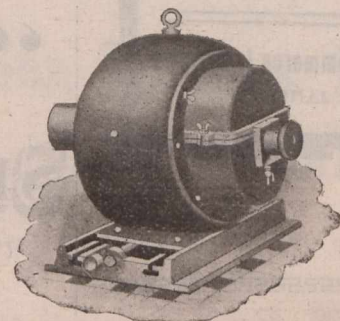
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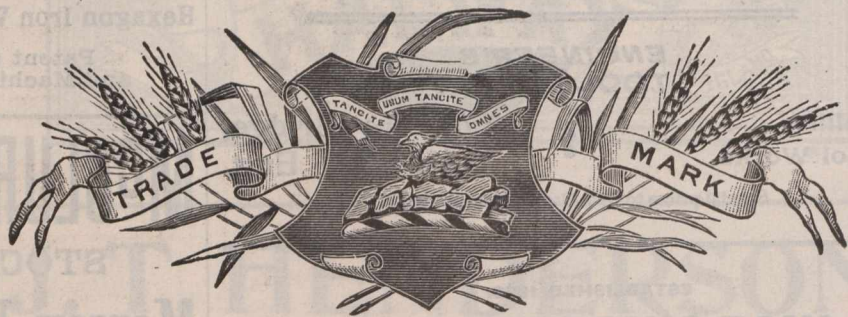
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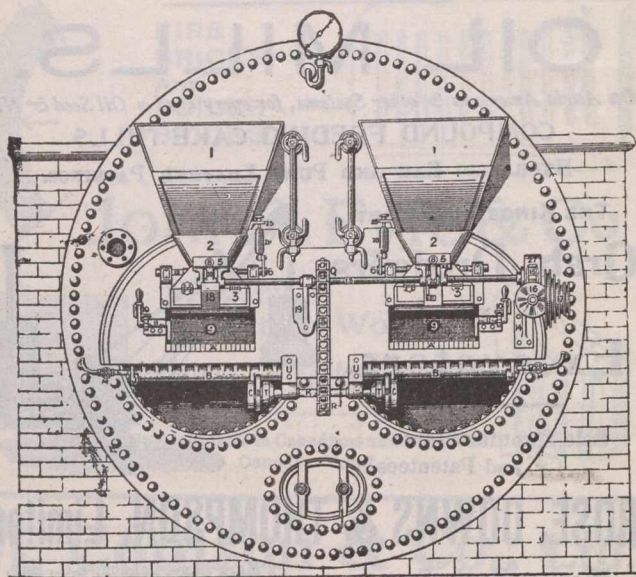
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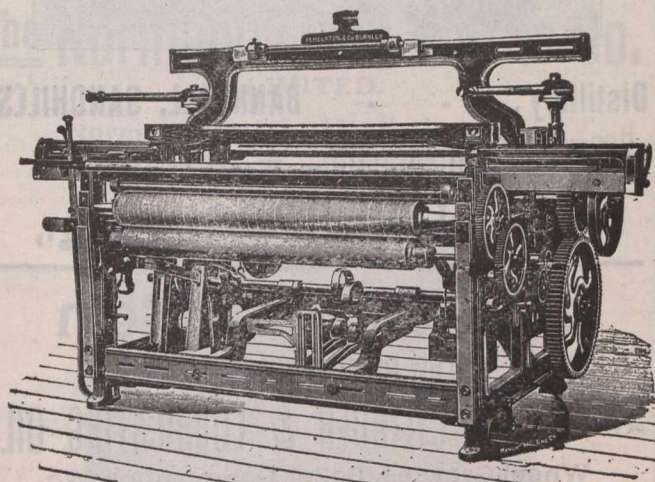
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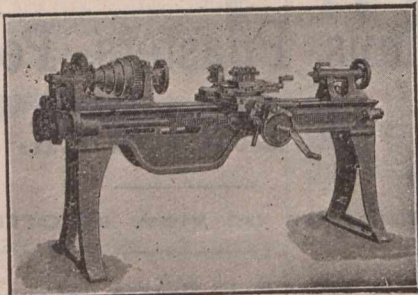
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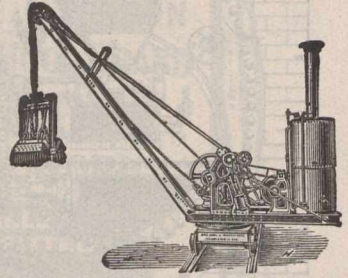
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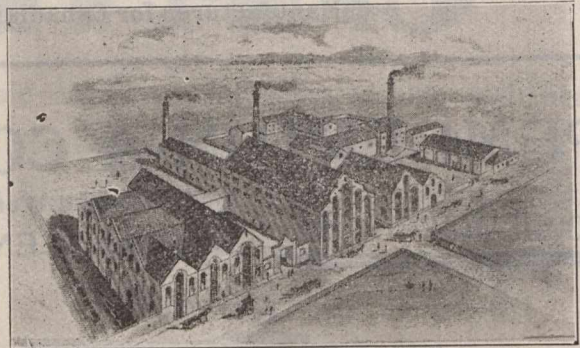
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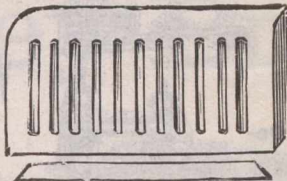
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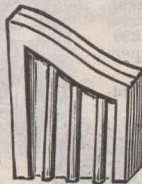
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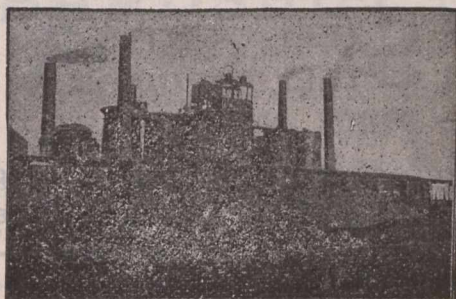
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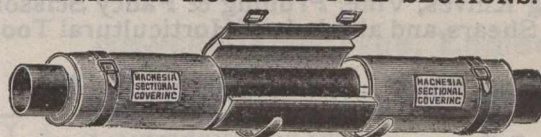
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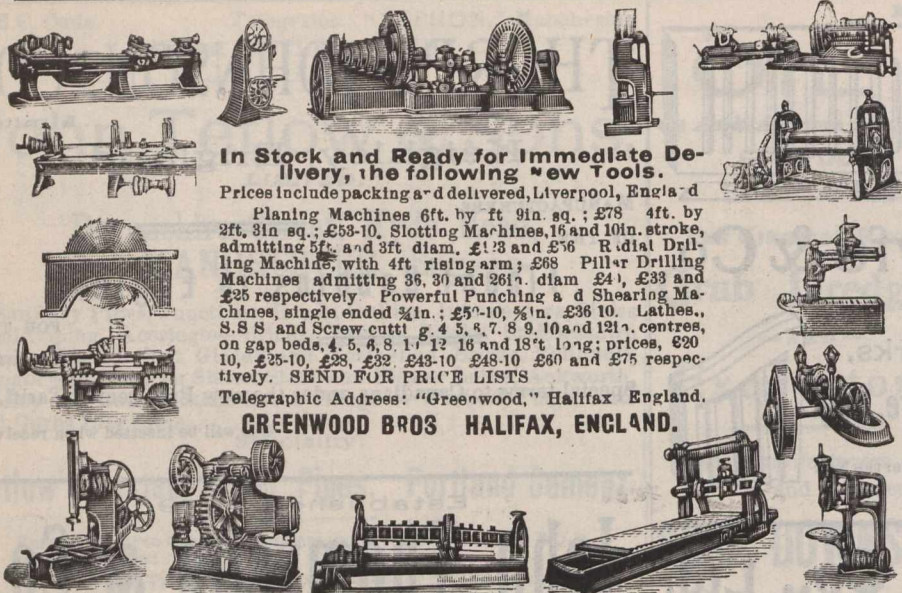
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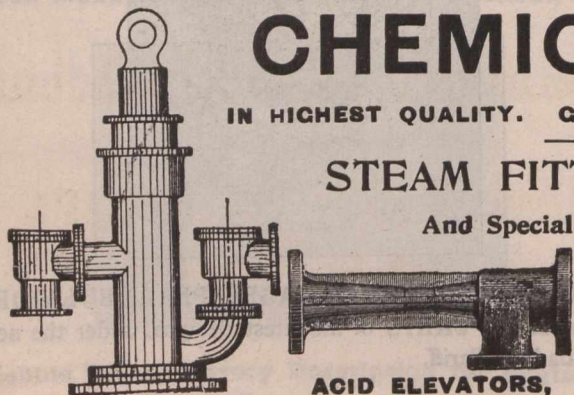
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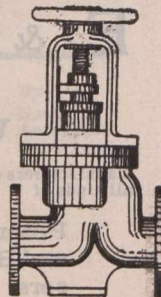


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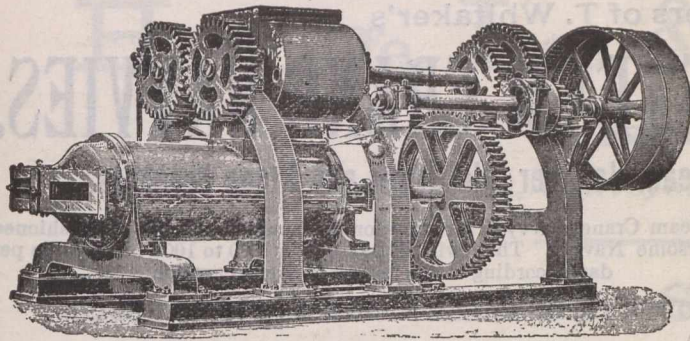
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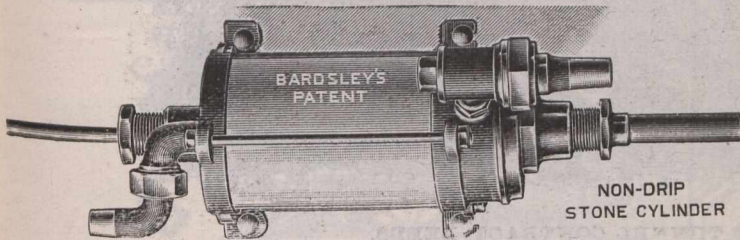
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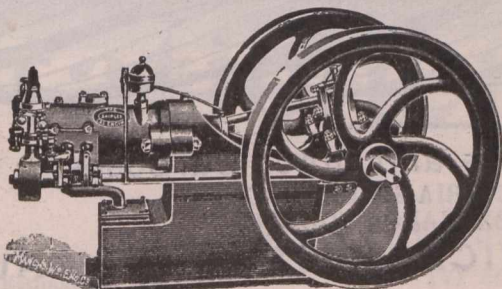
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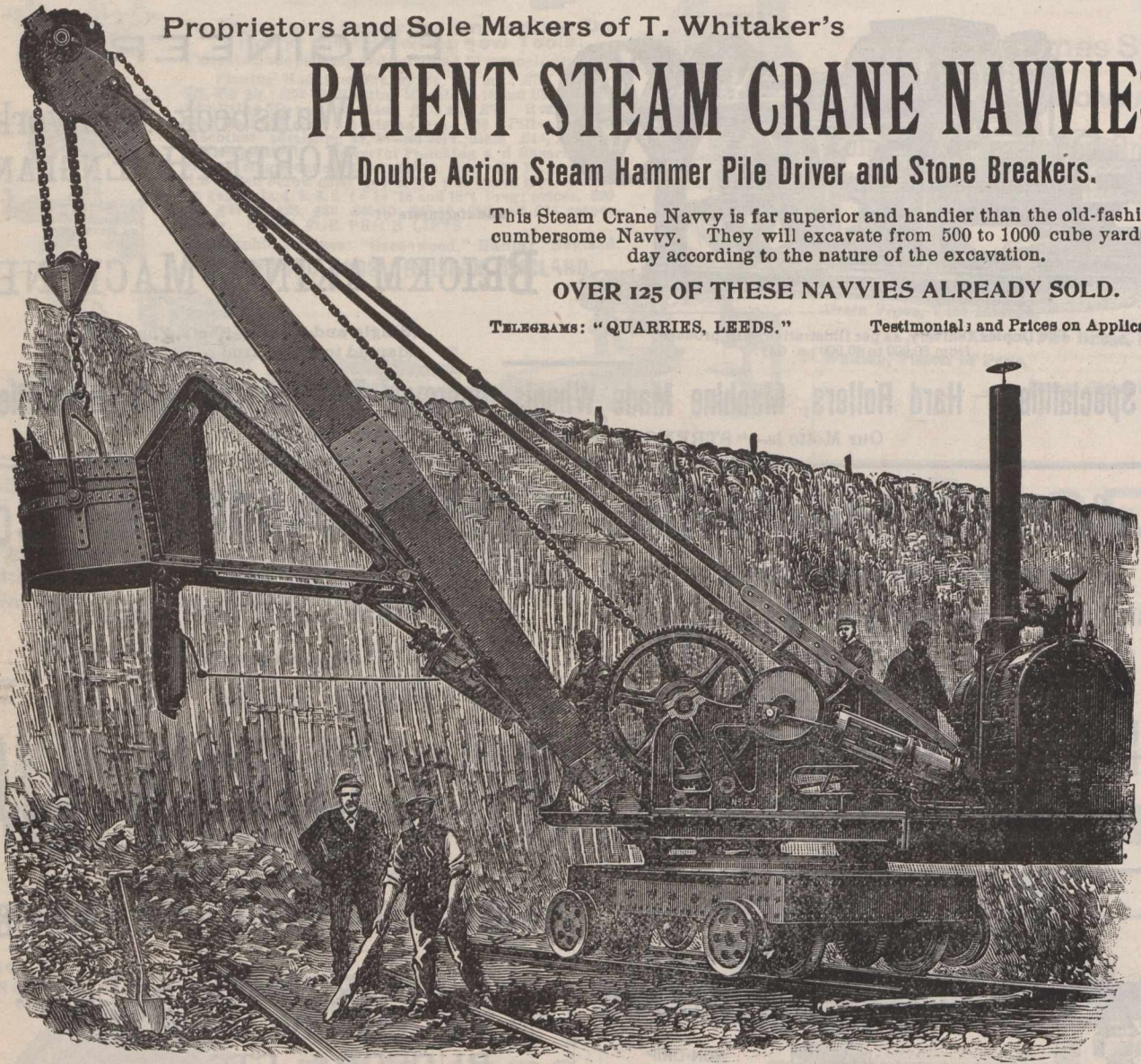
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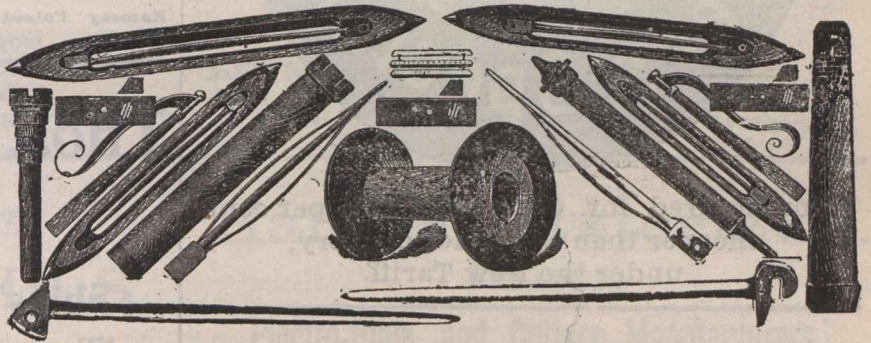
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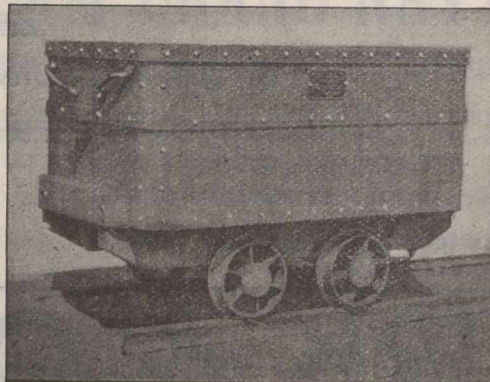
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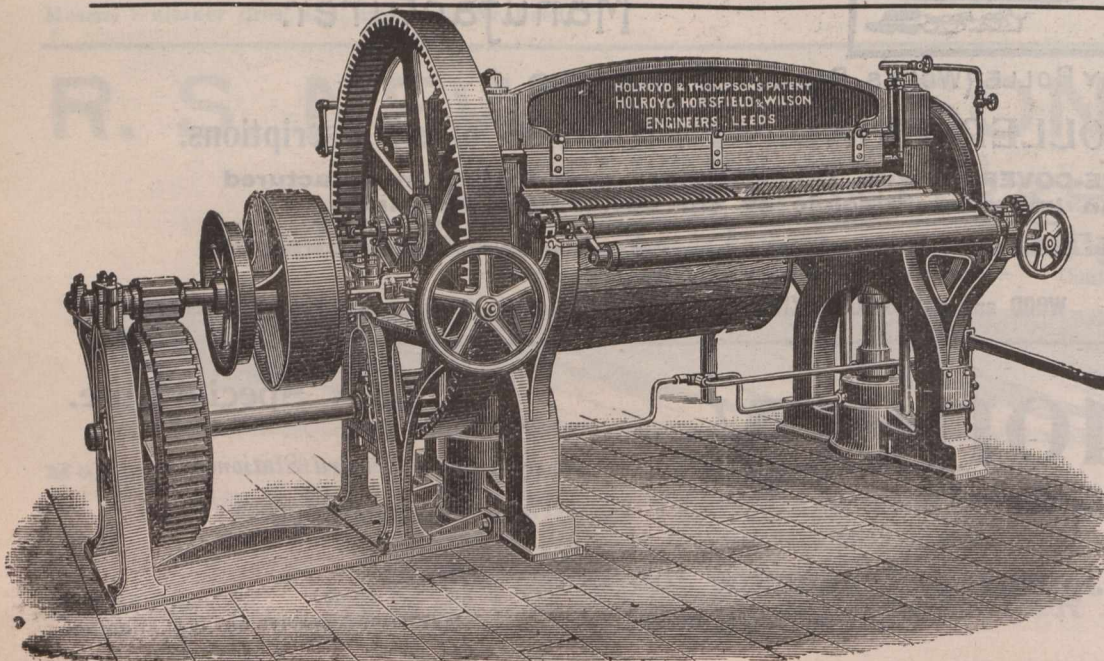
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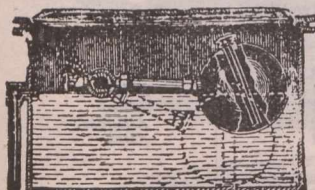
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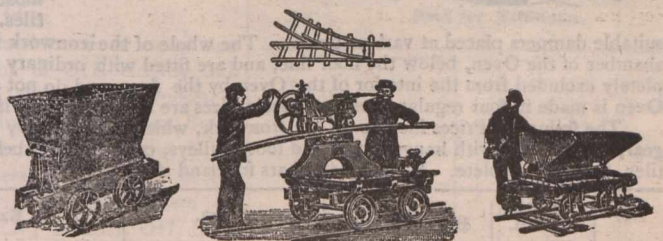
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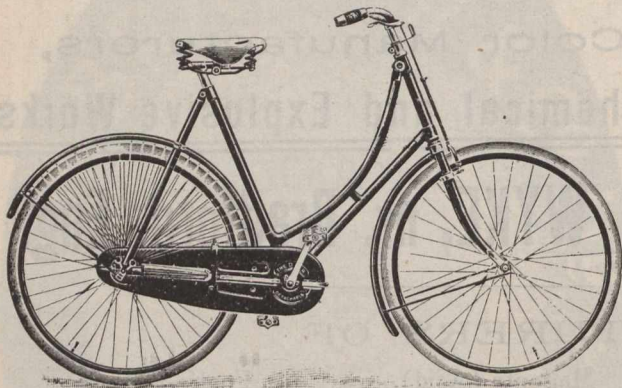


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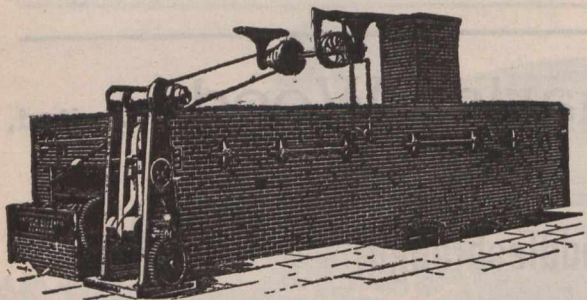
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2	30	4	9		30 "	10 3 "	8 6 "	222	
3	36	4	9		36 "	10 3 "	8 6 "	240	
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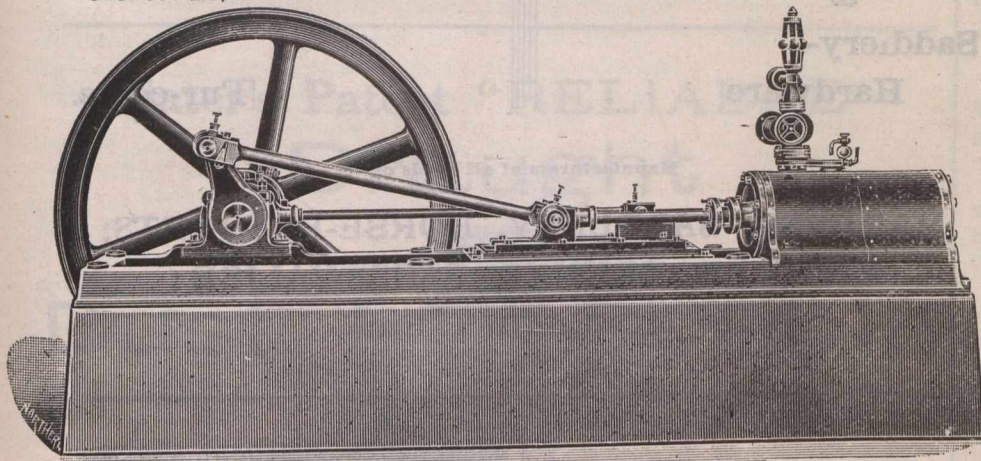
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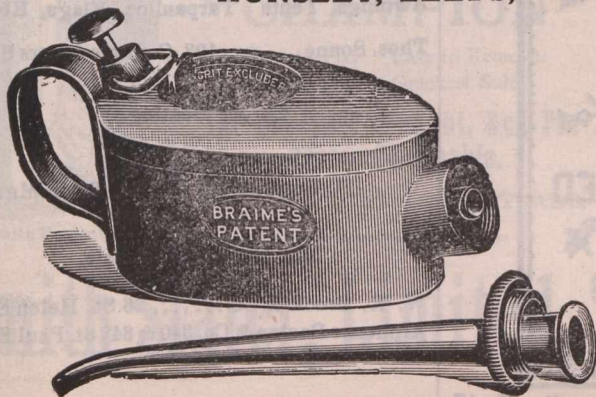
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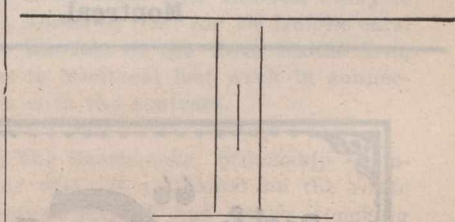
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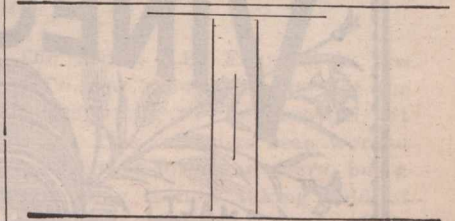
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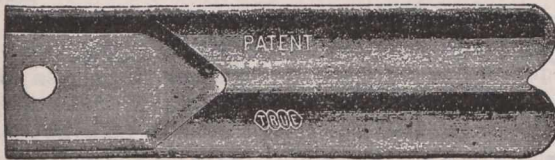
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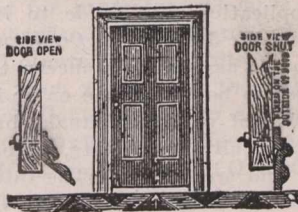


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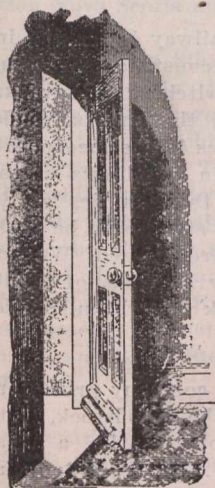
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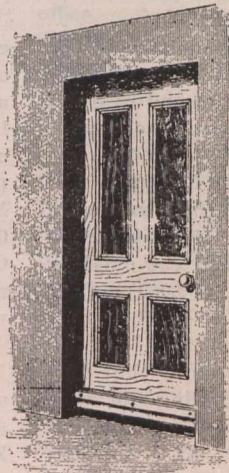
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—The C.P.R. is now accepting shipments of western wheat for Duluth.

—The amount of the customs collections at Sherbrooke, Que., during the month of February was \$11,105.81.

—The by-law to grant a bonus of \$10,000 to the Dominion Harness Company, was carried at Port Elgin, Ont.

—The directors of the Eastern Townships Bank are discussing the advisability of erecting a new building in Coaticook, Que.

—The Canadian Pacific Railway has placed an order with Rhodes, Curry & Co., Amherst, N.S., for 500 freight cars. Mr. Rhodes, of the Nova Scotia firm, was in Montreal last week in connection with the contract.

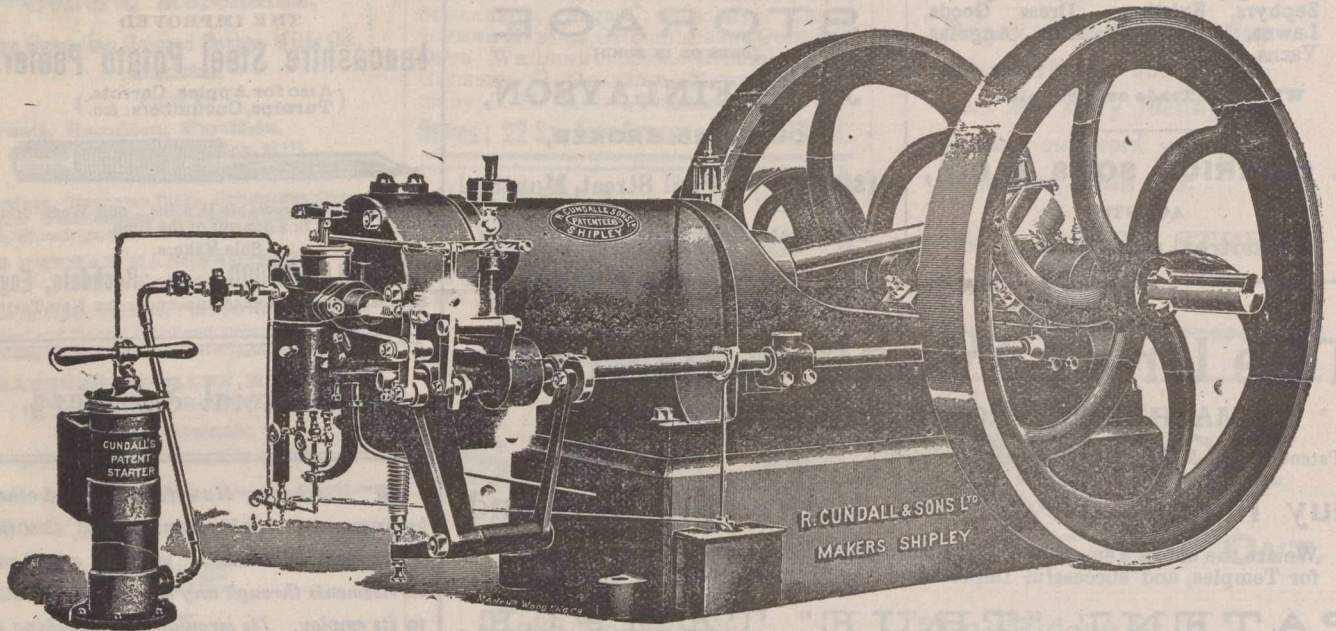
—The Sherbrooke Steamship Company will put a steamer on the route between Halifax and Canso, touching at Marie Joseph, Sonora, Sherbrooke Harbor, Beckerton, Isaa's Harbor, and Whitehead. The steamer is now being built at Yarmouth, N.S. She will be 200 tons register, 120 feet long, 22 feet beam, with an 8 foot hold, and 9 foot draft.

—The Truro, N.S., Foundry & Machine Co. has secured a contract for a 10-stamp mill, to be erected at Renfrew. This mine has been worked to some extent for some years, but a new company is now taking hold of it, and is going to install a new plant, with improved machinery. The contract includes the erection of new buildings in connection with the plant.

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—Over three hundred settlers arrived in Winnipeg on the 6th inst. to take up land.

—The contract for the erection of the Ontario Beet Sugar Company's six-hundred-ton refinery in Berlin, Ont., has been awarded to E. H. Dyer & Co., of Cleveland.

—It is stated at Ottawa that Mr. W. A. McKinnon will sail on March 26 for England, to take the position of official inspector of Canadian fruits arriving at British ports.

—The C.P.R. this year will add about 6,000 passenger and freight cars and eighty locomotives to its rolling stock. These orders, when completed, will bring the number of engines up to 1,000 and freight cars to over 30,000.

—From Berlin we learn that the Tariff Committee of the Reichstag has decided to impose a duty of 2½ marks on potatoes from the middle of February to the end of July. Potatoes will be free of duty during the rest of the year.

—It is reported that the Dominion Coal Company has closed a five year contract with the C.P.R. for a minimum of 500,000 tons of coal, with a maximum of 800,000 tons per annum, at an increase of 35 cents a ton. The existing contract, which expires next year, is for 250,000 tons a year.

—The British trade reports for February show that during the month the imports into the United Kingdom were of the value of £41,691,591, being an increase on the imports for February of last year of £1,977,152. The exports for February of the United Kingdom were £21,321,276, being an increase on the corresponding month of last year of £274,821.

—A London paper announces that Mr. Duke, president of the American Tobacco Company, is making strenuous

efforts to recapture the tobacco trade of South Africa which the company once controlled. He sent an agent to South Africa, with an enormous stock, which was promptly distributed to traders, the agent presenting a gold watch to each as an inducement to push the Trust's goods.

—Application was made to incorporate by letters patent the W. J. Poupore Company. They ask to be allowed to acquire as a going concern the business of Poupore & Malone; to be allowed to enter into contracts for the construction of railways, canals, bridges, docks, wharfs, etc., and to acquire real estate, timber limits, sawmills, steamboats, and tramways. The intended amount of the capital stock is \$300,000.

—The Shawinigan Falls Terminal Railway is seeking incorporation from the Legislature, to construct a railway of standard gauge with necessary switches, side-tracks, and other appliances upon and along the streets, roads, lanes, squares, bridges and public places in the incorporated village of Shawinigan Falls, within the limits of the parish of St. Boniface, and also in the counties of St. Maurice, and Champlain. The capital stock is to be \$200,000. The promoters are John Edward Aldred, Wallace Clyde Johnson, and Richard Wellesley Douglas, of Montreal, and Vivian Burrell and Frederick Stoughton, of the village of Shawinigan Falls.

—A case of some interest to mining company promoters and their customers was decided at the Woodstock, Ont., spring Assizes, some days ago. John Clarke, a West Zorra farmer, brought suit against A. N. Gray, financial agent, of Woodstock, for \$2,000 damages, claiming Gray had sold him 2,000 shares of Bear Creek gold mining stock under fraudulent misrepresentations. He paid \$1,000 for the stock on representation that it would be very valuable. It turned out as some other stocks have done, and Clarke brought suit, Judge Lamet, after hearing Clarke's

Telegrams: "MAGNETO," Bradford.

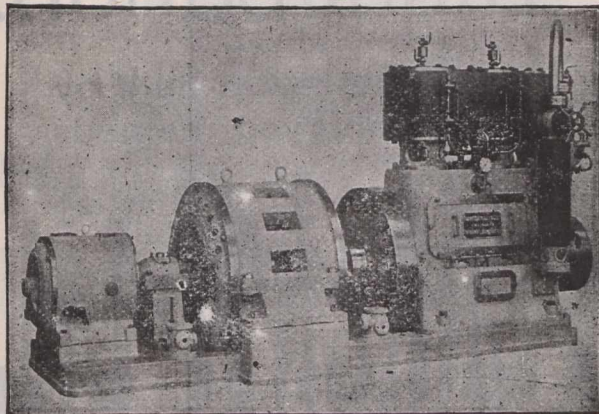
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evidence, non-suited him, ruling that he had not proved fraud.

—The Lake Champlain & St. Lawrence Ship Canal Company ask for an extension of time in which to complete its works.—John Duncan Cameron, of Quebec; H. T. Logan, Amherst, N.S.; Edward Guerin, Michael Guerin, Montreal; Robt. J. Campbell, New York; Hon. J. P. Costigan, Ottawa, are seeking incorporation as "The St. Maurice Colonization Railway Company."—It is proposed to construct a railway from Three Rivers to "La Tuque," a waterfall near the St. Maurice River.—The Montreal Bridge Company petitions for an extension of time for the completion of its works.—The Montreal & Southern Counties Railway Company also petition for a similar purpose.

—It now appears as if the Webb syndicate has decided upon having an independent railway line from the Strait of Canso westward, as well as from Sydney, N.S., to Hawkesbury. A bill, having for promoters Thos. G. McMullen of Truro; Jas. Richardson, of Kingston; R. J. Campbell, of New York, and others, has been filed. They purpose building a railway from a point on the Eastern Extension Railway, in Pictou County, N.S., to a point in the County of Pictou on the Oxford and New Glasgow branch of the I.C.R.; and from a point on the Oxford and New Glasgow branch to a point on the boundary line between Nova Scotia and New Brunswick.

—The Algoma Steamship Company, we are told, added to its fleet, early this month, by purchasing two large American steam barges and two barges for use in the ore trade between Michipicoten and Lake Erie ports. The four large vessels, Theano, Paliki, Monkshaven and Leafield, which were brought from England two years ago, are undergoing repairs, and will be manned with Canadian crews, the English sailors having been discharged at the close of the last navigation season. Captain Lafrance left Toronto recently for New York take charge of the new passenger vessel King Edward which will ply between Toledo and Sault Ste. Marie during the approaching season.

—Preparations for the St. Louis, Mo., Fair are being rapidly pushed forward. With few exceptions all the departments have been organized and are at work with large forces. Construction contracts already will require the expenditure of over \$2,000,000, and the contracts to be let in the next two months will involve the disbursements of about \$5,000,000 more. In the matter of exploitation, Commissioners have been sent to Europe, Asia, Australia, and South America, and the bureau of press and publicity,

since its organization last July, has distributed in countries where the English language is spoken 3,199,769 pieces of printed matter; in German, 160,000; Spanish, 148,700; French, 80,000; Portuguese, 6,000, and Italian, 4,500.

—The Canadian Pacific Railway Company have decided to increase their elevator capacity at Fort William, from 5,500,000 bushels capacity to eight or nine million bushels. The proposed extensions will involve an expenditure of probably a million dollars. The idea is to double the capacity of the large million and a half bushel elevator, built by the Webber Company, provisions for which were made at the time it was erected, and to build probably a two million bushel elevator between the two existing wooden ones. The specifications call for steel work, to be completed within a year. Considerable extension in the yard trackage is also contemplated, as well as improved dock accommodation.

—Owing to the growth of Toronto in a westerly direction it has been decided to make that section largely independent for mail purposes of the main offices by establishing a sub-station in the west end, which will be in working order by July next. When in operation mail matter will be carried direct between the substation and the Union Depot, thus greatly expediting the transmission of mail matter which at present is delayed by its round-about course, having to reach its destination via the main office. A similar improvement is to be carried out in Montreal by the establishment of a sub-office in St. Mary's division. This station is also expected to be in operation next July.

—A recent letter from Perth, Ont., reads: "The representatives of the new Sovereign Bank have been looking over the ground here with a view to the establishment of an agency. The fact that there is on deposit in the banks of Perth at the present time, no less a sum than between three millions and four millions of dollars is an inducement to the new claimant in the banking world. Moreover, this rich chief town of Lanark county has among its citizens one of the directors of the new bank, and the Sovereign has warm supporters here. The home of the new institution is to be on Gore street, directly across from the Bank of Montreal. The premises will be in the hands of the builders and reconstructors in a few days.

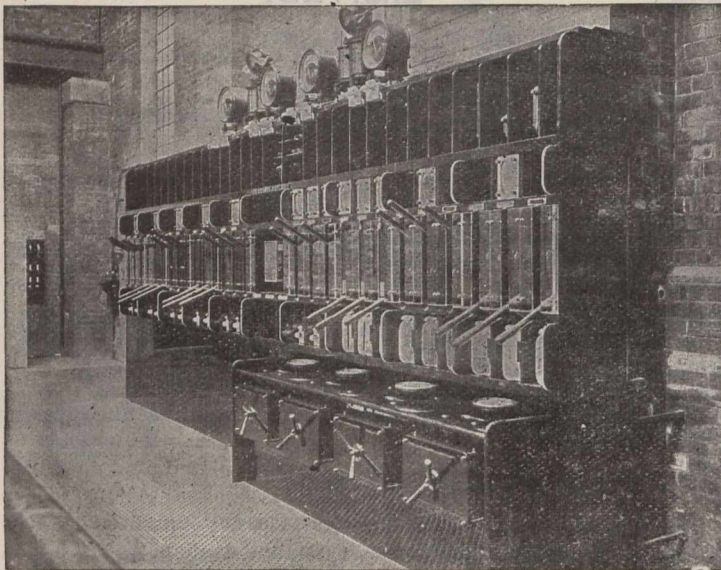
—The St. Lawrence & Megantic Railway Company is applying to the Legislature for a charter to construct a railway and a telephone and telegraph line from a point on the south bank of the St. Lawrence river, between the River Becancour and the Grande river Duchene, to a point

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at or near the head of Lake Megantic, in the vicinity of the boundary line between Canada and the United States; also, a branch or extension running eastward from a point in the vicinity of the mouth of the Famine river, to a point on the line of the Quebec & New Brunswick Railway, in the township of Garneau. The capital is to a million dollars. The promoters mentioned in the bill are: Roger Larue, merchant, of Quebec; Taschereau Fortier, registrar, and P. F. Renaud, merchant, of St. Francois, Beauce; Eusebe Huard, and Chas. A. Leger, merchants, of the village of Lake Megantic.

—Canadian banks are invading West Indies territory in view of the expected large increase in the trade. From Halifax we learn that the Bank of Nova Scotia, which was first in the field, has branches at Hamilton, Jamaica, Demerara, and Havana, and it is reported that it will also establish an agency in Trinidad, and possibly may go to Porto Rico. The inspector of the Union Bank of Halifax, who has just returned from Trinidad, has made so favorable a report on trade conditions that the directors have decided to open a branch at Port of Spain forthwith. A large and influential delegation of the Canadian Manufacturers' Association, including the president and secretary, were touring the West Indies seeking to develop trade relations with Canada, and it is expected that Canadian manufacturers and products will to a considerable extent displace the American articles in the islands.

—Although the several Canadian railway companies are using every available means of adding to their freight capacity there is, it is stated, a growing anxiety about the supply of cars in the early spring. One official said recently that the opening of navigation would bring the railroads face to face with the greatest car famine in their history. He said with little ore moving now and coal traffic light, the railways were unable to supply enough cars to carry coke to the furnaces. Later on, when ore and coal movements will be heavier, the situation will be anything

but encouraging. It is estimated that at the present time seven of the largest roads in Canada and the United States have at least 400,000 freight cars in use, and are building extras. So far as locomotive equipment is concerned, the roads are in a better position than usual, but they do not hesitate to say they will have trouble to furnish cars to handle freight.

—The Chateauguay Ore & Iron Company, according to a late report from Plattsburg, N.Y., has discovered that the vein of iron ore at their mines near Lyon Mountain, N.Y., which was supposed to be thirty feet in thickness, is in reality over seventy feet and extends for six miles in a northeasterly and southwesterly direction from Lyon Mountain, making it one of the largest deposits of iron ore in the world. The company has increased its capital stock from \$1,500,000 to \$2,750,000, of which amount the Delaware & Hudson Company owns \$1,400,000, a controlling interest. The company has hurried a force of several hundred men into its forests to get out a supply of wood for charcoal. The charcoal blast furnace at Standish will be rebuilt with an annual capacity of 25,000 tons of charcoal pig iron. Fifty new brick charcoal kilns will be built. The company is now mining about 800 tons of ore per day and this output will be doubled under the new arrangement.

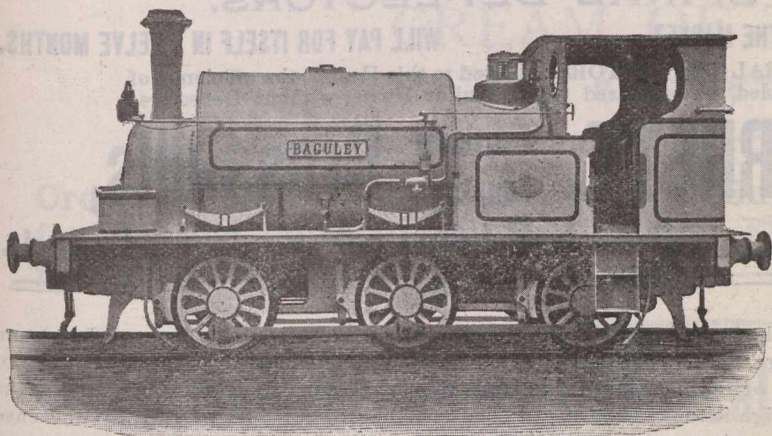
—The Matane & Gaspé Railway Company seek power to construct a railway from a point in St. Octave de Metis, to a point in St. Jerome de Matane, with a branch from St. Jerome de Matane along the river Matane to its source in the interior at some point on the projected railway called the Atlantic, Quebec & Western Railway, the main line continuing along the shore to the Gulf of St. Lawrence to Cap Chat, with branches following the valley of the St. Anne river, to the source of such river to a point on the projected railway called the Atlantic, Quebec & Western Railway; and, failing the construction of the latter, continuing to Gaspé Basin; finally the main line

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starting from Cap Chat, may continue along the shore, following as much as possible the maritime road as far as Gaspé Basin, or its neighborhood, in the county of Gaspé. The capital stock is to be \$600,000, to be increased, if necessary. The provisional directors are L. L. Lafleur, P. N. Tanguay, L. J. Levasseur, A. C. Landry, J. F. Demers, J. E. Gagnon, L. N. Desrosiers, Emile Lamontagne, and A. Girard.

—Supplementary estimates for the current year amounting to \$1,358,683, of which \$21,500 is chargeable to capital account, have been presented. The estimates are to cover

expenditures already made. The leading items are: Census, \$450,000; experimental farms, \$22,000; Pan-American Exposition, \$17,000; Paris Exposition, \$2,000; new wing to House of Commons and improvements in vestibule, including elevators, etc., \$21,500. Further amount required for maintenance and repairs of Dominion steamers, including Governor-General's warrant of \$26,000, balance of cost of steamer to replace Druid, \$50,000—balance required, \$61,560. Further amount for maintenance and repairs to light-houses, \$35,000. Fitting up and repairs to the Lord Stanley for surveying purposes, \$10,000. Further amount for the building and maintenance of fish-breeding establishments, \$30,000. Required to complete service of the Yukon Territory for the year, \$100,000. For expenses of reception to their Royal Highnesses the Duke and Duchess of Cornwall and York—additional amount required to pay expenses of special tour in September and October, 1901.

—Application has been made for a charter from the Dominion Parliament to erect a bridge spanning the Strait of Canso. As proposed, the bridge will be a tremendous affair. Soundings reveal the fact that the strait has a solid rock bottom, and that there are no difficulties which modern engineering skill cannot overcome.—If the rumoured project goes ahead the bridge will probably be erected from Cape Porcupine on Nova Scotia side to near Mc-

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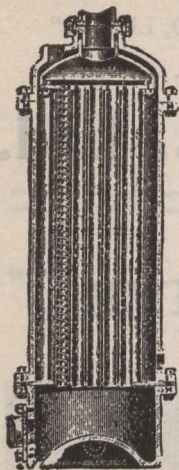
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Telegrams: "BARRETT," Crosshills.
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Millan's Point, Port Hastings. The plan most likely to be adopted provides for an 1,800-foot cantilever bridge, with two piers, in eighty feet of water, with approaches of 1,070 and 300 feet of trestle work on either side. The bridge is to carry two lines of railway tracks, with wide carriage roads on each side. The bottom girder of the bridge will be 150 feet above high-water mark. Total cost about \$4,500,000. At present the Strait of Canso, which separates Cape Breton and Nova Scotia, is crossed by ferries. The delay to railways, in consequence, is great. Owing to the growing importance of the Eastern section of Nova Scotia, the need for the bridge is most imperative. It is expected that it will carry both a Dominion and a provincial subsidy.

—The Montreal, Ottawa and Georgian Bay Canal Company, is asking for an extension of time in which to commence and complete the undertaking.—The petition of the Bell Telephone Company for permission to increase its capital stock was presented.—The petition of the Knapp Tubular Steamship Company gives the names of the following gentlemen as the incorporators: Hon. Geo. E. Foster, Toronto; F. A. Knapp, Prescott; Dr. Frank Buller, M. Hutchinson, W. H. Stewart, and M. J. Baker, of Montreal. The objects of the company are to build steamships on the roller boat principle. The capital of the company is placed at \$3,000,000.—Messrs. Geo. Magann, Toronto; Jas. H. MacCarthy, J. T. Laurendeau, and A. Terroux, Montreal, are seeking incorporation as the Huron and Erie Canal Company, with authority to construct a

canal from a point in the counties of Huron or Lambton, on Lake Huron, to a point on Lake Erie, in the County of Elgin.—The Canadian Northern Railway Company seeks authority to construct additional lines of railway, increase its capital stock, aid settlers, and open pleasure resorts, etc.—The Niagara, St. Catharines and Toronto Railway is asking for an extension of time.

—That Montreal is keeping fully to the fore in street railway cars is readily apparent to visitors from New York, Boston and other leading U. S. cities, who are not slow in expressing admiration for the new "Scotch" style now in use on many of our streets. Not content with this, however, ten large cars of novel design are being constructed at the Hochelaga shops of the company for addition to the rolling stock of the Montreal Park & Island Railway, and will be in use on the suburban lines in a short time. The cars will be fifty feet in length, with large windows extending well towards the floor, making them almost open cars, but arranged for speedy closing when necessary. Double trucks and four high speed motors will be used. In place of the regulation benches the cars will be fitted with swivel seats, similar to those employed in parlor cars on the steam roads. The cars will be fitted with air brakes in addition to the hand brake and each will be equipped with a searchlight. Heavy fenders will be attached. The addition of this rolling stock is calculated to result in considerable improvement in the service, and it is expected that a ten-minute schedule will shortly be in operation on all suburban lines.

—A new pulp agreement was presented to the Legislature recently for ratification. The parties thereto are the Commissioner of Crown Lands, representing the Government, and the Montreal River Pulp & Paper Company, represented by Peter McArthur, lumberman, Detroit; William C. Phillips, manufacturer; Charles D. Warren, lumber dealer; William Kerr, lumberman, and E. F. B. Johnston, K.C., Toronto. The company agree to erect a pulp and

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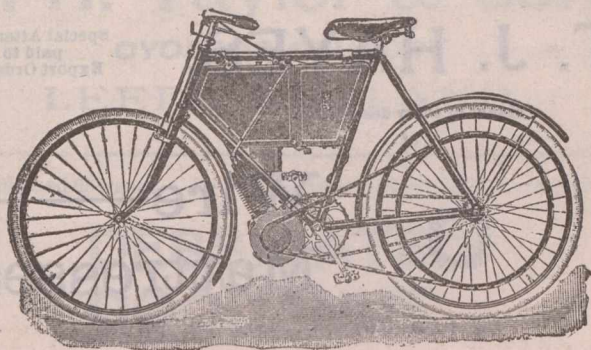
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paper mill at a water power on the Montreal or Ottawa River, above Pembroke, at an expenditure of at least \$500,000, and to operate so as to produce 150 tons of pulp daily, and to employ 250 hands for ten months of the year. Of this \$100,000 must be expended by September 3, 1903, and \$200,000 additional by March 3, 1904, and the balance of \$200,000 by March 3, 1905. In consideration of this expenditure the company are given the right for 21 years to cut and remove spruce, poplar or whitewood and banksian or jackpine six inches or upwards in diameter for use in their pulp mills, from an area of 1,660 square miles, lying roughly between the Blanche River Pulp Co.'s concession and the height of land. The company agree to pay 40 cents per cord for spruce and 10 cents per cord for other wood cut. The other provisions are similar to those embodied in previous agreements.

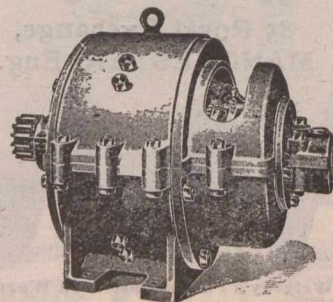
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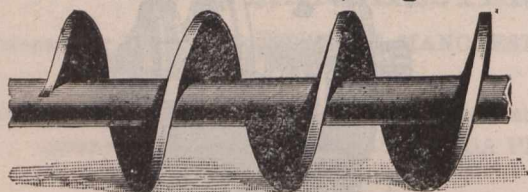
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Tentering and Drying Machines, for the "Estamene"
Finish.****Also Makers of Steam Engines for working the above
Machines, either separate or combined, of all descriptions.****Messrs. Ingham and Butterfield's Patent Rigging
Machines.****Calenders made with Wood, Iron, Copper, Brass, Steel, Cotton
and Paper Bowls.****Horizontal Hydro-extractors with Copper Cylinder.****Damping Machines.****Cold Calendering Machines, with Five Rollers.****Improved Lancashire Jiggers.****Makers of the Newest Construction of Machines, for
the Dyeing, and Finishing, of Cotton Velvets, Velvet
Plush, etc.; Treadles, Pegging Machines, Jiggers, Tubs, Cut-
ting machines; Waxing, Painting and Brushing Machines;
Lustreing, Tentering, Beating Nellies, One Cylinder Brush,
and Damping Machines, Dye Vats, etc.**

—Correspondence regarding the cattle embargo in Great Britain was presented to Parliament some days ago. In May last a minute of Council was passed by the Dominion Government; and forwarded to England, asking for the removal of the embargo. On June 21 Mr. Chamberlain transmitted the reply of the Imperial Board of Agriculture, stating that it was unable to propose to Parliament a modification of repeal of the Act of 1896, establishing the embargo. Mr. Chamberlain pointed out that Canada and the United States were the only countries which could ship live cattle to England, and that under these circumstances Canadian cattle were in an exceptionally advantageous position, as compared with other countries, the United States excepted. The Board of Agriculture in its reply said that the embargo was of general application, and that it would be impossible to repeal or amend it. The letter goes on to say: "The Board is glad to know that since the passing of the Act of 1896 the trade in live

animals between Canada and the United Kingdom has been practically maintained at its former level, and in view of the importance of stability in the conditions under which trade of that character is carried on, the difficulty of reconciling the opinions of experts on occasions when the appearance of disease is reported, and the absence of any noteworthy effect upon the volume of imports and upon the price of meat, it is not probable that Parliament will support, nor could the board propose, any modification or repeal of the Act passed five years ago, after the fullest consideration."

—Winnipeg Notes.—Wheat shipments in the west are again lively. Along the C.P.R. points there were 110,000 bushels of wheat marketed one day recently, and the com-

Wrigley's Automatic Conveying Co.85 Royal Exchange,
MANCHESTER, Eng.

Wrigley's Patent Cast-Iron Worm.

ELEVATORS & CONVEYORS,For Coal, Coke, Ashes, Grain, Malt
and other Materials.

Special prices to Canadians under the New Tariff

T. J. HAYES,Special Attention
paid to
Export Orders.Maker of every description
of**Wire
Mattresses.**

5½ Years with Rowcliffe's, Levenshulme.

35 Hood Street, Jersey Street, - ANCOATS,

MANCHESTER, ENGLAND.

(Cut will be inserted as soon as made)

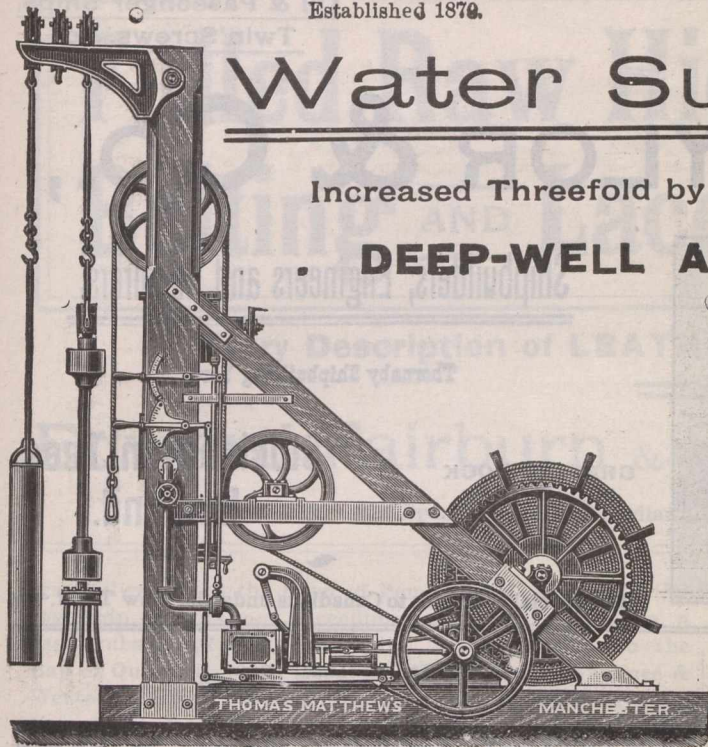
Established 1870.

Telegraphic address: "ARTESIAN, Manchester.

Water Supplies,

Increased Threefold by THOMAS MATTHEWS' PATENT

DEEP-WELL AND BORE-HOLE PUMP.



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

Thomas Matthews,

Hydraulic Engineer,

Pendleton, Manchester, England.

Special terms to Canadians under the New Preferential Tariff.

pany claim that they will ship from now on, so that wheat can be stored at country points at the rate of over 100,000 bushels a day, or 1,000,000 bushels a week. Shipments are now nearly all being made over the "Soo" line. The freight department have discovered that it is good policy to allow shipments to go over this route to Duluth. There is an enormous amount of wheat still in western farmers' hands, which will have to be delivered at elevators at stations along the C.P.R. Mr. C. C. Castle, warehouse commissioner, has returned from a trip to the west, and states that at Indian Head alone there is about 2,000,000 bushels of wheat to be delivered. He states that with the efforts now being made by the railway company and with the holding off of warm weather there will be no loss on account of wheat rotting.—The Canadian Northern Railway Company's new elevator at Port Arthur received the first shipment of wheat last week, and the company expect soon to have the 1,500,000 bushels capacity full for shipment by vessel at the opening of navigation.—A late train from the east was in two sections. The first had

200 immigrants on board, the majority being Europeans. The second section had 125 eastern home-seekers. The stream of immigration is likely to continue with renewed force. Sixty men who arrived from the south were practically all delegates as well as intending settlers. They represented over one thousand persons, who are waiting for their report as to which is the best place to locate. They say that immigrants are going in via the "Soo" road in great numbers.

—Fire Insurance Decisions.—In an action to recover on a standard policy it appeared that defendant demanded the appraisal, knowing that it could not be had, after making no response to plaintiff's demand for it. Held, to warrant a finding by the jury that insurer did not desire an appraisal, and had no intention of requiring one until it was apparent that it could take advantage of the insured. Chainless Cycle Mfg. Co. vs. Security Ins. Co. of New Haven, Conn., 62 N.E. Rep. (N.Y.) 392.—Where defendant refused to receive policies of insurance which plaintiff had contracted to furnish, evidence of the expense to plaintiff of maintaining an automatic sprinkler and of causing it to be regularly inspected, had the insur-

SASH WEIGHTS



Manufactured for the Canadian Market under the New Tariff, by

C. H. Taylor & Son,

CYCLOPS FOUNDRY.
LEEDS, ENGLAND.

Established 65 years.

Telegrams: "SUBLIME, Liverpool.

DESSICATED COCOANUT.

•••

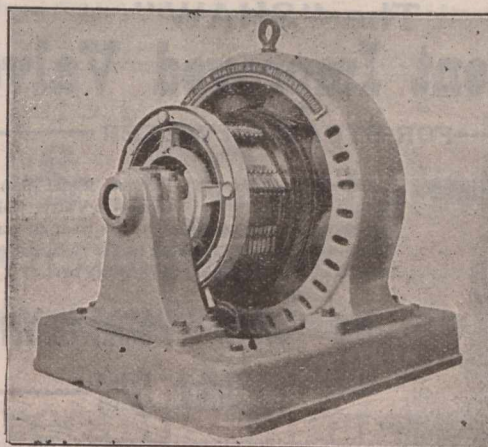
JOHN SHORE & SON,

39 Old Hall St.,

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

LIVERPOOL, Eng.

TELEGRAMS:—"Install,"Middlesbrough.



300 KILOWATT DYNAMO.

Warren, Beattie & Co.,

ELECTRIC POWER ENGINEERS,

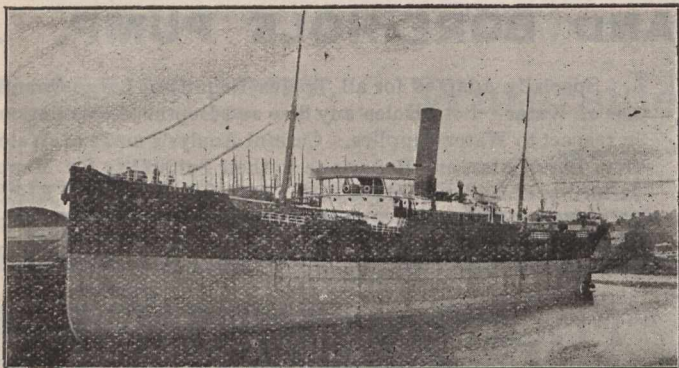
Contractors for Complete Electric Power and Lighting Installations for Mines, Shipyards, Iron and Steel Works, etc., etc.

... MIDDLESBROUGH, England

Telegraphic Address :
"CRAIG TAYLOR, STOCKTON."

Oil & Passenger Ships,
Twin Screws, &c.

CRAIG, TAYLOR & Co.,



Shipbuilders, Engineers and Repairers,

Thornaby Shipbuilding Yard,

GRAVING DOCK
570 Ft. Long.

Stockton-on-Tees,
England.

Special estimates to Canadians under the New Tariff.

ance been perfected, is not admissible in reduction of plaintiff's damages, when by the contract defendant agreed to keep such sprinkler in repair, and the plaintiff, though paying the costs of one month's inspection was not in fact liable therefor. *Tanenbaum vs. Greenwald et al*, 73 N.Y. Supp. 873.—Where one who has contracted to procure insurance obtains and tenders the policies, which are refused, he may recover the difference between what he had to pay and what defendant agreed to pay; and evidence that the rate subsequently increased is immaterial. *Tanenbaum vs. Greenwald et al*, 73 N.Y. Supp. 873.—Where a contract to procure insurance provides that all the terms and conditions shall be binding on all the legal representatives, successors and assigns of all the parties, one who occupies such relationships to the agent to procure may enforce the contract. *Tanenbaum vs Greenwald, et al*, 73 N.Y. Supp. 873.—The provision in a policy of fire insurance that the "loss is payable sixty days after due notice and satisfactory proofs of the same are made by the assured, and received at their office," is waived by such action of the company as waives proof of loss, and in such case interest should be computed from the date of the loss. *Hartford Fire Ins. Co. vs Landfare*, 88 N.W. Rep. (Neb.) 779.

—From Toronto we learn that the railway subsidies to be voted by the Legislature during the present session have been presented, and total \$613,000, including two re-votes, and in addition to some land grants, seven railways in all are subsidized as follows: To the Pembroke South-

ESTABLISHED 1869.

Bottled Beer and Stout FOR EXPORT.



The "Compass" Brand

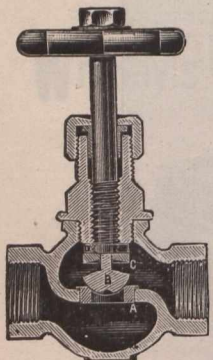
Bass & Co's Pale and Light Bitter Ales, and Guinness's Extra Foreign Stout.

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

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

The "SHAW" ..Patent Improved Valve..

FOR STEAM OR WATER



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

The "SHAW" Patent Universal Union Joint

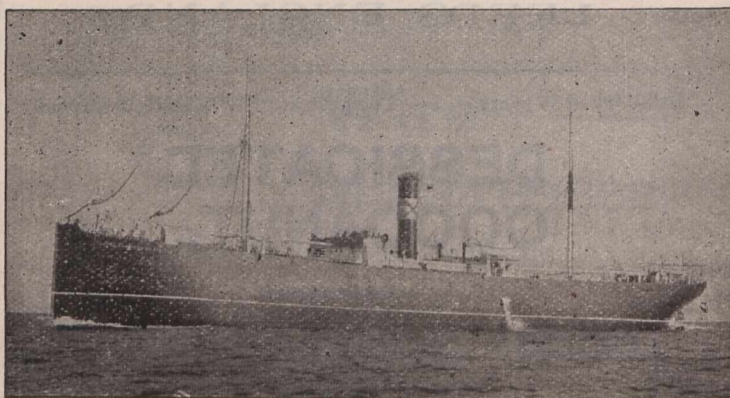
For Coupling pipes at an Angle, is the most Up-to-Date Coupling in the market. Send for full particulars of this and other "Shaw" specialties to . .

JOSEPH SHAW, HUDDERSFIELD, ENGLAND. ALBERT WORKS.

Telegrams: "GOVERNOR," Huddersfield,

Supplied under the New Canadian Preferential Tariff.

TYNE IRON SHIPBUILDING COMPANY, LIMITED
Steel and Iron Shipbuilders and Repairers.



Willington-Quay-on-Tyne,

ENGLAND.

Fulled Raw Hide Belting AND Laces.

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

Edward Fairburn & Sons,

**Caldervale Mills,
BRIGHOUSE, Eng.**

Special Terms to Canadians under the New Canadian Tariff.

ern Railway from the town of Pembroke to a point in the township of Ross, not exceeding a distance of 15 miles, a cash subsidy of \$3,000 per mile. Total, \$45,000.—To the Bay of Quinte Railway (formerly the Kingston, Napanee & Western Railway) for such extensions of branches or additions to its projected and authorized line of railway northerly of the village of Tweed, as will not exceed fifty miles, in all, and will enable the said company to connect its

line of railway with the iron ore deposits or other mineral lands lying northward of the said village of Tweed in renewal and extension of the amount granted to the Kingston, Napanee & Western Railway in the year 1903, a cash subsidy of \$3,000 a mile (re-vote, \$90,000); total, \$150,000.—To the Irondale, Bancroft & Ottawa Railway Company, from Kinmount Junction to Irondale (subject to conditions in the act respecting railways), a distance of ten miles, and from a point thirty-five miles from Irondale, and thence easterly for a distance of ten miles. Also from Palmer Rapids to the town of Renfrew, a distance of about fifty miles, in all a distance not exceeding seventy miles, a cash subsidy of \$3,000 a mile (re-vote, \$30,000); total, \$210,000.—To a railway from Dinorwic Station in the district of Algoma, northerly to Lake Minetakie, a distance of fifteen miles, a cash subsidy of \$3,000 a mile; total, \$45,000.—To the James Bay Railway Company, from a point on the Canada Atlantic Railway near Rose Point to a point on the Georgian Bay, in the town of Parry Sound, a distance not exceeding five miles, and from a point on the main line of the James Bay Railway at or near the town of Parry Sound to a point on the Canadian Pacific Railway at or near Sudbury, a distance not exceeding 90 miles (in all 95 miles), in addition to subsidies previously granted, a cash subsidy of \$1,000 a mile; total, \$95,000.—To the Lindsay, Bobcaygeon & Pontypool Railway, from the village of Bobcaygeon to the town of Lindsay, a distance not exceeding 16 miles, a cash subsidy of \$23,000 a mile; total, \$48,000.—To the Thunder Bay, Nipigon & St. Jose Railway, from a point thirty miles east of Port Arthur, a distance of ten miles, a cash subsidy of \$2,000 a mile in addition to 5,000 acres of land per mile; total, \$20,000.

—A statement of the Dominion finances for the eight months of the current fiscal year up to the end of February is officially announced. The revenue for this period has been \$36,566,797, and expenditure on ordinary account,

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

The J. C. McLaren Belting Co.

FACTORY: —

MONTREAL. TORONTO. VANCOUVER.

Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

—* Established * 1825. *

A. G. THOMSON & CO., Limited,
Highland Whisky Distillers,
Blenders and Bottlers to Wholesale Trade only.

PROPRIETORS OF —

GLENCADAM DISTILLERY, Brechin, Forfarshire,

where the Best Scotch Barley only is used.

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

Buyers' own Brands or Labels alone used when desired.

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

AGENTS WANTED IN MONTREAL AND TORONTO.

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 Canada Tariff Law.

\$29,057,067. The expenses have grown in the year to the extent of \$2,401,201. The outlay on capital account has been \$8,354,872, an increase on last year of \$6,125,586. The following are the figures for the eight months' period, as compared with last year.

Revenue:—	1901.	1902.
Customs	\$18,674,968	\$20,527,982
Excise	6,901,626	7,476,996
Post office	2,157,303	2,400,833
Public works, including railways	3,687,570	4,087,871
Miscellaneous	2,197,026	2,073,114
Total	\$33,618,494	\$36,566,797

Expenditure	26,654,846	29,057,087
Capital Expenditure—		
Public works, including railways and canals	3,296,978	5,593,243
Dominion lands	140,229	189,667
Militia capital	29,556	58,779
Railway subsidies	1,977,555	1,972,547
Iron and steel bounty		364,060
South African contingent	682,428	177,096
N. W. T.	1,161	492
Total	\$6,125,586	\$8,354,872

For the month of February alone the returns are as follows:

Revenue:—	1901.	1902.
Customs	\$2,428,128	\$2,270,132
Excise	771,476	807,744
Post office	265,000	290,000
Public works including railways	323,953	379,440
Miscellaneous	145,636	282,994
Total	\$3,754,195	\$4,021,311

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

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

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

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

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

SOLE MAKERS:

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

Liverpool, England.

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

MANUFACTURERS of every DESCRIPTION of

Hydraulic & Electric Machinery.

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

Telegraphic Address: "Muskers, Liverpool."

Telegrams:—"PUMPHREY, Glasgow."

W. & M. PUMPHREY, Bridal & Banquet Sugars.
SUGAR MILLERS,
Crownpoint Road, - Glasgow, Scotland.

And at Thornaby-on-Tees,
London & Manchester England.

Icing
and
Caster

SUGARS as they should be!

Special Prices to Canadians under the New Tariff.

TASKER, SONS & CO.

Manufacturers of Main Driving Bands

In Leather India-Rubber, Hair and Cotton.

Government Contractors.



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

SHEFFIELD, - - - England
32 ANGEL STREET,

Leather Merchants and Mill Strap Manufacturers.

Expenditure	2,487,688	2,784,913
Capital expenditure:—		
Public works, including railways and canals	246,535	503,232
Dominion lands	13,284	22,525
Militia capital	1,399	4,078
Railway subsidies	32,000	236,866
Bounty on iron and steel		89,878
South African contingent	173,948	16,955
N. W. T. rebellion	240	492
Total	\$466,927	\$839,520

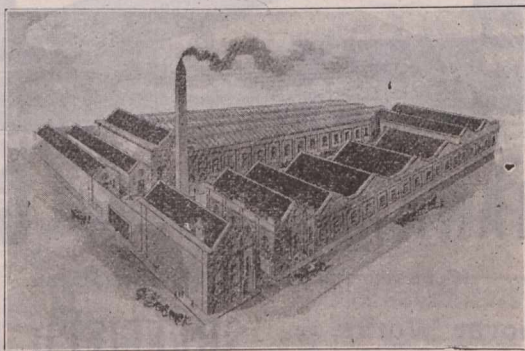
—Maritime Province Notes.—The ratepayers of Sydney, N.S., have approved of the acceptance of Andrew Carnegie's offer of \$15,000 towards establishing a library. The city, to secure the money, is required to give \$1,500 a year for the maintenance of the institution.—Gowrie and Black House Collieries, Ltd., have commenced operations on the

smaller end of the Cow Bay basin, and the Extension syndicate has in view the opening of the wide end in a division estimated to contain 100,000,000 tons of coal.—The council of the Halifax Board of Trade has adopted a resolution urging the Intercolonial authorities to adopt the Atlantic standard time on their Maritime system, so that the advantage of one uniform time may be enjoyed throughout the Maritime Provinces.—The Halifax City Council has accepted Andrew Carnegie's offer to give \$75,000 towards the erection of a library building if the city guarantees \$7,000 a year for its maintenance. All the city is required to pay, however, will be about \$5,800 a year, as the balance is coming from other sources.—Mr. C. N. Strickland, inspector of the Union Bank of Halifax, has returned from Port-of-Spain, where he arranged for the opening of a branch of the bank. Premises have been secured, and the bank will be opened immediately under the management of Mr. A. D. McRae, the present Halifax manager.—The abandoned works of Queen pit, at Sydney, are to be reopened and the extensive blocks of coal north and south in the old colliery will in good time be taken

Established 1861.

.. Bootle Jute Factory Co., Limited ..

SPINNERS AND... MANUFACTURERS.



JUTE BAGS AND BAGGING.

JUTE SACKING & SHESSIAN'S.

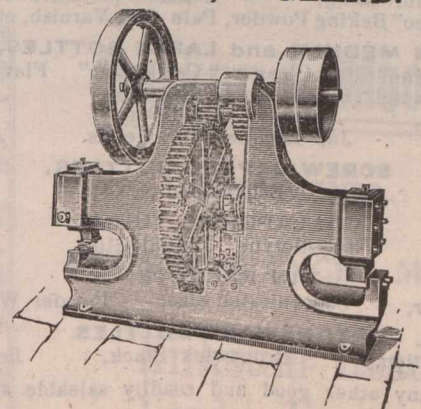
DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

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

A. Kinghorn & Co.,

Phoenix Ironworks, Millwood, TODMORDEN, ENGLAND.



Double End Punching and Shearing Machines.

Canadians have 38 1/2 per cent. in their favor by purchasing these Machines, under the New Canadian Tariff.

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.

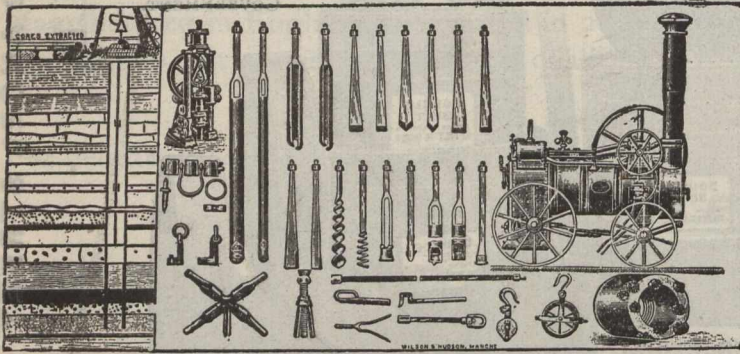
Boring for Minerals, Oil,
Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of
all kind of

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

Special Estimates under the New Canadian Pre-ferential Tariff.



out. An official of the N. S. S. & C. Co. informed the writer that some time would elapse before reaching the extreme points, as much difficulty would no doubt be met owing to heavy crushes and fallen roof in the old mine. The main haulage roads will be nearly a mine in length, and it is understood the endless haulage system will be introduced with other modern facilities for the speedy delivery of the coal at pit bottom.

—The estimates of expenditure of the province, as laid before the Quebec Legislative Assembly, call for \$4,581,555 for 1902-1903, compared with \$4,650,640 asked for during the current year (1901-1902), and an actual expenditure of \$4,561,656 in 1900-01.

	1903.	1902.
Public debt	\$1,559,783	\$1,557,776
Legislation	201,459	213,502
Civil government	273,711	280,561
Administration of justice	524,287	577,658
Public instruction	460,571	461,560

Colonization and public works:	
Colonization branch	100,870
Public Works branch:	
(Ordinary)	103,870
(Extraordinary)	50,000
	\$254,120
Agriculture	201,350
Lands, mines and fisheries	224,000
Lunatic asylums, reformatories, etc.	413,825
Charities	45,210
Charges on revenue	129,000
Miscellaneous services	102,700
Railways	191,534
	\$4,581,555
	\$4,650,640

The public debt charges include \$1,427,607, for interest, \$91,493 for redemption, and \$14,213 for charges of management, with \$26,587 for inscribed stock issued in connection with the conversion. The public works items include \$15,000 (a revote) for a new court house at Sherbrooke, \$15,000

THE CELEBRATED

"Castle Brand" AND "Castletyne" Household Specialities

Attractively packed in neat bottles and tins for retailing. Absolutely the finest and most popular goods now on the market.

In Small, Medium and Large Glass Bottles.
Black Lacquer, Furniture Cream Polish,
Varnish Stain, "Castletyne" Brass Polishes,
Straw Hat Polishes, Universal Gum,
Everbright for Cycles.

IN TINS.
"Castletyne" Metal Polish, "Castletyne" Health Salt,
Cycle Oils, Illuminating Liquid Paints,
and Lubricating, Enamels (beautiful shades),
"Ceebeeco" Baking Powder, Pale Oak Varnish, etc.

IN MEDIUM and LARGE BOTTLES.
"Castletyne" Silver Cleaner, "Castletyne" Flavouring
Jan Enamel Black for Essences.
Cycles, Gold Paints,
Jap Lacquers for Metals.

SCREW CAPPED BOTTLES.
Boot Creams.

COLLAPSIBLE TUBES.
"Castletyne" Liquid Glue.

IN PACKETS.
Glue Powder, Concentrated Size, Powder Wood Stains.

STONEWARE BOTTLES.
Caustic Solution, Brunswick Black, Berlin Black,
And many other good and readily saleable articles.

All high class Ironmongers, Chemists, Dry Goods Stores
Paint and Color Merchants, etc., should write at once for illus-
trated catalogue (to the sole Manufacturers:)

CASTLE BRAND COMPANY, Portland Road,
Newcastle-on-Tyne, Eng.
London Office: 40 St. John St., London E.C., Eng.

AT LAST! AT LAST!!



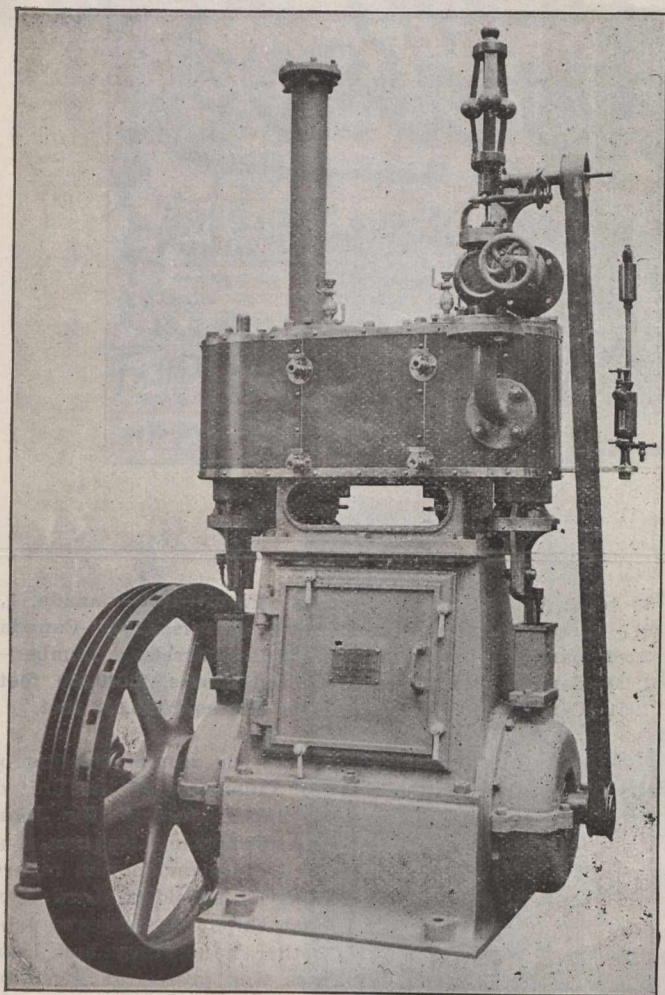
Something New
for Our Farmers.

FRANK MILLS & Co.,

(Contractors to His Majesty's Government.)

Hanover Works,
Division Street, SHEFFIELD, Eng.

Special prices to Canadians, under the New Pre-ferential Tariff, 33 1/3 p.c., in favour of the English Manufactures.



These Engines are manufactured from 3 horse to 50 horse power under the new Canadian Preferential Tariff by _____

BENJ. GOODFELLOW,

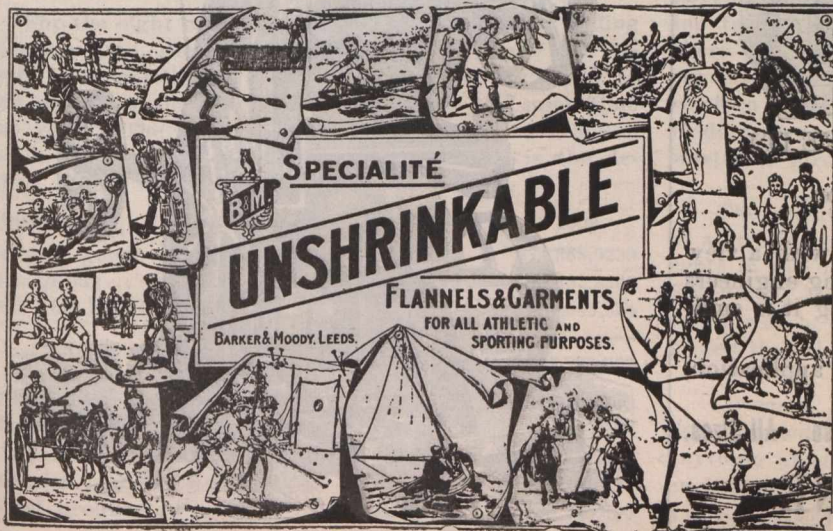
Limited.

HYDE, nr. MANCHESTER,
ENGLAND.

for Laval Normal School, Quebec, and \$20,000 for a building in Montreal for the registrar's offices. There is \$191,500 down for subsidies to railway companies previously voted.

—Some suggestions as to how Canadian trade with the West Indies may be further developed are given, in a report from Mr. Robert Munro, President of the Canadian Manufacturers' Association, to the Executive of the Association. Mr. Munro, who, with a number of other manufacturers, is making a trade trip through the West Indies, dates his letter from Hamilton, Bermuda, and says that on even terms Canada can have the greater part of the business done outside of Britain in that island, although at the present time 60 per cent. of the entire imports into

Bermuda are from the United States. The feeling respecting Canada is that this country has not shown much desire for the trade. The most unsatisfactory item on Bermuda's list of imports is that of flour, but Mr. Munro is assured by the largest importers there that they are most willing to give the business to Canada on even terms, provided they are in earnest about wanting it. Importers there, too, desire to take from Canada building lumber and doors, sashes and mouldings. Mr. Munro considers that the trade of the West Indies can be most successfully diverted to Canada only by continued effort on the part of some resident agent of ability, aided by a showroom of samples and specimens. These figures, supplied by Mr. Munro, of imports both from Canada and the United States to Bermuda, tell their own story: Box material—



Barker & Moody,

MANUFACTURERS,

PERSEVERANCE MILLS,

Kirkstall Road,
Leeds, Eng.

Make for Canadians under the new Preferential Tariff.

ESTD 1865

TELEPHONE 999.

Chambers Bros

EFFINGHAM MILLS, SHEFFIELD, ENG.

STEEL MOULDERS' COMPOSITION

SPECIAL PAINT FOR THE SURFACE OF MOULDS.

GROUND GANISTER

PATENT NON-CONDUCTING CEMENT FOR STEAM PIPES & BOILERS.

GROUND MORTAR &c.



Canada, 274,425 feet; United States, 11,700 feet. Butter—1900—Canada, 34 tons; United States, 125 tons. 1901—Canada, 38 tons; United States, 124 tons. Cheese—1900—Canada, 11 tons; United States, 55 tons. 1901—Canada—

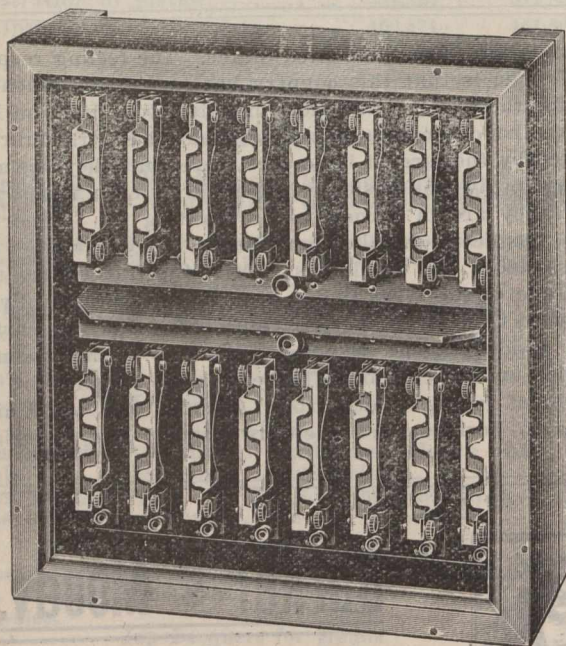
30 tons; United States, 51 tons. Flour—1900—Canada, 1,611 barrels; United States, 24,000 barrels. 1901—Canada, 2,682 barrels; United States, 26,648 barrels. Lumber—1900—Canada, 241,231 feet; United States, 2,640,529 feet. 1901—Canada, 464,970 feet; United States, 2,813,663 feet.

Ward & Goldstone,

TELEPHONE 1969.

45 Dutton St., Strangeways, MANCHESTER, England.

THE BEST HIGH-VOLTAGE FUSEBOARD



Every Maker claims the Best, WE PROVE IT!
 Low Price,
 Strong Mechanical Construction,
 Electrically Perfect.

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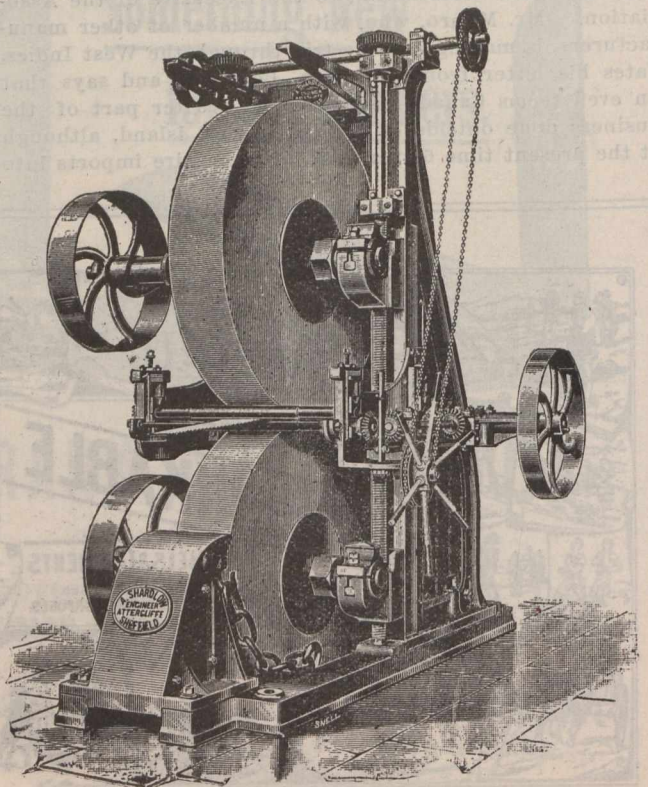
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WARD & GOLDSTONE

—In his presidential address at the annual meeting of the Association of Chambers of Commerce of the United Kingdom in London recently, Lord Avebury (Sir John Lubbock) admitted there were disquieting features, but he said there was no necessity for despondency in regard to British commerce. Speaking of subsidies, Lord Avebury remarked that while French shipowners enjoyed substantial advantages, on the other hand, they had been burdened by bounties, subsidies, and protection given to beet sugar, wheat textiles, coals, metals, etc. If the British shipowners were not bountied, they, at any rate, were not burdened with contributions to bolster up other trades. As to the Ship Subsidy Bill before the United States Congress, Lord Avebury did not anticipate that the

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non-maritime States would remain passive and see nine million dollars in bounty go to the maritime States without protest. The doubts he (Lord Avebury) had expressed last year as to the vitality of German commerce were fully justified. Germany's complicated system of bounties had led to more and more intricate embarrassments. In the speaker's opinion the best thing the British Government could do for commerce was to let it alone. The sheet-anchor of the commercial world was the favored nation clause, and he trusted the Government would hold fast to the policy of the open door, and, in the case of Northern China, urge the United States, Japan and other nations to join Great Britain in insisting on fair play for the commerce of the world.

—For the eight months of the current fiscal year ending February 28th, the imports for consumption and the exports of domestic produce of the Dominion amounted to \$263,585,285, an increase of \$19,153,910 over the same time last year. The increase in the imports was \$10,631,935, and in the exports \$8,523,782. The following is the detailed return for the eight months:

Imports.	1901.	1902.
Dutiable goods	\$68,385,018	\$74,368,9239
Free goods	46,121,5236	49,452,2300
Coin and bullion	3,267,574	4,563,824
Total	\$117,754,128	\$128,385,063
Export duty collected	\$18,864,102	\$20,492,093
Exports (Canadian produce only.)		
Minerals	\$27,009,6320	\$24,617,043
Fisheries	7,968,1423	10,798,438
Forest produce	21,052,427	22,240,309

Animals and their produce	42,753,901	44,203,926
Agriculture	17,463,156	21,890,748
Manufactures	10,199,685	11,424,953
Miscellaneous	42,923	24,804
Coin and bullion	187,173	.....
Total	\$126,676,430	\$135,200,221

The exports of foreign produce for the eight months amounted this year to \$12,362,572, and last year to \$13,926,805.

—Among the railway lines building or projecting in Western Canada is the Canadian Pacific Railway extension through the northeast part of Assiniboia and the central part of Saskatchewan. The Canadian Pacific is also building from Arcola to Regina on the main line, connecting there with the Prince Albert and Long Lake Railway. The same road is building from Hamiota through the southwestern part of Saskatchewan. The Canadian Northern is doing some building in Manitoba and is also pushing westward through Alberta.

—The creditors of Lonquist & Co., milliners, Toronto, at a meeting held recently, decided to accept an offer of 60 cents in the dollar cash. The offer was made by Konig & Stauffman, Montreal, who are the largest creditors, and was for cash. The liabilities were over \$8,000. It is expected that the business will be continued.

—Liverpool advices state that the Cunard Steamship Company will build two steamers that will be larger than anything afloat. They will be over 700 feet long. Their engines will be of 48,000 horse-power, and they will have a speed of 25 knots.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.
HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$48,400,000
Investments in Canada, - - - - - 14,930,000
[WORLD WIDE POLICIES.]


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

D. M. McGOUN, Manager.
J. HUTTON BALFOUR, Secretary.

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

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

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND (1892)



Capital and Accumulated Funds, :: \$38,355,000

Annual Revenue from Fire Premiums.....	}	5,715,000
Annual Revenue from Life Premiums.....		
Annual Revenue from Interest upon Invested Funds.....		
Deposited with Dominion Government for the security of Canadian policy-holders.....		200,000

Head Offices:—London and Aberdeen.
Branch Office for Canada, Montreal, 1730 Notre Dame St.
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THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, MARCH 14TH, 1902.

THE FEDERAL LIFE ASSURANCE CO. OF CANADA.

We have the pleasure of publishing the Report and Statement presented to the shareholders of the Federal Life at the 20th annual meeting held at Hamilton, on the 4th inst. The meeting was memorable by the election of Mr. David Dexter as President, after long, effective and highly valuable service as managing director. He is therefore, "the right man in the right place," our conviction being, that the President of a joint stock company should be one well qualified by experience and service to occupy this position, and that it should not be regarded, as it is too often, as a merely ornamental appointment.

The Company continues to make steady progress. The past year had even better results than 1900, which was

Insurance.

PHENIX ASSURANCE CO'Y
OF LONDON, ENG.

Established in 1783. Canadian Branch Established in 1864.

No. 164 St. James St.
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City Agents:
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The Oldest Scottish Fire Office.
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FINANCIAL AGENT.

Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.

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THE MANCHESTER FIRE ASSURANCE COMPANY.

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

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

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

IMPERIAL LIFE ASS'CE CO'Y OF CANADA.

THE YEAR'S RECORD.

	Jan. 1, 1901	Jan. 1, 1902	Increase	%
1. Total Assurance in Force.....	\$9,226,350	\$11,236,700	\$2,010,350	21.8
2. Total Assets.....	1,102,092	1,339,804	237,712	21.6
3. Reserves for Policies and Annuities.....	597,488	798,785	201,297	33.7
4. Annual Premium Income.....	319,860	395,170	75,310	23.5
5. Annual Interest Income.....	36,273	53,502	17,229	47.5
6. Total Annual Income.....	806,133	448,672	92,539	26.0

E. S. MILLER, Provincial Manager,

regarded as very favourable. The increase in premiums in 1900 was \$17,263, in 1901 it was \$25,710, the amount being \$439,504, to which was added \$57,554, the revenue from investments, which made the total income \$497,058. The net amount for death claims was \$121,745, an amount below anticipation, which speaks well for the Medical Adviser and the judicious care of the management.

The new business consisted of 1,704 accepted applications for the sum of \$2,385,768. The total assurance in force at close of 1901 was \$13,058,777. The assets amount to \$1,449,925, which is \$178,584 more than in 1900. The liabilities are: Reserve Fund, \$1,255,056; death loss awaiting proof, \$20,400; other liabilities, \$15,393. These three items aggregate, \$1,290,849, which sum being deducted from the total assets leaves a balance of \$159,075 as surplus on policyholders' account, besides

Mutual Reserve Fund Life Association.

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

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

...AND..

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

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

**UNION ASSURANCE SOCIETY
OF LONDON.**

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

Capital and Accumulated Funds exceed, - \$16,000,000 00**ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.**

CANADA BRANCH:

Cor. St. James and McGill Streets, - MONTREAL.**T. L. MORRISEY, Manager**

which there is the Guarantee Capital of \$870,000, making the total security to policyholders, \$2,319,925. The total amount paid to the policyholders last year was, \$182,925, which includes \$30,638 for cash dividends and dividends applied to the reduction of premiums. Mr. Dexter has our best wishes for a long and successful career as President of the Federal Life, which owes so much to his sagacious and energetic management.

LUCK IN FIRE INSURANCE.

Although the term "luck" is frequently used in everyday affairs, there are few business men who hold a practical belief in it. They rather contend that men make their own luck or good fortune—by ability, energy, industry and patience, all directed by a strong will. The first and last named of these are inherent—natural. If there be any class of business men who, more than another, have some degree of reason for a belief in the talismanic word, it surely is among those engaged as managers of our fire insurance companies. This modified belief finds considerable warrant in the tables of loss ratios which, according as returns were available for the year 1901, have been given in these columns.

For example, the loss ratio of the company which heads the Canadian list alphabetically, the British America, has fluctuated during the last thirteen years between 48 and 86 per cent., the average being 64.56 per cent. Comparison of the most prosperous and disastrous years affords food for thought. The Quebec Fire—which, by the way, has not favoured us with its figures for 1901—showed its best in 1890 at 44.7 per cent., and its worst

in 1897 at 117.5 per cent., from which it recovered the following year to a loss ratio of 46.5, whence it developed to 93.5 in 1899, reaching 113.31 in 1900, close upon the "bad eminence" of 1897. Its average for the 12 years was 75.56. That "comet of a season," the Victoria-Montreal, had a run of two years at 15 and 236 per cent. respectively.

The Western shows a fairly steady ratio for the period, the lowest being 46.5 in 1889 and its highest 86, in 1900. The average for the 13-year period is 62.01 per cent.

Among the British offices, the Alliance, as usual with first years, opened in Canada, with a ratio of 40 in 1892, but it smashed all the records in 1900 with a loss ratio of 187 per cent.—that is, not to mention that of the expiring year of the Victoria-Montreal. Its record for 1901 tops by far all its competitors, the highest of all offices being 91.1. The Alliance's average for its ten years is 82.45 per cent.

The Atlas shows ratios within the 50's for six out of its thirteen years, three in the 70's; in 1897 it drew near the fence at 97.6, and jumped fairly over in 1900 at 102.5 per cent. The average for the thirteen years is 68.64 per cent.—The Caledonian shows also a fairly steady career until 1900, when the heavy losses of that year brought it up to 123, the average for thirteen years being 70.86 per cent.

The Commercial Union shows a steady, conservative career throughout, fluctuating between 57.8 in 1889 and 70.44 per cent. in 1901, culminating at 81 in 1892. The average of this company for the period covered by the table is 68.71 per cent.—The Guardian shows its lowest ratio in 1892 at 52 per cent., but nearly reached the same low ratio in 1899 at 53.8. The Guardian's worst year in common with many others was in 1900 at 106. The average for the thirteen years is 62.41 per cent.

The Imperial Fire shows quite a predominance of 40's and 50's during its career as covered by the table, beginning with 42 per cent. in 1889 and culminating at 99.5 in the disastrous year of 1900. The average of the thirteen years is 59.47 per cent. From a table of average losses for the period 1885-1901 inclusive, as shown by the Government Returns, we find that the Imperial's average loss ratio for the 17 years is 59.79, being fourth on the list.—The Lancashire fluctuates from 52.3 in 1889 to 91 in 1900, that for 1901 being 61.56. The Company's average is 65.22 per cent.—The Law, Union and Crown would appear to have established a good footing during its three years in Canada. Its average is 48.45 per cent.

The two earlier years of the Liverpool & London & Globe show the remarkably low ratios of 37.2 and 38.1 respectively; the record is steadily low during the greater portion of the period covered by the table, there being but three times in which the 80's were reached. The average for the thirteen years of this staunch old benefactor is 65.78 per cent.

The London and Lancashire Fire Office shows extremes of 26 per cent. in 1889 and 108 in 1898, with 57.47 per cent. for 1901. The average for the thirteen years is 60.14.—The London Assurance Corporation also shows fluctuations wide enough to invoke the goddess Fortuna as an influence, ranging, as they do, from 33.3 in 1889 gradually to 90.1 in 1895 with a drop to 46.2 the following year, rising to 119.2 in 1898, then dropping to 45, increasing to 141.4 in 1900 and finishing 1901 with a loss ratio of 90 per cent. The average for the period is 67.21 per cent.—The Manchester began with 12.6 in 1890, advanced to 92.2 in 1893, rose again to 90.8 in

1895, made a dash in good company to 131 in 1900, closing 1901 with 97 per cent. The average for the twelve years shows 72.04 per cent.—The National of Ireland showed early experience of 48.6 in 1889, reached 81.3 the third year; reached 97.6 in 1898,—advanced from 60.02 in 1899 to 102.5 in 1900, and dropped (under new management) to the remarkably low rate of 52.73 in 1901. The average for the thirteen years was 68.04.—The career of the North British is no exception to the average ups and downs, showing 45.3 in 1896 and 116.4 in 1900, closing the table at 72.62, and showing an average of 69.36 for the thirteen years.

The Northern shows freedom from extremes. They escaped the bad year (1900) with a loss of only 74.5, averaging a loss ratio for the thirteen years at only 65.05 per cent. — The Norwich Union fluctuates from 40 to 97.6, with 72.12 in 1901, and averaging 66.63 for the period covered by the table.—The Phoenix of London began the period under review with 40.9 per cent., escaped with 80 per cent. in 1900, and showed the encouraging percentage of 65 in 1901. The thirteen years give the remarkably low average of 56.2 per cent.

The Royal also shows a remarkably low average throughout, ranging from 42.5 in 1889 to 82.7 in 1900, and winding up the last years of the table with the satisfactory average of 56.55 per cent. The Royal's average for the thirteen years is 64.28.—The Scottish Union and National has maintained a favourable average throughout, the lowest being 38.5, the other extreme being 81.5. The figure for 1901 is 62.27, and the average for the whole period 59.49 per cent.—The Sun Fire began in Canada in 1892 with 20.8, gradually rose to 70.7 in 1895, culminating in 1900 with 91.4. The figures for the year 1901 were 63.11; the average for the ten years being 65.68 per cent.

The Union Assurance Society shows a steady low year-average of loss ratio throughout, if we omit the disastrous year 1900. It begins with 23.9 in 1890, reaches 120.5 in 1900 and shows 85.68 for 1901. The percentage for the twelve years shows the remarkably low average of 60.62 loss ratio.

Among the Americans the Aetna shows loss ratio for the thirteen years of 70.7 per cent., for which the extraordinary percentage of 164.2 in 1900 is largely responsible; the Connecticut shows 57.19 for the period of the table; the Hartford, 68.55; North America, 67.23; Phoenix of Brooklyn, 63.09; Phoenix of Hartford, 70.95, and the Queen (of America), 57.74. The American—our neighbours are alive to the influence of a name—which shows 84.8 for 1900, has not favoured us with the returns for 1901.

The recapitulation table will also be found interesting in connection with the foregoing averages. With a view, however, of rendering the review of more interest to our readers, we append the following table of Loss Ratios of British Companies from 1885 to 1901 inclusive, compiled from the Blue Books:

Law, Un. & Crown 2yr	55.23	North Brit. & Merc.	68.15
Phoenix of London	57.93	Norwich Union	68.37
Queen	57.94	Atlas	68.47
Scot, U. & Nat.	58.08	Commercial Union	68.79
Imperial	59.79	Guardian	69.48
London & Lanc.	60.32	London Assurance	69.74
Royal	63.03	National of Ireland	69.80
Union	65.24	Sun	71.52
Lancashire	65.25	Alliance	75.39
Northern	65.92	Caledonian	73.89
Liverpool & Lon. & G.	67.11	Manchester	79.53

As errors are not wholly avoidable, we do not claim to infallibility in all of the figures employed in this article; on the whole, however, we believe it to be generally free from error. The experiences of the companies do not differ very widely in the long run.—Those whose figures tend towards wide extremes may be more inclined to believe in "luck," to admit that there may, after all, be something credible in the Doctrine of Probabilities.

A BRITISH VIEW OF CANADIAN PACIFIC FINANCE.

The inestimable services rendered to Canada by the Canadian Pacific Railway impose upon all Canadians the duty of avoiding any action calculated to be injurious to the interests of that enterprise. This consideration does not, however, necessitate abstention from criticism of the policy proposed to be followed by the directorate, but rather demands that such criticism shall be freely indulged in when its motive is a desire to guard the enterprise from some undesirable action, or to suggest further consideration of a projected policy. In presenting the following synopsis of an article published in a recent issue of *The Economist*, London, our intention is to show the friends of the Canadian Pacific in Canada what is thought of its finances by the oldest and ablest of British financial journals, as such information will enable them to understand the nature of criticisms which are made by those who are wholly outside the influences which, in Canada, incline us to look upon everything connected with the management of the C.P.R., with friendly approval.

Our London contemporary thinks that an increase of 30 per cent. in the capital to increase rolling stock, and other developments of plant urgently call for criticism. It is pointed out that in the 11½ years from 1890 to 1901, (to 30th June), the outlay on additions and improvements has been \$16,226,421, and on rolling stock it has been \$11,005,952, a total of \$27,232,373, say, 5½ millions sterling. Now it is proposed to spend 19½ million dollars out of capital, and three million dollars taken from the undivided surplus of net revenue on similar works, or, say, 4½ million sterling more, to be distributed as follows:

	Outlay.
Locomotives, cars, &c.	\$10,000,000
Enlargement of construction and repair shops . .	2,000,000
Reduction of gradients	6,500,000
Additional grain elevators, &c.	4,000,000
	\$22,500,000

The business of the C.P.R., particularly in the last three years, has grown rapidly owing to large harvests in the North-West and the general development of the Dominion. The company has been able to pay 5 per cent. dividends regularly, and its accounts show a large surplus in late years. The remark is made, "How far that surplus is a genuine one depends upon the extent to which the company has maintained its system out of revenue," which, though true enough, seems to imply a doubt whether the company's statements have been thoroughly honest, a kind of reflection which should not be made, even by implication, without some facts for its justification.

The returns of the Company are regarded as suggesting the prudence of not paying anything beyond 5 per

cent. in the best of years. In 1894, the fixed charges were found too large, but they have been increased, their present amount being \$7,305,835 per annum, exclusive of \$1,246,840 per annum of preference dividends. So that, says the British critic, "the annual charges of the C.P.R. in priority of capital stock are \$8,552,000 per annum, which is only about \$500,000 short of the average annual net earnings from 1894 to 1899 inclusive."

We do not attach much weight to this last criticism, as it is certainly a very arbitrary and unfair thing to compare the charges of one year with the earnings of some earlier years, as there is no fiscal connection between the two periods. The years from 1894 to 1899 covered a period of severe depression in Canada, the crops also in the North-West were light, and traffic of all kinds was seriously reduced. Naturally the fixed charges during such a period were large in proportion to traffic receipts. Since 1899 the depression has given place to great activity in trade, crops have been very heavy in comparison with earlier years, and railway traffic has developed to a great extent. Charges, therefore, that were excessive when receipts were low may be regarded as quite moderate when receipts have swollen as those of the C.P.R. have done in the last few years.

At the same time it is wholesome for a railway corporation to have its finances under close watch, and managers have respect for criticisms and suggestions which evidence a sincere and intelligent desire to promote the company's interests. Our contemporary has on previous occasions alluded to the fact that the increase of bonds, debenture stock, and preference stock, not to mention guarantees to subsidiary lines, was reducing the proportion of the ordinary capital to the total, and that thus the security for the fixed charges was getting gradually undermined. In good years, such as the company has lately been favoured with, this truth has been somewhat overlooked, but it may come home with unfortunate emphasis in a bad year!

This would have more serious import were the increased capital proposed to be raised so arranged as to continue this alleged undermining of the security for the fixed charges. But, though our contemporary points out a possible danger, it is frank enough to admit that the company's policy avoids the danger. It says, "The issue of 30 per cent. additional capital stock will broaden the base upon which the augmented fixed charges, guarantees, and preference dividends rest, and thus the security for their regular payment, even in bad years, is, to some extent, increased." This avowal, coupled with the further one, that "the most prudent method is being taken by the Canadian Pacific of raising the funds required," will wholly neutralize whatever element of censure, or disapproval, may be involved in the preceding criticisms.

Our contemporary closes the comments on the finances of the C.P.R., by declaring that, "it is seizing the first opportunity of issuing capital stock at its full face value, which from the company's standpoint is to be commended." "The company's standpoint" we believe to be the standpoint of the shareholders amongst the largest of whom are those by whom its policy is directed and its finances controlled. Whether the temporary interests of speculators in the stock will be served should be a matter of entire indifference. The mischief of paying dividends out of capital, to which our contemporary again refers at the end of his criticism, no one doubts, it is not "unsound" merely, it is most irregular and far from honourable. But, before any reflection is cast,

even by inference or implication, upon the managers of a railway company for pursuing such a reprehensible course, there ought to be evidence adduced that this course has been followed.

The C.P.R. is in the hands of one of the most able, energetic, enterprising, far-sighted managers on this continent. Its business demands larger plant, some extensions of roadway, and other improvements. To meet these necessities more capital is required, whether the traffic will continue permanently to yield a proportionately larger revenue is a problem of the future, which we trust will be solved to the entire satisfaction of all interested in this great enterprise which has done invaluable service in the development of Canada.

THE CITY AND PROVINCIAL LEGISLATION.

The manner in which Montreal has been dealt with by the Quebec Legislature for some years back, is simply outrageous and partakes largely of the brigand "hold-up" style of domination. With but very little regard to the natural rights of this community, the most deleterious influences have been successful in imposing upon it measures that have worked—and are still working—against the progress and welfare of the city. The present session seems to be as prolific of vicious legislation already introduced as any former one, and if all the measures affecting Montreal be adopted without modification, the citizens will have still greater reason than they have had in the past, to wish that the whole system of Provincial legislation could be swept away from among us. It is, indeed, difficult to realize that successive Provincial Governments, supposed to control, and be responsible, for the acts of the Legislature, should allow to be passed—session after session—measures detrimental to the most important city of the Province, as we have seen of late years, with but little attempt being made to prevent or restrain outside members who are so ready—with or without consideration—to vote for measures of pure spoliation of other people's rights, but which do not affect themselves.

In the past, laws have been adopted—and some are now being considered—that strike at the root of the civil rights of the citizens and at the autonomy of the city and the right to manage its own affairs; and yet the Provincial Government—as such—never attempts to interfere and protect the interests of the people from the sharp interested manipulators openly—before their eyes—at work among the members.

One would naturally think that that ought to be the first duty of the Government; but it appears that it is not so considered at Quebec. Put a reverse case—Suppose the Federal Government should enact a law trenching on the powers and privileges of the autonomy of the Province against the wishes of the Provincial Government—we can well imagine what a howl of indignation and agitation would follow! But the autonomy of this city, in the management of its own affairs is as dear to its people as is that of the Province to its politicians and its inhabitants at large. It appears almost too monstrous for belief that this interference in Montreal's internal (civic) affairs by a Legislature so evidently ignorant of its requirements, can or will, be allowed to continue.

For years back we have been accustomed to look with apprehension as to what new measure was likely to be sprung upon us, from Quebec, tending to enrich a few

and despoil the mass of the people. It is time this should stop. The present Government is strong in its numerical support in the House of Assembly, and its leader, the Hon. Mr. Parent, has the acknowledged reputation of being a capable and honest man. It is only reasonable, therefore, to call upon him to exercise his authority and see that this city is now set free from this danger, and henceforth from all these acts of exploiting Montreal for the benefit of speculators—and that it shall be left free to manage its own affairs, as it has a constitutional right to do.

There are now some five or six private bills before the Legislature with invidious provisions directly opposed to the interests of the city of Montreal, but which, in different ways, must benefit and tend to enrich a very few of the citizens, or, place the streets at the mercy of bands of speculators—inside and outside of the city—who will thus obtain invaluable rights, privileges, and virtually public franchises, without payment, or even permission from the people or the City Council which represents them.

At the present writing, all these bills are being discussed in the Lower House, and it is not possible to predict with any degree of certainty what the result may be. The manipulators are in evidence, and clearly expect to succeed as they have done on many previous occasions. They are experienced hands at the business and know well the methods that have heretofore ensured success. This session, however, the city is making a vigorous and united effort to oppose these bills, and a determined fight is doubtless to be maintained to the end. The Government has not shown any disposition, as a government, to interfere and sustain the claim of Montreal for protection against legislative injustice. It may be, therefore, that the city will have to rely on the Legislative Council as its protector. That body has on more than one occasion done good service in restraining and rejecting many rash and ill-considered acts of the Lower House. It is undoubtedly true that, in the past, some measures specially and injuriously affecting Montreal have been passed by the Legislative Council; but, then, it must be remembered that Montreal was not always fairly represented on the delegations sent in other days to oppose objectionable bills, but often by men who looked not only to the city's interest, and consequently only a faint, weak-hearted opposition to some of the worst measures was presented whilst many of the more objectionable features were, at the time, introduced on the suggestion—sub rosa, of course—of members of the delegation sent down to Quebec in the interests of the city.

In this respect the position is completely changed. The interests of the city will now—we are encouraged to believe—be faithfully looked after by the delegation, sent for that object, and it is to be hoped they may succeed in frustrating the devices of the crafty speculators who are seeking to despoil the city, some of whom, in days not long gone by, posed as the champions of Montreal's rights in these delegations to Quebec. The hollow mockery of their pretensions to uprightness of action has been known to many citizens, but confirmation as strong as proof of Holy Writ is now supplied in their appearance as advocates in Quebec of measures that not long ago they were officially sent down to oppose.

The bill regarding the relief of the proprietors of Notre Dame street east, exempting them from payment of their share of the cost of that proceeding, into which they entered with their full knowledge and consent, is most outrageous,—cannot be justified on any grounds,

and is subversive of all honest public policy and regard for the rights of the great mass of the other citizens. It is almost impossible to realize that any government can allow this measure to become law.

The Bill proposing that any one proprietor on the line of streets on the homologated plan of the city shall have the right to demand that his property shall be expropriated, whether it is vacant or not and otherwise the new lines shall be homologated—this Bill, we say, is so monstrous a claim that it will not, cannot, surely be entertained. And yet there is a strong lobby pushing it. It would be a manifest injustice to the many proprietors on streets who have set back their new buildings on the new lines, in accordance with the general plan of improvements, so much so that they would have just grounds for seeking a remedy and damages.

Other bills are for powers to obtain the right to use the streets of Montreal—and even private property—for various purposes without the consent of the municipal authorities and without payment for the privileges. These privileges have already been given to other companies by the Legislature, and in the face of opposition from the city. This was an outrage in legislation, and a stop should be put to it. The privileges are valuable and compensation should be received for them by the citizens at large instead of by a few individuals who are allowed to secure them free of cost for their own benefit and emolument.

It appears to us that matters in these respects have reached a stage when the Quebec Government should be called upon to pass a short bill revoking all the extraordinary Acts that have been passed in late years—giving to the various companies the right to override the authority of the municipality—so that, from this time on, any privilege and franchise in which the city is interested can only be exercised with the consent of the City Council after terms and conditions have been properly considered and arranged for.

Have we a Government capable of taking this broad ground and doing justice to Montreal? If so, let it be heard.

NEW SUMMER CLOTHING.

That Fashion should decree styles and weaves necessitating getting down a little deeper in the pocket for their equivalent in cash, would not appear altogether out of place at present; but modern control of the loom now permits of the brightest weaves being turned out without much capital being invested. So we find in the new summer styles many slight variations, but prices there are to match every pocket.

The dress suit, which will again favor a fine cassimere for material, will be of the same length as heretofore, with facings clear to the edge, and binding of narrow braid. The vest will be black or white, the latter double-breasted, with white or gilt buttons. These gilt buttons will be worn more than ever this year. In the matter of trousers, there is no change in width or general cut, the sensible medium being maintained. The Tuxedo or dinner coat is, if anything, a trifle looser in the back, but otherwise the choice of black or gray is the only difference—a startling one—which distinguishes this garment this year.

Fine vicuna and black lamb's wool are again the only materials from which the frock coat will be constructed. For some time there was a general impression that the

rule for 1902 would demand an extension in length beyond the limits of last season, but original plans appear to have been modified considerably, and the latest announcements call for a fall which will just cover the knee. With the coat will be worn a plain gray or tan cassimere vest, double-breasted, and of the present length. The trousers, which will be medium in width, a trifle full at hips, will be of cassimere or worsted. The patterns for the coming season favor stripes entirely, the small check being strictly forbidden. These stripes will be of medium width, and the shades for trousers will be decidedly light in tone.

While the changes in the cutaway coat for the coming season are not radical in any respect, the cut has been changed so as to make the garment somewhat straighter in front. The trouserings to be worn with them will also be of light pattern and stripes. Sack coats will be of the single-breasted variety, cut rather straight. They are to be made with three buttons, will be slightly loose, and not quite so short as those now worn. Worsteds and fine cheviots will be the materials which will be used exclusively in their make-up. Indications point to an unusual wearing of flannels this year. Flannel suits are being ordered in various striped patterns and of light weight. The order has gone forth and that on every occasion on which these flannel suits are to be worn the trousers shall be turned up. In past years there have been many who affected this fashion, but at the same time a number of well-known leaders in the fashionable world have not considered it necessary to convey the intimation that it was "raining in Lunnon." This season the general opinion of fashionable tailors inclines to the belief that in every case the rule of turning up the trousers will be adhered to.

For ordinary wear the blue cheviot suit is still popular. The coats will be worn with two or three buttons, and a single-breasted vest. As is the case with all the trousers for different occasions, the width in this case will be medium. The patterns of the trouserings which may be used to alternate with those belonging to the suit may be either of checks of stripes, but the stripes predominate in the plans which have been outlined by those directors of fashion who speak with authority on such matters.

The washable vest has established itself in popular favor, and arrangements have been made to vary the patterns in small figures, which are preferred by some people rather than the plain white or buff. The results which have been obtained are very delicate in form, and anything of the more pronounced pattern has been severely frowned upon. The plain white duck vest and the plain buff are still allowable, and indications are that they will be worn just as much as the figured duck. Spring overcoats and dust coats have not been changed in any essential feature. They remain somewhat long and invariably loose in style.

CHANGING THE LAKE LEVELS.

A matter the Government should deal very carefully with, if at all, is in the sanctioning of any power whereby the natural level of the various lakes and rivers may be altered. Canada's abundant supply of navigable water courses may be said, without exaggeration, to be the envy of other countries not far distant. Little has been said so far about the possible ultimate result of the gradually increasing flow of water through the Chicago Drainage Canal, whereby a vast amount of water is being diverted

to the Mississippi, which would otherwise find its level in Lakes Huron, Erie, Ontario and by St. Lawrence river.

Here is the latest on that line: "Washington, D.C., March 9.—The Committee on Rivers and Harbors finished its bill Saturday afternoon, and it will be reported to the House on Monday. Among the general provisions of the bill is one which relates to the building of a dam across the Niagara river at the outlet of Lake Erie. The bill provides for the formation of an international commission to be composed of three members from the United States and three from the Government of Great Britain, to represent the Dominion of Canada. In the event of Great Britain accepting the invitation, the President is authorized to appoint one United States engineer, one civil engineer, and one lawyer as commissioners from the United States. The proposition is to raise the water two or three feet above the low-water level of the lake. That will give the increased depth to all the ports of Lake Erie as far west, it is believed, as the Detroit River."

With the level of Lake Erie thus raised a much better chance would be given for the development of water power by diverting the lake water along the south shore, or the ultimate carrying through of the all-American canal from Lake Erie eastward. Such drains on the body of water seeking its level by the St. Lawrence river must affect the amount which constitutes the latter, thereby causing the river to become lower, a something scarcely to be desired by any of those on whose shoulders now falls the burden of millions spent and spending in deepening the river and harbours. The following letter dated at Detroit, March 11, shows where the spirit of private waterways is moving: A Washington special says: "President Livingstone, of the Lake Carriers' Association, came to an agreement with Attorney Shaw regarding the proposed power canal at the Soo, after they had a conference with Secretary Root. It was agreed that the matter should be placed in the hands of the War Department, a board of engineers to pass on the work already done, and to decide whether the canal, if completed, would lower the lake level. Mr. Livingstone stipulated expressly that no water should be turned into the canal without authority from the War Department, after the engineers had come to the decision."

The vast possibilities of electricity, through water-power, and the ever-growing interest in cheaper transportation should keep such questions as the above, and their possible results, clearly before those in power, for all the shrewdness and superficial diplomacy are not held north of the boundary line.

MAPLE SUGAR.

With the season again here when the compiler of market reports adds "maple products" to his list the one thing which worries his conscientious mind is that he cannot do justice to the various grades placed upon the market. The ordinary sugar of commerce he can quote in its varied kinds or even as to the location where refined, but when he comes to quote maple sugar he is entirely "at sea." True, he can find the lowest quotations and then the highest; but between these there are sufficient sweet secrets to fill a book.

Before the days when the city manipulator of stocks, and every marketable commodity capable of being compounded, proved to the innocent tiller of the soil that there are more ways of making money than by working

hard for it, maple sugar was known only as the pure product of the hard maple tree. But those days, like the maple trees which then generously gave, are no more. A man who buys a pound of "pure" maple sugar to-day, or a gallon of "choicest" Canadian maple syrup, and hies him homeward innocently expecting a treat, such as he, perhaps, enjoyed in earlier days, may quite possibly find the real sweetness of his purchase wanting on learning that what he has bought as pure maple product was never any closer to a green maple tree than the distance separated by the freight train while passing by the woods.

That pure maple sugar and syrup may be had in city as in the "sugar bush" is certainly known to at least that proportion of producers who sell it as they make it from the pure maple sap. But with so much of the adulterated article on the market, and with the amount of skill used of late years in so blending foreign substances that detection is extremely difficult, much of the desire for this spring luxury is killed by the fear that what is being bought for pure may be a "pure adulteration."

A formula for making "New Maple Syrup Just Received," published in this Journal some years ago, has perhaps, equal claim to interest now as then, and is as follows (the prices are, of course, much lower now):

Sugar syrup worth, 40c., duty 10c.,	50c per gall.
$\frac{3}{4}$ of one gallon, 9 lbs.	37 $\frac{1}{2}$ c
3 lbs. French glucose, 7c	21c

Total cost 58 $\frac{1}{2}$ c

Sold at \$1.20, or at over 100 per cent. profit.

MANUFACTURE OF LACE.

While little thought is given by the great mass of wearers as to the origin or modern manufacture of the various forms of lace with which their garments are ornamented, it is an interesting topic for the retail dealer whose further knowledge of the intricacies of the foreign looms often assists his sales, another illustration of the remark that "knowledge is power."

Although the art of lace-making was not generally known until the period of the Renaissance, it is derived from two of the most ancient forms of needlework—netting and embroidery. A theologian of the second century complains that although women obeyed St. Paul's injunction to wear veils, they served to minister rather to vanity than to modesty, since the open meshes permitted the face to be seen. An embroidery of the Anglo-Saxons resembling lace was known in Rome at the close of the eighth century. The cape and mantle of St. Cuthbert, which are preserved at Durham, are good examples of this work, *Opus Anglicanum*, as it was called.

Lace is divided into two kinds, point and pillow lace. The former, which is the most ancient, was probably brought from Byzantium by the Italians through some of their great trading republic, Venice, Pisa, or Genoa. The oldest examples are *laci* or *point compte*, and *point coupe* or *cut-work*. In *laci* the netted squares are made on a mesh, joined with a needle and embroidered in a pattern. In *cut-work* the threads are stretched across a piece of linen, the pattern is outlined in a *buttonhole stitch* and the rest is cut away. The earliest pattern-book extant dates from the sixteenth century, when lace was beginning to be used as an article of dress where it had formerly been found mostly in altar clothes.

Venice point is no longer made except by reproducers. The raised kind is especially beautiful, having the ap-

pearance of scroll work or *bas relief*. The flowers are filled in with delicate stitches and crossed by light bars which are varied by little stars of pearl loops. A lace closely resembling it is sometimes found in Spanish convents, and for a long time the same pattern was made in the Island of Cephalonia and sold under the name of Greek lace. When Catherine de Medici, on the death of her husband, Henry II. of France, withdrew to the Duchy of Alencon, which was her dowry, she had her new subjects taught the art of making lace. She and her daughters were quite expert in this accomplishment, and one of them, the brilliant and fascinating Queen of Navarre, invented the lace which is called after her "*Reine Margot*."

During the seventeenth century the importation of lace from Italy for collars and ruffles reached so great a height that Louis XIV. was obliged to issue an edict forbidding his nobles to spend so much money out of the Kingdom. This command was almost entirely disregarded, and a satire was written, called "*La revolte des Passements*," which is valuable on account of the names of all the different kinds of lace which are preserved in it. The King then sent for Italians to instruct the French lace-workers, and, after their art was perfected, when the court was staying with him in his Palace of Marly, he left in the room of every woman an entire set of new lace. After this, *Point de France*, or *Point d'Alencon*, as it is more commonly known, became the fashion, and the industry flourished until the Revolution, when many of the lace-makers shared the fate of their noble patrons.

Point d'Alencon, which is one of the most difficult and complicated of laces, is made in small segments by twelve different workers. The *cordonet* is stiffened by horse-hair, and is, therefore, liable to shrink when it is washed. A lace similar to it was made, called *Point d'Argentan*, but the pattern has been lost since the Revolution. The flowers are heavier and are joined by large hexagonal bars in a *buttonhole stitch*.

The best Brussels net is made of flax grown in Brabant and steeped at Courtrai, on account of the clearness of the water of the Lys. The thread is spun in damp cellars, since dry air breaks it, and on account of the small number of expert spinners and the danger to the health and sight which is run, the net is very valuable, costing from \$4,000 to \$10,000 a lb. The most costly Brussels net, which is generally used only for a royal trousseau, has a very fine needle-made ground, but even the other kind is often replaced by machine-made thread. Lace-making is taught in Belgium in over 900 schools, most of which are convents.

Valenciennes, which was formerly made in France, is now copied in Belgium, Ypres furnishing the widest kind, which costs as much as \$400 per metre. It is said that the thread-makers used to lose their eyesight at the age of thirty. The lace is manufactured in different towns in Belgium and in France. *Honiton* is made along the Devonshire coast. The flowers are often copied from nature, outlined with a thicker thread of fine workmanship. *Duchesse* somewhat resembles *Honiton*.

The term "*guipure*," which we now use in an entirely different sense, was formerly applied to a kind which was made on thin strips of vellum and twisted with gold or silver thread. On account of damp affecting the vellum, it was very perishable. A thread *guipure* resembling Cluny, Maltese, and Russian lace is made in Italy and Flanders.

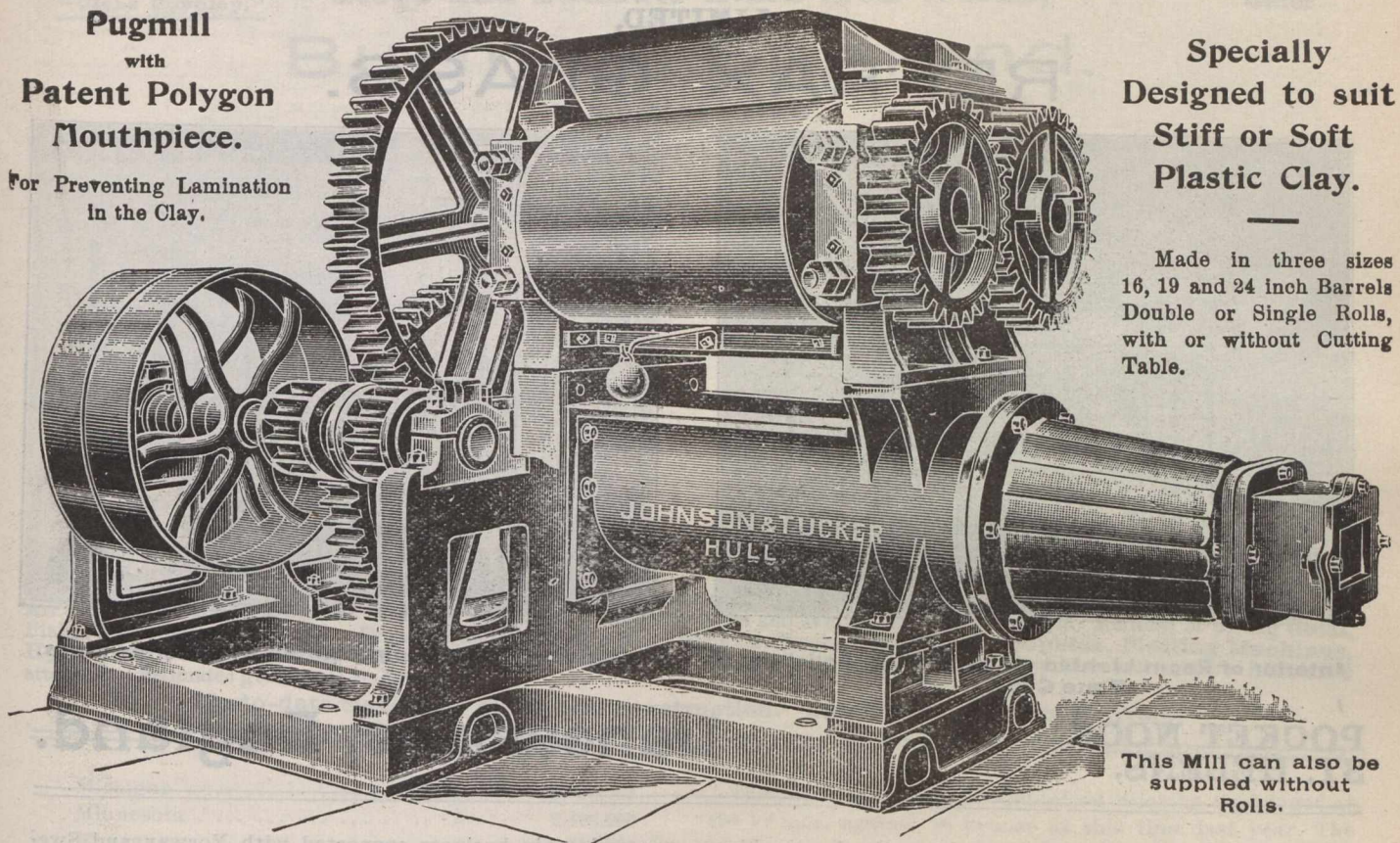
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For Preventing Lamination
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Stiff or Soft
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16, 19 and 24 inch Barrels
Double or Single Rolls,
with or without Cutting
Table.

This Mill can also be
supplied without
Rolls.

FURTHER RUMORED STEAMSHIP PURCHASE.

It was pretty generally conceded some months ago, when news of a trip across the Atlantic by numerous steamship owners passed around, that further purchases on lines similar to the recent Leyland deal would not be surprising. Advices from New York this week appear to confirm this, for it has been learned there from what is considered an authoritative source that arrangements have been tentatively made whereby the White Star Line will pass under the management and control of the Morgan steamship syndicate. With the acquisition of this line the syndicate is credited with controlling the following companies: The White Star Line with its world-wide connections. The American Line to Southampton; the Red Star Line to Antwerp; the Leyland Line to Liverpool; the Atlantic Transport to London; the Dominion Line to Liverpool and London, and the Mediterranean from Boston.

No meeting of the shareholders of the White Star has yet been held to ratify the proposed sale, though no doubt is entertained by those familiar with the situation that Mr. Ismay would not have allowed matters to progress as far as they have unless he had the consent of a sufficient majority of the stock to make his own action binding.

As to the terms of the new deal there is no definite information. It may be taken for granted, however, that the transaction will, to a considerable extent, be a cash one and will not involve a very large transfer of securities of Mr. Morgan's new company in payment of the White Star property. The White Star is one of the closest of close corporations. It is not a public company in any sense, and shareholders desiring to sell must, under the by-laws, first offer their shares to their fellow stockholders at a price definitely established. The capital stock is only £750,000, which is less than the value of one of the steamers, the Oceanic; and the stockholders have been receiving yearly dividends of 10 per cent. on the capital stock. It is quite evident therefore that any agreement that has been made with the Morgan syndicate must have been on a very satisfactory basis to the stockholders, since they have been asked to sell and have not been the ones seeking a buyer.

It is understood that in the fall or early in the new year it is the intention of the Morgan syndicate to organize a company which shall take over the various lines and that the stock of this company will be offered to investors. It is not expected, however, that any immediate official announcement of either the purchase of the White Star Line or the proposed new company will be made, at any rate at the present stage of the Ship Subsidy Bill. It is pointed out by interests friendly to the new company, that under its present form the Subsidy Bill provides for vessels owned in the United States in contradistinction from American-built vessels and it may be possible to admit a very considerable part of the tonnage Mr. Morgan's syndicate has purchased to American registry, so that this tonnage may participate in the Government's distributions. Such a condition would naturally furnish a very substantial impulse when the stock is offered for public subscription. As a matter of fact, steamship interests which are particularly well informed on the progress of affairs in Washington are looking for changes in the present Ship Subsidy Bill, which will further benefit the syndicate lines before the final enactment of the bill.

A very good indication of the practical operation of the Morgan syndicate is the transfer of two of the American Line's boats, namely, the Merion and the Haverford, to the service of the Dominion Line, which will operate them in connection with their own steamships, Commonwealth and New England, between Boston, Queenstown, and Liverpool.

It is understood that the original proposition was to take over only the freight carriers of the White Star Line now identified with the Atlantic trade, but the syndicate finally decided to take over the line as a whole or not at all on the ground that by the completion of the canal over the Isthmus of Panama the flag of the White Star Line would be of great value in developing its present Australian business.

There is much discussion in shipping circles acquainted with the facts in the case as to the attitude of the British Government, especially in connection with its mail contracts with the White Star Line and its rights to the possession of the vessels in case of war. As, however, this

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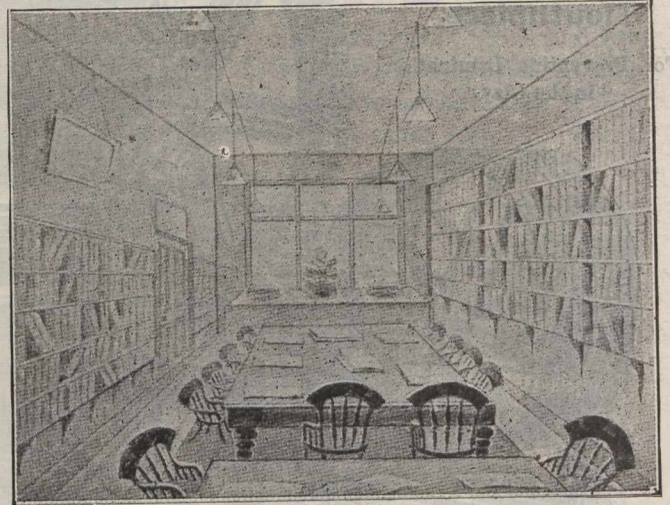
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ST. HELENS,**

Lancashire, England.

matter was satisfactorily adjusted when the Inman Line came under American ownership, it is presumed that it has received proper consideration in the present instance.

The developments already noted may therefore fairly be said to explain the object of the visit of the English steamship men in January last. They do not, however, adequately explain the hurried trip of the German steamship people, who came early in February. These, it will be recalled, included Albert Ballin, director-general, and Gustav Teitgens, president of the Hamburg-American Steamship Company, and Dr. H. Wiegand, director-general, and George Plate, president of the North German Lloyd. When these gentlemen arrived it was semi-officially announced that they came in connection with the visit of Prince Henry, but it may be stated on authority that their visit was on serious business connected with their respective companies' affairs. It is well known that the Germans have been showing extreme aggressiveness, particularly in the last two or three years and that, with their magnificent steamers, such as the Deutschland, and the Kronprinz Wilhelm, they have been taking the cream, or at any rate seriously dividing with the American and English lines, of the high priced passenger traffic. This has, it is understood, been the source of much concern and some retaliation has thus far taken the form of a bid for traffic heretofore almost exclusively in the hands of the Germans, namely, the Mediterranean traffic, which on high-class business is very profitable. In this connection it will be recalled that the White Star liner Celtic is now on a cruise which will include the Holy Land, and which from a financial standpoint is understood to be one of the most successful of Mediterranean cruises. Plans have also been under consideration by the interests identified with exclusively British lines to operate steamers between Boston and Mediterranean ports. It was the reaching out for this Mediterranean business that was, it is understood, the chief reason for the presence of the German steamship people in this country. And the result of their visit was on the whole successful, as it has resulted in satisfactory arrangements in regard to territory. This arrangement, it is stated, contemplates the leaving of the Mediterranean passenger business—at any rate the cruises—in the hands of the Germans in consideration of which they will leave to the English and American lines the steer-

age and cabin business connected with Norway and Sweden, and will, moreover, not increase the number of their sailings between New York and Southampton and Plymouth.

It may also be stated that a steerage agreement has been concluded between all the English and Continental lines, but that thus far efforts to agree upon minimum saloon rates have not been successful.

BETTER SUGAR STATISTICS.

With the interest now being taken throughout Ontario in the establishment of beet sugar industries the following official figures as to the U.S. movement in this new undertaking may be of interest. The total production of beet sugar in the United States in the season 1901-1902 has aggregated 185,000 tons, an increase of 140 per cent., from the 77,000 tons produced during the season 1900-1901. There were thirty-one factories in operation in 1900, according to the census figures, and eleven more were started in 1901. There are nine factories in course of construction for operation in 1902, as follows: Sebewang, Carrollton, Mount Clements and Crosswell, Mich.; Shelby, Indiana; Greely, Eaton, and Fort Collins, Colorado, and Phoenix, Arizona, ranging in capacity of daily output from 500 tons to 1,000, the latter figure being the capacity at the Phoenix plant. Other companies have been organized, with a total capitalization of \$40,000,000, and would require annually a working capital in addition of \$9,000,000. According to Special Agent Saylor, they would purchase from the farmer annually beets to the amount of \$15,700,000, besides many other crude materials.

The number and aggregate capital of these prospective plants, by States, follow:

States.	No.	Aggregate Capital.
Arizona	2	\$1,500,000
California	5	3,500,000
Colorado	7	5,000,000
Indiana	1	1,000,000
Iowa	6	3,100,000
Idaho	1	500,000

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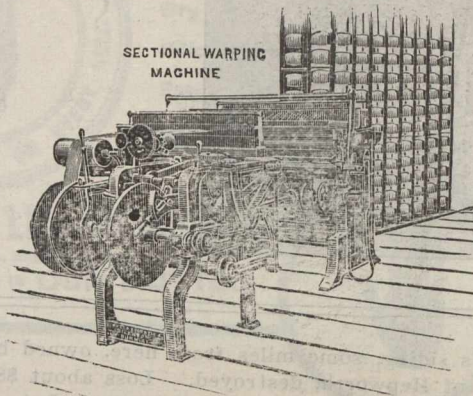
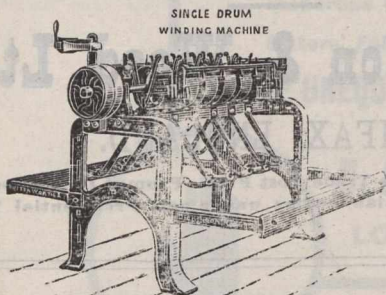
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Michigan	28	14,900,000
Minnesota	5	2,400,000
Montana	1	500,000
New York	2	1,500,000
New Jersey	1	500,000
North Dakota	2	1,000,000
Ohio	3	1,350,000
Oregon	1	500,000
Pennsylvania	1	500,000
South Dakota	2	1,000,000
Utah	3	2,500,000
Wisconsin	10	3,150,000
Wyoming	2	1,500,000

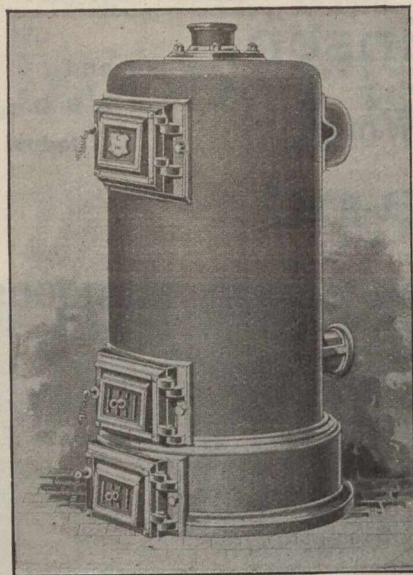
DAIRY PRODUCE.

A private London circular, date 28th ult., treating of the dairy produce situation, says: Butter.—The temperature of the weather has completely changed and the general climatic conditions are very indicative of spring. The demand for the best grades of Australian and New Zealand butters is somewhat quieter this week owing to the late advance in prices, but for inferior qualities the demand remains very brisk. Choicest brands may be quoted at 110s to 112s, with a few fancy brands at 114s, and finest brands 104s to 108s. Inferior qualities selling at about 100s are in great demand, and "milled" New Zealand makes 96s to 100s. The Oroya, which is the last vessel carrying butter from Australia this season, is due in a day or two, with only 1,218 boxes on board. During the month of March last year 84,554 boxes of butter were imported from Australia, this year there will be only 1,218. Last March the import from New Zealand was 70,208 boxes, this year it will be 64,200, which shows a total deficiency in the import of Australasian butter for the coming month of 89,322 boxes, equal to about 560 tons per week. How this big deficit is to be filled is difficult to say. Foreign imports from all countries during the last four weeks were about 230 tons per week more than for the same period last year, and if the same proportion continues during the coming month, there will be still a deficit of 330 tons a week to make good, so that statistically the markets for the next month are in a very strong position.

The Copenhagen Official Quotation remains unchanged at 100 kroner, against 96 kroner at this time last year. The recent rise in the price of Danish has checked the demand in the North of England and in London. Buyers nearly everywhere are retailing New Zealand at the same price as Danish, and as New Zealand can be purchased at a few shillings below Danish the demand for Danish must necessarily be reduced. However, the great shortage in the supplies of Australasian butter during the next month must compel buyers to seek their requirements from Danish sources, and we therefore look upon the check in the demand as purely temporary. Until spring grass butter arrives on the market prices ought to remain high, and if the spring should be cold and late values will probably continue high until the end of April. Cheese.—There is a better tone in the cheese market and more business has been transacted than there was last week. Prices remain firm at late quotations. Canadian choicest, 51s to 52s; finest, 48s to 50s. Corresponding week last year choicest was same price, finest being quoted at 49s to 50s.

FIRE LOSSES.

Matane, Que., March 9.—Dwelling of A. Bouchard, situated on second floor, over grocery burned. Supposed to have caught from kitchen stove. Ten lives were lost.—Montreal, 9.—Saloon owned by A. Dupre, badly damaged. Loss on building about \$1,500; and about same on stock and fixtures; fully insured.—London, Ont., 9.—Columbia Handle Company's factory burned. Loss on machinery, \$10,000; on stock, \$5,000; partial insurance. The building was owned by the G.T.R. and was insured.—Halifax, N.S., 9.—Crowell Bros.' hardware store destroyed. Building insured for \$4,000 in the Commercial Union. Crowell Bros. had \$25,000 insurance.—Amherst, N.S., 9.—The building occupied by the Press Publishing Company destroyed and the company's plant ruined by water. Several other firms who had offices on the second floor also suffered by the fire. There was \$1,500 insurance on the building, and \$2,000 on the Press plant.—Winnipeg, 6.—By an explosion of chemicals in Maclean's drug store at Brandon the stock was destroyed, and a loss of \$8,000 caused.—Owen Sound, Ont., 8.—The sawmill, stave factory, engine and boiler house, together with a quantity of staves and head-



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ing at Murphy's siding, some miles from here, owned by J. E. Murphy, of Hepworth, destroyed. Loss about \$8,000; insured in Gore Mutual for \$2,000.—Brantford, Ont., 8. —Fire in Kerr Bros.' confectionery and bakeshop, the lower flat of which was completely gutted. W. J. Curran's, late Campbell's, ready-made clothing store, adjoining the east side, was damaged by smoke and water. The loss is covered by insurance. N. D. Neill's boot and shoe store, adjoining Kerr Bros., sustained a loss by smoke and water estimated between three and four hundred dollars, covered by insurance in the Mercantile, Imperial, Queen's, Commercial Union and National Union. Fire caused by pot of boiling lard upsetting.

TO REMOVE DUTIES ON BRITISH WEST INDIA SUGAR.

Recent London advices state that it is learned that the British Government intends, in the near future, to remove the halfpenny per pound duty which is now imposed on West Indian sugar. This will afford the West Indies the relief they have demanded until the Brussels convention comes in force. Between now and September, 1903, according to the terms of the convention, Great Britain can take any steps she deems advisable to safeguard the industry. The abolition of the duty on West Indian sugar is tantamount to giving it preferential treatment over all other sugars, though this, of course, ceases the moment the Brussels agreement becomes operative. According to representatives of the leading sugar houses here, the immediate effect will be to bring the West Indian sugar which is now going to American markets to English ports. A delegation of leading West Indians whom the Colonial Office consulted this week on this matter declared that unless something of the kind were done, the West Indies would be ruined before the new arrangement could begin working. A San Domingo dispatch of the 9th states that the duties on sugar have been abolished. It was expected in certain quarters that the Government would propose a reduction of 25 per cent. in the budget and an increase in the import duties.

RUSSIAN FLAX THREAD TRADE.

Modern methods of manufacture are beginning to stir up fears even among the Russian peasantry. "Even as America has beaten Russia from the international wheat market by improving the methods of cultivation so will she inevitably drive this country out of the flax-thread trade in the same way," dolefully predicts an interested expert in a Russian semi-official newspaper. Russia now produces two-thirds of the flax-thread consumed in the civilized world. At present a pood of thread and a pood

and a quarter of seed cost fifty-eight hours of labour in Yaroslaff, of which fourteen hours are spent in cultivation and forty-four hours in preparation. Russian labor costs four copecks per hour. American 22—so that Russian pre-eminence is now due to cheap labor alone.

TIMES AT THE FRONT.

If carrying good watches while in the field of battle means "having a good time," some of the sturdy English lads who waded through fire, water and smoke in South Africa during the past two years certainly enjoyed themselves, as testified by the following letter:

6 Hall Street, Oxford Street, Manchester,
February 26th, 1902.

Lancashire Watch Co., Prescott, England:

Gentlemen,—I take this opportunity of writing you relative to the watches you manufacture, as I think that the public generally are not aware that they can procure an article of such sterling worth and value at the low prices these watches are retailed at.

In March, 1901, I joined the Imperial Yeomanry and was 15 months at the front, during which time I was through Cape Colony, Transvaal and Orange River Colony and through some of the roughest work and often crossing through some of the deepest rivers, and during which time I carried one of your watches which varied very little, if any, (which I have had some years, No. 26035).

I have never had occasion to put in for repairs which I consider to be a very marvellous thing.

Yours truly,

(Signed),

J. H. BANCROFT,
Late Trooper 77th I.Y.

THE FEDERAL LIFE ASSURANCE CO. OF CANADA.

The twentieth annual meeting of the Shareholders of this Company was held at the Head Office, in Hamilton, Tuesday, the 4th inst. Lieut.-Col. Kerns, Vice-President, was appointed Chairman, and Mr. David Dexter, Secretary.

The Directors presented their Annual Report, as follows:—

DIRECTORS' REPORT.

Your Directors have the honor to present the Report and Financial Statement of the Company for the year




"RED HAND"

ROOFING

Foundation Felts.
Inodorous Felts.
Slaters' Felts.

ARE UNEQUALLED



FELTS,

Dry Hair Felts.
Silicate Cotton
Patent Hair Fabric.

THE WORLD OVER

Manufactured by **D. ANDERSON & SON, Ltd.,** Lagan Works, Belfast. IRELAND

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

LOYALTY TO THE TRADE IS OUR MOTTO.




which closed on the 31st December, 1901, duly vouched for by the Auditors.

The new business of the year consisted of seventeen hundred and ninety-three applications for insurance, aggregating \$2,479,500, of which seventeen hundred and four applications, for \$2,385,768.50, were accepted; applications for \$93,731.50 were rejected or held for further information.

As in previous years, the income of the Company shows a gratifying increase, and the assets of the Company have been increased by \$178,584.66, and have now reached \$1,449,925.58, exclusive of guarantee capital.

The security of policyholders, including guarantee capital, amounted at the close of the year to \$2,319,925.58, and the liabilities for reserves and all outstanding claims \$1,290,849.94, showing a surplus of \$1,029,075.64. Exclusive of uncalled guarantee capital, the surplus to policyholders was \$159,075.64.

Policies on fifty-six lives became claims through death, to the amount of \$126,745, of which \$5,000 was reinsured in other companies, a rate of mortality considerably under that provided for.

Including cash dividends and dividends applied to the reduction of premiums, \$30,638.70, with annuities, the total payments to policyholders amounted to \$182,925.67.

Careful attention has been given to the investment of the Company's funds, in first class bonds, mortgage securities and loans on the Company's policies amply secured by reserves. Our investments have yielded results better than the average results of insurance companies doing business in Canada.

Expenses have been confined to a reasonable limit, consistent with due efforts for new business.

The field officers and agents of the Company are intelligent and loyal, and are entitled to much credit for their able representation of the Company's interests. The members of the office staff have also proved faithful in the Company's service.

The assurances carried by the Company now amount to \$13,058,777.61, upon which the Company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus, as above shown.

The work of the current year, now well under way, has produced results even better than for the same period last year, leading to the belief that a like advantage may be maintained throughout the year.

WM. KERNS,
Vice-President.

DAVID DEXTER,
Managing Director.

AUDITORS' REPORT.

To the President and Directors of the Federal Life Assurance Company:

Gentlemen,—We have made a careful audit of the books of your Company for the year ending 31st December, 1901, and have certified to their correctness.

The securities have been inspected and compared with the ledger accounts and found to agree therewith.

The financial position of your Company, as on the 31st December, is indicated by the accompanying statement.

Respectfully submitted,

H. S. STEPHENS,
J. J. MASON,

Hamilton, 1st March, 1902.

Auditors.

FINANCIAL STATEMENT FOR 1901.

Premium income	\$439,504.05
Interest	57,554.64
Capital stock	7,715.00
	\$504,773.69
Paid to policyholders for death claims, endowments, surrender values and profits	\$182,925.67
All other payments	158,310.16
Balance	163,537.86
	\$504,773.69

ASSETS DECEMBER 31st, 1901.

Debentures and bonds	\$321,172.84
Mortgages	619,691.65
Loans secured by policy reserves	235,530.59
Cash in bank and other assets	273,530.50
	\$1,449,925.58

LIABILITIES.

Reserve fund	\$1,255,056.31
Death losses awaiting proofs	20,400.00
Other liabilities	15,393.63
Surplus on policyholders' account	159,075.64
	\$1,449,925.58
Guarantee capital	870,000.00

Total security	\$2,319,925.58
Policies were issued assuring	2,385,768.50
Total assurance in force	\$13,058,777.61

On motion of Lt.-Col. Kerns, seconded by Mr. Macpherson, the report was adopted.

The Medical Director presented a statistical report showing a favorable mortality experience.

The retiring Directors were re-elected, and, at a subsequent meeting, Mr. David Dexter was elected President and Managing Director, Lt.-Col. Kerns and Mr. Macpherson Vice-Presidents.

ESTABLISHED 1848.

M. WOODWARD & SONS, Ltd.,

WHOLESALE & EXPORT

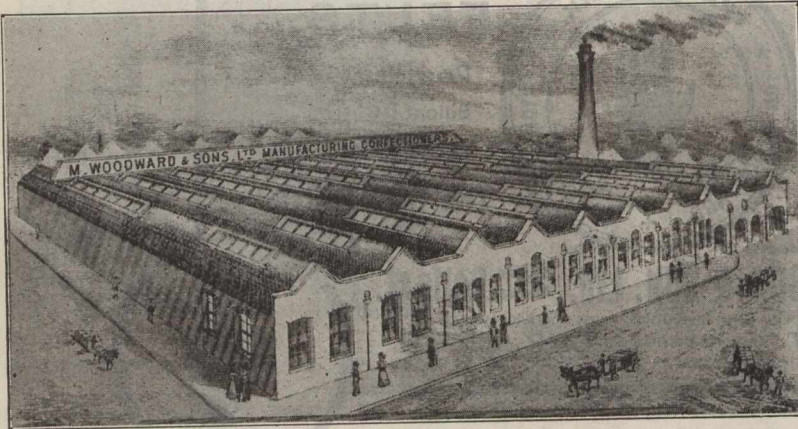
Manufacturing Confectioners,

Manufacture and Office :

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.



LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Dunnville—Security Loan & Sav. Co. vs W. W. and Annie Montague, \$6,626; Guelph—A. F. H. Jones vs B. & E. Gibson, \$947; Kagawong—W. B. Hamilton Shoe Co. vs Jesse Lehman, \$374; Kemptville—W. R. Brock Co. vs Mundle & Percival, \$500; Niagara Falls—E. McArdle vs Archd. Thompson et al, \$796; Nilestown—G. C. Gibbons vs M. Procnier, \$632; Ottawa—Ontario Bank vs J. S. Martin et al, \$408; L. C. Mitchell vs Nora and Peter Racine, \$621; Toronto—J. F. Brown Co. vs Mrs. Harry L. Dean, \$426; Wolfe Island—D. Grimshaw vs C. & G. Grimshaw, \$408; Islington—B. Goldthorpe vs J. D. Evans et al, \$6,595; Ottawa—J. Cuzner et al exrs vs Mary Scanlan et al, \$679; Canadian Rubber Co. vs W. C. Sparks and H. P. Davies, Toronto, \$14,194; Toronto—A. Gardner vs W. J. Gardner, et al, \$850; A. Levack vs J. Clayton, \$453; Craig and Austin vs Peters & Cain, \$341; C. W. Jarvis vs Jno. Sloan & Co., \$836, disputed; Vaughan Tp.—W. Weatheril vs G. & H. Tupper, \$2,000 damages; W. Weatheril vs J. Akam, \$2,000 damages; Windsor—J. Watts, sr and jr., vs John Sale, \$2,500; Vancouver, B.C.—Real Estate Loan Co., vs Frank and Maggie Boston, \$7,829.

WRITS ISSUED—BRITISH COLUMBIA.

Rosland—P. Genelle & Co., \$2,303; Victoria—Alf. Williams, \$831; Trail—Coleman, Strachan & Co., \$459.

JUDGMENTS RENDERED—ONTARIO.

London—Jacob Harris agt F. A. Fitzgerald & Co., \$1,001; Port Huron—M. A. Sanders agt W. L. Wilson et al, \$1,543; Toronto—Standard Bank agt R. J. Hovenden, \$644; Bank of Ottawa, agt J. F. McLaughlin, \$2,173; La Patrie Publishing Co. agt People's Knitting Syndicate, Ltd., \$385; A. Wooster agt Puritan Laundry, \$2,000; A. A. Burrows agt G. A. Taylor, \$563; A. Swain agt Witzel-Groch Co., \$337; London—Montreal Paper Co. agt Smith Bros., \$399.

JUDGMENTS RENDERED—QUEBEC.

Ahuntsic—S. Gagnon agt L. Meilleur, \$310; Montreal—T. Bernard et al agt R. Ravaux, \$560; C. Cushing agt J. W. Smith, \$200; J. O. Dupuis agt R. Reinhold, \$325.

JUDGMENTS RENDERED—P.E.I.

Cardigan—D. C. Morson, \$2,024; Souris—E. McKenzie, \$319.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Kaslo—Carlson & Porter, \$351, \$2,518, \$1,149 and \$422; Moyie—F. W. Frith, \$318; Vancouver—F. M. Barwick et al, \$498; H. H. Layfield, \$986.

JUDGMENTS RENDERED—NEW BRUNSWICK.

St. John—Puddington & Merritt, \$2,356.

EXECUTIONS—QUEBEC.

Montreal—A. Boisvert agt D. A. Davis, \$207; St. Constant—A. Lefebvre agt A. Renaud, \$338; Montreal—Trust & Loan Co. of Canada agt Dme. R. Bourgouin, \$2,364; C. de B. d'Oudoumont agt R. Ravaux, \$1,427; R. B. Elleson et al agt L. H. Tetrault, et al, \$289; J. Lamarche et al agt J. B. Trudel, \$504.

CHATEL MORTGAGES—ONTARIO.

Alma—Aaron Roos to P. Gies et al, \$1,100; Belleville—C. B. Scantlebury to F. I. Menstell, \$5,532; Chatham—D. J. McDonald to W. Baby, \$633; London—C. D. Johnston to W. S. Duffield, \$2,478; Ottawa—P. A. Hudon and wife to S. J. Major, \$3,900; Pottersburg—S. F. Glass to S. Glass, \$1,685; Trenton—Mrs. J. E. O'Rourke to Hamilton Prov. & Loan Society, \$615;—Deseronto News Co., Ltd., to Rathbun Co., \$2,579; Guelph—J. D. McKee to W. J. Greenshields, \$2,000; Hamilton—Alice E. Lambe to J. A. McKenzie, \$5,963; Ingersoll—B. B. Bailie to W. Sutton, \$1,800; London—C. D. Johnston to J. McPherson & Co., \$4,108; C. D. Johnson to J. McPherson & Co., \$1,500; Newmarket—Stuart Scott to C. G. Ross, \$2,884; Niagara Falls—Elizth. McRoy to Taylor & Bate, \$738; Ottawa—D. E. E. Dionne to J. Boyden, \$710; Peterboro—J. J. Lynch to J. Lynch, senior, \$939; R. M. Roy to Margaret A. May, \$1,500; Port Burwell—W. D. Murphy to S. T. Logan, \$588; Sarnia—Jas. Reilly and wife to T. H. Cook, \$1,074; Thedford—H. S. Clark to T. Dight, \$1,000; Toronto—Miss Eliza Evans et al to E. Gegg, \$700; Toronto Junction—E. R. Rogers to H. Pellatt, \$5,500; Windsor—M. W. Roach to A. L. Irwin, \$1,600; Woodstock—J. J. Watt to Garside & White, \$5,078.

CHATEL MORTGAGES—MANITOBA & N.W.T.

Indian Head—Indian Head Farmers' Elevator Co., Ltd., \$1,560; Saltcoats—J. Kennedy, \$2,659; Willow Range—J. T. Atkinson, \$5,000.

CHATEL MORTGAGES—BRITISH COLUMBIA.

Nanaimo—Cheatwood & Wilkinson, \$2,300; C. H. Cheatwood, \$635; Whitewater—F. C. Nevin, \$2,000; Cranbrook—Robinson-Mackenzie Lumber Co., Ltd., \$9,500.

Greenwood & Batley, Ltd.,

Albion Works,
LEEDS, Eng.

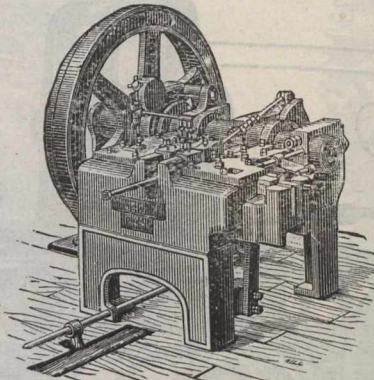
Makers of General & Special

MACHINE TOOLS For Locomotive and Marine Engineers, &c.

Planing Machines,
Up to the Largest Sizes used.

Electric Motors,
Dynamos.

Small Arms, Ammunition and Ordnance Machinery.



NO. 3909. HORSFALL'S PATENT BOLT & NUT FORGING MACHINE. Size No. 2.

HORSFALL'S PATENT COMBINED Bolt and Nut Forging Machine

- Size L makes $\frac{1}{4}$ in. to 7-16 in.
- " 0 " $\frac{1}{4}$ in. to 7-16 in.
- " 1 " 5-16 in. to $\frac{5}{8}$ in.
- " 2 " $\frac{3}{8}$ in. to 1 in.
- " 3 " $\frac{3}{4}$ in. to 1 $\frac{1}{2}$ in.

The Best All-Round Machine in the World

De Laval's Patent Steam Turbine Motors, Turbine Dynamos, Pumps and Fans (For Great Britain and Colonies, China, Japan and Egypt).

BILLS OF SALE—ONTARIO.

Delhi—Jacob Sovereign to Sovereign Mitt & Glove Co., \$3,277; Nissouri E.—W. C. Sheardown to G. W. Empey, \$700; Sidney—M. W. and Sarah Denton to J. M. Farley, \$674.

BILLS OF SALE—MANITOBA & N.W.T.

Medicine Hat—W. H. Tom, \$650.

BILLS OF SALE—BRITISH COLUMBIA.

Nanaimo—R. Curry, \$800.

BILLS OF SALE—NEW BRUNSWICK.

St. John—J. W. Addison, \$2,060.

—The Supreme Court of Philadelphia affirmed recently the decision of the Superior Court in the case of the Commonwealth against John W. Kevin. Mr. Kevin, a grocer, was convicted in the Quarter Sessions Court of selling a bottle of raspberry syrup which contained salicylic acid. The conviction was had upon an indictment charging that the article sold contained "an added substance or ingredient, to wit, salicylic acid, which is poisonous and injurious to health." The indictment followed the language of the Act of Assembly known as the Pure Food law. In charging the jury the court instructed them if the foreign substance added to an article of food is poisonous or injurious in any quantity the statute declares it to be an adulteration. An appeal was taken to the Superior Court on the ground mainly that the statute is not violated unless the quantity of foreign substance is sufficient to make the compound poisonous or injurious to health. The Superior Court rejected this theory and sustained the Quarter Sessions, and the Supreme Court, in an opinion, confirms the decision of the Superior Court. The effect is that no ingredient that is poisonous or injurious to health, whether in large or small quantities, can be added in any quantity to an article of food sold in this State.

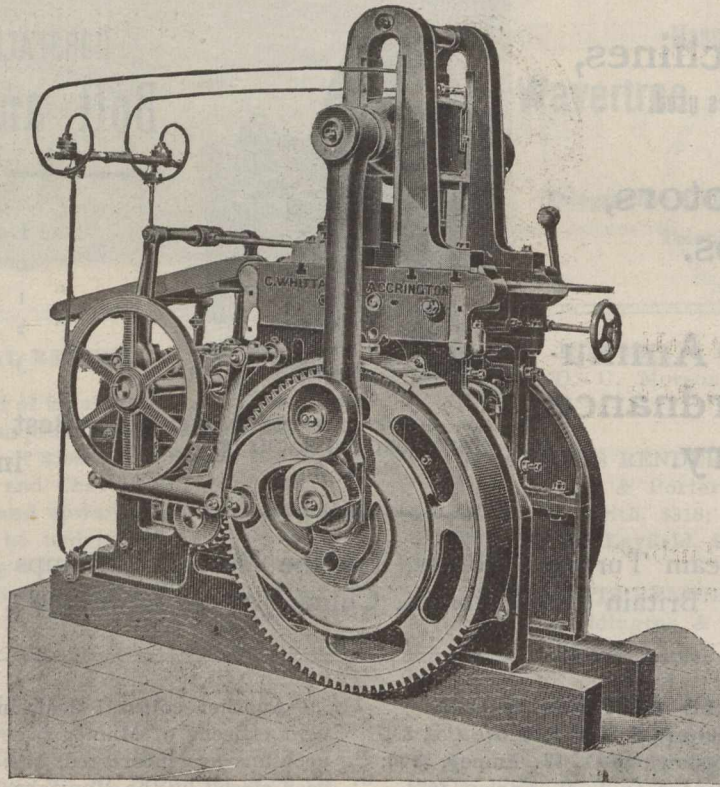
—Another colossal deal, in which a number of prominent citizens of Minneapolis and St. Paul and other Minnesotans are interested, has, says a Winnipeg letter, just been closed by the Manitoba Land & Investment Company. This company has made many heavy purchases of farm lands since commencing business, and recently closed a deal for 150,000 acres north and northwest of Langenburg and Yorkton, just across the border in Assiniboia. In addition to this block the company has handled 25,000 acres which were bought from the Sanford estates, 8,000 acres formerly belonging to the Lord Elphinston estate, besides as much more in the immediate vicinity, and a block of 50,000 acres near Langenburg. These lands have all been sold to American settlers. Large land sales are daily reported by Winnipeg dealers. A new Norwegian colony is to be started in Southern Alberta. Arrangements to this effect were completed, when Jacoga Annundsen of Devil's Lake, North Dakota, and Immigration Commissioner J. Obed Smith finally completed the deals. Mr. Annundsen will bring from 75 to 100 families from North Dakota within the next month. The new settlement will be at Claireholm, Alberta.

—The following decision was given the other day by a New York commercial paper. Question: —March 5, 1902.—If a landlord of an apartment house furnishes a room for bicycles and a tenant puts his wheel in it and it is stolen out of that room is the landlord not responsible for the wheel?—A.D.—Reply.—If a landlord of an apartment house furnishes a room for the bicycles of his tenants he does not thereby make himself an insurer of the absolute safety of the bicycles. He is bound simply take care reasonable care to protect them from loss or damage, such care, that is, as an ordinarily prudent man would take of his own property of like kind and value in similar circumstances. If the landlord has exercised such a degree of care and diligence in protecting the bicycles, but they have been lost in spite of this fact, he is not liable. If he has not exercised this degree of care, and the loss has occurred because of his negligence in this re-

..Clay-working Machinery..

Manufactured by

C. WHITTAKER & CO., LTD.



**Dowry Street
Iron Works,**

ACCRINGTON Lancashire, England.

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

gard, then he is liable.—Cases of frequent occurrence and which have led to many disputes and ultimate ill-feeling have originated through such as this.

—London advices of the 5th instant read: The Prince of Wales this afternoon turned the first sod of the new dock at Avonmouth, Gloucestershire, on which the sum of £2,000,000 is about to be spent, and by which it is hoped to recover a portion of the American traffic formerly enjoyed by the port of Bristol. At the luncheon which followed the ceremony the Prince of Wales in a speech said the great enterprise started to-day will have the effect of strengthening the grip of hands across the sea. It would tend to increase the community of interest, mutual trust and sense of kinship, all of which would help to strengthen the empire. Bristol is on the River Avon eight miles from the British Channel, and 118 miles by rail from London. The corporation of Bristol in 1893 laid a bill before the British Parliament asking for powers to build a new dock at Avonmouth large enough to accommodate at one time three of the largest Atlantic liners then afloat or on the stocks and capable of being entered at high water of the lowest neap tides.

—The Ontario Government engineer's survey of the Temiskaming & Northern Ontario Railway has been presented. It shows the line to commence at North Bay, on Lake Nipissing, and after running easterly and skirting Trout Lake, heads in a northeasterly direction through Widdifield Township, crossing into Merrick at the bound-

dary of Mulock. It then traverses Stewart and Osborne and a corner of Hammell, and after a short interval of unsurveyed territory enters the Temagami forest reserve. A little farther on it crosses the projected line of the Nipissing & James Bay Railway near Redwater Lake, and parallels its line for a few miles. The route next touches the northeast and largest arm of Lake Temagami. It then runs almost due north, and after leaving the reserve enters the agricultural belt south of Bucke Township, through which township it continues, and reaches, a few miles beyond, the village of Thornloe, in Dymond Township, on the shore and at the head of Lake Temiscaming.

—The following Ontario incorporations are announced: The New York & Ontario Gold Mining Company, Limited, capital \$1,000,000, offices at Kingston, and the following directors: B. W. Folger, M. H. Folger, Kingston; M. H. Folger, jun., N. M. Flower, N.Y., and Henry Seibert, Brooklyn, N.Y.—The English River Gold Mining Company, Limited, capital \$1,000,000, offices at St. Catharines, directors, G. Dawson, H. J. Taylor, W. T. Bate, J. N. Walker, D. C. McGuire, J. E. Varley, St. Catharines, and D. W. Ross, Parry Sound.—The Blonde Lumber & Manufacturing Company, Chatham, capital \$80,000.—The O. R. Medicine Company, Limited, Toronto, capital 50,000.—American Tent & Awning Company, Toronto, capital \$40,000.—The Hahn Brass Company, of New Hamburg, capital \$40,000.—The McLachlan-Joy Electric Company, Limited, Toronto, capital, \$37,000.—The Hagersville Contracting Company, Hagersville, capital \$30,000.

IDDON BROTHERS,

INDIA RUBBER
ENGINEERS,

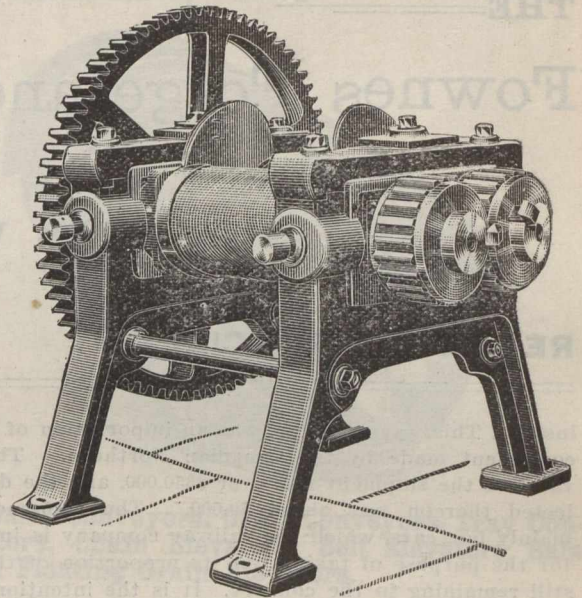
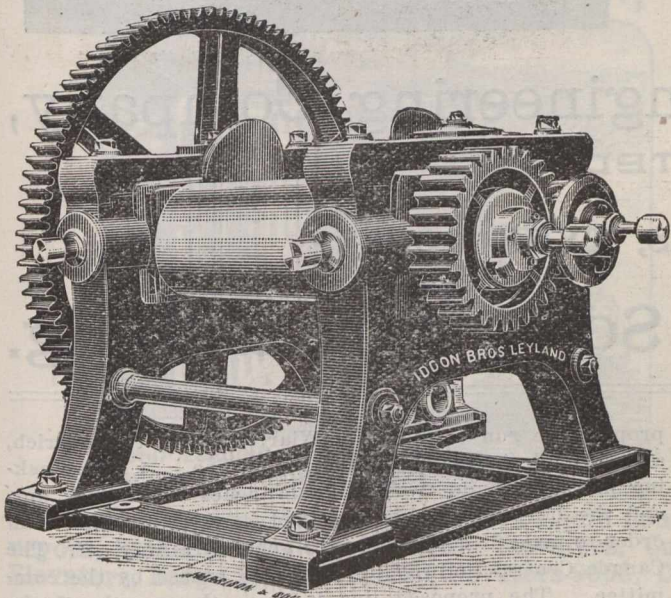
Brookfield Iron Works,

Leyland, near PRESTON, England.

ENGINEERS and
RUBBER MACHINISTS,

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

Specialities: — All kinds of Rubber Machinery.



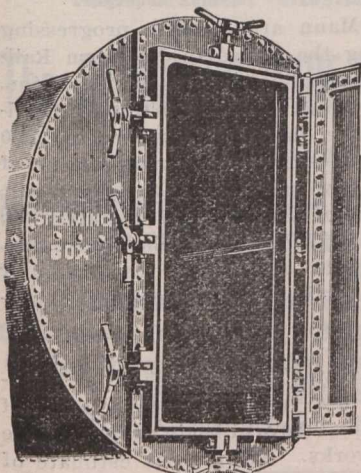
SPECIAL NOTE: —Buyers of Rubber Machinery have 33 1/3 p.c., in their favor by purchasing from the Makers and Inventors in England, under the new Canadian Preferential Tariff.

—The Levis County Railway Company bill before the Legislature, authorizes the construction of an electric railway in the town of Levis, Que., and between the various parishes of the counties of Levis, Bellechasse, Lotbiniere, Beauce, and Dorchester, with the consent of the municipalities as regards location, and the municipal authorities are authorized to exempt the company from taxation if they deem advisable, and to grant such privileges as they deem in the interest of the public and of the municipality. The capital is to be \$150,000, which may be increased. The promoters are Alfred Collyer, agent, of Montreal; William J. Remick, banker, of New York; Richard D. Wyckoff, banker, of New York; Cleophas Blouin, manufacturer, of Levis; Joseph Paquet, contractor, of Levis; Philippe-Edouard Bourassa, clerk, of Levis; George W. Holman, engineer, of Quebec.

—The following statement of expenditure upon and the revenue from the canals of the Dominion since Confederation was given at Ottawa some days ago: St. Peter's, \$718,890; Baie Verte, \$44,387; Lachine, \$11,009,670; Beauharnois, \$950,420; Cornwall, \$5,878,837; Williamsburg, \$7,866,247; Welland, \$2,977,587; Ste. Anne, \$1,253,965; Carillon and Grenville, \$5,107,924; Colborne, \$456,778; Rideau, \$1,981,823; St. Ours, \$227,868; Chambly, \$1,470,748; Murray, \$1,342,321; Trent, \$3,216,837; Tay, \$490,347; Sault Ste. Marie, \$4,233,342; Soulanges, \$6,297,562; total, \$74,532,583. In this sum \$57,968,739 is included chargeable to capital, \$2,753,036 to income and \$13,810,808 for staff and repairs. The total revenue was \$12,717,343.

—The largest single entry ever passed at the port of Winnipeg was put through at the customs house on the 4th

STEAMING BOXES. LOGWOOD STILLS.
BLEACHING KIERS. STEAM CASED PANS.



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F. S. Cooper,

Dolphin Foundry,

74 & 76 CHAPEL St.,
MANCHESTER, - - -

Manchester, Eng.

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Tanks made suitable for shipment and riveting up abroad.

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Rigby, Wainwright & Co.,
Manufacturers, Railway
...And Government Contractors

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



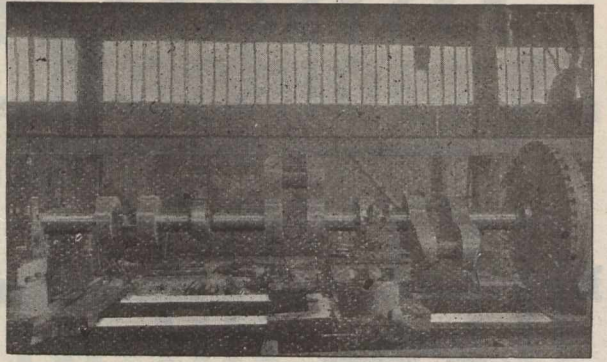
NEPTUNE WORKS,

Union Street, Fairfield St., - MANCHESTER, Eng.

Single Plated Built Rudder

**FINISHED COMPLETE
READY FOR SHIPPING**

Manufactured in 6 Days
...By....



THE

**Fownes Forge and Engineering Company,
LIMITED.**

ST. BEDE WORKS, TYNE DOCK,

REPAIRS A SPECIALITY.

South Shields, Eng.

instant. This, says a letter, was an importation of railway equipment made by the Canadian Northern. The total value of the shipment was over \$350,000, and the duty collected thereon was about \$9,000. The equipment was mainly box cars, which the railway company is importing for the purpose of taking out its proportion of the grain still remaining in the country. It is the intention of the Canadian Northern company to go into the manufacturing business on quite an extensive scale in Winnipeg and most of its rolling stock will be built there. This of course refers only to the woodwork, as the wheels and trucks will have to be brought from across the lines.

—Minneapolis advices state that the promoters of the proposed Gulf & Manitoba road announce that they expect to begin work this year by the construction of the Des Moines & Kansas City line, a total of 200 miles. The new line, as at present laid out, extends from Duluth to Kansas City, a distance of 700 miles. Joseph B. Moore, of Detroit, Mich., has recently returned from England, where he succeeded in placing for the projected system \$21,000,000 of 5 per cent. thirty year gold bonds. The plans of the Gulf & Manitoba company are said to include a line direct from Duluth to Minneapolis by way of Grantsburg the most direct route.

—The Prescott Elevator Company, operating a large grain elevator at Prescott, Ont., has been declared by the courts to be insolvent, and the Ottawa Trust and Deposit Company has been appointed to wind up its affairs. The elevator was built several years ago to compete with the Ogdensburg and Kingston elevators for export grain elevating on the St. Lawrence route, and was capitalized at \$300,000. Representatives of the Wolvin syndicate inspected the elevator and fleet of eight steel barges and tug and, it is reported, expect to purchase the plant in connection with its new lake and river route from Duluth to Quebec, to be established the coming season.

—Mr. F. H. Johnston (son of Mr. H. J. Johnston, Provincial manager in Montreal of the Confederation Life Association), has been promoted to the position of Associate Actuary of the Prudential Insurance Co. of America, the home office of which is in Newark, New Jersey. Mr. Johnston, jr., is on a flying visit to his relatives in Montreal.—In this connection it may be mentioned that Mr. Johnston, sr., is retiring from the active management of the Confederation Life, but will, for the future, assume the position of Advisory Director. His successor in the management has not yet been appointed.

—The Railway Committee of the Legislature passed the bill incorporating the Huron & Bruce Railway Co., which

proposes to run a line from Warton, Ont., to Goderich, and through Southampton and Kincardine. A clause asking power to build twelve-mile branches was struck out, and the bill was further amended in several respects in order to make it conform to the general railway act. The Canada Central Railway bill was also passed by the committee. The proposed line is from the mouth of the French River to the Albany River, in the northern district.

—A bill has been introduced in the Ontario Legislature dealing with the barberry shrub. It provides a penalty of \$10 and costs on anyone who shall hereafter plant, cultivate or sell the barberry shrub. Provision is also made that where the shrub is at present growing in any city, town or village, it may be removed on the petition to the Minister of Agriculture of three ratepayers in any adjoining municipality. Provision is also made for small compensation in such cases.

—From Toronto we learn that after many third readings Hon. E. J. Davis asked the House, on the 11th inst., to ratify the agreements entered into by the Government with the Sturgeon Falls Pulp Company, the Nepigon Pulp Company, and the Blanch River Pulp Company, giving large pulp concessions for the establishment of these pulp mills. After considerable length the Commissioner of the Crown Lands detailed the circumstances under which the companies neglected to carry out their original agreements. The companies have to put up a \$20,000 forfeit. The Opposition had several objections to the agreement, but finally it was carried.

—Messrs. Mackenzie & Mann are steadily progressing with their plans of making the Canadian Northern Railway the second transcontinental system of the Dominion. It was but recently they connected the Northwest Territories with the head of Lake Superior by means of 1,200 miles of road, and there comes now the announcement of another acquisition. They have purchased the Esquimaux & Nanaimo Railway, between Victoria and Nanaimo, on Vancouver Island, B.C., which belonged to the Dunsmuirs. The line is 70 miles in length and opens the Dunsmuir collieries at Nanaimo, one of the most extensive coal properties on the continent.

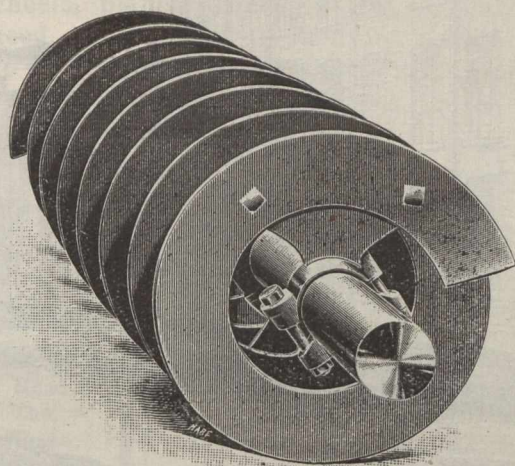
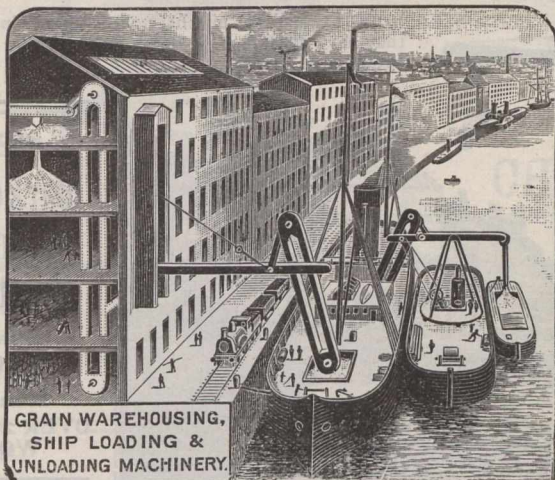
—The Canadian Pacific Railway's new car shops at Hochelaga will be in operation in a year, is the expectation of the engineers of the company who will begin preparing the plans this week for the works. The present estimate of the capacity of the shops is 25 cars a day and 75 locomotives a year, and will give direct employment to about 6,000 men.

Contractors to H. M. GOVERNMENT.

Telegrams: "CONVEYOR, ACCRINGTON."

CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,
ACCRINGTON, Lancashire, Eng.



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

—The Dawson, Y.T., City Council held its first meeting and organized on the 3rd instant. Donald Doneghay was appointed City Solicitor. The assessment is \$11,000,000, and the tax rate one and a quarter cents. A cable states that Delegates Wilson and Segrue have left for Ottawa in connection with the Treadgold concession. So far the lowest temperature is forty below and the highest nine below.

—The Nova Scotia Steel & Coal Company, says a Halifax dispatch, has finally decided to locate the blast furnaces at Sydney Mines. Work on the construction of the furnace will be begun at once. In addition, this company is about to inaugurate such improvements at Sydney Mines as will enable the company to quadruple the present output of coal, bringing the production upwards of one million tons.

—The capital stock of the Dominion Securities Company is to be increased from \$1,500,000 to \$3,000,000. It is stated that the additional issue of stock will be placed in the

treasury of the company for the purpose of financing an important railroad proposition and acquiring further valuable securities and properties in the Dominion. Negotiations for such acquisitions are already pending and will shortly be concluded.

—The Private Bills Committee of the Ontario Legislature recently approved of the bill authorizing the Royal Trust Company, incorporated in Quebec, to do business in Ontario. The bill provides that the company shall do only a trust business, and shall deposit \$200,000 as an initial guarantee fund, liable to increase on order of the Lieutenant-Governor. An agency and a manager must be maintained in Ontario.

—A delegation from St. John, N.B., waited on the Premier lately in connection with the proposed dry dock in that city. They asked that the Government subsidy of 2 per cent. be increased to 3 per cent. on a dock not costing less than \$800,000. Other questions were also proposed to the ministers in regard to navigation at the port.

—From London it is stated that Vickers' Sons & Maxim have begun at Barrow the construction of a warship which is described as a semi-battleship and semi-cruiser, having the strength of the former and the fleetness of the latter. She will be the most powerful armored warship ever built. It is not known who she is being built for.

—A great railroad enterprise is getting under way in Australia, where surveys are being made for a line from Port Augusta, South Australia, clear across the southern edge of the continent to western Australia. Nine-tenths of the mileage will be through one of the most barren deserts in the world.

—The crews of the sealing fleet, numbering about 3,000 men, went on strike at St. John's, Nfld., on the 8th instant, demanding a higher price for the catch than is now paid. The present rate is \$3 per hundredweight. The men demand \$4.

—The Canadian Pacific Railway's new hotel at Banff, which will cost in the neighborhood of \$100,000, will be ready for occupancy in 1903.

Telegraphic Address: "STANDARD WIRE, SOWERBY BRIDGE."

The STANDARD WIRE COMPANY, Limited,

MANUFACTURERS OF

Patent Plough Steel Rope Wire,
Patent Mild Plough Steel Rope Wire,
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Galvanised Hawser Wire to Lloyds' Tests,
Galvanised Cable Wire, Bright and Annealed Wire,
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ENGLAND,

ALSO AT
DARLINGTON.

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

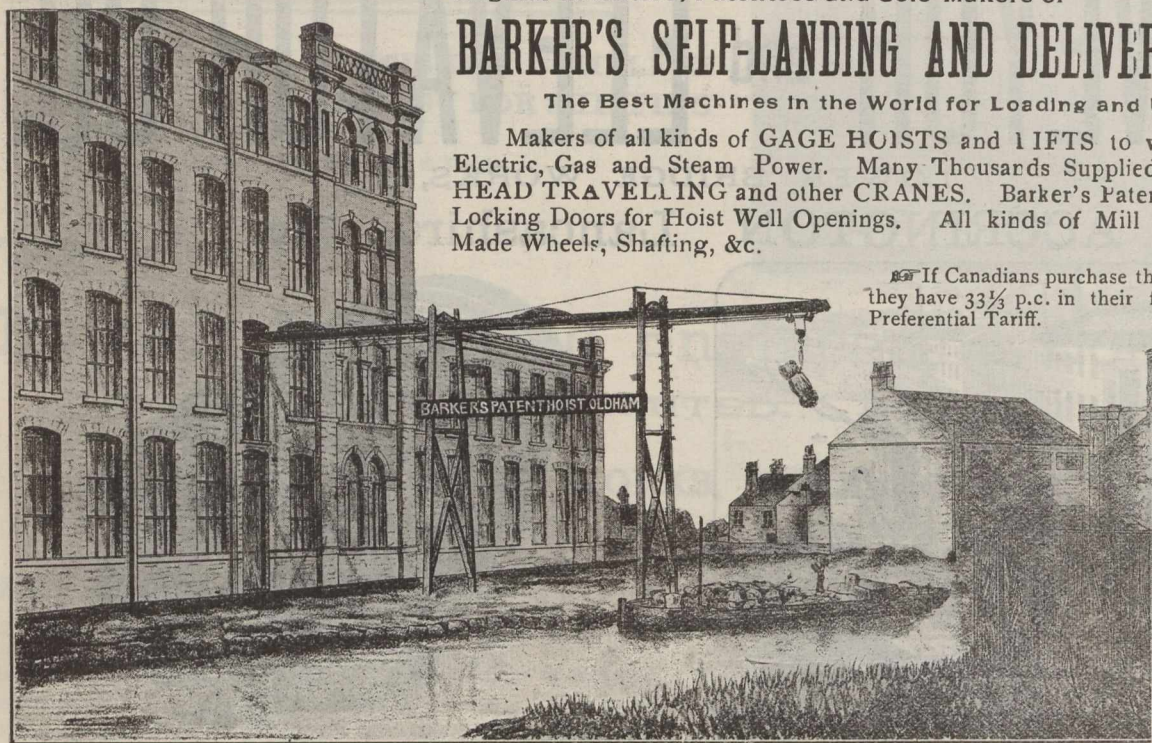
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BARKER'S SELF-LANDING AND DELIVERING HOISTS

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

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



**Barker's
Patent
Hoist.**

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

**OVER 2,000 AT
WORK.**

—Grand Trunk Railway System—Earnings 1st to 7th March, 1902, \$507,014; 1901, \$480,281; increase, \$26,733.

—The Reserve Fund of the Bank of British North America now amounts to \$1,776,333.

LORD METHUEN'S CAPTURE.

The importance of the incident in the South African campaign which led to the wounding and capture of Lord Methuen is being greatly exaggerated. While very much to be deplored, it can have but little effect upon the steady course of events as making for the ultimate success of our arms. It is something to talk about the world over, this capture of a "live lord," especially one who had other than heraldic qualities to distinguish him, one who had many a time and oft given evidence of superior ability, in camp as well as in court. The actual cause of the reverse is not as yet explained, but the wearing of the Khaki uniform by the outnumbering enemy—an old trick in guerilla tactics—had doubtless much to do with it. The wounding of

the brave leader showed he must have been stepping beside his "gallant comrades" any one of whom may have often put the question,

"Gilt's mir, oder gilt es dir?"

as the bullets whistled along. What is much to be regretted is the effect the incident must have upon the minds of the misguided men who are dragging down with them the sturdy natives who had better be employed in tilling their farms and maintaining at their own homes the deserted old men, the women and the children who are being housed and fed and nursed at the expense of, and by, the Empire their responsible able-bodied relatives, fathers and sons are fighting in a hopeless endeavour towards they scarcely know what. But "soldiers of fortune" form no small proportion of the resisting strength—or, rather, weakness—also. In this connection it is not a little surprising how much space is devoted to the details of the campaign in South Africa, at the same time that there is not a word about the struggle in the Philippine Islands which is little, if any, less troublesome and destructive. But Press Associations, like Slander, clearly "love a shining mark," and our despatches come through a medium which "is ever apt to magnify."

—Grand Trunk Railway System — Earnings 22nd to 28th February, 1902, \$591,203; 1901, \$526,289; increase, \$64,914.

—Mr. C. C. Billings, manager of the Bank of Ottawa, at Granby, Que., has been transferred to Bracebridge, Ont. He is succeeded at Granby by Mr. B. A. Herring, transferred from Vankleek Hill, Ont.

FINANCIAL REVIEW.

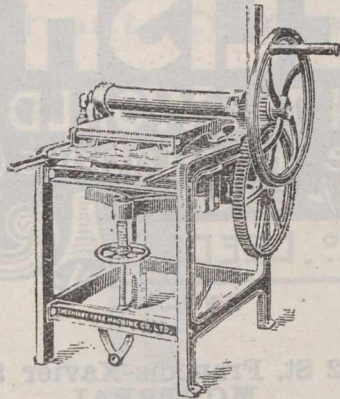
Montreal, Thursday Ev'g.,
March 13th, 1902.

The local stock market is developing features that justify fears as to what may be the result. Operators in command of large capital appear to be manipulating the market in such a

way as to draw on those with less experience, who, seeing certain stocks rising day after day, rush in with the idea that the movement will give a chance of profit making. Thus the holders of large blocks of stock manage to unload them on the unwary and the danger is imminent that when this move has gone so far as to give the manipulators the relief and the profits they are now securing there will come a reaction, by which margins will be swept away and over-sanguine buyers will be left in the lurch. The bull movement in Steel seems to have originated in Toronto and been pushed chiefly by Toronto operators whose tactics are no secret, nor is it any great mystery where the shares and the money have come from that have been so plentiful of late. There will be some featherless pigeons ere long when the hawks

are through with their work. Industrial enterprises are not helped by their stocks being heavily speculated in before they are in a dividend-paying basis, as such wholesale speculating has dangers of which some operators seem to be unaware—or disregard. Dominion Iron and Steel quoted a week ago at 34 3/4 common and 88 preferred, has been sold wholesale up to 48 and 97. Today's sales were at 40 to 41 3/4 and 90 to 91. The capture of Lord Methuen, though deplorable, did not have any serious effect in London, where absolute confidence prevails that the Boer leaders are nearing their last ditch. The Rand mines produced 81,405 ounces of gold last month, the largest output since they were re-opened. Kaffir shares are moving up. Consols are 94 1-16, with a tendency upward. Japan is buying gold in London. Japanese

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MAKERS OF HIGH-CLASS MODERN

Laundry • Machinery,

Our Shirt and Collar Ironing Machines are made for hand and steam power. They have cut-gear wheels, planed ironing table, all parts machine-faced. Guaranteed to turn out work equal to any machine in the trade. Price from £18. Send for Illustrated Catalogue.

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1879	NOTHING TO TOUCH THESE	1902
Pioneer in Cycle Chains.	Fitted by all the Leading English Cycle Manufacturers. BEST BRITISH.	At the Head of The Trade.
Send for No. 1. Catalogue (Index to Various Types.)	HANS RENOLD MANCHESTER CYCLE CHAINS	Tariff no longer pre- vents Canada from seeking the Best in the Old Country.
Lightest, Strongest, Most Durable.	Also Renold Patent High Speed Silent Driving Chain, Renold Roller Chain, for Motors, Governor Drive, &c. Works, - MANCHESTER, Eng.	Honest Value for Money.

Dom. Cotton.	820	58	56	89
Can Col Cotton.	50	60	60	77
War Eagle . . .	2000	10	10	40½
Republic	1000	10	10	30
Dom. Coal, com6248	108½	1027/8	39	
Do. pref.	5	117	117	110
Dom I. & S cm138036	48	35½	32¾	
Do. pref.	9078	97	88½	87
Bonds.				
Montmey Cot.	1000	100	100	.....
Dom. I. & S.	342000	89	83½	87

MONTREAL CLEARING HOUSE.
Clearings. Balances.

For week ending		
March 13, 1902	\$20,900,853	\$2,800,746
Corresponding		
week, 1901 . . .	10,814,244	2,531,984
“ 1900	11,781,377	1,599,208
“ 1899	15,887,481	2,188,319

BRAZILIAN EXCHANGE.

For week ending March 11th, 1902.

March 5	12	5-16d
6	12	1-16d
7	12½	
8	12	1-32d
10	11	31-32d
11	12d	

**MONTREAL WHOLESALE
MARKETS.**
Thursday, March 13, 1902.

Early spring conditions are apparent, and if these are not hailed with any degree of satisfaction by the dealer in heavy overcoats, who still holds sufficient good selling sizes to warrant sales at a reasonable reduction, he is about the only representative of the commercial class who does not greet an early spring as indicative of a good future trade. The winter was favorably long, and, commencing early, it forced the maximum amount of sales at a date which permitted retailers to gauge pretty accurately the winter's needs. Prices show few changes during the past week. Cheese is higher; butter, choicest, is firm and slightly dearer. Eggs have dropped quickly owing to the warmer weather. Hardware trade is good with prices unchanged. Iron and steel are in light supply and firm. Leather shows a better movement. Shoe manufacturers are being stirred into unusual activity through calls for earlier delivery of spring goods.

financiers and officials of distinction are en route to New York where they are to be entertained. They ought to be invited to Canada and honourably welcomed as representing an important ally of Great Britain and a country which has openings for Canadian products. Canada loses by not playing host to foreign visitors. Sales to-day of Pacific were from 111⅞ to 111¼; Montreal Telegraph, 170; Dominion Cotton, 57; Dominion Coal, 104 to 105½; Montreal St., 267½; Twin City, 115½; Toronto St. Ry., 118½; Richelieu, 111; Nova Scotia Steel, 86 to 87¾. Bank stocks: Merchants, 148; Quebec, 115; Commerce, 153 to 153⅞; Toronto, 231½; Dominion, 240 to 241; Ontario, 128½ to 128⅞. Loan company shares in small demand. Canada Permanent, 120; Hamilton Provident, 119. Paris, exchange on London, 25f. 15c.; Berlin, 20m. 47¾pf. In New York good trade paper, 4½ to 5; call money, 3½ to 4. Local foreign exchange, 60's, 9⅞; demand, 9⅞ to 10. No change in local money rates.

Ottawa Clearing House — For week

ending 6 March, 1902: Clearings, \$2,023,818; balances, \$643,127.

The following is a comparative table of stocks for week ending March 13th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares sold.	Highst.	Lowst.	Average same date 1901.
Montreal	7	256	255	256½
Ontario	10	127¼	127	124
Molsons	64	211	209	196
Toronto	21	230⅞	230⅞	236
Merchants	28	150	147¾	157
Hochelaga	25	140	140	131
Quebec	60	115	115	.....
Miscellaneous				
Can. Pac. Ry.	7330	112	110⅞	89⅞
Can. Pac. rights	4325	3	3	.....
Montreal St.	457	271	267	271½
Mont. Power	4770	97½	95	.....
Toronto St	5555	120	117½	107½
Halifax St.	90	113	112¼	91
Twin City	4325	116	112½	72⅞
Rich. & Ont. Nav	358	110	108	112
Com. Cable	565	156	152½	167¼
Montreal Tel	12	170	170	169
Bell Tel.	21	168	167	169
Mont. Cotton.	80	126	125	140

YORKSHIRE RELISH

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

Proprietors, GOODALL, BACKHOUSE & CO., LEEDS.

AGENT FOR CANADA

ENGLAND.

CHAS. GYDE,

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

In groceries sugars hold low while molasses is quoted to arrive at a further decline of 3c. The failure of a prominent manufacturing and retail Montreal clothing firm this week is the first of any size for the present year. A compromise will likely be effected.

BUTTER.

The tone of the market is firm for strictly choicest creamery, which is a little difficult to obtain. Considerable under grade stock is arriving or held here, this being harder to place. Choicest is worth 22¼c to 22¾c; 2nd grade, 20c to 21½c. Fresh rolls are in good demand at 16½c to 18c, as to quality and style of pack. Western dairy, 16c to 17½c.

CHEESE.

A firm market prevails heightened

through a very limited supply. Holders look for outside prices and are firm in adhering to them. Quotations are: Choicest Western, 11c to 11½c; Eastern, 10½c to 10¾c. Shipments of cheese and butter from Portland and St. John, N.B., for the week ending March 8th were:

	Cheese.	Butter.
Liverpool	2,344	674
London	20,916	50
Glasgow	2,244	...
Total	25,504	724
Same week, 1901	21,112	818
Total since close of navigation, 1901-02.399,033	36,035	
Same date, 1900-01 ..256,786	8,451	

DRUGS.

Quinine is very firm and prices are expected to be raised. An advance

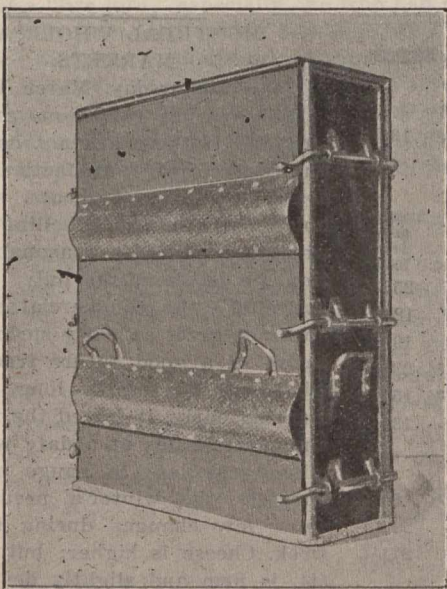
took place last week in manufacturers' quotations and the London bark sales on the 11th went at an advance of 8 per cent. over last sales. Cocoa butter is easier. At Amsterdam last week the auction went off at an average price of sixty-four Dutch cents per half kilogram, as against sixty-nine Dutch cents at the February sale, and seventy-one Dutch cents at the auction held in January. At the sale in London the average price was twelve and one-quarter pence per lb., a decline of one-eighth penny.

EGGS.

The complete change to spring weather caused eggs to roll down to almost a summer level. To-day finest stock is being quoted at 13½c to 14½c and with a continuance of soft weather and the heavy receipts now show-

SOAP FRAMES

PATENTS—No. 5107/93; No. 10362/99.



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

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

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

Soap Trade Supplied under the new Tariff

Cable Address: EILLS, Liverpool.

EILLS & COMPANY,

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

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

SPECIAL AGENTS FOR

Danish and Irish Butter
 IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rates to Canadians under the New Preferential Tariff

BRAY'S "SPECIAL" GAS BURNERS.

Highest Efficiency: Suitable for all Pressures

For inside fittings as shown in woodcuts. High Pressure, 15-10ths to 25-10ths. Low Pressure, 5 10ths to 15-10ths or 18-10ths, which please specify when ordering.



UNION JET.
Sizes, 2 to 8.



BATSWING.
Sizes, 2 to 8.



SLIT UNION.
Sizes, 2 to 8.

Geo. Bray & Co., Gas Burner Manufacturers,
Bagby Works, Leeds, England.

ing, still lower prices may be reached. This, however, is questioned owing to the heavy demand that will set in immediately low prices are announced.

FISH.

Trade is virtually dead; the complete change from winter to spring weather seems to have chased any thoughts of fish away. Any small transactions are on the basis of last weeks' prices. Quotations: Fresh: B.C. salmon, 9c to 10c lb.; Restigouche or Gaspé salmon, frozen, 12c; haddock, 3½c; pike, 4c to 5c; whitefish, 7c; dore or pickerel, 6c to 7c; halibut, 9c to 12c lb.; mackerel, 10c to 12c; smelts, 6c to 7c; frozen herring, large, \$1.75 a hundred fish; new tom cods, \$2 a barrel. Salt—B.C. salmon, No. 1 \$11.50 to \$12 per barrel; Labrador salmon, No. 1, \$14 per barrel; No. 2, \$11.50 to \$12; half barrels, \$6.50; Loch Fyne

herrings, \$1.15 per keg; salt herrings, bbls., \$5.25 to \$5.50; do. half bbls., \$2.75; green cod, No. 1, \$7 to \$7.50; do. No. 2, \$5 to \$5.50; large, \$8.—Smoked herrings, 12c per box; finnan haddies, 6½c to 7c lb.; St. John bioaters, \$1 to \$1.25 per box.—Prepared — Boneless cod, in bricks, 6 cents lb.; boneless fish, loose, in 25-lb. boxes, 4½c; skinless or dressed cod, \$5 per case; dry cod, in cwts., \$4.75 to \$5 cwt. Oysters — Bulk, standards, \$1.50 a gallon, and selects, \$1.70.

FLOUR AND FEED.

There is a large business done in bran, shorts, middlings, and all kinds of coarse feed. As a result these are becoming scarce. Flour is in fair demand at last week's prices. A fair trade is being done in baled hay, and the tone of the market is steady. We quote: No. 1, \$9.50 to \$10; No. 2, \$8.50

to \$9.25; clover mixed, \$7.50 to \$8; and clover, \$7 to \$7.50 per ton, in car lots

GREEN FRUITS, ETC.

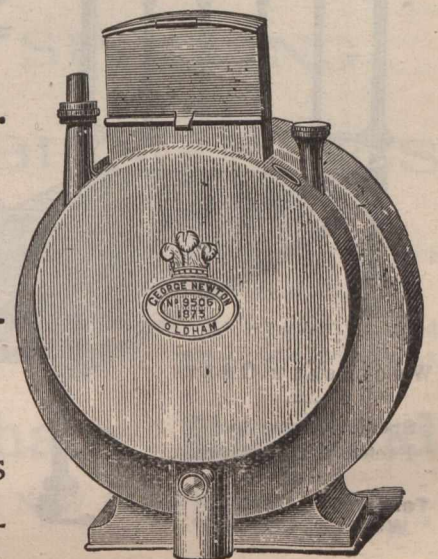
Although signs of spring are plainly visible the market as yet shows few spring vegetables or Southern fruits. Strawberries seem timid in their heavy boxes and while being quoted lower this week, move very slowly. Quotations: Apples, brls., \$3.50 to \$6; Cal. navel oranges, \$3.50 to \$3.75; Jamaica oranges, \$4.75 brl.; do. in boxes, \$2.75; Florida oranges, \$3.50 per box; Messina Val. oranges, 420s, ordinary, \$3.75; do., do., 420s, Jumbo, \$5.00; Jamaica grape fruit, \$3.50 to \$6 box; lemons, 360s(\$2.50; do. 300s, \$2.50 to \$2.75; bananas, 8-hands, \$1 to \$1.35; No. 1 do., \$1.75 to \$2.25; extras, \$2.50; new figs, mats, 3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4c

GEORGE NEWTON, LTD.



GAS METER =
MANUFACTURERS.

OLDHAM,
ENGLAND.



Special quotations
under the new Canadian Preferential Tariff,

Established 1857.

JOHN OLDFIELD & CO.,

THE CITY TANNERY
& LEATHER WORKS,

BRADFORD, - - England.

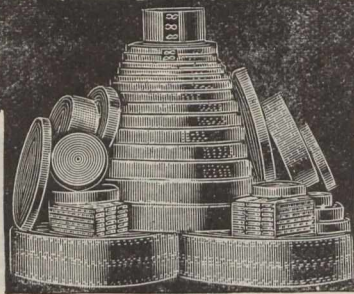
OAK-TANNED LEATHER BELTING.

Single and Double.

LEATHER BELTING

SINGLE AND DOUBLE
LEATHER BELTING

SPECIALITY
EXTRA STOUT
OAK-TANNED



LEATHER-LINK

—OR—

CHAIN BELTING.

For Electric and Heavy Driving

Picking Straps, Bark Tanned Green,
Buffalo Hide & Helvetia.

Solid Woven Hair and Linen Belting. Buff-1c
Hide, Skeps or Tubs. LACES—White, Brown
(or Oiled,) Helvetia, Horny and Rop.

Special Rates to Canadians under the New Tariff.

per lb.: nuts, Pecans, extra large, 17c; sweet potatoes, brl., \$5 to \$5.50; small crates of Spanish onions, \$1.10; Cape Cod cranberries, \$7 to \$10; Malaga grapes, per keg, \$5.50 to \$7.50; pines, 15c to 25c each; extra pines, 45c do.; Cal. celery 7 to 12 doz. crate, \$4.50; Florida tomatoes, \$4 to \$4.50 cr.; Florida tangerines, \$3.50; California tangerines, \$3.00; California cauliflowers, \$3.50 to \$4.00; yellow do., \$3.25 per brl.; strawberries, 40c to 45c per box.

GREEN HIDES,

No change in condition of local market. Trade is expected to be dull till after Easter. The New York market was reported steady as the supply of hides on offer on the basis of ruling quotations was light. Demand was light from both tanners and dealers. Quotations were unchanged at 11½c to 11¾c for native steers, 11¼c to 11½c for butt brands and 11c to 11¼c for side brands. In the Chicago market the principal buyers showed a disposition to hold off. Offerings were not large, the principal holders being indifferent about meeting the market on the basis of prices now ruling, and the undertone held fairly steady, with native steers quoted at 12c to 12½c, heavy Texas at 13c, butt brands at 11¾c, Colorados at 11½c, heavy native cows at 10½c to 10¾c and branded cows at 9½c. Country hides were quiet at 7¾c to 8c for No. 1 buff.

GROCERIES.

Sugars are still holding to the extreme low prices reached some ten days ago. There are no indications pointing to an advance, but on the contrary London quotations on raw beet as given here are considerably lower than they were a week ago. Cable advices on Wednesday reported a steady market for beet sugar; March delivery was ¾d higher, at 6s 6d, but April do. was unchanged at 6s 6¼d; cane was unchanged. The United Kingdom stock showed a slight de-

crease of 3,000 tons for the week. The grocer who lays in a six months' stock of granulated at present price cannot be far astray but should value drop still further he would not feel as though he got exactly what he was desirous of securing. Molasses, new, for May delivery is being quoted by Montreal importers at quite a reduction. Car lots Barbadoes are quoted at 24c; single puncheons, at 25c, with brls, and half-brls., 2½c and 3½c more. New Patna rice is now on the market and quoted at 4c to 4¼c. Canned tomatoes are unchanged at 90c to \$1.00. London cable advices reported that at the auction sale of cocoa prices were firmer for all grades, exclusive of Trinidads, which were slightly easier. The tea market is devoid of special features. An exporting firm, writing from Shanghai under date of Feb. 15, say of teas:—"Black teas—Our stock has been further reduced by the sale of 1,496 half-chests and now stands at 500 half-chests nominal. Green teas — Our market has been practically closed by the settlement of a few further local packs and Pingsueys on much the same basis of prices, as ruling a month ago. Country teas and local packed—Total arrivals, 147,334 half-chests, against 171,055 half-chests to corresponding date last season; settlements, 147,331 do., against 171,055 do., to corresponding date last season; stock nil, against nil to corresponding date last season. Pingsuey

El Padre Needles

10 Cents.

VARSAITY,

5 Cents.

The Best

~ CIGARS ~

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

Made and Guaranteed by

S. DAVIS & SONS,

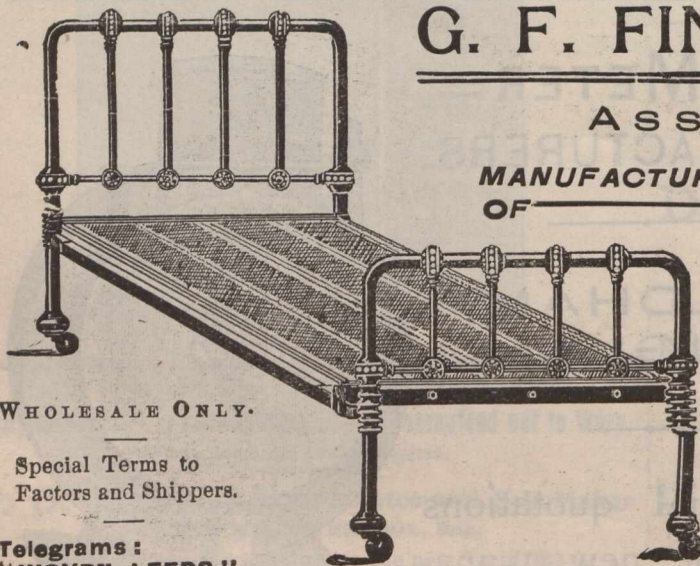
MONTREAL, Que.

G. F. FINISTER, Crown Street, LEEDS, ENG.

Assembly Works,

MANUFACTURER
OF

BEDSTEADS.



Folders, Chair-Bedsteads, Wire Spring Mattresses, and Coppere^d Diamond Spring Mattresses.

WHOLESALE ONLY.

Special Terms to
Factors and Shippers.

Telegrams :
"WOVEN, LEEDS."

WIRE MESHES FOR MATTRESS MAKERS.

Angle Irons and Dovetails for Wood Bedsteads.

Special terms to Canadians under the New Preferential Tariff.

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

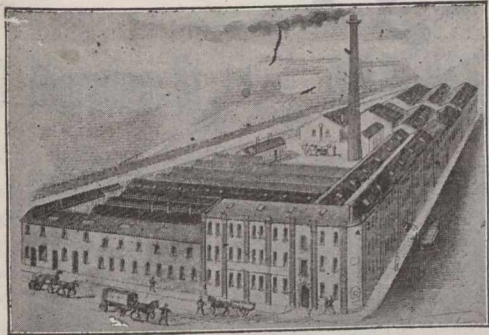
MILLS BROTHERS LTD.,

Registered Office: Lowermoor Leather Works.
OLDHAM. ENGLAND.

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

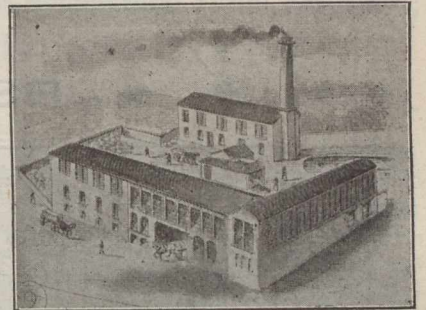
MANUFACTURERS
OF

Oak Tanned and Helvetia Strapping.



Lowermoor Works : Oldham.

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



Tannery: Blackley.

— Total arrivals, 111,940 do., against 122,289 do. to corresponding date last season; do. settlements, 111,740 do., against 121,971 do. to corresponding date last season; do. stock, 200 do., against 318 do. to corresponding date last season.

HARDWARE AND METALS.
Prices on listed hardware have been holding steady for some weeks. Values show no change. Bar iron is firm at \$1.90 to \$1.95. Dealers report both iron and steel in light supply and difficult to obtain. In the U.S. mar-

kets this feature is still more pronounced. A report this week states that although nearly all consumers of pig iron have contracts for supplies amply sufficient for their requirements for months to come the delays in deliveries from the furnaces are

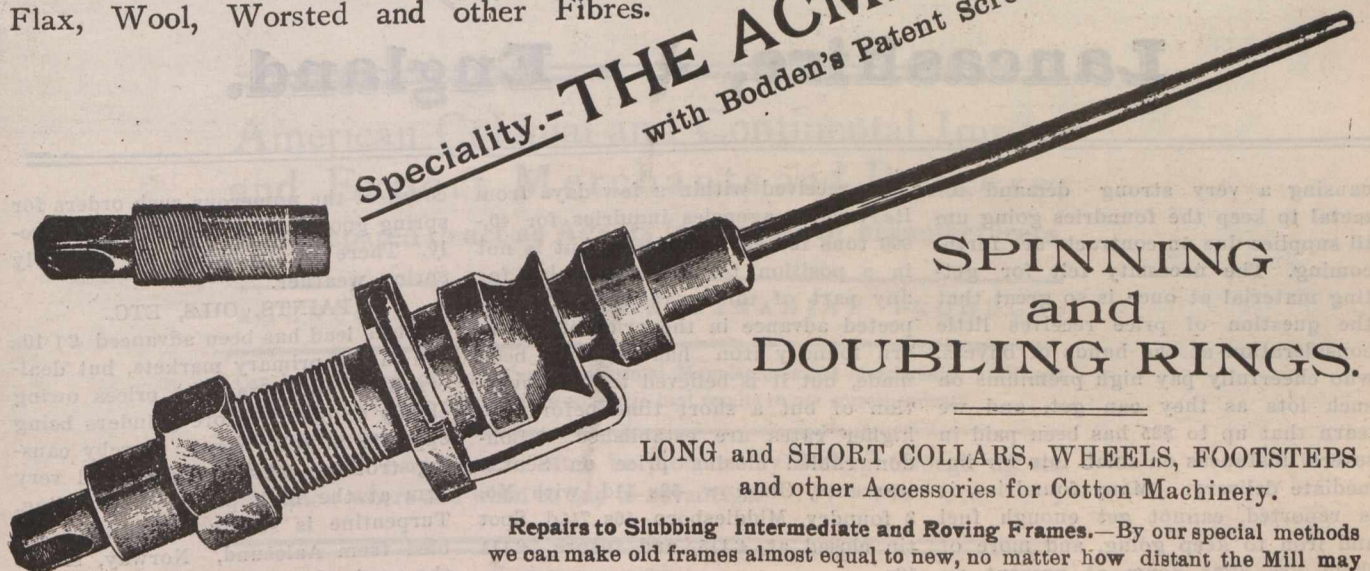
WILLIAM BODDEN & SON, Limited.

Spindle and Flyer Manufacturers.

Steel Spindles and Flyers and Ring Spindles of all kinds

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

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



SPINNING
and
DOUBLING RINGS.

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

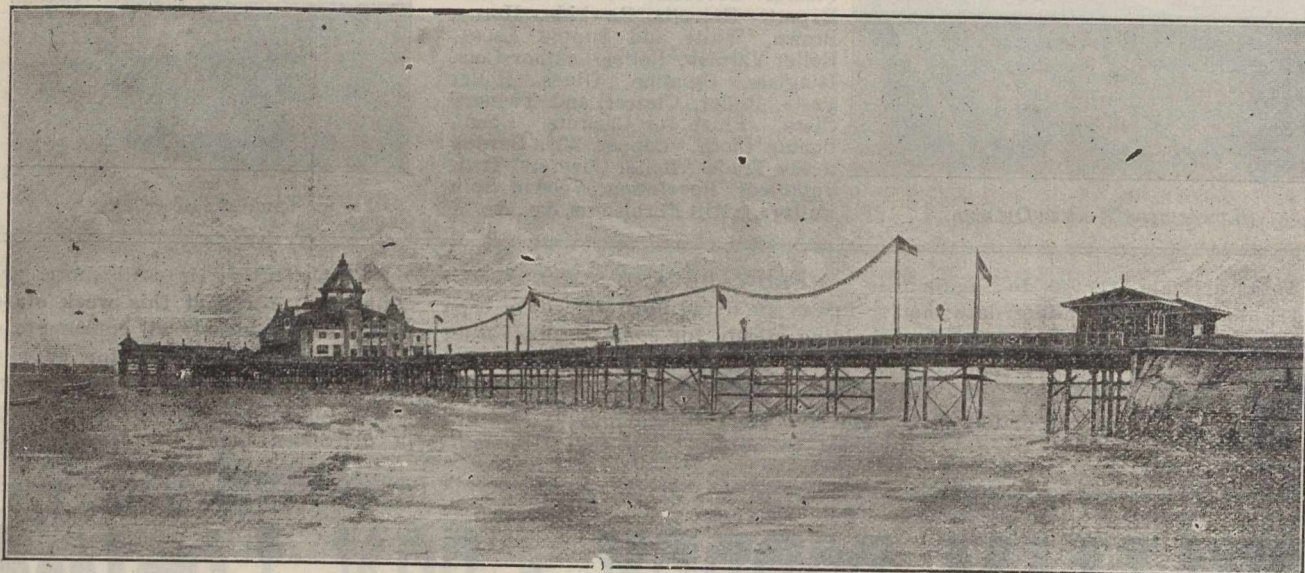
Repairs to Slubbing Intermediate and Roving Frames.—By our special methods we can make old frames almost equal to new, no matter how distant the Mill may be from our Works.

Hargreaves Works, - - Oldham, England.

SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF.

Widnes Foundry Company.

◆ ◆ ESTABLISHED 1841. ◆ ◆



Morecambe Pier (East View),

ERECTED, 1898, BY

THE WIDNES FOUNDRY CO.

WIDNES,

Lancashire, - - England.

causing a very strong demand for metal to keep the foundries going until supplies due on contracts are forthcoming. The necessity felt for getting material at once is so great that the question of price receives little consideration at the hands of buyers, who cheerfully pay high premiums on such lots as they can get, and we learn that up to \$25 has been paid in several instances on small lots for immediate delivery. Many foundries, it is reported, cannot get enough fuel and iron to keep going, and more of them are shut down at present on this account than at any time within a year. There are many inquiries in the market for large as well as small lots of foundry pig iron for delivery before July 1, very few of which, it is said, can be filled. One prominent Southern company is reported to

have received within a few days from its various agencies inquiries for 40,000 tons for early delivery, but is not in a position to negotiate sales for any part of this quantity. The expected advance in the price of Southern foundry iron has not yet been made, but it is believed to be a question of but a short time before the higher rates are established. London cabled closing price on Scotch warrants, Glasgow, 52s 11d, with No. 3 foundry, Middlesboro, 46s 7½d. Spot tin closed at £115, and future, £111 10s.

LEATHER AND SHOES.

The week has experienced a fairly good movement in leather. Jobbing stock is in light supply. Prices show no change. Shoe manufacturers are busy; in fact, one leading firm report trade brisker than ever known on ac-

count of the numerous rush orders for spring goods to be shipped immediately. There is one result of the early spring weather.

PAINTS, OILS, ETC.

White lead has been advanced £1 10s ton in the primary markets, but dealers have not advanced prices owing chiefly to one or more grinders being opposite in their views, thereby causing trouble. Linseed oils hold very firm at the high prices now ruling. Turpentine is steady. Statistics cabled from Aalesund, Norway, shows the catch of codfish at the Looten fisheries and the production of medicinal cod liver oil during the season up to March 1 of each year from 1893 to 1902 inclusive. The figures are interesting for purposes of comparison. The amount of oil is given in hectoliters:

The Sizing Materials Company

Manufacturers of
all kinds of

Chemicals and Materials used
by Warp Sizers and Finishers.

10, Marsden St., **MANCHESTER, Eng.**

Telegraphic Address :—"MESH," Manchester.

The Yorkshire Wire Cloth Company,

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

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

F.O.B. MANCHESTER.

Year.	Fish.	Oils.
1902	2,400,000	1,650
1901	2,400,000	2,700
1900	2,000,000	2,700
1899	2,400,000	3,200
1898	2,600,000	2,000
1897	5,100,000	3,900
1896	2,600,000	900
1895	5,000,000	1,650
1894	5,700,000	2,700
1893	7,000,000	5,400

It will be seen that the production of

oil this season is below the average. This is due to the fact that the fish livers are leaner this year than they were last. The market for cod liver oil is somewhat quiet, but holders are firm in their views on account of strong advices from primary markets.

PROVISIONS.

Owing to the prevalence of mild weather together with the lack of local demand prices of fresh killed hogs have been getting slightly lower. The cured varieties, however, are holding steady in price and a fair demand continues, assisted in a large degree lately by the apparent scarcity of desirable beef. Butchers are scouring the country in quest of "anything wearing horns and fit to kill"; and if their efforts at finding, cornering and finally subduing their prey are anything like the efforts of their patient and persevering customers in masticating it, the struggles must certainly be long and severe. Quotations: Sel. heavy Can. short cut mess pork, \$22.50; heavy Canadian

short cut mess pork, \$21.50; Canada short cut back pork, heavy, \$21.50; heavy Canada mess pork, long cut, clear, \$21.50; heavy Canada short cut clear pork, \$21.50; light Canada short clear pork, \$21.00; pure Canadian lard, in 20 lb. pails, 11¾c to 12c; compound refined, in wood pails, 20 lbs., 8¾c to 9c; Boar's Head brand, in 20 lb. wood pails, \$1.97½ to \$2.05; Globe, \$1.72½ to \$1.80; 20 lbs., in tin pails, ¼c per lb. less; hams, 12c to 14c; and bacon, 14c to 15c per lb.—Chicago, March 12. — Provisions gained 2½c to 10c. Future quotations: Pork, May, \$15.45; July, \$15.60. Lard, May, \$9.42½; July, \$9.55; September, \$9.67½. Short ribs, May, \$8.42½; July, \$8.55; September, \$9.85. Cash quotations: Lard, \$9.35 to \$9.37½; short ribs, sides, \$8.30 to \$8.50; dry salted shoulders, 7½c to 7¼c; short clear sides, \$8.60 to \$8.70.—Liverpool, market, 12. —Bacon, Cumberland cut, steady, 41s; short ribs, steady, 43s. Shoulders, square, steady; 35s 6d. Lard, prime western, in tierces, steady, 47s 6d.

EXTRACT OF INDIGO.
REDUCED INDIGO.

J. W. EASTBURN,

Baglan Chemical Works:
HALIFAX, ENGLAND.

Special prices to Canadians under the new Canadian Tariff.

Maclure Limited

(LATE MACLURE BROS.,)

American Colonial and Continental Import
and Export Merchants and Brokers,
Are prepared to act as Agents for Canadian Manufacturers.

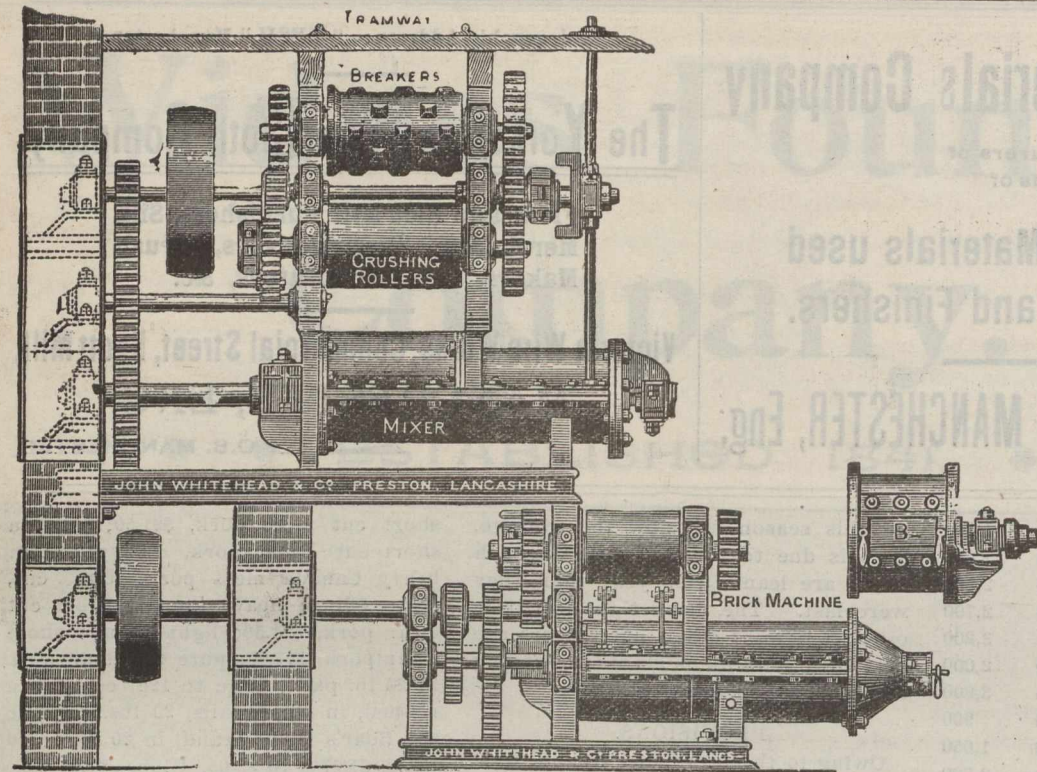
AGENCIES WANTED FOR CANADIAN PRODUCE.

Can buy all kinds of British and Continental Manufactures and Merchandise at lowest prices, and every care will be taken to secure best results to our correspondents

Much better bargains can often be procured by dealing through agents who know where and when to buy to advantage.

REG. OFFICE :
60 Victoria Street, LIVERPOOL, ENG.

LONDON OFFICE :
7 Mark Lane, LONDON, E. C., ENG.



Telegraphic address :—
 "Brictile, Preston."
 A. B. C. Code, 4th Edition.
John Whitehead & Co.,
 Limited.
Albert Works,
 PRESTON, ENGLAND.
Brickmaking Plant

"The Manchester."

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

WOOL.

The better feeling which became observable on the market about the close of the last London auction sales has been improving gradually since in keeping with the steadily hardening prices. Wool users in Canada had been holding off so persistently in anticipation of either a change in the tariff or in general conditions of trade, that stocks of fine wools became extremely light, so that for some weeks back wool has been wanted. The present auctions opened on Wednesday, being delayed one day owing to the fog. Prices on merinos advanced 5 per cent. over last closing and on crossbreds 8 per cent. The number of bales offered was 10,610, and consisted of a representative selection. The attendance was good and competition spirited and general. The home traders were eager buyers. A small supply of Cape of Good Hope and Natal sold well at a

fair advance. Scoureds were firm. The sale in detail was as follows: — New South Wales—3,200 bales; scoureds, 1s 1d to 1s 5½d; greasy, 3d to 11d. Queensland—600 bales; scoureds, 1s 5d to 1s 6½d; greasy, 4¼d to 10½d. Victoria—800 bales; scoureds, 1s 5d; greasy, 7¼d to 10d. South Australia—100 bales; greasy, 7d to 9½d. West Australia—1,200 bales; scoureds, 10½d; greasy, 4½d to 9½d. New Zealand—3,900 bales; scoureds, 5¾d to 1s 5½d; greasy, 3d to 8½d. Cape of Good Hope and Natal—200 bales; greasy, 6¼d to 7½d. Punta Arenas—300 bales; greasy, 4d to 6½d. Hong Kong—100 bales; scoureds, 5½d to 5¾d.

been a traveller for a biscuit firm. Taylor was a practical tinsmith. The firm from the first were handicapped for want of capital. They both lived within their means and drew very little out of the business and worked hard to make it a success. They have failed with liabilities at \$3,000. Meeting of creditors is to be held on the 19th inst.

BUSINESS DIFFICULTIES.

—Nugent & Taylor, tins, Kingston, Ont., have assigned. The firm commenced business there some fifteen years ago. Nugent has previously

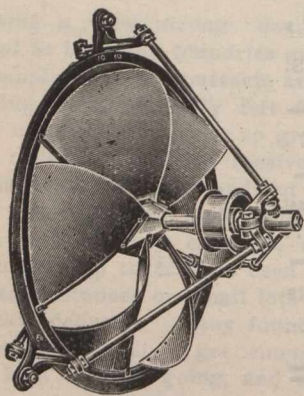
MONTREAL WHOLESALE CLOTHING FAILURE.

Rumour, which for some two weeks past had been rife, respecting a Montreal wholesale clothing house, culminated some days ago in the assignment of M. Saxe & Co. The direct liabilities are alleged to be in the vicinity of \$150,000 and indirect, some \$100,000. Thibaudeau Bros., Quebec, are the largest creditors, the sum mentioned being \$53,000. The business

"Sun" Ventilating Fans

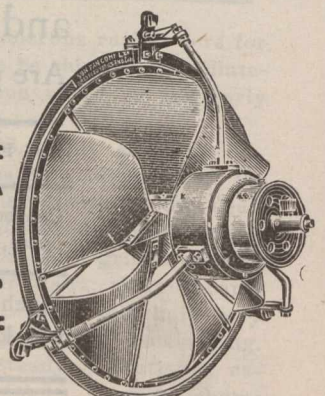
Highest Efficiency, Strength and Lightness

MADE ENTIRELY OF WROUGHT OR MALLEABLE IRON.



Belt Driven.

For Ventilating, Drying and All Cooling Purposes



Electrically Driven.

"Sun" Fan Co., Ltd.,

GENERAL BUYING AGENTS WANTED.

Special prices to Canadians under the New Tariff.

40a Thornton Road, BRADFORD, ENG.


ESTAB^d 1859

LIVERPOOL RUBBER COMPANY LTD

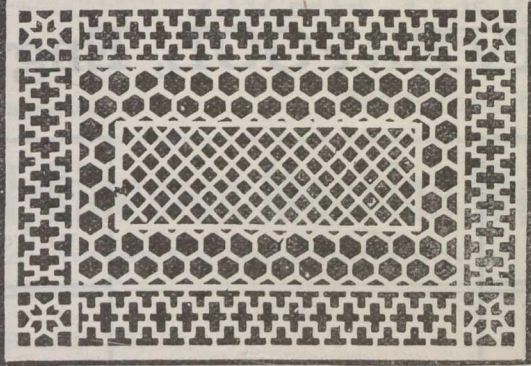
MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES

CANVAS, PLIMSOLL,
GYMNASTIC & LAWN TENNIS SHOES




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





WASHERS AND
ALL KINDS OF MECHANICAL
RUBBERS. INDIA RUBBER THREAD

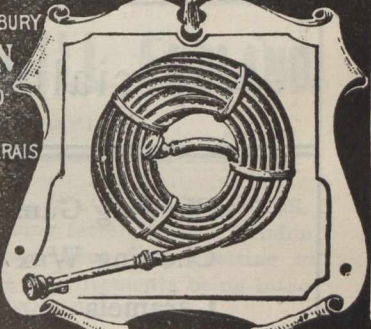
TELEGRAPHIC ADDRESS:
"RUBBER," LIVERPOOL.
TRADE MARK



LIVERPOOL RUBBER CO. LTD

CAB TYRES
PNEUMATIC CUSHION
AND
SOLID TYRES

34 ALDERMANBURY
LONDON
ENGLAND
20 RUE DE MARAIS
PARIS
FRANCE



HEAD OFFICE & WORKS
VAUXHALL RD LIVERPOOL ENGLAND



SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Custom House, Halifax, N.S.," will be received at this office, until Thursday, 20th March next, inclusively, for the construction of a Custom House, at Halifax, N.S.

Plans and specification can be seen and form of tender obtained at this Department, and at the office of C. E. W. Dodwell, Esq., Resident Engineer, Halifax, N.S.

Persons tendering are notified that tenders will not be considered unless made on the form supplied, and signed with their actual signatures.

Each tender must be accompanied by an accepted cheque on a chartered bank, made payable to the order of the Honourable the Minister of Public Works, equal to ten per cent. (10 p.c.) of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By Order,

FRED. GELINAS,
Secretary.

Department of Public Works,
Ottawa, 24th February, 1902.

Newspapers inserting this advertisement without authority from the Department will not be paid for it.

was started many years ago by the late Michael Saxe, and on his death in '96 his two sons, Henry and Samuel Saxe, the present owners, took over the business, settling any claims by the other heirs. The retail business originally comprised four stores, but of late but one prominent corner was devoted to this branch. The big fire of January 26, 1901, destroyed the firm's manufacturing plant and wholesale stock. They lost heavily, but secured \$45,000 insurance. A settlement will likely be arranged, the retail store being conducted meantime.

FRANK MILLS & CO.

Where orders for goods are given by those in the highest ranks, and where goods of undisputed quality are necessary for the proper filling of such orders, it must be taken for granted that the firm to which such orders are freely given must be at all times prepared to turn out goods second to none in quality and excellence of design and finish. The following advertisement, found weekly on another page of this journal speaks for itself. At the Front.

—We have secured the command for knives and forks for use of officers of His Majesty's fleet. Why? Because our goods are world-renowned the standard of excellence. Makers also of special lines in cruetts, jelly dishes, teapots, and all kinds of electro-plated goods suitable for ironmongers.—Please apply for our catalogue of electro-plate, and be sure to get a stock in of our celebrated goods. Frank Mills & Co., Hanover Works, Division street, Sheffield, Eng.

Before us is an extensive, illustrated catalogue of the principal goods manufactured by this firm, a full perusal of which would be too long for our columns, but judging from appearance, completeness of cases, designs, and great variety this firm should certainly be fully prepared to suit all tastes and fill orders as speedily as they arrive. To give an idea of the extent of this catalogue we reprint the names of the principal articles illustrated and priced therein:

Afternoon tea sets; afternoon tea spoons; asparagus tongs; biscuit boxes; bread forks; bread platters; breakfast cruetts; butter knives; butter dishes; butter and jam in case; cake and bread baskets; canteens; car-

vers, meat, in cases; challenge cups; cheese scoops; children's mugs; coffee pots; communion services; cream jugs; cruet frames; cups; cutlery, table; caddy spoons; cake stands; crumb scoops; dessert knives and forks; dish covers; egg frames; entree dishes; fish carvers; fish eating knives and forks; flower stands; fruit stands; fruit, sugar and cream; hot water jugs; ink stands; jam spoons; jam stands; jelly frames; jelly frames, double; jugs; knife rests; kettle and stands; knives, forks and spoons, in cases; lamp, liquor frames; lunch frames; marmalade stands and jars; mugs; meat carvers, in cases; meat carvers; muffineers; napkin rings; pickle forks; replating list: spoons and forks, electro-plated; spoons and forks, nickel silver; salad bowls and servers; soup tureens; sugar tongs; sugar sifters and crushers; serviette rings; salt cellars; tea kettles; tea services, afternoon; tea spoons, afternoon; tea and coffee services; tea urns; toast racks; urns, tea and coffee; vases, flower; venison dish; waiters. Among the specialties for which this house is well known are combination silverware sets in neat walnut cases; gentlemen's toilet companions, in plush-lined cases; also assorted saleable lots containing specified quantities of certain articles for a specified price, a decidedly popular way of purchasing variety without "loading up." A copy of this firm's catalogue should be in the office of all dealers in these high grade specialties, as it will at once serve as a complete guide to design and price, besides fully and plainly acquainting the trade with the quality and designs of goods furnished by this well known house. Write to above address and become acquainted with the leading goods manufactur-

TELEGRAMS :
"ATTRACTION," LIVERPOOL

TELEPHONE
NO. 6348.

WILLIAMS & Co.,

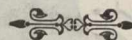
Wholesale and Export Manufacturing Confectioners.

96 Wood Street,
LIVERPOOL, Eng.

Specialities.

Chewing Gums
Chewing Wax,
Caramels
Caramel Toffee
Turkish Delight
Soft Pan Work.

Special Prices to Canadians
under the New Tariff.



Send for Samples and Prices.

ed by a leading house in the silverware and cutlery line.

RIGBY, WAINWRIGHT & CO.

Proper attention to the various incidentals which go to make up the smaller necessities of railway and steamship needs, has been responsible for much saving in time and even running, while the lack of proper observance in this regard has caused irreparable losses. The firm of Rigby, Wainwright & Co., whose extensive works (Neptune Works), are situated in Manchester, England, make a speciality of this class of goods, not excepting any article from a map or duster to the largest flags that wave at the mast heads. Giving special attention to all the various requirements of engineers, firemen, etc., on vessels, railways, or railway shops, this firm feel confident of having the latest and best in all the above necessities. The table of contents in their extensive illustrated catalogue before us, includes the following articles, which gives the reader at once a fair idea of what constitutes the stock-in-trade of this company, who are desirous of acquainting the Canadian trade with their facilities in this regard:

Ball cotton, bath sheets, blind cords, box cord, budding cotton, bunting, butter muslin, candle wick, carriage cloths, caulking cotton, chalk lines,

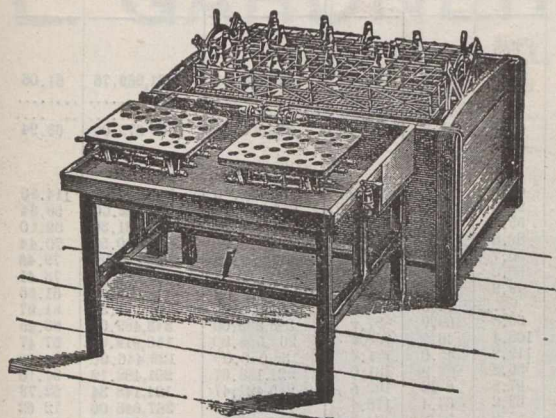
chamois leather, clothes lines, collar wools, condenser cord, cotton flocks, cotton packing, cotton rags, cotton waste, cotton wools, counter cloths, cricket nets, "Dorset" scourer, dusters, engine waste, engine packings, Fear-nought, filter cloth, file cleaning cards, flags, flocks, garden nettings, gauntlets, glace lines, glass cloths, gloves, golf nets, halliards, Hessians, "Honey-comb" duster, hothouse shadings, house flannel, Kapok, lamp wick, log lines, lubricating pads, "Manchester" scourer, mops, mill-puff, "Neptune" counter cloth, "Neptune" duster, "Neptune" scourer, pantry cloths, polishing rags, roping twines, roving thread wick, saddlers' flocks, sash lines, scourers, scrim, seaming twines, spindle banding, sponge cloths, spun yarn, stove cottons, syphon packing, table cloths, tennis nets, tent cords, thrums, tiffany, torch wick, tow, towels, Turkish towels, twines, wadding, webbing, "Warwick" scourer, "Weldon" scourer, whiffs, worsted — fleecy, worsted thrums, yacht flags.

Flags of all Nations—Made from superior quality bunting. All roped and toggled complete. — (Width, half the length, unless otherwise ordered.) — Royal standards, Scotch standards, British ensigns (red, blue, or white), sewn or stamped; Union Jacks (with or without borders) sewn or stamped; Canadian ensigns, American ensigns, French, German, Russian, Spanish,

Danish, Dutch, and Belgian; Swedish (width, two-thirds of length); Norwegian (two-thirds of length); Austria, Hungary, and Japanese; Irish, Italian, Portuguese, Greek, and Sandwich Islands; Brazilian; Australian and New Zealand. Estimates for ships' complete outfit in flags. The flag of any nation not named in the list will be quoted for on application. Cotton flags.—Royal standards, ensigns, jacks, national flags, size, 25x22 inches, 3s per dozen; do., 36x20 inches, 5s per dozen.

Twines of every description — Best Russian or Italian hemp, brown, grey, or coloured shop twines; superior white twines; cotton twines. Prices from 3s 6d per dozen lbs., according to quality and thickness. Samples and special quotation on application. These twines are usually supplied in 4 oz., and 8 oz. balls but will also be prepared in hanks or cut lengths to order, as may be required.—Cotton flocks, mill puff, &c.—Cotton flock in all qualities, from 4s per cwt. White, grey, or black cotton and woollen flocks of all descriptions. Kapok, for upholstery purposes. Export orders.—Cotton waste and flocks packed in bag or block bales by hydraulic pressure at a small extra charge. Send for illustrated catalogue and price list and special terms under new Canadian tariff to Rigby, Wainwright & Co., Neptune Works, Union street, Fairfield St., Manchester, Eng.

Bottle Washing Machinery



OUR NEW PATTERN "KINGSTON."

No. 2

22-dozen Half-pint Beers.

Fitted with Revolving Rinsers as shewn,

£27

with Bottle Sinker.

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

Original Inventor and Patentee.

Machines from £10 to £40.

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

Special estimates to Canadians under the New Tariff.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Mar. 13. (Bid)	Cash value per S.
British North Am.	243	4,866,666	4,866,666	1,776,333	3	Apl. Oct	166	330 48
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3 1/2	June Dec	147	78 50
Commercial, Windsor..	40	500,000	350,000	60,000	3	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	422 00
Eastern Townships....	50	2,000,000	1,742,535	1,050,000	3 1/2	Jan July	150	75 00
Halifax Banking Co	20	600,000	600,000	500,000	3 1/2	Feb. Aug	158	79 00
Hamilton	100	2,000,000	1,995,750	1,500,000	5	June Dec	205	205 00
Hochelaga	100	2,000,000	1,500,000	750,000	3 1/2	June Dec	152	152 00
Imperial	100	2,500,000	2,500,000	1,850,000	5	June Dec	329	329 00
Merchants' Can.	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	148	148 00
Hamilton	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	210	165 00
Montreal	200	12,000,000	12,000,000	7,000,000	5	June Dec	255	310 00
Nationals	30	1,200,000	1,200,000	275,000	3	May Nov	95	28 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.	232	232 00
Ontario.....	100	1,500,000	1,393,030	350,000	2 1/2	June Dec	126	126 00
Ottawa.....	100	1,994,900	2,000,000	1,765,000	4 & 1	June Dec	206	206 00
People's of N. B.....	150	180,000	180,000	165,000	4	June Dec	250	175 00
Provincial.....	25	873,487	781,248	.....	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	122	122 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb Aug	175	175 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	750,000	5	April Oct	233	116 50
Toronto.....	100	2,400,000	2,400,000	2,340,000	5	June Dec	230	230 00
Traders	100	1,350,100	1,344,420	250,000	3	June Dec	112 1/2	112 25
Union (Halifax).....	50	800,000	900,000	505,608	3 1/2	Mch Sept	150	75 00
Union of Canada	100	2,000,000	2,000,000	550,000	3	June Dec	.....	.....
Western.....	100	500,000	401,239	134,000	3 1/2	Apr Oct	.....	.....
Agri. Sav. and Loan Co	50	630,200	630,200	192,000	3	Jan July	.....	.....
Bell Telephone Co	100	5,000,000	5,000,000	800,000	4 1/2	Jan *	165	165 00
Brit. Can. Loan & Inv. Co.	100	1,987,900	398,481	120,000	2 1/2	Jan July	128	128 00
Brit. Mortg. Loan Co	100	450,000	859,214	130,000	3	Jan *	59	57 00
Can. Colored Cot. Mills Co	100	2,700,000	2,700,000	.....	.....	Jan July	90	90 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	115	57 50
Can. Per & W. Can. M. Corpn.	10	5,951,350	5,951,350	1,493,657	3 1/2	Jan July	114	57 00
Can. Sav. & Loan Co	50 & 7 1/2	750,000	750,000	250,000	3 1/2	Jan July	136	136 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	450,000	1 1/2	Jan July	72	36 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,200	40,000	2	July Dec	.....	.....
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 *	56 1/2	56 50
Hamilton Prov. and Loan	100	1,500,000	1,100,000	356,752	3	Jan July	112	112 00
Home Sav. and Loan Co	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	390,000	4 1/2	Jan July	179	89 50
Imperial Loan and Inv. Co	100	732,724	720,647	175,000	3	Jan July	70	70 00
Landed Banking and Loan	100	700,000	700,000	210,000	3	Jan July	111	111 00
Land. & 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	160,000	3	Jan July	110	50 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	50,000	.....	Jan July	55	55 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	167	68 00
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	560,313	2 1/2	Feb. *	266	133 00
Montreal Cotton Co	100	1,400,000	1,400,000	600,000	4	Mch. *	120	120 00
Merchants Cot. Co	100	1,250,000	1,250,000	.....	4	Feb Aug	95	95 00
Montreal Loan and Mortg.	25	500,000	500,000	380,000	3 1/2 & 1	Mch Sep	137 1/2	34 37
Ont. Indus. Loan and Inv.	100	466,800	314,356	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co	50	2,000,000	1,200,000	560,000	3	Jan July	121 1/2	60 75
People's Loan and Deb. Co	50	600,000	600,000	.....	3	Jan July	24	12 00
Real Est. Loan Co	40	373,720	373,720	50,000	2	Jan July	70	35 00
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	162,355	3	May Nov	110	110 00
The Royal Electric Co	100	2,250,000	2,250,000	320,155	.....	Jan. *	240 1/2	240 50
Toronto Electric Light Co	100	2,000,000	2,000,000	.....	.....	Jan. *	136	136 00
Toronto Mortgage Co	50	1,445,860	724,540	250,000	2 1/2	.....	78 1/2	76 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. * July	108	108 00
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112 1/2	112 50

* Paying quarterly dividends.

MARSHALL & CO., MANCHESTER.

The following letter, from a London, Eng., correspondent is interesting as showing the improvements being introduced in automobiles:

At the Cycle and Motor Show recently held at St. George's Hall, Liverpool, under the auspices of the Self-propelled Traffic Association, which is the local branch of the Automobile Club of Great Britain and Ireland, we were very much struck with the exhibit of Messrs. Marshall & Co., at Stand No. 11, where they had one of their 12 h.p. "Belsize" cars, and also a light parcels van of 6 h.p., which we were told would carry a load of 8 to 10 cwts., at an average speed of 15 miles an hour. Whilst the latter was apparently of interest to numerous men of business, who had no doubt visions of reducing their haulage account, it was undoubtedly the "Belsize" car which was the centre of attraction.

In all our experience of motor shows, an experience extending over the principal automobile shows of the United Kingdom and the Continent, we do not recollect ever having seen a car which presented the same combination of excellent points at so low a price. The chief feature about the car was its high class workmanship, the mechanical part being a thoroughly scientific engineering job from start to finish, whilst the body was beyond the average for elegance of design of the low Tonneau type with raised back, it gave the car a very handsome appearance.

Our curiosity led us to examine the mechanical portion closely, and the salesman in charge very courteously invited us to visit their works at Clayton, Manchester, in order that we might see for ourselves the motors in the various stages of manufacture. We took the opportunity a few days later of availing ourselves of this invitation, and calling on Messrs. Marshall & Co., we were fortunate in finding Mr. Hoyle Smith, the General Manager, with a few moments to spare. We had made no appointment, but immediate-

FIRE INSURANCE IN CANADA DURING 1901.

COMPANIES.	RATIO OF LOSSES PAID TO PREMIUM RECEIPTS.											1901.			
	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	PREMIUM INCOME.	LOSSES INCURRED.	LOSS RATIO.
CAN. COMPANIES.															
British America...	61.4	67.6	75.2	86.1	71.4	67.5	62.6	57.5	59.6	52.3	48.1	69.0	427,389.91	261,969.76	61.06
Quebec	71.0	44.7	67.3	73.5	79.0	73.3	59.5	67.5	117.5	46.7	93.5	113.31			
Victoria-Montreal												15.0			
Western	46.5	46.8	65.2	70.0	64.4	66.2	65.1	57.5	73.3	49.4	51.9	86.0			
BRIT. COMPANIES.															
Alliance				40.0	87.4	92.7	73.3	68.5	53.5	63.6	43.7	187.0	112,568.00	129,038.00	114.80
Atlas	56.9	71.7	77.3	57.7	76.6	57.1	56.0	59.0	61.1	97.6	60.2	102.5	253,241.00	150,282.00	59.34
Caledonian	67.3	70.8	83.5	52.8	73.4	69.4	59.6	62.8	62.9	55.8	50.6	23.3	248,432.60	221,201.30	89.10
Commercial Union	57.8	47.6	57.8	81.0	69.6	62.7	79.9	61.9	72.5	80.8	71.8	79.5	426,584.51	300,110.56	70.44
Guardian	59.5	75.3	85.6	52.0	58.5	75.7	75.4	58.6	76.8	56.7	53.8	106.0	412,995.00	328,176.00	79.46
Imperial	42.1	47.9	44.4	46.2	34.8	57.3	58.8	51.9	56.9	50.2	58.7	99.5	303,356.04	222,694.23	73.41
Lancashire	52.3	53.8	71.0	60.7	75.6	60.4	80.1	60.1	71.6	49.9	57.0	91.2	81,500.00	50,175.00	61.56
Law Union & Cr'wn											12.0	72.3	81,500.21	50,175.35	61.07
Liv. & Lon. & Glo.	37.2	38.1	57.9	64.9	86.9	65.3	70.5	57.7	72.8	60.8	69.9	87.0	398,236.00	343,489.00	86.25
Lon. and Lanca.	26.3	61.5	41.5	55.8	49.2	63.8	89.5	45.6	49.3	108.4	46.9	86.6	262,580.00	150,919.10	57.47
London	33.3	44.7	36.8	45.9	69.9	63.3	90.1	46.2	78.0	119.2	45.0	111.4	136,050.00	122,446.00	90.00
Manchester		12.6	49.4	65.6	92.2	78.3	90.8	57.3	76.5	56.8	62.9	131.0	221,158.67	201,482.12	91.10
National	45.6	67.6	81.3	63.2	77.6	57.1	16.0	59.0	61.1	97.6	61.2	102.5	235,427.47	124,148.34	52.73
N. Brit. & Mer.	65.0	55.9	72.9	63.2	87.7	56.8	61.2	45.3	77.1	63.2	64.4	116.4	506,231.00	367,643.00	72.62
Northern	50.9	70.5	57.9	59.8	70.5	70.5	86.3	69.2	55.9	55.9	52.7	74.5	**326,393.97	234,086.10	71.17
Norwich Union	40.0	58.7	67.7	63.0	64.1	83.1	69.2	57.7	63.7	72.5	56.8	97.6	354,434.33	257,665.27	72.12
Phoenix of London	40.9	48.2	61.1	54.1	63.3	62.3	49.2	43.3	53.4	57.1	51.8	80.2	599,369.66	394,655.26	65.74
Royal	42.5	53.3	88.3	63.7	75.1	70.8	72.7	63.3	62.9	67.6	59.2	82.7	844,566.00	477,627.00	56.56
Scot. Union & Nat.	39.3	33.5	61.7	68.2	31.5	68.2	86.1	55.6	42.5	67.0	47.6	60.0	329,075.95	204,923.03	62.27
Sun Fire				20.8	62.0	69.4	70.7	59.9	83.2	65.5	70.8	91.4	178,759.70	112,789.49	63.11
Union		23.9	42.7	45.2	68.0	61.0	45.8	58.5	43.7	76.0	56.5	120.5	298,634.00	255,365.00	85.68
AMER. COMPANIES.															
Ætna	48.6	67.3	55.6	75.8	63.4	56.3	78.3	47.6	67.2	61.1	60.6	164.2	193,188.44	141,995.16	73.50
American															
Connecticut	24.1	37.6	36.7	48.4	62.1	41.5	76.3	52.1	75.0	98.3	60.2	71.3	54,199.01	31,878.66	59.90
Hartford	44.9	84.7	72.3	51.3	70.2	65.3	75.6	50.8	60.9	66.8	52.1	133.5	230,730.81	147,171.90	63.78
North America		44.3	45.7	56.6	65.0	70.7	62.4	67.6	84.0	79.8	42.9	119.3	169,260.00	116,000.00	68.53
Phenix of Brook	46.0	37.6	54.9	82.9	70.8	69.9	98.3	61.9	53.7	64.3	57.5	56.5	158,892.53	97,916.97	61.49
Phenix of Hart		20.3	56.6	79.9	96.4	75.7	71.2	73.9	80.6	85.0	83.0	75.4	123,354.42	67,996.39	55.12
Queen of America			18.7	70.5	63.0	67.1	66.9	59.4	56.8	41.2	53.7	88.6	422,381.00	208,024.00	49.26

RECAPITULATION.

Average	1887	70.9
do	1888	51.3
do	1889	51.5
do	1890	56.0
do	1891	62.6
do	1892	64.7
do	1893	74.4
do	1894	63.4
do	1895	71.2
do	1896	59.0
do	1897	65.7
do	1898	65.1
do	1899	61.1
do	1900	98.9
do	1901	69.7

* Estimated.

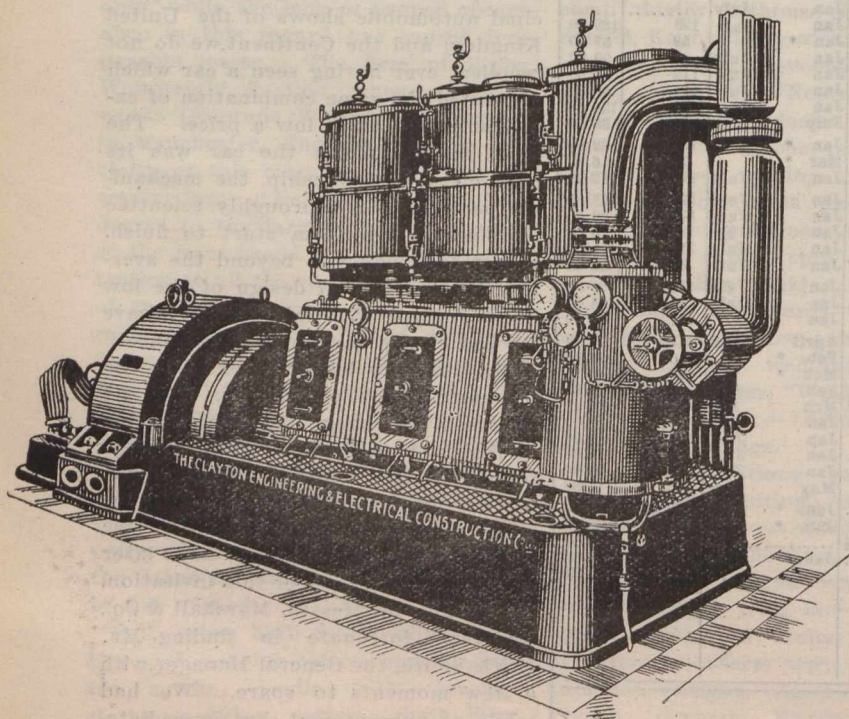
** Approximate.

ly this gentleman heard of our mission, he very cordially welcomed us, and personally conducted us through their works. We were astonished to find so large an establishment devoted almost entirely to motor car work, the shops covering an area of some-

thing like 6,000 square yards, and equipped with the very latest modern labour saving tools. That Messrs. Marshall & Co. have foreseen the enormous future in store for the self-propelled vehicles and have prepared themselves accordingly, is evident on

every hand, for the whole shop is laid out in such a manner as to render excessive handling of goods unnecessary. Adjacent to the receiving department, we find the raw material stores; on one side a capacious department in which are received all sundry stores,

The CLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited.



HEAD OFFICE AND ENGINE WORKS :

Newton Hyde, near Manchester, Eng.

ELECTRICAL WORKS :

Clayton, near Manchester, Eng.

Telegraphic Address : "DYNAMO, HYDE."

Telephone : No. 62, HYDE.

DIRECT-COUPLED.....

High-Speed Plants

for

Traction or Lighting.

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

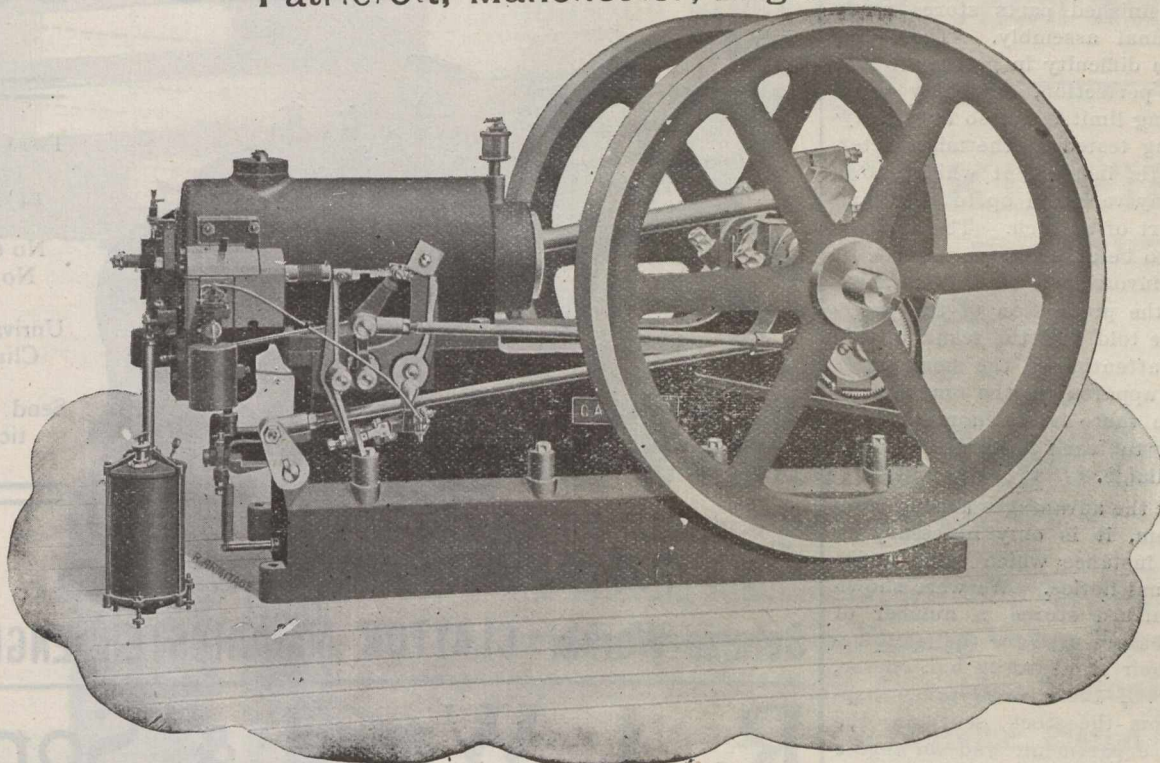


Photo of 20 B. H. P. Oil Engine.

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.

and on the other in separate buildings we find the steel stores, in which is classified all steel received, according to the description, quality and size ; oil stores, pulley and sundry appliances, stores, and in a separate erection two tanks containing about 250

gallons of petrol, which is the fuel for the motors driving the cars.

The same orderly arrangement in regard to raw material is even more apparent inside the shops, where everything is organised in such a manner as to bring about the maximum of re-

sult with the minimum of labour. We were invited to pay particular attention to the system by which material is obtained from the raw material stores, sent out into the various departments, transformed into the various parts (of which we are informed

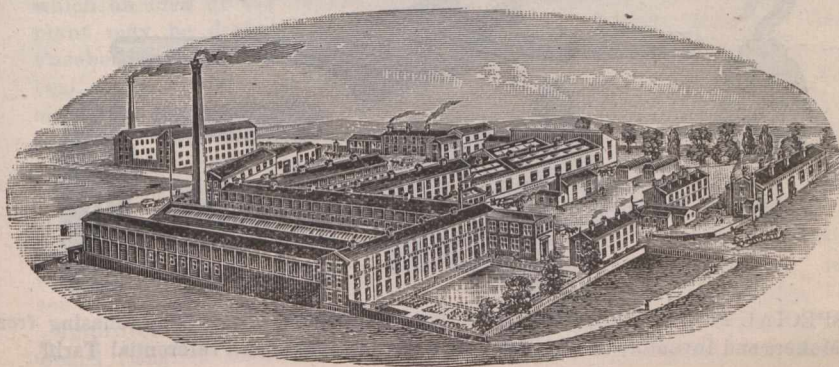
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 "HASTE, BRAMLEY, LEEDS."

Haste & Brown,

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BRAMLEY, LEEDS, - Eng.

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Russet Lining Bellies and Shoulders, of Light Substance, Soft, Bright and Dry Finish.

ENAMELLERS and JAPANNERS of the finest goods in ENAMELLED and JAPANNED LEATHERS in SHOULDERS and HIDES, SEALSKINS and CALF SKINS in Black and Colours.

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



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

there are something like 3,000 to each complete motor car and afterwards passed through the testing department, where every part is carefully inspected and compared with the original drawing, and lastly, sent through into the finished parts stores ready for the final assembly. There has been some difficulty in getting to this stage of perfection, especially when the working limit is cut so fine, everything being tested by the micrometer, a neat little instrument which shows at once any variation up to one thousandth part of an inch. This appeared to us to be an error on the side of accuracy involving a lot of extra expense in the production of the parts, but we are told that the result of this care and attention in the small parts is always apparent in the final assembly, where there is an enormous saving owing to each part being thoroughly reliable.

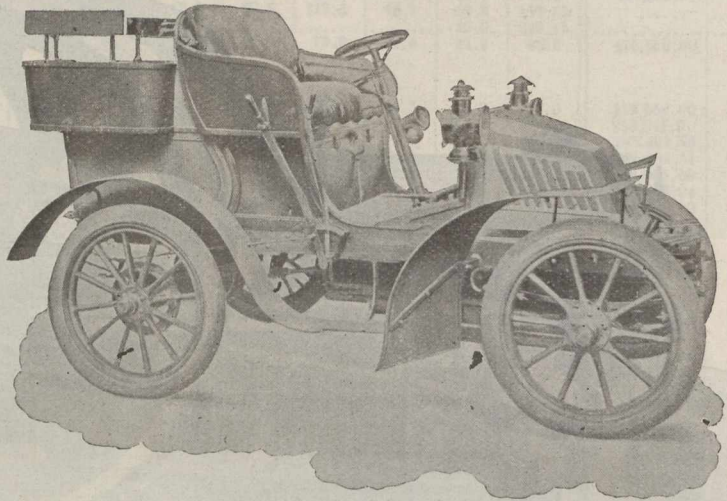
To show the advantages arising from this system, it is only necessary to quote an instance which came under our personal notice. We were shown in the finished stores a number of parts which are used for the manufacture of their standard 12 h.p. engine, a number of these were taken haphazard from the stock, sent into the assembly department, and an engine was quickly in process of building, and we could see that there was little or no trouble owing to every part being accurately made.

We were afterwards conducted through the other departments of the works, the assembly department, the coachbuilding department, the brass finishing department, the upholstering department, painting department, and everywhere there was evidence that capital, brains and energy had been very freely used, in order to bring the Belsize Works into line with modern machine shop practices, and the result of our visit was to convince us that if tact, energy and good workmanship, allied with fair selling prices, can influence trade, the firm of Marshall & Co. will continue in the front rank of automobile makers.

We were shown, ready for transit, to the Manchester Show, held in St. James's Hall, Manchester, a 12 h.p. 2 cylinder and a 24 h.p., 4 cylinder "Belsize" Motor. Each cylinder is 100 m/m bore x 110 m/m stroke, and will develop slightly over the horse powers mentioned. We understand that this is the first occasion upon which separate motors have been exhibited. A special feature is made of the fact that they are English-made throughout, not one single part being made outside the limits of their own works, a fact we are sure not sufficiently well known to the automobile public, as there are very few makers who can say the same thing of their productions. We were delighted with our visit and the courteous manner in which we were received, and when time permits, we shall not fail to avail ourselves of an invitation to see other developments they have under contemplation, which more especially concern vehicles for business purposes.

Marshall's

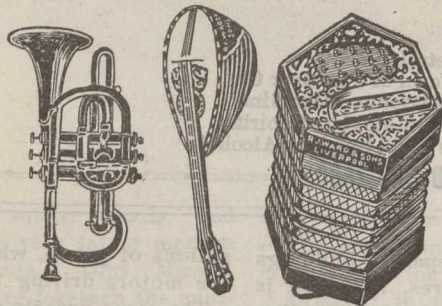
'Belsize' Car



Two Cylinders.
12 h.p.
14½ cwt.
—
No Chains.
No Belts.
—
Unrivalled Hill
Climber.
—
Send for par-
ticulars.

Marshall & Co.
Belsize Works. CLAYTON, MANCHESTER, ENGLAND.

R. J. Ward & Sons,



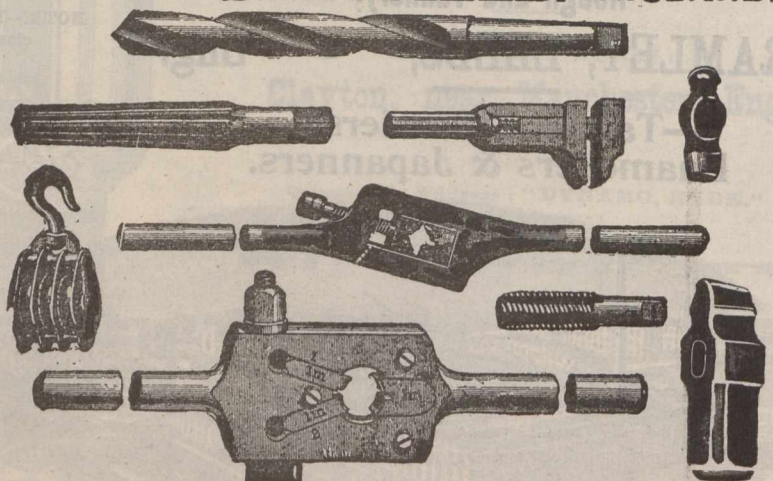
Military Musical Instrument Manufacturers.

Wholesale Importers
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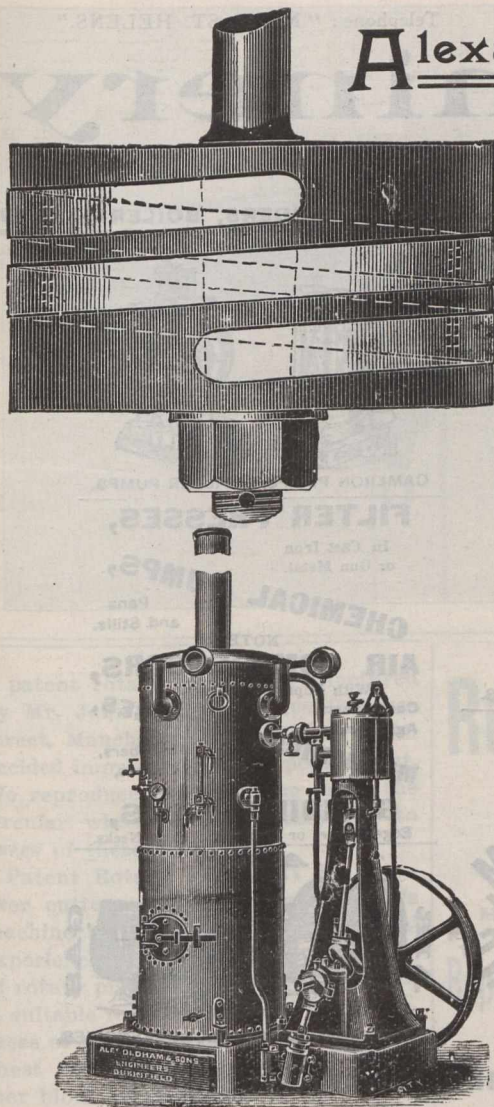
General Musical Merchandise,
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THE MIDLAND MFG. CO., LD..

SHEFFIELD, ENGLAND.



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Alexander Oldham & Sons,

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ENGLAND.

MAKERS OF

Vertical & Horizontal Steam Engines.

From 2 H.P., up to 500 H.P.

Ice Making Machinery, Cylinder Boring Machines, Machines for Planing Valve Faces in Position, Lubricators, Injectors, Pistons, Air Pump Buckets, Fans, Metallic Piston Rod Packings, etc.

Illustrated Price Lists giving approximate weights will be sent on application.

WARD & GOLDSTONE,
Manchester, England,

Manufacturers of the best High-Voltage Fuseboard. In electrical apparatus, as in the more simple machinery there are various grades of perfection. It should seem but natural that the more mystery surrounds an article the more durable, simple and accurate it should be, thereby avoiding possibilities of accident or loss, where greater skill and distinct knowledge is needed for hasty readjustment. The firm of Ward & Goldstone, whose electrical works are situated at 45 Dutton street, Strangeways, Manchester, Eng., are desirous of acquainting the Canadian trade with their facilities in this regard, having among their growing list of customers in Great Britain many leading users of electricity in its various forms. From this firm's catalogue, we extract the following, from which an idea of the extent of their plant may be derived: High Voltage Fuseboard: Every maker claims the best, we prove it! Low price, strong mechanical construction, electrically perfect. This board is not shoddily constructed with a view to cheapness, the fact that leading consulting engineers are specifying it and contractors using it is sufficient testimony to its value. For full particulars and prices see list on application.

Improved H. V. Distribution Fuse Board (English manufacture) — This

distribution board possesses many advantages over other boards. The fuse is visible, consequently should a fuse blow, it can be seen which fuse has gone, without the inconvenience of having to take off at hazard the fuse bridges (as in other boards) till the blown fuse has been located. A fuse board without visible fuses is little better than ordinary cut-outs. The design of the bridge permits of a $3\frac{1}{2}$ inch length of fuse. The fuse wire is inserted and held in place by milled nuts, no screwdriver being required. All insulated parts are of best English china; the metal parts are heavy enough to carry a large excess of current, and the board is easily wired. These are a few of the advantages which go to make our Distribution Board the very best and the cheapest. Mounted in real teak or oak polished cases with glazed front. These boards are solidly constructed and handsome in appearance.

Main Switches. — (British manufacture.) — Highly finished. — These are well-made reliable Switches and most suitable for high voltage, having a long quick break with laminated contacts. They are mounted on enamelled slate bases, and can be supplied in polished teak or walnut cases, with glazed front. A number of these switches are in use for controlling electric lighting and motor circuits, etc., where an open type switch is desirable. The appearance of these switches, combined with the low price, ensures a ready

sale, in preference to the enclosed china type. — Tumbler Switches. — These switches are of very solid construction, having a long quick break and massive connecting terminals. We can supply these switches with either brass, china or enamelled covers. — Pear Switches, (for electric light) — These pear switches are now being largely used for private houses, mansions, hotels, etc., and are superior to any other make, both in the external appearance and the mechanism. The current carrying parts are ample and are mounted on mica; the case is of highly polished cocus. — Electric bells (supplied in two qualities — Medium and best.) — Medium quality. — Back board and box of well-seasoned wood, finely polished and fitted with brass eyelets. Soft iron frame, with polished tops; carefully tempered steel spring, varnished reels wound with green silk covered copper wire, and cast bell metal gong, highly nickel plated. Best quality A1. — Back board and box made of carefully selected oak, teak, or walnut, highly French polished, fitted with brass eyelets and massive terminals, iron frame of well annealed iron, finished bright on top, and all brass parts polished and lacquered. The bobbins have varnished ends, and are wound with green silk high conductivity copper wire; rich toned nickel plated bell metal gong; the whole bell carefully finished and of very handsome appearance. — Insulated Wires. — Being actual manufacturers of all classes of electrical wires, flexibles,

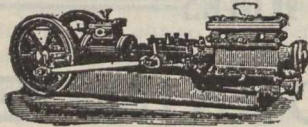
Telegrams : "NEILL, ST. HELENS."

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

Soap Machinery

. . BONE AND TALLOW DIGESTERS . .

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



SOAP, OIL, AND TAR SPECIAL PUMPS.

SOAP PANS, TANKS,
With all Fittings.

HOISTS.
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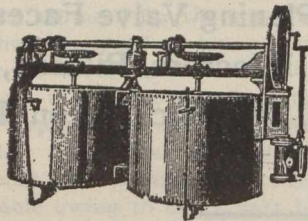
STEEL SOAP FRAMES
The Best
in the Market.

CRUTCHING MACHINES

New Bar-Cutting and
Tabletting
Machines.

MILLING MACHINERY
Hand and
Steam Stamping
Machines with Dies.

GLYCERINE PLANT,
With Fire or Steam Evaporation.



CRUTCHING MACHINES.

**SOAP
COMPLETE PLANTS
CHEMICAL**

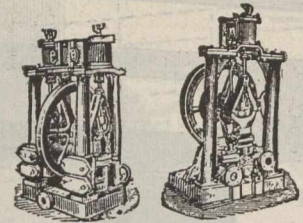
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VERTICAL FRAME PUMPS FOR LIQUORS.

BRASS AND IRON CASTINGS
OF EVERY DESCRIPTION.

**DRIVING, VACUUM,
BLOWING, PUMPING,**
VERTICAL AND
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CAMERON PUMPS. PILLAR PUMPS.

FILTER PRESSES,

In Cast Iron
or Gun Metal.

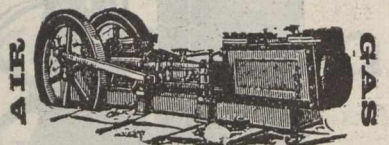
CHEMICAL PUMPS,
Pans
and Stills.

NOTED
AIR COMPRESSORS,

With Improved Valves.
Causticisers.
Agitators.

MECHANICAL FURNACES,
Absorbers,
Hoists, Cranes,
Winches.

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



AIR COMPRESSORS & BLOWING ENGINES.

ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

etc., we are in a position to deliver promptly and supply to any specification. Our flexible cords are recognised as standard make of which we stock four qualities, viz., A, B, C, D, class A being the usual quality sold. Class A — High conductivity copper wires, lapped cotton, and one layer of vulcanised rubber, braided cotton or silk, fancy colours, and finally twisted together. Class B.—Same as Class A, but has a layer of pure Para India rubber under the vulcanised rubber. Class C.—Same as Class B, but has two layers of vulcanised rubber over the pure rubber. Class D.—This is the cheapest quality made, and has one layer of pure rubber only. We also make this D quality with two layers of rubber at 20 per cent. extra. Special terms under new Canadian tariff.

PATENT ROTARY PLANER.

With the many improvements already made in finishing machinery and the apparent ease with which stock of various descriptions is turned out, it might appear like an impossibility to further simplify and improve. Before us is an illustrated circular describing

Established 1779.

Telegraphic Address : " ANNE COWBURN."

ANNE COWBURN,

— Carriage Builder —

AND

Harness Manufacturer.

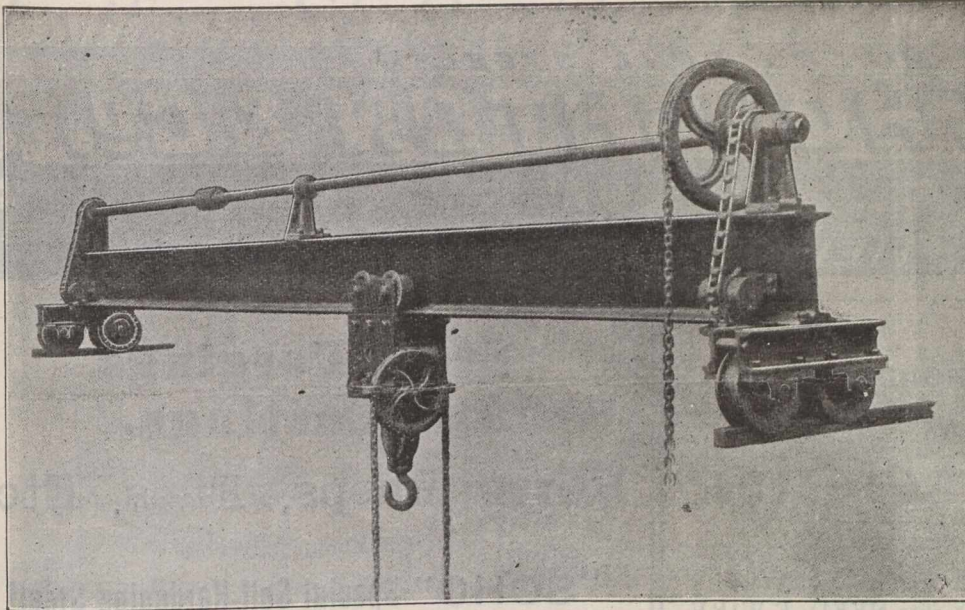
MOTOR CARS A SPECIALITY.

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

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

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

Canadians can buy these carriages, under the New Tariff, 33 1/2 p.c., in their favour by purchasing in Manchester, from this firm.



Lifting Tackle

FOR
ALL PURPOSES.

**Cranes.
Crabs.**

**SHEAVE BLOCKS.
PULLEY BLOCKS.**

The Steel Rope
Pulley-Block Co.,
LIMITED,

Washford Road,
SHEFFIELD, Eng.

a patent rotary planer, manufactured by Mr. John Tangye, at 106 Princess street, Manchester, England, in which decided improvements are pointed out. We reproduce the following from the circular which will be interesting to users of these machines:

Patent Rotary Planer, 11 in. diam. over cutters. 30 in. traverse. —This machine is the result of many years' experience in design and manufacture of rotary planers up to large sizes, and is suitable for machining cast iron surfaces of all descriptions, such as steam chest covers, cylinder facings, plummer block bases, brackets, etc., up to 9 in. wide by 26 in. long. Also, as the work is stationary, long pieces can be readily faced, viz., pipe flanges columns and similar work. The cutters are exceedingly durable and can remain without sharpening for a long time, while the time required for sharpening and resetting should not exceed half an hour. Each cutter is firmly secured in a recess milled concentric with the others, and has adjustment by set screw. The surface produced is equal in accuracy and finish to the best broad cutting, the time occupied being one-third to one-fourth that of planing or shaping, and one half that of cylindrical milling cutters. We shall at all times be pleased to receive samples of work required by customers, and will machine and return same so that an idea may be formed of the capabilities of the tool.

Roger Brighthouse,

Contractor to His
Majesty's Government

15 Sugar Lane,
MANCHESTER, Eng.

Manufacturer of all kinds of

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

Heald, Dobby & Jacquard Cords a Speciality.

COTTON DRIVING ROPES,

Also Hessians, Oil-Cloth and Waterproof Packing.

Special Prices to Canadians under the New Tariff.

The machine frame is a strongly ribbed box section casting with planed slide on top for the traversing head, and planed vertical slide in front for the table. The back of the machine is fitted as a cupboard with shelves and door, and the whole is mounted on a baseplate of ample size, ensuring steadiness when at work. The driving is by accurately cut worm gearing running in oil, the thrust of the worm being taken by a ball bearing. This gives

an exceedingly steady and smooth motion, and longer life to the cutters than is possible by the use of spur or bevel gear. The spindle is a special grade of steel and has front bearing 5 in. diameter, the thrust being taken just behind the cutter block, close to the work. The saddle is 26 in. long and is traversed along the bed by quick pitch screw and worm gearing, driven from the main worm shaft by patent friction disk motion instantly adjustable by

Established 1838.

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

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

Abel Lees & Sons,

**ROLLER AND
SHAFTING MAKERS.**

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

New Front Lines of Rollers, Steel Hardened, or with Necks and Squares Hardened, or Ordinary. Spare Top Rollers, Loose Boss Shells or Spindles Supplied. Centre Shafts—Steel, Case-Hardened or Ordinary. Prices on Application.

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

GOLD MINERS DRILL STEELS

HOBSON, HOUGHTON & CO.

SUCCESSORS TO FRANCIS HOBSON & SON

SHEFFIELD, ENGLAND.

MINERS
HAMMERS
& PICKS

Sole Manufacturers of

HOBSON'S "CHOICE"
(XX) Extra Best & "Warranted" Best**Cast Steels,**
FOR TOOLS, &c., &c.HOBSON'S "CHOICE" Extra Quality NEEDLE WIRE,
as supplied to leading consumers for 90 years, in the
United States of America.

Specialty for Machine or Hand Drilling.

Established upwards of 100 Years.

screw and knurled wheel. The feed is thrown out by friction cone, and the saddle is rapidly run back by hand. The table is 30 in. long by 13½ in. wide and has planed tee slots in top, and 4 in. cross adjustment by screw for putting on the cut, also screw vertical adjustment to 10 in. below centre, and is bolted in planed tee slots to the vertical face of the frame. The fast and loose pulleys are self-contained on the machine, also belt shifting motion convenient for the operator, only one belt being required for the whole. Pulleys are 12 in. diam. for 2¾ in. belt, and should run 160 revs. per minute. Each machine includes a cutter block with set of tools ready sharpened for immediate work, also a set of working and lock nut spanners. Machine as above, Code Word Raiment, price £75. Approximate weight, finished, 16 cwt., packed, 18 cwt. Angle plate vise, with set of dogs, code word Ramify. Extra £6. Use code word in all cases, Special terms under new Canadian tariff.

CHECK-RAISERS DEFY BANKERS.

Raising checks has become the greatest danger to the banks. There is no comparison between raising checks with a genuine signature and forging the signature itself, so far as ease of execution is concerned. And after many years of arduous work and after great expenditures of money, the banks have to admit sorrowfully that if a man wants to raise a check he can do it; and the detection, while, of course, inevitable, when the paid check returns to the depositor, is not immediate enough to prevent the swindler from getting away with the money.

That is why the most implacable enemy of the men who dare raise or falsify a check is the bankers' association. This great concern in reality is a protective association, and it relentlessly hunts down all forgers, first, last and all the time. It never lets up, absolutely never, no matter time, money or trouble. It bitterly pursues default-

**Steel Forgings
And Castings.**

Horse Rasps, Files, Etc.

Sole Manufacturers of

"SOHO" Special Self-Hardening Steel

Best and Cheapest on the Market.

Canadians have 33½ p.c., in their favour, by purchasing these English goods from us, under the new Canadian Preferential Tariff.

New York Office and Warehouse.

ers for the sake of justice, but it has still another object in its deadly trailing of forgers and check tamperers. That is because the whole banking structure hangs on signed paper. When it can be altered with impunity, away goes the financial system of to-day. Hence the unrelenting hunting down of forgers who trifle with men's names. On the books of more than one large detective agency of the country are cases more than ten years old. The forgers never have been found, but the hunt still goes on. Reports of the chase come in regularly, and the books will not be closed until the hunt stops at prison doors or beside a grave.

Yet with all this remorseless hunting, check raising flourishes so well all over the United States that the banks fear to give even a hint as to the sums of which they or their depositors are robbed each year. The magnitude of the amount would frighten too many persons.

For a time it was thought that the

Irwell Rubber Co., Limited.

MANCHESTER, - - ENGLAND.

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

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

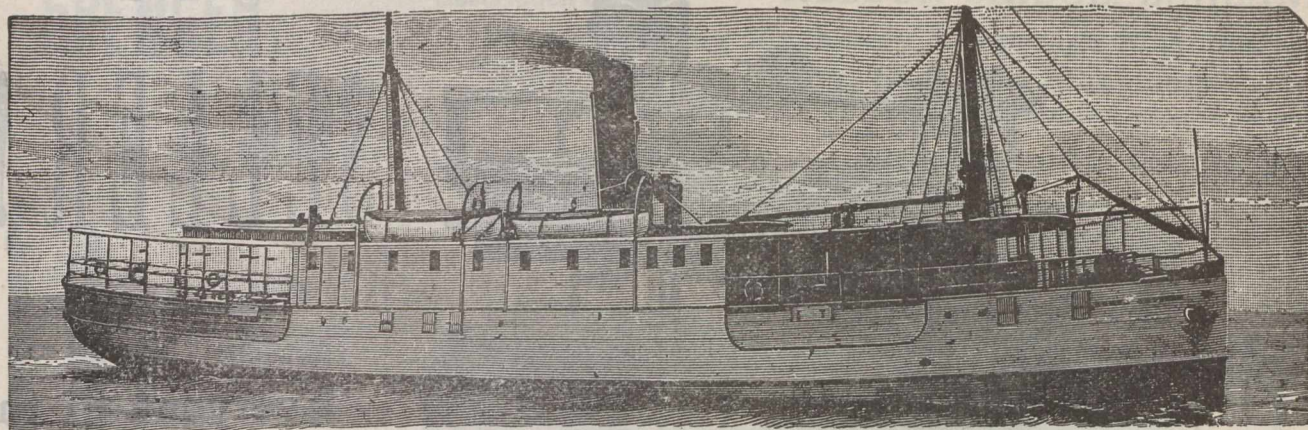
Solid and Insertion Sheets, Valves, Buffers, Washers for Steam and Water Joints, Rubber Belting, Hose of all kinds, Solid Rubber Tubings, Packings, of every description, Matting, Roller Covering, Fruit Jar Rings, &c., &c.

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

Special rates under the new Canadian Tariff. Enquiries invited.

Lytham Shipbuilding & Engineering Co.

LYTHAM, ENGLAND.



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

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

use of chemically prepared paper would prove a safeguard, because any erasure or alteration would show immediately. The chemicals used in its composition would make the ink run if acids were used to change the figures. But among the check raisers there were just as clever chemists as the chemists who prepared the paper.

Then paper with water marks woven through it was used. But it, too, became an easy mark for the chemists who had gone wrong.

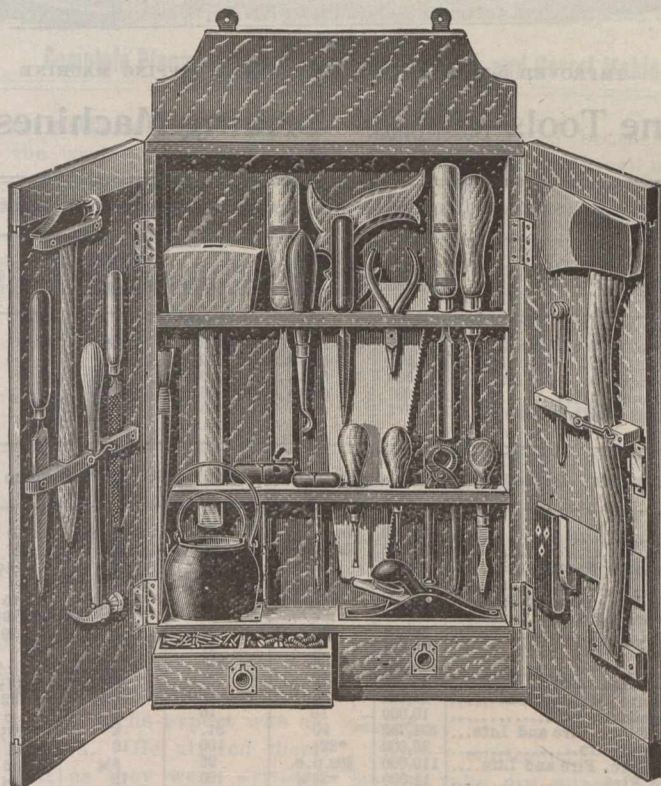
Finally, and until recently, the banking world thought that it had struck the absolute safeguard by using a machine to stamp on the check the exact amount for which it was drawn, the machine perforating the paper as it stamped it. Certainly it does seem that when the paper is cut right out of the check, leaving nothing but holes, no change is humanly possible. But the completeness of this supposed safeguard has offered a tempting field for the check raiser.

A special detective in the employ of the bankers' association, who has spent half the years of his mature life in running down forgers and check raisers, said that it was "too easy" to raise checks, and that a good many more men than try it now would do it were it not for the well known relentlessness of the association in running down offenders against any single one of its constituent members.

"Write me a check for any sum you want," said the sleuth, "and I'll show you."

James Needham

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



CITY OAK WORKS,
BROWN ST. SHEFFIELD,
And SHOREHAM ST., ENGLAND.

Taylor & Watkinson,

Inventors and Patentees of Machine Cast and Planed Printers Leads, Clumps and Metal Furniture

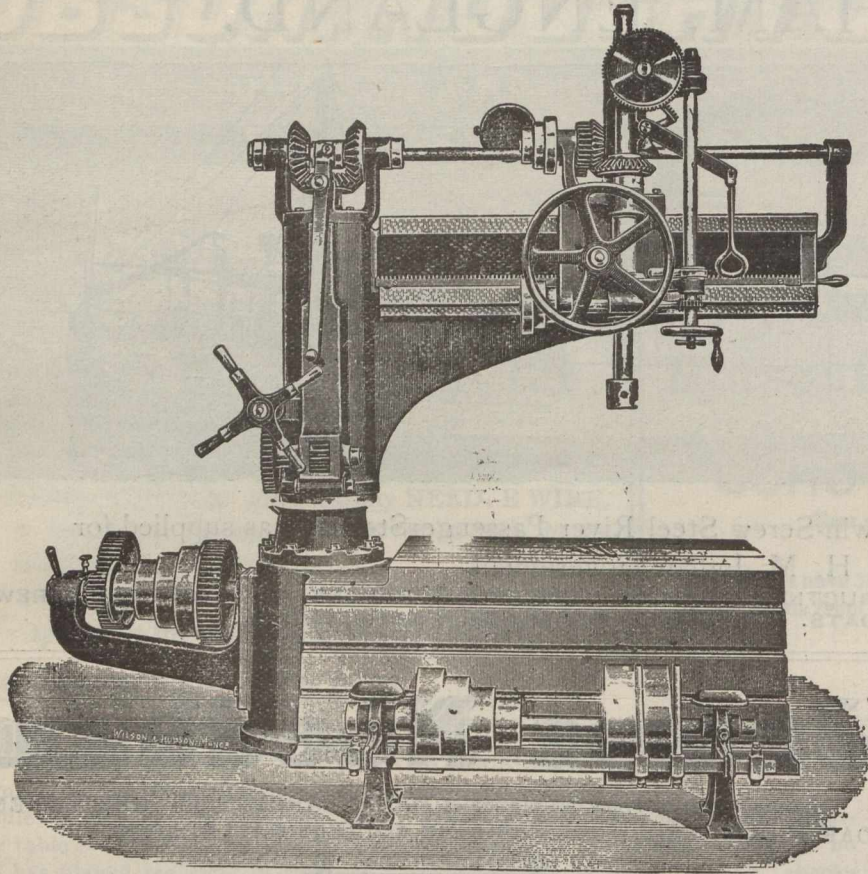
Canadian Printers will do well before ordering the usual supplies to send for our terms and discounts under the New Tariff and effect a saving of not less than 2½ per cent.

Shippers and the Trade Supplied.

PETER'S YARD, KIRKGATE, LEEDS, ENG.

GEORGE SWIFT,

Claremont Iron Works, HALIFAX, ENGLAND.



IMPROVED 5-FT. RADIAL DRILLING AND TAPPING MACHINE

Machine Tools of every Description. Drilling Machines — A — Speciality.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations: Mar. 10, 1902

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3¼-6mos.	£50	\$50	98
Canada Life.....	2,500	5-6mos.	400	50	....
Confederation Life.....	10,000	7¼ 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	95½
Guarantee Co. of North America.....	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, Mar. 1, 1902 Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p. s.	20	2 1-5	10	10½
Atlas.....	24,000	24 p. s.	50	6	27	£28
British and Foreign Marine.....	67,000	25	20	4	18½	19½
Caledonian.....	21,500	12s. p. s.	25	5	5	28½
Commercial U. Fire, Life and Marine.	50,000	27½	50	5	45	46
Guardian Fire and Life.....	200,000	9	10	5	9½	9½
Imperial Fire.....	60,000	25	20	5	29	30
Lancashire Fire.....	136,493	5	20	2		
Lion Fire.....	100,000	3	1¼	1¼	5½	5½
London and Lancashire Fire.....	85,100	22	25	2¼	17½	18½
London Assurance Corporation.....	35,862	20	25	12¼	52	54
London & Lancashire Life.....	10,000	10	10	2	8	8¼
Liv. & Lon. & Globe Fire and Life...	391,752	90	St.	2	28½	29½
Northern Fire and Life.....	30,000	*22½	100	10	71	73
North Brit. & Merc. Fire and Life...	110,000	30s. p. s.	25	6¼	36	37
Norwich Union Fire.....	11,000	*33¼	100	12	104	107
Phoenix Fire.....	53,776	25	50	5	235½	236½
Royal Insurance Fire and Life.....	125,234	58¼	20		47½	48½
Sun Fire.....	240,000	8s 6d p. s.	10	10	10	10½
Union.....	45,000	19 p. s.	10	4	13	15

* Excluding periodical cash bonds.

A check for \$200 was written and passed over to him. In less than two minutes, without an erasure of any kind, the check called for \$500, and the work was done so well even in that short time that the writer would have been tempted to believe that he had made an error and really drawn the check for that amount had he not been sure to the contrary.

"That kind of raising is easy," said the expert. "You see, it demands no interlining or extending of words. The check-raiser simply knows how well certain characters lend themselves to changes that cannot be detected. The capital T in almost every man's handwriting can be changed to a capital F without any trouble by even an unskilled crook.

A BIG SELLER!!

Everyone in the Trade should stock them.



KING'S OWN CARAMELS



8c

1d



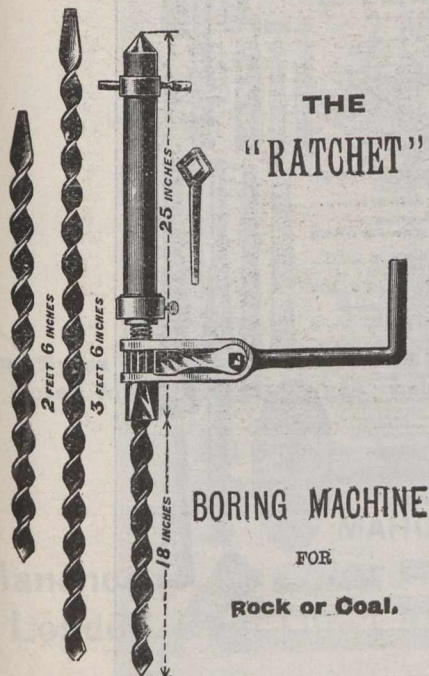
Manufactured
Solely by
The

Lancashire Steam Confectionery Co.,

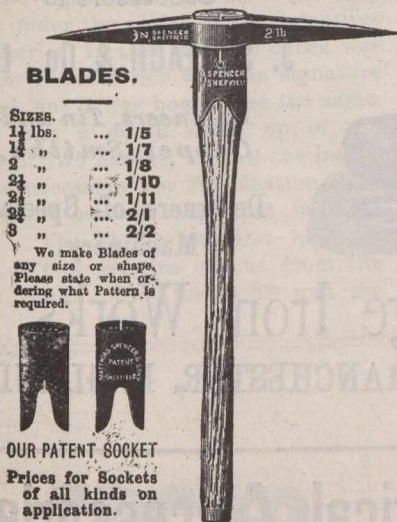
LIVERPOOL,
England.

Special prices to Canadians under the new tariff.

MATTHIAS, SPENCER & SONS,



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



BLADES.

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

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



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

Ratchet Handle charged extra.

Albion
Steel
Works,

SHEFFIELD, ENGLAND.

JOHN PICKLES & SON,

Saw-Mill Engineers and Wood-Working Machinists,

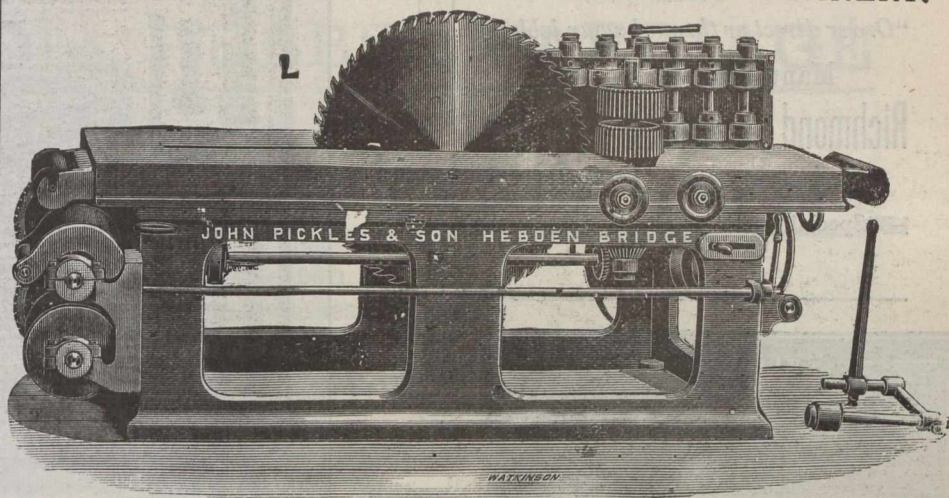
HEBDEN BRIDGE, ENGLAND.

Makers of Every Description of

Wood-Working Machinery, Cooperage Machinery, Wood-Pulp Machinery, Saw Mill Machinery

FOR HOME, FOREIGN and COLONIAL REQUIREMENTS.

CARRIAGE, WAGGON and SHIPBUILDING MACHINERY.



Engines, Boilers, Shafting, Saws, &c.

Large Illustrated Catalogue on Application.

Complete Saw Mill or Woodworking Plants quoted for and supplied to any country.

Complete Plants of Latest Machinery for Cask and Barrel Making.

A check for \$2,000 was raised to \$50, almost in the wink of an eye. "This is the easy and safe part of the business," said he. "But when a check is to be raised from a sum like \$10, to, say, \$10,000, and the drawer has written it so that there is no room between the words 'ten' and 'dollars,' chemicals must be used. There is always more danger of detection in that. In the mere alteration of the check there is little. Look here, I'll change your checks as fast as you can write them, and I bet a lot of my alterations will pass muster. But in the name of goodness don't print my name. Folks are suspicious in the money centers, and if they ever think that I might raise checks as well as detect raisers, I may as well go out of business."

A pad was hauled out and the writer filled the sheets out with carefully written amounts. The expert was as good as his word. He altered them almost as fast as they were written. Some, to be sure, were crude and would have betrayed the fact of alteration to the eye of any careful banker. But many were almost perfect, and all were wonderfully deceptive and showed what could be done by a crook who had plenty of time.

"But how about the perforations?" he was asked. "How could a crook change them?"

"Nothing easier," was the reply. "The fact that checks stamped with the amount in perforated characters are considered safe aids the swindler. Really, to beat the perforations is so easy that it will make you smile. All the outfit that is needed is a common little punch with assorted small cut-

ting tubes and a bottle of invisible glue that every crook can make or that he can buy in certain places that every crook knows. Now, here is a check stamped in perforated characters \$300\$. I take my little punch and fit into it a cutter that will punch holes of the same size as the holes in the perforations.

"Now, I punch out of the edge of the check a few tiny disks. I moisten the tip of a needle and press them carefully into the holes that make the upper part of the figure 3. See, even in my haste, without glue, they fill the perforations completely, and I can shake and pull the check without disturbing them."

It was true. The little plugs fitted perfectly, and even with the knowledge that they were there it was almost impossible to see where they had been inserted.

"Now," continued the expert, "I merely take my punch and carefully punch enough holes to the right of the upper part of the figure 3 to make it a 5. And there you are. If I wanted to pass this check through the bank I would only have to complete the job by smearing a drop of the invisible glue over the back where I have plugged the original holes. This glue is wonderfully tenacious, and will actually hold the edges of paper together. It needs only the smallest surface in order to get hold. After it is on not even the microscope could detect it readily. And no amount of pulling or shaking of the check will disturb it.

"You may suppose that a check that is stamped this way, for instance —

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

MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE:

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

Per lb.

"Order direct or through your jobber."

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

Special prices to Canadians under the
new Tariff.

ESTABLISHED 1878.

THOMPSON'S PRINTERS
PEARLINE
REGISTERED.

J. R. THOMPSON
MANUFACTURER OF HIGH CLASS
ROLLER COMPOSITION & TYPEWASH
ROLLERS *cast on most reasonable terms,*
A LARGE STOCK OF SUPERIOR
LYE BRUSHES always on hand.

*Send for Price List with the opinions of
numerous well known firms who have used
these valuable Compositions & Typewashes
for over 20 years continuously.*

WORKS:- HIGH COURT LANE, LEEDS

England

\$COO\$—would be hard to change into one of four figures. But it is almost equally easy. The crook simply punches out enough disks from the edge to fill up the last dollar mark completely and, after he has plugged it and the glue is dry he punches a cipher into the place and then punches a dollar mark after it. Of course, after punching the little disks out of the edge of the check it is necessary to trim that part of the paper, but that is done readily, for checks always have ample margin.

"The check raiser does not depend on the fact that the scrutiny of checks in a large bank is bound to be hasty, but he knows that he need not fear if his work is at all well done, for the man at the window simply cannot spend much time in examining the many checks that are passed in.

"One New York city bank sends through the clearing-house daily an average of 3,100 checks, and as there are about 65 such banks in the clearing-house the total number of checks handled in the few hours of business in a day is something enormous.

ESTABLISHED 1850. ESTABLISHED 1850.

JOHN SWAILES & SONS, Ltd.
MAKERS OF
All kinds of Conical and Parallel
**PAPER TUBES,
SPOOLS & BOBBINS,**

For Cotton, Silk, Worsted, Woolen, Linen, Flax, Hemp, Jute and Tow Spinners, Manufacturers, Yarn Dyers, Winders, Doublers, Thread Manufacturers, &c. &c.

PATENT PAPER PERFORATED & SPECIAL TUBES & SPOOLS FOR BLEACHING AND DYEING.

PERFORATED TUBES on R. JAGGER & Co.'s Patent System.

CANNETTES, PAPER FINES.

Patent Conical and Parallel TUBES and SPOOLS For Cloth Weaving, Crutcher Combs, &c.

OLDEST MAKERS OF PAPER SPOOLS & BLOCKS FOR THE REED MERRY.

COMPRESSED PAPER BOBBINS OF ALL KINDS FOR MILL PURPOSES.

For Ring, Mangle, Reamers, and Reeling Frames, Winding, Twisting, and Ring Spinning Machines, Four Spindles, &c.

Special WARPING BOBBINS for Exporting Yarns, Twines, &c.

PAPER TAP SLEEVES for Broomers, &c. BRASS & WIRE SPINDLE KINGS.

Sole Makers of SWAILES' PATENT TUBING APPARATUS, (EITHER PERMANENT OR PORTABLE).

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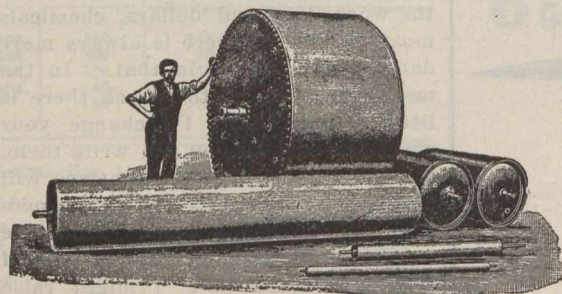
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Successors to

J. S. LEACH & Co., Ltd.

*Engineers, Tin and
Copper Smiths.*

Designers of Special
Machinery.



Broughton Bridge Iron Works,
SALFORD, MANCHESTER, ENGLAND.

D. & S. Electrical Accessories

Circuit Boxes with **Patent Tumbler Switches**

and D. & S. Patent Damper

BRIDGE FUSES

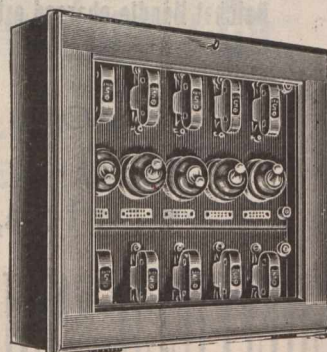
Send for 1901 (Red Cover) Catalogue.

DORMAN & SMITH,

Head Office and Works:

Ordsal Electrical Works, SALFORD, Eng.

London Office: 94, Charing Cross Road, London, W.C., also at 56, Margaret St., Sydney, N.S.W.



Three Gold Medals Awarded, 1899.
Silver Medal, Highest Award, Al-
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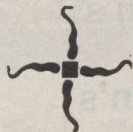
The Shrewsbury & Challiner Tyre Co., Ltd.,

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INDIA RUBBER CARRIAGE

.....AND.....

MOTOR CAR TYRES OF EVERY DESCRIPTION.



Over 500 Tons supplied during 1900.
Made in three sizes to suit all classes of Vehicles.

Our Tyres are Noted for **Comfort, Combined with Strength and Durability.**

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STEEL SPOKE WHEELS for Carriages, Motor Cars, &c.

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WRITE FOR DESCRIPTIVE PRICE LIST.

(Cuts will be inserted as soon as received.)

"It is this haste—which, by the way, is absolutely necessary in order to keep the books posted to date—that is responsible for the passing of one of the most peculiar checks that ever came under the notice of the detectives of America. In this case the check was neither falsified nor was the signature forged, but it was bogus just the same.

"It was a check made up of the parts of two checks, and all the implements necessary for falsification were a pair of scissors and that invisible glue. The clever swindler had got hold of two genuine checks from the same bank. One for \$1,000 and the

other for \$70. Placing these two checks together, one on top of the other, he cut them through neatly with the scissors. Then he pasted that portion bearing the word 'seventy' on the one check to that part bearing the word 'thousand' on the other. So the composite check read to pay to the holder 'seventy thousand' dollars. As the cutting was made through both checks in exactly the same place, the edges fitted perfectly. They were glued together and the check readily passed the bank cashier. The man was caught, and made restitution without publicity, but the case gave bankers a

shock. Other somewhat similar cases are known, but none involving such a large amount.

"A famous case was the celebrated Seaver fraud. He bought a draft for \$12 from the bank of Woodland (Cal.), and although it was written on chemical 'safety' paper and perforated in two places with a check punch, he raised it to \$12,000, and it was passed successfully and paid.

"But however successful they may be for a time it is the fatal hoodoo of this 'most gentlemanly' way of making a living without earning it that forgery is always discovered, and the for-

EDGAR ALLEN & CO., LTD.,
Imperial Steel Works,
SHEFFIELD,
MANUFACTURERS OF
MINERS' DRILL STEEL

Steel Castings, Crusher Jaws, Cams, Tappets, Heads, Machine-Moulded Gearing, Truck and Skip Wheels and Axles, Tool Steel, Files, &c.

TURNER'S PATENT IRON-FIBRED STEEL.

JOHN HALLIDAY & SON

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Of Strong and Medium



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Women's
and
Children's

BOOTS

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

WARRANTED
ALL
LEATHER.

BRAMLEY, LEEDS,
ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, MARCH 13, 1902.

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

ger generally caught. That is because the forged check remains in existence and must be paid by some one, and sooner or later there will be an outcry. The best the raiser can hope for is to escape before the crime is discovered."

TOBACCO IN BRITAIN.

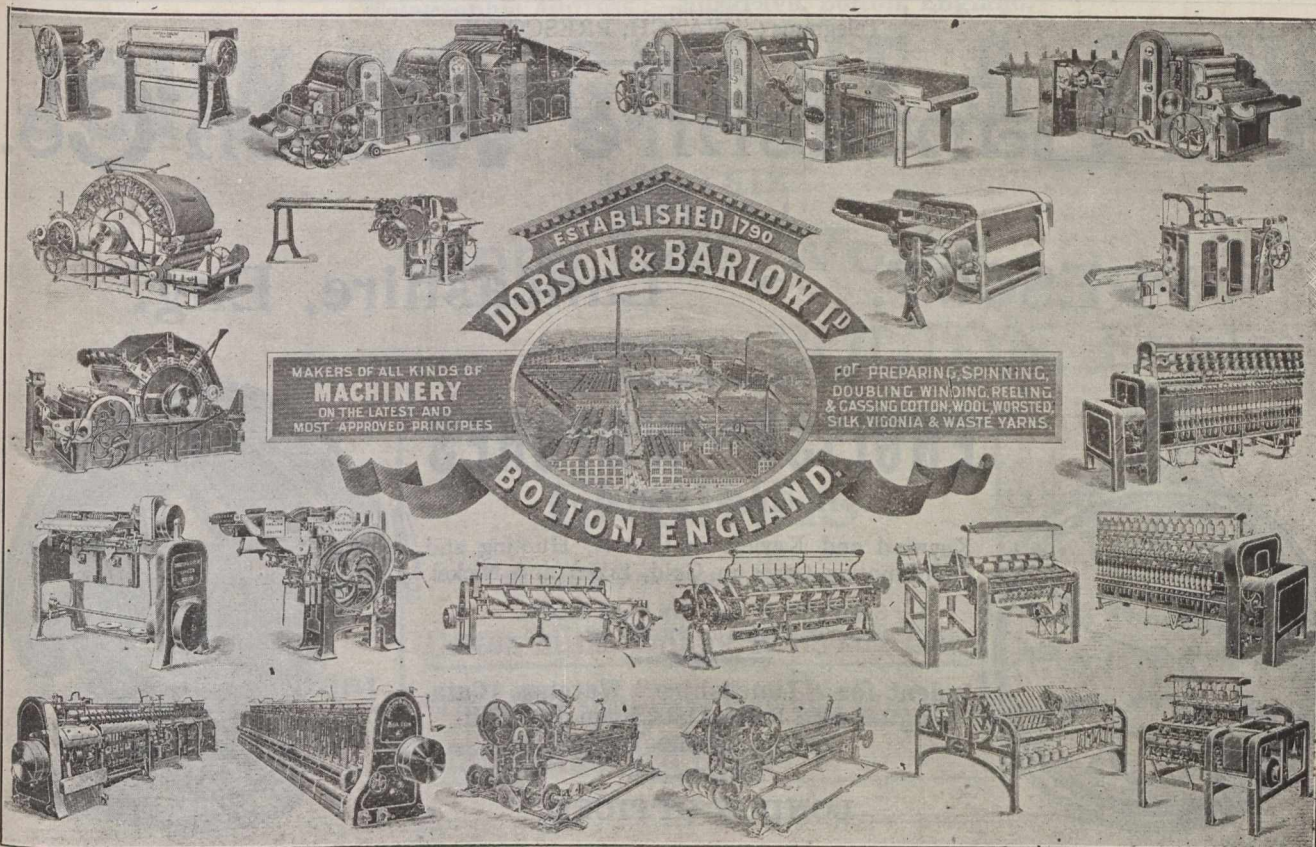
The great mass of the British public is doubtless unaware that protection in a modified form preserves the tobacco trade from extinction by the ambitious Americans. It is interesting to note that this industry is probably the only one extant in which they have been beaten at their own game.

It is within the recollection of most of us, says an English writer, that one time almost the entire trade was monopolized by trans-Atlantic firms, when Richmond Gems, Duke's Cameo and Chancellor cigarettes were the only smokable commodity in the cigarette trade. Ten years ago there was but one machine for the manufacture of cigarettes in this country, and it was only capable of manufacturing a comparatively limited supply, while there were at the same epoch comparatively few employees engaged in the process of making cigarettes by hand.

Since that period a complete revolution has taken place. Now there are upwards of fifty machines pouring out cigarettes by night and day at the

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, MARCH 13, 1902.

Name of Article.	Wholesale.	
	\$	c.
Fish.		
Chip Logwood.....	1 75	2 50
Indigo (Bengal).....	1 50	1 75
Indigo Madras.....	0 70	1 00
Gambjer.....	0 07 1/2	0 08 1/2
Madder.....	0 09	0 12
Sumac.....	60 00	65 00
Tin Crystals.....	0 23	0 30
Fish.		
Bloaters, per box.....	1 00	1 25
Labrador Herrings, N.F.....	0 00	0 00
Herrings, Nova Scotia.....	0 00	5 30
Mackerel No. 2, brls.....	0 00	12 50
" 1/4 barrel.....	6 00	6 50
Green Cod, No. 1.....	7 00	7 50
Green " large.....	0 00	8 00
No. 2.....	5 00	5 50
Large dry Gaspe per qntl.....	5 00	5 25 1/2
Salmon, brls Lab.....	11 50	14 00
Salmon, (half brls).....	0 00	6 50
" Brit. Col brls.....	11 50	12 00 1/2
Boneless Fish.....	0 04 1/2	0 00
" Cod.....	0 05 1/2	0 06 1/2
Skinless Cod, case.....	5 00	5 50 1/2
N. S. Salt Herrings, in half-barrels	0 00	3 00
Salt Lake Trout, half-brls.....	0 00	0 00
Salt Whitefish.....	0 00	0 00 1/2
Loch Fyne Herrings, keg.....	1 10	1 15
Flour.		
Winter Wheat patents.....	4 00	4 10
Manitoba patents.....	0 00	4 10
Straight roller.....	3 65	3 80
do bags.....	1 75	1 85
Strong Bakers.....	0 00	3 50
Superfine.....	0 00	0 00
Rolled Oats.....	5 40	5 60
Corn meal, bag.....	1 50	1 55
Bran bulk.....	18 00	19 00
Shorts.....	20 00	21 00
Mouille.....	24 00	27 80
Farm Products.		
BUTTER: Choicest Cr.....	0 21 1/2	0 22 1/2
Winter makes do.....	0 20	0 21
Townships Dairy.....	0 17	0 17 1/2
2nd Grade ".....	0 00	0 00
Western.....	0 14	0 16
Good to choice.....	0 13	0 15
Fresh Rolls.....	0 17	0 18



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

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, MARCH 13, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Farm Products.—Con.		
CHEESE:		
Finest, Oct.....	0 10 1/2	0 10 1/2
Eastern, do.....	0 10 1/2	0 10 1/2
Quebec.....	0 00 0 00	
Bees: New laid (shipped).....	0 14	0 15
Held fresh.....	0 00	0 00
Straight fall.....	0 00	0 00
Limed.....	0 00	0 00
Cold storage.....	0 00	0 00
Hops: N. Y. State, per lb.....	0 11	0 12
Pacific Coast.....	0 14	0 14 1/2
Canadian.....	0 12 1/2	0 13
German.....	0 25	0 35
English.....	0 30	0 00
British Columbia.....	0 18	0 25
Hoe Products:		
Bacon, smoked, per lb.....	0 14	0 15
Hams, city cured.....	0 13 1/2	0 14 1/2
Pork Ca. s.c. per bbl.....	21 50	22 50
do mess.....	21 00	22 50
Dressed Hogs, light.....	8 00	0 00
heavy.....	7 75	0 00
Lard, per lb Can pure.....	0 11 1/2	0 11 1/2
Com. Refined.....	0 07 1/2	0 08
STUFFS:—		
Potatoes, per bag of 90 lbs.....	0 75	1 00
Honey, White Clov., Comb.....	0 10	0 11 1/2
Extracted.....	0 06 1/2	0 08 1/2
Beeswax.....	0 25	0 30
BEANS: prime.....	1 20	1 30
do. Best hand-picked.....	0 00	1 40
Groceries.		
Canned Goods:		
Lobsters, 1/2 to 1 lb.....	1 75	3 25
Sardines, 1/2.....	7 00	17 00
Canadian Sardines.....	3 75	4 00
Mackerel.....	1 00	1 10
Salmon, 4 doz. case.....	3 60	5 00
Clams, 1-lb tins, per.....	0 90	1 00
Oysters.....	1 15	1 40
Tomatoes, 3s. per doz.....	0 87 1/2	0 95
Peaches, 2-lb.....	1 65	1 80
3-lb.....	2 25	2 50
Pears, 2-lb. tins, per doz.....	1 50	1 60
Strawberries, Pres'd 2s.....	0 00	1 65
Raspberries 2s.....	1 45	1 60
Pineapples, 3-lb tin, p. doz.....	2 30	2 40
Gooseberries Pres. 2s.....	0 00	1 50
Gr'n Gages, 2-lb. tins, p. d.....	1 30	1 50
Blue Plums, 2 lbs.....	1 00	1 10
Corn, 2 lb. tins.....	0 80	0 85
Peas, 2-lb tins.....	0 82 1/2	0 90
String Beans.....	0 80	0 85
Sugars: Factory.		
Ex Granulated, brls.....	0 00	3 80
Acadia gran'd.....	0 06	3 75
Ex Ground, in brls.....	0 00	4 55
in bxs.....	0 00	4 75
Powdered, in brls.....	0 00	4 30
boxes.....	0 00	4 45
Paris Lumps, in brls.....	0 00	4 55
half brls.....	0 00	4 65
100-lb bxs.....	0 00	4 55
50-lb bxs.....	0 00	4 65
Branded Yellows.....	3 05	3 55

rate of 300 a minute, so that it is safe to assume that there cannot be less than 6,000,000,000 cigarettes smoked annually by the people of the British Isles. This startling result is due to the principle of protection which prevails with regard to the tobacco trade.

The duty on imported tobacco in its raw state is 3s per pound, while the impost on the manufactured article in the form of a cigarette is at the rate of 3s 10d per pound. By this means the enterprising foreigner is excluded from competing with the British manufacturers. If this distinction did not exist, most of our home firms would be forced to go into liquidation, as the Americans, being in a position to control the output of the plantations, would buy up all the best leaf, and simply swarm the country with cigarettes made abroad. Adopting the tactics of the Standard Oil Company, they would obtain a monopoly of the retail trade.

It is to be feared that tobacco manufacturers are not sufficiently grateful to our paternal government, which protects them from extinction; and, in point of fact, their anxiety to clear their tobacco from bond at the slightest symptom of a rise in the duty is unpatriotic, to say the least of it. Up to the present, however, the Chancellor of the Exchequer has had the best of the game, seeing that the manufacturers have been scared into "clearing" on three occasions, while he has really only raised the duty in one instance.

It has been customary to correct, and even sometimes chastise, the small boy for premature indulgence in the smoking of "fags," otherwise diminutive cigarettes, which are retailed at five a penny; but it is not generally known that he is the most reckless taxpayer in the realm. Out of

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, MARCH 13, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Molasses (Barbados).....	0 24	0 27
do brls. & 1/2s.....	0 26 1/2	0 30 1/2
Evaporated Apples.....	0 09 1/2	0 10 1/2
Raisins:		
Sultanas.....	0 09	0 13
Loose Musc. Malaga.....	0 08 1/2	0 10
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 0	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 05	0 06
Selected.....	0 05	0 06
Layers.....	0 05	0 06
Currents, Provincials.....	0 06 1/2	0 07
Filiatras.....	0 00	0 05
Patras.....	0 00	0 06 1/2
Postizas.....	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 1/2
Baking Soda, 112 lb. keg.....	0 00	1 70
Spices: Cassia..... mats.....	0 12	0 15
Mace..... chests.....	0 90	1 30
Cloves.....	0 15	0 16
Nutmegs.....	0 35	1 00
Jamaica ginger, bl.....	0 08	0 15
unbl.....	0 07	0 14
African.....	0 08	0 10
Pimento.....	0 10	0 12
Pepper, Black.....	0 17	0 19
White.....	0 25	0 27
Mustard, 4 lb jar, Eng.....	0 72	0 75
1 lb.....	0 22	0 25 1/2
Rice, C. C.....	0 00	3 06
standard B.....	0 00	3 10
Patna..... 100 lb.....	4 12 1/2	4 62 1/2
Burmah.....	4 00	4 10
Crystal Japan.....	5 00	5 10
Carolina..... 100 lb.....	6 60	7 60
Pot Barley, bag 48 lbs.....	0 00	2 20
Pearl " per lb.....	0 03	0 05
Tapioca, Pearl.....	0 00	0 04 1/2
Flake.....	0 00	0 06
Gelatine, 1 qt pk.....	1 10	0 00
1/2 qt pk.....	1 75	0 00
Vinegar: less 10 p.c. dis.		
Imp Trip.....	0 33	0 00
Cote D'or.....	0 28	0 00
Crystal Pickling.....	0 23	0 00
W. W. XXX.....	0 25	0 00
W. W. XX.....	0 20	0 00
W. W. X.....	0 17	0 00
Pure Malt.....	0 45	0 00
Cider X.....	0 17	0 00
XXX.....	0 27	0 00
Hardware.		
Antimony.....	0 09 1/2	0 10
7/16" Block, L & F, 1/2 lb.....	0 00	0 29
" Straits.....	0 00	0 00
Strip.....	0 00	0 30
Copper: Ingot.....	0 00	0 00
CUT NAIL SHEET.....		
Base Price, per Keg, car lots.....	2 27 1/2	0 00
Less quantity.....	2 35	0 00
Extras—Over and above 30d.....		
40d, 50d, 60d and 70d Nails.....		

Telegrams : "WATCH, PRESCOT."

The Lancashire Watch Co.

LIMITED.

PRESCOT, Lancashire, Eng.

The Largest Manufacturers of

ENGLISH WATCHES

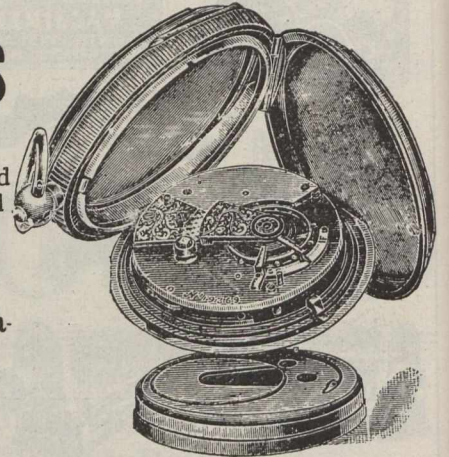
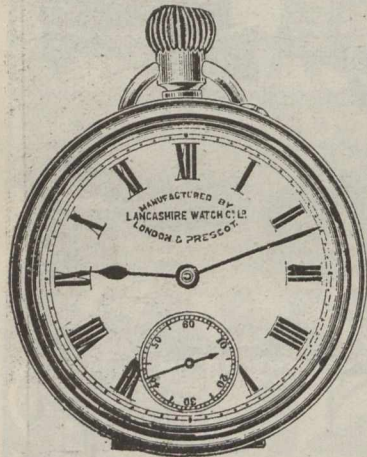
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AGENTS FOR CANADA:

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

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, MARCH 13, 1902.

Name of Article.	Wholesale.		
	\$	c	¢
Hardware.—Con.			
Cut and Fence Nails—			
16 and 20d Hot Cut, per 100 lbs.	0 05	0 00	
10 and 12d "	0 10	0 00	
8 and 9d "	0 15	0 00	
6 and 7d "	0 30	0 00	
4 and 5d "	0 40	0 00	
3d "	0 65	0 00	
2d "	1 00	0 00	
Cut spikes 10c, per Keg advance.			
Fine blued nails—			
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	
8 and 9d "	0 65	0 00	
6 and 7d "	0 70	0 00	
4 to 5d "	0 95	0 00	
3d "	1 20	0 00	
Finishing nails—			
3 inch and longer per 100 lbs.	0 60	0 00	
2½ and 2¾ inch	0 65	0 00	
2 and 2½ "	0 70	0 00	
1½ and 1¾ "	0 95	0 00	
1¼ "	1 20	0 00	
1 "	1 50	0 00	
Slatting nails—			
1½ and 1¾ inch per 100 lbs.	0 95	0 00	
1¼ "	1 20	0 00	
1 "	1 50	0 00	
Common barrel nails—			
1½ inch per 100 lbs.	1 00	0 00	
1¼ "	1 00	0 00	
¾ "	1 25	0 00	
½ "	1 50	0 00	
Clinch nails—			
3 inch and longer per 100 lbs.	0 60	0 00	
2½ and 2¾ inch	0 65	0 00	
2 and 2½ "	0 70	0 00	
1½ and 1¾ "	0 95	0 00	
1¼ "	1 20	0 00	
1 "	1 50	0 00	
Sharp and flat pressed nails			
3 inch and longer per 100 lbs.	1 35	0 00	
2½ and 2¾ inch	1 50	0 00	
2 and 2½ "	1 65	0 00	
1½ and 1¾ "	1 85	0 00	
1¼ "	2 50	0 00	
1 "	3 00	0 00	
Coil Chain—No. 6.	0 11	0 00	
" 5.	0 10	0 00	
" 4.	0 09	0 00	
" 3.	0 09	0 00	
½ inch.	0 07	0 00	
5-16.	4 35	0 00	
¾.	4 25	0 00	
7-16.	4 00	0 00	

the ten millions odd which are raised every year from the duties on tobacco, the contribution from the cigarette smokers exceeds two millions and a quarter.

Out of this latter sum the precocious juvenile is probably responsible for a million and a half pounds sterling. When these facts are realized the harassed income taxpayer who is blessed with a large family will doubtless foster the smoking of cigarettes by youngsters to the best of his ability.

It is curious to note how different localities affect different tobaccos in pipe smoking. In London, for example, the universal smoke of the masses is finely cut loose tobacco, commonly known as "shag," which is somewhat hot and biting to the unaccustomed palate. In the manufacturing districts hard tobacco is chiefly smoked, which is due to the fact that it serves for chewing purposes as well as for the pipe, so that a miner, for example, who could not naturally enjoy the luxury of a pipe while pursuing his labors, is nevertheless enabled to content himself with chewing.

It is a curious fact that the further north one goes the harder will be found the species of tobacco which is used. Although Ireland is not a manufacturing country, nevertheless tobacco in the form of "Irish roll" is the most popular tobacco, and it might be noted as an instance of a genuine "injustice to Ireland" that, although the lynx-eyed government officials will prosecute certain manufac-

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, MARCH 13, 1902.

Name of Article.	Wholesale.	
Coil Chain—No. ¼	3 85	0 00
9-16	3 75	0 00
¾	3 65	0 00
½	3 76	0 00
¼	3 60	0 00
1 in.	3 60	0 00
Galvanized Staples—		
100 lb. box, 1½ to 1¾	3 25	0 00
Bright, 1½ to 1¾	2 90	0 00
Galvanized Iron:		
Queen's Head, } gauge 28	4 40	4 65
or equal. }	4 10	4 35
Comet do 28 gauge		
Iron Horse Shoes:		
No. 2 and larger	0 00	3 50
No. 1 and smaller	0 00	3 75
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	2 70
" " " 20	0 00	2 95
" " " 22	0 00	3 10
" " " 24	0 00	3 10
" " " 26	0 00	3 20
" " " 28	0 00	3 45
Boiler plates, iron, ¼ in.	0 00	2 10
" " " 3-16 in.	0 00	2 10
Hoop Iron, base for 2 in. and larger	0 00	2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.		
Canada Plates:		
Full Polish	3 75	
Ord. 52 sheets	2 75	
" 60 do	2 80	
" 75 do	2 85	
Black Iron pipe, 1 in. x 1 in.	2 72	
¾ in.	2 92	
½ in.	3 42	
1 in.	4 85	
1½ in.	6 85	
2 in.	8 20	
2½ in.	11 00	
per 100 ft. nett.		
Steel, cast p. lb., Blk Diam'd	0 08	base
" Spring, 100 lbs.	2 75	0 00
" Tire	2 90	base
" Sleigh shoe, 100 lbs.	2 10	base
" Toe Calk	2 66	
" Machinery	2 75	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	
IX "	6 50	

Telegraphic Address :—Musgrave, Bolton, England.

JOHN MUSGRAVE & SONS,

LIMITED,

Globe Iron Works,

BOLTON, England.

Makers of all classes of
BOILERS,

Up to 300 lbs. pressure
per square inch.

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SUPERHEATERS.

Horizontal and Vertical ENGINES

Of Designs to Suit Purchasers for

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

Over....

70,000

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

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, MARCH 13, 1902.

Name of Article.	Wholesale.
Terne Plate IC, 20x28	7 75 0 00
Russ. Sheet Iron	0 10 0 00
Lion & Crown tin'd sh'ts.	0 00 7 00
22 and 24 guage case lots	0 00 7 75
26 guage	3 25 3 35
Lead: Pig, per 100 lbs;	0 00 0 04
Sheet,	0 00 6 50
Shot, 100 lb., less 2 1/2 p c.	7 00 0 00
Lead Pipe, per 100 lbs.	less 35 p.c.
Zinc:	
Spelter, per 100 lbs.	0 00 4 75
Sheet, Zinc "	5 75 6 00
Black Sheet Iron.	
Per 100 lbs.	
8 to 16 guage	2 45 0 00
18 to 20 do	2 40 0 00
22 to 24 do	2 45 0 00
26 do	2 50 0 00
28 do	2 55 0 00
Wire:	
Plain gal'v'd, No. 5	3 95 0 00
do do No. 6, 7, 8	3 45 0 00
do do No. 9	2 80 0 00
do do No. 10	3 55 0 00
do do No. 11	3 65 0 00
do do No. 12	2 95 0 00
do do No. 13	3 05 0 00
do do No. 14	4 05 0 00
do do No. 15	4 55 0 00
do do No. 16	4 80 0 00
Barbed Wire—	3 00 f.o.b.
Spring Wire per 100, 1.25	Montreal.
net extra.	
Iron and Steel Wire pl'n	2 80 base.
6 to 9	
Rope.	
Sisal, base	0 00
" 7-16 and up	0 12
" 3/4 "	0 12
" 5-16 "	0 12
" 1/4 "	0 13
" 3-16 "	0 12
Manilla, 7-16 & lgr.	0 16
" 3/4 "	0 16
" 5-16 "	0 17
" 1/4 "	0 17
" 3-16 "	0 17
Lath yarn	0 10
Wire Nails.	
Base Price carload	2 50
Less than	2 55
2d extra	1 00
2d f "	1 00
3d "	0 65
3d "	0 40
4d and 5d "	0 30
6d and 7d "	0 15
8d and 9d "	0 10
10d and 12d "	0 05
16d and 20d "	0 05
30d to 60d "	Base
Building Paper.	
Tarred felt, per 100 lbs.	1 70 0 00
2 ply, Ready R'f'g., roll.	0 85 0 00
" " " " " " " "	1 10 0 00

turers for describing machine-cut tobacco as "hand-cut," nevertheless they refuse to prosecute English manufacturers for selling what they describe as "Irish roll," which is in reality made in Bristol, Liverpool and the slums of Whitechapel.

They cannot plead ignorance of the practice, as I personally drew the attention of their eloquent counsel, who, by the way, is an Irishman, to this pernicious discrepancy. Here is a real grievance for the Irish members to ventilate in the House of Commons. I may remark, however, that one of the leading Irish firms was disposed to take the matter up, but was compelled to relinquish it on account of the threats of the English firms to combine and undersell them throughout the United Kingdom. Coercion does not always hail from Ireland.

A singular anomaly has also been noticed with reference to the cigarette trade. When the machines were first introduced into this country there was a considerable outcry from the hand-workers to the effect that their means of livelihood would be practically gone, but this fear has turned out to have been absolutely groundless. In point of fact, the introduction of the machine-made cigarettes has been the means of increasing the demand for the hand-made article to such an extent that makers have considerable difficulty in obtaining the requisite number of employees.

It would seem that the consumption of the cheaper article creates a certain desire for the smoking of the superior. It has also been the means of considerably augmenting the sales of high class Turkish cigarettes, as well as Egyptian, although the latter is merely a fictitious method of describing cigarettes made in Egypt or Manchester from certain blends of Turkish tobacco. Egyptian tobacco no longer exists.

The trade in British cigars has also

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, MARCH 13, 1902.

Name of Article	Wholesale.
Hides and Tallow.	
Montreal Green Hides	
" No. 1	0 07 0 00
" No. 2	0 06 0 00
" No. 3	0 05 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 10
Calfskins, No. 1	0 00 0 10
" No. 2	0 00 0 08
Horsehides	1 50 2 00
Leather	
No. 1 B. A. Sole	0 27 0 28
No. 2 B. A. Sole	0 25 0 26
No. 3 B. A. Spanish Sole	0 24 0 25
Slaughter, No. 1	0 28 0 29
light medium & heavy	0 28 0 29
" No. 2	0 26 0 27
Harness	0 26 0 32
Upper, heavy	0 34 0 36
Upper, light	0 35 0 37
Grained Upper	0 34 0 35
Scotch Grain	0 35 0 38
Kip Skins, French	0 60 0 65
English	0 45 0 55
Canada Kip	0 50 0 60
Hemlock Calf	0 50 0 70
" Light	0 50 0 60
French Calf	0 85 1 10
Splits, light and medium	0 22 0 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 19 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
Russets, light	0 35 0 40
" heavy	0 25 0 30
" No. 2	0 35 0 40
" Saddlers' doz	7 50 9 00
Int. French Calf	0 65 0 75
English Oak lb	0 20 0 35
Dongola, extra	0 38 0 42
" No. 1	0 20 0 22
" ordinary	0 14 0 16
Colored Pebbles	0 13 0 16
" Calf	0 16 0 22
Oils	
Cod Oil	0 37 0 40
S. R. Pale Seal	0 50 0 55
Straw Seal	0 40 0 50
Cod Liver Oil, Nfd. Norw	
Process	0 85 1 00
" Norwegian	0 95 1 10
Castor Oil	0 09 0 10
Castor Oil brls	0 00 0 09
Lard Oil, Extra	0 75 0 85
" "	0 65 0 75
Linseed, raw, nett	0 79 0 80
" boiled, nett	0 82 0 83
Olive, pure	1 05 1 15
Extra, qt., per case	0 00 0 30
Turpentine, nett	0 66 0 77
Petroleum:	
Benzine	0 20 0 30
Gasoline	6 19 0 20
Silver Star	0 14 0 15



John Mackintosh, Ltd.,

"THE
TOFFEE
MILLS."

HALIFAX, ENGLAND.

Mackintosh's Extra Cream TOFFEE

HAS THE LARGES SALE
IN THE WORLD.

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

JOHN MACKINTOSH, LTD.,

"The
Toffee
Mills."

HALIFAX,
ENGLAND

ISN'T IT DELICIOUS?
It's Mackintosh's
Extra Cream Toffee."

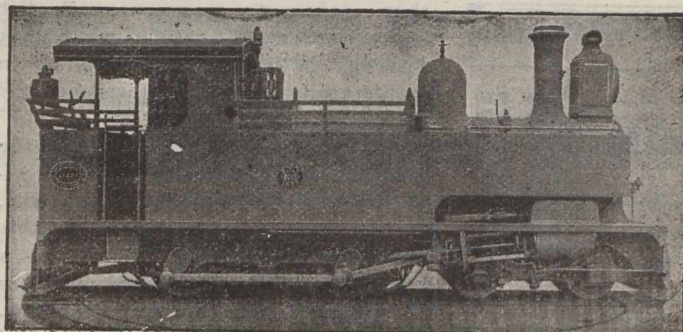
MONTREAL WHOLESALE PRICE CURRENT
THURSDAY, MARCH 13, 1902.

Name of Articles.	Wholesale.	
	\$ c.	\$ c.
Imperial Acme.....	0 18	0 17
American W. W.....	0 18	0 19
Astral.....	0 19	0 20
Class.		
1/2 inch, 100 to 25.....	0 00	2 10
do 26 to 40.....	0 00	2 20
do 41 to 50.....	0 00	4 70
do 51 to 60.....	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. kgs.....	0 00	5 87 1/2
do No. 1.....	0 00	5 50
do No. 2.....	0 00	5 12 1/2
do No. 3.....	0 06	4 75
do No. 4.....	0 00	4 62 1/2
White Lead dry.....	5 50	5 50
Red Lead.....	5 00	5 50
Venetian Red Eng. h.....	1 75	2 00
Yel. Ochre, French.....	1 50	3 25
Whiting, ordinary.....	0 45	0 50
do Gilder.....	0 60	0 70
do Paris, do.....	0 85	1 00
English Cement, cask.....	2 25	2 35
Belgian do.....	1 70	1 95
German do.....	2 30	2 50
American do.....	2 25	2 50
Fire Bricks per 1000.....	16 00	23 00
Fire Clay.....	1 50	1 75
Rosin.....	2 75	4 50
Glue:—		
Domestic Broken Sheet.....	0 13	0 15
French Casks.....	0 11 1/2	0 13
do brls.....	0 00	0 14
American White, brls.....	0 16	0 20
Coopers' Glue.....	0 20	0 26
Golden Ochre.....	0 04	0 74
Brunswick Green.....	0 04	0 40
French Imperial Green.....	0 12	0 14
Genuine Quicksilver.....	0 90	0 95
No. 1 Farnit's Varn' h, pr. gl.....	0 65	0 70
do do do.....	0 75	1 00
Brown Japan.....	0 60	0 75
Black Japan.....	0 50	0 75
Orange Shellac, No. 1.....	2 00	2 25
do do Purs.....	2 25	2 75
White do.....	2 75	3 00
Putty Bulk 100 lb. brl.....	0 00	2 00
Parisgreen in drum 1 lb pk.....	0 18 1/2	0 19 1/2
Wool		
Canadian Washed.....	0 12	0 15
North West.....	0 13	0 10
Unwashed.....	0 08	0 00
Pulled, combing.....	0 00	0 00
do super.....	0 00	0 00
do extra.....	0 00	0 21
B. A. Soured.....	0 34	0 35 1/2
Natal.....	0 16	0 16 1/2
Cape, greasy.....	0 14 1/2	0 16 1/2
Chilian.....	0 07	0 00
Australian greasy.....	0 16	0 20

benefited considerably within recent years. At one time the smoking of a British cigar by any individual was regarded as a particularly daring feat, to be admired but not imitated. Things have changed since then, and now the British cigar, if not the equal of the Havana, is decidedly superior to most continental brands.

THE
Hunslet Engine Company,
LEEDS, Eng.

Telegrams: "ENGINE, LEEDS."



**Locomotive
Tank Engines**
of all descriptions
and any size, for

**Ironworks, Col-
lieries, Contrac-
tors, Docks,
Manufactories,
Branch Railways,
&c., &c.**

Specially designed
for any circumstan-
ces, or to suit any
Gauge of Railway.

**Arrangements
Made for Hire.**

On Purchasing Lease
or otherwise.

Special prices to Canadians under the New Canadian Tariff.

For the preservation of an important industry in our own country, and the exclusion of American competition, we must thank protection—for it is nothing more or less. Doubtless similar advantages would be obtained if a like species of paternal legislation were adopted with reference to other important industries.

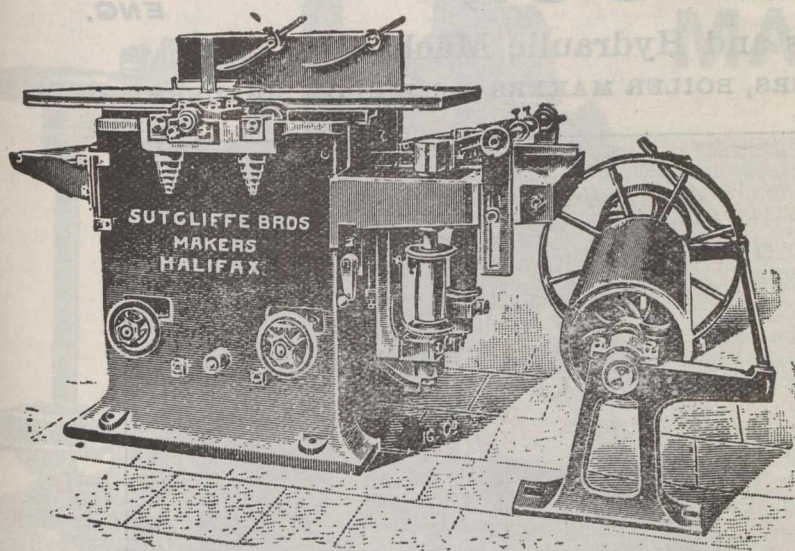
ble to show in a very gratifying manner that the employes of the government in the postal branch are, as a great class, honest and faithful in the performance of their duty. The offenses were mainly committed by those outside of the service.

MAIL BURGLARIES INCREASING.

"There were more post offices burglarized and burned last year than in any year in the history of the postal service, and more arrests were made for mail depredations and postal offenses," said a postal official to a reporter. "In fact, the criminal record of the service was a long one, though commendable activity was shown by the postal officials, state and United States prosecuting officers, the great increase in these offences during the past ten year, is such that it will attract the attention of penologists and others interested in the punishment of crime. At the same time it is possi-

"In the army of over 150,000 men directly employed in the postal service as postmasters, assistant postmasters, carrier, railway mail clerk, clerks in post-office, mail carriers and messengers, it will excite surprise when it is known that only 305 fell by the way-side and were arrested for offenses against the postal laws and regulations. The total number of arrests was 1,611, and of these 101 were postmasters, 40 assistant postmasters, 65 clerk, in post office, 27 letter carriers, 43 mail carriers, and 19 employed in minor positions in the service. In brief, the active burglar has, in late years, turned his attention toward post-offices, more especially since bank burglary is not now popular by reason of increased precautions, to guard against attack, electrical connections and police alarms and improved steel burglar-proof vaults. Post offices,

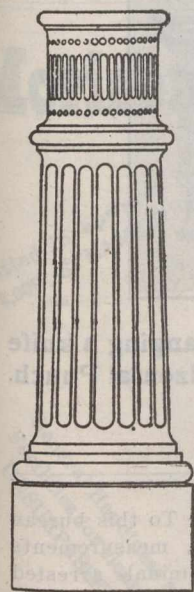
SUTCLIFFE BROS., Wood Working Machine Makers, Causeway, Halifax, Yorks, Eng.,



Combined 3-Sided and Planing out of Twist Machine.

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

Special prices to Canadians under the new Tariff.



ROSS, WALPOLE
Limited

Engineers,
Millwrights,
Boiler-Makers.

Electric Light and
Tramway Pole Bases.

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

therefore, afford a more fertile, if less productive, field, and it is being tilled industriously by the men who believe that the world owes them a living through illegitimate means.

"The increase in this class of crime is quite startling, and while the rewards the government offers for the apprehension and conviction of the offenders greatly stimulate the efforts of peace officers to effect their capture, the percentage of increase in crime goes steadily upward. Last year the government paid out \$16,975 in rewards in about 100 cases, and it was money well expended. In rural communities \$100 is quite a sum, and when the case is such as calls for \$1,000 all of the local peace officers bend every effort to apprehend the criminal, to the decided advantage of the public and the security of the mails in transit.

"Penologists will find matter for thought in the question of crime, when

MANTELS,
TILES,
MOSAICS,

TRANSOM
and **PAVEMENT**
PRISMS.

WEBSTER BROS. & PARKES,
228 ST. JAMES ST.,
MONTREAL, Que.

it is considered that during the past 10 years the total number of post-offices have increased only at the rate of 19 per cent., while the increase in the number of post offices destroyed by fire, often for the purpose of rob-

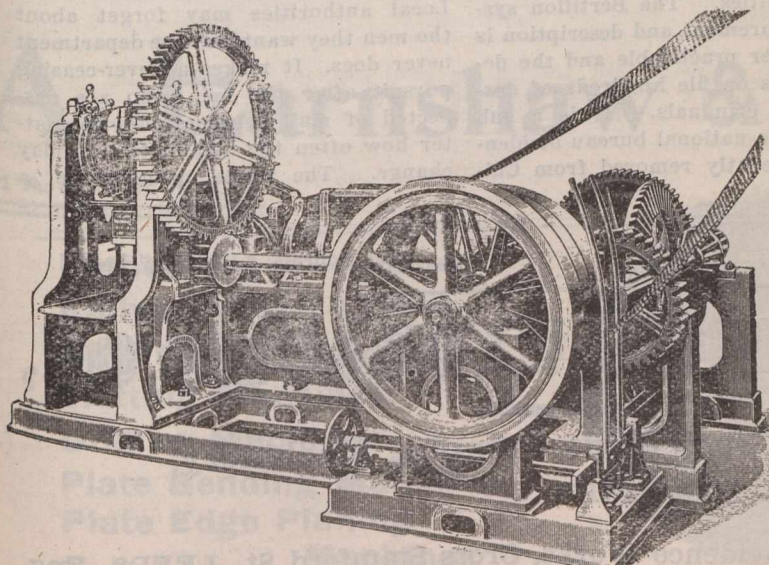
Telegraphic Address:
"ALEXSON, LEEDS."

**Brick, Tile and General
Clay Working Machi-
nery**

Herbert Alexander & Co.
LIMITED.

Queen's Engineering Works

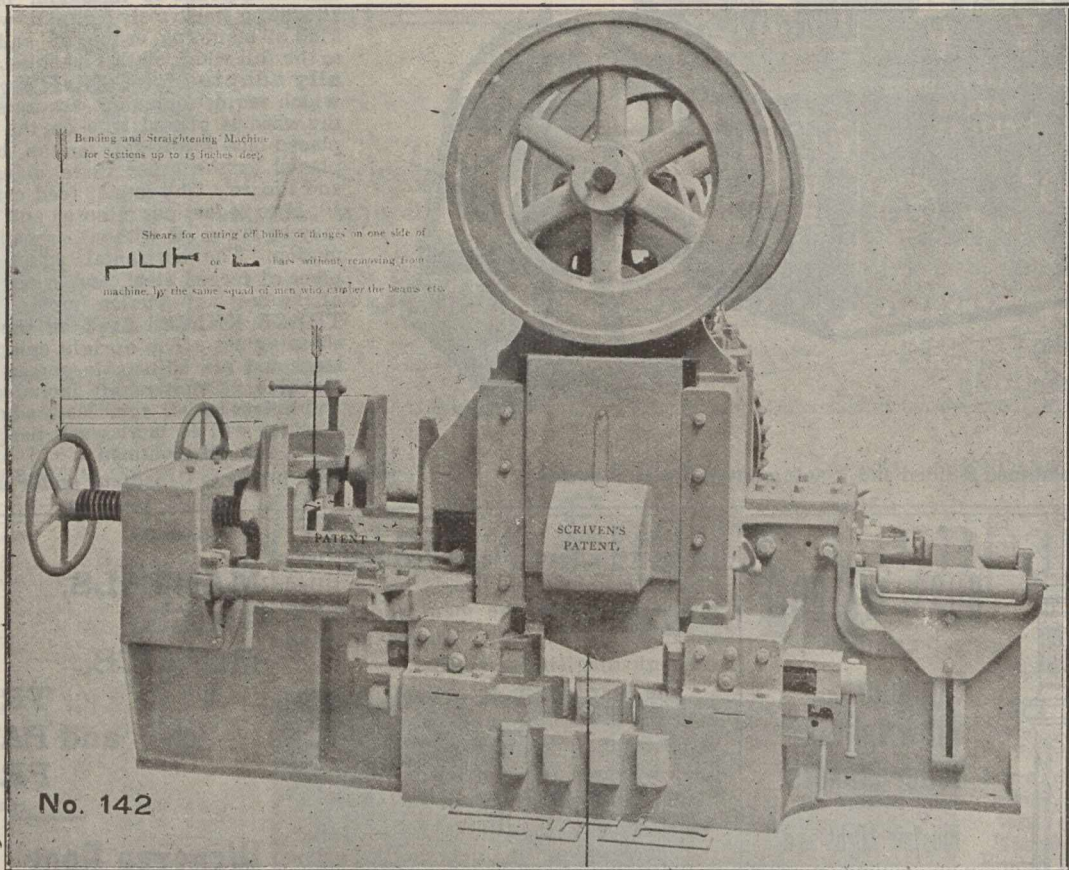
Water Lane,
LEEDS, Eng.



Patent Combined Stiff Plastic Brickmaking and Pressing Machine.

ESTABLISHED 1851.

Tel. Address: "SCRIVEN, LEEDS."

SCRIVEN & Co.,**LEEDS.
ENG.****Machine Tools and Hydraulic Machinery,****For ENGINEERS, SHIPBUILDERS, BOILER MAKERS and BRIDGE BUILDERS**

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

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

bery, has risen to 44 per cent., and the number of regular post office robberies has increased to 88 per cent. The increase in ten years of the number of post office burglars arrested was 83 per cent. the percentage of the increase of robberies of post offices being about 5 per cent. over the number of burglars arrested.

"The post office, state and United States authorities united in a determined effort to land these criminals behind the bars, where they would do no harm to public and private property. They secured no less than 634 convictions in the United States courts and 65 in the state courts. There

were 67 acquittals in both courts, and many cases were dismissed on preliminary examinations and by grand juries, while eight arrested men were successful in escaping from custody.

"The department gives special attention to the identification of postal criminals, and the results are of the greatest value to its force of inspectors, as well as the police in all cities and communities. The Bertillon system of measurement and description is used wherever practicable and the department has on file hundreds of descriptions of criminals. It is a subscriber to the national bureau of identification, recently removed from Chi-

cago to Washington. To this bureau are sent photographs, measurements and descriptions of criminals arrested by the post office inspectors, and it avails itself of the information concerning criminals of all classes which is at the disposal of the bureau.

"The work of catching postal criminals never ceases in the big granite building opposite the home of the Star. Local authorities may forget about the men they want, but the department never does. It makes a never-ceasing pursuit after the men who are suspected of mail depredations, no matter how often the administration may change. The whole machinery of a

ADMIRALTY CONTRACTORS.

Tel. Address: "PUMPS," Leeds.

— THE —
LEEDS ENGINEERING & HYDRAULIC Co.,

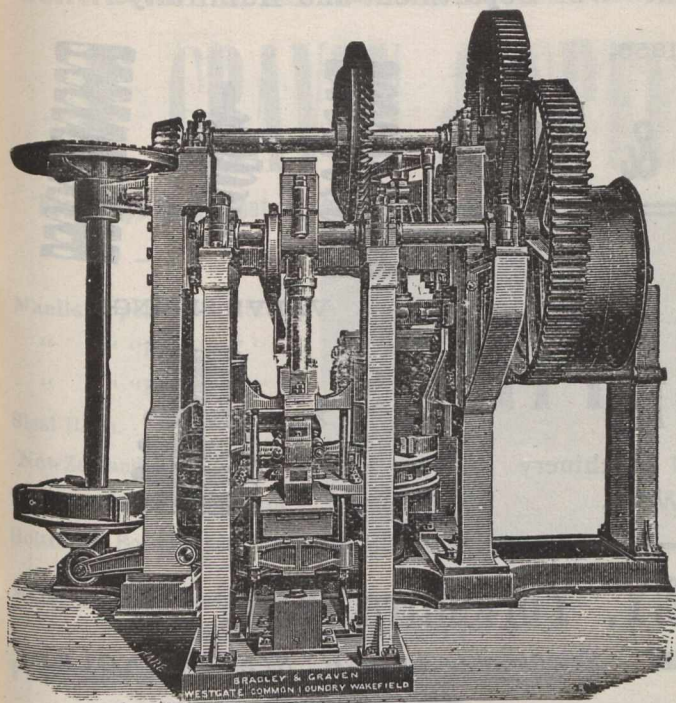
Manufacturers of

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

ELECTRICALLY DRIVEN PLANT.

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

Special prices to Canadians under the new tariff.



Craven's Patent Brick Moulding and Dressing Machines.

BRICK MACHINERY

For Working all kinds of Clay.

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

Double the Strength of any other Machines in the Market.

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

Bradley & Craven,
LIMITED

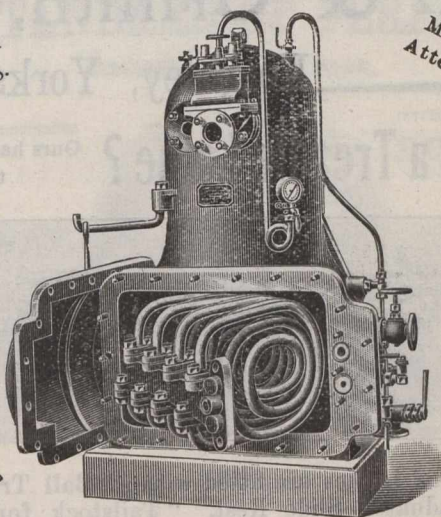
Westgate Common Foundry, WAKEFIELD, Eng.

Manufactured for the Canadian Market, under the new Preferential Tariff, 33 1/3 per cent. in favor of English Goods.

Morison's Radial Evaporator

Fitted in upwards of 2,000 STEAMSHIPS.

Minimum of Labour and Attention required at sea.



General Handiness and Facilities for cleaning UNSURPASSED.

Strong in construction, Simple in design and Efficient in working.

Richardsons, Westgarth & Co., Ltd.,
HARTLEPOOL, ENGLAND

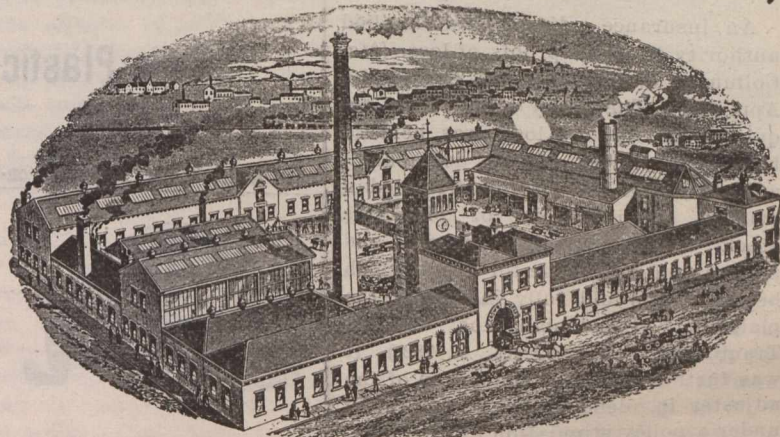
great department is constantly at work to land the offenders in jail. The public has but little conception of the enormous amount of work performed by comparatively few men except in the meagre figures and facts I am now giving you.

"An intending or an actual postal thief may make up his mind to one positive fact: Sooner or later the government will have him in custody. He may rob letter boxes or rifle letters or mail bags and believe himself secure because of the immensity of the service and the limited number of post office inspectors, but when he is most secure, in his mind, he finds the hand of a strange man laid upon his shoulder and he is looking, perhaps, into the muzzle of a revolver, and certainly into the eyes of a man who will sell his life rather than let him escape. The rule of the department is that postal thievery must be reduced to its lowest possible terms, with the available force for apprehension, and the fact that over

A. Earnshaw & Sons, Ltd.,

MAKERS OF

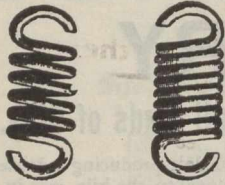
- Lathes up to 40 inch centres
- Railway Wheel Lathes
- Planing Machines
- Slotting Machines
- Drilling Machines
- Plate Bending Machines
- Plate Edge Planing Machines
- and Milling Machines.



Crown Works, HALIFAX ENG.

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

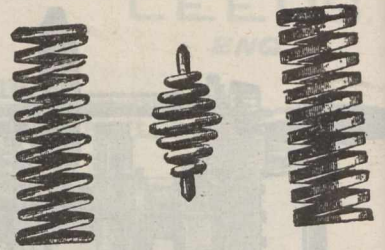
ESTABLISHED 1856.



VALVE SPRINGS.

Joseph Steel & Sons,

MAKERS OF

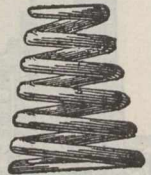


VALVE SPRINGS.



Spiral Springs,

For all Classes of Machinery and Engineering Work.



Harden near BINGLEY, Yorkshire, Eng.

Special terms to Canadians under the new Preferential Tariff

Telegraphic Address, "STEEL, BINGLEY."



Telegraphic Address: "SPIRITS, DUNDEE."



The Highest Point of Perfection



GEORGE MORTON LTD DUNDEE SCOTLAND

WHOLESALE WHISKY 24 to 31 Dock St., and MERCHANTS DIS- 26 to 39 North Lindsay St. TILLERS & BLENDERS.

All communications should be addressed to Head Office, Dock St.

600 postal thieves were convicted last year doesn't augur well for gentlemen of purloining habits."

INSURANCE DECISIONS.

An insurance adjuster has implied authority to waive proofs of loss. (McCullum vs L. & L. & G. Ins. Co., 67 Mo. App. 66.) The policy stipulation, requiring proofs of loss, was held to have been waived where defendant's adjuster, after the loss, participated in making an inventory of plaintiff's stock, without exacting proofs, and made an offer to settle for a sum which he insisted would fully indemnify the plaintiff. (Caledonian Ins. Co. vs Traub (Md. C.A.), 37 At. R. 782.) It was further held that the action of the adjuster in demanding an appraisal under a policy stipulation after the rejection of his offer, was binding, and

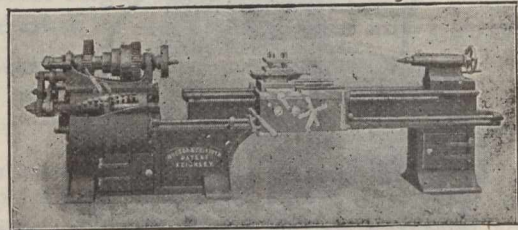
Hudson & Griffith,

FLEECE STREET,

Keighley, Yorks, England.

Do you want a Treadle Lathe?

Ours has more Improvements than any other.



Note that all our Lathes are fitted with: "Ball Trust," "Hollow Spindle," "Graduated Slide Rest," "Tailstock for Taper-Turning," "Highest-class Workmanship," "Best Material." Our Patent Treble Gearing stands alone; three times the power with less work. Write for Illustrations and be convinced.

Special Terms to Canadians under the New Tariff.

ODIC COMPOSITIONS

MANUFACTURERS:

Odic Plastic Composition Company, Ltd.

33 Broad Chare,

Newcastle-on-Tyne, England

Tel. Add.: "Odic," Newcastle-on-Tyne.

"ODIC COMPOSITION"

Non-Explosive, Non-Poisonous.

For Steel or Iron Decks, Holds, Bunkers, Tank Tops Inside of Tanks, and all inside work.

"ODIC" PLASTIC CEMENT

Non-Poisonous.

For Steam Joints, Boller Seams, Etc.



AGENTS WANTED IN CANADA.

Contractors to the Lords of the Admiralty.

Telegraphic Address: "ROPES, SUNDERLAND."

CRAVEN & SPEEDING BROTHERS,

Hemp Rope Department.

Manila Rope, Staple Brand.

" " "Red Star" "

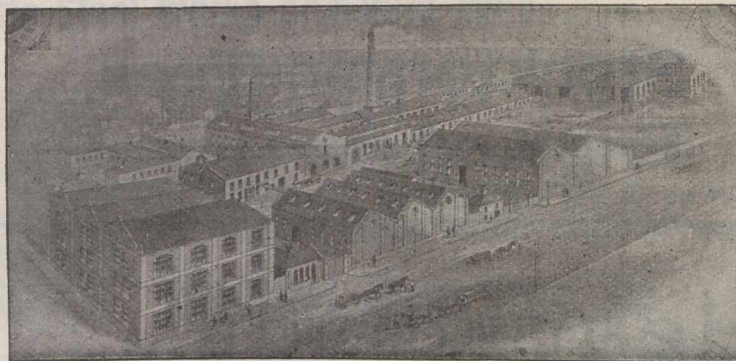
" " "Blue Star" "

Sisal Rope.

New Zealand Rope.

Tarred Russian Hemp Rope

Boltropes & Boltrope Cordage



Wire Rope Department.

(COLLIERY SECTION.)
Special "C" quality Extra
Plough Steel Ropes.

"D" quality Plough Steel
Ropes.

Special "A" quality Patent
Improved Steel Wire Ropes.
"B" quality Patent Improved
Steel Wire Ropes.

Wire Rope Department.

(SHIPPING SECTION.)
Special Flexible Steel Wire
Hawsers and Ropes.

Extra Special Flexible Steel
Wire Hawsers and Ropes.
B.B. Galvan'd Wire Rigging

AGENCIES: London, Liverpool, Birmingham,
Glasgow, Cardiff, Hull.

FOREIGN AGENCIES: Hamburg, Antwerp.

HEAD OFFICE:

Sunderland, Eng and.

SPECIALITY:—Manilla Binder Twine "RED STAR" Brand.

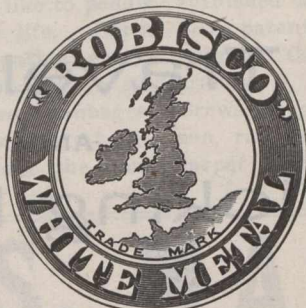
"Robisco" White Metal,

(REGISTERED.)

THE STANDARD OF PERFECTION.

REGISTERED TRADE MARK.

FOR
MARINE,
RAILWAY,
TRAMWAY,
MINING,



ROLLING MILLS,
DYNAMOS
And
GENERAL
MACHINERY
BEARINGS.

PRICES ON APPLICATION.

... SOLE PROPRIETORS

Robert Bowran & Co., 3 St. Nicholas' Buildings,
Newcastle-upon-Tyne, - England.

offering to pay the award without insisting on proofs, amounted to a waiver thereof.—The denial of defendant's general agent for two States of liability under the policy, and his refusal to pay, waives the policy requirement that assured shall furnish proofs of loss. (German-American Ins. Co. vs. Norris et al (Ky. C. A.), 37 S. W. R. 779.) A statement by an agent having power to issue and deliver policies, and who issued the policy in suit, made to assured within the time for furnishing proofs, that the company refused to pay the loss, waives the requirement of proofs, but such statement made after the expiration of the limitation is not a waiver. (Phenix Ins. Co. vs Searles (Ga. S. C.), 27 S. W. R. 779.)

Where the local agent notified the company's manager of the loss, and

the latter directed a special agent appointed by himself to adjust it, and the latter, with the approval of the general agent, placed the claims in the hands of the adjuster of another company interested in the loss, who, after examination, informed assured that the loss was total, exceeding the aggregate insurance, and that it was not necessary for him to do anything further in the matter, assured relying upon this not furnishing the notice and proofs of loss required by Section 3, Chapter 211, Acts of Eighteenth Assembly Iowa, within the limit, a finding by the jury that the notice and proofs of loss has been waived, and that a requirement of the policy that a waiver shall be valid unless endorsed thereon in writing had been waived was sustained on appeal. (Ruthven

et al vs Am. Fire Ins. Co. (Ia. S. C.), 71 N.W.R. 574. The basis of this decision is intended to be not that the company had power to waive the operation of the statute, but that the conduct of its representatives had been such as to estop it from claiming the benefit thereof.

Within the time for filing proofs defendant's adjuster denied all liability under the policy, defendant claiming that at the time of his so doing it was agreed between him and assured that nothing he might say or do should constitute a waiver of any of the defendant's rights. The proofs of loss furnished were not satisfactory to the company. The adjuster's ground for denying the claim was that policy had never been in force by reason of the existence of a mortgage on the property. The jury found that the mortgage had been satisfied before the policy was issued. Held that ordinarily when the act which constitutes a waiver is done intentionally, and is unequivocal in its significance, it is, as a matter of law, a waiver irrespective of the intention of the parties, and that in this case, notwithstanding the agreement between assured and the adjuster, a ruling by the court that the requirement of proofs had been waived was proper. ((Cooper vs Ins. Co. of the State of Pa. (Wis. S. C.), 71 N.W.R. 606.)

Where, soon after the fire, defendant's adjuster announced to the plaintiff that defendant would not pay the loss on the ground of non-liability, such announcement being explicit and unqualified, it was held that this denial was a waiver of the proofs of loss, because in making he was, in fact, the company and that plaintiff had a right to bring his action forthwith, without furnishing proofs, which, under the circumstances of the case, would have been a mere idle ceremony. ((Flaherty vs Continental Ins. Co., 46 N. Y. Supp. 934.) Actions of an adjuster after the expiration of the time for fil-

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ELEVATORS, Coal Shipping Appliances.

ing proofs of loss, which, if done before such expiration, would have amounted to a waiver, cannot be relied on by assured as having that effect. (Albers vs Phoenix Ins. Co., 68 Mo. App. 543.)

A stipulation that no agent shall have power to waive any provision or condition of the policy, does not apply to a requirement that proofs of loss must be furnished within a specified time. Such requirement may be waived by a local agent having power to accept risks and issue policies. The participation of such agent in the efforts of the company to effect an adjustment, and his statement to insured that the latter need do nothing further until he heard from the company, is evidence of a waiver of the proofs. (Snyder vs Dwelling House Ins. Co. (N. J. Ct. of E. and A.), 37 At. R. 1022.)

So holds the New Jersey Court of Errors and Appeals. It is very difficult, however, to see any basis for the conclusion that such a stipulation is not embraced in the phrase "any provision or condition."

INFALLIBLE CURE FOR CONCEIT.

"We hear a great deal of talk nowadays," remarked a scientific man, "about a return to nature being the necessary thing to preserve man in his best estate, spiritually, mentally and physically. It is not all talk, either, for I've tried the nature panacea and it works like a charm. It is my opinion that the Creator intended man to work half a day with his head and half a day with his hands, and to rest all

day Sunday. My work is geological, you know, and very absorbing work it is. Now and then only I get wide awake on other subjects, and discover that, in regard to conscience, I am becoming very opinionated and conceited. In my symptoms I discern a dreadful tendency to think that I know it all about geology and that no other scientists know very much.

"Well, sir, as soon as I see this dangerous intellectual rash breaking out I drop my pen, cork up my ink, get on some old clothes, lock up my 'den' and go straight out to my son George's farm. There I stay for weeks, perhaps months, according to the proportions and alarming features of the seizure. I pitch into the farm work with George, just like any other hired hand. I rake hay, or plow, or chop wood, or do anything that George wants me to

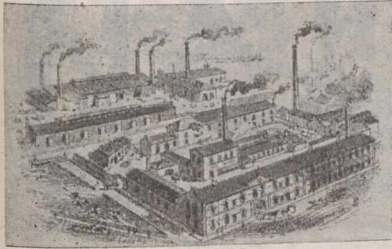
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do. As I work like a hired man I eat like a hired man and sleep like a hired man, and my old fagged-out, abnormal, conceited brain gets a thorough rest.

"Conceit is a terribly dangerous state of mind, did you know it? Conceited people never learn anything; just you stop at every looking-glass you come to and admire yourself, and you'll see how long you will be getting anywhere. Sometimes George lets me take the waggon and go out on the country roads peddling apples or cabbages. I like that better than anything. In fact, if I didn't feel that I owe my life and labors to science, I'd like to peddle cabbages the rest of my life. It's a thoroughly soothing occupation; everybody buys cabbages; nobody can resist cabbages—nice, green cabbages. just out of the farm waggon, at the very door. Cabbages take the non-

sense out of you, I tell you! When you feel yourself getting conceited advertise immediately for some farmer who wants a man to peddle cabbages.

"Oh, yes, when I come back to town and buckle down to hard, scientific work again, my head is as clear as a bell. Yes, sir, as clear as a bell."

PATENT REPORTS.

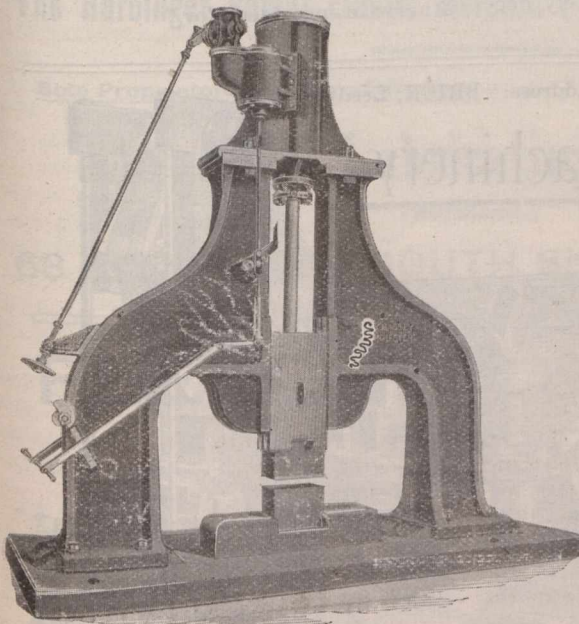
—The following complete weekly list of patents granted to Canadians is furnished Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life building: Canadian: H. Peck, camp fire cranes; J. Bain, suspenders; W. A. Brewster, grain separators; P. Johnson, railroad turn-tables; A. Keane, carpet needles; J. Plouce, portable

acetylene lamps; J. C. Leclerc, shoe boxes; T. S. Rath, scrapers for disc harrows; D. A. B. Stoddart, revolving book cases; F. X. Marchand, car fenders; F. Beattie, stove pipes; J. B. Harding, brushes; T. N. Huddleston, car braces. American: John Clark, agricultural machinery; Wm. L. Marshall, vehicle-gear; John Montgomery, grain car door; Robert P. Robinson, suspenders.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following United States and Canadian patents granted to Canadians last week: United States: Cork-extractor, George C. Ferguson; valve, Joseph Tremblay; machine for shocking grain, Thomas A. Wooley and Herbert Fox; seat post for bicycles, John England and Moses Hutchinson; railway track-laying machine, Hugh Mann; art of refining composite metals, Titus Ulke; rail fastener, Enos W. Hogan; clothes horse, Simpson G. MacMillan; cheese-box, William A. Simister et al; rod-swab, Joseph O. Dauphin. Canada: Trap valve, Benj. Menard; water closet seat hinges, Frederick Chadwick; renewable seat valves, Geo. W. Walters; friction clutches, Moses C. Nixon; temperature regulating appliances, Nathan E. Nash; impts. in "Preservation and Purification," John Clarke; car ventilators, John Clarke; hay carriers, John T. Holmes; reverse motion for steam engines.

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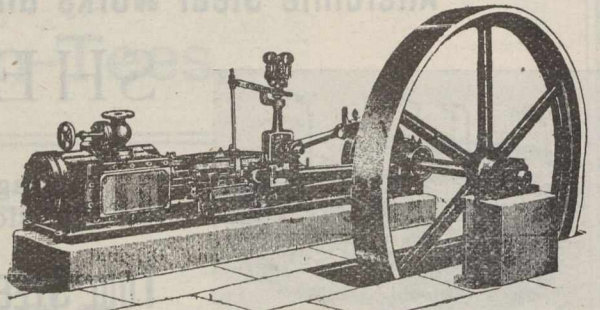
The permanent stock company at Proctor's Montreal Theatre has made an extremely favorable impression, and the patronage is increasing week by week, in a manner that is highly gratifying to the management. Although the company has only been in Montreal a few weeks, the various members have acquired a following of friends who come regularly once a week to watch the work of their favorite players. Although the prices at Proctor's are very moderate, the management spares no expense in mounting and costuming the plays. A scenic artist is steadily employed painting new settings, and the utmost care is used in selecting the furniture and accessories

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that help so materially to beautify the stage.

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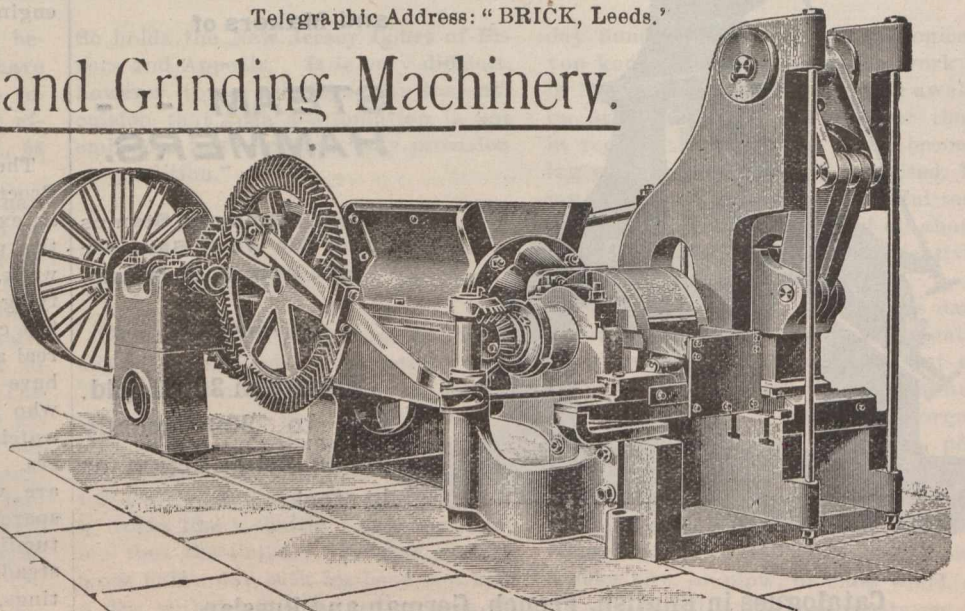
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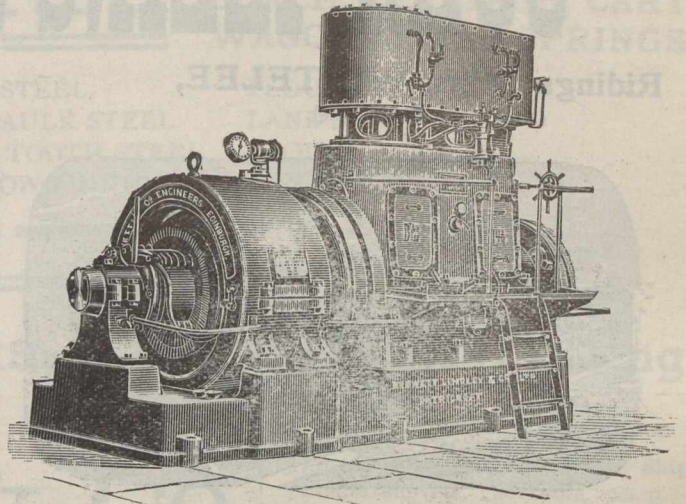
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(Continued from Page 1251.)
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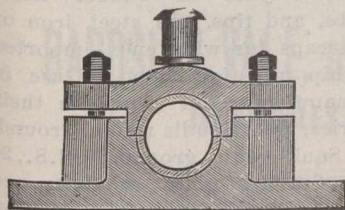
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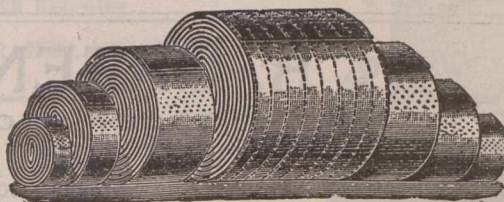
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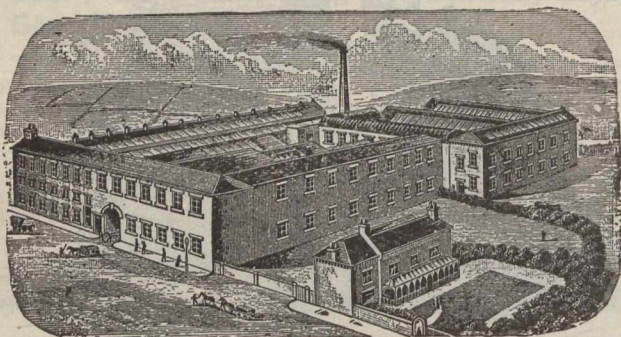
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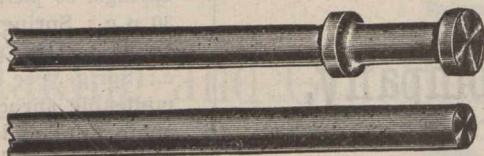
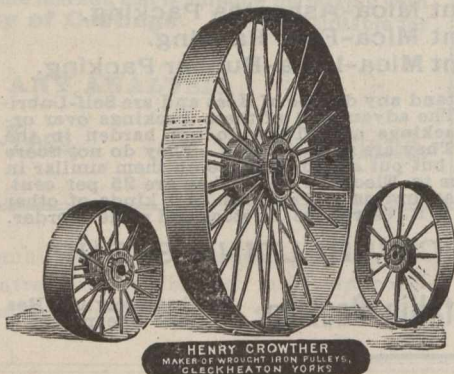
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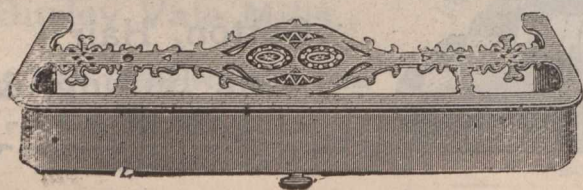
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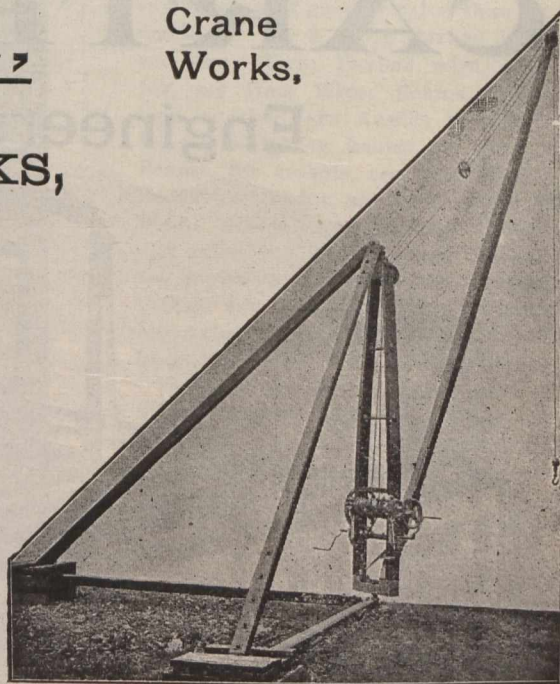
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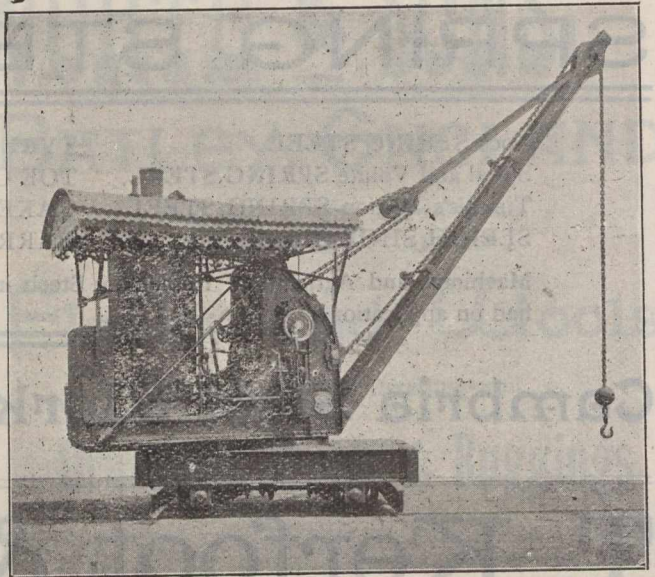
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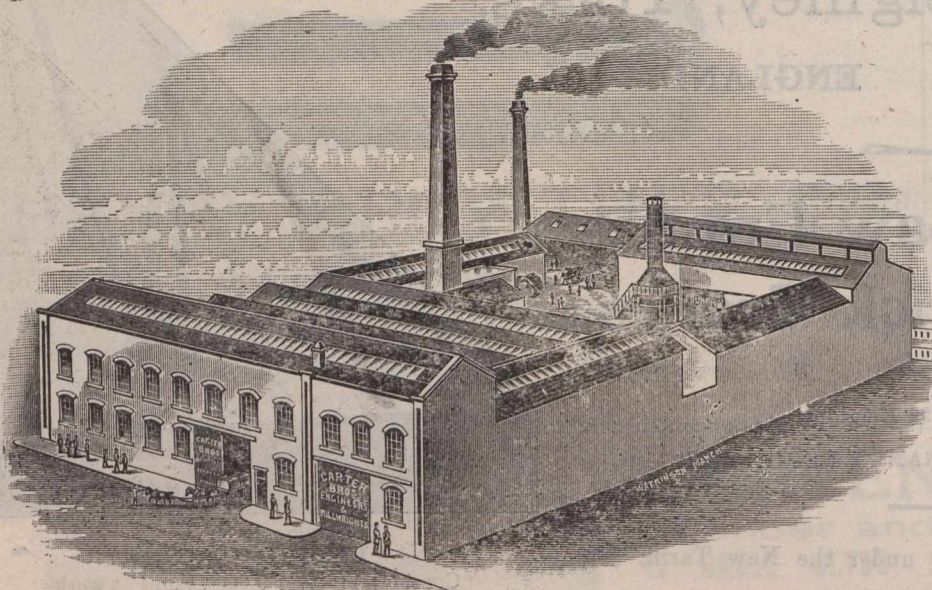
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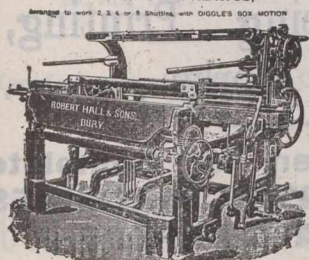
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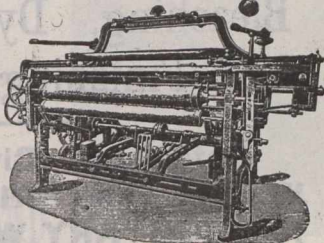
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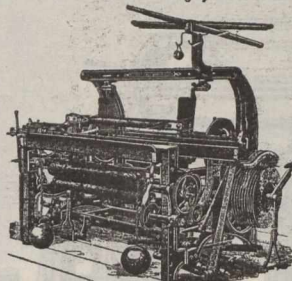
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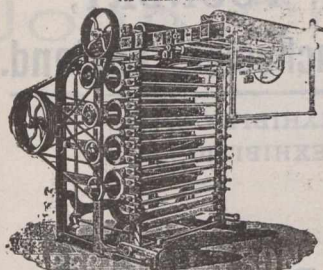
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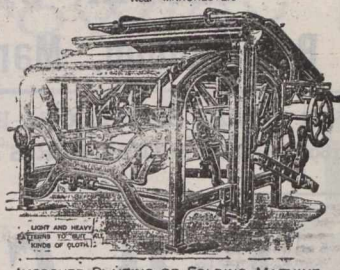
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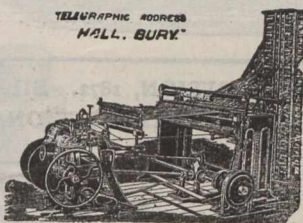
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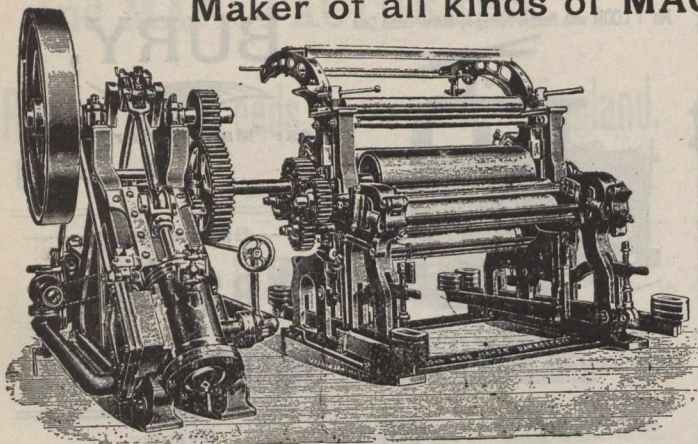
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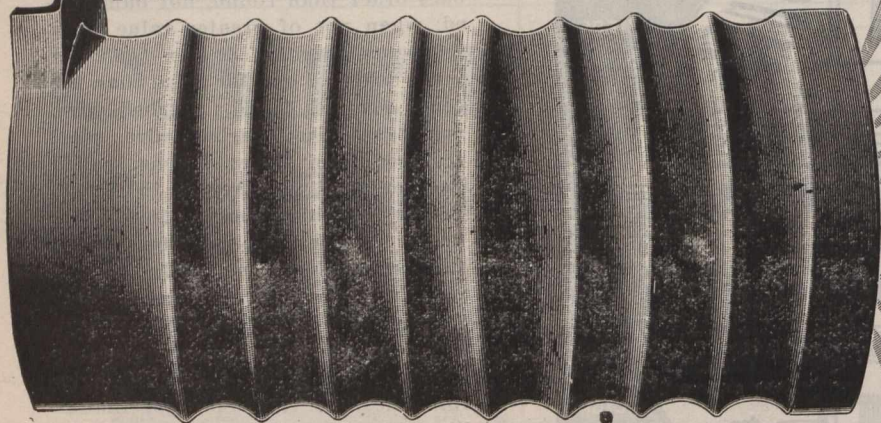
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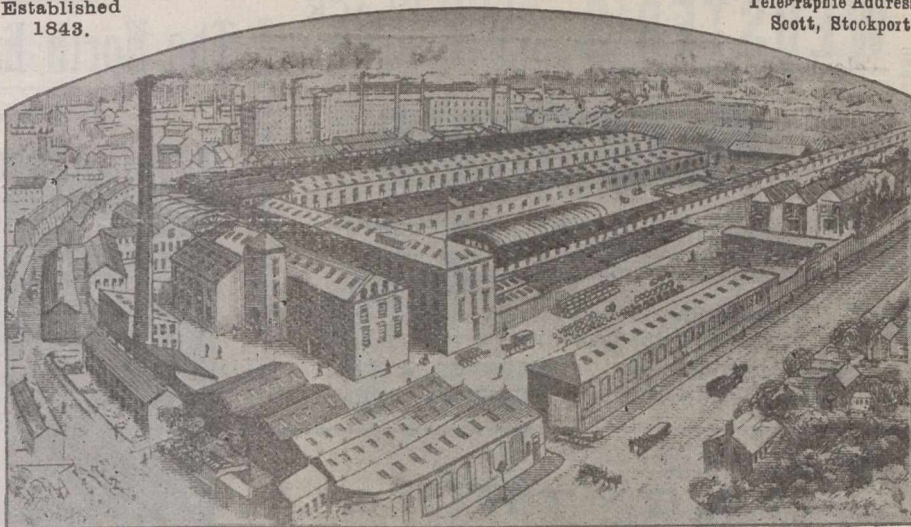
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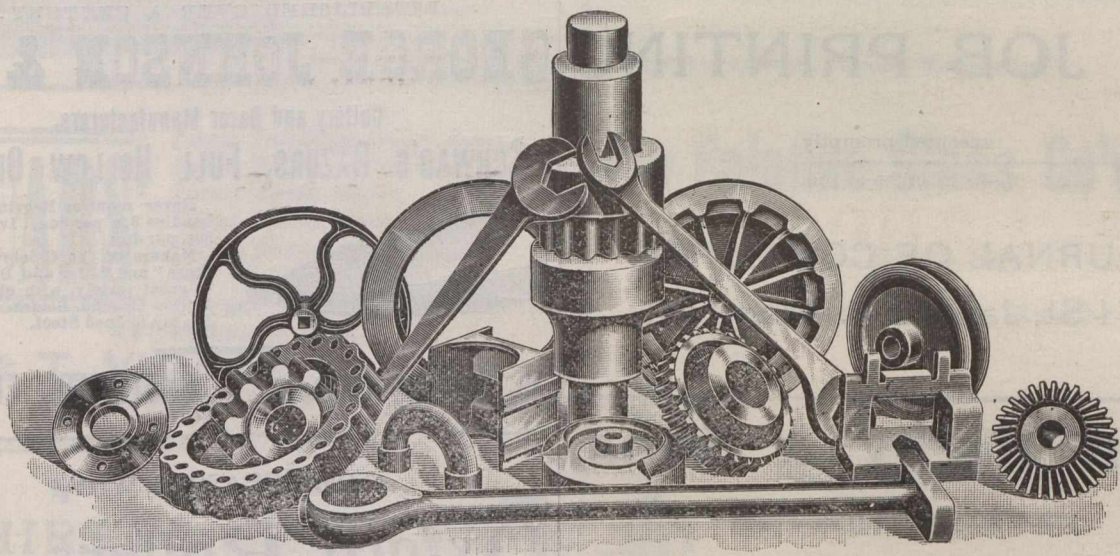
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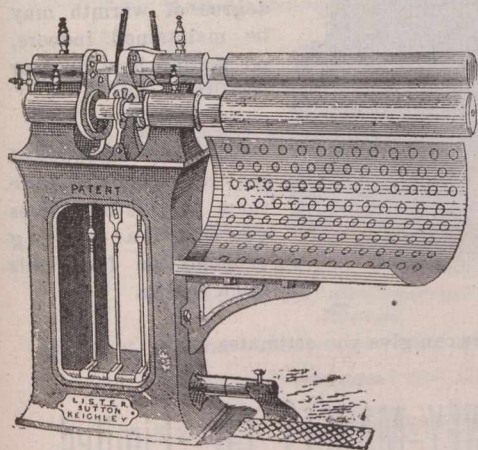
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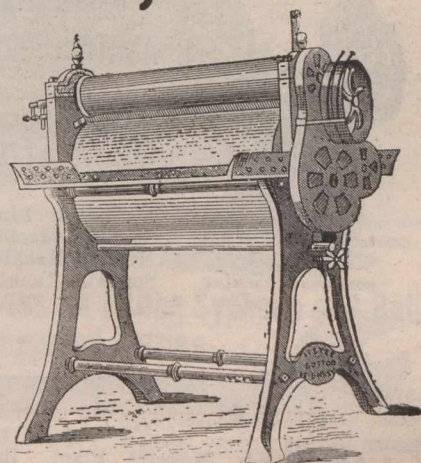
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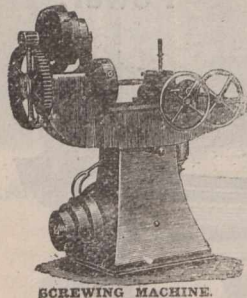
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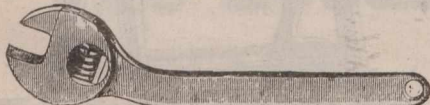
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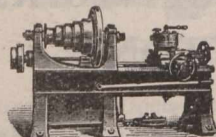
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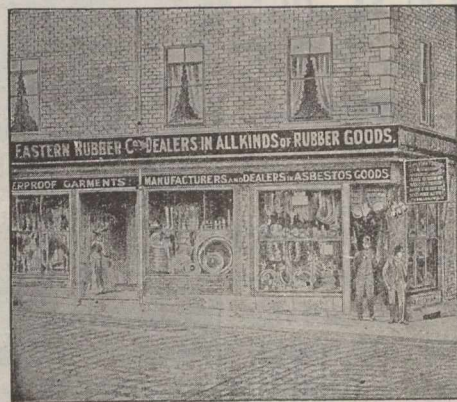
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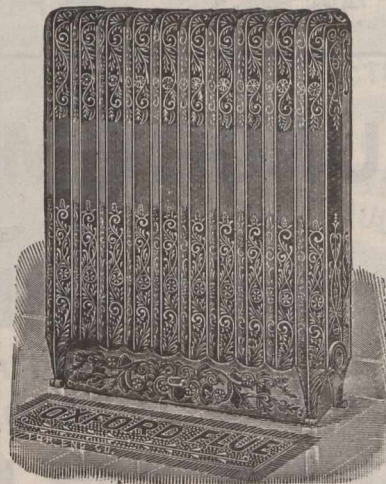
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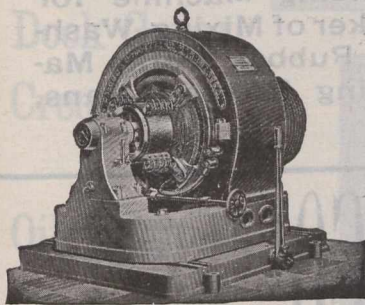
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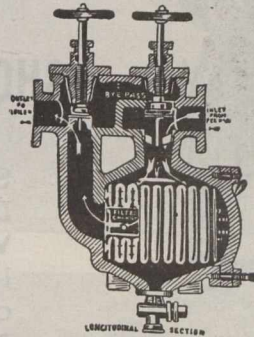
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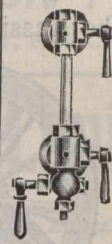
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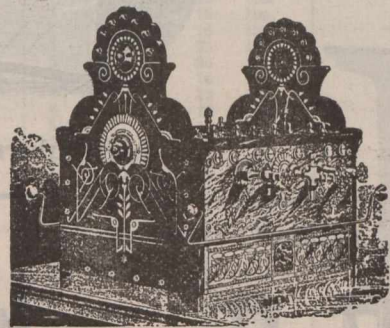
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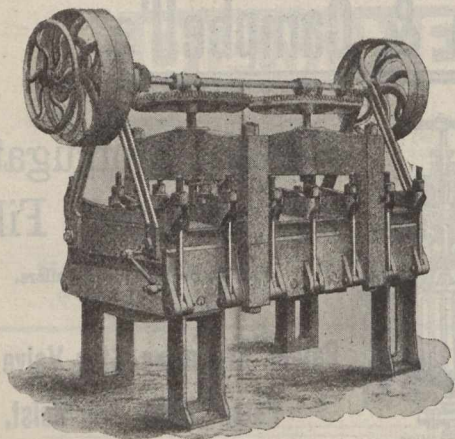
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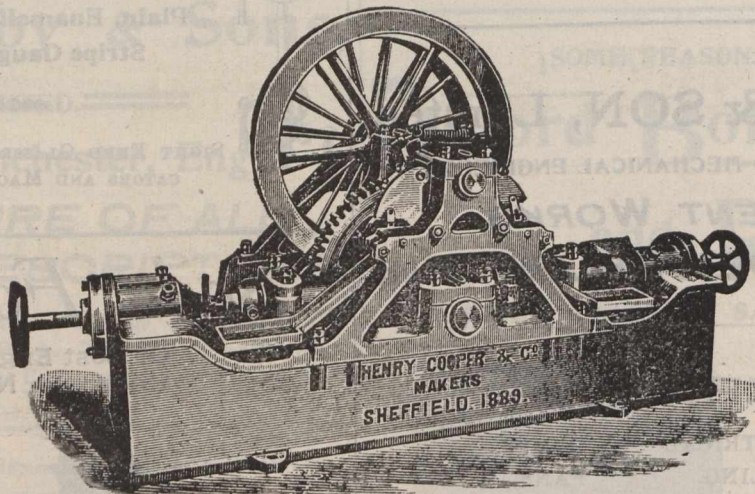
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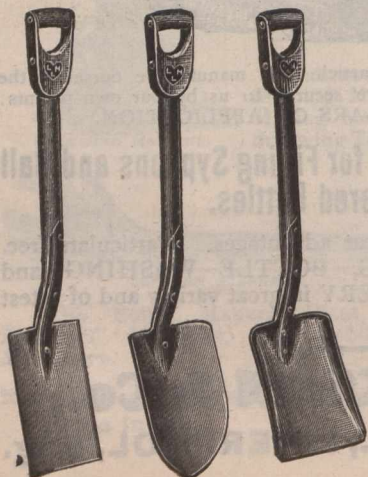
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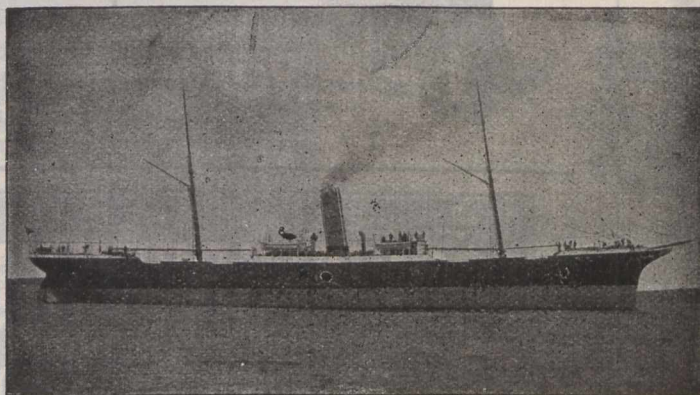
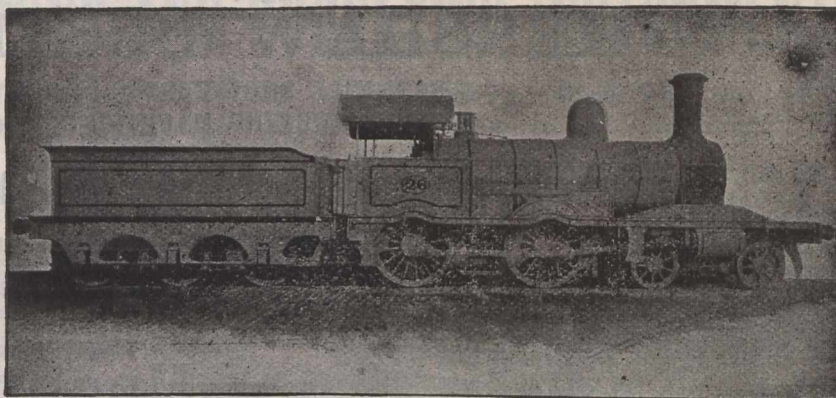


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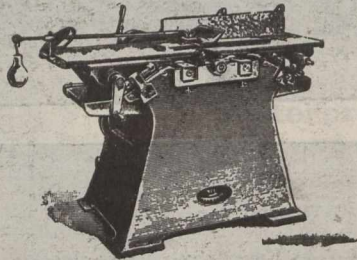
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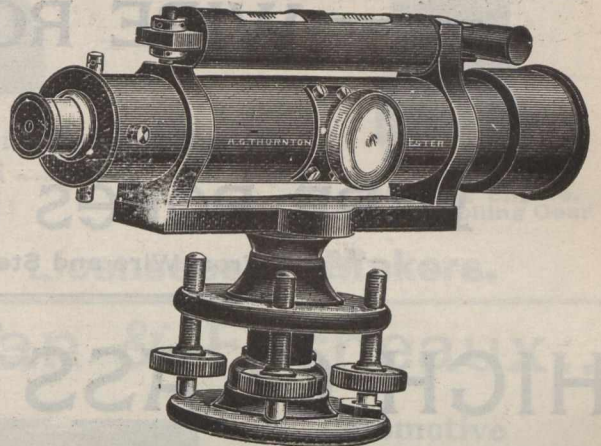
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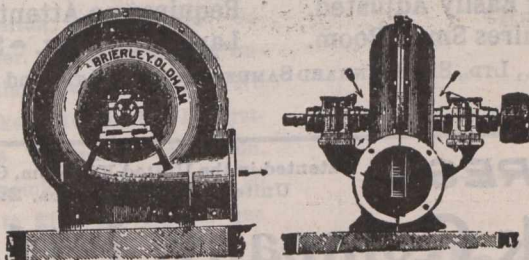
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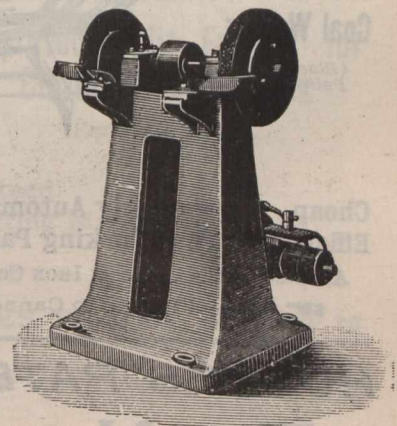
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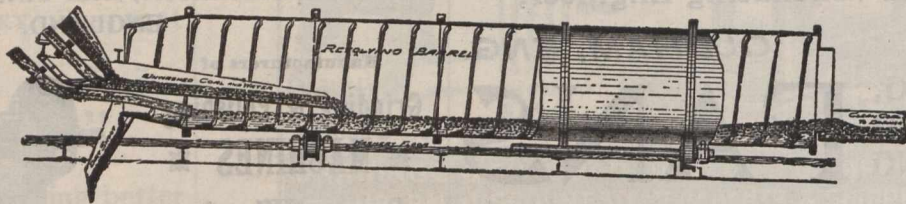
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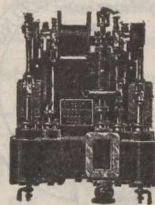
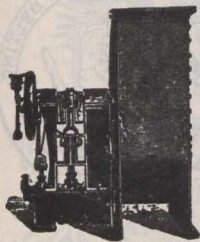
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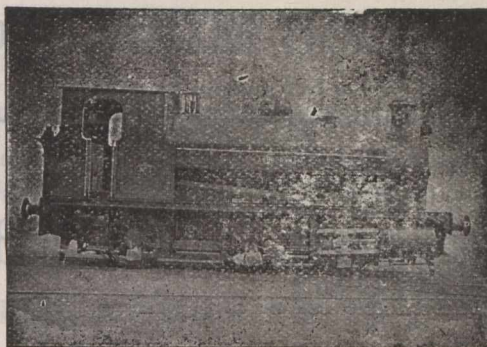
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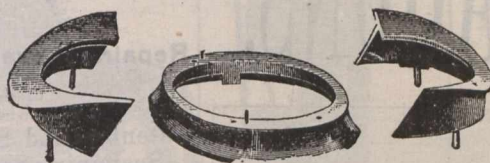
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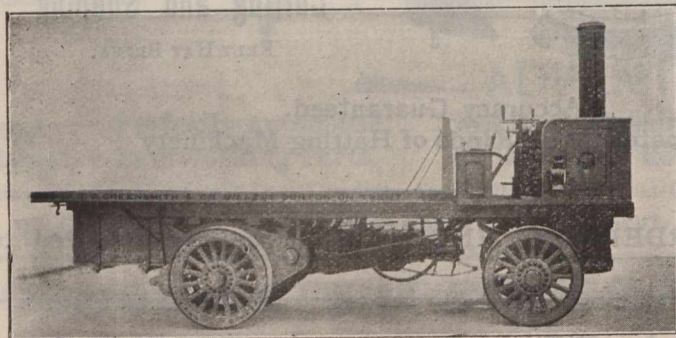
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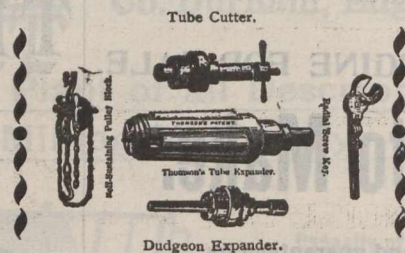
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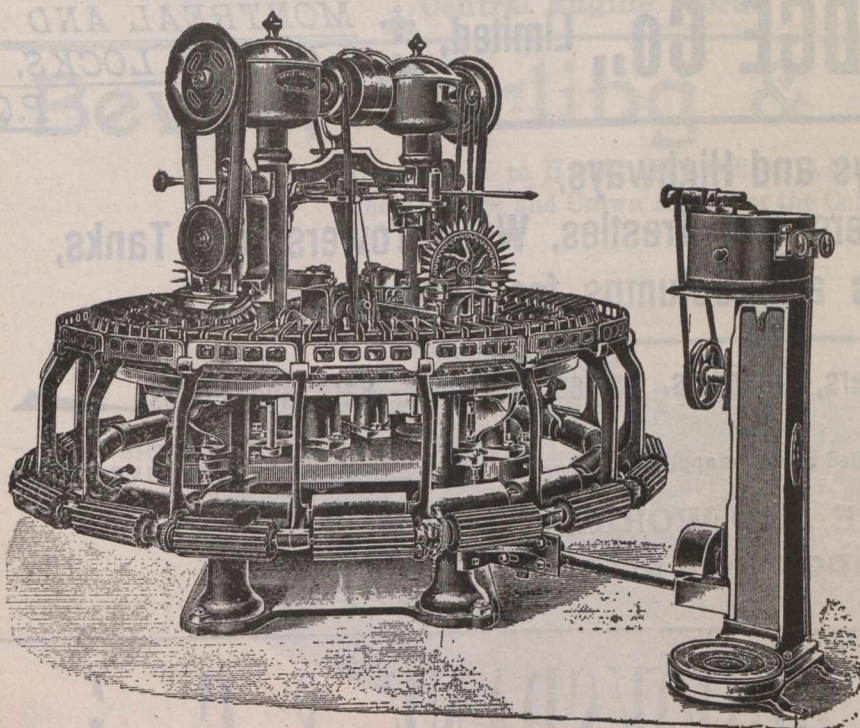
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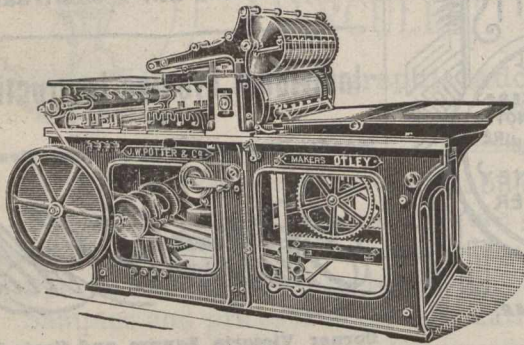
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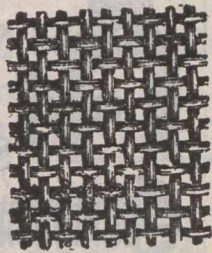
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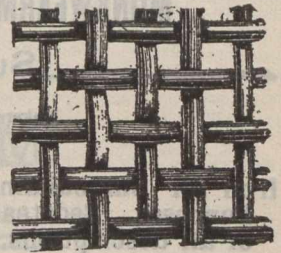
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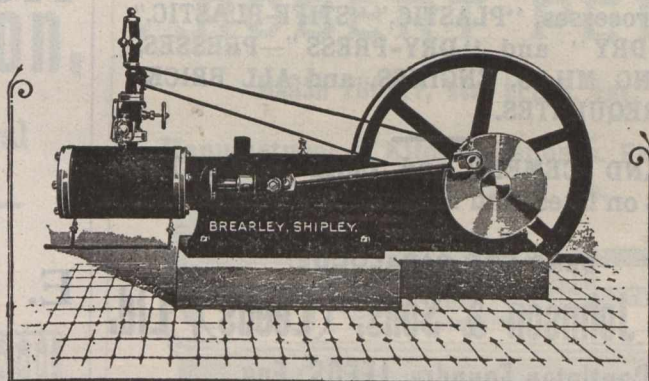
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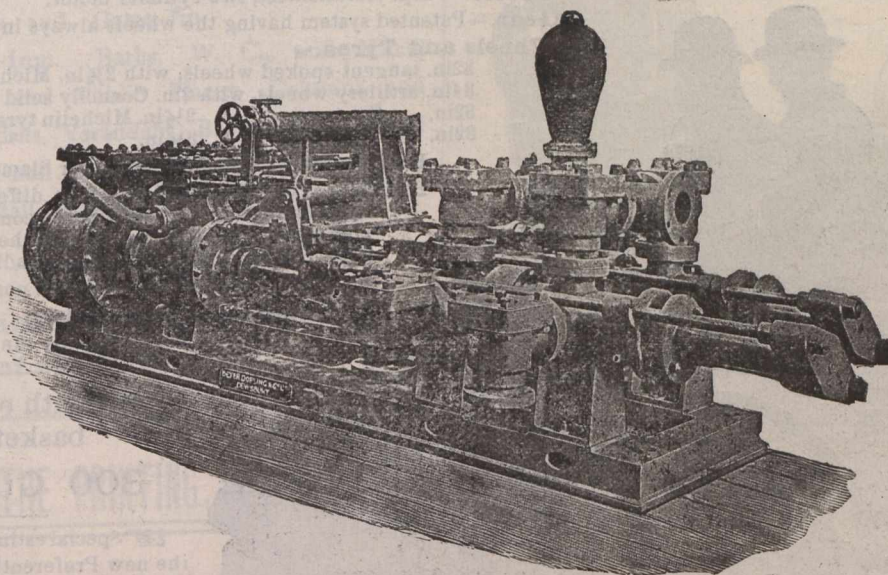
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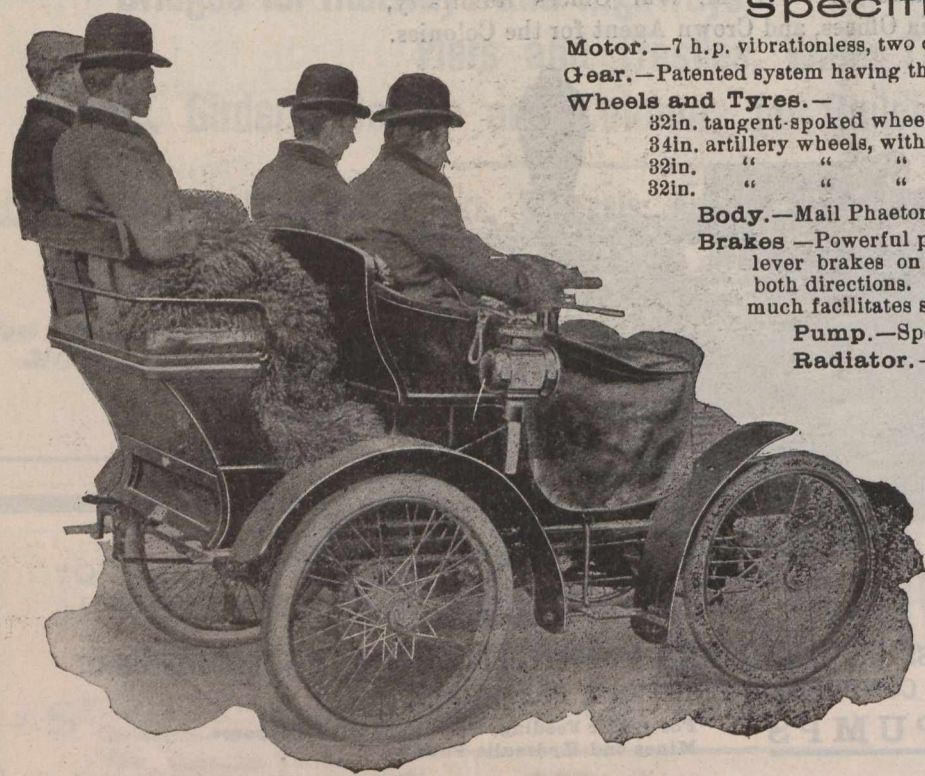
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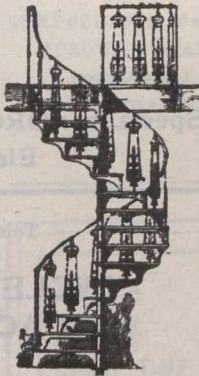
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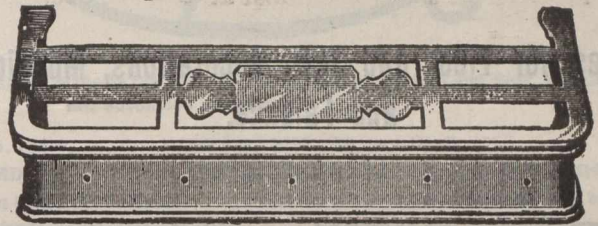
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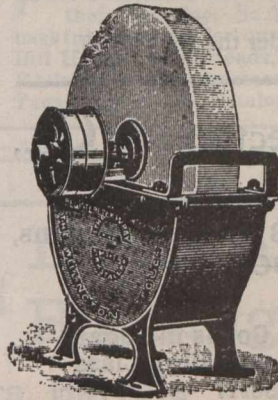
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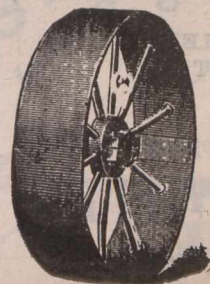


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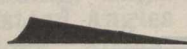
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SIR RAYLTON DIXON & CO., LIMITED.

Special attention
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Repairs of Vessels,
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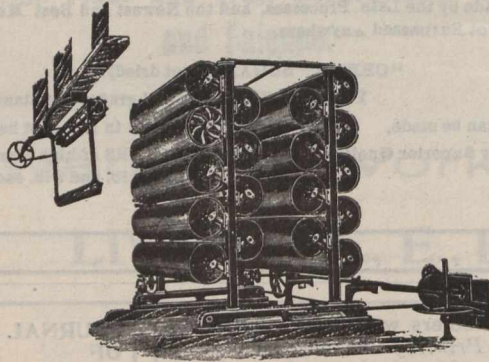
GRAVING DOCK, 576 Feet Long.

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vessels up to 2,000 tons gross register.

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Upright Drying Machine.

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Hydraulic Pumps, Horizontal and Vertical Steam Engines,
Improved Warp Steeping Motion, Dyeing, Sizing, Drying, and
Balling Machines, Indigo Vats, Crabs, Pads, Dolleys, and Hoists.
Cranes, Shafting, Wrought & Cast-Iron Pulleys, Plummer Blocks,
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Repairs Promptly
Attended to.

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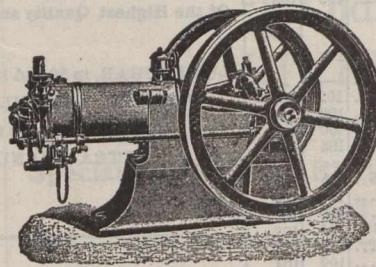
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Simplicity with Economy.
Silent and Steady Running.
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Start. High-Class Workman-
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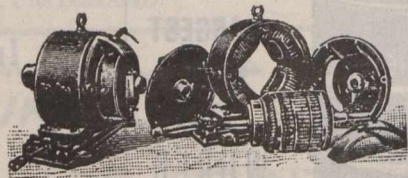
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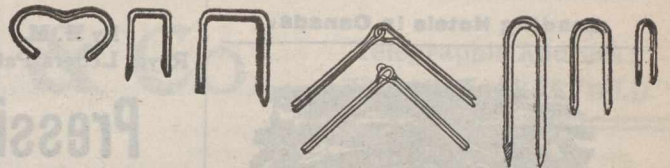
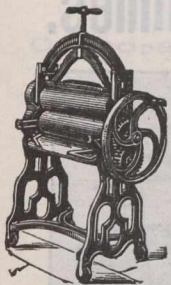
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Box Hinges, Reed Ends, Jacquard Wires (perfectly straight.) All kinds of ROLLED WIRE, (cut or in coil)

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Special terms to Canadians under new tariff.

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Manufacturers of **HORSE RUGS**

Blankets, Rugs, Horse Clothing, Collar Checks, Saddle Girths, Rollers, Body Belts, and Webbing. Jute and Combination Night Sheets in all sizes.

Merchants and Shippers only Supplied.

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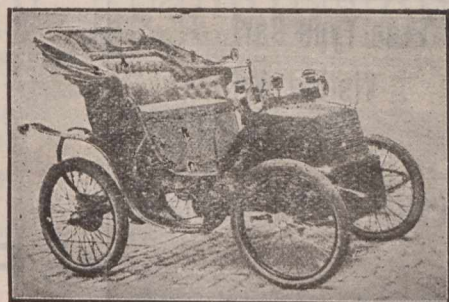
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Brand for Pig Iron: THORNABY HEMATITE.

MERCHANT IRON Angles, Tees, Rounds, Squares, Flats, Round Edged Flats, Octagons, Ovals, Feather-Edged Convex, Square Edged Convex, True Half Rounds; Rails—bridge double and single headed flat bottomed and street; Fish Plates, Fencing Iron, Sleeper Iron, Bevel Edged Tyre Iron, Channel, Skylight, Bevel and Hollow Moulding Iron, Fire and Screen Bars, Tube Strips, Sash Iron, Single and Double Grooved Shoe Iron.

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CYCLE
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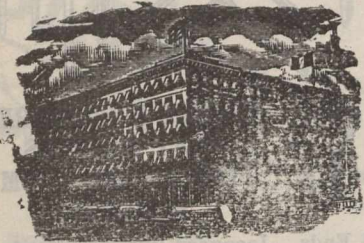
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Specialities:—Wellington Box Covering and Topping Machines.
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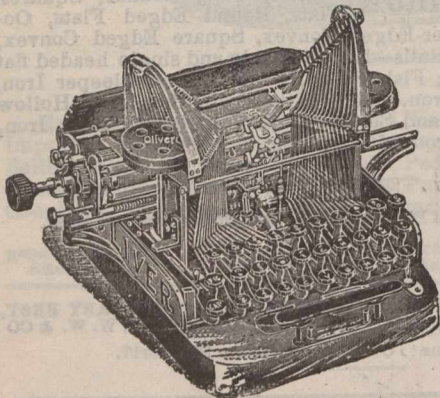
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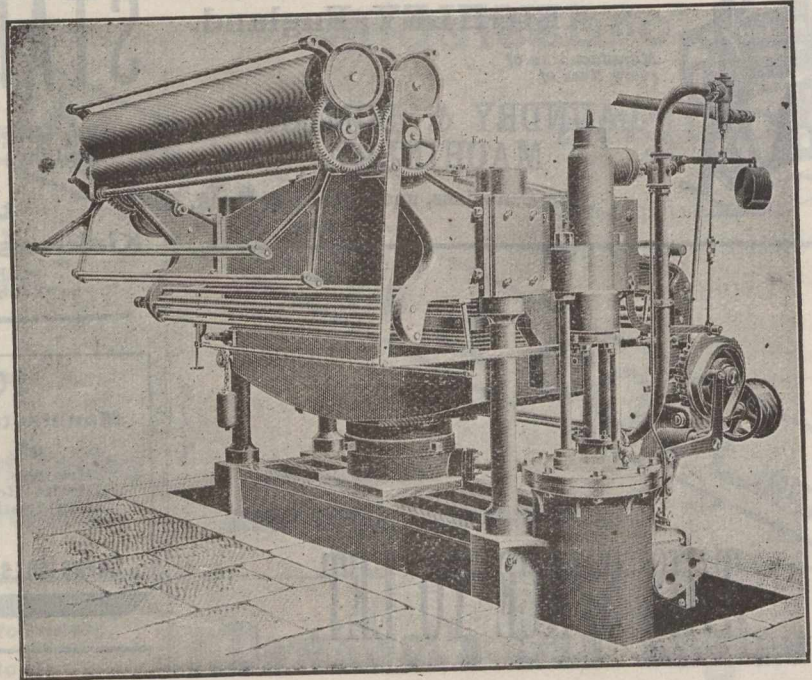
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CANADA AND SOUTH AMERICA

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Royal Letters Patent.

NUSSEYS & LEACHMAN'S PATENT PRIZE MEDAL

Pressing and Tentering Machines.



MAKERS W. B. LEACHMAN & CO.,

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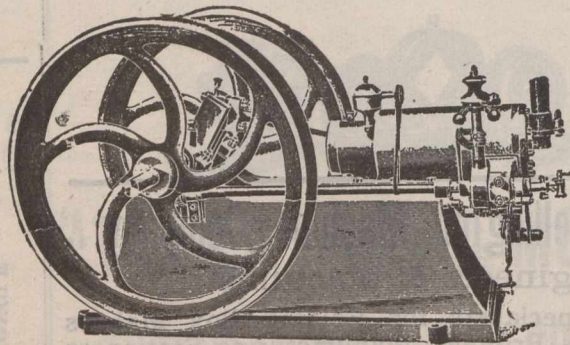
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New Patent Gas Engine.

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



Ignition Tube and

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SOLE MAKERS;

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WILLIAM ATKINS & Co., LIMITED.

Telegraphic Address:
"RELIANCE, SHEFFIELD."

Corporate Trade Mark.



ATTERCLIFFE,

RELIANCE STEEL WORKS,

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Manufacturers of all kinds of Crucible

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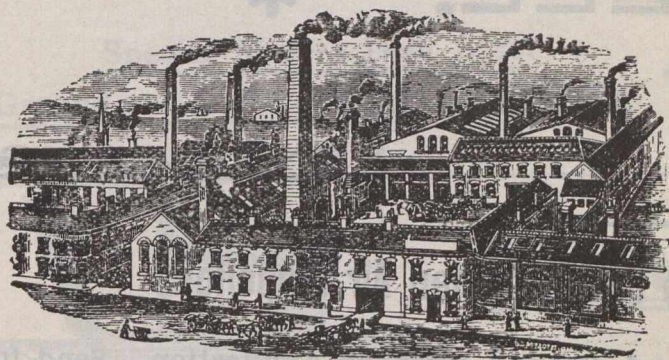
For Engineers, Shipbuilders, Boilermakers and other purposes.

SPECIAL DRILL STEEL

As supplied to the Gold Fields of Australia, Africa, &c.
Expressly Adapted for Mining and Quarry Work; also
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TOOL STEEL

For Turning Chilled Rolls, or any Hard Metals.



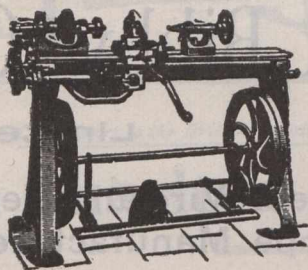
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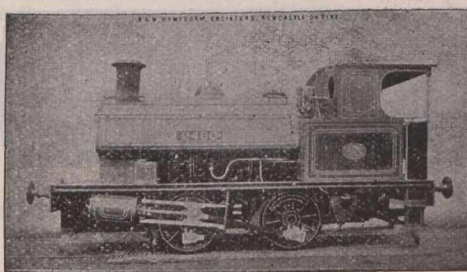
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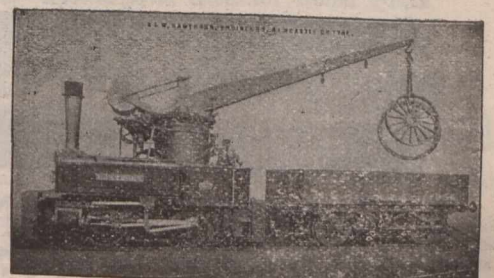


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SPECIALITIES. Combined Crane and Locomotive, Standard Tank Engines, 4 and 8 wheel coupled.

ENQUIRIES cordially invited which will have prompt and careful attention.

*** BLACKMAN'S ***

Patent Power Ventilating

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14 Highest Awards Given to the Blackman Air Propellor.

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

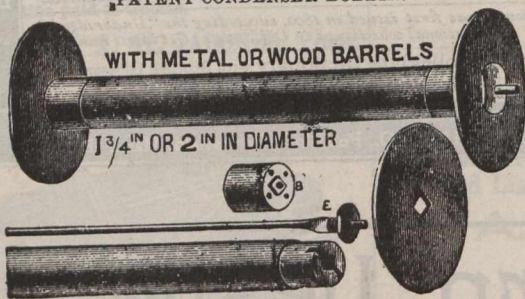
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WITH METAL OR WOOD BARRELS

1 3/4" OR 2" IN DIAMETER

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

Garnock, Bibby & Co.,

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Steel Wire and Hemp Rope Manufacturers,

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Contractors to the Admiralty and War Office.



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Special Prices to Canadians under the New Preferential Tariff, 33 1-3 per cent. in favor of Canadian buyers.

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MILTON WORKS and BRITANNIA STEEL WORKS,

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MINERS DRILL STEEL

**STEEL CONVERTERS and REFINERS
BEST CAST STEEL**

Manufacturers of ...

LATHE and Planing Tools, Milling Cutters, Screwing Tackle, Shear Blades, Punching Tools, Chisels, Files, Miners' Drills, Hammers, Sates, Smiths' Tools, Rivet Tools, Spindles, Welding Steel, and Sheet Steel for all purposes.

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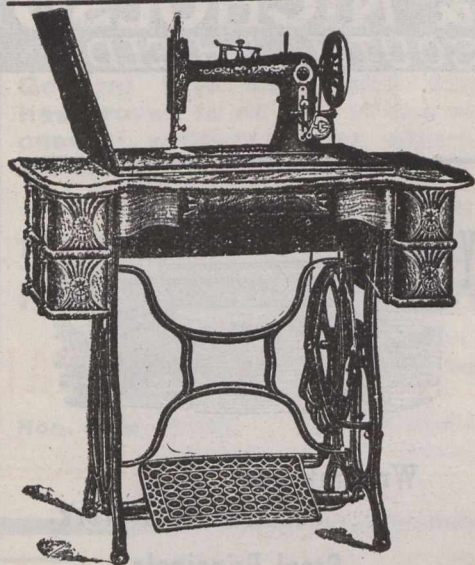
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MANUFACTURERS OF
CRUCIBLE CAST STEEL
FOR ALL PURPOSES.

Special Miners Drill Steel
Ground and Polished Steel for Shafting.

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



We make High Grade Family
SEWING MACHINES

For the Merchant's Trade
Write us for Prices and Terms. We can interest you.
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USE ours, which are of great holding power and moderate cost. Used by British Admiralty, Foreign Governments and the Mercantile Marine. Complete outfits of Chains and Anchors supplied : made to Admiralty, Lloyd's or Bureau Veritas inspection.



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We have orders now in hand for over 300 tons of our Anchors for British Admiralty alone.

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SHIP and BOILER PLATES up to 11 Feet Wide.

Ingots, Slabs, Blooms, Billets, and Bars of all sizes.
Rivet Steel. Special Mild Steel for Boiler Flues.

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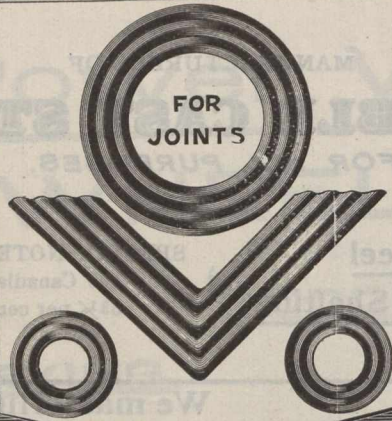
Special price to Canadians under the New Tariff.

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THE ATTENTION OF ENGINEERS & OTHERS IS SOLICITED TO THE PRINCIPLES OF OUR UNIQUE PACKING, THIS PACKING CONSISTS OF METAL RINGS OBLONGS, & SQUARES, CUT FROM SHEETS OF BRASS, & CORRUGATED; FOR THE PURPOSE OF BEING PLACED IN JOINTS IN THE JOINING OF METAL PIPES. BEING JOINTS STEAM & WATER-TIGHT, IN MAKING JOINT CORRUGATED THE IS LAID WITH CEMENT ON INNER PART OF FLANG, CLEAR OF BOLTS, IN MAKING UP JOINT, RIDGES OF CORRUGATIONS YIELDING TO IT WILL TAKE UP IRREGULARITIES OF SURFACES OF FLANGES, MAKING IT POSSIBLE FOR HIGH PRESSURE FROM STEAM OR WATER TO ENTER JOINT.

SOLE MAKERS **NEWTON** TYNE DOCK CORRUGATED PACKING WORKS



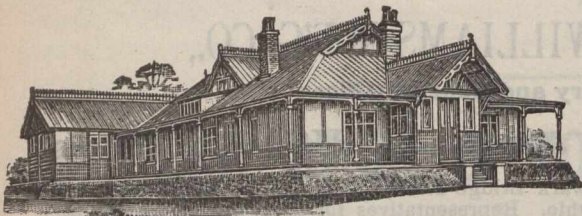
METALLIC PACKING.

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SOME ADVANTAGES OF THIS PACKING ARE :
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 2-THIS PACKING IS SUITABLE FOR HEAT PETROLEUM BOILER STAYS ETC.
 3-BY USING RINGS TIGHT JOINT CAN BE MADE WITH GREAT CERTAINTY.
 4-WITH THIS PACKING A CLOSE NEAT JOINT CAN BE MADE.

THESE RINGS MANUFACTURED IN BRASS COPPER GUN METAL & STEEL

& NICHOLSON
SOUTH SHIELDS

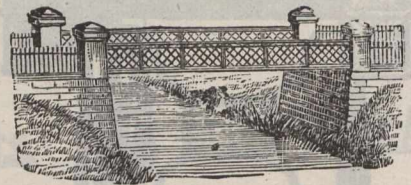


BUNGALOW.

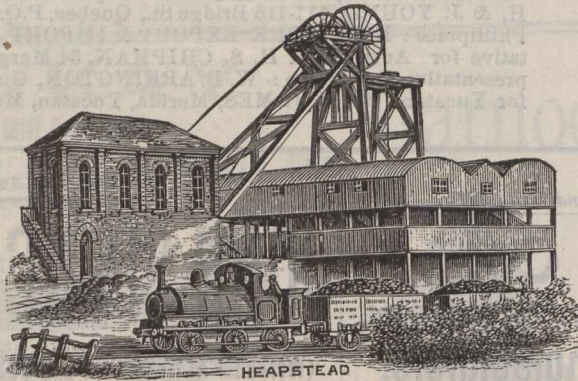
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IRON BUILDINGS,
 Churches, Schools,
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Huts, Hay Sheds, Farm Buildings.

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Wrought Iron
 Constructional Work.
 Steel Principals
GIRDER..
BRIDGES,
 CAGES,
FENCING, &c
 COLUMNS.



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Special Prices to Canadians under the New Tariff.

L. WRIGHT & SON,
 WRIGHT'S CELEBRATED NAVY BISCUITS.

*These Biscuits are made from Pure Wheaten Flour, Thoroughly
 Kiln-Dried and specially prepared for long voyages, and are of
 World-Wide renown.*

Established over 100 Years.

Manufactory: East Holborn; Offices: Dean Street,
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AMOS COWEN,

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294 Peel Street,
MONTREAL, Que.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

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

MOST DESIRABLE POLICY CONTRACTS.

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

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

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 Head Office—Toronto.

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

ESTABLISHED 1834.

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

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

THE
NORTH AMERICAN LIFE ASSURANCE COMPANY.

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

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

Assets\$ 3,977,263.83
 Cash Income..... 1,005,970.55
 Net Surplus..... 500,192.39
 Insurance in Force..... 25,575,142.00

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

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

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

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

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

Union Mutual Life Insurance Co.,

Portland, Maine. INCORPORATED 1848.

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

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

(OF LONDON.)

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Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL

J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

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—REFINERS AND MANUFACTURERS OF—

CANADIAN PETROLEUM PRODUCTS,

Under New Patent Process

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

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Branches:

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

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

The QUEEN CITY OIL COMPANY, Limited,

Head Office: TORONTO, Ont.

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

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1900
\$140,000,000

AN UNPARALLELED RECORD.

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

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

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

LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Available Assets, - - \$61,187,215

Funds Invested in Canada, - \$3,300,000

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

Canada Board of Directors:

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

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

GEORGE RANDALL, Esq., President; JOHN SHUH, Esq., Vice President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

UNCONDITIONAL POLICIES

ARE ISSUED BY THE . . .

CONFEDERATION LIFE ASSOCIATION.

Cash Values,
Extended Insurance,
Paid up Policies,
GUARANTEED.

Full information sent on application.

H. J. JOHNSTON,

Prov. Manager,

174 ST. JAMES ST.,
MONTREAL.

W. C. MACDONALD,

Actuary.

J. K. MACDONALD,

Managing Director.

Head Office, - TORONTO.

LIFE INSURANCE ANNOUNCEMENT.

JANUARY, 1902.

The rapidly increasing business of THE ROYAL-VICTORIA LIFE INSURANCE CO., requiring larger Head Office accommodation, the Company will occupy its new offices on the second floor of the Royal Insurance Building, Place d'Armes Square, on the 1st of May next.

The new business issued in 1901, shows an increase of 33 per cent. over the previous year.

Head Office,
MONTREAL.

DAVID BURKE, A.I.A., F.S.S.,
General Manager.

B. S. & W. WHITELEY

Press
Paper
Manufacturers,

Pool Paper Mills, POOL, nr. LEEDS,
ENGLAND.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,925,000.00
Annual Income, 2,994,000.00

Head Office, - Toronto, Ont.

Hon. Geo. Cox, Pres. J. J. KENNY Vice-Pres. & Man.-Dir
C. C. FOSTER, Secretary.

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
R. G. KEARLEY, RESIDENT MANAGER.

NATIONAL ASSURANCE COMPANY OF IRELAND.

ESTABLISHED 1822.

Capital Fully Subscribed, - \$5,000,000.

Canadian Branch:

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

H. M. LAMBERT, MANAGER.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent
and Pearl Batting.

Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—Three prices and far the best for the price.

COMMERCIAL UNION ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL
JAMES McCREGOR, Manager.