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THE CANADIAN  
**JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW.

Vol 57. No. 18.  
NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 30, 1908.

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EDITOR AND PROPRIETOR

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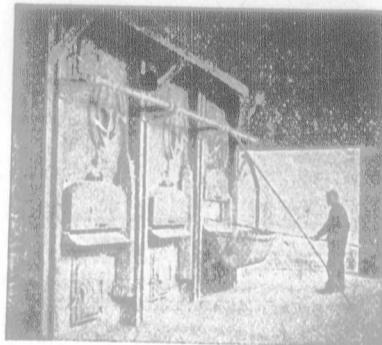
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Individual Evening Instruction.

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Paid-up Capital — \$8,700,000  
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**THE WESTERN BANK OF CANADA.**

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized — \$1,000,000  
Capital Subscribed — 500,000  
Capital Paid-up — 425,000  
Reserve — 175,000

**BOARD OF DIRECTORS:**

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Reuben S. Hamlin, Esq., Vice-President.  
W. F. Cowan, Esq., W. F. Allan, Esq.,  
Robert McIntosh, M.D., J. A. Gibson, Esq.,  
Thomas Patterson, Esq.,  
T. H. McMillan — Cashier.

**BRANCHES**—Whitby, Midland, Tilsonburg, New Hamburg, Elmvale, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont., Plattville, Ont., Wellesby, Ont., Sunderland, Ont. Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made. Correspondents at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

**LA BANQUE NATIONALE.**

**NOTICE.**—On and after Monday, the Second day of November next, this Bank will pay to its shareholders a dividend of three per cent. upon its capital for the six months ending on the 31st October next.

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

By order of the Board of Directors.

P. LAFRANCE,  
Manager.

Quebec, 22nd September, 1903.

The Chartered Banks.

**UNION BANK OF CANADA.**

**DIVIDEND No. 74**

**NOTICE** is hereby given that a dividend at the rate of seven per cent. per annum on the paid-up Capital Stock of this Institution has been declared, for the current half year, and that the same will be payable at the Bank and its Branches, on and after Tuesday, the First Day of December next.

The Transfer Books will be closed from the sixteenth to the thirtieth of November, both days inclusive.

By order of the Board.

G. H. BALFOUR,  
Acting Gen.-Manager.

Quebec, October 26th, 1903.

**Imperial Bank of Canada**

Capital Authorized — \$4,000,000  
Capital (paid-up) — 2,988,800  
Rest — 2,650,000

**DIRECTORS:**

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

HEAD OFFICE, TORONTO.

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

**Branches in Ontario:**

Bolton,	Listowel,	St. Catharines,
Essex,	Niagara Falls,	Sault Ste. Marie,
Fergus,	North Bay,	St. Thomas,
Galt,	Ottawa,	Toronto,
Hamilton,	Port Colborne,	Welland,
Ingersoll,	Rat Portage,	Woodstock.

Branch in Quebec.—Montreal.

**Branches in North West and British Columbia.**

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Calgary, Alta.	Revelstoke, B.C.
Cranbrook, B.C.	Rosthern, Sask.
Edmonton, Alta.	Strathcona, Alta.
Ferguson, B.C.	Trout Lake, B.C.
Golden, B.C.	Vancouver, B.C.
Nelson, B.C.	Victoria, B.C.
Portage La Prairie, Man.	Wetaskiwin, Alta.
Prince Albert, Sask.	Winnipeg, Man.

Agents:—London, Eng., Lloyds Bank, Limited.  
New York, Bank of Montreal, Bank of the Manhattan Co., Bank of America.

Sterling exchange bought and sold. Letters of Credit issued available in any part of the world.

The Chartered Banks.

**THE BANK OF OTTAWA.**

Capital (Authorized) — \$3,000,000  
Capital (Fully paid-up) — 2,376,900  
Rest — 2,204,201

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Henry Newell Bate, John Burns Fraser, Hon. Geo. Bryson, John Mather, Henry Kelly Egan, Denis Murphy, George Halsey Perley.

**HEAD OFFICE, OTTAWA, ONT.**

Geo. Burn, Gen. Mgr.—D. M. Finnie, Ottawa Mgr.  
L. C. Owen, Inspector.

**Branches:** Man., Ontario and Quebec—Alexandria, Arnprior, Avonmore, Bracebridge, Carp, Carleton Place, Cobden, Dauphin, Emerson, Fort Coulonge, Granby, Hawkesbury, Hull, Keewatin, Komptville, Lachute, Lanark, Mattawa, Montreal, Maxville, North Bay, Ottawa—Bank street, Rideau street, Somerset street, Parry Sound, Pembroke, Portage la Prairie, Prince Albert, Rat Portage, Regina, Renfrew, Shawinigan Falls, Smith's Falls, Toronto, Vankleek Hill, Winchester, Winnipeg.

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

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Incorporated 1822.

Capital Paid-up — \$1,000,000.00  
Reserve Fund — 3,000,000.00

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CHARLES ARCHIBALD, — Vice-President.  
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HEAD OFFICE, HALIFAX, N.S.

General Manager's Office, TORONTO, ONT.

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D. Waters, Superintendent of Branches.  
H. A. Flemming, Secretary to the Board.  
Geo. Sanderson, Insp'r. W. Caldwell, Insp'r.

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In Manitoba—Winnipeg.  
N.W.T.—Edmonton, Strathcona.  
In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, St. Andrews, St. George, St. John, St. Stephen, Sussex, Woodstock.  
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In Newfoundland—Harbor Grace and St. John's.  
In West Indies—Kingston, Jamaica.  
In United States—Boston, Mass.; Chicago, Ill.

**The Dominion Bank.**

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

Monday, the Second day of November next.

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

By order of the Board.

T. G. BROUGE, General Manager.

Toronto, September 26, 1903.

The Chartered Banks.

**BANK OF HAMILTON.**

J. TURNBULL, General Manager.  
 HEAD OFFICE, HAMILTON, ONT.  
 Capital, \$2,000,000  
 Reserve, 1,700,000  
 Total Assets, 22,000,000

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 John S. Hendrie, Geo. Rutherford,  
 J. TURNBULL, Vice-Pres. and Gen. Man.  
 H. S. STEVEN, Asst. Gen. Man.  
 H. M. WATSON, Inspector.

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 Brantford, Listowel, Ripley,  
 Carman, Man., Lucknow, Roland, Man.  
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 Delhi, Midland, N.W.T.,  
 Dundas, Milton, Simcoe,  
 Dundalk, Mitchell, Southampton,  
 Dunnville, Minnedosa, M., Stonewall, M.,  
 Georgetown, Miami, Man., Teeswater,  
 Gladstone, M., Moose Jaw, Toronto,  
 Grimby, N.W.T., Vancouver, B.C.  
 Gorrrie, Morden, Man., Wingham,  
 Hamilton, Niagara Falls, Winnipeg, M.  
 Barton St., Niagara Falls, Winnipeg, Grain  
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 West End, Orangeville, Winkler, Man.  
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 and First National Bank. Detroit—Old Detroit  
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 CAPITAL AUTHORIZED \$3,000,000  
 PAID-UP 2,500,000  
 REST 900,000

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 JOHN T. ROSS, Vice-President.  
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 F. Billingsley, Edson Fitch.  
 THOMAS McDUGALL, Gen. Manager.

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 do. Upper Town, Three Rivers, Que.  
 do. St. Roch, Toronto, Ont.  
 Montreal, St. James St. Shawenigan Falls, Q.  
 do. St. Catherine St. E. Sturgeon Falls, Ont.  
 Ottawa, Ont. St. George, Beauce, Q.  
 St. Romuald, Que. St. Henry, Que.  
 Theford Mines, Que. Victoriaville, Que.  
 Pembroke, Ont.

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

**Eastern Townships Bank.**

(Established 1869.)  
 Capital Authorized \$3,000,000.00  
 Capital Paid-up 2,417,855.00  
 Reserve Fund \$1,318,442.50

**BOARD OF DIRECTORS:**  
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 Israel Wood, N. W. Thomas, G. Stevens,  
 C. H. Kathan, H. B. Brown, K.C., J. S. Mitchell,  
 S. H. C. Miner.

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 Jas. Mackinnon, General Manager.

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 St. Catherine St. St. Johns,  
 St. Lawrence St. Sutton,  
 Waterloo, Windsor Mills,  
 Rock Island, Ormstown,  
 Cowansville, St. Hyacinthe,  
 Coaticook, West Shefford,  
 Richmond, St. Joseph de Beauce,  
 Granby, St. Gabriel de Brandon,  
 Bedford, Iperville,  
 Huntingdon, Magog.  
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 Phoenix. Province of Manitoba: Winnipeg.  
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 Agents in Boston, National Exchange Bank.  
 Agents in New York, National Park Bank.  
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The Chartered Banks.

**BANQUE D'HOCHELAGA.**

**NOTICE OF DIVIDEND.**

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

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

By order of the Board,

M. J. A. PRENDERGAST,  
 General Manager.

**The Standard Bank of Canada**

Capital (authorized by Act of Parliament) \$2,000,000  
 Capital Paid-up 1,000,000  
 Reserve Fund, 925,000

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

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 E. F. B. Johnston, Esq., K.C.  
 C. Kloefer, Esq., M.P., Guelph.  
 C. S. Wilcox, Esq., Hamilton.  
 W. J. Sheppard, Waubausene.

HEAD OFFICE, TORONTO.  
 H. S. STRATHY, General Manager.  
 J. A. M. ALLEY, Inspector.

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 Aylmer, Leamington, Stratford,  
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 Burlington, Orillia, Sturgeon Falls,  
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 JOHN E. CURRIER, Sec'y & Treas.  
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- SS New England, Oct. 29th.
- SS Mayflower, Nov. 5.
- SS Columbus, Nov. 12.

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- + SS Nomadic ..... Nov. 14
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From Montreal.

- + SS Turcoman ..... Oct. 23
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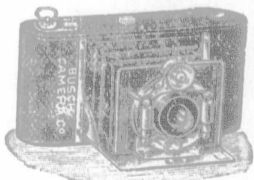


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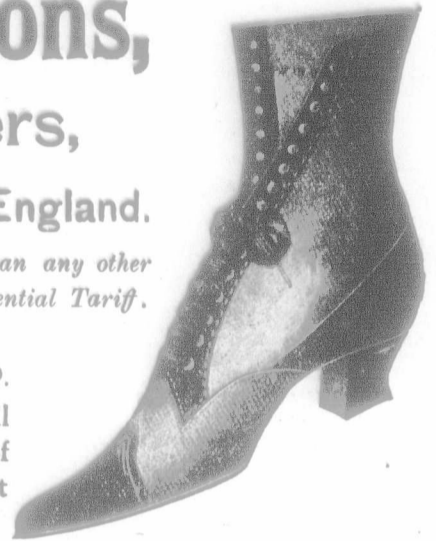
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**Freehold Shoe Works, Leicester, England.**

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Box and Empire Calf in all grades, and we make some of the smartest Boots turned out of Leicester.



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(Counsellor and Attorney-at-Law)  
Davis, Symmes & Schreiber.

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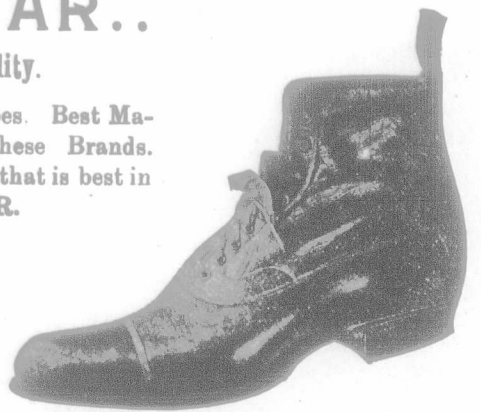
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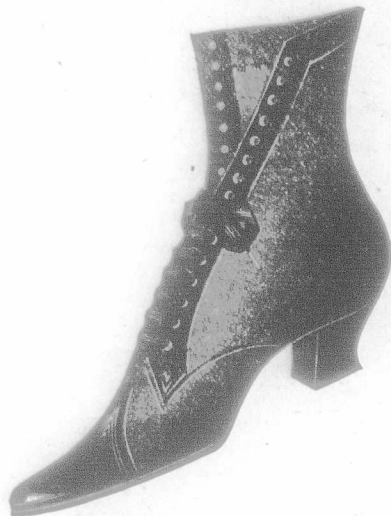
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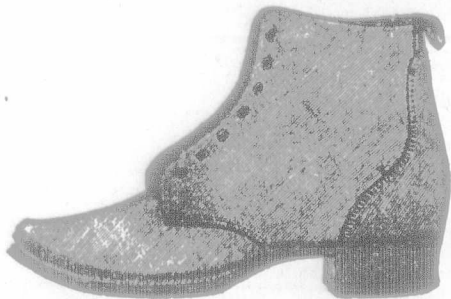
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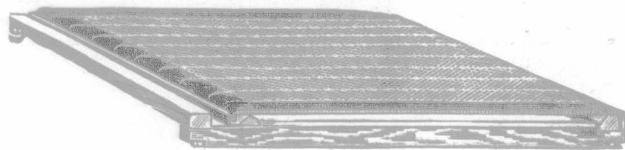
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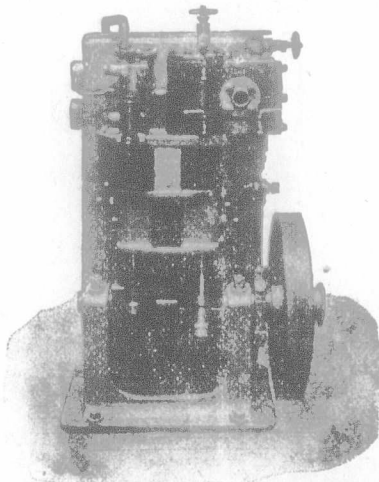
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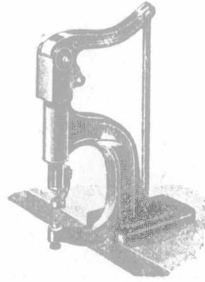
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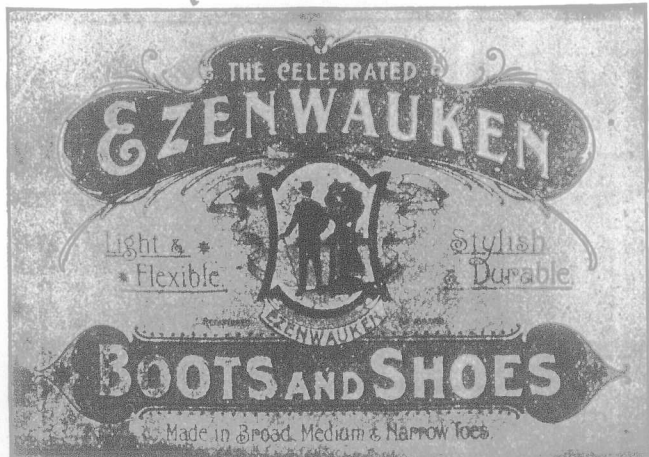
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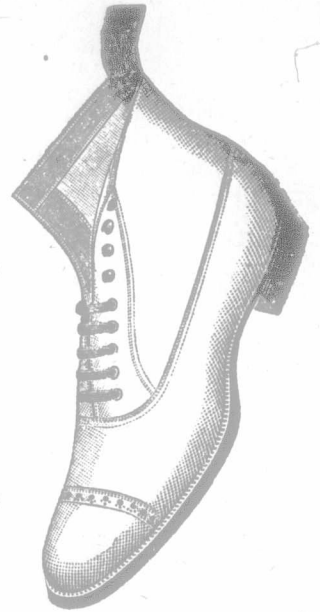
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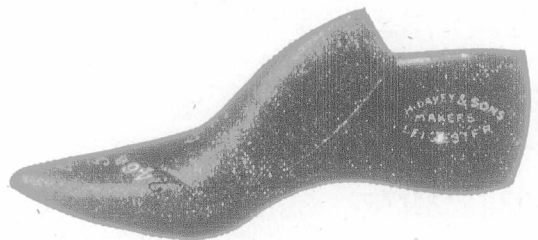
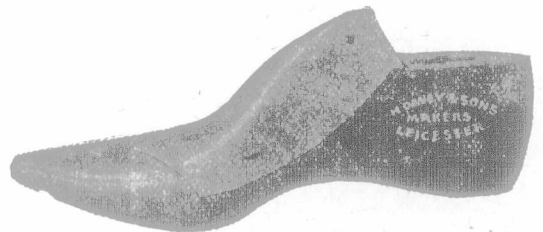
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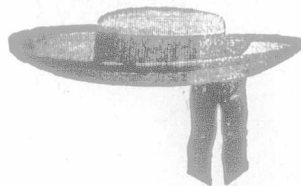
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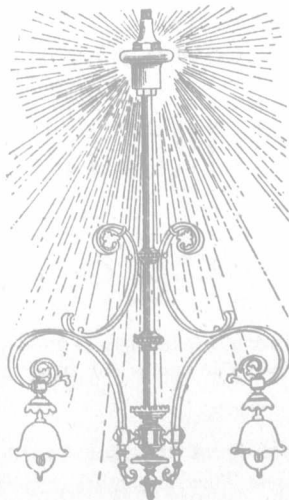
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District de Montreal.

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(FRONT OF THE BOND)

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SOLE REPRESENTATIVE FOR THE PROVINCE OF  
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OF NEW YORK.  
11 & 17 Place d'Armes Hill, MONTREAL, QUE.

**Sharpe's City Express  
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**HEAVY HAULING OF ALL KINDS**

**W. J. CURTIN, Prop.,**

Telephone 1865 Main.

**332 St. James Street,  
MONTREAL, Que.**

WE ARE STILL LEADING THE WAY WITH

**BRITISH SHOE FINISHES**

Royal-Oak Stain for Sole Finishing.  
British-Oak Russet for Sole Finishing.  
Rapid Brown for Heels and Edges.  
New Process Black for Heels and Bottoms.  
Edge Inks, Fake, Heel Balls, Waxes, &c.

**We Excel in these Lines.**

Write Direct or through your shipper to

**International Shoe Findings, Ltd.,**

MANUFACTURERS OF Stain, Ink, Waxes, &c.,

TELEGRAMS: "Blacking, Leicester."  
Gray Street Mills, LEICESTER, Eng

Special prices to Canadians under the New Tariff.

**Buying Agents Wanted.**

**TAYLOR & HUBBARD**

**LEICESTER,  
England.**

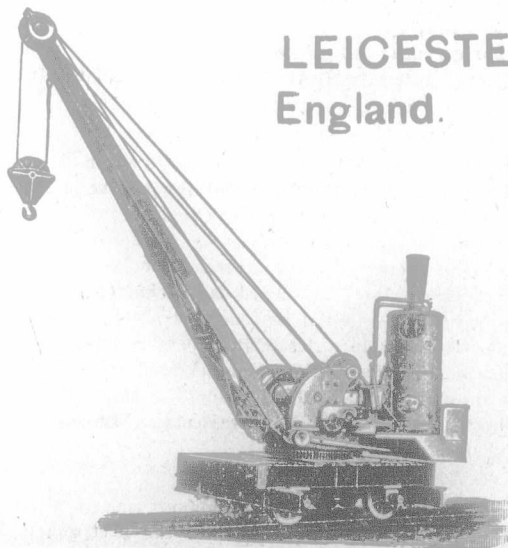
Manufacturers of the most im-  
proved . . . . .

**Cranes**

for Canadians under the New  
Preferential Tariff, of 33 1/3 p.c.  
in their favour.

WIRE:

"LIFTING," LEICESTER.



**Commercial Summary.**

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

—The Royal Bank of Canada is open-  
ing a branch at Edmundston, New Brun-  
swick.

—M. Steinberg's general store at Rosen-  
feld, Man., was totally destroyed by fire  
recently. The loss is about \$5,000; in-  
sured for \$3,000.

—The Crown Elevator Co. will build  
in St. Boniface, opposite Winnipeg, one  
of the largest storage elevators and  
cleaning plants in the west. The entire  
work is to cost \$150,000.

—At another speed test on the Experi-  
mental Railroad from Marienfelde to Zoo-  
sen, states a Berlin cable, a rate of 131 1/2  
miles an hour was achieved. At the last  
test a speed of about 125 1/4 miles was  
reached. It is not believed the limit has  
been nearly reached as yet.

—The Nova Scotia Government's dis-  
play of apples at the Crystal Palace, states  
a late London cable, is creating much in-  
terest among British fruiterers and the  
public generally. The exhibit is taste-  
fully arranged, and the big court is filled  
with the scent of apples. Some Blen-  
heims are a foot in circumference. Hon.  
Mr. Drysdale, who has 200 barrels on ex-  
hibit, says the export this year is over  
half a million barrels. Nova Scotia Rib-  
stones fetched to-day twenty shillings  
against the usual eighteen.

Cables:—Loyalty, Bristol, ENG.



# RALPH DENTON & CO.

HOME & EXPORT Clothing Manufacturers,

BRISTOL, Eng.



## A Word to the Wise.

You want your money's worth.  
We are prepared to give it.

### Special Lines

in Indigo Serges,

and Worsteds.

### Newest Designs

in Fancy Tweeds.

All prices.

Don't forget the New Preferential Tariff means  
33 1/3 p.c. in your favour.

RALPH DENTON & CO., BRISTOL, England.



—Grand Trunk Railway System.—Earnings 15th to 21st October, 1903, \$709,312; 1902, \$679,617; increase \$29,695.

—The sum of \$5,000,000 in gold was landed at Plymouth, Eng., on the 23rd inst., from Bombay, the largest shipment ever brought to England on one steamer.

—The latest statistics of the production of coal in the colonies during the year 1901 are as follows:—Canada, 5,560,000 tons; Australia, 6,584,000 tons; New Zealand, 1,228,000 tons.

—We learn from Brandon, Man., that the new woollen factory at that point, under the managership of Mr. P. N. Fraser, is rapidly nearing completion. The machinery is in place, and is expected to be running in about a week.

—The Toronto Street Railway receipts for the quarter ending September 30 increased \$1,241.77 over the corresponding quarter of last year. The statement shows the city's percentage of receipts to be \$4,565.23, and on mileage \$1,879.96, a total of \$6,445.19.

—We learn from Toronto that Mr. W. J. Hill, ex-M.P.P., has secured from the Nepigon Pulp and Paper Company, a contract for the construction of a power dam and pulp works at Nepigon. The amount of the contract is nearly \$400,000, exclusive of cost of material.

—The council of the village of Morden, Man., recently passed the by-law exempting the Cement Company's plant from taxation for twenty years and the electors will shortly vote on it. The company is expected to start work at an early date crushing stone for the foundation of the buildings.

—The Halifax grain elevator, which has been a load on the hands of the City Council and the Dominion Government, by whom it was built jointly, will, says a Halifax letter, be in full operation this month. In addition to the Allan Line, the Furness, Canadian Pacific and Pickford and Black lines will take grain at Halifax, and a large export traffic through Halifax will not interfere with the trade of St. John, N.B., which will be larger this season than last.

—A correspondent wrote to the Chancellor of the Exchequer, says a London letter, asking whether the existing tax on imported sugar would be charged on sugar manufactured in Ireland from Irish-grown beet roots, in the not improbable event of this industry being commenced in Ireland shortly. The reply was that the present duty on sugar is a Customs duty on imported sugar only. No charge is therefore leviable on sugar beets grown in Ireland, and sugar manufactured there.

—Here is the fragment of autobiography which Maxime Gorky, the Russian novelist, immediately put upon paper the other day when his publisher asked him for some of the facts of his career:—1878. I became an apprentice to a shoemaker.—1879. I entered a draughtsman's office as apprentice.—1880. Kitchen boy on board a packet boat.—1883. I worked at a baker's.—1884. I became a street porter.—1885. Baker.—1886. Chorister in a travelling opera company.—1887. I sold apples in the streets.—1888. I attempted suicide.—1890. A lawyer's copying clerk.—1891. I made the tour of Russia on foot.—1892. I worked in a railway shop. In the same year I published my first story.

—Mr. J. H. Barnes of London, England, who is visiting Canada for the purpose of inquiring into the beet sugar industry and the prospects that Canada affords for the growing



Established 1859.

TELEGRAPH ADDRESS: "PRANDO."

# J. Burgess & Son,

(LATE T. &amp; J. JONES)



—MANUFACTURERS OF—

## Elastic Webs,

All business communications to be addressed to the firm.

**Brougham Street Mills, Leicester, England.**

of beets on an extensive scale, states that the great difficulty met with by a sugar factory when first started is to get a full supply of beets, and to make the farmers understand that the cultivation of beets is a profitable venture, with little, if any, risk attached thereto. Germany is, he states, the home of the sugar beet industry, and there are some splendid concerns over there that turn out a fine quality of sugar. The main thing is to get the farmer to go in for beet cultivation. Beets will grow anywhere, and require very little attention.

—Fort William, Ont., Notes.—During the past week the freight business at the C. P. R. sheds has been very brisk, the steamers Athabasca, Majestic, Manitoba, Ames, Arabian and Ottawa arriving with heavy loads of merchandise, with the boats discharged in the sheds and are taking out considerable flour, etc., together with grain on their return trips. Over 300 men are employed in the freight sheds and the pay roll for this month is estimated about \$14,000.—Contractors Loomis & Son are rushing the building of the new C.P.R. electric power house with a gang of 70 men, including 15 bricklayers. The contractors say they expect to have the building all cased in within a week's time.—Dr. Hamilton, who this summer bought 103 acres of land on Island No. 2 for about \$4,000, was offered \$80 an acre for the block, but refused the offer. He has named it Brooklyn and expects the G. T. P. to locate their works on part of this land.

—A London cable states that Canadian Emigration Commissioner has received over 150 favorable replies to the following questions put to delegates to the Montreal Congress of the

Chamber of Commerce and other prominent Englishmen who have visited Canada. First—What is your opinion of Canada as a field for investment of British capital? Second—As a permanent home, suitable for the British emigrant? Third—What is your impression of the progress and development of Canada? Lord Brassey was highly favorable. T. A. Brassey says that until Canadian taxpayers contribute to the defence of the Empire he prefers British capital to be invested in Britain. The vice-president of the Bedford Chamber of Commerce says of Canada: "It is a splendid field for investment." A member of the Chamber of Commerce of Dublin says:—"It is pre-eminently an encouraging field for investment." The vice-president of the South of Scotland Chamber of Commerce urges changes in the law to secure greater protection for investors and also in bankruptcy laws.

—The Detroit Board of Commerce at a recent general meeting urged the immediate reconvening of the Joint High Commission for the purpose of negotiating a new reciprocity treaty with Canada. The resolution says:—"The disappointment of the Canadian people at the failure of the British Government to grant reciprocity advantages corresponding with their own preferential tariff, and the purpose of the Canadian Government to take the initiative in re-convening the Joint High Commission, combine to make this an opportune time for entering anew upon negotiations looking to reciprocal trade agreements; while the growing independence of Canadian industries, the possible adoption of a system of preferential tariffs applicable to all British colonies and dependencies, and the movement for raising the Dominion tariff, especially upon our manufactured goods in case a reciprocity treaty is not negotiated, all give warning of the danger of delay."

## HART & LEVY, Ltd.

Wholesale  
and  
Export**Clothing  
Manufacturers**OF HIGH CLASS CLOTHING ONLY,  
FOR MEN AND YOUTHS.Special prices to Canadians under the New Preferential Tariff,  
33½ p.c., in favour of Canadians.**. Leicester, England .**



**Increasing in Popularity**  
**Moderate in Price**  
**Unshrinkable**

**“ALPHA”  
 Underwear**

WHOLESALE ONLY FROM

**T. H. DOWNING & Co.**

Manufacturers,

**LEICESTER, Eng.**

ALSO . . .

103 & 104 Wood Street, LONDON.

CARDIFF, LIVERPOOL and MANCHESTER.

Price Lists, Illustrated Booklets, Circulars,  
 &c., Mailed free on application.

—Hamilton News.—The Hamilton, Grimsby and Beamsville Electric Railway Co. is making important changes in its bonds. Nine years ago, when the road was built to Grimsby, bonds to the amount of \$85,000 were issued. These are now being taken up and replaced with bonds amounting to \$150,000, covering the entire line.—Mr. B. A. Kennedy, of the International Harvester Co., expresses surprise that local capitalists do not build houses to meet the demand here. The harvester company has 700 men at work, and the number is being added to daily. It is announced that the executive has determined to continue the enlargement of the Hamilton works to keep pace with the demands of the business, and conservative estimates are that this will mean that there will have to be large additions made within a very short time.—A scarcity of apple barrels confronts the fruit shippers, and we learn of many growers having been seriously disappointed as a result.

—The last report makes the condition of wheat in Great Britain 85.7, against 92.8 last year, or over 7 points decrease. Based on the above, the indicated crop is 46,250,000 bushels, against 58,200,000 last year, being 12,000,000 decrease, or 21 per cent. Russian wheat exports since August 1 have been 34,940,000, against 27,193,000 last year, or 7,750,000 increase. Corn exports since January 1 have been 14,073,000, against 36,282,000, or 22,000,000 decrease. Danubian wheat exports since August 1 have been 15,018,000, against 16,768,000 last year, or 1,750,000 decrease. Corn exports since January 1 have been 18,240,000, against 53,818,000, or 35,500,000 decrease.

Indian shipments of wheat:

	Last week.	Previous week.
To U. K., qrs. . . . .	198,000	115,000
To Cont., qrs. . . . .	33,000	34,000

Argentine shipments to U. K.:

Wheat, qrs. . . . .	14,000	.....
Maize, qrs. . . . .	145,000	123,000

Argentine to Cont.:

Wheat, qrs. . . . .	1,000	200
Maize, qrs. . . . .	81,000	122,000

Argentine reports from the districts are very encouraging, prospects at present being considered better than last year.

—Official reports give 279 commercial failures this week in the United States, not including the seven bank failures, against 208 commercial failures last week, 239 the preceding week and 230 the corresponding week last year. Liabilities of commercial failures for the first half of October were \$10,585,963, against \$8,345,614 for the corresponding period last year. Failures in Canada number 26, against 28 last week, 17 the preceding week, and 22 last year. Of failures this week in the United States 104 were in the East, 69 South, 74 West, and 32 in the Pacific States, and 93 report liabilities of \$5,000 or more.

—The imports of cotton and woollen manufactures in Cape Colony have so far this year undergone a marked expansion.

**Sedgley, Tyler & Co.,**

Wholesale and Export Manufacturers,

Fleet Street Building, - LEICESTER, England

**SPECIALITIES**

Popular Prices.

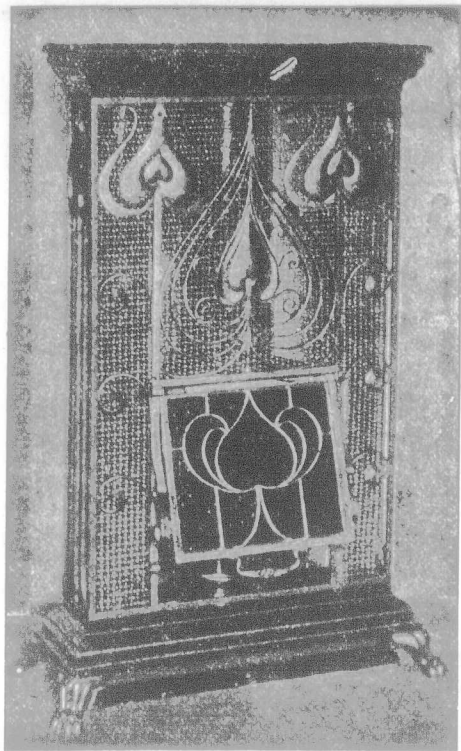
Ladies' Fine Boots and Shoes.

School Boots:—Boy' and Girls'.



These Shoes are made for the Canadian market, under the New Preferential Tariff of 33 1/4 p.c. in favour of Canadians.

Telegrams: "WARMNESS, London."



C 8. Inclusive Price, £12 12 0.

## "LUX-CALOR"

Ritchie's Patent  
Condensing Gas Stove.

No Flue Required

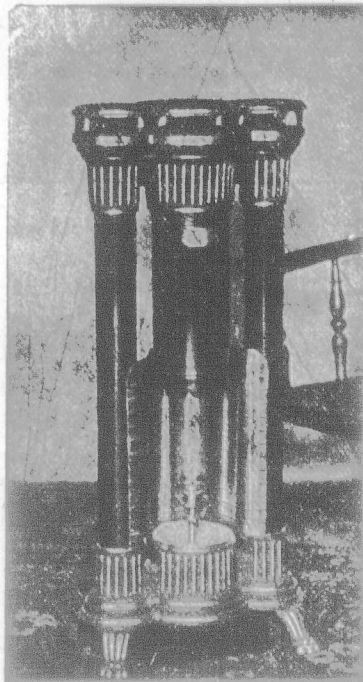
Supplied to His Majesty the King at Buckingham Palace; The Bank of England; the Mansion House; the Guildhall; the Society of Arts; the Royal Observatory, Greenwich; the London County Council; the Metropolitan Fire Brigade; the Stock Exchange; "The Lancet" Office; and the principal Gas Companies of the World.

### RITCHIE & CO.,

Contractors to the  
London Gas Companies.

46 Hatfield Street,  
SOUHTWARK, S.E., London, Eng.  
(Near Blackfriars Bridge.)

Special prices to Canadians under the New  
Tariff, 33 1/4 p.c. in favour of Canada.



D 8. Inclusive Price, £4 5

The latest returns are those relating to the six months ending with June last, during which period the imports of cotton manufactures amounted to £1,080,000, and those of woollen manufactures to £396,000, these figures comparing with, respectively, £878,000 and £303,000 for the corresponding period of last year. On the other hand, there has been a decline in the imports of linen manufactures—from £63,000 in the first half of 1902 to £53,000 in the six months ending with June last.

—Of the apple crop of Nova Scotia, which this season will give 500,000 barrels for export to England, says a Halifax letter, 155,000 barrels have already been shipped, the steamer

St. John City, which sailed Saturday, taking 18,000 barrels. The remaining 350,000 barrels will be shipped between now and the middle of March, when the Australian apples begin to arrive. The average price netted by the Nova Scotia growers this season is \$3 per barrel, which will make one and a half million dollars this year for the apple growers of this province who located in the Counties of King's and Annapolis.

—A cable from Calcutta states that the Government's revenue from opium this year is £500,000 above the estimate. The Manchurian situation has raised the price of the drug.

WORKS: Poplar, Limehouse, and Millwall.

TELEGRAMS: "Locklanceo, London," or "Sonjon, London."

CODES: A B C, 4th Edition, A 1, and private.

—Locke, Lancaster—

and W. W. & R. Johnson & Sons, Ltd.,

94 Gracechurch Street,

LONDON, Eng.

Lead Manufacturers  
and Desilverisers.

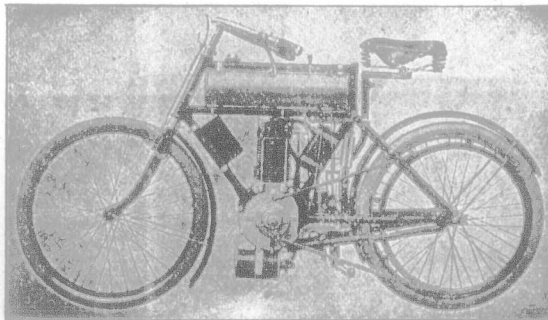
#### MANUFACTURES:

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

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

CANADIAN REPRESENTATION ARE NOW BEING ARRANGED FOR

THE "BAT" ENGLISH MADE



## Motor Bicycle.

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

2 1/2 H.P. <b>\$225</b>	Verticle Engine. Patent "Grip" Pulley.	2 1/2 H.P. <b>\$245</b>
----------------------------	---	----------------------------

SPECIAL ITEMS:

Spring Frame—\$25 extra. Patent Instantaneous Switch—\$1.85 each. Patent Belt Fastener—\$1.50 per dozen. Patent Rawhide V Belt—50c. per foot run. Write for Terms, Particulars or Certificate of Representation.

The BAT Motor Manufacturing Co.,  
53, Beckenham Road, S.E., London. Eng.

**THE STANDARD ASSURANCE CO.** ESTABLISHED 1825.  
OF EDINBURGH.  
HEAD OFFICE FOR CANADA, - MONTREAL.  
Invested Funds, \$51,794,368  
Investments under Canadian Branch, 18,500,000  
(WORLD WIDE POLICIES.)  
Assurances effected on 1st class lives "Without Medical Examination."  
Apply for full particulars D. M. McGOWN, Manager.

**T**HE CANADA LIFE'S new business for the first half of 1903 exceeded that of any similar period 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.  
171 St. James Street, MONTREAL.

**NORTHERN ASSURANCE CO'Y.**  
INCOME AND FUND 1902

Capital and Accumulated Funds, :::	\$44,635,000
Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds	7,235,000
Deposited with Dominion Government for the security of policy-holders	283,500

Head Offices:—London and Aberdeen.  
Branch Office for Canada, Montreal, 1730 Notre Dame St.  
Manager for Canada.—ROBERT W. TYRE.

FIRE. LIFE. MARINE.

**G. ROSS ROBERTSON & SONS,**  
General Insurance Agents and Brokers  
ESTABLISHED 1865.  
BELL TELEPHONE BUILDING,  
MONTREAL.  
Telephone - Main 1277. P. O. Box 994  
Private Office, " 2822.

**THE CANADIAN Journal of Commerce.**

MONTREAL, FRIDAY, OCTOBER 30TH, 1903.

SEPTEMBER BANK STATEMENTS.

The bank statement for September does not realize what was anticipated in regard to the currency question, but presents a situation as regards loans which was not expected. Bankers, twelve months ago, were becoming quite nervous over the active demand for notes, which was draining their supplies to such an extent as to have left a number of them without any available margin for further issues. Hence these banks were issuing the notes of those of their neighbours whose circulation was not in such great demand. The situation as regards

Insurance.

**PHENIX ASSURANCE CO'Y., Ltd.**  
OF LONDON, ENG.  
Established in 1782. Canadian Branch Established in 1884.  
No. 164 St. James St.  
MONTREAL, P. Q.  
**PATERSON & SON,**  
Agents for the Dominion  
City Agents:  
E. A. Whitehead & Co. English Dept.  
A. Simard. French Dept.  
R. Weldon. " "  
E. Lamontagne, " "

**Caledonian... INSURANCE CO.**  
The Oldest Scottish Fire Office;  
Canadian Head Office, MONTREAL.  
**R. WILSON-SMITH**  
FINANCIAL AGENT.  
Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.  
STANDARD LIFE CHAMBERS,  
160 ST. JAMES STREET, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**  
Established 1824. CAPITAL, - - \$10,000,000  
Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO. JAS. BOOMER, Manager.  
T. D. RICHARDSON, Assistant-Manager.  
EVANS & JOHNSON, Resident Agents, MONTREAL.  
1728 Notre Dame St.

**The IMPERIAL LIFE ASSURANCE Co.**  
**HAS** The Largest Government Deposit  
**AND** The Largest Average Policy  
Of any Canadian Life Company, thus showing the security and the quality of its policyholders.  
A very interesting renewal contract will be offered to a few first-class agents. Write  
**E. S. MILLER, Provincial Manager,**  
LIVERPOOL & LONDON & GLOBE BUILDING.  
**MONTREAL, Que.**

currency at this period of last year compared with the present stands as follows:

	Sept. 30, 1903.	Sept. 30, 1902.	Inc. or Dec. in year.
Circulation	\$63,741,270	\$60,965,801	Inc. \$2,775,469
Margin left	14,315,920	10,118,549	Inc. 4,197,371
Increase since June 30.	4,875,425	7,012,758	Dec. 2,137,333

The expansion of note issues this season has, so far, fallen considerably below that which took place in 1902 between June and September, but there is still time for the demand to run up the output of notes so as to heavi-

# Mutual Reserve Life Insurance Company.

FREDERICK A. BURNHAM, President.  
305, 307, 309 Broadway, NEW YORK.

## Certificate of the Valuation of Policies

Three and One-half and Four p.c.  
STATE OF NEW YORK INSURANCE DEPARTMENT.  
ALBANY, N.Y., February 26th, 1903.

I, FRANCIS HENDRICKS, Superintendent of Insurance of the State of New York, do hereby certify that the Mutual Reserve Life Insurance Company, of the City of New York, in the State of New York, is duly authorized to transact the business of Life Insurance in the State.

I further certify that in accordance with the provisions of Section Fifty-two and Eighty-four of the insurance law of the State of New York I have caused the policy obligations of the said Company, outstanding on the 31st day of December, 1902, to be valued as per the Combined Experience Table of Mortality, at Four per cent. interest, and the American Experience Table of Mortality, at Three and one-half per cent. interest, and I find the net value thereof, on the said 31st day of December, 1902, to be Four Million Forty-five Thousand, Six Hundred and Thirty-seven Dollars, as follows:

Net Value of Policies.....	\$4,045,687
“ “ “ Additions.....	“ “ “
“ “ “ Annuities.....	“ “ “
Less Net Value of Policies reinsured.....	\$4,045,687
	<u>\$4,045,687</u>

IN WITNESS WHEREOF I have hereunto set my hand, and caused my Official Seal, to be affixed, at the City of Albany, the day and year first above written.

FRANCIS HENDRICKS, Supt. of Insurance.

Total Payments to Policyholders, \$54,567,512 00  
Surplus to Policyholders, - - - 519,712.42

# 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.

ly reduce the margin of \$14,315,920. This expansion, however, is most unlikely to proceed so far as to compel the banks to acquire a stock of Dominion notes under the new regulation. The very fact that they have this resource will enable them to utilize their own powers to the utmost, which, in the absence of power to acquire a supply of Dominion notes, they could not do with prudence.

The increased amount of paid-up capital since the Fall of 1902, about 7 millions of dollars, has therefore been a very valuable addition to their note issuing powers; indeed, without such increase they would have been embarrassed by deficiency of currency to meet the demand.

The deposits on demand rose in September from \$111,735,920 to \$116,701,497, an increase of \$4,965,577. This is to be accounted for by the increase of \$4,991,073 in current loans and discounts, the proceeds of which went to augment the demand deposits which represent the balances at credit of current accounts, which were, or will be, drawn upon at a later date. Last year the current loans in September were increased to the extent of \$6,906,500, and the demand deposits by \$6,311,400; this correspondence between the increase in discounts and in demand deposits being a common occurrence. The increase of deposits payable after notice is usually not large in September: last year it was only \$761,282, and this year \$1,310,300. These deposits are drawn upon at this season for harvest purposes, so the balance

left between these withdrawals and new deposits leaves usually a small increase. During September the deposits are still \$2,650,020 less than in September, 1902. 391,668, an increase of \$682,157. These outside deposits are still \$2,650,020 less than in September, 1902.

The most marked change shown in the September bank statement is the reduction in amount of call and short loans from \$52,139,367 "in Canada," and \$49,853,547 "outside Canada," severally to \$41,650,056, and \$36,538,040, a reduction of call loans in Canada to amount of \$10,489,311, and a reduction of these outside to the extent of \$13,315,507. These decreases in call and short loans since September, 1902, make an aggregate reduction of \$23,804,818, a sum which accounts for a good deal of the squealing which has been heard in stock operating circles, as, no doubt, this reduction has been accompanied and effected by liquidating stocks held by banks on margin, which had to be sold. The banks have been sharply condemned for not holding on to stocks when the margin was exhausted or falling below what was considered to be a desirable limit. If, however, bankers engage in this class of loans they must be allowed to conduct it as they prefer and decide. They are under no obligation to lend money on stocks, and whoever borrows from them on such securities is fully informed as to the conditions to be observed and the risks run by non-compliance with the bankers' terms. When a call for more money is made to cover the margin agreed upon, the borrower has to take his chance of being sold out, and if this is done in accordance with the agreement he has no just ground for complaint against the bankers, though he may have against those operators on 'Change who have driven him into such a tight place.

The discounts in September rose from \$368,641,999 to \$373,633,072, an advance of \$4,991,073, making the increase during the twelvemonths \$70,114,849, which is an unprecedented expansion. Between 1901 and 1902 the increase was only \$17,322,699. For the current loans in one year to have increased to an extent nearly equal to the total amount of the paid-up capital of all the banks is certainly a remarkable expansion, and its parallel could not be found in the banking record of any other country.

The following is our usual comparative statement, and the complete bank returns will be found on a later page:

### THE BANK STATEMENTS.

	Sept., 1903.	Aug., 1903.	Sept., 1902.	Sept., 1898.
Capital authorized .. . . .	97,046,666	97,046,666	81,626,666	75,458,685
Capital subscribed .. . . .	79,008,656	78,719,157	72,162,016	63,170,654
Capital paid-up .. . . .	78,057,190	77,617,886	71,084,350	62,074,078
Reserve fund .. . . .	48,897,498	48,280,780	41,130,286	26,131,909
<b>LIABILITIES.</b>				
Notes in circulation .. . . .	63,741,270	60,414,740	60,965,801	35,128,626
Due Dominion Government ..	4,198,123	3,185,106	3,287,338	2,310,384
Due Provincial Govts. . . . .	2,688,173	2,937,010	3,588,244	2,937,348
Deposits on demand .. . . .	116,701,497	111,735,920	112,001,084	61,245,902
Deposits after notice .. . . .	275,081,027	273,770,645	247,813,411	104,004,598
Deposits outside Canada .. .	35,391,668	34,709,511	38,041,688	.....
Loans on bks in Canada, sec..	515,428	474,534	549,635	64,000
Depts on demand in Can. bks..	4,553,233	4,591,695	3,883,122	2,621,736
Due agencies in U.K. . . . .	3,863,586	5,887,935	3,596,826	5,312,704
Due agencies abroad .. . . .	1,423,813	1,386,563	1,981,261	221,989
Other liabilities .. . . .	10,732,913	10,900,702	12,453,800	222,623
Total liabilities.. . . .	<u>518,890,806</u>	<u>510,054,432</u>	<u>488,112,355</u>	<u>214,101,254</u>

ASSETS.				
Specie . . . . .	14,717,111	14,232,456	12,501,727	7,316,292
Dominion Notes . . . . .	30,330,480	29,280,503	23,145,990	12,898,359
Deposits securing circulation . . . . .	3,130,844	3,130,844	2,792,166	1,818,448
Notes & cheques on other bks. . . . .	18,969,250	16,993,887	19,165,894	6,989,379
Loans to other bks in Can., sec. . . . .	515,428	474,534	549,633	38,385
Depts on demand in Can. bks. . . . .	5,727,632	5,321,131	4,560,500	3,422,803
Due from bks, etc., in U.K. . . . .	5,936,832	3,818,961	6,348,566	4,243,676
Due from foreign bks, etc. . . . .	18,240,336	16,414,917	15,299,173	13,451,888
Dom. and Prov. Govt. sec. . . . .	11,142,682	11,498,222	9,680,032	3,188,572
Can. municipal & other pub sec. . . . .	11,701,393	11,638,712	14,419,232	9,545,092
(Not Dominion.)				
Railway and other sec. . . . .	37,837,826	37,275,341	35,864,715	6,017,717
Call loans in Canada . . . . .	41,659,956	41,424,670	52,139,367	14,960,190
Call loans outside Canada . . . . .	36,538,919	38,942,855	49,853,547	.....
Current loans in Canada . . . . .	3,373,633,672	368,641,999	303,518,223	204,654,480
Current loans outside Canada . . . . .	24,118,210	22,450,523	.....	.....
Loans to Govt. of Canada . . . . .	.....	.....	.....	.....
Loans to Provincial Govts. . . . .	1,471,990	1,265,950	3,759,210	1,335,120
Overdue debts . . . . .	2,942,238	2,163,506	1,969,702	2,952,723
R. E. besides bk premises . . . . .	787,154	836,722	826,606	909,841
Mortgages on real estate . . . . .	717,954	725,372	815,963	652,111
Bank premises . . . . .	8,625,443	8,438,438	7,161,593	4,977,733
Other assets . . . . .	6,747,406	8,663,097	10,683,869	1,465,672
Total assets . . . . .	2,656,704,532	646,610,915	610,927,964	300,918,049
Loans to directors & their firms . . . . .	11,578,494	10,960,294	10,288,365	7,762,892
Average specie for month . . . . .	14,449,361	14,106,127	12,761,962	7,369,449
Av. Dominion notes for mo. . . . .	29,264,103	29,016,004	22,751,072	12,953,910
Gr'tst circulation during mo. . . . .	65,089,739	61,000,333	61,682,502	36,112,480

#### IRON AND STEEL MANUFACTURE.

In a series of articles on the iron and steel industry in these columns in the autumn of 1901, we pointed out one of the great advantages possessed by the U. S. Steel Corporation in owning practically inexhaustible deposits of ore on the shores of Lake Superior. These deposits, requiring merely the work of the steam shovel, are so convenient for loading on the steamboats, that it was boasted at the time the great corporation could readily dispense with any protection to their industry afforded by the high tariff of the U. S., and even then undersell the whole world—the eyes of the spouting controllers being most directed towards the United Kingdom. When the works, as contemplated, were removed to the shore of Lake Erie, thus saving the haulage inland to Pittsburg and elsewhere, there could be no doubt whatever of their being able to defy all competitors. When the further advantage to be derived through the co-operation of workmen who were persuaded into investing a portion of their earnings in the shares of the corporation from time to time, was taken into account, it was surely to be expected that nothing could oppose the progress and prosperity of the gigantic enterprise. Not one of all the men whose liberal earnings enabled them to become partners, as it were, in the business, could have any idea that their holdings would, in a couple of years, have so fallen in value as to wipe out every dollar of their investment. The common stock, which, in August, 1901, was in the 40's, is quoted to-day at 14 cents in the dollar. This is a taste of property ownership which the workmen can doubtless appreciate when their former attitude to their employers is remembered—an ironical ruse which none of the great managing directors could have had any idea of when proposing to give each man a proprietary interest in the business.

The condition of the industry in Canada, also, is not as satisfactory as desirable. A writer behind the scenes in Ottawa who acts occasionally as "Our own correspondent" for the London Economist, deals with the question at some length lately. He is certainly in a position to know much of what are known as the Clergue enterprises at Sault Ste. Marie on the Canadian side of that river, so often referred to in these columns. A few years ago, Mr. Clergue, a Maine (U. S.) lawyer, who had promoted large undertakings there and in Persia, took hold of the water-power which the town of Sault Ste. Marie had constructed, as a means of "Booming" itself, and erected factories of various kinds with the help of capital from Philadelphia. Later, he built a water-power on the American side, and started factories there as well. About \$27,000,000 have been sunk in these ventures, which include a railway known as the Algoma Central, together with pulp mills, saw mills, chemical works, car shops, foundries, blast furnaces, a steel rail plant, and what not. Speyer and Co., the New York bankers, have foreclosed for a loan of about one-fifth of that sum, and, no fresh capital being forthcoming, the works have been shut down.

Special interest was taken in Mr. Clergue's attempt to manufacture steel rails. The Dominion Government had promised to put a duty of \$7 per ton on foreign rails—the American tariff rate—so soon as he could satisfy them of his ability to supply the Canadian demand, which, now that the construction of the Grand Trunk Pacific is assured, may be reckoned at 100,000 tons per annum. Meanwhile, he had the immediate benefit of the bounties on pig-iron and steel, his raw material. The erection of furnaces was commenced in 1901, but steel was made early in 1902 from American pig. Shortly afterwards, he began making steel rails, but, after producing about 30,000 tons, the mill was closed pending the completion of the furnaces. Then came the financial troubles, since which nothing more had been done. There is an iron mine at Michipicoten, 120 miles up the Lake Superior shore, but the ore is said to contain too much phosphorus. Curiously enough, while the most valuable deposits of iron ore in the United States are found on the American shore of Lake Superior, none of any great merit have yet been discovered on the north or Canadian shore.

The Dominion Iron and Steel Company, whose works are at Sydney, Cape Breton, has also had a rather unfortunate experience. It began producing steel from its new open-hearth plant at the back-end of 1901, and in 1902 turned out 100,000 tons of basic steel ingots and castings, and 80,000 tons of blooms, billets and slabs. Until the recent drop in prices, it was selling in the United States, where the home mills could not meet the home demand; henceforth, however, it will have to depend in the main on the Canadian market, which, when the inevitable reaction arrives, is likely to be invaded, notwithstanding our high duties by the Americans with their "dump" prices. This company has not attempted to manufacture steel rails, but is devoting itself to the production of structural steel.

Two or three years ago the managers of the concern, since succeeded by others, astonished the iron world in America by announcing that pig-iron could be made at Sydney for \$5 per ton, or a trifle over, and rails at a proportionally low cost. The estimate was

entirely too optimistic. The actual cost of producing pig at Sydney is found to be higher by a good deal than at most American furnaces. The ore in principal use is brought from Newfoundland, but has to be mixed with other imported ore of a higher grade, which, of course, enhances cost. The predictions of abnormally cheap production had the effect along with other causes, of stimulating speculation in the shares of the company which had allied itself with the Dominion Coal Company and had guaranteed its stock. The latter was "boomed," too, but an accident in one of the collieries put a stop to the inflation, and last fall, when values of every kind began to drop, the securities of both companies experienced a heavy decline. The union of the two has lately been dissolved. At present, about all that can be said of the Dominion Iron and Steel Company is that its manufacture of steel is still, to some extent, in the experimental stage, but prospects of ultimate success are brighter than they were a few months ago.

We have levied high duties on foreign iron and steel since 1887, yet all told, there are only fifteen completed blast furnaces in Canada, with one-third or more idle. The production of pig-iron in the last calendar year was 320,000 tons, that of steel of all kinds 190,000 tons. Without doubt, there has been a satisfactory growth in production; on the other hand, there is no means of ascertaining what it has cost the consumer. The cost in bounties alone has been considerable. Beyond conditionally promising a duty on steel rails and granting a bounty on structural steel, the Government has not touched the iron tariff since 1897; but there is sure to be a cry for increased protection when American concerns like the Steel Trust begin unloading.

Geologists report that there are large deposits of iron ore on the projected route of the Grand Trunk Pacific at points east and west of Lake Abitibi, some 220 miles north of this city. There are also deposits of copper and nickel. Iron ore, not unlike that of Newfoundland, has been discovered in a group of islands in James Bay, and is being worked by Americans, who will ship it out by Hudson's Strait. Unfortunately, with the exception of scattered beds of lignite, there is no coal in that northern region, at least, none has yet been found. The Grand Trunk Pacific, on entering the Rocky Mountains, will traverse a country rich in steam and coking coal, which extends almost the whole way to Port Simpson. But there does not appear to be iron there, though gold exists in the Omenica district and elsewhere.

The fact that most of the coal and iron in Canada is found at the extremities of the country, in Nova Scotia at the east and British Columbia at the west, whilst almost all the manufactures are carried on in Ontario and Quebec, accounts in part, no doubt, for the slow development of the iron industry. The prophecies of those who gave us the first protective iron tariffs have certainly not been fulfilled. Our resources of coal and iron are not comparable to those of the United States, and sober judges doubt if, after all our boasting, we shall ever be able to cut much of a figure in the world's market.

Great efforts are being made by Mr. Clergue and some associates to set the various factories and operations on their feet again, and if one did not remember Mr. Clergue's former use of the press while he was all the

time sitting on the ragged edge of nothing, we should have comfort in reading what has been published for some days lately. It is to be hoped, however, that the great industries at the "Soo" may receive the assistance named and prove of permanent value, not only to the inhabitants, but to the country at large.

#### THE LATE SESSION OF PARLIAMENT.

After sitting 227 days Parliament was prorogued on the 24th inst. Not a few members of the House of Commons repented of their folly in contesting a constituency in order to acquire the miserable experience of attending to parliamentary duties at Ottawa from March to October. To some, of course, this was a mode of earning a living as, out of the Sessional Indemnity or allowance, there are quite a few M.P.'s who save enough to carry them on for the rest of the year. A long Session is a serious drain on such members, as it is also on those who are in business needing their personal attention; farmers also detest the system by which they are kept away from home during harvest-time.

Not a member of either House likes a long Session; yet who are responsible for its length but themselves? If all who abominate being kept so long in Ottawa were to make up their minds to get through the business in two months, as a rule, this period would be found amply long enough for a Session, though it would necessitate a shortening of some members' tongues, whose looseness is the real cause of long sessions. Long speeches are caused by members talking without preliminary thought; if they prepared their speeches, assuming them to have sufficient education for the work, they would say in half an hour all that is relevant to the issue, whereas the custom is to jump into a debate without study, and rely upon their gift of loquacity to continue talking several hours. What they have said is condensed into a score or two of lines of print by the reporters of the Press. Parliament in Canada is altogether too much given to mere talk, and altogether too indifferent about attention to business.

Although dozens of divisions took place, not the slightest sign occurred of there having been any effect produced on the division by the long speeches made by members on both sides of the House. The Government party voted solidly for the Government measures, and the Opposition party voted as solidly against such measures.

With all due respect to the dignity of Parliament, we would suggest as a plan to shorter Sessions, that another House of Commons Chamber be constructed, so that the so-called debates might be carried on simultaneously in the two Houses; in one the Government party could carry on the discussion, and in the other the Opposition party could have full swing. By this new system the same results would be arrived at as under the present plan, and every Session would be shortened by one-half—probably, indeed, by three-fourths—while a great saving would be effected in the cost of Parliament.

The two measures which will distinguish the last Session are the Redistribution of Seats Bill, and the Grand Trunk Pacific Railway Bill. The former was essentially, as all such measures must be under the present system, an effort to so re-arrange the boundaries

of certain constituencies as to increase the number of representatives who favour the party in power; in plain English, it was a "Gerrymander Act," designed on the same lines as the one brought in, years ago, by the then Government party, which is now in Opposition. That Act did the Liberal-Conservative party no real service, nor, in the long run, will the Act of last Session serve the party now in power. The electorate resent being moved about into pens like sheep at a fair, and such unfair tactics recoil on those they are intended to serve.

The Grand Trunk Pacific Bill, having passed both Houses, will go into effect. Surveying parties have already been organized to run a line between Winnipeg and Quebec, another from Winnipeg to the Pacific, and a third from Quebec to Moncton. As soon as these sections of the new trans-continental road begin to be built there will be considerable outlays of money, which will have a powerful influence politically by removing the objections raised against this scheme.

During the Session few members raised their reputation as parliamentary speakers. Among the more successful in this respect were: Sir Wilfrid Laurier, the Hon. Mr. Borden, and Mr. E. F. Clarke, Toronto, who, on both sides of the House, is recognized as a rising man. Several injured their reputation by indiscreet, untimely and ill-tempered displays of loquacity. On the whole, while the last Session was one of the most important on record, it will not shine in history for the brilliance of its debates or for its close attention to business.

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#### LABOUR AND ITS EFFECT

"Things are going" Mr. Chamberlain's way, if we are to rely upon information from industrial centres on both sides of the ocean. Employment in Canada is becoming scarcer than usual at this season, and to a greater extent in the United States, partly, it is believed, due to the dread of strikes everywhere. In Montreal buildings have been dragging along slowly, some that should have been closed in for the winter being still exposed to the weather. Contractors are often faced with difficulties and blamed for what they cannot control. Some cases are coming before the courts arising from non-completion of buildings within the time contracted for. It is but rarely that penalties are enforced in these cases, the contractor being generally able to allege sufficient cause for delay. Scarcity of employment may serve to mend matters for a while.

From Great Britain a similar state of things is reported. The Labour Department of the Board of Trade (a ministerial department in England), reports lately that employment continues to decline except in the mining industry and a few lesser lines. Compared with a year ago there is a considerable falling-off in the general state of employment, particularly in the cotton and shipbuilding industries, and the percentage of unemployed members of trade unions is higher than the mean percentage for September in the past ten years. In the 226 trade unions, with an aggregate membership of 558,508, making returns, 32,179 (or 5.8 per cent.) were reported as unemployed at the end of September, as compared with 5.5 per cent. in August, and 5.0 per cent. in the 221 trade unions, with a membership

of 553,870, from which returns were received for September, 1902. The mean percentage of unemployed returned at the end of September during the past decade was 4.5. The total number of workpeople involved in trade disputes which began or were in progress during September, 1903, was 11,577, compared with 29,523 in August, 1903, and 25,059 in September, 1902. The aggregate duration of all the disputes of the month, new and old, amounted to 120,000 working days, compared with 266,000 in the previous month, and 250,300 in the corresponding month of last year. Twenty-four disputes began in September, involving 5,852 workpeople, compared with 19 in August, 1903, and 18 in September, 1902. Definite results were reported during the month in the case of 25 disputes, new and old, affecting 6,476 workpeople. Of these disputes, three, involving 497 persons, were decided in favour of the workpeople; 13, involving 4,237 persons, in favour of the employers, and nine, involving 1,742 persons, were compromised. The changes in rates of wages reported during September affected about 23,000 workpeople, of whom about 5,000 received advances and 18,000 sustained decreases. The net effect of all the changes was a decrease of about \$2,000 per week. The changes of the previous month affected 121,200 workpeople, the net result being a decrease of \$6,500 weekly. During September, 1902, the number affected was 135,000, and the net result was a decrease of \$32,750 weekly. The only changes of importance were decreases affecting 6,850 blast-furnacemen in Cleveland and Durham and West Cumberland, and 1,250 blast-furnacemen and 5,000 iron and steel workers in South Wales and Monmouth. One change, affecting 135 workpeople, was arranged by a conciliation board, and five changes, affecting 14,150 workpeople, took effect under sliding scales. The remaining changes, affecting 8,700 workpeople, were arranged directly between employers and workpeople or their representatives, and of these changes, two, affecting about 2,150 workpeople, were preceded by disputes causing stoppage of work.

A scarcity of labour continued for some time would not fail to affect the fiscal question. The consumer would keep on asking—what mattered it to him how cheap the loaf, if he lacked the wherewithal to buy it?

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#### HARBOUR MATTERS.

Since our last article on the question of harbour improvements and facilities, and the method of the Commissioners' proceedings with those matters, which are of such vital importance to the trade of the port, another development of the management so characteristic of that body, has come about.

A few weeks ago the engineer of the Board was instructed to prepare a report of the comparative cost of an elevated system of railway tracks, as against that of the outlined plan of ramps, bridges and elevated roads to the second storey of the proposed sheds over which the vehicular traffic of the city would, perforce, have to be done. Naturally, it was expected, in a matter of such importance, that such a report would be in detail, and would be made public before it was acted upon. Instead of such a prudent course being adopted, the report was received at the regular weekly meeting last



week, and without being read openly, was referred to a special meeting, which was held with closed doors on Friday last, and nothing was disclosed as to the nature of said report or the disposition of it.

The trade has a deep interest in this matter, for it affects, not Montreal only, but the whole country. It was therefore received as a surprise that at the special meeting of the Board last Tuesday the report in question was made public and a cut-and-dried resolution favouring the conclusions of that report was adopted, in so far that the idea of an elevated system of tracks was discarded, and the surface level for the railways decided upon. The two-storey sheds were adopted by the resolution, but the method by which the second storey would be reached was left for after consideration.

That resolution, concocted in so secret a manner, was only—be it said—carried by a majority of one. Mayor Cochrane was the mover of the resolution, yet he has for long been posing as the champion of the interests of the people of this city. As the question now stands, this cannot be considered as a finality. Those who have the public interests most at heart will yet make themselves heard.

The resolution passed by the majority of one was based upon a report of the engineer, that cannot be considered as fairly impartial or complete. It is specious and one-sided, as every one can see at the first reading. Had the writer of it been asked to make a report on the opposite side of the question at issue, the report might certainly have been of a different nature. The position reminds us of a remark made by one of our most eminent Canadian engineers, since passed away, when he was shown a report by a certain engineer, which antagonized something the said engineer had reported on before—"What is the use of being an engineer unless you can make a report to suit!"

In the report now before us there is a sneer implied at those who have criticised and opposed the policy of the high-level wharves. The writer of that report is unmerciful to himself, for it is not yet ten years since he made an official report to the Harbour Board in his capacity of their engineer—that the high-level wharves could not possibly be considered on account of the great cost and the uselessness of that level unless they were made six feet higher than they are now—when they would be unworkable.

If he was wrong then he may be wrong again; no one man is infallible. The report in question at the present time is a very lengthy one. Words

"Full of sound and fury, signifying nothing."

are used to cloud the weak position taken, one susceptible of being controverted in many respects.

We do not here enter into all the controversial points, but we wish to point out the utter unfairness of the report, as well as the resolution of the majority of the Board, when it is stated that the cost of the elevated railway-tracks would be \$2,000,000, the interest on which at 6 per cent., including cost of maintenance, etc., would be \$120,000 per annum.

Why was not the cost of the ramps, bridges and elevated roadways for vehicular traffic given in the same report and resolution, as the public has a right to expect? Were this shown, it would be found that the difference in the cost would not be great, whilst it is self-evident

that the wear and tear and maintenance must be much greater. Other portions—from beginning to end—bear similar evidence—of a prejudged case—not in the public interest. The reader with an unbiased mind will readily perceive these features.

What interested people will resent is the secrecy with which the resolution was arrived at when a full and comparative report was reasonably expected to be made public—before it was acted upon so hastily.

Whatever the influence that fetters the actions of the members of the Board, they are so erratic and so inconsequential that it is not surprising it does not command that public respect and confidence "so devoutly to be wished."

The majority of the Board seems to be absolutely indifferent to public opinion. Indeed, the public is treated as if such a thing was not, recalling the contemptuous remark of Jay Gould on a celebrated occasion: "I don't care a — for the public!" said the great man.

Last year's Report has not yet been published, and the public know nothing as to the real financial position. There is not another organization in this Dominion—nor perhaps in Christendom—that keeps its financial position so much in the dark as does the one we are discussing.

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#### CONDITION OF THE WATER.

The citizens of Montreal and adjoining municipalities are being "treated" at present to a mixture in their water supply which has been evoking considerable discussion since its sudden appearance some ten days ago. What causes it? Everybody asks, and a few have ventured a reply. To a citizen of St. Louis, Mo., a glass of this water would appear more natural than our best filters could produce, because owing to the confluence of the Mississippi and Missouri rivers at that point the waters of the latter have the same effect on the otherwise clear Mississippi that the late landslide at Buckingham, or the unusually severe north winds, or some other hidden cause, has on our noble team here, the St. Lawrence and Ottawa.

The land-slide appears the more plausible as a reason for the grey muddy water now being drawn so reluctantly through our taps; so perhaps, as there must be a limit to the supply, the quicker we swallow it down the sooner we will be through with it, and be again sailing in "clear water." That this mixture is injurious to health is not borne out by all, for one knowing lady who lived beside the Black Water, crossed the blue ocean and is now braving our own murky yellow substitute, asserts that as the human body is largely composed of clay, nothing healthier than common earth can be eaten, occasionally. Therefore it would seem that those at the end of the taps have been unduly alarmed as to the deadly nature of its contents. Let us at least hope so, while the fickle Buckingham clay is forcing its questionable qualities upon our daily lives.

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—London Clearing House.—Total clearings for week ending October 22, 1903, \$851,813.

## WHAT CANADA BUYS—(61).

We continue publication of a list of the goods imported by our own people during the fiscal year ended 30th June, 1902, with the view of affording information to those of our friends abroad, who may be desirous of opening up or extending business in Canada. This alphabetical list, compiled from the Customs returns, is unavoidably voluminous and will probably run through the greater portion of the "Journal of Commerce" for the current year: it should prove most valuable to those

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

## DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.		ENTERED FOR HOME CONSUMPTION.					
	—Total Imports—		General Tariff.			Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Silk, and manufactures of: Fabrics—								
Great Britain.....	1,480,332			1,143,796	343,138.90		354,550	70,909.99
Hong Kong.....	105			105	31.50			
Newfoundland.....	2			2	60			
Austria-Hungary.....	10,917			10,087	3,026.10			
Belgium.....	148			148	44.40			
China.....	2,565			2,565	769.50			
France.....	437,924			446,148	133,844.40			
Germany.....	248,282			239,964	71,989.20			
Holland.....	1,234			1,234	370.20			
Italy.....	38,948			38,948	11,684.40			
Japan.....	164,123			172,904	51,871.20			
Russia.....	14			14	4.20			
Spain.....				416	124.80			
Switzerland.....	161,115			153,078	45,923.40			
United States.....	96,917			97,718	29,315.40			
Total.....	2,642,626			2,307,127	692,138.10		354,550	70,909.99
Handkerchiefs—								
Great Britain.....	38,201			8,363	2,927.05		30,033	7,008.29
Hong Kong.....	158			158	55.30			
China.....	1,746			1,746	611.10			
France.....	23			23	8.05			
Germany.....	647			647	226.45			
Japan.....	66,210			62,433	21,851.55			
Switzerland.....	677			677	236.95			
United States.....	1,232			1,232	431.20			
Total.....	108,894			75,279	26,347.65		30,033	7,008.29
Hosiery, N.E.S.—								
Great Britain.....	4,700			187	65.45		4,513	1,053.15
France.....	116			116	40.60			
Germany.....	2,729			2,729	955.15			
United States.....	515			515	180.25			
Total.....	8,060			3,547	1,241.45		4,513	1,053.15
Blouses and shirt waists—								
Great Britain.....	1,877			251	87.85		1,626	379.45
France.....	91			91	31.85			
Germany.....	339			209	73.15			
Japan.....	1,082			1,119	391.65			
Switzerland.....	85			35	12.25			
United States.....	5,968			5,968	2,088.80			
Total.....	9,392			7,673	2,685.55		1,626	379.45
Clothing—								
Great Britain.....	126,864			23,996	8,398.60		102,759	23,977.55
Hong Kong.....	263			263	92.05			
Austria-Hungary.....	62			62	21.70			
Belgium.....	69			69	24.15			
China.....	2,466			2,479	867.65			
France.....	7,344			7,420	2,597.00			
Germany.....	7,045			6,362	2,226.70			
Japan.....	22,581			23,155	8,104.25			
Switzerland.....	1,911			1,911	668.85			
United States.....	55,986			55,259	19,340.65			
Total.....	224,591			120,976	42,341.60		102,759	23,977.55

DUTIABLE GOODS.—(Continued.)

ARTICLES IMPORTED.

ENTERED FOR HOME CONSUMPTION.

Countries.	—Total Imports—		General Tariff.			Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Silks and manufactures of—Ribbons—								
Great Britain.. . . . .		485,216		437,164	153,007.40		46,792	10,918.20
Austria-Hungary.. . . . .		336		336	117.60			
Belgium.. . . . .		106		106	37.10			
Cuba.. . . . .		39		39	13.65			
France.. . . . .		130,330		132,620	46,417.00			
Germany.. . . . .		45,300		45,300	15,855.00			
Switzerland.. . . . .		49,240		49,020	17,157.00			
United States.. . . . .		41,925		42,361	14,826.35			
Total .. . . . .		752,492		706,946	247,431.10		46,792	10,918.20

Silk in the gum or spun, not more advanced than singles, tram and thrown organzine, not colored—

	Lbs.		Lbs.			Lbs.		
Great Britain.. . . . .	5,192	10,712				5,192	10,712	1,071.20
Newfoundland .. . . . .	40	49	40	49	7.35			
United States.. . . . .	448	905	448	905	135.75			
Total .. . . . .	5,680	11,666	488	954	143.10	5,192	10,712	1,071.20

Sewing and embroidery silk and silk twist—

Great Britain.. . . . .	21,878		226	56.50	21,652	3,608.83
Hong Kong.. . . . .	104		104	26.00		
China.. . . . .	23		23	5.75		
France.. . . . .	51		51	12.75		
Germany.. . . . .	2		2	0.50		
Spain.. . . . .	4		4	1.00		
United States.. . . . .	9,546		9,546	2,386.50		
Total .. . . . .	31,608		9,956	2,489.00	21,652	3,608.83

Shawls—

Great Britain.. . . . .	700		314	94.20	386	77.20
China.. . . . .	77		77	23.10		
France.. . . . .	1,391		1,391	417.30		
Germany.. . . . .	27		27	8.10		
Japan.. . . . .	68		68	20.40		
Switzerland.. . . . .	407		407	122.10		
United States.. . . . .	185		185	55.50		
Total .. . . . .	2,855		2,469	740.70	386	77.20

Shirts—

	Doz.		Doz.			Doz.		
Great Britain.. . . . .	9	395	3	249	87.15	6	146	34.07
Germany.. . . . .			13	130	45.50			
United States.. . . . .	1	40	1	40	14.00			
Total .. . . . .	10	435	17	419	146.65	6	146	34.07

## GROWTH OF CANADIAN TRADE.

The U. S. "Bankers' Monthly," in discussing the expansion of Canada's trade, says:—"A pamphlet has just been issued in connection with the Congress of the Chambers of Commerce of the British Empire in Montreal, exhibiting what proves to be a most remarkable growth in the trade of Canada in the last few years. It shows that the combined import and export trade of the Dominion has been increased from approximately \$170,250,000 in 1871 to \$381,000,000 in 1901, and that during the last two years it has grown to the striking total of \$467,000,000. The percentage of increase in the last five years is over 65, twice that of the United States, twice and a half that of Germany, and more than three times that of the United Kingdom. In the main the increase recorded has been due to an expanding production of surplus for export, which, of course, correspondingly enhances the total of imports, but the exports have not alone grown in agricultural products but in manufactures as well.

The trade statistics of the United States which have been the marvel of the age are not, strange as it may seem, either in volume or proportion of increase, as great as those of its neighbor when taken in comparison with the populations. The primary incentive to this large and rapid expansion in Canadian trade has been in the improvement of internal transportation and the opening of the great Northwest to settlement. Foreign capital has been freely spent in the construction and improvement of railroad facilities and waterways. In 1871 the entire railroad mileage of Canada was little more than 2,500 miles. After the construction of the Canadian Pacific this was increased to 14,000 miles. Now it is estimated that over 20,000 miles with large important extensions in progress. Immense sums have also been spent in improving water communication. Owing to this the shipping engaged in Canadian trade increased from about 13,000 tons in 1871 to over 70,000 tons in 1902.

The large proportion of trade to people is due to the fact that population has not kept pace with the opportunities presented. While manufacturers and industries in general keep pace with the population, agriculture production can, and has in this case, increased out of all proportion to the inhabitants. It is here that the great surplus production of Canada is to be found, in the natural products of the soil; the opening of vast and prolific areas of uncultivated land. As the value of the exports of a country must be settled by the imports principally, it is seen that the trade of Canada has grown in spite of the tariff, only that it has grown far more rapidly under the moderate schedule, existing the last twenty years, than it did before.

## NEW WHEAT MARKET.

While Canadians have not, it appears, attached much interest to the recent utterances of Mr. J. J. Hill, of railway fame, in his predictions that China and Japan would, ere long, take all the surplus wheat that American could raise, a more impartial report is now before us, at least from a shipper's point of view:—"That there is a great market for Manitoba wheat in Japan, and that Canada is neglecting Japan in her anxiety to gain European trade, is the belief of Mr. Tatsz-Goro Nosse, the Japanese Consul-General for the Dominion. In a recent interview, he said: There is a great prospect for Manitoba flour in the Japanese market. You have been so busy with your own development that you have had little time to look around, and your wheat and flour has apparently followed the natural route to England and Europe. But is it so really? Japan is only two weeks from Winnipeg, by the present C. P. R. service, and if 20-knot replaced the present 15-knot boats, the time would be reduced to ten days, or, in other words, Yokohama would be nearer than Liverpool. People have the idea that Japan is a great way off, with a waste of rock and sand and ocean between, but the natural outlet and the natural market of the Saskatchewan and Alberta wheat fields will, in time, be the Pacific and the Orient.

It is only since 1880 that wheaten bread has been used in Japan. Rice was the national food until then, but wheat is gradually becoming the food of the people, and though we cannot grow it ourselves, our fertile and irrigated fields provide so profitable an export rice trade, that we can well afford to buy your wheat flour. This, at present, all comes from the States. The value of this import, for the first six months of this year, was a million and a half dollars, and those figures represent but the infancy of the trade.

Manitoba has a great opportunity to reach out and take hold of this trade. Make a start now in this young market, and you will have an enormous dumping ground later on, not only in Japan, but in Korea, China and Siberia. I have pressed these views on the Ministers at Ottawa, who sent commissioners to the National Exhibition at Osaka, where they demonstrated by actual baking, and other tests, the great superiority of Canadian to American flour. You see the American flour comes principally from Oregon, and is ground from soft wheat. As soon as our people realize the greatly superior quality of Manitoba hard wheat flour, they will buy it, although it is a little higher in price. The Americans have got hold of the market now—they are a pushing people, but I hope to see Canadians grasp the great potentialities of the trade, not only with Japan, but with the whole Orient. It must be remembered that China is practically a virgin market, for only the coast lines have been exploited.

There is a good market, too, for beef, ham, bacon, hides and tallow and butter.

Speaking of the crisis, he said: "The last thing Japan desires is war, and you may be certain that she will do nothing to provoke a contest. If her policy had been otherwise, she might, at any time within the last two years have brought matters to a head—for she has been perfectly prepared. However, she is content to bide her time, relying perhaps on Russia backing down, as, indeed, is her habit, when she fancies her opponent holds the stronger hand. Unfortunately, no faith can be put in Russian assertions or promises. She will pursue the opportune course, regardless of the most solemn engagements. She has undertaken to evacuate Manchuria, and has postponed the date from time to time, until the 8th of this October was fixed. But she still sits there. Manchuria in itself is not worth much. It is flat, prairie country, but not adapted to wheat growing, and there are no minerals worth mentioning. The principal crops are beans and millet. But Russia in Manchuria is a menace to the whole Chinese Empire, and, therefore, to the balance of power in the East.

As to Russian encroachment or ambitions in Korea—that is merely a politic diversion to attract attention from Manchuria. Russia knows that any real threat to Korean independence would be regarded as a *casus belli* by Japan. For the neutrality of Korea is as essential to Japan as that of Ireland to Great Britain. A preponderating Russian influence there too would effectually turn the balance of power in the Orient, and India, encircled perhaps by Russia, from Constantinople, and Persia to Korea, would be in hazardous jeopardy. For these reasons, there is little reason to fear that Russia will establish herself in Korea for many years to come at least. Korea is confident and ready, but is not looking for a fight. I cannot do better than repeat my advice to you to take right hold of your market now, for it will do much to solve your difficulties of transportation. It will not be long when for every bushel of wheat you sell in Europe you can sell ten in the Orient.

—The Bishop Ridley College, St. Catharines, Ont., was totally destroyed by fire on the 25th instant. The loss on building and contents, separate from personal effects, is estimated at \$42,000, upon which there is an insurance of but \$20,000. The insurance is held by the North British and Mercantile Company in three policies, aggregating \$18,000, part of which is upon the new junior school and its contents on another street. The insurance will not cover the loss by \$22,000. The building was erected in 1864, and was used as a sanitarium for some years. A larger building will now be erected.

## WANT ANOTHER RAILWAY.

A meeting of representatives of the various towns along the front was held at Bowmanville, Ont., recently, for the purpose of arranging for better railway facilities. Among those in attendance were Messrs. J. E. Dymond, Reeve of Campbellford; W. H. Floyd, Mayor, and A. Poe, Clerk of Cobourg; Col. J. Hughes, Newtonville; Mayor M. A. James and Councillors F. H. and J. J. Mason, Bowmanville; County Councillor P. Trebilcock, President of the Bowmanville Board of Trade; ex-Mayor J. B. Mitchell, of the Dominion Organ and Piano Company; C. Reheder, of the Bowmanville Foundry Company; ex-Mayor W. F. Allen and A. Holland, of the Caledonia Mills, Bowmanville; Councillor E. Edmondson, Oshawa; Mayor G. R. Blow and C. King, President of the Board of Trade, Whitby. Considerable discussion took place, in which nearly all present took part, and the meeting was a unit on the question that the time had come when on account of the large increase of business and manufacture they must have increased railway facilities, and that they must look to the C. P. R. for the same. The amount of business from these towns should be an inducement.

It was moved by Councillor E. Edmondson, of Oshawa, seconded by County Councillor P. Trebilcock, of Bowmanville: "That, at this convention assembled, representing the several municipalities of Springbrook, Campbellford, Warkworth, Cobourg, Port Hope, Newtonville, Newcastle, Bowmanville, Oshawa, and Whitby, and is resolved, that by reason of the large increase of business in these municipalities, both in regard to freight and passenger traffic, the time has arrived when a determined effort should be jointly made to improve our transportation facilities, and that a strong deputation be appointed to bring the matter before the Canadian Pacific Railway Company with a view of ascertaining the possibilities of connecting the above towns and municipalities with the system." It was also moved and seconded that the councils of the different municipalities interested do appoint a committee to act as a deputation to interview the Canadian Pacific Railway authorities with a view of inducing the said company to build a line connecting their system with the municipalities mentioned in the previous resolution, said committee to meet at an early date at a place to be called by the chairman.

## GERMAN TARIFF DUTIES ON MACHINERY.

The United States Consul at Chemnitz reports to the Washington Government as follows:—As always happens in a country when the revision of its tariff has been consummated, all parties are not content and strong opposition develops. Chemnitz papers, assuming spokesmanship for the great machine interests of the city, express dissatisfaction with the duty upon machinery. It is contended that not only is the new tariff entirely out of keeping with the high duties imposed upon machinery by other countries, but it also fails to maintain a proper relation between the duty upon the raw materials used by machine builders and that upon the finished machines.

As to the comparative amount of protection offered by the German tariff and that of other nations with which the German Empire enjoys a good export trade in machinery, it is demonstrated that while the new German tariff incorporates a duty of from 3 to 5 per cent., and, in some cases, even as low as 1½ per cent., the American duty averages 45 per cent., while Austria recently raised her duty about 20 per cent., and with certain classes of machinery more than trebled it. Russia, also, has almost doubled her duty on machinery.

The comparative lowness of the German tariff is considered a most serious menace to the machine-building industry of the country. It is urged that the present tariff be amended so as to provide the country with an effective weapon for the conclusion of reciprocity treaties with other nations. The new Austrian tariff, it is believed, will seriously injure the export trade of Germany to that country, which, in 1901, amounted to the considerable sum of £860,000 for machinery and parts of machines. Austria, it is reasoned, has put on her armour in anticipation of commercial wars.

How far these sentiments find support at Berlin is unknown; but since the publication of the new tariff in its final form, criticisms seem to have been strengthening, so that the possibility of more material influence leading to a revision of the present machine duties is by no means precluded.

## COTTON GROWING.

The British South African Company has (says the "Anglo-African Argus") received some excellent samples of cotton grown from Egyptian cotton seed, and are on view at the company's museum in London. The quarterly report of the Amalgamated Association of Card and Blowing Room Operatives has just been issued by Mr. W. Mullin, the secretary, wherein it is stated that the cotton trade is passing through a crisis never equalled since the cotton panic in 1862 to 1834. In consequence of the short supply of raw cotton a stoppage of mills was absolutely necessary. At the present time speculators were holding cotton and keeping it at ruinous prices. The fallacy of placing all reliance on one country for the supply of cotton had for several years been more than noticeable.

The area and suitability of soil and climate to grow cotton is (the report continues) almost unlimitable, and too much support cannot be given to the British Cotton-Growing Association, to enable them to push on with the good work they have in hand. The work already done will, before long, show good results, but it will take a long time, and require a lot of money. It is a matter which the Government should take up, because it will benefit our Colonies wherever cotton-growing is extended to, and be a benefit to this country as well. India is a country in which cotton can be grown in abundant quantities, but the Indian Government have such a lackadaisical fashion of giving any encouragement to the increased growth of cotton that the Association has done its best to bring pressure to bear on the Secretary of State for India, but the result has proved abortive. But this is only another instance, the report continues, of the scant considerations that are paid to anything the cotton trade may ask for from the Indian Government. A new Secretary of State for India may give a little more attention to the desires of the Association, and as the matter is important it should be pressed forward.

## OF INTEREST TO EXPORT LUMBER DEALERS.

The British Vice-Consul at Las Palmas, in his report for 1902, writes:—The bulk of the timber used for building purposes comes from Canada and the United States, but nearly all the cut wood used for crates and cases for the enormous quantities of bananas, tomatoes, and potatoes exported, comes from Norway, ready sawn in shooks, the bundles tied with wire. It is to be regretted that this trade is not in Canadian hands. There seems no reason why this cut wood should not come from Canada, if the lumber firms there would give the matter their attention, and use care and exactness in executing the orders and shipments. The value of the crates and boxes in which the fruit is shipped from the island must total up to some £80,000 per annum, probably more. The import navigation duty on wood from Canada is 3 pestas 50c, or 2s 0½d per 1,000 kilogs., while from Norway the duty is only 2 pesetas 50c, or 1s 5½d per 1,000 kilogs. However, considerable orders have now been sent to Canada, and there is little doubt but that, from the samples I have seen and the prices quoted, Canada can well supply all that is wanted in wood by the fruit shippers.

—Letters patent have been issued to a party of Winnipeg, Chicago and Minneapolis capitalists, who sought incorporation as the Union Stock Yards Company. The company is empowered to establish stock yards in Winnipeg, and will have a capital stock of \$150,000.

QUALITY OF IMMIGRATION TO THE U. S.

The annual report of the Commissioner-General of the United States Bureau of Immigration, shows a large increase of steerage immigration over that of the preceding year, the aggregate for the fiscal year of 1903 being 857,046, an excess over that of last year of 208,303, or 32 per cent. The statistics show an increase in immigration from all foreign sources. Of the total steerage immigration, there came from Europe 814,507, from Asia 29,960, and from all other sources 12,573. Including the cabin passengers, the total immigration of aliens to the United States during the year aggregated 921,315, or 105,043 more than the greatest number heretofore reported for any one year.

The greatest number of immigrants, 230,622, came from Italy; Austria-Hungary furnished 206,011; Russia, 136,093; Germany, 40,086; Sweden, 46,028; Ireland, 35,310, and England, 26,219. Of the Oriental countries, Japan was the foremost, with 19,068, an increase of 5,698; while China contributed 2,209, an increase of 560 over last year.

Of the total number of steerage aliens 613,164 were males, and 243,900 were females, of whom 102,431 were less than 14 years of age. The total amount of money brought by them into the United States was \$16,177,513. Exclusive of those denied admission at the land boundaries of the United States, 8,769 alien immigrants were rejected for various causes, the number of rejections being nearly double those of the preceding year. Of these 5,812 were paupers, 1,773 were afflicted with disease, and 1,086 were contract laborers.

The Commissioner strongly recommends that an examination by competent medical officials be made of immigrants on behalf of the United States Government at foreign ports of embarkation. He refers to the grave danger to the country found in the colonizing of alien communities in great cities. "Such colonies," says he, "are a menace to the physical, social, moral and political security of the country."

RAILROAD EARNINGS.

Gross earnings of all railroads in the United States reporting for October to date are \$15,701,469, a gain of 6.2 per cent. over last year, and 13.9 per cent. over 1901. The figures show a larger traffic than last year, though the increase is not so large as in earlier months this year. Figures for October to date and for practically the same roads for the corresponding period in September are given below compared with last year; also earnings of all roads in the United States reporting for the month of September:

	1903.	P. c.
Oct. to date.....	\$15,701,469 Gain	\$920,474 6.2
Sept.....	16,113,312 Gain	1,289,474 8.7
Sept. month.....	64,456,695 Gain	4,837,763 8.1

The statement for September embraces 70,305 miles of roads and many leading systems. The western connections of the Trunk lines report the largest gain and this is due to the coal traffic this year, compared with the very light movement of a year ago. The two Eastern trunk lines reporting show a gain of 7.8 per cent. and the Southwestern roads a considerable increase, probably on account of the heavy export movement to Gulf ports. Central Western and Southern roads report a good gain, but the two Pacific roads reporting, Northern Pacific and Great Northern, show a very small increase. Earnings of roads reporting for the month with the percentage of gain are given below:

	Sept., 1903.	P. c.
Trunk Eastern.....	\$13,081,346 Gain	\$949,334 7.8
Trunk Western.....	5,513,932 Gain	787,718 16.7
Anthracite Coal.....	1,770,852 Gain	664,399 60.1
Central Western.....	7,278,972 Gain	384,240 5.6
Grangers.....	5,133,331 Gain	593,079 13.1
Southern.....	13,152,427 Gain	635,838 5.1

South Western.....	9,762,306 Gain	804,928 9.0
Pacific.....	8,763,529 Gain	18,227 .3
U. S. Roads.....	\$64,456,695 Gain	\$4,837,763 8.1
Canadian.....	3,888,000 Gain	236,518 6.5
Mexican.....	3,553,040 Gain	459,915 14.9
Total.....	\$71,897,735 Gain	\$5,534,196 8.3

THE SILK INDUSTRY.

As each producing country is now striving for protection to its industries, at least by way of manufacturing largely at home, thereby keeping all possible wealth in the country where it naturally belongs, we must as naturally look for larger production of silk in Japan, Switzerland and France. The unsatisfactory condition of business affairs generally prevailing throughout Russia last year was not without its effect on the silk trade, the development of which suffered a severe check. The chief hindrance, among many others, was the difficulty in obtaining suitable labor, and for want of this the large manufacturers of Moscow were actually obliged to curtail production. Following upon the agitation of workmen in 1901 and 1902, a large number of them were dismissed, and the employers were compelled, as far as was possible, to replace the men by women workers. The latter, it was supposed, would be less likely to take part in labor disputes. One result of the agitation was a general rise in the rate of wages. The pieceworkers in the silk mills earned almost as much as the operatives in France; and in case where the amounts fell below, this was found to be due to less skilful and painstaking work. So unfavorable, indeed, has the outlook been, that the silk manufacturers of Moscow have had no inducement to enlarge their plants to any appreciable extent, as has been the case for many years previously.

Since the establishment of sericulture in Russia, a tariff of 3 roubles per pood has been imposed on importations—i. e., about 6s per 36 lbs.; but, according to the provisions of the new tariff, the duty is to be raised to £1; at the end of three years to £2; and, after a further lapse of two years, it is to be increased to £3 per pood.

The raw silk at present produced in Russia is not of sufficiently good quality to take the place of foreign silk, nor is the quantity large enough to supply the demand. This is apparent from the fact that the total amount of raw and waste silk used by Russia is about 5½ times that produced within her own dependencies.

The silk obtained from the Caucasus is badly reeled and very irregular. The silk spinners have not yet gained the confidence of their customers—so necessary a factor when dealing in such an expensive article as silk; and it may reasonably be predicted that, protected by the high and greatly increasing duties, they will not trouble to improve their methods. In face of these conditions, therefore, it appears more than likely that Russian manufacturers for many years to come will have to rely on France, Italy, and Switzerland for a large proportion of their raw material. The cost being thus greatly increased, it will react on the finished article, and is sure to result in a lessened demand for silk goods.

WINTER BLOUSES.

That the winter girl will continue to wear a shirt waist there is no doubt. It may not be a flannel waist, for there are those who do not like flannel; and it may not be a cashmere waist, nor a waist of any kind of stuff goods. Those who like the organdie waist in winter can provide something to wear under so that there will be no worry about its lack of warmth. Underwaists of taffeta with high neck and sleeves now come in all colors, and these, which serve as corset cover and underwaist combined can be slipped on and the organdie waist worn over on the outside. Still warmer jackets come in

the golf jackets, and there are lovely little tightly knitted garments which are just the thing for wearing under waists that are very thin and too transparent for winter.

The more sensible waists, however, are those of very heavy linen and the English waists which are of black and white stripes and of blue and red and white. These waists come in all sorts of striped effects and are very neat. The polka-dotted waist looks very smart at the beginning of winter, and looks well when the coat is thrown open. It comes in mercerized materials that look like silk and can be found in deep blue, in dark red and in all other colors. Waists of this description are made up plainly and trimmed with handsome buttons, which are stationed boldly down the front. Similar buttons decorate the rather severe coat sleeve.

About the sleeve of the winter shirt waist much can be said. For one thing, it can be affirmed that it takes a great deal of goods, and that it is made with the biggest bagginess in the history of the dress sleeve. The trimming of the sleeve puff is a feature that must not be forgotten, and in this respect there is the widest variety for pretty designs. The great, wide puff can be applied, and if tastefully decorated it is one of the most attractive parts of the costume. While blue and rose and white are to be the popular colors, it cannot be denied that brown is creeping in and that there will be some lively gowns of brown linen, of brown cheviot, of brown canvas and of brown in all the other shirt-waist materials before very long.

New Silk Waists.—A handsome waist is of ecru shade. The body of the blouse and little sleeve caps are cut in one piece and bordered with stitching. The yoke is plain and finished with an odd collar composed of lace and white silk. The standing collar is of lace, with long ends finished with tassels. The turnover and the ruff are of the white silk. The sleeves are plaited at the top and loose and flaring at the bottom, where they are finished with deep cuffs, bordered with stitching. Another waist is of gray louisine, ornamented with pastelles of orange velvet. The front of the blouse is loose and box plaited, forming a bolero, the plaits ornamented with pastelles. The collar-like yoke extends over the shoulders, forming epaulettes. It is bordered with a band of the silk and ornamented with pastelles. It is finished around the neck with a wide band or collar of the silk, bordered with narrow bands of the same and trimmed with the pastelles. The waistcoat or plastron is of white silk, fastened with gold buttons. The odd sleeve is composed of several pieces and is finished with bands of the silk. The wide girde is composed of bands of the silk each finished in a point and with a little strap in front.

higher bark values, contains some features of more than passing interest and has to do with the talked-of "combination," dating back to before the Amsterdam bark sale, held in September.

It is reported that the Germans made a proposition to the American makers, to work in harmony. Whether by this was meant merely an agreement or a hard-bound combination of interest, is not known, that is, by other than the high contracting parties. We are told, however, that it was proposed to advance the price of quinine to such a point, as would make it practically independent of the fluctuation of bark values and would, in effect, finally take quinine out of the speculative market. At least one of the domestic makers declined to consider the project and the matter was thought to have been dropped. After the September bark auction, however, the Germans advanced prices by the equivalent of two cents in London, but by only one cent in this market, when a two-cent advance was looked upon as being justified. The domestic makers could not, of course, quote above the foreigners and do business, and the whole matter was looked upon by some, as being in the nature of a disciplinary measure. After this action, we are given to understand that the domestic maker, who was said to have held out, made a counter proposition to the Germans, which was not acceptable to them, hence the failure to advance prices after the last bark sale. It is asserted that, at the present value of bark, quinine costs about twenty-five and one-half cents to manufacture. No forecasts are made as to the outcome of the much-discussed project. According to late advices from Batavia, the Java Trading Company in Holland, has announced its purpose to support the combination of cinchona planters in Java, which means that it will maintain the Amsterdam unit of six Dutch cents for Government bark, during 1904. It is expected that this action will induce those planters who have held out, to join the combination. The offerings for the next Amsterdam cinchona bark auction have been published, and are somewhat heavier than those at the last sales, although slightly below the average for the year.

Lower Prices for Opium.—During the week, the price of opium has declined twice, in this market, and, at this time, quotations are looked upon as being rather nominal. The decline is attributed to competition between dealers for the very small business that is passing, and to something in the nature of an attempt to bear the market. Although advices from primary sources report more favorable weather conditions in the producing districts, for the fall sowings, upon which much depends, there is held to be nothing in the situation to warrant any decline in prices here, and an ultimate advance is confidently looked for.

TENDENCIES IN DRUG VALUES.

The monthly auction of cinchona bark at London, on the 20th instant, went off at steady prices, the average per unit being one and three-eighths penny, or the same as at the preceding sale, as will be seen by the following table, compiled by the Oil, Paint and Drug Reporter—

	Pence		
	1903.	1902.	1901.
January . . . . .	1¼	1½	1½
February . . . . .	1½	1½	1½
March . . . . .	1½	1½	1 1-5
April . . . . .	1½	1½	1 4-5
May . . . . .	1 5-16	1½	2
June . . . . .	1¼	1½	2
July . . . . .	1¼	1¼	1¾
August . . . . .	1¼	1½	1½
September . . . . .	1½	1½	1½
October . . . . .	1½	1¼	1½
November . . . . .	..	1½	1½
December . . . . .	..	1½	1½

It was expected, in some quarters, that manufacturers would advance prices after the London sale, but no such action has been taken, notwithstanding the fact that a rise of two cents an ounce is looked upon as being warranted. One reason advanced for the failure of manufacturers to respond to the

SOUTH AFRICAN PREFERENTIAL TARIFF.

The central bureau, of Berlin, for the preparation of commercial treaties issued recently a publication showing that the preferential tariff in favor of English goods is very materially curtailed by the free list of said tariff, which applies equally to all countries, and which is very extensive and comprises a large number of industrial products which play an important part in the imports of South Africa. In a very great degree this applies to chemical products, of which the following can be imported free of duty and under the same conditions, as English products: Borax, brome litharge, gun cotton, glycerine and nitrates for manufacturing purposes; glue, artificial manure, potash, carbonate and bicarbonate of soda, caustic potash crystals and silicates, carbonate of ammonia, lymph, toxin and serum.

—German sail and awning cloth manufacturers in Leipzig are making strong efforts to secure South American trade. A prominent sail manufacturer has informed the United States Consul in that city that he has succeeded in establishing regular traffic with South American countries, and that he hopes before long to do the same in Cuba.

# West & Blackwell,

(ESTABLISHED 1870.)

Wholesale Manufacturers of all kinds of

## Ladies' and Children's Boots and Shoes.

Styles and Shapes always Up-to-date.

**WEST & BLACKWELL,** Humberstone Road,  
LEICESTER, ENGLAND.

We can beat the World for Styles and Prices, under the New Preferential Tariff.

### WITH THE FURRIERS.

Regardless of whether the coming winter will be "open" or of the closed variety, which will mean also closed coats, etc., furs will, we are told, be very largely worn. The general prosperity of the country (aside from the stock market) is largely responsible for this, despite the fact that most furs are considerably dearer than for many years past. Sable is in fashion, as it always is. The best is so dark that it is nearly black. Sable means black, though when applied to this fur it takes on a distinct interpretation. The best Russian has a blueish reflect in it. We rely principally on Canada for sable fur, although a proportion comes from China. Dyed stone marten will be greatly in request this season, and is singularly handsome. We are indebted to Roumania and Servia for much of it. Budapest is doing a good trade in many furs, especially in musquash, a rodent like our mole, which has the long hair removed and clipped. Just now it is quite invaluable, filling up many gaps, for it dyes so well. Chinchilla retains its favor, and ermine is useful, employed chiefly as a trimming and for evening cloaks.

Sealskin is always in demand, for there is nothing that fills its place, but it is more useful than smart. Those who can afford such a luxury have sealskin coats reaching to the feet, made either quite loose, with a sacque back, or tight-fitting at the waist. There are many short, close-fitting, double-breasted jackets with a row of handsome florin-sized buttons on one side; many short, open jackets, with vests, but the dominant mode is the three-quarter sacque. These are often turned back at the sleeves, collars and revers with astrachan or Persian lamb. The sleeves are pretty straight from the shoulder to the elbow, when they either widen out bell form, or are shaped diagonally from the elbow to the wrist, in the new style, set into a deepish wristband, and have a turn-back cuff. A very handsome new sealskin coat has a long shaped skirt, with a perfect-fitting bodice, double-breasted, and a couple of convex military buttons are introduced at the front, which is made with large revers, and a collar of sable, that borders the big sleeves also. The new style of sealskin sacque has deep-banded sleeves, with a large collar, pointed and turning downward lined with satin.

—Plattsburg, N.Y., advices state that inspectors have seized 17,000 pounds of wool valued at about \$3,000 from M. H. Maynard, a farmer residing near Champlain, N.Y., about two miles from the Canadian line. The officers claim that the wool was smuggled from Canada.

### COMPANIES INCORPORATED.

Among the Ontario companies to whom charters of incorporation have been granted during the past week are—John McKay and others, as the Williams Iron Mines Company, with a capital of \$3,000,000; J. N. Lake, R. S. Hudson, J. P. Murray, Joseph Montgomery of Toronto, John Millar, Walkerton; W. J. L. McKay, Orangeville, as the Sprouted Food Company, with a capital of \$100,000.—H. B. Robinson, C. H. Thompson, James Dougherty, Toronto; G. E. Silvester, Sudbury, and W. Vandusen of Toronto Junction, as the Automatic Ventilating Closets, Limited, with a capital of \$60,000.—A. W. McDougald, D. A. Rose, D. J. McDougald, E. V. Portway and G. A. McGaughey of Toronto, as the Gleagarry Mills, Limited, with a capital of \$50,000, to buy, acquire, hold, improve and sell lands and buildings and to equip and operate the same as manufacturing, trading and merchandising plants or otherwise as may be deemed in the interest of the company.—W. J. Bradley, James Falconer, H. J. Dawson, James McDermid of Enniskillen, as the Bradley Torpedo & Oil Company, with a capital of \$30,000.—The name of the Colonial Typewriter Company, Limited, has been changed to the Colonial Ink Company.—The Moore-Moulthrop Company, Limited, of Michigan is authorized to do business in Ontario. The University Company, Limited, incorporated by the Dominion, is authorized to carry on business.

### TOYS FROM IRELAND.

Dolls and stuffed animals are to be the products of the latest new industry created for the goods of the Irish peasantry. The dolls—of the linen or "unbreakable" order—are being made, says a London letter, in the neighborhood of Dublin, and the parrots, the swans, the dogs, and the horses come from the south-west of Ireland.

Lady Dudley, at the viceregal lodge, and such well known supporters of Irish cottage industries as the Duchess of Abercorn, Lady Waterford, and Ladies Bective, Cadogan, Bandon, Lucan, Mayo, and Castlerosse, and many others are giving their help to these industries. The first consignment is expected to arrive in London shortly at the exhibition and sale of Irish manufactures which is to be held at Windsor during the visit of the King and Queen of Italy. It is hoped that the Irish peasant girls will at last be able to produce dolls and "animals" capable of competing in price and finish with those which are being poured in from Germany and the United States.



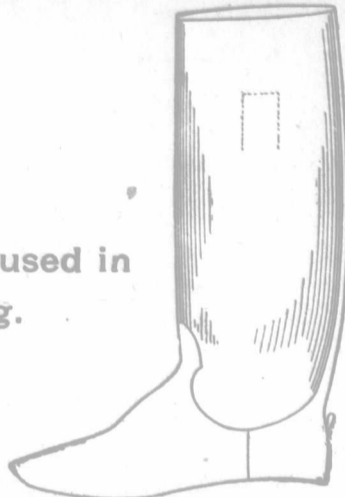
# THE HIGHEST GRADE BOOT & SHOE UPPERS

Especially Suitable for the  
Canadian Custom Shoe Trade.



We supply everything used in  
Fine Shoemaking.

Complete Price List Mailed Free  
on Request.



## E. ANDREWS & Co.

ESTB'D  
1820.

178 Whitechapel Road & East Mount St., LONDON, ENG.

Special terms for Canadians, under the New Preferential Tariff.

### DAIRY PRODUCE.

A private London circular, date 16th instant, treating of the dairy produce situation, says:—Butter.—During the past week the weather has been considerably colder, but the same extraordinary wet season which has so long prevailed still continues. What is wanted is bright cold weather. The demand for Canadian butter continues to improve, although prices remain at last week's figures. Choicest saltless is very scarce, and 104 to 106s per cwt. has been made during the past week. Choicest salt makes 100s, and lower grades range from 92 to 98s according to quality.

There have been four arrivals of New Zealand and Australian butter during the past week, viz., "Gulf of Taranto," with 489 cwts. from Queensland, "Orizaba," with 1,560 cwts. from other parts of Australia, and the "Persic" with 3,554 cwts. from New South Wales and Victoria. The "Corinthic," from New Zealand, carried 3,018 cwts., thus the total import of cold stored butter for the week from Australasia has been 8,621 cwts. Prices for this stored butter vary from 92 to 104s. The "Rakaitia," from New Zealand, is going direct to Liverpool with a small quantity of butter and a large cargo of other goods, and is due there next Wednesday. The "Ormuz" left Australia for London this week with 331 tons of butter, and is due about 22nd November. Continental butters remain at last week's quotations, the principal feature in these goods just now is the very restricted amount of really choicest butter.

Cheese.—The demand for Canadian cheese is quiet, and prices remain the same as for last week, but for lines of perfect goods buyers are willing to pay 56s. The c.i.f. quotation in Canada has come down to 53s 6d to 54s, and it is reported that shippers over there are quietly laying in stocks at equal to these prices for exploitation on British markets at considerably higher values later on. During the last day or two the c.i.f. quotations have slightly hardened. Corresponding week 1902, choicest Canadian cheese sold at 52s to 54s, and finest at 50 to 51s.

—Ottawa Clearing House.—Total clearings for week ending October 22, 1903, \$2,563,246.41; corresponding week last year, \$2,402,901.84.

### MANUFACTURE OF JUTE.

The jute manufacturers of Calcutta are fast capturing the Argentina market for their goods, says "Capital," and no fewer than three direct steamers have already been chartered to sail from Calcutta with full cargoes before the end of the year. The trade is developing so fast that they are within measurable distance of having a regular line of steamers put on for the South American trade. There is also the Brazilian trade, which is bound to be supplied from Calcutta in the near future.

The exploitation of aloe fibre is, it is reported, to be taken in hand by an influential London company, which has made special arrangements for treating the raw material. Southern India is to be planted to the extent of nearly five thousand acres, while existing hedges along the railway lines from Lucknow to Benares have been leased to the promoters of the new venture. By the adoption of the latest methods and scientific machinery it is hoped that for the making of ships' ropes and cables aloe fibre may prove superior to Manila. Attention is called to the fibrous contents of the pod of the Indian plant known as "Ruh." The plant bears pods of a considerable size, which can be opened by slight pressure. These contain fibre of fairly white appearance and having considerable lustre. Hitherto the untreated fibre has been used for stuffing cushions and pillows, but recently a considerable trade has grown up in the export of it to America by way of Holland. The filaments can easily be spun by cotton machinery, and would add considerable lustre to cotton goods, though the strength is deficient. It is stated that the plant can easily be grown from seed, and that six rupees per maund (£11 per ton) is being paid for it.

—It is alleged that Ernest S. Davison, a fish and vessel broker, who left Halifax recently for the United States, left likewise several interested behind, who regret the loss of sums ranging from \$500 to \$1,500. It is claimed that he borrowed in all about \$10,000, from friends. A deputation of those interested waited on Attorney-General Longley on Saturday and requested that the Crown take out extradition papers in the case.

TELEGRAMS: RIBOTINE, LEICESTER.

**WATERHOUSE REYNOLDS & CO.,****Corset****Manufacturers,**

Brown

Street

Leicester,

England.

MANUFACTURERS  
OF

MADAME JEANNE,

MADAME LIEDER,

ANGLO FRENCH

RIBOLINE.

**IMPORT DUTY** Under New Tariff is greatly reduced.**Our Speciality**

IS

**Boys Sailor & Canadian Suits  
in Serges, Tweeds & Velvets  
in Great Variety.**Patterns sent free of charge or  
Sample Parcel sent on receipt of \$10.  
or trade references.

Specially adapted for Colonial trade

WRITE

**E. BERGER & CO.,**

FAMOUS WORKS,

Rutland St., - ENGLAND.

F.O.B. London or Liverpool.

Telegraphic Address: "BERGER," Leicester



FREE SAMPLES BARRED.

The latest development in the combat between the railroads and the shippers is the following joint letter from the G. T. R. and C. P. R. officials:

We quote below from the minutes of a recent Freight Committee meeting the agreement in reference to the practice which prevails under which the agents at Sarnia and North Bay are from time time called upon to furnish samples of grain, ex Manitoba and North-West, consigned to these points for orders. The minutes read as follows:—It was pointed out that the practice of calling upon agents at Sarnia and North Bay to furnish samples of grain, ex Manitoba and the North-West, consigned to these points for orders, was increasing, and it was agreed that, as drawing of these samples involved a service which the railway companies should not be called upon to perform, a charge hereafter of 40 cents for each sample supplied shall be made; this express to be billed forward on the car unless payment is arranged by some other means. It was further agreed that the grain men calling for these samples should furnish the necessary bags." Grain men say this will mean considerable expense, now that so much ungraded wheat is coming out of Manitoba, but that the charge is not unreasonable.

# HUTCHINS & MAY,

LIMITED.

BRISTOL, Eng.  
And STAPLE HILL.

REGISTERED OFFICES:

23 Portland Square, - BRISTOL, Eng.

#### NEW OCEAN RATES FOR GRAIN.

Local steamship companies were notified recently that the minimum grain rate agreement, entered into a year ago with all Canadian, American and English steamship companies, has been broken by the American lines running out of Boston. The reason given is that the American companies would not any longer tolerate the Canadian companies getting such a heavy percentage of the grain from the West. The minimum rate agreement as arrived at a year ago placed the lowest rate at three cents a bushel, and the Boston companies have now started shipping at a 2½-cent rate. The companies running from this port at present are securing 3¼ to 3¾ cents a bushel.

In discussing the action of the American companies in trying to divert the trade from Canadian ports, a prominent shipper said that for the present season the breaking of the agreement would not have any local effect, as all the grain that was to come from the West had either been shipped or had been contracted for. It was, however, an unfortunate thing that a minimum rate could not be maintained, as it was the only way to keep the trade on a profit-making basis.

#### FOOD VALUE OF FRUIT AND NUTS.

At the University of California, Prof. M. E. Jaffa has carried on, in cooperation with the Department of Agriculture, a number of investigations which have to do with food value of fruits and nuts, the special object of this and the earlier work which it continues being to study the value of such foods when they constitute an integral part of the diet.

In connection with this work the nutritive value of individual fruits and nuts was studied and many data were collected and summarized regarding the composition and energy value of these materials, an interesting feature of the work being a comparison, on a pecuniary basis, of these and some common foods as sources of protein and energy. In general,

it may be said that the chief nutrients in fruits consists of sugars and other carbohydrates and in nuts of protein and fat. In other words, while both fruits and nuts furnish the body with energy, nuts furnish some building material (protein) as well. Some idea of the range may be gained from the fact that at ordinary retail prices on an average 10 cents expended for fresh grapes will supply the body with about 830 calories of energy, and in the case of dried apples or apricots will supply about 1,200 calories, as compared with 6,000 calories from 10 cents' worth of wheat flour. In the case of almonds this sum will supply 0.08 pound protein and about 1,100 calories of energy, and in the case of peanuts 0.28 pound protein and about 2,800 calories, while expended for cheese it would provide 0.17 pound protein and about 1,300 calories, and for flour 0.46 pound protein, as well as the large amount of energy noted above.

As shown by their composition and digestibility, both fruit and nuts can be favorably compared with other and more common foods. As sources of carbohydrates, fruits at ordinary prices are not expensive; and as sources of protein and fat, nuts at usual prices are reasonable foods.

#### NAMES OF FABRICS.

The names of fabrics are in many cases derived from the place where they were first manufactured; in others, the name is bestowed in honor of the place where it first became known to commerce or from the materials composing its texture. Thus the name of muslin is derived from Mosul, in Asia.

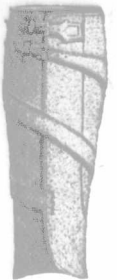
Cambric comes from Cambria; gauze from Gaza; baize from Bajac; dimity from Damietta, and jeans from Jean. The name damask is an abbreviation of Damascus; satin is a corruption of Zaytown, in China. Velvet is the Italian "vellute," woolly, and is traceable further back to the Latin vellus, a hide or pelt. Serge comes from Zerga, the Spanish for a certain sort of blanket. Bandana is derived from an Indian word signifying to bind or tie. Alpaca is the name of a species of llama from whose wool the genuine fabric is woven.

# Leggings!!      Leggings!!



The Puttle Legging.

High-Class Leggings,  
in all Patterns and from  
all Classes of Material.

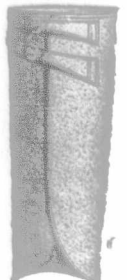


The Puttle Legging.



The Anglo-Indian Legging.

Pig-Skin, Tan & Antelope,  
Calf, Tan Brick, Smooth  
and Grained Hide.



The Express Legging.



The W. W. Legging.



The Colonial Legging—Front View.



The Colonial Legging—Back View.

## L. Watkin & Sons, WELLINGBOROUGH, ENGLAND.

Calico is named for Calicut, a town in India, where it was first printed. Blanket bears the name of Thomas Blanket, a famous English clothier, who aided the introduction of woollens into England in the fourteenth century. Shawl is from the Sanscrit, sala, which means floor, shawls having been first used as carpet tapestry.

### INVOLVES A GROWING INDUSTRY.

A case involving the entire aluminum industry of the country was decided in New York some days ago, when the Court of Appeals handed down a decision upholding the validity of the so-called Bradley patent for smelting by the use of electricity. The suit was one brought by the Electric Smelting & Aluminum Company of Cleveland against the Pittsburg Reduction Company, the only concern manufacturing aluminum in the United States, with plants at Niagara Falls and Massena, N.Y., and the Court reversed the decision of the lower court, granting the Cleveland company an injunction restraining the Pittsburg Reduction Company from the use of the

—Mr. George Caverhill, senior partner in the wholesale hardware house of Caverhill, Learmont & Co., has joined the Board of the Royal Victoria Life Insurance Company.

### We make High Grade Family SEWING MACHINES

For the Merchant's Trade

Write us for Prices and Terms.

We can interest you.

FOLEY & WILLIAMS M'FG. CO.,

Factory and General Office :

CHICAGO, Illinois.



Canadian Buyers. Tariff reduced on English Manufactures 33½ p.c. opens up the best market for cheapest goods.

## JOSEPH TUCKER,

Equipment and General Stores,

Newington Green Road, LONDON, N., Eng

Inventor of many Specialities for Travelling and for Residents Abroad.

Quotations given for every class of goods.

Those who reside in extremely cold climates should see natural Camel Hair Fleecy Cloth, light, durable, and warm. In several textures, for Pyjamas, Dressing Gowns, Sleeping Sacks, Blankets, Wraps, etc. Natural Wool Sheets in all widths.

Malaria Mosquitos completely mastered by the Unique Canopy, which can be adapted to Bed, Study or Veranda. Send for diagrams. Double-Warp untearable Mosquito Net; rot and ant-proof, non-flammable. Lamb's Wool for Underwear will neither shrink, "felt," nor become hard from rough washing. (Guaranteed.)

Fine Gauze, Wool and Silk, for extreme heat. Very absorbent and will keep the body healthy.

Tropical Tweeds and Heavy Wraps for extremes of climate.

Speciality. Spitalfields Silk for Suits; Ladies Costumes, of light materials, a luxury in all tropical countries; send for Patterns and the French System of self-measurement.

The latest improvements for saving space and weight, render travelling on the Veldt, now comfortable and healthy.

Price List, 325 pages, representing stock of goods of all classes, free by post. Missionaries, Travellers Explorers and Miners should see this before making preparations.

TRIAL ORDER SOLICITED.

processes at present employed, and ordered an accounting of profits for the time that it has been manufacturing aluminum in infringement of the Bradley patent, some twelve years. The Bradley patents, sustained by the court, were taken out by Charles S. Bradley in 1891 and 1892. The Pittsburg Reduction Company has been operating under the so-called Hall patent, taken out by Charles H. Hall, its vice-president.

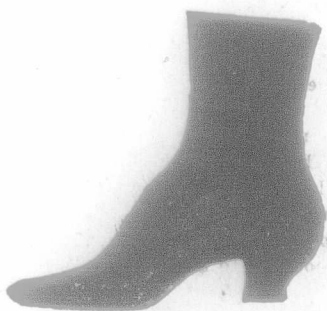
### GERMANY'S FINANCES.

How to meet increasing expenditure with a decreasing revenue is the problem confronting the Finance Ministers of the various German States now assembled in Berlin under the presidency of Chancellor von Buelow. The Imperial Treasury, says a Berlin report, has never hitherto faced so critical a situation. The army and navy are clamoring for heavier budgets. The army wants 150,000 new cavalry and infantry, a fresh outfit of artillery, and a complete new rifle equipment, costing 100,000,000 marks (\$23,800,000). The navy is desirous

of forcing to completion within the next five years the Kaiser's warship programme, scheduled to be finished by 1916.

Meanwhile, owing to the continuation of the industrial depression, the Government's chief sources of revenue—railway receipts and income tax—have steadily fallen. Baron von Thielmann, the Imperial Minister of Finance, was dismissed last August because his devices for raising money were limited to issuing loans. His successor, Baron von Stengel, will be compelled to invent other means of satisfying the departments. How to do it without burdening the already overtaxed Germans demands ingenuity of a high order. Important changes in the currency system are likely.

—The Canada Atlantic Transit Company will build another elevator at Depot Harbor, Ont., during the coming winter. The new elevator will have a capacity of 1,250,000 bushels. It is said that its erection is the result of an agreement whereby grain from the Mackenzie & Mann system will be forwarded by the Canada Atlantic.



## Crockett & Jones, NORTHAMPTON, Eng.

Only make Highest Grade FOOTWEAR

—FOR—

Ladies' and Gentlemen, to sell from

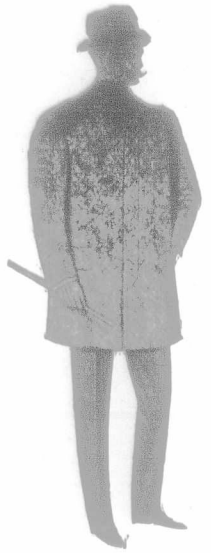
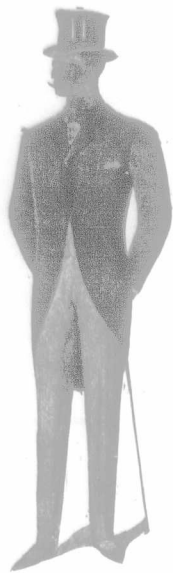
\* 4 to 6 Dollars.



# J. R. Bousfield & Co.

LIMITED

## Wholesale Clothing Manufacturers



126 HOUNDSDITCH,

LONDON, ENGLAND.

The Finest Bespoke Manufacturers  
33½ p.c. in



in England, for the Canadian Market,  
favour of Canada.

### LIFE INSURANCE CLAIMS.

It is but fair that those interested in the integrity of the life insurance companies who resisted payment of the rather heavy claims in the celebrated Muir case should write for information direct to the companies before judging the matter. The courts are naturally ready to lean to the side of the widows and orphans in such cases; but on the other hand the managers are on their side not always indisposed to risk unwarrantably and strain a point in favour of the solicitor whose almost sole object is the liberal commission which he is allowed. Here is where the distinction lies between good and indifferent management. The neglect of proper foresight in such cases is apt to recoil upon the company, and the manager who attempts to screen himself by throwing the blame upon the soliciting agent is surely not the best man for the place. Life insurance companies cannot afford to antagonize the public in such a way. The character of the insured should be inquired into in time, instead of relying upon those farcical inquiry papers which are usually but little less valuable than the doctors' certificates as to health condition. Solicitors have difficult work to perform, but the survivors of the insured have also—and that too often—their own difficulties in getting their claims recognized and paid. There are few men

who have not heard of cases where "the cap fits"—and where it was easier far to buy life insurance than to get paid when the claim became due.

The London papers have been giving the output of the greatest gold producing mines in the world, one of them in a shape that tempts the reader to look between the lines for gratuitous (?) advertising. The largest yield given (in the world, they say) is that of the "Homestake," of Dakota, U. S., which is put down at the monthly rate of \$680,000, or equal to \$8,160,000 a year. The Simmer and Jack in the Transvaal is \$35,000 a month less than the Homestake; and Boulder Perseverance in West Australia comes next with \$315,000 monthly yield. The shipments from the Canadian Klondyke for the last 12 months amounted to \$866,666 monthly, or substantially \$10,400,000 for the 12 months. Canada is not mentioned in the London figures.

—Mrs. J. J. McDonald, ladies' furnishings, Moncton, N.B., is in financial difficulties and is offering to compromise at 50 cents in the dollar. Her liabilities are about \$7,400 and assets about \$4,500.

CABLE CODE: A.B.C., 5th EDITION.

TELEPHONE: 590, KETTERING.

TELEGRAPHIC ADDRESS: "CATTELL BROS.," KETTERING.

**UP-TO-DATE.**

# CATTELL BROTHERS.,

**Avenue Works,  
KETTERING, ENGLAND.****Export Manufacturers of Gents BOOTS & SHOES, in Box Calf,  
Black and Tan Glace, Tan Willow, Brown Calf, &c., in Goodyear  
Welted, Fair Stitched, Standard Screwed and M.S. work.****COMPETITION DEFIED.****Best Value for Wholesale Buyers in the Trade.  
F.O.B. at any English Port.****SCARCITY OF APPLE BARRELS.**

Letters from correspondents throughout Ontario tell of a serious shortage of apple barrels, necessitating in numerous instances the cancelling of orders, and corresponding inconvenience to farmers, who are thus compelled to seek other markets for their fruit. Fires at Foxboro and other points intensified the situation by the destruction of stave factories which were rushed with orders. A prominent apple grower near Thorold writes us as follows: "Apple buyers in this neighborhood have arranged with the coopers to take all the barrels they can supply, some paying 50c to 60c per barrel. An outsider cannot now procure barrels from them, even at a dollar a piece. The buyer of my apples had to back out, owing to want of barrels, but I subsequently sold to a local cannery, receiving a better price. Some are now using boxes instead, and it is expected this will lead to the more general use of boxes in future for the export trade."

**ANSWERS TO CORRESPONDENTS.**

FINANCE, Ottawa.—The stock you inquire about must, ere this, have sunk as much below par as it is now above it, had those who are most deeply concerned not maintained vigorous nurses to keep it at the tottering level of late quotations. As you say, the construction of the new trans-continental railway enterprise will go far to steady things over any depression that may threaten.

—A London cable announces that the Allan Line has ordered a second turbine ocean liner for its Canadian-Liverpool service.

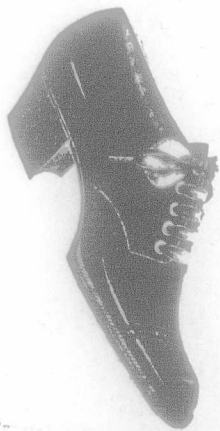
**FINANCIAL.**

Montreal, Thursday Evening, Oct. 29., 1903.

The investigation into the affairs of the United States Shipbuilding Company has brought out evidence which probably shows a depth of turpitude in connection with joint stock company organizing exceeding any previous revelations. The chief official engaged in the enquiry declares that Mr. Morgan, Mr. Schwab and associates issued shares for \$20,000,000 without any business foundation or equivalent. Such shares were comparable to "gold bricks," or to forged bank notes, being utterly valueless. How Mr. Morgan is going to extricate his reputation from such a charge is a puzzle; he has been struck a blow which will leave its mark on him for life. When such frauds are perpetrated by men of great wealth, who proclaimed that their enormous resources were to be used to capture industries from Great Britain and to put the old land in the rear as a maritime power, one can only express amazement at such declarations turning out to be mere swagger to induce investors to buy their bogus securities. Yet the Press of the United States, that might easily have exposed such frauds, was jubilant over the coming downfall of Great Britain, which was to be accomplished, apparently, by Messrs. Morgan, Schwab & Co., shouting to attract buyers of their securities. It is not by such tricks that the Americans will supplant the British as rulers of the sea; indeed, if justice were done they would land the tricksters in a penitentiary. The stock market is showing signs of revival, but only faintly and intermittently. The latest sales have been Pacific at 119 to 120; Coal, common, 73 to 73½; Power, 72½ to 73½; Richelieu 76¼ to 77; Street Railway, 198½ to 200; Twin City, 87½ to 88½; Detroit 63 to 64; Nova Scotia, 75 to 75½. A few bank shares have changed hands, Montreal 249½; Bank of Toronto 220; Quebec 120; Hochelaga 130; Commerce 152; Merchants 155; Imperial 220; but all have been

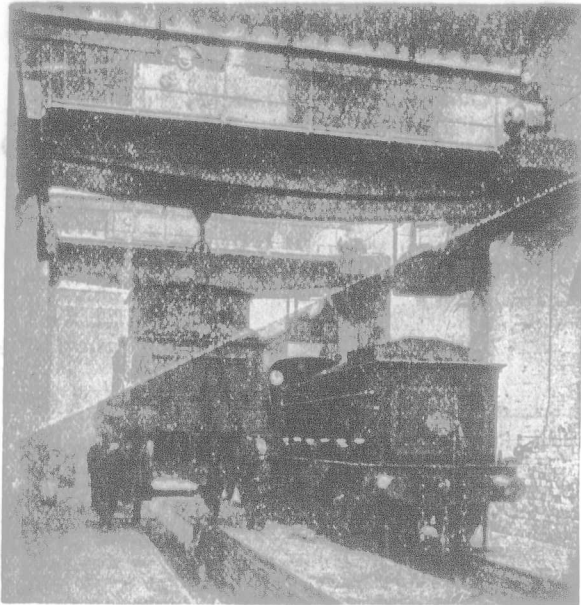
# J. HOLMES

WHOLESALE

**Boot & Shoe Manufacturer,****Rambler Works, Clarke Road,****Northampton,  
ENGLAND.****33½ p.c. in favour of  
Canadians.**

# Electric Overhead Travelling Cranes

For Foundries, Steelworks, Engineering Shops, Etc., Etc.



Two 25 Ton 3 Motor

Electric Travellers

AT WORK IN

LOCOMOTIVE REPAIRING SHEDS

OF

South Eastern & Chatham Railways,

At Ashford, Kent, England.

CONSTRUCTED BY

**Jessop & Appleby Bros. (Leicester and London) Ltd.**

London Crane & Engine Works:  
LEICESTER, ENGLAND.

22 Walbrook (Cannon Street)  
LONDON, E. C., ENGLAND.

Makers of Cranes and Hoisting Machinery of all Types and Powers.

Also Winding Engines, Dredgers, Grabs, Concrete Mixers, and Plant for Contractors and Dock and Harbour Works.

very trifling transactions. Consols, 83¾. Paris, exchange on London, 25t 14c. Berlin, 20m 41pf. Sterling exchange, 60 days, 8½; demand, 9¼. Call money remains at from 5 to 6 per cent. There is a probability of another Toronto bank establishing a branch in this city.

The following is a comparative table of stocks for week ending Oct. 29, as supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares			Average same date 1902.
	Sales.	Highest.	Lowest.	
Montreal	5	249½	249	261
Molsons	4	195	195	215¼
Toronto	106	221½	219¾	247
Merchants	31	155	153¾	161
Commerce	38	152	151½	...
Hochelaga	92	130	130	138
Union	25	134	134	120
Quebec	77	120	118	118
Miscellaneous.				
Can. Pac. Railway Co.	4333	120¾	118¾	135¼
Montreal Power Co.	2153	73½	71	96½
Montreal St. Ry., xd, xr	1051	200	198½	278
Ditto, new	454	188	187	...
Toronto St. Railway	495	97½	94¼	117½
Halifax St. Railway	50	92	92	102½
St. John St. Railway, new	30	99¾	99¾	...
Twin City Transit, xd	3395	88¾	84¼	119
Toledo Ry.	883	20	18½	34½
Richelieu & Ont. Nav. Co. xd	655	77½	72½	99
Montreal Telegraph	33	158	158	165
Bell Telephone	20	145	145	162

Winnipeg Ry.	3	200	200	...
Can. Col. Cotton	50	42	42	50
Payne	1000	13	13	...
Dom. Coal, common	2465	73¾	70	116¼
City 4 per cent. due 1926	500	100¾	100¾	...
Detroit United Elec. Ry	2749	64	59¼	87¼
Dom. Iron & Steel, com	280	9½	9	57¾
Ditto, pfd	65	25	25	96
Nova Scotia, com	223	75¾	74	105

Bonds.

Montreal St. Ry.	900	104	104	...
Dom. Iron & Steel	13000	58½	58	89

## El Padre Needles

10 CENTS.

## UNIVERSITY,

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.



TELEGRAMS: "HOSIERS, LEICESTER." A.B.C. Code, 4th Ed.

**A. B. HUGHES & CO.,**

**Hosiery Manufacturers,**

Great Central Street, - LEICESTER, England.

**HIGH GRADE**

**Gent's Fancy Knitted Waistcoats**

AND

**Footless Golf Hose**

**Are our present Specialities.**

On receipt of 2½ dollars from Bona-fide Buyers, we will send a Sample Waistcoat and pair of Hose to show our make of goods, and will also include free of charge, full range of other patterns to order from. It will pay you to do this.

**JAMES PERCIVAL & COMPANY,**

Rolleston St.,

LEICESTER, England.

Specialities:

Football Boots,

Cycling Shoes,

Rubber Heeled  
Ward Shoes,

Children's Cheap  
Oxford  
and 2 Bar Shoes.



All Shipping Orders Receive Prompt Attention.

Manufactured under the New Canadian Tariff.

**MONTREAL WHOLESALE MARKETS.**

Thursday Evening, October 29, 1903.

Merchants from one end of Canada to the other will be pleased to learn that the wheat yields in Manitoba and the Territories are not only turning out larger than expected, but that the value will foot up considerably over that of last year. More confidence is thus awakened, as the country is being proven richer in available resources. Values in merchandise show little change for the week.

**BUTTER.**—A very quiet market all through the week, with business passing reported light. Prices are ruling heavy and in favor of buyers, and in order to push sales lower prices would require to be accepted. We note sales of finest fresh Eastern creamery down to 20½c, with earlier makes bringing 19c to 20c, and Western 19 to 19½c. Dairy's are not over plentiful, real fine qualities being scarce and much inquired for, with good business passing at 16½ to 17c. Grades under finest, 15 to 15½c.

**CEMENTS, ETC.**—No arrivals of German or Belgian cement during the week. Receipts comprised 600 brls. English cement and 279,000 firebricks. Prices unchanged.

**CHEESE.**—A dull, heavy market and business passing slow and unsatisfactory. There are few or no export orders in, so that there are no large sales to report. Finest Ontario cheese is quoted at 10⅞ to 11c; but buyers' views are 10⅞

to 10¾c. Quebec cheese, 10½ to 10¾c asked, while buyers' prices are 10¼c to 10⅝c. Receipts keep fairly large, and stocks are accumulating. The expectations are that production will decline now that dairymen are turning their attention to butter. This will have an influence in steadying the market.

**DRESSED POULTRY.**—The market is fairly well supplied, except for turkeys, which are arriving slowly. Demand is good, with turkeys still commanding 15c lb.; ducks, 11½ to 12c lb.; chickens 11 to 12c lb. Fowls and geese are slow and not quoted over 7 to 8c lb. Partridges scarce and quoted at \$1 to \$1.10 per pair. Venison is arriving more freely and in carcasses sells at 6 to 6½c.

**EGGS.**—In good demand at firmer prices. Supply is light and the tendency is altogether in favor of sellers. New laid are quoted at 23 to 24c, with straight gathered stock selling at 19 to 20c. Montreal limed, 16½ to 17c and No. 2, fresh, 15 to 16c.

**FISH.**—Fresh haddock are scarce. Haddies are still out of the market. Green cod is in light supply generally, and prices will likely advance when the active season commences. Quotations—Fresh Fish.—B. C. salmon, fresh, 15c; Gaspe chilled, 15c; halibut, 12c; white fish and lake trout, 8c; pickerel or dore, 8c; fresh steak cod, 6½c; haddock 5c; dressed bull-heads, 8c; pike 6½c. Salt Fish—Lock Fyne herrings, \$1.25 per keg; No. 1 salt mackerel, in 20-lb. kits, \$2; No. 2,

**Champions, Davies & Co.,**

EXPORT

MANUFACTURING CONFECTIONERS,

**BRISTOL, England.**

Makers of High Class Candies,  
and Sweetmeats of all kinds.

**SPECIALITIES:—**Manzipan Fancies, Bouquet  
Lozenges. Best Gum Goods, Cream Goods, &c., &c.

Special prices under Canadian Tariff.

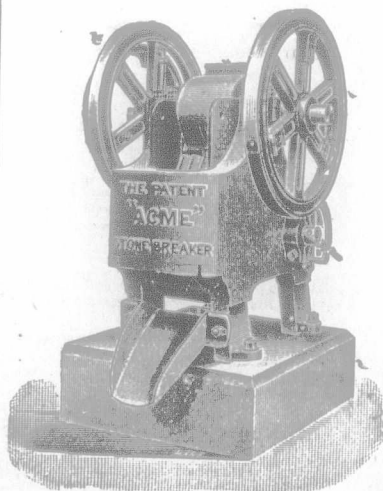
Full price lists free on application.

Terms: F.O.B. BRISTOL.

Cash against bill of lading.

Telegrams:—GOODWIN, IRONFOUNDER, LEICESTER.

CODE:—5th EDITION, A.B.C.



The  
Patent "ACME" (Reg.)

**Stone  
Breaker**

Portable and Stationary.  
The Best Machine for all  
purposes.

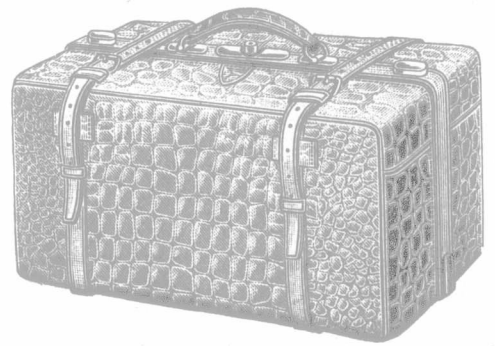
Goodwin, Barsby & Co.

ENGINEERS,

LEICESTER, - England,

**BEST**  
**BRITISH**  
**BAGS.**

**WOLFSKY & Co., Ltd.**



Note our only Address: 111, 113 & 134 Southwark Street,  
BLACKFRIARS BRIDGE, London, S.E., Eng.

\$1.50; new salt herrings, Labrador, \$5.50; do. half barrels, \$3; green cod, No. 1, \$6; do. No. 2, \$5.00; salt pollock, \$3.75 per brl. of 200 lbs.; No. 1 salt haddock, \$3.75 per brl; new B. C. salmon, \$13.50 per brl.; and \$7 per half brl. Smoked Fish—Haddies, none; kippered herrings, \$1 per half box; smoked herrings in bundles of five boxes, 15c a box; St. John bloaters \$1.25 per box; Yarmouth bloaters, \$1.50 per box; kipperines, \$3.50 a case of 3 dozen cartons. Prepared Fish—Boneless cod, in bricks, 6c lb.; boneless fish, in bricks, 5c; boneless fish, loose, in 25-lb. boxes, 4c; dry cods, in cwts., \$4.75 per cwt.; skinless cod, in cases, \$4.75 per case. Oysters—Cup oysters per gallon, and standards at \$1.40 per gallon. Cup oysters \$7.75 to \$8. No. 1 handpicked Malpeques \$6.75 to \$7.50 per brl.; No. 2 \$5.50 to \$6; and common \$3.50 to \$4.

FLOUR AND FEED.—Leading millers report a very good demand, with coarse feeds in short supply and available stocks oversold from three to four weeks. From this it would

appear that prices must be fully maintained if they do not go higher. A few slight advances have been made in flour, as noted in prices current on another page. Baled hay is steady in price under a good movement. We quote No. 1, \$10 to \$10.50; No. 2, \$8.50 to \$9.50; clover mixed, \$7.50 to \$8; and clover, \$7 to \$7.50 per ton, f.o.b. in car lots. Winnipeg closing prices for Manitoba wheat are as follows: No. 1 northern, 83c; No. 2, do., 79c; and No. 3 do., 75c ex store, Fort William, for delivery early November.

GREEN FRUITS, ETC.—Variety is lessening with the advent of cold weather, and what supplies of peaches, pears, grapes, etc., are still available are commanding higher prices. Cranberries keep very dear, retailers seeing but little profit in selling at 15c qt., a price much beyond that of some years ago. The export apple trade continues good. Last week's shipments from Montreal were: 25,000 barrels to Liverpool; 8,000 to London; 14,000 barrels to Glasgow, 5,000 to Manches-

Telegraphic Address: "INDUSTRIA, BRISTOL."

**BETTY BROTHERS & Co.,**

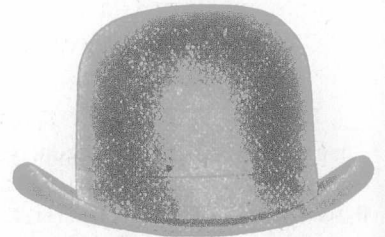
**28 & 30 Victoria Street, BRISTOL, Eng.**

**FELTS AND CAPS.**

LETTER ORDERS IMMEDIATE ATTENTION.

Sole Manufacturers extra light, easy-fitting Silk Hat. Pliable Consol. Price Lists upon application.

THE IMPERIAL



# H. J. CHAPMAN & CO.

Clarence Works, - KETTERING, ENG.

Wholesale and Export Shoe Manufacturers.



H. J. CHAPMAN.

NEW STYLES AND SHAPES IN  
**Gent's Best and Medium  
Class Footwear.**

Best Materials and Workmanship.  
Goodyear Welted, Standard Screwed,  
Stitched, and Machine Sewn.

SPECIALTIES :

**Box Calf and Crup.**

Samples sent on receipt of P.O.



G. H. ABRAHAMS.

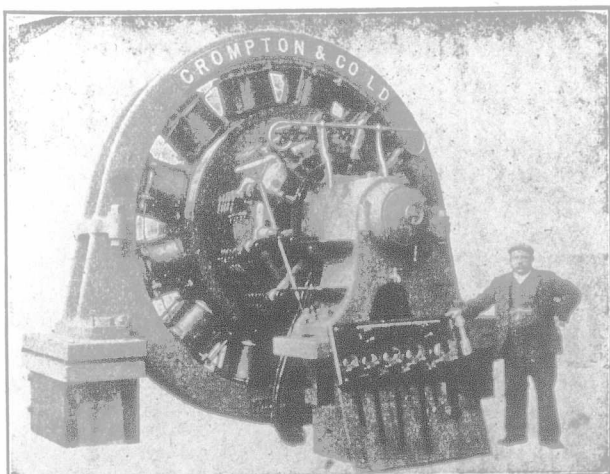
**CAPE TRADE SPECIALLY CATERED FOR.**  
**HAND WELTED A SPECIALTY.**  
**WHOLESALE ONLY.**

ter and 5,000 barrels to various ports. Portland shipped 3,000 barrels to Liverpool and Halifax's shipments amounted to 30,000 barrels. Quotations are:—Oranges—Jamaicas in barrels, \$5.25. Lemons—Fancy 300 size Verdellis, \$3.75; fancy 300 size, Verdellis, \$3.25; Bananas—Port Linion extras, \$3.25 to \$2.50; pineapples—crates, Havanas, 24 size, \$5. Sweet potatoes—Jerseys, per barrel, \$2.75. Onions—Canadian red per barrel, \$4.25; yellows, per barrel, \$3.50; Spanish onions, large crates, 90c. Cranberries—Extra dark Cape Cods, \$11 per barrel. Apples—Very finest XXX winters, all varieties, \$3.50 per bbl; very finest XX winters all varieties, \$2.75 per barrel; handpicked Fameuse, \$3.25 per barrel; choice or XX Fameuse, \$2.75 per barrel. Almeria grapes—Just received first large shipment of long keeping heavy weights, \$7 per keg. Canadian grapes—Almost over. Blues and greens, 20c a basket; Rodgers, 25c. Nuts—New Grenoble walnuts, 13c; new Tarragona almonds, 12c; new Sicily filberts, 9c; Jumbo pecans, 16c;

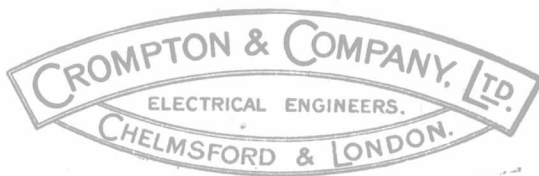
large pecans, 13c; Brazil pecans, 13c; Peanuts, "Bon-Ton," roasted, 11½c; "Sun," roasted, 9½c; "G," roasted, 8½c; "Coon," roasted, 7½c; shelled almonds, 28 lbs. to box, 28c; shelled walnuts, per lb., 26c.

GREEN HIDES.—Lambskins are expected to be advanced the first of the week, while calfskins are likely to decline. Beef hides are unchanged, but weak, owing to a decline of 50c in the Chicago market, and an easier feeling at Western Ontario centres. Receipts are liberal.

GROCERIES.—New crop raisins are arriving, and quality compares well. Sugars hold steady at former quotations. Molasses keeps firm at 42c gal. for puncheons. Cable advices received from Holland report a stronger turn to the market for Zanzibar cloves. It was stated that bear interests have been more aggressive on the European market. Latest re-



**CROMPTON 800 KILOWATT MULTIPOLAR DYNAMO.**  
Supplied to the Calcutta Electric Ltg Co.



ENGLAND.

MANUFACTURERS OF

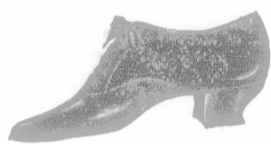
**ELECTRIC GENERATORS & MOTORS**

Continuous, Single-Phase, and Polyphase For Lighting and Power Transmission.

We have a quarter of a Century's reputation to maintain, and our Machines contain nothing but the best of everything.

Let us know your requirements. We do the rest

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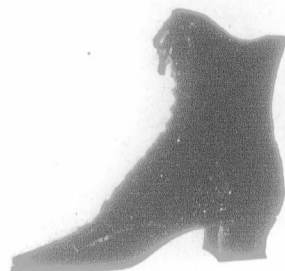


# G. H. PALMER, ANSTEY BOOT WORKS,

Anstey, near Leicester, - Eng.



One of the largest works in England, and can supply these Shoes 33½ p.c. less to Canadians, under the New Tariff.



ports, however, say that these efforts have availed them nothing, and the market is now firm and advancing.

**HARDWARE.**—Trade is reported good, with prices unchanged. Bolts, hinges, etc., are in light supply, both as regards local manufacture and U. S. goods. The latter are now arriving more freely. Orders to jobbers here are being filled with some little delay, but this is expected to be shortly overcome.

**LEATHER.**—As usual at the close of the month, the movement has slackened a little from the very favorable business of the preceding weeks. The demand for jobbing leather does not abate. Supplies continue light, one dealer reporting the sale of a car this week the day following its arrival. Export demand continues to show improvement. Prices hold steady.

**OILS, PAINTS, ETC.**—Turpentine is slightly easier at 84 to 90c as per quantity. Linseed oils show no change from the low level reached some time ago. Shellacs continue to strengthen. London letters to leading houses here report continued firmness week after week. Paints are unchanged.

**PROVISIONS.**—Values are unchanged from last report. Receipts of live hogs continue liberal, quotations being \$5.35 to \$5.50 per 100 lbs. Dressed hogs are worth \$7 to \$7.25 for country killed, and \$7.50 to \$7.75 for abattoir dressed. Hams and bacon continue steady at the recently reduced prices. We quote:—Heavy Canadian short cut mess pork, \$19.50 to \$20; Canada short cut back pork \$18.50 to \$19; light Canada

short clear pork, \$18.50 to \$19; finest kettle lard, in 20-lb. pails, 10½c; extra pure lard, in 20-lb. pails, 9½c to 10c; choice refined compound lard, 8 to 8½c; hams, 12½ to 13c, and bacon, 13 to 14c per lb.

—Liverpool advices state that the newly-arriving American cotton is being rushed to the mills as rapidly as possible. Full time is being resumed generally throughout Lancashire, where there has been immense distress since August, when the mills reduced their time of working to four days per week. All the mills in the Ashton-under-Lyne district resumed full time this week.

—The freight steamer Advance, bound from Montreal to Fort William, Ont., with a cargo of general merchandise, was burned when near the St. Mary's Canal on the 26th instant. The vessel, a total loss, is said to be insured. Her cargo is partially covered by insurance.

—The installation of gas buoys in the St. Lawrence will be completed this week. It will be then possible to have night navigation between Montreal and Sorel. This is much earlier than was expected.

—The Locomotive & Machine Company of Montreal have been authorized to increase their capital from \$1,000,000 to \$3,000,000, and the Empire Tobacco Company from \$300,000 to \$600,000.

# C. & E. LEWIS, NORTHAMPTON, ENGLAND.

Manufacturers of the Finest High Grade

## MEN'S BOOTS and SHOES,

Equal to any made in America, for the Canadian Market, 33½ p.c., cheaper, under the New Preferential Tariff, F.O.B., London or Liverpool. Send for our New List.

(Cut will be inserted as soon as received.)

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**Well - made, Reliable  
and Durable Clothing,  
For the Colonies.**



In order to cope with our greatly increased trade we have had to again extend our Premises.

**Canadian Buyers,**

Ought to know the keen value we can give them.

We employ no Travellers.

You have not to pay heavy expenses.

SO TRY

**The Clothing Co., Limited,**

47, 49, 51 and 53 Moor Lane,

**LONDON, E.C., Eng.**

**Factories:**

Osbourne Street, COLCHESTER.  
Mile-End Road, LONDON.  
Cambridge Road, LONDON.

**FOXES AT LIBERTY.**

Four of the Animals Owned by Empire Tobacco Co. still free.—Of the five red foxes which were sent to Halifax to advertise the Red Fox Plug Chewing Tobacco some weeks ago, says the Halifax Herald, of Oct. 7, four escaped and are still at liberty. The Empire Tobacco Company are anxious to get the foxes back, and are offering a liberal reward for any or all of them returned to the office of E. F. Wilson, provincial manager, Herald building. However, this does not alter the fact that Red Fox Plug Chewing Tobacco is the best on the market, and can be bought for ten cents per cut, and it is

found in any store handling tobacco. Save the tags—they are valuable.

**MANUFACTURE OF JUTE.**

It is an extraordinary fact that only eighty years ago the jute industry, which now ranks second in importance to cotton as a raw material of British manufacture, was practically non-existent. Confusion of native nomenclature in India makes it doubtful which among the synonymous and generic terms for fibre and coarse cloth—sunn, pat, hemp, etc.—was intended for what Dr. Roxburgh, using the name for the first time in 1795, described to the directors of the East India Company as “the jute of the natives.”

Probably the term thus used was the phonetic rendering of the Cuttack vernacular jhut, with which Dr. Roxburgh had acquired familiarity in the extensive rope works which the company had in that district. However that may be, it is not till 1828 that we find jute mentioned commercially. Of course it had been grown for centuries in the hot damp climate of Eastern Bengal, and had been woven into coarse fabrics for bags and even cloth, but it was not until advancing civilization brought a demand for clothing that jute was generally utilized among the poorer classes.

Jute, as we know it in the world of commerce, says an English paper, is the vegetable fibre obtained from two species of Corchorus, very similar in appearance, and producing a fibre so essentially alike that practically no distinction is

**BOOTH & CO.**

Wholesale and Export Boot Manufacturers,

**DUKE STREET,****NORTHAMPTON - - ENGLAND**

The finest High Class Boots and Shoes, for Canadian Market, 33½ p.c. in their favour.

drawn between them. A loamy soil, or rich clay or sand, produces the finest plants, and though authorities state that the annual is capable of cultivation on almost any kind of land, the area of planting in India is almost entirely confined to Bengal. According to the Dictionary of Economic Products by Dr. now Sir George, Watt, little or no jute is produced in the other provinces of India, although other fibres are substituted for it.

As in most things, honest work brings its own reward, and a well-tilled and

abundantly manured land carefully weeded is essential to secure the best results of the sowings, which usually take place in March to June. The crop takes from three to four months to reach maturity, and the season may be said to commence with the beginning of October, when the plants are cut down close to the roots. For the finer qualities it is necessary that cutting should be carried out when the small yellow flowers appear; a postponement of cutting till the crop has run to seed is responsible for the coarse fibre found on the market.

**THE QUEBEC BANK**

DIVIDEND No. 163.

Notice is hereby given that a Dividend of three per cent. upon the paid up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city, and at its Branches on and after Tuesday, the 1st day of December next.

The Transfer Books will be closed from the 16th to the 30th of November (both days inclusive.)  
By order of the Directors,

**THOMAS McDOUGALL,**  
General Manager.

Quebec, 20th October, 1903.

**J. DAWSON & SONS,****LONDON; ENGLAND.**MANUFACTURERS  
OF ALL KINDS OF**BOOTS AND SHOES**

— MEDIUM TO BEST. —

AMERICAN OR ENGLISH STYLES.

— CORRESPONDENCE INVITED. —

Head Office :

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

Manufactories :

**NORTHAMPTON AND TOWCESTER**Damp  
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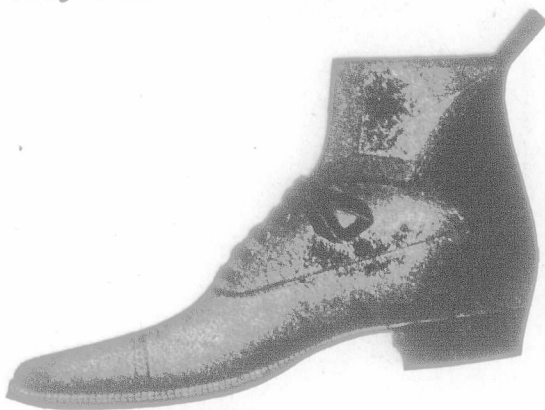
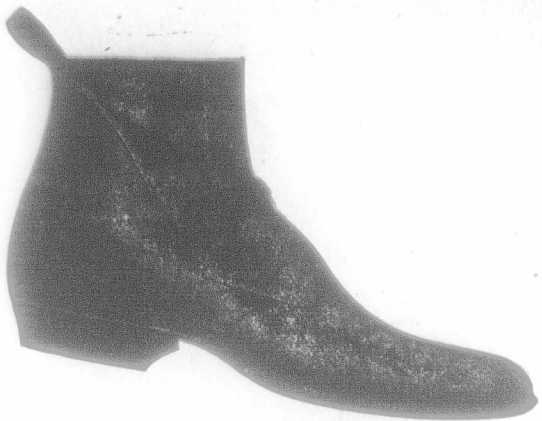
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# THE "ONWARD" BRAND.

Light, Stylish and Durable.  
Every Pair Warranted.



SPECIALTIES:

Damp Proof Welting, M.S., Non-Creaking.

Latest English Fittings, 3 to 6 Fittings  
under the New Tariff.

**FLOYD, KIGHTLEY & CO.,** DRENSTER ST.  
Northampton, Eng.

## The Bank of Toronto.

DIVIDEND No 95.

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

THE TRANSFER BOOKS will be closed from the Sixteenth to the Thirtieth days of November, both days inclusive.

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

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

The Bank of Toronto, Toronto,  
28th of October, 1903.

The preparation of jute fibre, like the growing of the plant itself, is, compared with that of any other fibre, comparatively inexpensive. It varies in minor de-

## Bank of Hamilton.

NOTICE is hereby given that a dividend on the paid-up capital stock of the Bank of 5 per cent. (being at the rate of 10 per cent. per annum) for the half-year ending 30th November, has been declared, and that the same will be payable at the Bank and its branches on and after 1st December.

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

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

Hamilton, 24th October, 1903.

tails according to the customs of various localities. In its main features the process of retting, or the separation of the fibre from the stalk, is the same as is practised in the case of hemp and flax. After stacking the crop for two or three days, to allow time for the decay of the leaves, a method which certainly strengthens the fibre, but allows a possibility

of its discoloration, the bundles are placed in tanks or pools of stagnant water. In some instances the cuttings are taken direct from the land and at once placed in water, still or running, as may be more convenient. The period necessary for maceration varies with the condition of the fibre and the atmosphere, and is a time of anxiety to the planter, inasmuch as the danger of rotting from allowing the bundles to remain too long in water makes all the difference between a saleable article and one which is comparatively useless. On this matter it should be noticed that the great difference between all fibres and cotton is that the latter is almost insusceptible to ordinary adverse conditions of exposure or temperature and can only be affected by powerful chemical agents. Jute is, comparatively, chemically susceptible, and requires to be carefully dealt with, and the incipient fermentation liable to occur under the retting process requires careful

# SELLERS' RUSSIAN CREAM

For Brown Leather Boots, Shoes, etc.  
Free from Acid, Waterproof—Does not separate.  
Gives a very high polish and softens and preserves the Leather from decay.  
Supplied in Jars and Bottles of various sizes as per List.

## Sellers' Cream Blacking

Entirely supersedes all kinds of Paste and Liquid Blackings.  
Combines the properties of Boot Cream and Blacking for Box-Calf, Glace Kid, etc., and all kinds of Black Leather, Boots, Shoes, etc.  
In Air-Tight Decorated Lever Lid Tins—Specially suitable for Export.

**GOOD PUSHING AGENTS WANTED.**

Full Export List and Samples if desired on application.  
These goods are superior to those made in America, and under the New Canadian Tariff are 33 1/2 p.c. cheaper.

INVENTORS AND SOLE MAKERS:

**JOHN SELLERS & CO.,** Manufacturing Chemists, 11 Clerkenwell Green, LONDON, England.



LATEST DESIGNS.

LIGHT, FLEXIBLE & DURABLE.



W. T. Scannell & Co.

— Charles Street —  
LEICESTER, ENGLAND.



Wholesale  
Export Manufacturers of

Medium and Better Class  
LADIES' BOOTS & SHOES.

HIGHEST WORKMANSHIP.

GOODYEAR WELTED AND M.S.

Imperial Bank of Canada.

DIVIDEND No. 57.

Notice is hereby given that a dividend of five per cent. for the half-year ending 30th November, 1903, upon the Capital Stock of this institution, has this day been declared, and that the same will be payable at the Bank and its Branches on and after

Tuesday, the First day of December next.

The Transfer Books will be closed from the 1st to the 30th November, both days inclusive.

By order of the Board.

D. R. WILKIE,  
General Manager.

Toronto, 27th October, 1903

Eastern Townships Bank.

ANNUAL MEETING.

NOTICE is hereby given that, in accordance with a resolution passed by the Shareholders, on the 10th February, 1903, and confirmed by Statute changing the date of the Annual Meeting of the Bank from the first Wednesday in the month of June, to the first Wednesday in the month of December. The ANNUAL GENERAL MEETING of the Shareholders of the Bank will be held in the Banking House in the City of Sherbrooke, on

Wednesday 2nd Day of December next.

The chair will be taken at 2 p.m.

By order of the Board,  
JAMES MACKINNON,  
General Manager.

Sherbrooke, Que., October 27th, 1903

watching. During the time it is necessary that the operator should visit the tank daily, and by means of his finger nail ascertain whether the submerged fibre has begun to separate from the stem. When the proper stage is reached, standing up to his waist in the foetid water, he proceeds to take as many stalks as he can grasp in his hand and to strip off the bark from the end next to the roots without breaking either stem or fibre, and dashing the half-prepared fibre repeatedly against the water, to remove

the adhering impurities, he wrings out as much water as possible and hangs the fibre on lines to dry on the spot.

This is the ordinary process familiar to everyone who knows Bengal. Primitive as it undoubtedly is, there has not yet been invented any mechanical process which has been able to permanently replace it, although various expedients have been tried. The poverty of the ryot stands in the way of adoption of necessarily expensive machinery, while, on the other hand, expert testimony confirms the contention that the old process produces a softer fibre. This quality, combined with color, lustre, length, uniformity, and cleanliness, constitutes the test of the value of the product. At various centres jute received from local traders is sorted, packed, and pressed for shipment. The sorting divides itself into "cuttings" con-

sisting of the woody and hard ends of the root; "rejections," the lowest class of fibre; and "jute" proper. It is under these names that the bales of 400 lbs. are known commercially. There are, of course, several distinguishing characteristics of the various fibres which enhances their value and importance. Most of the varieties, however, are more readily recognized by traders' marks and classification than by their specific qualities. The finest variety is Uttariya, which is strong and easily spun, of a good length, brilliant color, and fineness, though in softness it does not compare with Deswald, which ranks next to it in commercial importance. Desi is the jute which on account of its strength and general usefulness is chiefly used in the making of gunny bags, while Deora is more generally used for rope manufacture.

The Portland

The Best and Most Popular Brand of

In Goodyear Welts, Turns and Blake Sewn.

T. ROBERTS & SONS

LEICESTER, ENG.

These Shoes are Manufactured for Canadians at  
33 1/3 p c. under the new Preferential Tariff.

LADIES' FINE SHOES.

Latest Styles, Correct Models.

For Ease, Elegance and Wear.

Ladies' Fine  
Foot Wear.

Portland  
Works.

IMP

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Only A

NO

British  
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People's  
Provinc  
Quebec  
Royal  
Sovereig  
St. Step  
Standar  
Toronto  
Traders  
Union o  
Western

Agri. Sav. &  
Bell Teleph  
Brit. Can. L  
Brit. Mortg  
Can. Colore  
Can. Lande  
Can. Per. & V  
Can. Sav. &  
Central Can  
Dominion S  
Dominion T  
Dominion C  
Hamilton  
Home Sav.  
Huron & E  
Imperial L  
Landed Bar  
Lond. & C  
London Lon  
Manitoba &  
Montreal T  
Mont. Heat  
Montreal G  
Montreal S  
Montreal O  
Merchants  
Montreal  
Out. Indus  
Ont. Loan  
People's Lo  
Real Est. L  
Richelieu  
Toronto E  
Toronto Mo  
Toronto Str  
Windsor H



The Best MONEY MAKER for a Job Printer, is the  
**IMPROVED "MODEL" SELF-INKING PRINTING PRESS.**

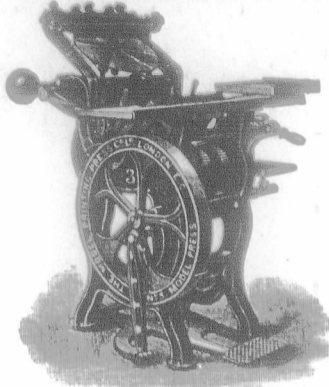
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Original Introducing into Great Britain.  
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LONDON, E.C., England.

NOTE—Buyers of these Presses in Canada have 33½ p.c. in their favour, by purchasing in England, under the new tariff, from this firm.

**STOCKS AND BONDS.**

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Mts	Dates of Dividends.	Per Cent. Price Oct. 29 (Bid)	Cash value per S.
British North Am.....	543	4,865,666	4,865,666	1,898,000	3	Apr. Oct	135	328 60
Can Bank of Commerce	50	3,700,000	3,700,000	3,000,000	3½	June Dec	150	75 00
Dominion .....	50	2,500,000	2,500,000	2,983,865	2½	May	944	122 00
Eastern Townships.....	103	3,000,000	2,417,865	1,318,443	3½	Jan July	170	85 00
Hamilton .....	100	2,000,000	2,000,000	1,700,000	5	June Dec	232½	232 50
Hochelaga .....	100	2,000,000	1,981,000	1,050,000	3½	June Dec	136	136 00
Imperial .....	100	4,988,000	2,983,896	2,686,313	5	June Dec	240	240 00
Metropolitans .....	100	1,000,000	1,000,000	1,000,000	.....	.....	.....	.....
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3½	June Dec	152	152 00
Molson's .....	50	3,500,000	2,854,430	2,780,778	4½	Oct April	190	95 00
Montreal .....	200	12,000,000	13,379,240	9,000,000	5	June Dec	217½	494 00
Nationale .....	80	1,500,000	1,500,000	400,000	3	May Nov	110	32 40
New Brunswick.....	100	500,000	500,000	700,000	5	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	3,000,000	4½	Feb. Aug.	270	270 00
Ontario.....	100	1,400,000	1,500,000	500,000	2½	June Dec	135	135 00
Ottawa.....	100	2,000,000	2,000,000	1,865,000	4½	June Dec	225	225 00
People's of N. B.....	150	180,000	180,000	155,000	4	.....	250	375 00
Provincial.....	25	871,537	832,422	.....	3	June Dec	.....	.....
Quebec.....	100	2,500,000	2,500,000	900,000	3	June Dec	119	119 00
Royal.....	100	2,223,130	2,223,130	3,016,279	3½	Feb. Aug.	218	218 00
Sovereign.....	100	1,300,000	1,299,276	394,807	2½	Feb. May, Aug, Nov.	.....	.....
St. Stephen's.....	100	200,000	200,000	45,000	½	April Oct	.....	.....
Standard .....	50	1,000,000	1,000,000	925,000	5	April Oct	246	123 00
Toronto .....	100	2,500,000	2,499,000	2,600,000	5	June Dec	250	250 00
Traders .....	100	1,250,000	1,500,000	450,000	3	June Dec	125	125 00
Union (Halifax).....	50	1,000,000	1,000,000	505,806	3½	Mch Sept	168	84 00
Union of Canada .....	100	2,500,000	2,484,980	1,030,000	3	June Dec	134	134 00
Western.....	100	500,000	485,000	175,000	2½	Apr Oct	140	133 00
Agri. Sav. and Loan Co.....	50	630,300	630,300	207,000	3	Jan July	117	58 50
Bell Telephone Co.....	100	5,000,000	5,000,000	800,000	4½	Jan	140	140 00
Brit. Can. Loan & Inv. Co.....	100	1,937,900	398,481	180,000	2½	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	389,214	180,000	3	Jan July	.....	.....
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Jan	40	40 00
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,004,000	350,000	3	Jan July	108	108 00
Can. Per. & W. Can. M. Corp'n.....	10	5,951,350	5,951,350	1,490,057	3	Jan July	120	12 00
Can. Sav. & Loan Co.....	50&7½	750,000	750,000	250,000	3½	Jan July	114	57 00
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	450,000	2½	Jan July	136	136 00
Dominion Sav. and Inv. Co.....	50	1,000,000	934,300	40,000	2	July Dec	72	36 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1½	Jan	124	62 00
Dominion Cotton Mills Co.....	100	3,333,400	3,333,400	.....	6	Mar	30	30 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	340,000	3	Jan July	119	119 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3½	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	925,000	4½	Jan July	183	91 50
Imperial Loan and Inv. Co.....	100	839,250	734,690	174,000	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. La Co.....	100	1,500,000	375,000	51,000	.....	Jan July	75	75 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	155	62 00
Mont. Heat, Light & Power Co.....	100	2,250,000	2,250,000	380,155	.....	Jan	72½	72 50
Montreal Gas Co.....	40	3,000,000	3,998,640	.....	5	April Oct	247	123 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	500,318	3½	Feb.	198½	99 25
Montreal Cotton Co.....	100	3,000,000	3,000,000	.....	4 & 1	Mch.	11½	110 00
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb. Ang	30	30 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	2½ & 1	Mch	137½	34 37
Ont. Indus. Loan and Inv.....	100	375,000	271,993	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,300,000	500,000	3	Jan July	122	61 00
People's Loan and Dep. Co.....	50	600,000	600,000	40,000	.....	Jan July	42	21 00
Real Est. Loan Co.....	40	578,340	373,730	50,000	2	Jan July	76	30 40
Richelieu and Ont. Nav. Co.....	100	2,083,000	2,083,000	163,865	3	May Nov	76½	76 50
Toronto Electric Light Co.....	100	2,000,000	2,000,000	.....	.....	Jan.	154	154 00
Toronto Mortgage Co.....	50	1,120,860	724,000	250,000	3½	Jan.	89	44 50
Toronto Street Railway.....	100	6,000,000	5,000,000	.....	.....	Jan.	96	96 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	80	80 00

\* Paying quarterly dividends.

Jute manufacture does not materially differ from the processes employed in dealing with hemp and heavy flax goods, but the peculiar nature of the fibre requires a preliminary treatment, by special machinery, known as batching. The effect of a proper allowance of oil and water which the fibre receives under this process is to render it softer and more pliable for spinning into the three main purposes for which jute is used—(a) for making cloth of different qualities, ranging from substitutes for silk to shortings, curtains, carpets, or gunnies; (b) for paper, which is chiefly prepared from the "rejections" and "cuttings"; and (c) for cordage, which is made from the coarser and strong qualities. The methods employed in spinning are in the main identical with those used in dealing with the heavy manufactures of flax, the fibre being either hackled or submitted to the breaker and finishing card, thence passing through the roving frame on to the spinning frame in the ordinary way, though in certain very coarse yarns the material is spun direct on the roving frame.

The average yield of cleaned fibre per acre in an ordinary season is a little over 15 cwt., though in some districts as much as 25 to 30 cwt. are obtained in a good year. The following figures show the prices realized in January at Calcutta during recent years:—

	1899.	1901.	1902.
	Rs.	Rs.	Rs.

First quality, bales .. . . .	31	34	37
Ordinary, do. . . . .	28-8	30	33
Gunny Bags, 100 . . . . .	19-4	23	21
Hessian Cloth, 100 yds. . . . .	8-6	11	9-8

There is very good reason for believing most of the jute arriving in this country is not in as good a condition as when shipped, and investigations are being made as to the best way of preserving the sensitive material from deteriorating effects. "It is to Abingdon in Berkshire that the credit is due of being the first town in Great Britain to experiment with the fibre.

Telegrams: "HANDEL," Leicester.

LADIES' SKIRT KNICKERS.

**HALL & EARL,****Braunstone Gate,  
LEICESTER, England**

MANUFACTURERS OF

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



Special terms for Canadians, under the New Preferential Tariff.

In 1833 a quantity of dyed yarn was sent from there to Dundee, then an important centre of the heavier flax manufactures, and there it attracted a good deal of attention. Consignments were soon made direct and experimented with, but little or no progress was made for a considerable time, for jute forms no exception to the general rule that the introduction of new textile fibres is attended with many difficulties." Difficulties, in many cases purposely created by the interested policy of old-fashioned or prejudiced traders, were raised and seriously retarded the growth of the industry. The old pessimistic prophecies of "impossible, impracticable, unprofitable, and unnecessary," were then, as they often are now, urged. Prejudice and ignorance were, however, ultimately removed, and a very rapid development of the trade was soon witnessed.

Down to 1854 practically no effort was made to improve the Indian manufacture.

The agriculturist had found that his time was more profitably spent in preparing fibre than in competing with steam and mechanical appliances, and accordingly when the extraordinary demand for bags arose to convey the products of the rich harvests of the world to the United Kingdom, combined with the shutting off of the Russian markets during the war in 1854-56, the native manufacture of jute stagnated. In 1863 to 1867 factories began to spring rapidly up in the neighborhood of Calcutta, and gunny bags, manufactured by power as well as hand looms, were brought into competition with Dundee, which, then, as now, controlled the whole trade. Except one at Cawnpore the whole of the mills are in Bengal. From the latest returns we find that over 113,000 persons are employed in the thirty-five jute mills at present established in India. The producing capacity of the mills has nearly doubled during the last decade, and now contains over 16,000

spindles and 329,000 looms. The nominal capital of the mills worked by joint-stock companies is stated at Rs. 69,628,410. The sterling capital employed in the industry has not increased much during the last thirty years, £1,356,692 in 1879 compared with £1,741,358 at the end of the financial year in 1902, but local capital has expanded in the same period from Rs. 1,200,000 to Rs. 43,508,040.

The latest returns of the export trade are the highest recorded as far as value is concerned, but owing largely to the disastrous drought in Australia the exports to the Commonwealth have fallen off by 40 per cent. Exports in jute cloth, as will be seen from the following figures taken from the Review of the Trade of India for 1902-3, have materially increased, and the officiating Director-General of Statistics states that it will soon exceed the value of the export trade in bags:—

**BRADSHAW & PAYNE,****Boot and Shoe Manufacturers,**

MAKERS OF THE

Waverley Brand of Boots and Shoes in all Varieties,

**181, Humberstone Road,****Leicester, England.**

The other Cut will be inserted when received.

Special prices under the New Tariff.



# The Brook Manufacturing Co.

Clarke Road,  
Northampton, - Eng.

—MANUFACTURERS OF—

## Ladies' Gowns, and Skirts,

For the Canadian market, 33½ p.c.  
preference under the New Tariff.



Exports (000's omitted in each case).

	1898-99.	1900-1.	1902-3.
Bags, No . . . . .	180,896	202,908	225,196
Cloth, yards. . . . .	280,382	355,215	492,884

This represents a total value of over five-and-a-half million sterling. The export in 1829, when jute was first included in the Customs returns, was 364 cwts., valued at £62. Of the total quantity exported last year the United Kingdom took 42.5 per cent., Germany, 19.2 per cent., the United States 13.6 per cent., and France 12.5 per cent. of the whole.

### COMPOSITION OF COLORS.

"A Practical Chemist" writes concerning Lakes—Their Preparation—Red and Carmine Lakes—Florentine Lake.—Lakes—The origin of the word is peculiar. The

early Italian dyers for certain colors used what is known as "lac," which was either the product now known under this name or an analogous body, says "A Practical Chemist" in the World's Paper Trade Review. This lac requires the aid of tin and aluminum compounds before the color can be developed and fixed on the fabric which has to be dyed; during the process of drying, some of the coloring matter of the lac combines with some of the tin and alumina to form an insoluble body, which forms a kind of colored scum on the top of the dye vat; this substance, known to the Italian dyers as "lacca," was collected, dried and sold to artists. In the same way, other laccæ were obtained direct from the dyestuffs themselves without the necessity of troubling the dyer, and thus has arisen the preparation of the lakes, which name can be readily traced to the laccæ of the Italian

dyers. As generally understood, lakes are pigments that exhibit great transparency, but the term is more commonly understood to apply to crimson and red pigmental colors, although there is no reason for such usage, because there are many other colored lakes. Chemically considered, lakes consist of an organic coloring principle with a metallic body. The organic coloring principle may be obtained from natural coloring matter, such as the lac and cochineal insects, from berries—as Persian and French berries—from wood, such as Brazil and sapon wood chips, etc. Such were the chief sources of the coloring matter of lakes until the advent of the coal tar dyes, which now are extensively used for the production of a splendid series of lake colors of every conceivable hue. The affinity of natural or organic substances for metallic bodies is due to the former

# Thomas Ashby & Sons,

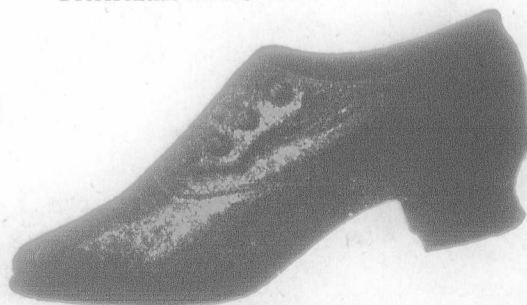
East Bond Street, - LEICESTER, Eng

—MANUFACTURERS OF—

High and Medium Styles of **BOOTS and SHOES.**

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

Telegraphic  
Address:  
Modern,  
LEICESTER.



LIABILITIES.		Capital	Capital	Capital	Reserve	Dividend	Notes	Bal. due to	Balance	Deposits
Bank Statement to Govt. Month ending Sept. 30, 1908		Authorized.	Subscribed.	Paid up	Fund.	Rate p. c. p. annum.	Circulation	Dom. Gov. adv'ce for credits, &c.	due to Provincial Govts.	by the public, payable on demand in Canada.
1	Bank of Montreal .....	\$14,000,000	\$14,000,000	\$13,952,540	\$9,000,000	10	\$8,796,683	\$2,494,633	\$137,687	\$22,224,902
2	Bank of New Brunswick ..	500,000	500,000	500,000	750,000	12	475,889	40,334	.....	767,364
3	Quebec Bank .....	3,000,000	2,500,000	2,500,000	900,000	6	1,853,899	13,923	105,438	3,047,913
4	Bank of Nova Scotia .....	2,000,000	2,000,000	2,000,000	3,000,000	10	1,874,076	291,877	.....	6,651,804
5	St. Stephen's Bank .....	300,000	300,000	300,000	45,000	5	142,100	5,229	.....	75,644
6	Bank of British N. America	4,866,666	4,866,666	4,866,666	1,998,000	6	3,090,808	10,837	12,887	5,862,511
7	Bank of Toronto .....	4,000,000	2,942,240	2,913,570	3,013,570	10	2,772,071	41,374	26,310	4,133,269
8	Molson's Bank .....	5,000,000	4,926,100	2,868,430	2,720,778	9	2,721,781	34,144	48,273	4,332,944
9	Eastern Townships Bank	3,000,000	2,485,800	2,412,030	1,318,442	7	1,948,786	12,470	9,285	1,771,331
10	Union Bank of Halifax ..	3,000,000	1,338,850	1,312,580	894,922	7	1,199,001	10,754	12,859	395,432
11	Ontario Bank .....	1,500,000	1,500,000	1,500,000	5,000	6	1,484,766	10,897	230,201	2,325,445
12	Banque Nationale .....	2,000,000	1,500,000	1,500,000	400,000	6	1,466,819	16,272	70,891	1,323,030
13	Mercantile Bk. of Canada	6,000,000	6,000,000	6,000,000	2,900,000	7	4,495,705	319,169	291	6,060,307
14	Banque Provinc'le du Can.	1,000,000	871,537	822,423	Nil	3	784,984	17,067	50,000	320,840
15	People's Bank of Halifax	1,500,000	950,580	942,644	397,066	6	901,263	16,397	.....	614,412
16	People's Bk. of N. Bruns'k	180,000	180,000	180,000	165,000	5	143,148	18,548	.....	117,985
17	Bank of Yarmouth .....	300,000	300,000	300,000	80,000	5	201,159	4,047	.....	52,116
18	Union Bank of Canada ..	4,000,000	2,499,300	2,493,910	1,000,000	7	2,489,265	6,099	975,957	4,700,410
19	Canadian Bk. of Com'erce	10,000,000	3,700,000	3,700,000	3,000,000	7	7,427,601	586,299	95,745	16,531,314
20	Royal Bank of Canada ..	4,000,000	2,980,100	2,887,870	2,916,655	8	2,200,747	105,989	5,642	3,393,964
21	Dominion Bank .....	4,000,000	3,000,000	2,995,596	2,995,596	10	2,879,283	25,918	412	7,555,685
22	Mercantile Bank of F. E. I.	500,000	332,523	331,702	237,529	8	233,131	.....	434,594	400,134
23	Bank of Hamilton .....	2,500,000	2,225,000	2,195,631	1,800,266	10	2,057,986	26,863	63,690	4,265,424
24	Standard Bank of Canada	2,000,000	1,000,000	1,000,000	985,000	10	910,905	18,737	16,253	2,317,336
25	Banque du St. Jean .....	1,000,000	500,200	285,379	10,000	6	148,133	.....	.....	26,792
26	Banque d'Hochelaga .....	2,000,000	2,000,000	2,000,000	1,050,000	7	1,958,028	19,245	81,260	2,155,208
27	Banque de St. Hyacinthe.	1,000,000	504,600	329,515	75,000	6	280,145	.....	8,552	60,085
28	Bank of Ottawa .....	3,000,000	2,492,100	2,459,700	2,278,730	9	2,255,991	27,953	1,240	3,474,132
29	Imperial Bank of Canada	4,000,000	3,000,000	2,989,029	2,650,000	10	2,761,416	23,423	157,469	6,713,140
30	Western Bank of Canada	1,000,000	500,000	434,889	175,000	7	367,155	.....	.....	487,556
31	Traders Bank of Canada	2,000,000	1,992,600	1,914,611	450,000	7	1,830,795	.....	66,358	2,488,846
32	Sovereign Bank of Canada	2,000,000	1,300,000	1,290,525	824,885	5	1,141,685	.....	45,908	1,275,819
33	Metropolitan Bank .....	2,000,000	1,000,000	1,000,000	1,000,000	Nil	468,287	.....	38,814	238,653
<b>Total .....</b>		<b>97,046,666</b>	<b>79,198,616</b>	<b>78,057,190</b>	<b>48,897,496</b>	<b>.....</b>	<b>63,741,370</b>	<b>4,198,123</b>	<b>2,688,173</b>	<b>116,701,497</b>

Return of Canadian Bank of Commerce. Amount under heading "Other assets not included under foregoing heads" includes gold bullion.  
 Return of Bank of British North America. Amount under heading "Other assets not included under foregoing heads," includes bullion.  
 The figures for the Dawson City Branch are taken from the last returns received, viz.: 19th sept., 1908.

being of an acid or phenolic character, which therefore combines with bases, such as tin, alumina, iron, lead, etc., to form a solid substance which is insoluble in water. As a rule, the affinity between the two bodies is so great that the lake is precipitated when a solution of a metallic salt is added to one of the coloring matter. In the production of a lake only just sufficient metallic base should be added as will combine with its equivalent proportion of coloring principles, but such theoretical proportions are seldom adhered to, because, chiefly for economic purposes, the proportion of base predominates, so as to give weight and bulk to the lake, but such excess is sometimes accidental and not wilful.

As regards the preparation of lakes, a decoction of the coloring principle is prepared, and also a solution of the metallic base, then the two fluids are mixed, when, generally, the lake forms almost at once. In some few cases the addition of a solution of carbonate of soda is sufficient to throw down the lake. By preparing alkaline solution of the coloring matter the lake is thrown down at once on adding the solution of the base. This method, however, is not always applicable, because the alkalinity of the soda salt sometimes affects the tone of color of the resulting lake naturally so is this the case in the preparation of alozarine lakes.

The coloring matters may be divided into two classes, viz., substantive color, such as Persian berries and cochineal, which produce definite colors independent of the nature of the mineral base, and adjective colors, such as alizarine, logwood, etc., which produce different colors according to the mineral nature of the base combining with them. Thus alizarine and aluminum produce a red, but if iron salts be used, instead of aluminum, a deep dull violet is produced. Logwood produces a violet with antimony salts, a blue black with iron salts, and a deep blue with salts of chromium. Apart from the division of the coloring matters, lakes are divided into two different classes, viz., the coal tar lakes and

# ORSON, WRIGHT & SONS.

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



Makers of  
Fine and Medium

## LADIES' FOOTWEAR...

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

BANKS. Liabilities—Continued.	Dep by public pay, after no discor on fr d day in Can.	Dep ails elsewhere than in Canada.	Loans from Banks in Can, secu'd	Depo. made by no Balances Due other Bks. in Can	Balances Due other Bks or agts in U. K.	Balances Due bks or agts not in Can or U.K	Other Liabilities	Total Liabilities.
Bank of Montreal .....	\$10,210,199	\$ 21,534,981		\$1,059,242			\$ 72,370	\$30,531,199
Bank of New Brunswick..	2,491,563			143,567	25,316			3,596,586
Quebec Bank .....	3,900,568			163,181	18,347		15,661	5,118,981
Bank of Nova Scotia.....	11,442,418	2,418,894		346,766			1,115	22,889,784
St. Stephen's Bank.....	167,431						4,897	408,291
Bank of British N. America	8,722,901	2,235,614		78,944	12	166,749	10,188,278	30,368,584
Bank of Toronto .....	10,637,557			364,574		8,751	40	17,873,329
Molson's Bank .....	12,672,653			332,572	243,406		7,351	21,985,605
Eastern Township Bank..	6,652,989							10,350,818
Union Bank of Halifax...	4,395,817	204,381		108,994	585,042	189,672	25,508	7,920,432
Ontario Bank .....	7,522,934				283,500	120,000		11,926,434
Banque Nationale .....	4,657,480			15,616	22,354			7,471,376
Merchants Bk. of Canada..	15,264,624	38,581		1,095,973	219,577		1,580	20,581,466
Banque Provin'le du Can..	1,895,088		515,428					3,309,488
People's Bank of Canada..	2,171,854			92,128	98,623		4,198	3,997,676
People's Bk. of N. Bruns'k	266,104			4,224			303	550,316
Bank of Yarmouth.....	306,981			665	8,807			401,779
Union Bank of Canada..	7,895,149			5,311	143,115			16,138,309
Canadian Bk. of Commerce	36,998,199	7,366,176		155,306	85,548	96,841	2,234	69,415,322
Royal Bank of Canada.....	9,977,018	1,693,591		299,516	272,112	282,269	681	12,291,297
Dominion Bank .....	17,649,277							28,110,576
Merchants Bank of P. E. I.	445,154			93,312	16,253		11,198	1,015,804
Bank of Hamilton .....	11,965,408			1,916	353,151	948		19,196,528
Standard Bank of Canada..	8,044,948			870,602			274,614	12,802,000
Banque de St. Jean.....	274,282						2,168	468,236
Banque d Hochelaga.....	5,945,933			2,925		20,184	99,127	10,279,022
Banque de St. Hyacinthe..	723,136							1,071,919
Bank of Ottawa .....	10,080,752			3,114		2,076		15,945,304
Imperial Bank of Canada..	13,679,825			1,5137				22,491,411
Western Bank of Canada..	2,885,632				99,683		12,693	3,842,921
Traders Bank of Canada..	9,173,310			2,282	17,539			13,579,139
Sovereign Bank of Canada	2,743,985			1,010	162,517			5,350,341
Metropolitan Bank.....	556,792			44,319	59,572		8,807	1,300,566
<b>Total .....</b>	<b>276,081,027</b>	<b>35,391,668</b>	<b>515,428</b>	<b>4,538,233</b>	<b>3,163,186</b>	<b>1,423,813</b>	<b>10,752,913</b>	<b>518,980,800</b>

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

the lakes obtained from the old-fashioned dye wares. As regards the quality of lakes, they should be quite insoluble in any vehicle, as for example, water, oil, turpentine or alcohol, used for making them into a paint or ink. A true lake is always more or less transparent, which renders them of great value in laying over solid or opaque colors, so as to produce a rich or glazed effect which the latter class of pigments do not exhibit. In the preparation of lakes, however, some are rendered nearly opaque by mixing the materials during the production of the lake with some opaque white ground that gives increased body to the compound, and also modifies its tone or tint. Some few coloring matters, such for example as cochineal and carmine, dissolve in ammonia, and then form a colored fluid instead of a solid body;

any lake which so dissolves in the vehicle mixed with it is no use for the preparation of solid inks as colors, because it simply forms a colored varnish.

The Preparation of Lakes.—We will divide the production of lakes into two classes, viz., those obtained from the old-fashioned dyeing materials and those obtained from the coal tar colors.

The Red Lakes are carmine, carmine lakes, Florentine lake, crimson and scarlet lakes, Brazil wood lake and rose pink. The coloring matters of these lakes are the cochineal insect, madder root, barwood and Brazil wood, each of which produces different quality lakes, the finest produced being obtained from madder, and the inferior ones from Brazil wood.

Carmine Lake is one of the superior lakes; it is almost a pure lake, being a combination of the coloring principle

(cochineal carminic acid) with aluminum and tin. The method of producing this splendid compound is kept a close secret; although it was invented over 200 years ago very few accounts have been published concerning the process of production, and the chemical investigations that have been made concerning carminic acid have not yet completely elucidated the mystery of the combination that occurs between the acid and base of alumina.

The following recipes for the production of carmine lakes have been published, and will give the reader an idea of the method pursued:—Formula No. 1.—Ingredients.—1 pound cochineal; 1 ounce alum; 1 ounce cream of tartar.

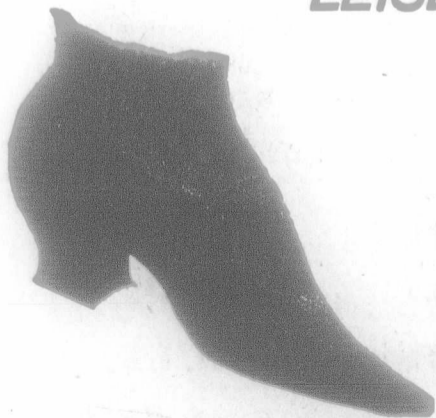
Process of Production.—Boil the cochineal in water for fifteen to twenty minutes; then strain the fluid, and to the strained liquid add the alum, and reboil

# Cowling & Company,

MANUFACTURERS OF

## Ladies' High Class Boots and Shoes.

LEICESTER, ENGLAND.



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



BANKS.	Specie.	Domini'n Notes	Deposits with Dom Govt. for s'c'rity of note cir.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep. m' de with & bal due from other bks. in Can.	Due from Bks or Ag in U. K.	Bal. due from bks not in Can or UK	Dom and Prov Gov Securitie's	Can. Mun. Sec. & other Pub Sec. not in Can.	Railway & other bds deb & stocks	Call Loans on Bonds and Stocks in Can.	Call and short ins. not in Canada.
1 Montreal.....	\$3,532,607	\$4,289,821	\$454,034	\$2,157,996	.....	20,977	\$ 3,194,984	\$5,815,377	\$ 435,697	815,445	\$7,265,091	.....	20,509,660
2 N. Brunswick	139,910	210,108	25,000	140,210	.....	177,579	.....	243,499	172,301	84,158	154,791	.....	175,000
3 Quebec.....	301,821	546,742	97,060	429,773	169,104	177,364	.....	491,505	201,060	127,655	859,047	1,714,045	.....
4 Nova Scotia	1,385,571	1,989,345	101,126	1,163,146	.....	9,953	268,704	1,562,589	293,310	865,949	2,487,730	2,486,934	2,844,306
5 St. Stephen's	16,951	14,182	10,242	13,611	.....	19,631	189	17,718	.....	.....	.....	.....	.....
6 B. N. A.....	875,149	1,550,154	146,276	758,951	.....	18,802	80,707	365,377	1,061,012	1,419,256	332,555	2,387,605	2,567,167
7 Toronto.....	624,091	1,225,377	192,070	630,067	.....	919	178,306	527,339	235,895	33,075	2,395,505	1,511,951	.....
8 Montreal.....	498,236	1,170,627	124,000	962,474	.....	262,517	380,981	556,591	323,244	1,033,402	1,433,563	1,898,009	.....
9 Moisons.....	153,476	417,270	55,000	230,687	.....	415,807	225,126	845,774	180,073	252,898	37,662	688,527	.....
10 E. Townships	168,306	400,392	67,124	256,778	.....	133,056	.....	32,614	645,987	20,047	169,000	386,517	.....
11 Union Hfx...	122,923	214,457	70,000	391,125	.....	29,419	.....	138,107	50,000	143,494	1,082,952	721,909	.....
12 Ontario.....	23,306	415,941	75,000	391,894	.....	38,197	.....	193,435	35,000	.....	.....	497,374	.....
13 Nationale...	510,507	2,310,119	236,000	1,423,203	346,324	2,368	.....	.....	977,450	785,186	5,177,028	3,715,513	3,009,700
14 Merchants...	11,782	46,364	40,987	91,743	.....	124,806	8,007	41,040	.....	342,573	243,115	1,177,638	.....
15 Provincial...	80,079	222,564	40,000	141,085	.....	70,050	.....	68,892	119,895	67,423	.....	172,638	.....
16 People's Hfx	7,234	26,086	9,000	7,012	.....	103,692	1,039	21,513	36,327	5,000	.....	2,300	.....
17 People's N. B.	21,809	19,512	4,815	7,296	.....	11,423	.....	5,020	39,400	.....	.....	.....	.....
18 Yarmouth...	248,845	824,947	114,000	497,321	.....	98,854	.....	119,241	.....	43,771	.....	610,461	.....
19 Union Can...	1,704,733	3,134,239	391,490	2,850,949	.....	30,560	.....	1,596,620	1,997,904	411,150	4,318,662	3,069,965	3,615,319
20 Commerce...	718,773	1,177,979	101,844	900,901	.....	117,609	.....	836,569	400,000	980,029	3,005,949	1,785,389	837,048
21 Royal of Can	1,055,744	2,395,523	140,000	1,074,711	.....	275,084	461,976	1,783,404	94,296	671,159	3,174,310	5,489,842	.....
22 Dominion...	34,257	35,984	14,000	20,229	.....	53,205	.....	4,719	.....	.....	.....	.....	.....
23 Mcht., P. E. I.	394,279	1,342,232	100,000	604,203	.....	347,251	.....	336,270	129,311	1,774,277	499,092	2,356,465	.....
24 Hamilton...	23,276	499,555	50,000	268,739	.....	339,563	.....	260,781	579,654	1,690,758	734,043	322,300	.....
25 Standard...	9,017	15,178	7,136	4,547	.....	48,568	.....	15,516	.....	.....	.....	.....	.....
26 St. Jean...	161,667	667,306	85,000	607,863	.....	113,421	198,146	628,546	767,958	260,125	308,000	696,687	.....
27 D'Hochelega	18,603	52,261	10,260	10,462	.....	41,671	.....	56,701	.....	.....	.....	.....	.....
28 St. Hyacinthe	621,572	1,169,515	125,000	467,756	.....	538,584	124,215	591,671	464,252	1,117,990	692,271	1,602,471	.....
29 Ottawa.....	726,515	2,715,713	140,000	958,218	.....	586,157	816,495	781,499	1,062,307	1,459,712	1,120,530	3,217,399	.....
30 Imperial...	27,222	21,753	21,655	40,890	.....	821,574	.....	36,901	160,120	499,770	219,948	.....	.....
31 Western...	192,817	1,034,967	75,050	3,4491	.....	292,472	.....	111,089	680,349	4,644	1,301,900	1,908,286	.....
32 Traders.....	51,008	222,279	37,749	231,424	.....	38,434	.....	109,880	.....	.....	708,229	1,679,441	.....
33 Sovereign...	41,676	122,578	6,036	30,990	.....	163,084	.....	19,376	.....	.....	277,086	921,861	.....
34 Metrop. Jifan	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>Total....</b>	<b>14,717,111</b>	<b>30,330,490</b>	<b>3,130,844</b>	<b>18,069,250</b>	<b>515,428</b>	<b>5,797,632</b>	<b>5,936,532</b>	<b>18,240,336</b>	<b>11,142,622</b>	<b>14,704,363</b>	<b>37,857,826</b>	<b>41,650,050</b>	<b>36,588,040</b>

the liquid for five minutes; then allow to settle, decant the clear liquid, and then add the cream of tartar; stir up well and allow the carmine that is produced to precipitate; then decant or syphon off the clear liquid, collect the precipitate, wash it with water several times, until all trace of alkalinity is removed (this is ascertained by dipping a slip of turmeric paper in the wash water); if the paper turns brown, the liquid is alkaline; if it remains unchanged, the liquid is neutral, which means that the carmine is free from all undesirable salts.

Formula No. 2.—Ingredients.—2 pounds cochineal, 2 ounces alum, 3 ounces chloride of tin, 2 ounces carbonate of soda. Boil the cochineal in water in a copper vessel; then stir the fluid, and add the alum and tin solution and the carbonate of soda; stir up well, then give forty-eight hours' rest, and then filter; wash and dry the precipitated carmine as in No. 1.

No. 3.—Ingredients.—24 ounces cochineal, 9 ounces carbonate of soda, 8 ounces citric acid, 9 ounces alum, 7 gallons of water. Dissolve the soda carbonate and citric acid in the water by boiling, then

put in the cochineal, crushed up, and boil the mixture for one and one-half hours, then strain and clarify by allowing the solid matter to precipitate; then boil the clarified fluid with the alum for five minutes, and set aside for three days to allow the carmine to precipitate, which should be collected, washed and dried as before. As the tone of the carmine is more of a scarlet than a crimson, too much alum should be avoided, because alum reduces the color of the carmine to a crimson. It is also best to boil the cochineal in tin or tinned copper vessels, as a small quantity of the metal dissolves in the liquid and exerts a good influence on the carmine which is produced. Iron vessels should not be used, as any trace of iron injures the color of the carmine. Earthenware pipkins, however, may be used without any defect occurring.

The characteristics of carmine are as follows: It is a deep fiery scarlet powder, not always quite even in tone or tint. The best commercial quality is that known as "nacaral carmine." It is insoluble in water, alcohol, ether, turpentine, etc., and all the vehicles used in mixing paints, but is soluble in strong

mineral acids, caustic soda and caustic potash. Solutions of ammonium salts dissolve it, forming a deep crimson fluid, from which the carmine can be precipitated by exposure to the air, or by the addition of weak acids, like acetic or tartaric. Lead or iron salts injure the tone. When carmine is heated in a crucible it burns and leaves behind 7 to 10 per cent. ash, which consists principally of white alumina and lime. Carmine is not permanent when exposed to the air.

Owing to the high rate at which carmine is sold it is subject to adulteration with inferior lakes and red pigments. One test for the purity of carmine is to mix a little with liquid ammonia. If the carmine be pure it will be completely dissolved; if not pure an insoluble residue will be left.

Carmine lake is produced from the liquor left after the precipitation of carmine, because the whole of the carmine is not precipitated and the slightly colored liquid that is left will yield another precipitate, by a suitable treatment. The usual method of making is to add to the liquor a small quantity of alum (about a quarter of the weight of the cochineal

AWARDED DIPLOMA AND GOLD MEDAL AT THE NATIONAL TRADES' EXHIBITION, LIVERPOOL.

# THE ASBESTINE SAFETY NIGHT LIGHT

Under Letters Patent.

For the Nursery  
For the Sick Room.  
For the Household.  
For Photographers' Dark Rooms.

To Retail at 1d., 3d., and 6d.  
Liberal Discount to the Trade.

72,000 lights sold in Liverpool and district in 4 MONTHS.  
90,000 lights sold in Cardiff and South Wales in 4 MONTHS.



Registered Trade Mark "Carbona."  
IMMEASURABLY SUPERIOR TO ALL OTHERS,  
BECAUSE

It gives 250 hours' steady white light at a cost of One Penny, for Oil, and burns from 6 to 12 hours (according to size) without re-charging.

The Light case is practically indestructible and, being fitted with an imperishable Asbestos wick, may be charged and re-charged with Paraffin Oil as required.

The flame never sinks or becomes dim, but remains always the same.

It is, absolutely, a Safety Night Light, the petroleum or paraffin being absorbed by the "Carbona" process.

The Asbestine Safety Light Company, Limited 16 St. Helen's Place, - London, E. C., England.

Telegrams: "Luxano, London."

BANKS	Current Loans, In Canada.	Current Loans elsewhere than Can.	Loans Govt of Can.	Loans Prov. Govts	Overdue Debts.	R. E. beside Bank.	Mortg's on R. E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Loans to Directors & their firms.	Average specie formonth	Average of Dom. Notes dur. month	Greatest amt Notes in circula-tion dur. month
1 Montreal	863,465,642	8,616,876	700,000	217,297	218,222	800,000	5121,005,072	51,150,000	33,278,610	84,745,270	5,700,000	1		
2 N. Brunswick	2,643,555	215,000	15,014	4,570	1,570	43,207	5,733,375	372,189	133,704	303,357	438,375	2		
3 Quebec	7,008,522	1,000,000	100,000	30,000	30,000	200,000	12,749,597	707,561	269,479	622,456	1,633,500	3		
4 Nova Scotia	5,975,431	8,041,708	150,000	17,919	11,423	53,440	22,208,548	429,547	1,369,595	1,621,314	1,900,047	4		
5 St. Stephen's	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5		
6 B. N. A.	16,500,000	3,409,189	186,879	99,550	5,191	24,500	685,031	5,189,608	59,713,714	271	254,943	1,507,974	6	
7 Toronto	16,500,000	3,409,189	186,879	99,550	5,191	24,500	685,031	5,189,608	59,713,714	271	254,943	1,507,974	7	
8 Molsons	17,759,576	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	8		
9 E. Townships	10,477,907	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	9		
10 Union Fk.	7,350,832	275,076	1,000,000	22,040	4,974	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	10		
11 Ontario	10,551,116	1,000,000	1,000,000	11,872	30,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	11		
12 Nationale	7,512,576	1,000,000	1,000,000	60,000	38,594	11,007	195,523	128,433	3,594,730	772,352	77,500	1,014,000	12	
13 Merchants	18,742,400	1,121,289	1,000,000	89,731	12,553	50,756	323,315	89,248	39,732,730	199,362	495,557	1,833,362	13	
14 Provincial	1,581,009	1,000,000	1,000,000	22,377	22,312	7,000	180,000	149,757	4,272,556	271	12,421	38,558	14	
15 People's Fk.	4,300,273	1,000,000	1,000,000	27,175	14,214	51,844	70,101	1,721	5,347,984	152,999	76,472	218,015	15	
16 People's N.E.	689,896	1,000,000	1,000,000	8,808	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	16		
17 Yarmouth	684,678	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	17		
18 Union Can.	16,612,842	1,000,000	1,000,000	400,509	190,722	155,608	1,000,000	491,372	81,795,615	1,685,043	1,912,000	2,381,000	18	
19 Commerce	49,169,493	5,073,703	1,000,000	44,787	5,963	24,855	24,855	12,992	24,855,222	157,127	230,581	1,166,222	19	
20 Royal of Can	11,867,684	1,081,517	1,000,000	30,787	43,027	6,000	425,000	10,028	34,547,291	420,000	1,040,000	2,419,000	20	
21 Dominion	17,718,498	1,000,000	1,000,000	16,835	3,350	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	21		
22 Mcht., P. E. I.	1,685,719	1,000,000	1,000,000	43,908	11,880	30,433	550,922	118,409	23,575,327	97,055	363,000	1,195,300	22	
23 Hamilton	14,360,505	604,149	1,000,000	22,041	39,584	32,000	517,062	10,180	29,649,546	137,919	719,938	2,702,833	23	
24 Standard	9,425,173	1,000,000	1,000,000	24,979	8,248	14,170	9,303	768,196	85,600	7,500	12,000	154,813	24	
25 St. Jean	616,000	1,000,000	1,000,000	55,209	28,376	37,050	195,443	103,084	13,493,372	391,558	165,139	602,331	25	
26 D'Hochelega.	5,685,893	1,000,000	1,000,000	18,506	3,444	5,124	32,500	51,290	1,502,022	35,949	14,314	44,000	26	
27 St. Hyacinthe	1,315,896	1,000,000	1,000,000	195,324	4,585	28,805	268,159	1,000,000	21,036,231	247,692	609,581	1,097,313	27	
28 Ottawa	13,066,311	80,000	1,000,000	25,041	39,584	32,000	517,062	10,180	29,649,546	137,919	719,938	2,702,833	28	
29 Imperial	15,448,299	1,000,000	1,000,000	1,848	16,006	14,185	17,923	14,939	4,483,057	271	27,112	21,633	29	
30 Western	2,539,746	29,100	1,000,000	9,315	9,306	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	30	
31 Traders	10,000,100	1,000,000	1,000,000	12,735	12,735	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	31	
32 Sovereign	3,856,207	1,000,000	1,000,000	22,465	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	32	
33 Metropolitan	1,564,448	1,000,000	1,000,000	217,671	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	33	
Total	873,633,072	24,118,210	1,471,900	2,042,288	787,154	717,954	5,625,448	6,747,406	656,704,532	11,578,494	14,449,361	29,264,103	65,069,739	

used in making the liquor originally), a little tin chloride, sufficient potash carbonate solution to precipitate the whole of the alum, and then the precipitate is collected, washed and dried. By another process a decoction of cochineal is made by boiling it in water, and to the solution is added freshly precipitated alumina (obtained by adding ammonia to a solution of alum, and collecting the precipitated alumina in a filter). The coloring matter of the cochineal solution absorbed by the alumina and a lake is formed. Only sufficient of the alumina is added as will produce a lake of the required depth of color.

The following is also a good process to follow in the preparation of carmine lake: Boil one pound of cochineal in water for some time, then add one pound of cream of tartar (i. e., carbonate of potash), and then put in one ounce of chloride of tin and sufficient alum to throw down all

the potash salt and coloring matter of the cochineal. Collect the precipitate, wash and dry it.

Florentine lake is carmine lake which is, after making, mixed with a small quantity of gum water molded into the form of "tears" or drops. Sometimes cheap qualities of Florentine lake are prepared by mixing the genuine article and a like shade of Brazil wood together. Crimson and scarlet lakes are prepared from cochineal in the same way as carmine, but the proportions of alum and tin used differ, and the precipitated lake is moulded into the form of drops.

LIFE INSURANCE DECISIONS.

A wife took out a policy on the life of her husband, to be paid to her if liv-

ing at the death of her husband, otherwise to her children, and thereupon assigned the policy as collateral for a debt. She died during the life of the husband, and was survived by several children. Held, that only a contingent interest in the policy passed to the assignor and his successors, which was determined by the death of the wife, when the children became the beneficiaries. Mutual Life Ins. Co. of New York vs. agerman.

Comp. Laws, sec. 7219, makes guilty of a misdemeanor any insurance agent who pays or offers any rebate of premium, or any special favor, or who gives any inducement whatever not specified in the policy, to secure insurance. Held, that it constituted the defence of want of consideration to an action by an insurance agent on a premium note, the amount of which the agent had paid the company.

J. W. BLACK & CO., EAGLE WORKS, SOUTH WIGSTON, Near LEICESTER, England.



One of the Finest Model Shoe Manufactory in England, employing over 600 persons, and making the Highest Grades of

MEN'S & WOMEN'S BOOTS & SHOES,

for the Canadian market, under the New Preferential Tariff, 33 1/2 p.c., in their favour.

# Still Forging Ahead.

TWICE the quantity in Fine Blacks and Tans already booked for 1903 Season as compared with corresponding period last year

## The "Oceanic" Boot For the British People.

### ✦ THE "OCEANIC" ✦

Is the most Up-to-Date exponent of GENT'S HIGH-GRADE FOOTWEAR to Retail at 10-6 and 12-6.

It has always been easy to get fine Boots if you paid a FANCY PRICE. "OCEANIC" Footwear, for the first time, makes it possible to buy Stylish, Comfortable, Beautiful, Dainty and Durable Footwear for

**HALF-A-GUINEA.**

Enquiries from Retailers wishing to know address of nearest Factor stocking these Goods will be much appreciated.

MAKER, **A. E. MARLOW,** St. James' Works,  
**NORTHAMPTON, England.**

Special price under the New Canadian Preferential Tariff.

that he had induced defendant to take the insurance by giving him the benefit of one-half the premium and taking defendant's note for the remainder. *Heffron vs. Daly.*

Rev. St. Mo. 1879, sec. 5983, which provides that no life insurance policy on which two full annual premiums have been paid shall become forfeited by reason of the non-payment of premium thereon, but that in such case three-fourths of the net value of the policy, less any indebtedness of the holder, shall be applied as a single premium to extend the insurance, was enacted with special reference to that class of policies termed "ordinary life" or "endowment," where the premium remains fixed or level during the lifetime of the insured, or so long as premiums are payable, which give such policies an actual net value after the payment of a few premiums; and it cannot be applied to policies or benefit certificates issued on the assessment or natural premium plan, on which the assessments are limited to such sum as is necessary to cover the actual cost of insurance from one renewal period to another, and which therefore have no accumulated or actual net value. *Mutual Reserve Life Ins. Co. vs. Roth.*

The proviso to section 5859, Rev. St. 1889, declares that "in no instance shall a policy be forfeited for non-payment of premiums after the payment of three annual premiums thereon; but in all instances where three annual premiums shall have been paid on a policy of in-

surance, the holder of such policy shall be entitled to paid-up insurance, the net value of which shall be equal to that provided for in section 5856 of this article."

Held, that by the term "paid-up insurance" was meant insurance for life, fully paid up, and not paid-up temporary insurance. The words in the proviso, "the net value of which shall be equal to that provided for in section 5856," Rev. St. 1889, have reference solely to the computation of the net value of the policy, so as to ascertain the amount of paid-up insurance which can be bought. *Nichols et al vs. Mutual Life Ins. Co. of New York.*

Where a life insurance policy was issued in the State of New York, the contract is governed by the laws of that State so far as they relate to its nature, validity, and interpretation. *Seely vs. Manhattan Life Ins. Co.*

The laws of New York provide that no life insurance policy shall be declared forfeited for failure to pay premiums, unless a notice stating the amount of the premium due, the place where it should be paid, and the person to whom the same shall be payable, shall be duly mailed to the insured, or the assignee of the policy, at least fifteen, and not more than forty-five, days prior to the day when the same is payable. The statute further provides that the affidavit of an agent of the insurance company that the required notice has been addressed and mailed shall be presumptive evidence that such notice has been given. Held, that

an affidavit stating that a notice has been duly served, but not showing that the notice stated the amount of the premium due, the place where it was payable, and that unless it was paid before the day it fell due the policy would become forfeited, was insufficient. *Seely vs. Manhattan Life Ins. Co.*

In an action on an insurance policy, a charge quoting a question asked of insured in his application as to whether he had ever had chronic "or" persistent hoarseness, as chronic "and" persistent, did not change the sense of the question, and was not error. *Blumenthal vs. Berkshire Life Ins. Co.*

It was not the duty of insured, when applying for insurance, to advise the company, in answer to a question concerning his consultation with physicians, of every time he had consulted a physician for a temporary indisposition, but only of the times of consultation relative to a serious ailment. *Blumenthal vs. Berkshire Life Ins. Co.*

Under the laws of New York, proof of payment of the premium is not essential to the maintenance of an action upon a life insurance policy, even though it contains a provision that a failure to pay the premium when due shall render the policy void, but it is only when there is evidence of non-payment of premium, coupled with proof that the notice required by statute has been duly mailed to the assured, that a cause of action can be defeated therefore, in an action in this State on a life insurance policy issued by

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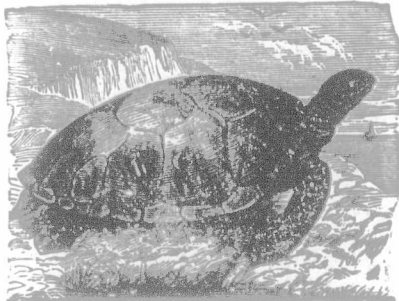


# T. K. BELLIS'S, Real Turtle Soup & Turtle Jelly,

By Royal Appointment  
to the late Queen Victoria.

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

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



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

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

The T. K. BELLIS TURTLE CO., Limited,  
15 Bury Street, ST. MARY AXE,  
LONDON, E.C., Eng.



Canadian Buyers are reminded, they have 83 1/2 p.c., in their favor, under the New Tariff.

defendant company in New York, it is incumbent on the company to establish these facts. *Seely vs. Manhattan Life Ins. Co.*

A general agent of a life insurance company issued a policy to its medical examiner, and agreed to advance the first premium, to be repaid from his fees. The agent made no payment, and the insured died before making any payment to the agent. The agent knew when he made the agreement he had no power to make it, and insured knew, or ought to have known, that the agent had no such power. The company furnished the agent money to promote the business, but the agent did not use any of such funds for the payment of the premium, and never reported that the premium was paid. Held that the premium not having been paid, and payment not having been waived, the policy by its terms never became operative. *Hewitt vs. American Union Life Ins. Co.*

An applicant for life insurance answered the question, "Were you ever intoxicated?" "No." Many witnesses testified to his having been hilarious and noisy, and walking with difficulty from drinking, and to fast driving and inability to sit up straight when driving, though the witnesses had never seen him when he could not drive. Some witnesses testified to his acting as if crazy with liquor at times, and a physician swore to finding him in a state of acute alcoholism when examining him for commitment to a retreat. Held that a finding that there was no misrepresentation was sustained by the evidence. *Bacon vs. New England Order of Protection.*

#### FLAX-GROWING IN IRELAND.

A practical question of serious interest and one which is happily unconnected

with politics is forced on public consideration, says a London paper, by the thirty-fifth annual report of the Flax Supply Association for the improvement of the culture of flax in Ireland. The document, which deals with the year 1902, does not furnish pleasant reading, for it records a diminution to the extent of more than 10 per cent. in the area under flax, and a consequential decrease in the supply of home-grown fibre amounting to 1,822 tons. This is rightly described as "deplorable," and having regard to the fact that flax is about the most highly-priced product of the land of Ireland, it represents in the economic resources of the country a falling off which is not only undesirable, but, in the circumstances, almost inexplicable. There has been reason to hope that flax as a feature of Irish farming was on the upward grade. The acreage devoted to it in 1901 had been the highest for many years, and the yield had proved extremely flattering. That en-

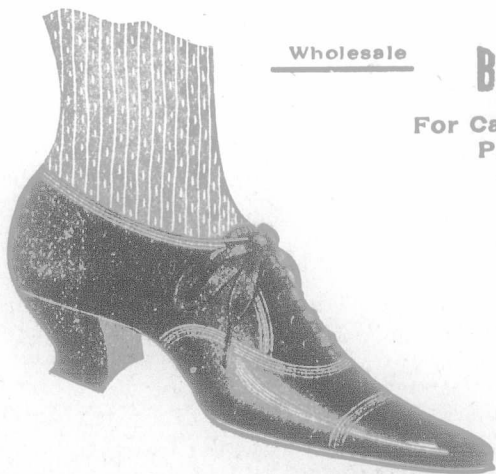
## C. SMITH & SONS, Forest Gate Shoe Works,

ANSTEY near LEICESTER,  
ENGLAND.

Wholesale

Boot and Shoe Manufacturers

For Canadians under the New  
Preferential Tariff.



Telegrams: "WINTERINE, LONDON."

# L. & P. WALTER & SON, LIMITED.

Whole ale and Export Clothiers, and Woollen Warehousemen,  
68, Commercial Street, Spitalfields,  
LONDON, E., England.

We manufacture specially for Canadians, under the New Preferential Tariff, 33 1/3 p.c. in favour of Canada.

(Cuts will be inserted as soon as received.)

couraging return, though to some extent exceptional, was at least so far maintained that the crop of last year, while not quite up to the standard of 1901, was yet better than that of any other year since 1855, surpassing even "the bumper crop of 1864," which is still looked on as marking the zenith of the industry.

Yet in the face of this we find the farmer declining to grow flax, and we naturally ask the reason. Probably the true explanation is that flax is an exhausting crop, and involves a generous manuring of the soil both in the year when it is grown and also in that which follows. The seed, too, is expensive and somewhat liable to failure. In the heyday period of flax-growing a very large proportion of the civil cases at the Assizes on the North-East Circuit, which includes Down and Antrim, used to be concerned with breaches of warranty of flaxseed. It is, therefore, simpler and cheaper for the farmer to grow such things as hay, potatoes and oats, which if not quite so profitable have at all events this supreme recommendation, that they do not call for any large expenditure of either cash or carefulness. Of course, this is equivalent to saying that the Irish farmer is unwilling to utilize to the fullest extent the opportunities which lie open to him, and that he prefers to tread the path of least resistance. It is a remarkable fact that Connaught has proved in practice to be admirably adapted to the growth of flax. While the average yield per acre amounted last year to forty-three stones for all Ireland, and to thir-

ty-five for Ulster, the return for Connaught stood at fifty, a figure which shows a better result than is obtained in any of the flax-growing countries of the Continent.

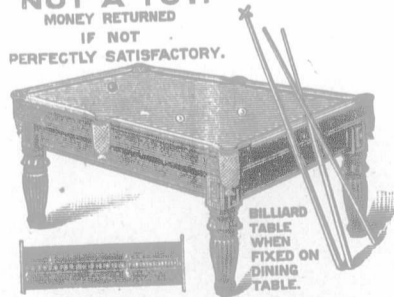
Flax is almost exclusively an Ulster product, more than forty-nine thousand acres being devoted to it in that province as against five hundred and thirty acres for the whole of the remainder of Ireland. But there is no economic reason why this should be the case. There are the flax markets in Leinster and Munster and four in Connaught, and of course, others might be established if necessary. The commodity could be disposed of if

a supply were forthcoming, and the absence of this is certainly not attributable to any deficiency of soil or climate. What makes the unpopularity of flax-culture all the more a matter for regret is the vitally important influence which its cultivation would exercise on the industrial development of Ireland. It would contribute to the solution of the crucial problem of lack of employment, which is the essential cause of Irish poverty and discontent. Flax has formed the foundation of the thriving manufactures of the north which are not confined to the large centres like Belfast, Derry, Ballymena, and Portadown, but provide work locally

## KENT & CO.,

"BAIZES, LONDON."  
Telegrams:

NOT A TOY.  
MONEY RETURNED  
IF NOT  
PERFECTLY SATISFACTORY.

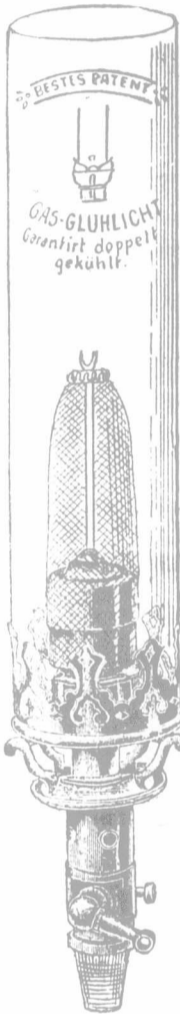
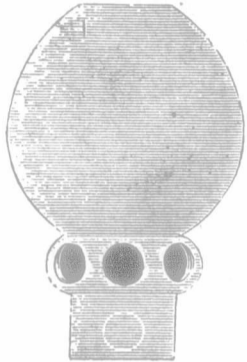


BILLIARD  
TABLE  
WHEN  
FIXED ON  
DINING  
TABLE.

City Billiard Works,  
Middlesex St., - LONDON, E.C., England.

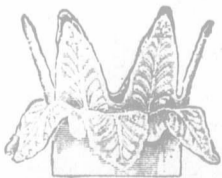
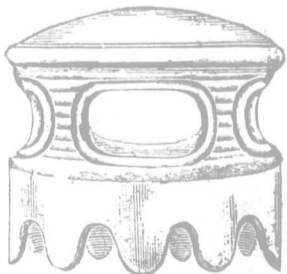
Manufacturers of every description of Billiard Tables and Accessories,  
for Canadians under the New Preferential Tariff.

The Continental Incandescent Gas Light Co., Ltd.,  
92, 93, 94, 95 & 96 Bishopsgate St., Without,  
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The Leading House for all Goods connected with the Incandescent Lighting Trade, including

- BURNERS,
- BYEPASS BURNERS,
- MICA GOODS,
- GLOBES.
- FANCY COLLARS,
- GLASS CHIMNEYS,
- BULBS,
- SHADES and JENA GLASS NOVELTIES.



Illustrated Catalogue and Price List Free on Application.

T. W. BEAL & CO.

Burton Street Works,  
LEICESTER, Eng.

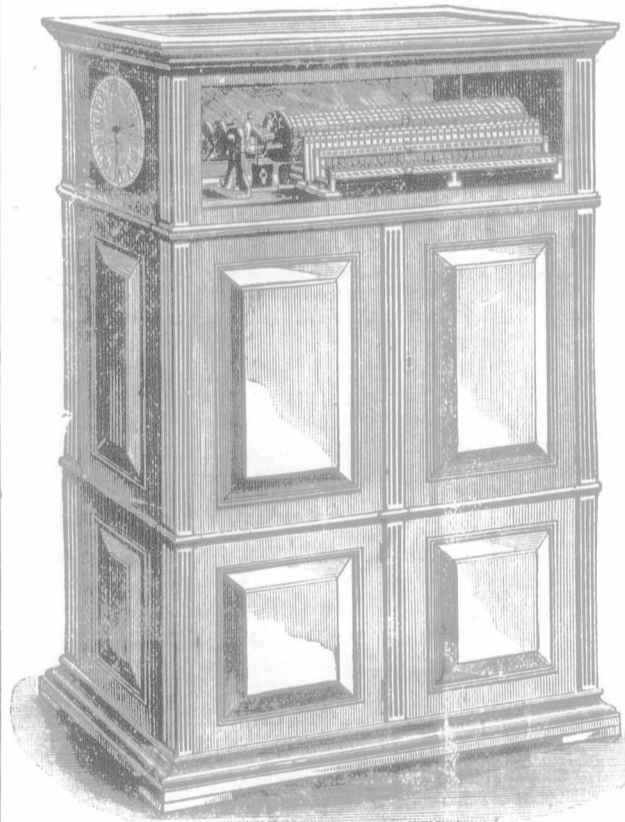
Makers of High Class

**BOOTS AND SHOES**

For Export,  
Under the New Tariff.



PATENT ELECTRIC WATCHMAN'S TELL-TALE CLOCKS



No. 2530

BEST ENGLISH MAKE.  
BEST QUALITY.  
In Oak or Mahogany Case.

The Apparatus has been supplied to the following amongst others:—  
The Gordon Hotels, Ltd.  
Great Northern Railway Hotel, King's Cross, London.  
North Eastern Railway Hotel, York.  
Messrs. Drummond's Bank, Charing Cross, London.  
Prudential Assurance Co's Offices, Holborn Bars, London.  
Junior Army and Navy Stores, Waterloo Place, London.  
Messrs. De la Rue & Co., Main Works, Bunhill Row London.  
Messrs. De la Rue & Co., Star and Crown Works, Bunhill Row London.  
Messrs. De la Rue & Co., Saint Works, Luke Street, London.  
Messrs. J. & J. Baldwin, Halifax.  
Civil Service Co-operative Society, Haymarket, London.

We shall be pleased to furnish Testimonials on application.

**Julius Sax & Co.,**  
Limited,  
Eagle Electrical Works,  
Rupert St.,  
LONDON, W., Eng.

for the surplus rural population in the scutch mills and weaving factories scattered through the glens of Antrim and the valleys of Down. There are, indeed, four scutch mills in Leinster, two in Munster, and in 1901 there were four in Connaught. Each of these might become a nucleus of manufacturing energy. The three southern provinces, labor under no physical disadvantage. Their soil is better than that of the north, their water system is superior. The Shannon and the Lee are infinitely finer rivers than the Lagan and the Bann, while Cork and Limerick are admirably circumstanced for trade. But their hinterland is in a condition of social stagnation, and supplies no stimulus to the towns. In these circumstances it seems well worthy of consideration whether, by entering on the cultivation of flax and the prosecution of its resultant industries, Leinster, Munster and Connaught might not be able to emulate, if not to rival, the prosperity of Ulster.

PREPARING ORANGES FOR MARKET.

When you eat a golden orange at the breakfast table in your eastern home you doubtless have very hazy notions as to the process it has undergone ere it was ready for your pleasure. Perhaps you think the fruit is gathered from the trees, and placed directly in boxes for shipment. Could you ride through the orchards of southern California in January and February you would see the trees laden with the gold-colored globes of fruit, shining like little suns amid the bright green leaves. An orange tree is peculiar in this that one can usually find old leaves of deep green, new ones in lighter shade, blossoms, ripe fruit, green fruit, and fruit in various stages of development, all at the same time. While some oranges are shipped in the late autumn, the bulk of the crop is gathered

# W. & J. Pegg,



**HOSIERY  
MANUFACTURERS**

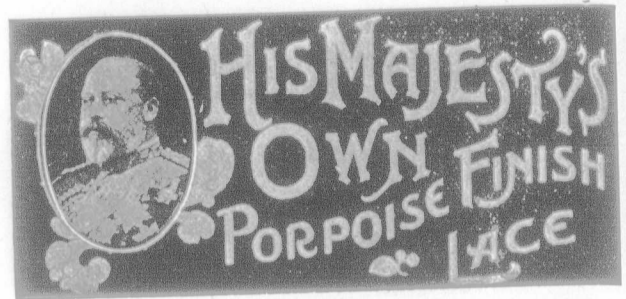
ST. NICHOLAS  
SQUARE . . .

Leicester,  
England.



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

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



**SHAW BROTHERS,**

Leather Lace Manufacturers,

Stone Bridge Street Works, - Leicester, England.

from January to March. Every day they are left on the trees throughout February they are storing up sweetness for your delight.

The tiny black specks upon an orange are called "scale," which is nothing less than a parasite, a form of insect life needing the microscope to reveal its nature. Black scale clings mostly to the foliage and bark, red scale is oftener found upon the fruit. To free orchards from this pest, fumigations and spraying with some distillate is carried on regularly and extensively. A huge tank filled with the mixture is placed upon a wagon and driven into the orchard. An engine forces the distillate through a long hose to fall in showers over the trees.

When picking begins, the fruit is placed in boxes and carried—not to market, not to cars for shipment, but to the packing-house, where it is subjected to quite a process before it is ready for eastern buyers. Tourists like to stand under the trees and eat those they pick with their own hands, but for selling they must be washed and assorted.

So from the field to the large platform of the packing-house they come, and are emptied into a long trough of water, from which they are picked out by a revolving wire strainer, and swiftly dumped into another trough, where a revolving set of brushes attached to a wheel scrubs them free of scale or dust or any particle of dirt that may cling to them. This wheel looks as if some one had gathered all the scrubbing brushes he could find of uniform size and tacked them on!

The oranges are carried up a moving ladder, or what resembles a ladder, save that its "rungs" are tiny shelves to hold the fruit, and at the top it dumps its burden into a trough padded to prevent bruising. Passing over this pad they run on fall into huge wood-slatted trays. Here they dry off, are dropped into boxes and taken inside the packing-house, each man's lot by itself.

Here they are emptied into a "grader," where one man nips off stems with sharp she-scissors, and another stands beside a whirling trough and rapidly throws out defective fruit, doing it with astonishing

celerity. No poor orange seems to escape his swift fingers or his quick eye. But if one does get past his vigilance it is sure to meet its fate in the last "grader."

which is a curious device deserving of special description.

As the fruit leaves the first grader the good oranges fall down along three cylin-

**STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Oct. 27, 1908.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3 $\frac{1}{2}$ -6mos.	350	350	91
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7 $\frac{1}{2}$ 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	90
Guarantee Co. of North America.....	12,372	5	50	50	....

**BRITISH AND FOREIGN.—Quotations on the London Market, Oct. 17, 1908 Market value p. p'd up sh**

NAME OF COMPANY.	Capital	Dividend	Share value	Market value	Market value
Alliance Assur.....	250,000	8s. p. a.	20	2 1-5	10
Atlas.....	24,000	24 p. a.	50	5	27 $\frac{1}{2}$
British and Foreign Marine.....	27,000	25	20	4	17 $\frac{1}{2}$
Caledonian.....	21,500	12s. p. a.	25	5	18 $\frac{1}{2}$
Commercial U. Fire, Life and Marine.	200,000	27 $\frac{1}{2}$	50	5	50 $\frac{1}{2}$
Guardian Fire and Life.....	200,000	9	10	5	9 $\frac{1}{2}$
Imperial Fire.....	20,000	25	20	2	....
Lancashire Fire.....	126,492	5	20	2	....
Lion Fire.....	100,000	3	25	1 $\frac{1}{2}$	....
London and Lancashire Fire.....	25,100	22	25	2 $\frac{1}{2}$	20
London Assurance Corporation.....	25,222	20	25	12 $\frac{1}{2}$	53
London & Lancashire Life.....	10,000	10	10	2	9
Liv. & Lon. & Globe Fire and Life...	291,752	90	St.	2	28
Northern Fire and Life.....	20,000	22 $\frac{1}{2}$	100	10	77
North Brit. & Merc. Fire and Life...	110,000	20s. p. a.	25	6 $\frac{1}{2}$	85
Norwich Union Fire.....	11,000	23 $\frac{1}{2}$	100	12	109
Phoenix Fire.....	52,776	25	50	5	233
Royal Insurance Fire and Life.....	125,224	58 $\frac{1}{2}$	20	10	47 $\frac{1}{2}$
Sun Fire.....	240,000	18 p. a.	10	10	10 $\frac{1}{2}$
Union.....	45,000	18 p. a.	10	4	9

\*Excluding periodical cash bonus.

Telegrams: "CARRIED," Leicester.

Established 1879.

# WALTON CARR, Junr.,

WHOLESALE

## Boot & Shoe

MANUFACTURER



Asfordby Street Works, North Evington,  
Leicester, England.

# The Best Value

IN

## Men's Fine Footwear

—IS ONLY TO BE SEEN AT—

# John Marlow & Sons, LIMITED.

## THERE'S MONEY!!

**Special Points.**—"QUALITY" the first consideration. Unequaled for Hard Wear

Latest Styles. Superior Finish. Korrect Details.

To be got out of our Splendid Range of New Samples.

Expert Boot Buyers Recognise these Distinctive Lines

As the greatest VALUE ever offered.

## Phœnix Shoe Works, - Northampton, England.

dical brushes which polish them and they drop at the base of a moving ladder whose queer shelves sweep them up to a trough where three men again grade them, this time for quality. They pass along on a revolving grader which looks like a narrow trough, made wider at the lower end. As the oranges run down this moving track it is impossible for the small fruit to reach the end, and it drops into trays, where it is wrapped and packed. The large oranges that succeed in passing to the end of the trough also drop into trays, are wrapped in tissue paper with all speed and packed as choice fruit. Both men and women are employed in this department.

No game of Tivoli or billiards could be more fascinating than to watch the golden balls, big and little, rush down the track in their race for the end, and just as you think some rather plump fellow may pass after all, down he goes into the tray designed for small oranges, because he did not come quite up to the standard, while

his larger brother meets the requirement and makes the goal at the other side.

After the fruit is packed the boxes are placed one by one in front of a man who puts on the covers, drives a few nails with a speed that would make the best carpenter wince, stamps upon the box the number and kind of oranges it contains, and sets it aside, ready for the truck which will carry it to the car waiting upon the track close by.

In one end of the packing-house two men are making boxes. When next you see an orange box in a fruit store and note its frailty, remember that those experts each make two such boxes in three minutes. We didn't offer to show them how to drive nails, although they kindly proposed to let us try! One blow to each nail, and given with such rapidity the eye could hardly follow their motions.

The car that stood to receive the fruit is worthy of mention. Its sign read, 'Combined ventilator and refrigerator. Double

insulation." The boxes are packed in rows with spaces between for air. The car hold about 364 boxes, containing 112 to 200 oranges. The walls of the car are packed six inches thick with sawdust to keep out frost. Screens at either end allow free circulation of air, and all is planned so the fruit will be neither too warm nor too cold. Chicago and Kansas City are two of the chief distributing points, and thus California's glory is spread abroad.

### IMPORTANCE OF GOOD SEED.

A general circular issued from the Department of Agriculture at Ottawa urges the importance of using thoroughly reliable seed and none other in vegetable and flower culture. It is evident, it says, that a person sowing seeds should know approximately what per cent. were likely

# SIMON COLLIER, Limited,

## Northampton, England.

—MANUFACTURERS OF—

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

For the Canadian market, under the New Preferential Tariff.

Cuts will be inserted as soon as received.

MONTREAL WHOLESALE PRICES CURRENT  
THURSDAY, OCTOBER 29, 1903.

Name of Article.	Wholesale
<b>Drugs &amp; Chemicals</b>	
Acid Carbohc Cryst medi.....	\$ c. \$ c.
Aloes, Caps.....	0 25 0 30
Alum.....	0 15 0 18
Borax, 2 lbs.....	1 40 1 75
Brom. Potass.....	0 04 0 06
Camphor, Ref Rings.....	0 66 0 70
" " Ref os. ck.....	0 00 0 75
Citric Acid.....	0 75 0 80
Citrate Magnesia lb.....	0 35 0 45
Cocaine Hyd. (cs).....	5 00 5 50
Copperas, per 100 lbs.....	0 75 0 80
Cream Tartar.....	0 24 0 28
Epsom Salts.....	1 25 1 75
Glycerine.....	0 17 0 30
Gum Arabic per lb.....	0 15 0 40
" Trag.....	0 50 1 00
Insect Powder lb.....	0 25 0 30
do per keg, lb.....	0 22 0 30
Menthol, lb.....	8 00 9 00
Morphia.....	1 45 1 55
Oil Peppermint lb.....	4 00 4 50
Oil Lemon.....	1 00 1 10
Opium.....	8 75 4 25
Oxalic Acid.....	0 08 0 10
Phosphorus.....	0 50 0 75
Potash Bichromate.....	0 08 0 10
Potash Iodide.....	2 50 3 00
Quinine.....	0 26 0 32
Strychnine.....	0 65 0 80
Tartaric Acid.....	0 32 0 38
<b>Licorice.—</b>	
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.....	2 00 0 00
Acme Licorice Pellets, cans.....	2 00 0 00
Licorice Lozenges, 1 5 lb. cans.....	1 50 0 00
<b>Heavy Chemicals.</b>	
Bleaching Powder.....	1 75 2 50
Blue Vitriol.....	5 00 7 00
Strimastone.....	2 00 2 50
Caustic Soda.....	2 00 3 00
" ".....	0 00 0 00
Soda Ash.....	1 50 2 50
Soda Bicarb.....	1 75 2 25
Sal. Soda.....	0 75 0 85
" Concentrated.....	1 50 2 00
<b>Dyestuffs.</b>	
Archil, con.....	0 27 0 31
Cutch.....	0 08 0 20
Ex. Logwood.....	0 08 0 25

to grow. In order to obtain some definite information in regard to the quality of vegetable and flower seeds, the seed division of the Department of Agriculture collected and tested them for vitality. The samples were secured at about twenty different points in the Dominion, and were considered representative of the seeds on sale. About one hundred of the packages bought were of seeds held over from last year. The most approved method was used in making the tests, two hundred seeds being used for each single test and each being conducted in duplicate. Where the number of seeds in the package would not permit of this all the seeds were used. The following table gives a summary of tests of a few of the common seeds—

Kind of seed.	No. of Tests.	Min. Max. Aver.		
		Min.	Max.	Aver.
Onion.....	27	1.3	96.5	55.7
Lettuce.....	10	41.	95.3	82.9
Celery.....	11	1.5	56.5	18.2
Carrot.....	24	26.	93.	66.
Cauliflower.....	9	2.5	87.	51.5
Radish.....	17	12.5	96.	71.6
Tomato.....	18	27.	*97.5	77.
Cabbage.....	14	40.5	95.8	72.
Parsnip.....	15	11.3	68.	40.
Morning Glory.....	5	29.	61.5	50.8
Sweet Peas.....	5	69.	91.3	85.4
Pansy.....	6	9.5	75.	54.2

The most noteworthy point in the results, the Government circular observes, is the great variation in the results of dif-

MONTREAL WHOLESALE PRICES CURRENT  
THURSDAY, OCTOBER 29, 1903.

Name of Article.	Wholesale
<b>Drugs &amp; Chemicals</b>	
Chip Logwood.....	\$ c. \$ c.
Indigo (Bengal).....	1 50 1 75
Indigo Madras.....	0 70 1 00
Gambler.....	0 05 0 12
Madder.....	60 00 55 00
Sumac.....	0 24 0 28
Tim Crystals.....	0 24 0 28
<b>Fish.</b>	
Bloaters, per box.....	1 00 1 25
Labrador Herrings.....	4 75 5 00
do do Half bris.....	2 75 3 00
Mackerel No. 2, bris.....	0 00 12 50
" " 1/2 barrel.....	6 00 6 50
Green Cod, No. 1.....	4 50 5 00
Green " large.....	5 00 5 25
No. 2.....	4 00 0 00
Large dry Caspe per qntl.....	5 00 5 25
Salmon, bris Lab. No. 1.....	0 00 14 00
Salmon, (half bris).....	0 00 0 00
" Brit. Cod bris.....	0 00 0 00
Boneless Fish.....	0 04 0 00
" Cod.....	0 05 0 06
Skinless Cod, case.....	4 75 5 00
Loch Fyne Herrings, keg.....	1 10 1 15
<b>Fleur.</b>	
Ogilvie's Hungarian.....	0 00 4 50
Ogilvie's Glenora Patent.....	0 00 4 50
Manitoba patents.....	0 00 4 50
Strong Bakers.....	4 20 4 30
Winter Wheat patents.....	4 40 4 50
Straight roller.....	1 95 2 00
do bags.....	3 65 3 75
Superfines.....	4 00 4 10
Rolled Oats.....	1 35 1 40
Corn meal, bag.....	00 00 18 00
bran, in bags.....	00 00 20 00
shorts, in bags.....	23 00 24 30
Mealie.....	0 00 0 00
<b>Farm Products.</b>	
Burrus: Choicest Cr.....	020% 020%
Under Grades Cr.....	0 19 0 20
Townships Dairy.....	0 00 0 00
Westons Dairy.....	0 18 0 17
Good to choice.....	0 18 0 14
Fresh Rolls.....	0 00 0 00

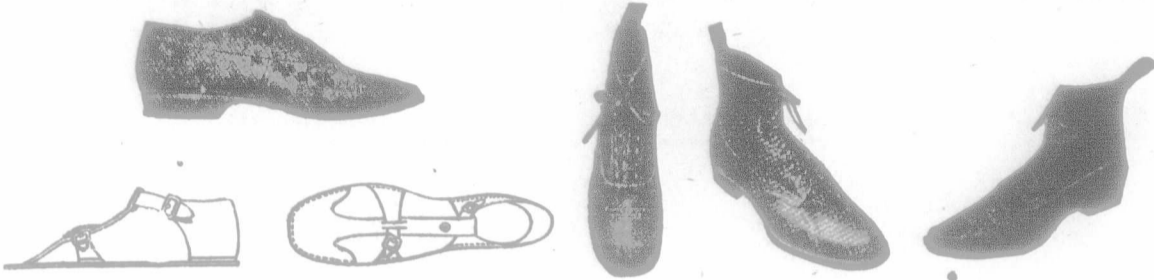
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SUNDRIES-  
Potatoes,  
Honey, Wh  
" E  
Beeswax.  
Beans: pri  
do. Best  
Sugars: J  
Ex Granu  
Bags (100  
Ex Groun  
Powdered.  
Paris Lum  
" "  
" "  
Branded Y  
Molasses (I  
do b  
Evaporate  
Eatings:  
Sultanas.  
Loose Ma  
Layers, L  
Con. Olu  
Extra Des  
Royal Bu  
Valencia.  
" B  
" L  
Currants,  
Filiatras.  
Patras...  
Yostissas  
Prunes, C  
do I  
Figs in b  
" new  
Rice, C. C.  
" stand  
" Patn  
" Burn  
" Crys  
" Caro  
Pot Barley  
Pearl  
" Tapioca,  
" "  
Corn, 8 lb  
Peas, 2 lb t  
Salmon, 4 d  
Tomatoes,  
String Bean

# C. G. ALLEN & SON,

70 OXFORD STREET,  
LEICESTER, ENG.

Manufacturers of the World Renowned

## OXFORD BRAND of Boots, Shoes and Sandals and Leggings.



The Canadian Workman's Boot.

The Standard School Boot for Boys and Girls.

The Durable " " " "

The Thoroughgood " " " "

These Standard Lines cannot be beaten for Price and Durability.

Football Boots, The Kickeese, Patent No. 23016. Cycle Shoes with Special Neverslip Soles in M.S. orn Veldt Choen. Gents, Ladies Boots in all Styles and Varieties. Our Boys and Girls School Boot, defy Competition.

Specially made for Canadians under the New Tariff, 83 1/2 p.c. in their favour.

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, OCTOBER 29, 1908.

Name of Article.	Wholesale	
	\$ c.	\$ c.
<b>Farm Products.—Con.</b>		
<b>CHEESE:</b>		
Flaxest Western.....	010 1/2	0 11
Eastern.....	010 1/2	010 3/4
Eggs: Best selected.....	0 23	0 24
Straight Gathered.....	0 19	0 20
Limed.....	016 1/2	0 17
Cold storage.....	0 00	0 00
No 2.....	0 18	0 18
<b>SUNDRIES:—</b>		
Potatoes, per bag of 90 lbs.....	0 55	0 55
Honey, White Clov., Comb.....	0 12	0 13
do. Extracted.....	0 09	0 09 1/2
Beeswax.....	0 25	0 30
Beans: prime.....	1 80	1 90
do. Best hand-picked.....	0 00	0 00
<b>Groceries.</b>		
<b>Sugars: Factory.</b>		
Ex Granulated, bris.....	0 00	4 10
Bags (100 lbs).....	0 00	4 05
Ex Ground, in bris.....	0 00	4 45
do. in bxs.....	0 00	4 65
Powdered, in bris.....	0 00	4 25
do. boxes.....	0 00	4 45
Paris Lump, in bris.....	0 00	4 30
do. half bris.....	0 00	4 70
do. 100-lb bxs.....	0 00	4 61
do. 50-lb bxs.....	3 40	3 95
Branded Yellow.....	0 42	0 00
Molasses (Barbados) New.....	0 44 1/2	0 45 1/2
do bris. & 1/2.....	0 06 1/2	0 07
Evaporated Apples.....		
<b>Raisins:</b>		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 00	0 08
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Desert.....	0 00	2 75
Royal Bucking'm.....	0 09	3 25
Valencia.....	0 07	0 08
do. Selected.....	0 09	0 00
do. Layers.....	0 00	0 00
do. Provincials.....	0 00	0 00
do. Filletas.....	0 00	0 00
do. Patras.....	0 00	0 00
do. Vostissas.....	0 05 1/2	0 06 1/2
do. France, Cal.....	0 04 1/2	0 07 1/2
do. do French.....	0 04	0 05
Figs in bags.....	0 08 1/2	0 00
do. new layers.....	0 10	0 17
Rice, C. O.....	3 20	3 40
do. standard B.....	4 25	4 85
do. Patna.....	4 10	4 20
do. Burma.....	4 50	0 00
do. Crystal Japan.....	0 00	3 07 1/2
do. Carolina.....	0 00	3 00
Pot Barley, bag 36 lbs.....	0 02	0 05
Pearl.....	0 02 1/2	0 00
Tapioea, Pearl.....	0 02 1/2	0 00
do. Flak.....	0 00	0 00
Corn, 2 lb. tins.....	0 00	1 00
Peas, 2-lb tins.....	0 00	0 00
Salmon, 4 doz. case.....	1 05	0 00
Tomatoes, 25. per doz.....	0 80	0 85
String Beans.....		

ferent samples of one kind of seed. For while the average is in most cases fairly reasonable, a considerable number of samples germinate so poorly that a poor stand would be inevitable. The samples of extremely low vitality doubtless were principally old seed held over from year to year. Some kinds of seed depreciate in value very rapidly, and in a few years are valueless, so that the practice of some seedsmen of leaving seed packages in the hands of retailers year after year cannot be commended.

It is important that a buyer of seeds should know at least approximately what per cent is vital, but owing to the limited amount of seed it is impossible for him to make a test. The case is different with the wholesale dealer, who has seed in bulk and should know within at least five or ten per cent. the vitality of the seed he handles. To stamp the vitality on each package would entail some little trouble to seedsmen, but not necessarily any risk, as no objection could be raised to a reasonable margin. Such a practice would be of inestimable benefit to the users of the seed.

For many years all the seeds used in this country were European grown, although as early as 1785 some attention was given to their growth in the United States. In that country the trade grew steadily until about 1860, when, owing to the interruption in trade due to the civil war, people began to look for a home supply and home production was greatly stimulated as a result. The increased demand encouraged growers to produce reliable seeds and kinds suited to all conditions of growth. A fair trial of home-grown seeds convinced people that they were as satisfactory as imported stocks, and in some cases gave better results. In 1879 there was estimated to be 7,000 acres devoted to the production of garden seeds, but at that time the California seed trade was but beginning, and since then it has

**MONTREAL WHOLESALE PRICES CURRENT.**  
THURSDAY, OCTOBER 29, 1908.

Name of Article.	Wholesale	
	\$ c.	\$ c.
<b>Hardware.</b>		
<b>Antimony.....</b>	0 09 1/2	0 10
<b>7/16. Block, L &amp; F, 7 1/2.....</b>	0 00	0 82
do. Strata.....	0 00	0 00
do. Strip.....	0 00	0 83
<b>Copper: Ingot.....</b>	0 60	0 00
<b>CUT NAIL SCHEDULE.</b>		
Base Price, per Keg, car lots.....	2 40	0 00
Less quantity.....	2 45	0 00
<b>Extras—Over and above 300,</b>		
<b>400, 500, 600 and 700 Nails.</b>		
<b>Cut and Fence Nails—</b>		
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 ad-		
vanee.		
<b>Fine blued nails—</b>		
2d per 100 lbs.....	1 00	0 00
3d ".....	1 50	0 00
<b>Casing, Box, Tobacco Box and</b>		
<b>Flooring Nails—</b>		
30 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 1/2 and 5d ".....	0 95	0 00
3d ".....	1 20	0 00
<b>Finishing nails—</b>		
3 inch and longer per 100 lbs.....	0 60	0 00
2 1/2 and 2 3/4 inch.....	0 65	0 00
2 and 2 1/4 ".....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
<b>Siding nails—</b>		
1 1/2 and 1 3/4 inch per 100 lbs.....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
<b>Common barrel nails—</b>		
1 1/2 inch per 100 lbs.....	1 00	0 00
1 ".....	1 00	0 00
3/4 ".....	1 25	0 00
1/2 ".....	1 50	0 00
<b>4 1/2 inch nails—</b>		
3 inch and longer per 100 lbs.....	0 60	0 00
2 1/2 and 2 3/4 inch.....	0 65	0 00
2 and 2 1/4 ".....	0 70	0 00
1 1/2 and 1 3/4 ".....	0 95	0 00
1 1/4 ".....	1 20	0 00
1 ".....	1 50	0 00
<b>Sharp and flat pressed nails</b>		
3 inch and longer per 100 lbs.....	1 25	0 00
2 1/2 and 2 3/4 inch.....	1 50	0 00
2 and 2 1/4 ".....	1 65	0 00
1 1/2 and 1 3/4 ".....	1 85	0 00
1 1/4 ".....	2 50	0 00
1 ".....	3 00	0 00
<b>Coil Chain—No. 6.....</b>	0 11 1/2	0 10
do. 5.....	0 10	0 00
do. 4.....	0 09 1/2	0 08
do. 3.....	0 09	0 07
1/2 inch.....	0 07 1/2	0 06
3/4.....	5 00	0 00
1.....	4 20	0 00
1 1/2.....	4 00	0 00

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WESTMINSTER. ENG.

## Fittings for Waterworks & Sewerage

Penstocks & Valves  
For Bacteria Beds.

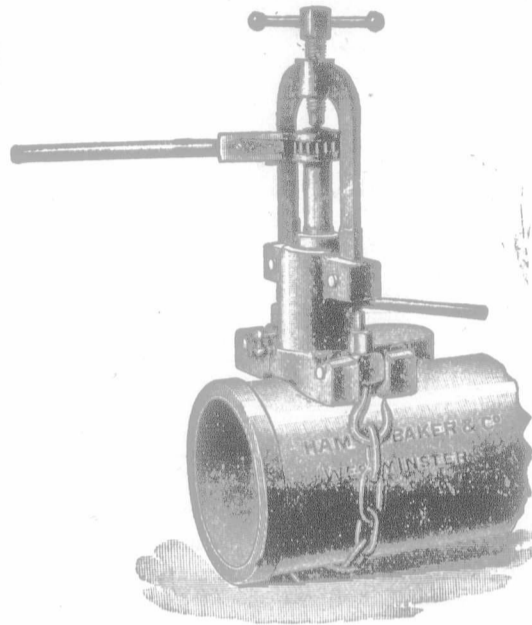
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## FIRE HYDRANTS

And Fire Appliances  
for Public Buildings.

## Sewer Ventilating Shafts

As Supplied in London  
and Districts.



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

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

### MONTREAL WHOLESALE PRICES CURRENT THURSDAY, OCTOBER 29, 1903.

Name of Article.	Wholesale.
<b>Hardware.—Con.</b>	
Coil Chain—No. ¼	\$ 85 4 00
9-16	3 75 3 88
¾	3 65 3 70
¾	3 75 3 80
¾ & 1 in.	3 60 3 55
<b>Galvanised Staples—</b>	
100 lb. box, 1¼ to 1½	3 00 0 00
Bright, 1¼ to 1½	2 80 0 00
<b>Galvanised Iron:</b>	
Queen's Head, } gauge 28	4 40 4 65
or equal, } gauge 28	4 10 4 35
Comet do 28 gauge	4 10 4 35
<b>Iron Horse Shoes:</b>	
No. 2 and larger	0 00 3 65
No. 1 and smaller	0 00 3 95
<b>Bar Iron, per 100 lbs.</b>	
Car lots	0 00 0 00
Norway, base	0 00 4 00
Am. Sh. St'l, 6 ft. x 2¼ ft., 18	0 00 3 20
" " " 20	0 00 3 30
" " " 22	0 00 3 30
" " " 24	0 00 3 30
" " " 26	0 00 3 40
" " " 28	0 00 3 50
Boiler plates, iron, ¼ in.	0 00 2 10
" " 3-16 in.	0 00 2 10
Hoop iron, base for 2 in. and larger	0 00 2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extra.	
<b>Canada Plates:</b>	
Full Polish	3 75
Ord. 53 sheets	2 65
" 60 do	2 70
" 75 do	2 75
Black Iron pipe, ½ in.	2 22
¾ in.	2 45
1 in.	3 65
1¼ in.	3 40
1 in.	4 80
1¼ in.	6 80
1½ in.	8 30
2 in.	11 60
per 100 ft. nett.	
Steel, cast p. lb., Blk Diam'd	0 08 base
" Spring, 100 lbs	2 50 0 00
" Fire	2 15 base
" Sleigh shoe, 100 lbs.	2 10 base
" Toe Calk	2 68
Machinery	2 75 base
" Harrow Tooth	2 50
<b>Tin Plates:</b>	
10 Ooks, 14 x 30	4 25
10 Charcoal, 14 x 30	4 80
IX Charcoal	5 50
IX "	5 50

grown to enormous proportions. The vegetable seeds most grown in California are onion, lettuce, carrot, leek, kale, parsley and parsnip; the flower seeds, sweet peas, nasturtiums, verbenas and asters. Cabbage and cauliflower seed is grown in the State of Washington, and a good quality is grown on Long Island. There is still, and will continue to be, large quantities of nearly all kinds of seed imported from Europe, where labor is not so great an item of expense as in America. The system of "roguing" practised by all reliable growers is necessary in order to maintain the type, and consists of removing by hand all plants that deviate from the required standard. Cultivating, harvesting, threshing and cleaning are largely hand operations.

The labor involved is a serious objection to the home-growing of seed. Often, too, the quality of the product is inferior, unless proper precautions are taken. Constant care in selection is required. Only those plants which are vigorous and approach the ideal conformation for that variety should be allowed to ripen their seed. It is unwise to allow any but the most desirable plants to mature. Turnips or radishes that are not suitable for table use are much less suitable for seed production. Not all the seed of even the best plants should be sown as there are invariably present small and shrivelled seeds, and only the large, plump seeds should be used. By following this system of selection a gardener may not only maintain but constantly improve a variety, but if he is not willing to exercise such care he would be much better to

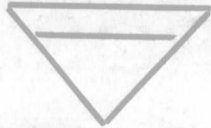
### MONTREAL WHOLESALE PRICES CURRENT THURSDAY, OCTOBER 29, 1903.

Name of Article.	Wholesale.
<b>Terne Plate IC, 20x28</b>	
Russ. Sheet Iron	7 25 0 00
Lion & Crown tin'd sh's	0 10 0 00
22 and 24 gauge case lots	0 00 7 75
26 gauge	0 00 7 75
Lead: Pig, per 100 lbs;	3 15 0 00
Sheet	0 00 0 04
Shot, 100 lb., less 17½ p.c.	0 00 6 50
Lead Pipe, per 100 lbs.	7 00 0 00
	less 35 p.c.
<b>Zinc:</b>	
Spelter, per 100 lbs.	0 00 5 75
Sheet, Zinc "	0 00 6 50
<b>Black Sheet Iron,</b>	
Per 100 lbs	
8 to 16 gauge	2 40 0 00
18 to 20 do	2 37 0 00
22 to 24 do	2 35 0 00
26 do	2 40 0 00
28 do	2 45 0 00
<b>Wires:</b>	
Plain galv'd, No. 5	3 70 0 00
do do No. 5, 7, 8	3 15 0 00
do do No. 9	2 85 0 00
do do No. 10	3 20 0 00
do do No. 11	3 35 0 00
do do No. 12	2 80 0 00
do do No. 13	2 90 0 00
do do No. 14	3 75 0 00
do do No. 15	0 00 0 00
do do No. 16	0 00 0 00
Barbed Wire—	
Spring Wire per 100, 1.25	2 80 f.o.b.
net extra.	Montreal,
Iron and Steel Wire pl'n	
6 to 9	2 50 base.
<b>Reps.</b>	
Steel, base	0 00
" 7-16 and up	0 11½
" ¾ "	0 12
" 5-16 "	0 12½
" ¾ "	0 12½
" 3-16 "	0 13
Marilla, 7-16 & lgr.	0 14½
" ¾ "	0 15
" 5-16 "	0 16½
" ¾ "	0 16½
" 3-16 "	0 16
Lath yarn	0 11

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Base Price  
Less than  
2d  
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3d  
4d and 5d  
6d and 7d  
8d and 9d  
10d and 12d  
15d and 20d  
30d to 60d  
Bull  
Dry Sheetin  
Tarr'd "  
Montreal Gre  
" No.  
" No.  
" No.  
Tanners pay  
cured & ins  
Clips  
Spring Lamb  
Calfekins, N  
" N  
Horsehides..  
No. 1 B. A. S  
No. 2 B. A. S  
No. 3 B. A. S  
Slaughter. No  
light mediu  
" No  
Harness  
Upper,  
Upper, light,  
Grained Upp  
Scotch Grain  
Kip Skins, Fr  
English  
Canada Kip..  
Hemlock Cal  
" Light  
French Calf..  
Splits, light a  
" heavy  
" small.  
Leather Board  
Enameled Cov  
Pebble Grain  
Glove Grain..  
B. Calif..  
Buff  
Brush (Cow) I  
Russetta, light  
" heavy  
" No.  
" Sadd  
Int. French O  
English Oak lb  
Dongola, extra.  
" No. I  
ordin  
Colored Pebble  
" Calif..



TRADE MARK

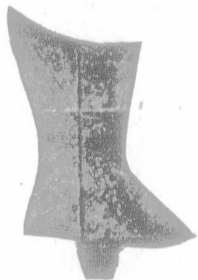


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WHOLESALE MANUFACTURERS OF THE CELEBRATED

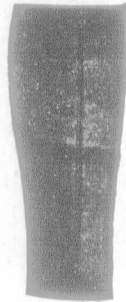
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Gents' Highland Gaiters  
Buttoned.



The "Ring" Strap Legging.



The "Jockey" Legging.  
Especially Adapted for Riding

PALK ROAD, WELLINGBOROUGH, - ENG.

Special prices to Canadians under the New Preferential Tariff.

MONTREAL WHOLESALE PRICES CURRENT.

THURSDAY, OCTOBER 29, 1903.

Name of Article	Wholesale.
<b>Wire Nails.</b>	
Base Price carload	\$ 2 40
Less than	2 45
2d extra	1 00
2d f	1 00
3d	0 65
4d and 5d	0 40
6d and 7d	0 30
8d and 9d	0 15
10d and 12d	0 10
16d and 30d	0 06
30d to 60d	Base
<b>Building Paper.</b>	
Dry Sheeting (roll)	0 40 0 00
Tarred "	0 50 0 00
<b>Hides.</b>	
Montreal Green Hides	
No. 1	0 09 0 00
No. 2	0 08 0 00
No. 3	0 07 0 00
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins	0 00 0 00
Clips	0 00 0 00
Spring Lambskins each	0 60 0 70
Calfskins, No. 1	0 00 0 11
" No. 2	0 00 0 09
Horsehides	1 50 2 00
<b>Leather</b>	
No. 1 B. A. Sole	0 27 0 28
No. 2 B. A. Sole	0 25 0 26
No. 3 B. A. Spanish Sole	0 24 0 25
Slaughter, No. 1	0 28 0 29
Light medium & heavy	0 28 0 29
" No. 2	0 26 0 27
Harness	0 26 0 32
Upper, heavy	0 34 0 36
Upper, light	0 35 0 37
Grained Upper	0 34 0 35
Scotch Grain	0 35 0 36
Kip Skins, French	0 35 0 36
English	0 60 0 65
Canada Kip	0 45 0 55
Hemlock Calf	0 50 0 60
" Light	0 50 0 70
French Calf	0 50 0 60
Splts, light and medium	0 85 1 10
" heavy	0 22 0 35
" small	0 17 0 20
Leather Board, Canada	0 18 0 20
Enamelled Cow, per ft.	0 06 0 10
Pebble Grain	0 12 0 14
Glove Grain	0 12 0 13
B. Calf	0 15 0 20
Brush (Cow) Kid	0 11 0 12
Buff	0 13 0 16
Russets, light	0 35 0 40
" heavy	0 25 0 30
" No. 2	0 35 0 40
Saddlers' doz	7 50 9 00
Int. French Calf	0 65 0 75
English Oak lb	0 30 0 35
Dongola, extra	0 25 0 28
" No. 1	0 20 0 22
ordinary	0 14 0 16
Colored Pebbles	0 12 0 16
" Calf	0 16 0 20

purchase his seed from a reliable seedsmen.

THE LOBSTER INDUSTRY.

Prominent among the industries of Nova Scotia and the Dominion is fishing, and one of the most profitable of its branches is lobster fishing. During recent years the failure of this important branch has been seriously threatened by the continued falling off in the supply of the fish. Many men have given much thought and study to the problem of preventing this depletion, but it has remained for H. E. Baker, a prominent Cape Breton lobster packer, to obtain what seems to have clearly proven itself to be the solution of the question. Mr. Baker recently gave the following account of his work and its successful results:

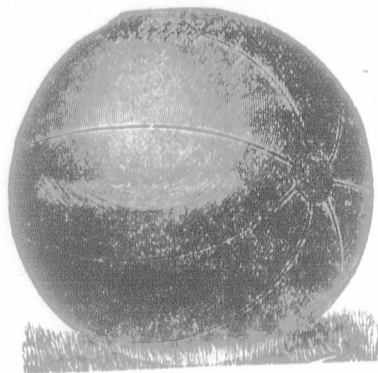
A few years ago the coastal waters of the maritime provinces were teeming with lobsters. So numerous indeed, were these crustaceans, that 40,000 to 50,000 had been caught by one man in three months and as many as 2,000 had been taken in a single day in 100 traps. During heavy gales thousands had been known to be washed ashore along the coast. Look where you would over the bottom in calm weather you would see lobsters crawling everywhere. To-day it is considered an excellent catch for 150 traps to capture 10,000 in a season. This added to the history of the lobster in other countries, such as Maine, Massachusetts and Norway, shows that unless something is done to conserve the supply this excellent fish food will disappear from our waters as it has from other places, and the question arises as to which is the most practical course to adopt to save it. Last March I submitted to the department of marine and fisheries a scheme for the natural propagation of lobsters. Heretofore the regulations governing the

MONTREAL WHOLESALE PRICE CURRENT.

THURSDAY, OCTOBER 29, 1903.

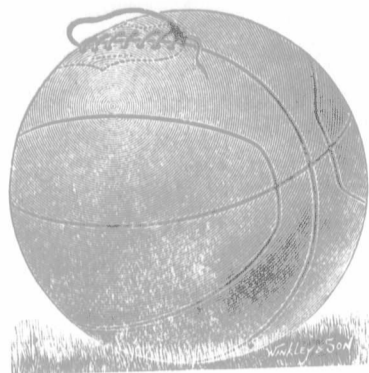
Name of Article.	Wholesale.
<b>Oils</b>	
Cod Oil	\$ c. \$ c.
S. R. Pale Seal	0 37 1/2 0 42 1/2
Straw Seal	0 00 0 00
Cod Liver Oil, Nfd. Norw.	0 47 1/2 0 57 1/2
" " Process	0 00 0 00
" " Norwegian	5 00 7 00
Castor Oil	0 08 0 09
Castor Oil bris	0 07 0 08
Lard Oil, Extra	0 90 1 00
" "	0 75 0 85
Linseed, raw, nett	0 70 0 71
" boiled, nett	0 52 0 54
Olive, pure	1 05 1 15
Extra, qt., per case	0 00 3 70
Turpentine, nett	0 84 0 90
<b>Petroleum:</b>	
Bensine	0 25 0 30
<b>Glass.</b>	
United inches, 00 to 25	2 00 2 10
do 26 to 40	2 10 2 20
do 41 to 50	4 50 4 70
do 51 to 60	4 75 4 95
<b>Paints, &amp;c.</b>	
Lead pure 50 to 100 lb. kgs.	5 00 5 25
do No. 1	4 62 1/2 4 87 1/2
do No. 2	1 25 1 40
do No. 3	4 37 1/2 4 62 1/2
do No. 4	4 37 1/2 4 62 1/2
White Lead dry	5 50 5 50
Red Lead	5 00 5 50
Venetian Red Eng'h	1 75 2 00
Yel. Ochre, French	1 50 1 25
Whiting, ordinary	0 45 0 50
do Gilders	0 60 0 70
do Paris, do	0 85 1 00
English Cement, cask	2 05 2 15
Belgian do	1 85 1 90
German do	2 10 2 20
American do	1 90 2 20
Fire Bricks per 1000	16 00 22 00
Fire Clay, 200 lb. pkgs	0 75 1 25
Rosin	2 75 5 50
<b>Glue:-</b>	
Domestic Broken Sheet	0 08 0 20
French Casks	0 08 0 09
do bris	0 00 0 14
American White, bris	0 16 0 20
Coopers' Glue	0 27 0 28
Brunswick Green	0 04 0 10
French Imperial Green	0 12 0 16
No. 1 Furnit's Varn'h, pr. gl.	0 65 0 70
" do	0 75 1 00
Brown Japan	0 60 0 75
Black Japan	0 50 0 75
Orange Shellac, No. 1	2 00 2 25
do do Pure	2 25 2 75
White do	2 75 3 00
Patty Bulk 100 lb. brl.	0 60 0 80
Parisreen in drum 1 lb pk.	0 18 1/2 0 19 1/2
Kalsomine, 5 lb pkgs.	0 00 0 03 1/2
<b>Wool.</b>	
Canadian Washed	0 00 0 00
North West	0 12 0 16
Unwashed	0 08 0 00
E. A. Scoured	0 27 0 42
Natal, greasy	0 00 0 25
Cape, greasy	0 18 0 19
Australian greasy	0 00 0 00

**POCOCK BROS.,** 235 Southwark Bridge Road, LONDON, S.E., Eng.



Pattern No. 50.—Priced complete.

Qual.	1.	2.	3.	4.	5.	Each.
C....	1/6	1/10 1/4	2/4 1/4	2/11 1/4	3/5	"
E.H.S.	1/6	1/11 1/4	2/8	3/10 1/4	3/7	"
S....					4/7	"



Pattern No. 61.—Priced complete.

Qual.	1.	2.	3.	4.	5.	Each.
C....	1/7 1/4	2/10 1/4	2/7	3/2	3/2	"
E.P.				3/4	4/	"
Eg....				3/8	4/ 3/4	"
S....				3/8 1/4	4/10	"



Pattern No. 55.—Priced complete.

Quality	4.	5.	Each.
E.....	3/8 1/4	4/3	"
S.....	5/6		"

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We Brand FREE Customers Name on any Ball.

"S" quality Balls are cut from the very finest Hides it is possible to produce. Shapes of all qualities guaranteed. WRITE FOR PRICE LISTS.

lobster fishery have prohibited the taking of lobsters with eggs attached. This law has always been more honored in the breach than in the observance, inasmuch as the fishermen would wash the eggs off at sea and send the mother lobster to the canneries in apparently legal condition.

My scheme is to pay the fishermen 40 per cent. to 50 per cent. more for the lobsters with the eggs on them, and thus induce the fishermen to bring them to the cannery in perfect condition. This scheme I have successfully carried on at Fourchie, Cape Breton. The lobsters are de-

posited in a large pound or water enclosure, which gives suitable environment in every respect. In this pound they are kept while the fishing operations are going on, are fed and taken care of in every way and at the end of the season, when the traps are hauled ashore and the eggs have been matured, these mother lobsters are liberated along the coast to hatch their eggs in a natural way. Last season about 500,000,000 eggs were thus saved to the supply that would, under the conditions hitherto prevailing, have been destroyed. Now that this experiment has proved to be a complete suc-

cess it is to be hoped that the system will be adopted in other places in order that this valuable fish food may be preserved. The Americans are already adopting the system and have arranged for the construction of a large pound on the coast of Maine next season.

Last July an expert from the Dominion fisheries department visited Mr. Baker's pounds at Fourchie and made a thorough examination of the conditions then prevailing and expressed himself as satisfied that this system was far in advance of any hitherto adopted for hatching lobsters.

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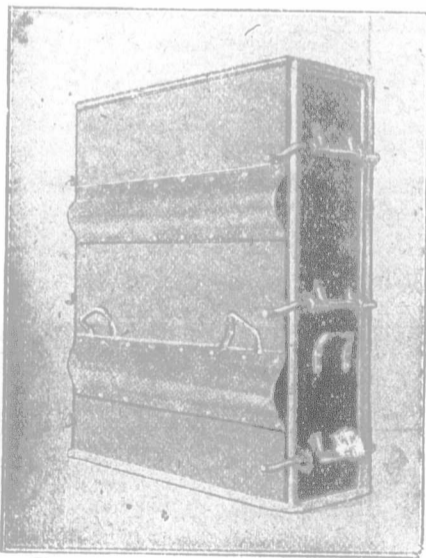


These ponds have been built at a cost of about \$5,000. They cover an area of about 65,000 square feet. They are surrounded by strongly built breastworks of logs and spruce. On the eastern or ocean side the breastworks are about 3 feet above high water mark. The piers are 15 feet high and 165 feet long on the eastern side. On the western side the breastwork is above the high water level and is surrounded by woven wire. The northern side is about the same. On the southern side is the seashore. The pond is divided into three sections, the partitions consisting of strongly built piers and wire netting of a 2 inch mesh. The bottom of the pond consists of sand, gravel and rock. At spring tides there are from 8 to 10 feet of water in the ponds at high and from 3 to 5 feet at low water. The apertures at the sides of the ponds are 1½ to 2 inches wide and through these a continuous supply of pure, salt water ebbs and flows from the ocean. The lobsters are fed on herring, which

are cut into small pieces about an inch square and thrown into the pond every third day. Seaweed and kelp are also thrown into the pond at intervals and are much relished by the lobsters. Perfect cleanliness is absolutely necessary, together with pure salt water for the successful impounding of the lobsters. Every day during the season the dead lobsters are removed. The average of dead for the season was as follows, monthly: May, 2¼ per cent.; June, 3¼ per cent.; July, 4 per cent.

## SOAP FRAMES

PATENTS—No. 5107/93; No. 10362/99.



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Summer and Winter Weights.



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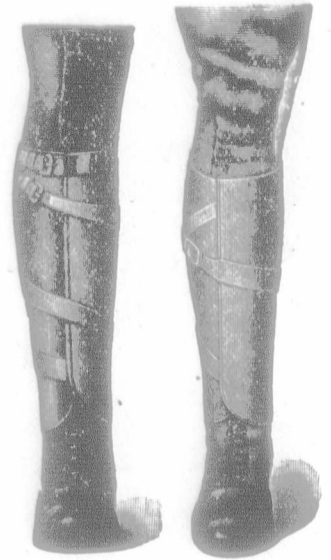
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Specially made for Canadian Market 33½ p.c., in  
favour of Canada.

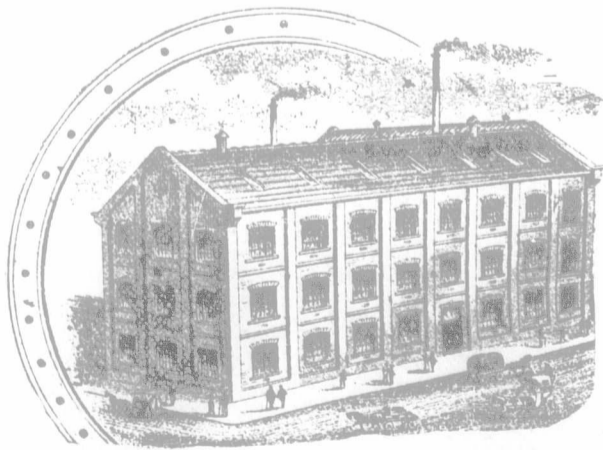
The vitality of seed lobsters is much greater than that of large lobsters, inasmuch as the 10½ inch lobster impounded for the Boston market have a mortality of about 20 per cent. In May 2 1-3 per cent of the entire catch consisted of seed lobsters, while June yielded 3 per cent and July 5 per cent. The sizes were from 7½ to 12 inches in length. The lobsters were distributed along the coast of Richmond, Cape Breton and Victoria counties. The condition of the lobsters at the time that they were liberated could not be improved upon. In a word, they were perfect.

#### SHIPPING MORTALITY.

The annual returns compiled by Lloyd's Register showing the wastage of the world's merchant marine on account of wrecks, casualties and breaking up shows that during the year 1902 the total losses comprised 709 vessels, of 559,884 tons. This does not include the breaking up of old ships not known to be consequent upon stress of weather or accident, and the condemnation of these vessels, of 140,806 tons. Of the vessels lost at sea, 361 ships, of 283,760 tons, were wrecked; 77 vessels, of 55,744 tons,

were abandoned; 79 ships, of 67,825 tons, were lost through collisions, and 61, of 47,088 tons, were reported as missing. The minor causes of loss were foundering, burnings and vessels broken up or condemned. The summary makes it clear that steamers have a much greater immunity from dangers than have sailing vessels. The losses of steamers belonging to the chief mercantile countries of Europe and to the United States of America amount only to 1.31 per cent. of the number and 1.14 per cent. of the tonnage owned, while the losses of sailing vessels reach 4.18 per cent. of the number and 3.98 per cent. of the tonnage.

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BOOTS  
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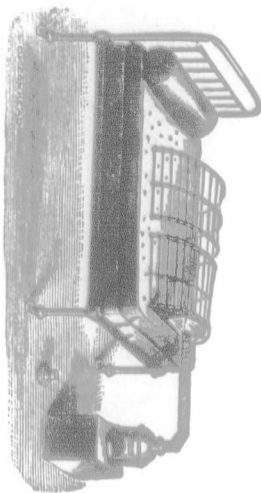
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The comparison which is supplied of the proportionate losses sustained by the various countries is of much interest, since it may be taken to some extent as an indication of the seaworthiness of the vessels sent out by them. In regard to this point the report states: "Great as the absolute annual loss of vessels belonging to the United Kingdom appears to be, it forms a very moderate percentage of the mercantile marine of the country, and compares favorably with the losses sustained by other leading maritime countries. The merchant navies which exceed a total of 1,000,000 tons are those of

the United Kingdom, the British colonies, the United States of America, France, Germany, Italy and Norway. Of these countries the United Kingdom shows the smallest percentage of loss, viz., 1.46 of the vessels owned. Germany follows with 2.25 per cent., and Norway is the highest with 4.58 per cent. As regards steamers, while the percentage for the United Kingdom stands at 1.11, the average of the percentages of loss for the other six countries is 1.48. For sailing vessels the percentage of loss for the United Kingdom is 2.97, and 4.64 for the other six countries. These percentages exclude all cases of

breaking-up, condemnation, etc., not known to be consequent upon casualty or stress of weather."

A LESSON IN THE LEAVES.

The turning of the leaves to gold! Is there a time in all the year when nature is lovelier than in October? May is fair, June is dainty (and oh, so fickle), but for real beauty and splendor what can compare with a true October day! The soul of that man must indeed be very dead who can look upon the rich colorings and

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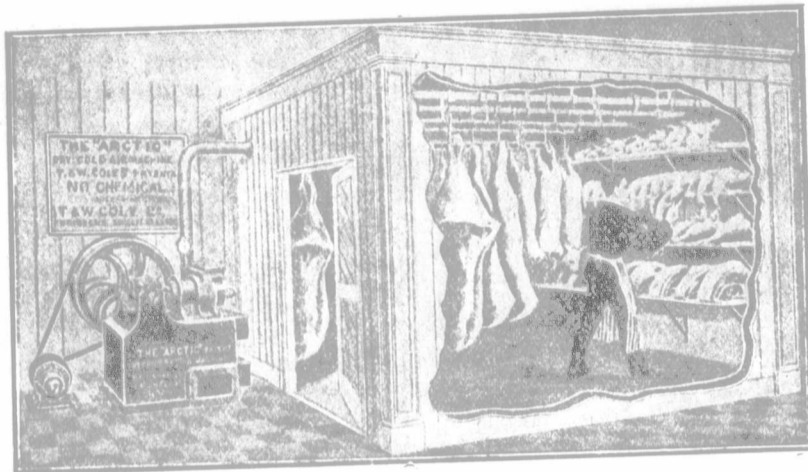
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soft lines of October's foliage and see nothing.

This is the month when men live. The crisp air is as a tonic to their tired systems; the bright skies kindle their spirits; the brilliant heavens at night will reach in and flood the heart of any man, and the tints and tones of the woods and fields would make for the while a poet even of a politician. October, says the Insurance Press, recalls the days of our boyhood. Three things it brings back which make us as young as when the bloom of our first teens was on our cheeks—pumpkin pies, goin' nuttin', and a trudge through the fallen leaves.

Find a man who, when in the country, does not delight to scuff through the leaves by the roadside, and we will show you a man with an aged heart, though perhaps young of body, or it may be a man too stingy to spoil a five-cent shine.

What a bewildering maze of color they are—great yellow, golden flakes. And how

they rustle under our feet. We can scarce restrain the impulse to scatter with an exuberant kick a neighbor's carefully raked pile or to forsake our dignity in a whoop and a somersault.

These fallen leaves turned to piles of gold suggest the days when other leaves shall turn to gold, not to a gold that exists only in color, but to a gold that is exchangeable at the grocery store. There will be an October in the lives of prudent men when the leaves—the leaves of paper which are now called premium receipts—shall be turned into the gold of a matured endowment policy.

And how much more fortunate will be those men than the trees. Among the many points of resemblance between a man and a tree is that both grow bald as the winter of their lives approaches. Yet the tree recklessly throws aside its leaves of gold and is dependent upon the protection of nature when the wintry winds sweep across its bald top. But

man can exchange his leaves of gold for hair restoratives, wigs or worsted mufflers and protect his bare pate when the winter of his life is upon him.

The foolish man is he who knows that some day the summer of his life will pass, and yet who so spends his days that when the autumn has come, there is nothing about him but a pile of withered leaves, fit only for the burning—poor investments, extravagant desires, profitless pleasures.

The wise man is he who drops from the tree of his life leaves in the form of premium receipts and watches them turn to gold as he gathers them up and cashes his policy of endowment insurance. There is an October coming in your life, after the summer season of work is over and before the winter of old age has fully come. Will it be a bright and rich October, made so by the leaves of an endowment policy which have been turned to gold?

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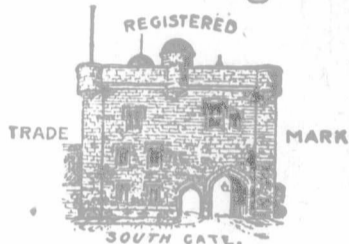
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Boy's and Men's Blue Jerseys and Franklin Frocks.  
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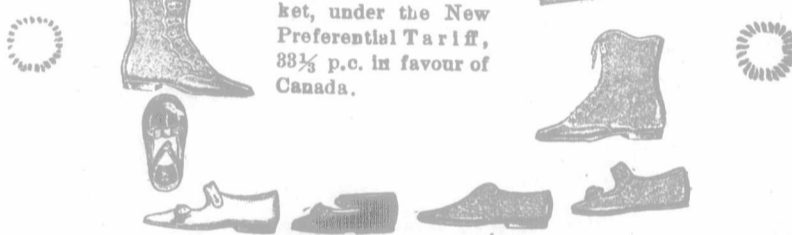


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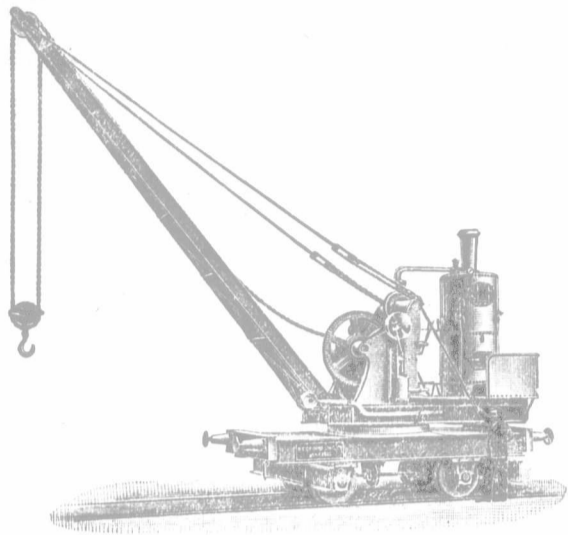
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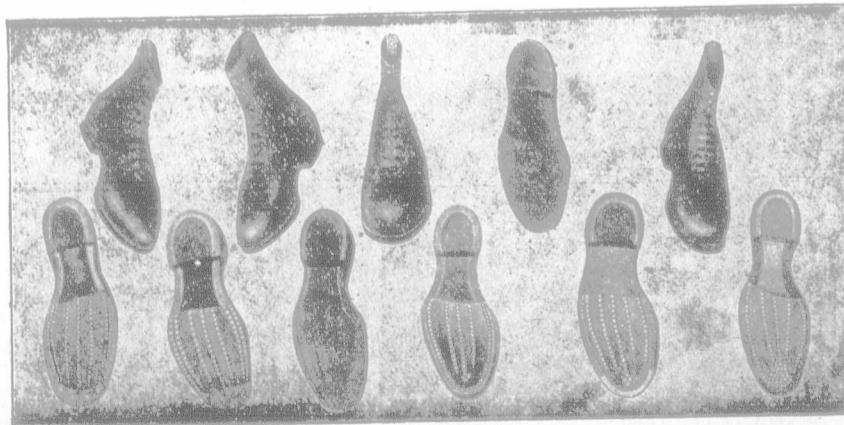
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Work in Ladies', Gentlemens', Girls' and Boys'.  
Insist on having Acorn Brand Boots which for Style and Workmanship cannot be beaten.



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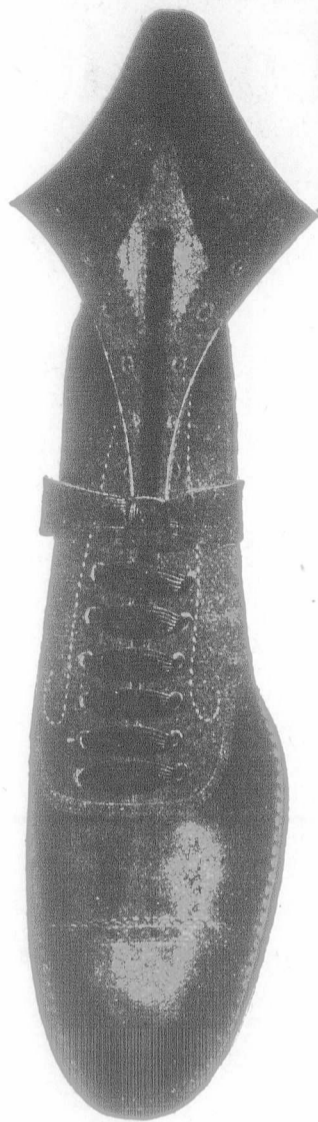
In Calf  
or Kid.



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We are always ready to prepare sample lasts and upper patterns for any manufacturer, and guarantee the grade and measurement of all our productions. You are invited to write us for new samples and particulars regarding our lasts and upper patterns, for either men's or women's shoes of any grade.



OFFICE AND WORKS, Northampton, England

# S. MARKIE & SON,

WHOLESALE MANUFACTURERS

LADIES' Finest High Grade and Medium Class FOOTWEAR,

70 WELL STREET, HACKNEY - LONDON, ENG.

Special Terms to Canadians under New Tariff.

## LERROY'S IMPROVED PATENT Non-Conducting COMPOSITION



For COATING BOILERS' STEAM PIPES, and prevent the radiation of heat, save fuel, and increase the power of steam. IT WILL AT ONCE SHOW A LEAK; IT CAN NOT CATCH OR COMMUNICATE FIRE. Used in H. M. Dock-yards, Arsenals; also Principal Railway and Dock Co's. Three boilers covered with this composition will do the work of four not covered. May be seen where it has been in use for fifteen years.

—Established 1865.—

F. LEROY & CO., 75 Gray St., COMMERCIAL ROAD,

Also at MANCHESTER.

LONDON, E. ENGLAND.

# Mechanical Appliances Co., Ltd.

57, Chiswell Street, London, E.C., England.

Established 1872. Contractors to H.M. Government.

—MANUFACTURERS OF—

Engineers' Tools, and all kinds of Foundry Requisites. Steel Wire Tube and Foundry Brushes.  
Brooms. Battery Screens. Sieves. Barrows, etc. Shafting. Pulleys. Hangers.  
Plummer Blocks, etc. Drill Steel. Picks and Shovels.

## Mining Engineers & Contractors.

Bankers: National Provincial Bank of England, Ltd. Head Office, London.

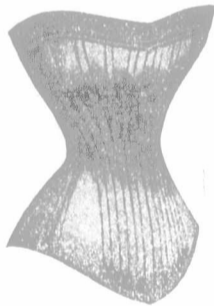
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# R. LATIMER & Co.

WHOLESALE and EXPORT

## Corset Manufacturers,

York St., Granby St., LEICESTER, Eng.



The "Erect Form" Corset.

Makers of the

"FITZWEL" Corset,  
"STRAIGHTFRONT" Corset,  
"ERECTFORM" Corset,  
"WATCHSPRING, Corset, etc., etc.

BEST QUALITY AT LOWEST PRICES.



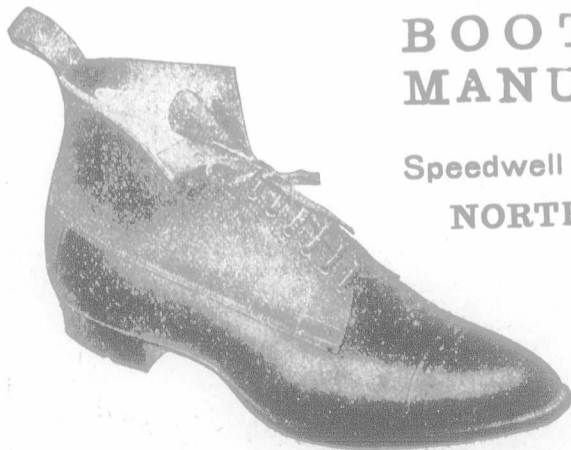
The "Fitzwell" Corset.

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

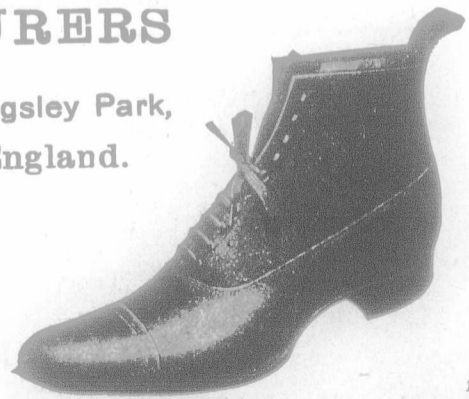
# Singlehurst & Gulliver

## BOOT AND SHOE MANUFACTURERS

Speedwell Works, - Kingsley Park,  
NORTHAMPTON, England.



Special Prices  
Under the New  
Tariff.



SECURITIES.		London Oct. 15,	
British Columbia, 1907 . p.c. ....	104	107	
1917, 4½ per cent. ....	87	89	
1941, 5 p.c. ....	102	104	
Canada, 4 per cent. loan, 1910 .....	99	101	
3 per cent. loan, 1938 .....	100	102	
Debs, 1909, 3½ per cent. ....	87	89	
3½ p.c. loan, 1947 .....	104	106	
Manitoba, 1910, 5 p.c. ....	104	106	
<b>Railway and other Stocks.</b>			
Quebec Province, 5 p. c., 1904.....	100	103	
1906, 5 p.c. ....	100	103	
1919, 4½ p.c. ....	102	104	
1912, 5 p.c. ....	106	108	
Atlantic & Nth. Western 5 p.c. Gen 1st M. Bds .....	117	120	
Buffalo & Lake Huron \$10 shr.....	134	138	
do 5½ p.c. bonds .....	134	138	
Can. Central 5 p.c. M. Bds. Int. guar. by Gov.....	121½	122½	
Canadian Pacific \$100.....	121½	122½	
Grand Trunk, Georgian Bay, &c.... 1st M.....	15½	16½	
Grand Trunk of Canada Ord. stock .....	123	126	
2nd equip. mtg. bds. 5 p.c. ....	110½	111	
1st pref. stock..... 5 p.c. ....	98½	99½	
2nd pref. stock.....	4¾	4¾	
3rd pref. stock.....	122	125	
5 p.c. perp. deb. stock.....	105½	106½	
4 p.c. perp. deb. stock.....	130	133	
Great Western shares, 5 p.c. ....	104	106	
Hamilton & N.W., 6 p.c. ....	104	106	
M. of Canada Stg. 1st Mort. 5 p.c. ....	104	106	
Montreal & Champlain 5 p.c. 1st mtg. bds .....	102	104	
N. of Canada, 1st mtg., 5 p.c. ....	106	108	
Quebec Central, 5 p.c. 1st Inc. Bds....	108	113	
T. G. & B. 4 p.c. bonds, 1st mort....	105	107	
Well., Grey & Bruce, 7 p.c. bds .....	105	107	
1st Mort .....	105	107	
St. Law. & Ott. 4 p.c. Bds.....	105	107	
<b>MUNICIPAL LOANS.</b>			
City of London (Ont) 1st pref 5 p.c. ....	100	102	
City of Montreal stg. 5 p.c. 1904 .....	100	102	
City of Ottawa .....	100	102	
redeem 1904, 6 p.c. ....	100	102	
redeem 1913, 4½ p.c. ....	103	105	
City of Quebec, op. c. redeem 1905....	108	110	
redeem 1908, 6 p.c. ....	100	102	
City of Toronto, 4 p.c. 1922-28 .....	99	104	
5 p.c. stg. con. deb. 1914 .....	108	110	
5 p.c. gen. coa. deb. 1919-20....	99	101	
4 p.c. stg. bonds, .....	105	107	
City of Winnipeg deb., 1914, 5 p.c. ....	105	107	
Deb. scrip, 1907, 6 p.c. ....	105	107	
<b>MISCELLANEOUS COMPANIES.</b>			
Canada Company .....	34	37	
Canada North-West Land Co.....	96	101	
Hudson Bay .....	34	34½	
<b>BANKS.</b>			
Bank of British North America.....	64	66	
"    "    Montreal.....	500	504	
Canadian Bank of Commerce.....	16½	16½	

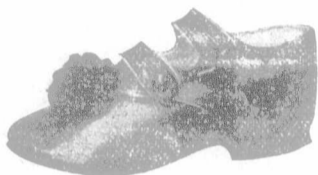
## BOILER SHOP.

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

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH, J. H. FAIRBANK,  
Manager. Proprietor.

J. KEMPNER & SONS,  
PARAGON WORKS,  
236 Mare Street, HACKNEY  
London, N.E., Eng.



Absolutely the Largest NURSERY Boot and Shoe Manufacturers in London.

### SPECIALISTS

EVERY POSSIBLE DESCRIPTION OF  
Nursery Boots and Shoes,  
Sandals and Sandalettes  
and Infants' Soft Soles.



Perfection in Fittings Hygienic & Straights.  
Magnificent Designs in Endless Variety.  
The Large continual Increase in our Turn,  
over each year proves the value of our  
NURSERIES.

FOR QUALITY AND PURITY BUY

# “Extra Granulated”

And the other grades of Refined Sugars of the  
old and reliable brand of

## Redpath

MANUFACTURED BY

THE CANADA SUGAR REFINING CO., Limited, - MONTREAL.

of the size made and used in New York and Paris and put up in  
50 and 100 lb. boxes.

THIS LITTLE TRADE MARK



ON A SAW GUMMER

Is a guarantee that it is the best Tool on the market for Gumming Saws  
and Light Punching.

A. B. JARDINE & CO.,  
HESPELER, ONT.

Established 1885.

These preparations are the most reliable  
in the market



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

**SAMUEL FLINT,**

**ELASTIC WEB  
MANUFACTURER,**

Forest Road Mills,  
Leicester, England.

Special prices to Canadians under the New Tariff.

**Ellis & Co.,**

177, CITY ROAD,

London, E.C., - England.

**Shoe Bows, Rosettes, Buckles, Ornaments, Slides and Tassels.**

Best House in the Trade for Vamp Beading and Embroidering.

Shoe Vamps and Uppers embroidered in beads, jet, steel, gold, etc., in great variety. Moderate Prices, Good Designs and Reliable Workmanship.

As our goods cover all classes of Shoe Ornamentation, firms desirous of seeing samples would favour by mentioning which branch is required and enclosing remittance.

NOTE! Above are supplied at 33 $\frac{1}{2}$  p.c. less than from any other Country, under the New Canadian Tariff.

Telegrams: "NUTT, FINEDON."

**ARTHUR NUTT,**

Wholesale and Export Boot and Shoe  
Manufacturer and Army Contractor,

Finedon, Northamptonshire, - - England

Men's and Boys' Boots and Shoes in all qualities  
at Moderate Prices.

ALL KINDS OF

**Imitation Army Work a Specialty.**

Manufacturer of Sandals for Export.

Out will appear next week. SATISFACTION GUARANTEED.

**F. W. CAVE & CO.**

(Late CAVE & MELLOWES),  
Sole Makers of the Noted

'Victor' and  
'Ornatus' Brands.

Makers of High-Class  
Gent's Boots & Shoes

In Glace Kid, Coronation  
Calf, Willow and Box Calf,  
Calf Kid, French Calf and  
Crap.

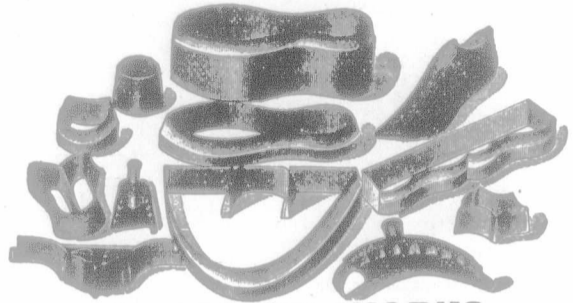
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Welts a Specialty.  
SPECIAL DEPARTMENT  
FOR MEASURES.

Shakespeare Road & Carey Street,

**NORTHAMPTON, - ENGLAND.**

**GUNTON & CO'Y**

Engineers and

**Knife Makers,**

ST. JAMES' WORKS,

LEICESTER, England.

Manufacturers for Canadians under the New Canadian Tariff

Cable Address: "LENSES," Leicester.

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Scientific Instrument Makers.

Stoughton Street Works, - LEICESTER, Eng.

Contractors and Manufacturers to His Majesty's Government, The War Office, The Admiralty, The Postal Telegraph Department, The India Office, The Government of N. S. Wales, The Government of Cape Colony, The Russian Government, The French Government, The Dutch Government, The German Government.

Focussing Cooke Lenses for Hand Cameras.

Office and Showroom:

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The Leicester Elastic Web  
Manufacturing Society. Limited,

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Guaranteed Stamped Elastic Webs,

Satin Cloth Elastic Webs . . . . .

FOR BOOTS & SHOES.

Loom and Fancy Garter Elastics.

Samples supplied free through our agent  
Mr. S. WOOD, 41 St. Francois Xavier Street, Montreal, Que.

**Bands, Coils, Etc.**

In Emery and Sandpaper of every description for Finishing  
Machinery in a large variety of the best quality.

To the Shoe Trade.

We make this Fair Proposition  
in 1902 as

We have now made it for years.

Give us a trial, we will give you satisfaction.

Waxes a Specialty. Felt Wheels and Rollers, Forepart Cutters,  
Heel Parers, etc., Made to Order.

**Campbell, Barrow & Co,**

63 Highcross Street,

Leicester, England.

# WILLIAM HOWKINS,

MEDIUM GRADE

## LADIES' BOOTS and SHOES,

Supplied to Canadians under the New Tariff.

CUMBERLAND STREET,

## LEICESTER, - - England.

Cuts will be inserted when received.

### COLUMBUS DISCOVERED

Well you know what he discovered but are you aware that

### KITLENE Lightning Furniture RENOVATOR

is now on the Market.—It dispenses entirely with "Elbow-Grease" and makes "Spring-Cleaning" a "Past-time."

Kitlene Leather Cement,  
Kitlene Lightning French Polish.

KITLENE SYNDICATE, Ltd., 146a Queen Victoria St., London Eng.

DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent  
and Pearl Batting.**

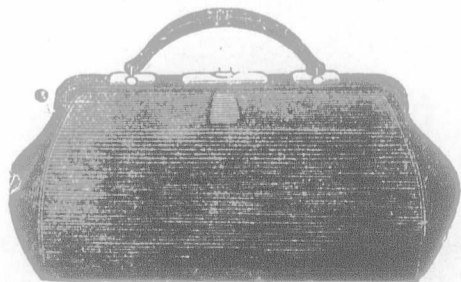
**Purity. Brightness, Loftiness.**

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.

### Thomas French & Son, Ltd.,

MANUFACTURERS OF EVERY DESCRIPTION OF

### TRAVELLING REQUISITES.



32 Moor Lane, LONDON, E.C., Eng.

33 1/4 p.c. cheaper to Canadians under the New Tariff.

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MANUFACTURERS OF

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

ALSO

Women's Shoes for the Canadian  
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33 1/4 p.c. under the New Tariff.

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Maker of all kinds of Knitting Needles Points, etc.

Sole Maker and Patentee of the **Combined Swing Jack and Needle,**  
Made in all Gauges and Designs.

**Breakage reduced to a minimum.**

50 p.c. Increased Production. 70 p.c. Saving in Waste.

No Jacks used, therefore no soldering.

Every Needle Guaranteed Standard Length.

Applicable to all classes of Circular Machines.

Price Lists and Sample on application.

Special Price to Canadians.

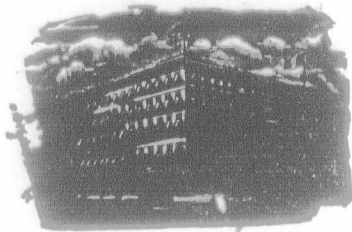


### A. BERNSTEIN, 2, Moor Lane Fore St. LONDON, E.C., Eng.

Manufacturer of the cheapest **SHOES and SLIPPERS,**  
all hand sown, in England, for the Canadians, under the New  
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## Leading Hotels in Canada.



ROSSIN HOUSE, TORONTO, Canada.

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The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

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### THE RUSSELL, OTTAWA.

#### THE PALACE HOTEL OF CANADA.

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

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Opportunities for safe investments in Canada, at 4 to 5 per cent. Correspondence invited.

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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.

Refineries: SARNIA and PETROLIA, Ont.

Branches:

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

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

### The QUEEN CITY OIL COMPANY, Limited,

Head Office: TORONTO, Ont.

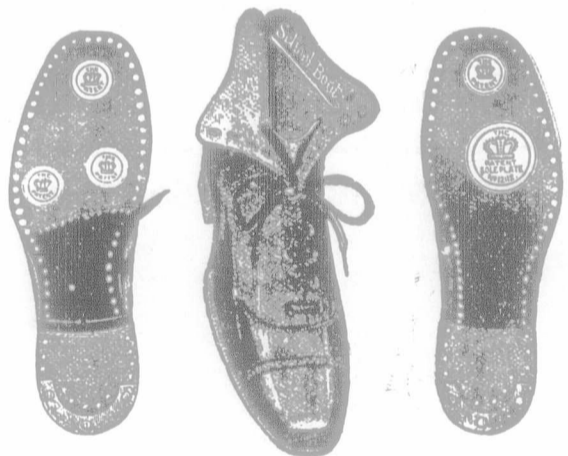
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### Sole-Plate Boots.

M. J. RICE & SON,  
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The finest Boys' and Girls'  
BOOTS, made for Canadians  
under the New Preferential  
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## A. KNIGHT & CO.,

High Class—Wholesale

### Boot

## \* Manufacturers \*

We supply these Shoes, 33½ p.c. under the New Preferential Tariff.

GREAT NORTHERN WORKS, - BELGRAVE ROAD,

LEICESTER, ENGLAND.

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The "UP-TO-DATE" Brand  
(REGISTERED)

The "ROCK" Brand  
(REGISTERED)



Is the title applied to a splendid range of

**HAND-  
WELTED  
GOODS**

In Leading Styles and Shapes, and

**DURABILITY  
GUARANTEED.**

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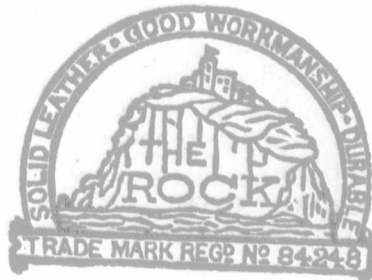
Standard  
Screwed

AND

Stitched  
Goods

OF

GUARANTEED  
DURABILITY.



This Brand has stood the Test of Years

NEW SAMPLES IN GLACE AND BOX, ARE THE ACME OF GOOD VALUE IN FINE FOOTWEAR.  
PYTCHLEY and HARROLD STS., NORTHAMPTON, Eng.  
33 1-3 Per Cent. In Canada's Favour.

## J. & J. MANN,

Shakespeare Road & Burns Street,  
NORTHAMPTON, Eng.



We make the best SHOES for the money in England, specially supplied to Canada, n, 33½ p.c. less than any other Country, under the New Preferential Tariff.

## Electrically Driven Tools

—ON THE—

Kodolitsch System.

SOLD BY

### F. S. DUDGEON,

No. 30 Great St: Helens, LONDON, E.C., England.

# T. SHEPPARD & CO.,

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

Every Manufacturer should see  
our NEW DESIGNS in

Clicking and  
Revolution Presses.

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

**SPECIAL NOTE.**

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



**Sole Cutting Knives  
ASPECIALTY.**

Our Deep Knives for the  
Revolution Press are guaranteed  
to be of the best steel and work-  
manship.  
Depth 4 inches and 4½ inches

**FACTORIES FITTED  
THROUGHOUT.**

Price List on Application.

Telegraphic Address "ENTERPRISE"

# Hilton, Curtis & Perkins,

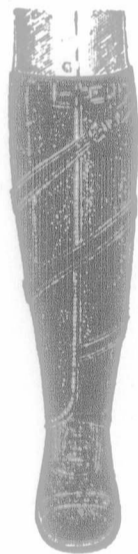
WHOLESALE MANUFACTURERS  
of Every Description of

Boot and Shoe Uppers,  
Leggings and Gaiters,  
For the Home and Export Markets.

SPECIALTIES:

**RUSSIA. OOZE, BOX. WILLOW, GLACE.**

And every other  
Description of  
Fancy Leathers.



Latest English and  
American Styles.

SOLE ADDRESS:

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Special prices to Canadians, 33½ per cent. in their  
favour under the New Tariff.



## DUROSUR (Registered)

S-H-Z-E-S



B-O-O-T-S

In Willow Calf, Box Calf, Glace,  
Kid and Crup, Kid and Calf.

In Ordinary Machine-Sewn or Hand-Sewn Welts.

**F. DURRANT**  
BROAD STREET,  
NORTHAMPTON, England.

Special Terms to Canadians.

"LASTWELL"

"LASTWELL"

**Something You Want!**

**A Perfect Fitting Boot.**

Before placing your order, see the "Lastwell" Brand of  
**LADIES' HIGH CLASS FOOTWEAR.**

Made in ½ sizes, 5 shapes, and 4 fittings.

**A Good Fitting Boot  
IS ALWAYS A READY SELLER.**

The highest in **QUALITY**, Up-to-date in **STYLE**, and strictly in  
it on **PRICE**.

**Frank W. Panther,**  
King Street, **NORTHAMPTON Eng.**

Write for Samples.

Cuts will be inserted as soon as received.



TELEGRAPHIC ADDRESS: "WALKINEASE, NORTHAMPTON."

## CHURCH & CO.,

—MANUFACTURERS OF—

Men's Boys' and Ladies'  
**BOOTS AND SHOES**

Northampton, - - England.

SPECIAL PRICES UNDER THE NEW TARIFF.

Cuts will be inserted when received.

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# Carter & Sons,

## QUEEN'S PARK BOOT FACTORY,

NORTHAMPTON, England.

Makers of High Class and Medium



## BOOTS AND SHOES.

Under the New Canadian Tariff.

# Royce, Gascoine & Co., Limited,

Great Central Street,  
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Manufacturers of

## Boots & Shoes,

For the Colonial Markets.



Telegraphic Address;  
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# Thomas Bird & Sons

MANUFACTURERS OF EVERY DESCRIPTION OF

Men's and Youths' Boots and Shoes,

FOR HOME AND EXPORT.

THE "GLOBE" BRAND GUARANTEED.

Our Goods are noted for good Honest Wear, so give satisfaction to the Public.

SAMPLES SUBMITTED WITH PLEASURE.

FACTORY:

Globe Works, Bath Road, Kettering, Eng.

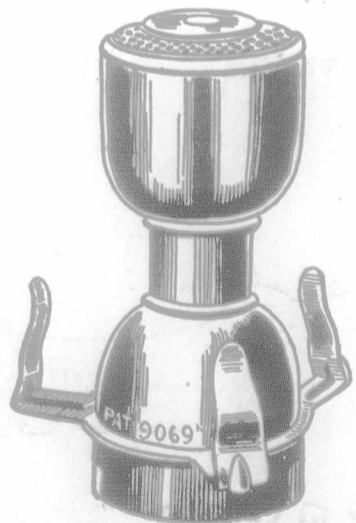
## THE "PATENT" BURNER.

English and Continental Patents Secured.

The New Export Incandescent Lighting Company, Ltd.,  
36 Mansell St., LONDON, E. Eng.

having had numerous enquiries for a Burner which being simple in construction and easy to clean shall meet the popular demand as to price, have pleasure in submitting this Burner with confidence to their Clients.

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



Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE - HAMILTON, CANADA.

Capital and Assets - - - - \$2,512,387.81  
 Surplus to Policyholders - - - 1,037,647.33  
 Paid Policyholders in 1902 - - - 20,144.68

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEYER,  
 President and Managing Director.  
 J. K. McCUTCHEON,  
 Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

Insurance.

**British \* America ASSURANCE COMPANY**

HEAD OFFICE, - - - TORONTO,

Incorporated 1883.

**FIRE AND MARINE.**

Cash Capital, " " " " " " \$1,000,000.00  
 Assets, " " " " " " \$1,864,730.13  
 Losses Paid since organization, " " \$22,527,817.57

Gwe A. Cox, President. J. J. KERRY, Vice-Pres. P. H. BIRD, Secretary  
 EVANS & JOHNSON, General Agents, 1738 Notre Dame St., MONTREAL.

**Get the Best** ←

Do not place your insurance policy until you have learned all about the Guaranteed Investment Plan offered by

**The Manufacturers Life Insurance Company**

HEAD OFFICE - TORONTO.

**Right and Fair**

THE right plans of Life Insurance, honest in purpose, correct in principle; fair methods of dealing with policyholders and agents.

Impartial in treatment, just in settlements—all cardinal aims of the management of the UNION MUTUAL.

**Union Mutual Life Insurance Co.,**

Portland, Maine.

FRED E. RICHARDS, President.  
 ARTHUR L. BATES, Vice President.

Good Agents always welcome; satisfactory territory open for men of that stamp.

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.

**Scottish Union and National INSURANCE COMPANY.**

Of Edinburgh, Scotland.

ESTABLISHED 1810.

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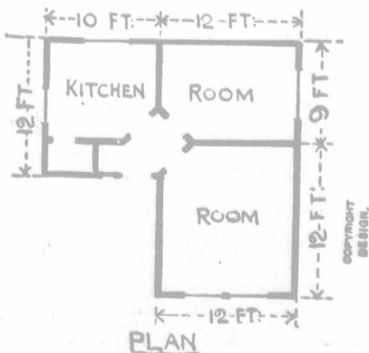
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