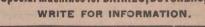
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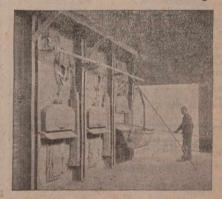
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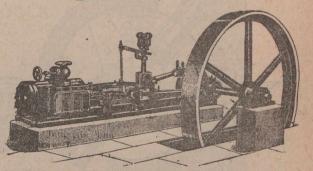
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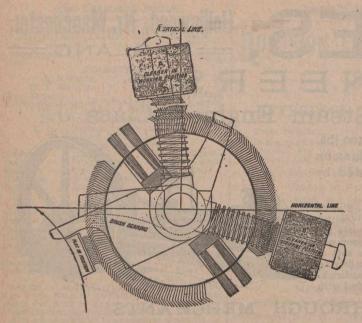
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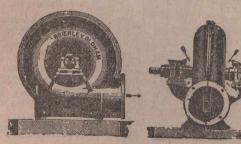
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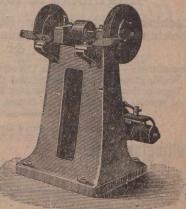
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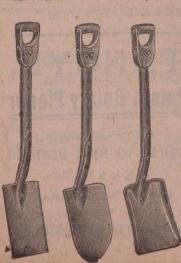
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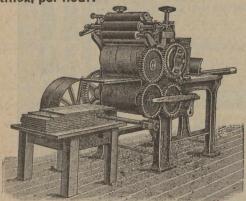
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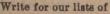
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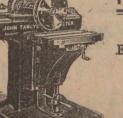
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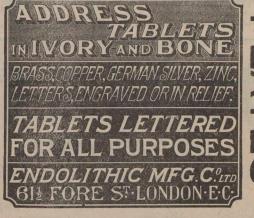
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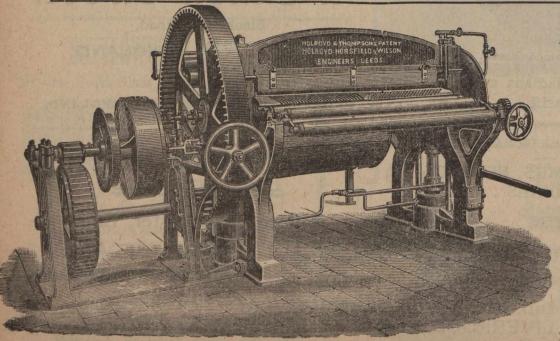
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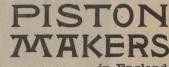
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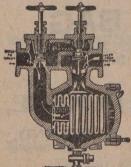
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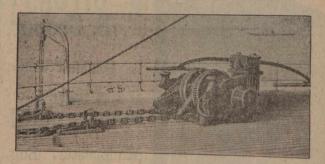
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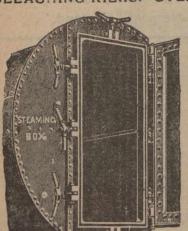
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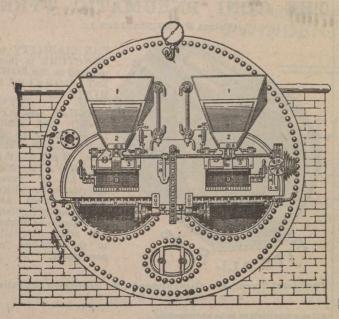
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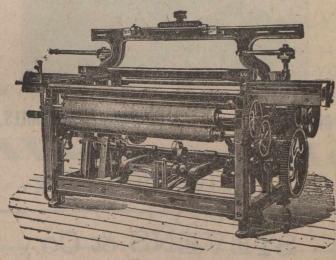
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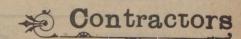
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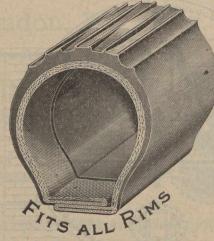
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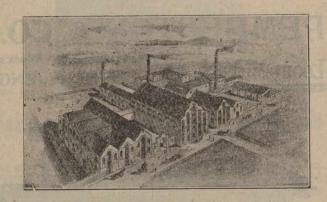
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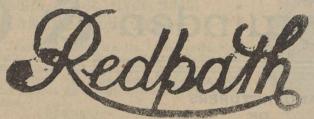
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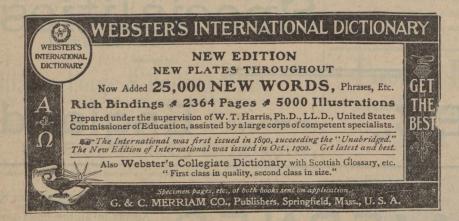


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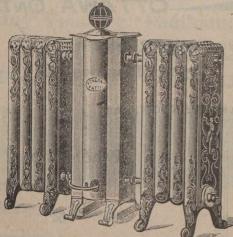
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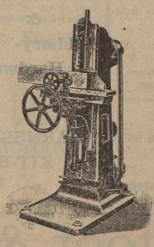
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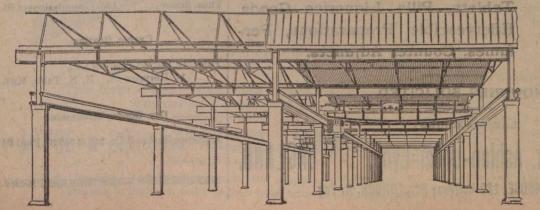
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Commercial Summara.

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-The inland revenue returns of the Dominion for July amounted to \$1,-009,044, as compared with \$912,036 for the same month of last year.

D. W. Fleury, a ready-made clothier of Winnipeg, has assigned with liabilities of about \$4,000. Toronto and Montreal houses are creditors for small amounts.

The new steamship service between Canada and South Africa will be in augurated during the first week in October, the Government having made a five-year contract with a syndicate of steamship owners.

-The by-law authorizing the city of Stratford, Ont., to guarantee the bonds of the Kemp Manure Spreader Company to the amount of \$15,000 was submitted to the ratepayers and carried by a majority of 1,084.

According to a Calcutta cable, the survey of the proposed railroad on the Persian frontier having been completed, the Indian Government will proceed at once with the construction of the road. It is expected that this railroad will revolutionize Central Asian trade.

The conference of the Colonial Premiers with Mr. Chamberlain, which adjourned on August 11, reached no agreement as to Canada's contribution to the Imperial navy. A special arrangement is contemplated in the case of Canada. Australia's share was fixed at \$1,000,000 annually and New Zealand's at \$200,000.

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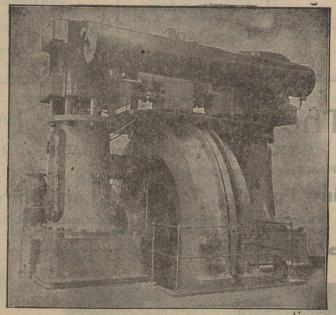
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—The Ontario Government has advanced \$15,000 to the Temiskaming Railway Commission for their use until they shall, under the act, have money of their own.

—The T. H. Pratt Company, Hamilton, which was burned out several weeks ago, and had \$62,000 of insurance, has been settled with by the insurance companies at \$59,000.

—The Richmond waterworks system has been sold to a Montreal syndicate. The reported price of the system, together with arrears of rates and some real estate,, is \$50,000.

—Mr. Frederick S. Lyman, K.C., (of Dunlop, Lyman & Macpherson), has returned from a six months' journey to Southern Europe, including what was formerly known as the Kingdom of the Two Sicilies. Mr. Lyman was accompanied by his daughter and Miss Dunlop.

—Regarding the output of the Canadian Locomotive Works at Kingston, a report states that an engine was shipped on Saturday to the Canadian Northern Railway, Port Arthur, by the Canadian Locomotive Works Company. One was sent to the Central Ontario Railway last week, and another will be sent next week to the Canadian Northern Railway. The company is turning out an engine a week as usual.

—St. John's, Nfld., advices state that divers have started from there to attempt to recover the cargo of the British steamer Delano, Captain Gray, from Rotterdam for Baltimore, which ran ashore at Seal Cove, near Cape Race, on August 14. The steamer had, besides a cargo of general freight, four thousand tons of steel billets used in making armor plates, and valued at \$15 a ton. It is expected that the greater portion of this will ultimately be recovered.

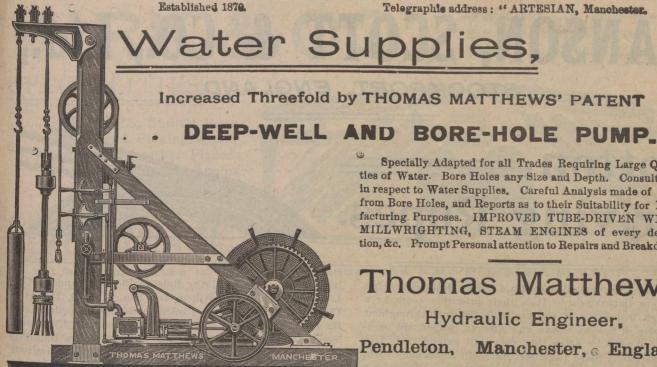
—Mr. Jardine, the Canadian commissioner in South Africa, sends a report to the Department of Trade and Commerce which says there is an entire absence of advertising on the part of Canadians in South Africa, while the United States firms are sending their catalogues all over. Mr. Jardine also complains of what he calls the South African shipping ring, which is sending business to the United States and Germany. He says that the establishment of a Canadian direct line will largely increase Canadian exports.

—The London Times announces that a large and important industrial exhibition is to be held at Johannesburg. The committee of arrangements includes Lord Strathcona, Lord Robert Herbert, Albert Holls, Sir Alfred Jones, and many other prominent men. There will be a representative of India on the committee. The exhibition is to embrace mining and agricultural machinery, all motive powers, tramways, and industry of every description. The art and sciences will be represented. It will be the largest gold exhibition the world has ever seen.

—The Toronto Street Railway receipts for July exhibit a very favorable increase. The excess over July, 1901, is \$9,423. Following is the City Treasurers' report of the receipts and percentages for July during the last five years:—

July						Gross	Rec	eipts.	Percent	age.
1902					 	. \$160,	043	03	\$17,615	100
						. 150,			15,062	05
1900					 	. 125,	722	60	12,572	26
1899	44	1.	10.1	1.0	1. 7.	. 117,	688	80	12,721	03
1898			12.	100	 	. 103,	670	00	8,293	60

—The dry goods firm of Bedard & Couinard, Quebec, says a report from that city, failed on Friday last, and it now transpires that J. E. Bedard, the financial member of the firm, has been missing since last Tuesday. A note



Telegraphic address: "ARTESIAN, Manchester.

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

Thomas Matthews,

tion, &c. Prompt Personal attention to Repairs and Breakdowns.

Hydraulic Engineer.

Pendleton, Manchester, England.

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of \$1,200 for goods purchased in Montreal came back protested on Monday, and Mr. Bedard volunteered to go to Montreal to straighten out the matter, and has not since been heard from, but, on the other hand, left a note saying that he had long tried to keep his finances straight, but could not do so, and would never be seen again. It is also stated that Mr. Bedard owed a considerable sum to the Hamel estate.

-A blue book issued by the British Government gives an account of the exports of Great Britain to the colonies and to foreign countries. The total foreign exports are £234,745,904, and the total colonial exports £113,118,364. At the head of the list of foreign purchasers of British goods are the United States, with £37,164,434, and Germany with £34,221,080. Thus Great Britain's most formidable rivals in trade are also her best customers. France comes third, with £23,700,000. Holland takes £13,744,000, and the imports per head are nearly double those of any other foreign country. India stands between

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

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

Stimulates the growth and improves the quality of the Wool, so not stain or discolour it and ke eps the sheep in good healthy condition

It is also invaluable as a Wash for Cattle, Horses, Dogs, &c., killing Farasites of all kinds, and curing Sores and Wounds.

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

SOLE MAKERS:

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

Liverpool,

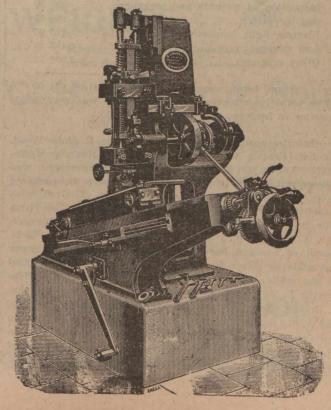
England.

the United States and Germany with imports of £35,748,394. Australia imports £23,513,662, about the same as France in the aggregate; but the Australian imports per head are £6 7s, which is fourteen times as much per head as the American import. South Africa imports £17,939,147, which is £7 per head. Canada is credited with £9,250,526. or £1 15s per head.

Another colonization syndicate, with millions of dollars of American capital behind it, says a Winnipeg despatch, has been formed for the purpose of purchasing and settling western lands and mining development. Their representatives, Judge Fisher and Messrs. Iddings Bros., of Columbus, Ohio, were in the city on Saturday, and after a consultation with the local immigration authorities, pro-

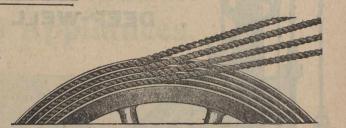
Ambrose Shardlow & Co., Ltd., Ealing Works, ATTERCLIFFE, Sheffield, Eng. Patent Improved File-Cutting Machines.

NEW TYPE.



HANSON, SCOTT & CO., Ltd.,

STOCKPORT, ENGLAND.



ceeded west, accompanied by Mr. Charles Mair, of the Immigration Department. It is their intention to make a thorough inspection of the available districts throughout the whole of Saskatchewan and Alberta, which will occupy several weeks. After this, they will extend their trip as far as Lesser Slave Lake. Mr. Mair will accompany them throughout the whole of their trip. "It is our intention," said Judge Fisher, in reply to an inuiry, "to purchase at least 1,000,000 acres, which we propose to colonize with the best class of farmers from Ohio and neighboring states. But our operations will not conclude here. We will visit Masthead, Albert and other points, with the object of securing mining properties for development. After our journeyings through Saskatchewan nd Alberta I trust the season will be sufficiently favorble for us to make the longer trip to Lesser Slave Lake."

-The statement of the Inland Revenue receipts of the Dominion for the month of July 1902, is as follows:-

Spirits	\$462,163	50
Malt liquor	5,950	00
Malt	18,817	94
Tobacco	340,176	36
Cigars	89,241	67
Acetic acid	1,100	49
Manufactures, in bond	3,894	47
Seizures	505	00
Other receipts	14,115	91
Total, excise revenue	\$998,965	34
Hydraulic and other rents	\$ 486	00
Minor public works	45	75
Inspection of weights and measures	933	95
Gas inspection	55	25
Electric light inspection	113	00
Law stamps	1,438	25
Other revenues	7,006	52
0 1 1 1 1 1	\$1,000,044	06

Grand total revenue....... \$1,009,044 06

The total inland revenue for last July was \$912,036.93, showing an increase this year of \$97,007.13.

-Ontario incorporations include: Messrs. R. Shaw Wood, London; Beattie Nesbitt, M.D., and C. E. McEachren, Toconto; Angus McLeod and J. D. Shier, Bracebridge; and George McCormick, of Orillia, who have been incorporated as the Canadian Wood Manufacturing Co., Limited, with a capital of \$500,000.-Messrs. A. J. Thompson, of Titusville, Pa.; W. G. Hammond, and D. M. Howard, of Warren, Pa.; A. W. DeJean, of Barrow Bay, Ont.; and W. R. Wadsworth, of Toronto, have been incorporated as the Algoma Consolidated Silver Mines Co., Ltd., with a share capital of one million dollars.-Messrs James E Murphy, of Hepworth; L. J. Cosgrave, A. A. Reinhardt, D. O. Cameron, J. J. McCaffery, A. Gillies, and E. Membery, of Toronto, and J. R. Barber, Georgetown, have been incorporated as the Canada Metal Milling Company, of Toronto, with a share capital of \$50,000.—Other companies incorporated are Photo Mounts, Limited, Toronto; Thornton and Douglas, Limited, Stratford! the Rolston Electric Laundry Co., Limited, Toronto; C. Wilson and Son, Limited, Toronto; The Western Real Estate Exchange, Limited, London; the H. R. Lamb Fence Co., Limited, London, and the Brodhagen Lumber Co., Limited, the Ontario Works Building, Company, Limited, Welland, Berry Brothers, Limited, Windsor, and the Northern Light Mines Company, of Arizona, have been licensed under the Extra Provincial Companies Act. The powers of the International Transit Company have been extended to enable the company to construct and operate a line of steamers.

Casualty Insurance Decisions.—The policy of insurance issued by appellant to respondent contained the following provision: "The assured, under the occurrence of an accident, shall give immediate notice thereof in writing, with full particulars, to the home office at Baltimore, Md., or to its duly authorized agents. He shall give like notice, with full particulars, of any claim that may be made on account of such accident." An accident occurred to one of respondent's employes while under the supervision of

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Bottled Beer and Stout

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The "Compass" Brand

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

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

W. E. JOHNSON & CO.,

67-69 Leeds St., LIVERPOOL. Eng.

KIRK & CO.

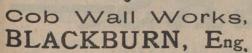
SHUTTLE

And Bobbin Makers and General

MILL FURNISHERS.

SPECIALITIES.

SHUTTLES, Shuttle Pegs Oak-tanned Picking Bands. Buffalo and Leather Pickers. Leather Bumpers, Strapping, etc.





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foreman. The foreman, upon the assumption that no injury had resulted, made no report of it, and the company obtained no information of the occurrence from any other source. More than a year later the employe began an action against respondent, for damages resulting from the accident, and received in settlement the sum of \$750. Held, that under the terms of the policy it was the duty of respondent to report all accidents or occurrences of which it had knowledge, and for that purpose the foreman in charge was respondents agent. Notice more than one year later was not within reasonable time, and not within the provisions of the contract, and appellant was accordingly relieved from liability. North-western Tel. Exch. Co. vs. Maryland Casualty Co., 90 N. W. Rep. (Minn.), 1,110.

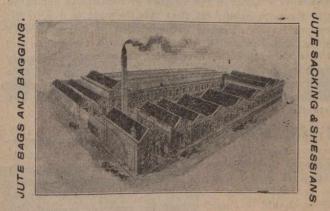
The U. S. State Department received a despatch from Mr. T. S. Sharretts, the treasury expert, who was commissioned to negotiate a tariff treaty between the United States and China, stating that the treaty was signed on Aug. 15, and that he would sail for the United States on the first steamer. The announcement, says a Washington letter, brings to a successful conclusion negotiations which have been in progress for many months, for a tariff treaty between China and this country. It was stipulated as one of the features of the peace agreement between

China and the foreign powers, at the close of the Boxer outbreak, that an entirely new fabric to trade treaties should be made . This carried out the purpose Secretary Hay had maintained throughout the preceding negotiations for an "open door,' the desire being to open up foreign communication with the interior of China, and thus gain access to the vast markets of the Empire. It was announced about a month ago, that the British commissioners had concluded a tariff treaty with China, and it was understood at that time that the British treaty would serve as a basis for similar treaties with the United States and other foreign countries. The State Department was advised at the time that the rates on imports entering China were twelve and a half per cent., and the export duties seven and a half per cent. One of the most important provisions of the British China treaty was that abolishing the likin tax. It is presumed that similar rates are made in the American treaty, and that the likin tax is abolished, as far as it relates to American goods in transit. London, Aug. 1.—In a despatch from Shanghai, the correspondent of the London Times says the protocol of the tariff treaty was signed yesterday (Saturday), by the British, American, German and Japanese representa-tives ad referendum. This action, continued the Times's correspondent, was principally due to the United States commissioner (T. S. Sharretts), desiring to conclude the business before returning to the United States. The

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CYCLOPS FOUNDRY

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DESSICATED COCOANUT.

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

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PEPPER-

All Ground Peppers Guaranteed absolutely Pure. Peppercorns, Shells and Broken, and every description for Export

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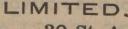
Chinese commissioners, lacking imperial sanction, did not sign the protocol; therefore if China modifies it, the signatures affixed yesterday will be void. The document provides that the new tariff become operative on Nov. 1. Portugal, adds the corespondent, complicates the situation by claiming a concession of two small islands near Macao, and the right to build a railway from Macao to Canton, as a quid pro quo for her acceptance of the new tariff. This incident, says the correspondent of the Times in conclusion, illustrates the difficulty underlying this whole question.

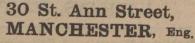
—A report on criminal statistics for the year ending September 30th has been prepared by the Dominion Statistician. The number of charges in 1901 for indictable offences was 128 less than in 1900, being 8,291 in 1901 and 8,419 in 1900. The statistical position of 1900 as compared with 1899 was 240 more charges. The convictions in 1901 numbered 5,638, or 130 less than in 1900, in which latter

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year the convictions were 55 more than in 1899. The percentage of convictions to charges was in 1901 68 per cent.; 1900, 68.51 per cent.; 1899, 69.92 per cent. The following are the convictions by Provinces:—

	1900.	1901.
Ontario	2,769	2,769
Quebec	1,487	1,490
British Columbia	489	457
Nova Scotia	325	320
Manitoba	269	202
Territories	170	207
New Brunswick	137	127
Yukon	95	CHINA MAN
P. E. Island	27	40
THE PERSON OF TH	21	17
Canada	5.768	5,638
Number of convictions per 10,000 i	nhabitants	
REPARENTAL SERVICE SECTION SERVICES	1900.	1901.
Ontario	12.72	12.68
Quebec	9.11	9.64
Nova Scotia	7.08	7.16
New Brunswick	4.15	3.83
P. E. Island	2.60	1.64
Manitoha	. 11.15	7.92
British Columbia	29.41	TO SERVICE STATE OF THE PARTY O
Territories		25.57
The Yukon	11.66	13.02
	35.18	14.60

This table shows (1) that there has been a decrease in Canada as a whole in the number of convictions compared with the population; (2) that this decrease is due to the decreased ratio of crime to population in Prince Edward Island, New Brunswick, Manitoba, Ontario, the Yukon and British Columbia; the Territories, showing a considerably increased ratio, while Nova Scotia and Quebec exhibit a small increase. The decrease in the Yukon is very marked and demonstrates that the reign of law there is fairly well established.

Life Insurance Decisions.—In an action by an administrator against a fraternal benefit association, it was determined that the decedent had in her lifetime, and after the death of her husband, directed her benefit certificate to be paid to her estate. Her will directed that her debts should be paid out of the proceeds thereof. She died insolvent, and without any descendants or any person dependent upon her for support. Held, that the fund should be applied to her debts, though law of the order provided that in the event of death of a beneficiary designated by a member, if no other disposition is made, the benefit shall be paid to the heirs of the decedent, and, if no person is entitled to the fund, it shall revert to the

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



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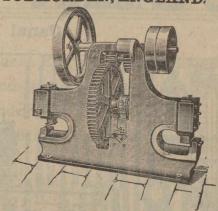
LEEDS MOTOR EXPERTS,

WALKER BROS., "PRIN

Meanwood Road, LEEDS, Eng.

A. Kinghorn & Co.,

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Double End Punching and Shearing Machines.

Caradians have 33% per cent, in their favor by purchasing these Machines, under the New Canadian Tariff.

WAL.

beneficiary fund. In re Copeland's State, 75 N. Y. Supp. 1042.—Where, under the terms of a policy it was to become null and void if insured failed to furnish certain evidence required as to the truthfulness of statements in an application, the policy did not become void as soon as the company gave notice that it required such evidence, but until there was a failure on the part of the insured to furnish the evidence demanded. Thompson vs. Security Trust & Lafe Ins. Co. of Philadelphia, 41 S. E. Rep. (S. S.) 464).-Where the rules of an insurance company required its medical examiner to fill out the medical certificate in his own handwriting, and he received correct answers from an applicant, and took his signature to the certificate before such answers were recorded, an omission of the answer to one of the questions was the act of the company, for which the applicant was not responsible. Leonard vs. State Mut. Life Assur. Co., 51 At. Rep. (R I.) 1049.— In an action by the beneficiary under a life insurance policy, an affidavit in another case stating the physical condition of insured before the application for insurance is inadmissable to show the condition of deceased at that time. Thompson vs. Security Trust & Life Ins. Co. of Philadelphia, 41 S. E. Rep. (S. C.) 464.—Where an application for insurance contained a question as to whether the applicant contemplated other insurance, and the medical examiner who was required by the company to fill out the medical certificate, told an applicant that it made no difference how he answered this question, though he knew that the applicant was contemplating other insurance, such

question not being a part of the medical certificate, and the medical examiner being the agent of the company only as to such certificate, his advice was not binding on the company, and could not excuse a false answer to the question. Leonard vs. State Mut. Life Assur. Co., 51 At. Rep. (R. I.) 1049.

-A work of importance to the cheese industry is, we are informed from Ottawa, being carried out at the Government cheese-curing rooms under the supervision of Mr. J. A. Ruddick, chief of the dairy division of the Department of Agriculture. All the cheese in these curing rooms is dipped in paraffin wax as soon as received, by which process the cheese is covered with a thin, impervious coating that improves its appearance, reduces the shrinkage, and effectually prevents the growth of mould or staining on the surface of the cheese. Mr. Ruddick has been experimenting for some time with a view of determining the right quality of wax to use, the proper temperature to have it when the cheese is dipped, and the best means of carrying out the work expeditiously and with the least labor and expense. Special apparatus has been devised, and the work is in full swing at all of the curing rooms established by the Government this season. This practice has been tried before, but, so far as is known, it has not been successfully applied to Canadian Cheddar cheese of the regular size. When cured at the temperature of any ordinary cheese-curing room, the heating of the cheese, and consequent swelling and exudation of fat, causes the wax to peel off. It is hardly expected therefore that the

Telegrams, SHIPMAN, SHEFFIELD."

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

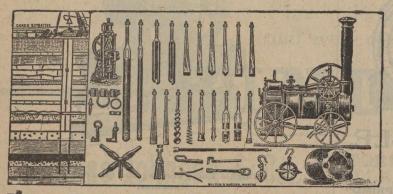
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Canal Works, Patricroft, near Manchester, England.



Boring for Minerals, Oil,

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Artesian Wells put down to any depth

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The Yorkshire Wire Cloth Company,

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

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

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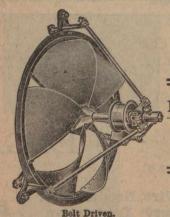
LUMP, FINE and GROUND.

EVERITT & CO.,
40 Chapel Street, Liverpool, England.

cheese-factory, with an ordinary room, can adopt this method of treating cheese, although experiments are now being conducted to determine this point. But Mr. Ruddick expects that it will prove to be one of the greatest of the advantages to be derived from the cool curing of cheese. A full report of the work will be published soon as completed.

-- We learn from Ottawa that Mr. W. A. McKinnon, chief of the fruit division of the Department of Agriculture, who is in England studying the conditions of the fruit market there, has been interviewing the English retailers with ref rence to the packages most suitable for Canadian fruit. All object most strongly to packing anything but the coarsest and hardest fruits in barrels. The retailers say that the barrels are too large and too inconvenient fo retail purposes and in the case of tender fruits do not afford any opportunity of keeping the fruit cool. It is held that Canadian fruit shippers must adopt a smaller package, the contents of which must be as guaranteed. Fauit is also found in the irregularity of shipments. The retailers on the other side hold that it is a wrong policy to send experimental shipments in an indiscriminate way all over the Brtish Islands. What is wanted is a steady stream of shipments directed to some particular market and in this manner trade will be built up. The English people are very conservative in taste, and will not take kindly to a new thing until they are familiar with it and have learned to appreciate its quality. The fruit branch of

"Sun" Ventilating Fans



Highest Efficiency, Strength and Lightness

OR MALLEABLE IRON.

For Ventilating, Drying and Cooling Purposes . . .

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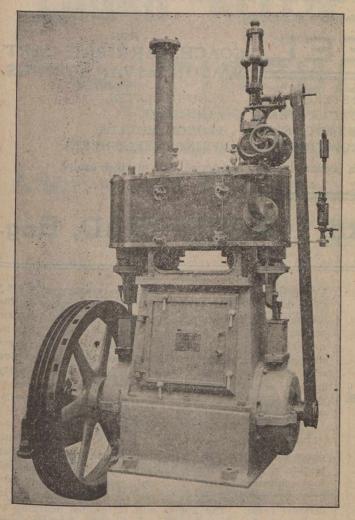
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under the New Tarix.



These Engines are manufactured from 30 horse to 150 horse power under the new Canadian Preferential Tarifiby —————

BBNJ. GOODFELLOW.

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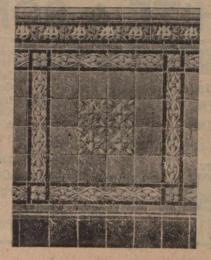
the Department of Agriculture has been advised that two or three shipments of early apples are being made from Grimsby and Colborne to England. They will leave in the SS. Kastalia, which is provided with cold-storage, on the 21st. The shippers are assuming all responsibility for the fruit, but the department is taking an interest in the matter.

-Fire Insurance Decisions.—The owner of elevator plant made a pooling arrangement with other elevator properties for the promotion of the common interest and the suppression of unprofitable competition. The pooling business merely secur d the establishment by the association of uniform rates for elevating during the navigation season, and placed all the earnings into a common pool for distribution on the basis of a certain agreed percentage, the right to the same under the agreement not to be affected by the incapacity of the elevator by destruction by fire, and all earnings of the elevator after the season to belong to it while the business continued to be conducted under the direction of the proprietor. Held not a change of sole and unconditional ownership within a policy conditioned for its avoidance by such change. Michael vs. Prussian Nat. Ins. Co., 63 N. E. Rep. (N. Y. App.) 810.—Plaintiff held a fire insurance policy requiring him to give the company immediate notice of any loss, and to render within sixty days a statement thereof, signed and sworn to by him. When the loss sued for occurred, plaintiff was so ill that he could not attend to business, and he remained thus throughout the subsequent sixty days. Defendant was immediately notified of the loss, and three adjusters examined the loss, one of whom reported the d tails to plaintiff's clerk, who swore to the formal proofs. These proofs were sent to defendant within the sixty days, with a notice of plaintiff's condition. Thereafter plaintiff ratified the action of his clerk, and testified at the trial that both the clerk tiff's condition. and the adjuster who reported the facts were his agents

in the matter. Held that, under the circumstances, the proofs of loss were sufficient. Burns vs. Michigan Manufacturers' Mut. Fire Ins. Co., 9 N. W. Rep. (Mich.) 411.—An insurance policy provided that it should be void if the property became incumbered, or, with the knowledge of the insured, foreclosure proceedings should be commenced. Foreclosure proceedings were commenced before the loss, to the knowledge of insured. The policy contained the stipulation: "Loss, if any, payable to S., mortgagee, as his interest may appear," and the further stipulation that: "If, with the consent of this company, an interest under

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Loco SPRING STEEL. Spiral and Volute SPRING STEEL. Timmis's Section SPRING STEEL. SLEIGH SHOE STEEL.

TYRE STEEL. TOE CAULK STEEL. RAKE TOOTH STEEL.

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

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CARS.

BEST STEAM CAR ON THE MARKET. ENGLISH-BUILT THROUGHOUT. MADE IN THREE SIZES.



FOUR-SEATED Double Phaeton,

TWO-SEATED with removable third seat, for doctors' use.

LIGHT VANS To carry up to one ton.

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

this policy shall exist in favor of the mortgagee, * * * * the conditions hereinbefore contained shall apply in the manner expressed in such provision relating to such interest as shall be written on or atached hereto," but no conditions applicable to the interest of the mortgagee were attached. Held that this last condition, in connection with the "loss payable" clause, stipulated for indemnity in favor of the mortgagee, and enabled him to recover on the policy. Christensen et al. vs. Fidelity Ins. Co., 90 N. W. Rep. (Iowa) 495.

-Owing to the heavy yield of fruit in the Niagara disdirict of Ontario this year, growers are giving more attention to the improvement of the export trade. This week a car shipment of red Astrachan apples will be sent from Grimsby to the Glasgow market in cold storage in individual cases. The apples will be graded acording to size, and only one size will be put in a case, the cases being similar to those in which eggs are shipped, with one apple in each compartment. Glasgow was selected the shipper stated, because the Glasgow Exhibition so extensively advertised Canadian apples in that region that it was thought there would be a better market there than in any other city. The Grimsby, Ont., fruit-growers are endeavoring to secure the cooperation of fruit men in other districts, so that a ship's compartment may be filled with fruit. St. Catharines, Stoney Creek and Burlington fruit men are likely to co-operate. It is expected that the apples will sell at a good profit, although they are of a tender variety, as the apple crop is a failure in England and Europe generally. The peach crop is reported as excellent, the trees being heavily laden with the fruit, especially where growers have been cutting back the wood and thinning the fruit. One grower who has done that is getting double prices for his crop. Plums are comparatively light, but apples in the Niagara district are very clean. In pears, which will be shipped after the Astrachan

R. WHITE & SON, WIDNES, ENGLAND.

LOCOMOTIVES. CRANES of all kinds. STEAM & WATER PIPES & FITTINGS.



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GALVANIZED SHEETS, BAR IRON. AERIAL WIRE ROPEWAYS.



Steel Rails of all Sections. Fish Plates. Bolts. Spikes. Points and Crossings. Steel Sleepers. Wagons for all purposes. Wire Ropes. Headings. Screens. Mining Steel Pulsating Pumps.



EDGAR ALLE

& CO., LTD.,

Imperial Steel Works,

SHEFFIELD, Eng.

CIRCULAR

Of Superior Quality for cutting either Wood or Cold Iron and Steel or Hot Iron and Steel. We invite special attention to our "COLD SAWS." Steel Castings of every description

Allen's IMPERIAL



Dynamo and Motor Castings.

Turner's Patent Iron Fibred Steel. Miners' Drill Steel. BEST TOOL STEEL and FILES.

apples, the Bartletts are light, but the sample is fine. The Duchess d'Anjou are unusually good.

Telegrams: "MOTOR, LEYLAND," ENGLAND.

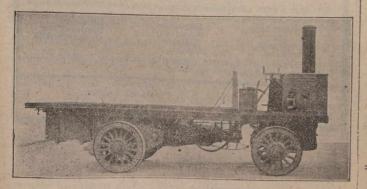
HIGHEST AWARD

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

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

Gold Medal, Highest Award,

Liverpool 1900. Etc., Etc., Etc.



The Lancashire Steam Motor Co.,

LEYLAND, ENGLAND.

Special prices to Canadians under the new preferential taril.

-A Winnipeg dispatch of the 19th reads:-Mr. J. W. Leonard, general superintendent of the Canadian Pacific Railway, returned from the lake ports, to which he accompanied Mr. McNicoll, the general manager, on the latter's return east. Mr. Leonard said that the new elevators in course of construction at Fort William would be ready for use an Jan. 1 next, and that in the meantime the capacity would be sufficient to meet the requirements of the busy season expected. Mr. Leonard stated that the C. P. R. would have nearly ten thousand cars and between three and four hundred engines to remove the crops eastward.—Extremely hot weather and some showers have done wonderful good in bringing the later crops to maturity. While it was expected some time ago that wheat cutting would not be generally under way until the last week of August, the present weather has forced the crops so much that harvesting will be in full blast this week. While the barley crop in many localities has been cut, wheat, too, has begun falling before the reapers, and now all that is required is a continuance of the present weather conditions and twenty thousand harvesters to help garner the greatest crop that the Canadian North-West has ever produced.

-Our correspondent at Uxbridge, Ont., writes:-The prospects of the farmer in the County of Ontario, in the district anown as North Ontario, is of the most promising character. The hay was an enormous crop, and although what was cut early was much damaged, if not altogether destroyed, still at least two-thirds has been preserved, and is in good condition. The red clover crop does not give promise of being successful as far as seed is concerned, but it is a large crop and will make good hay. The pastures were never better, and cattle and stock never looked finer. Some of the fall wheat was injured by too much rain, and consequent rust. Some of the peas are somewhat mildewed. But wheat and peas and oats all give promise of being excellent crops. Potatoes are not so good; corn is bad; but other root growing crops are first-class.

The Sizing Materials Company

;all kinds of

Chemicals and Materials used by Warp Sizers and Finishers.

10 Marsden St., - MANCHESTER, Eng.

CO, ESTABLISHED THE STANDARD ASSURANCE 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA,

MONTREAL.

Invested Funds, Investments in Canada,

\$50.136.000 14.930.000

[WORLD, WIDE POLICIES,]

Thirteen months for revival of lapsed policies without medical certificate of five years' existence.

Loans advanced on mortgages and Debentures purchased.

Agents wanted.

D. M. McGOUN, Manager.

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O far as is known no other Canadian Company holds such strong policy reserves as the CANADA LIFE ASSURANCE CO.

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.

NORTHER

ASSURANCE GO'Y. INCOME AND FUND 1901

Capital and Accumulated Funds,

\$42,990,000

Deposited with Dominion Government for the security of policy-holders

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

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ASSURANCE CO'Y... Ltd.

OF LONDON, ENG.

Established in 1783. Canadian Branch Established in 1804.

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City Agents:

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The Oldest Scottish Fire Office.

Canadian Head Office, MONTREAL.

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FINANCIAL AGENT.

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

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THE CANADIAN

Iournal of Commerce.

MONTREAL, FRIDAY, AUGUST 22ND, 1902.

INLAND AND OCEAN TRANSPORTATION.

The live questions before the country at the present time, are: First, how to improve, to the best advantage, the various possible lines for inland transportation that may secure the supremacy of the St. Lawrence route for all the Western part of the continent to the sea-and, Second, how to ensure a fast line of ocean vessels with a speed equal to anything affoat that may draw the passenger travel of the continent largely, in summer, via the St. Lawrence, and in winter to Halifax or some other open Canadian Atlantic port.

Both questions are of great importance, and if judiciously dealt with will, in the near future, add to the

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. 1723 Notre Dame St.

The Imperial Life

ASS'CE CO'Y CANADA.

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

Sherbrooke, Knowlton, Richmond, St. Johns, Stanstead, Coaticook and Huntingdon, Waterloo, Brummondville, Farnham, Granby,
Only men of good character, possessing energy and business ability will be considered for these vacancies.

E. S. MILLER, Provincial Manager,

260 St James Street.

MONTRWAL

wealth of the country, and, as well, its standing in the estimation of the world at large. As a matter of course, these objects cannot be attained without an expenditure of public money in some form. This is well understood, but the honourable Minister of Public Works has emphasized that fact in the strongest terms, and he has declared his willingness to spend, and see the money spent.

There is no denving the fact that the present Minister of Public Works is bent on making himself, by his indefatigable industry, master of all sources of information connected with the questions of transportation.

Mutual Reserve Life Insurance Co.,

GHTV.ONE THOUSAND DOLLOW HOLDERS

EIGHTY-ONE THOUSAND POLICY-HOLDERS.
Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT
Shows that the 1900 Business Brought

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

An Increase in Insurance in Force.

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

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

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

Home Office, Mutual Reserve Building, - - NEW YORK CITY
Montreal Office, - La Presse Building.
T. W. P. PATTERSON, Gen. Man

He tells the public that they are the chief objects planned out for his life's work.

He undoubtedly took a practical way of showing his interest by his last two summers' vacations. His tour this year was of special interest. He visited all the chief ports on both sides of the great Lakes, and from his means of obtaining information his opinions on the subject of inland transportation are well entitled to respect.

At all the chief points on the Canadian side he found, as might be expected, that improvements were sought, calling for the expenditure of money. With his temperament and natural enthusiasm, the Minister naturally gave his sympathy and encouragement if he could induce his colleagues to vote the requisite money for what was desired.

That of course, is a very easy and pleasant way of disposing of the matter, and some less enthusiastic persons are disposed to cavil at the Minister's frequent promises of helpful services on his last tour for observation and recreation. And yet why take exception to the character of his remarks at the various places he visited on his tour? That he should have found so many places, as he did, on the Georgian Bay from the French River to Midland City, available a harbours to facilitate Canadian inland transportation, should be specially gratifying to Canadians. As regards continuous water navigation, the works at Port Colborne are of the utmost importance, and we are assured by the Minister that they are being well pushed onwards to completion.

The Minister of Public Works is an ardent advocate of the improvement of the French River up to Lake Nipissing to North Bay, which will give a shorter route by rail to the Canadian Pacific to Montreal than any other for the produce of the West. When that is provided it will be the prelude to the construction of the Georgian Bay water way to Ottawa and Montreal, which will enable the largest class of vessels on the upper lakes

to reach the ocean vessels at Montreal without breaking bulk. When that stage is reached the question of preeminence of the St. Lawrence route will be established beyond all peradventure.

In the meantime it is well to realize that without the somewhat optimistic views of the Minister of Public Works, as some may deem them, the St. Lawrence route is bound to take and keep the lead against all competition from abroad. This is something to strive for by Canadians, and the Hon. Minister should be encouraged in the good work he appears to have set himself to perform.

THE FAST LINE OCEAN SERVICE.

This feature is one on which there is, and may properly be a difference of opinion as to what is for the best interests of the country, and where its termini may be if established.

There should be no difference of opinion that a faster fleet of ocean steamships for passengers and certain kinds of freight than now frequent the St. Lawrence is most desirable. Many of the vessels that now run to Montreal are such as any country may well be proud of. The acommodation on them is nearly all that could be desired and the constantly increasing number of passengers they carry on every voyage proves that they are appreciated. Notwithstanding that, there is a growing feeling in favour of a somewhat greater speed and a shortening of the voyage on the part of many travellers who are in a hurry in these hustling days of the world's All the people, however, who travel, are not in such a hurry, and rather regret leaving the ship, especially when they can enjoy the pleasure of the trip up and down the magnificent St. Lawrence and its grand scenery.

Right or wrong the cry now is for a fast service of 22 or 23 knots, equal to anything now running to New York, and so secure a larger share of the passenger business of this continent, owing to the shorter route. That may be a very desirable object to aim at, for if there is a probability of success, New York has a fast hold of the passenger business for a large part of the continent.

For certain kinds of freight a faster class of vessels than now run to the St. Lawrence is undoubtedly desirable, but for the great bulk of the trade the chief object is to get the freight carried as cheaply as possible. Cheapness and great speed do not run together, and it is idle to expect that they will, as we find on land as well as water.

Some sanguine people seem to expect that a fast line with one steamer a week carrying probably 2,000 tons of cargo each, will revolutionize the whole carrying trade of the continent. That is entirely visionary, but in itself there could be no objection to it as far as it goes. At the same time many of the solid thinking portion of the people are of the opinion that the mainstay of the trade of the St. Lawrence will always be a class of vessels of good carrying capacity and good accommodation for passengers, with a speed from those now running up to about 18 knots an hour.

A subsidiary question connected with the fast line is the terminal of it on this side of the Atlantic. Our friends in Ouebec are, as a matter of course, almost frantic on this point. According to them, that city is the only place for it during the season of navigation

on the St. Lawrence. All Quebecers believe firmly that if the trade of the country does not, it ought to centre around Cape Diamond, but somehow it will not so long as the ocean vessels can reach such a harbour as Montreal, where they can lie at the wharves without having to watch their mooring lines at the continued rise and fall of the tides, and where they are so much nearer the inland trade of the continent. All their talk of the danger and loss of time owing to the mud channel, as they still delight in calling the river from Quebec to Montreal, may be tolerated for its inspiration. That stretch of the river is now navigated safely in from ten to twelve hours, and with the carefulness the pilots now appear to be exercising and with the channel completely deepened and widened, and the curves eased, as the Minister of Public Works has assured us again and again will be done within a year or two, there will be nothing to hinder the vessels of the fast line, when they are built and ready, which will be two years hence, from covering that stretch of the river with the greatest ease in eight or ten hours at the utmost.

We have no desire to decry the claims of Quebec in return for those used there about Montreal. At the same time we must say they don't play fair. Montreal harbour is independent, and pays interest on its capital debt and prospers; Quebec does not. On the contrary, it keeps the only line of ocean vessels it has had for only a little over a year by the payment by the Harbour Commissioners of a part of the shed-labour required to load the ships. That is not business, and cannot be expected to last long.

In this matter should the government decide to inaugurate a fast line service, as talked of, the common sense way of disposing of the summer terminal on this side would be to leave it optional with the owners to deliver the mails at a fixed point, and, after landing such passengers at Quebec as desire it, proceed on to Montreal, if they find it profitable so to do.

THE HARBOUR INTEREST IN THE MATTER.

Our citizens have no fear for the future of the Montreal harbour, if the people are true to themselves, and the record for enterprise made by the men of the past who built up the port by their exertions to its present position as the leading centre of the shipping trade of the Dominion. To secure this trade, and increase it, unity of action is of the greatest importance. terested should work to the common end. We might profitably learn something in this respect from our good friends in Quebec. There, when any good thing-or at least one with promise of being a good one—is brought forward, all personal or party differences are set aside, and they work as a unit in the endeavour to get what they want. A few able men among them have brought this about. In Montreal it is not always so. At this time, when there are so many adverse influences working against the port, trying to deprive it of its advantages, it often seems to us pitiful to see even the City Council pulling against the best interests of the port in the endeavour to get some comparatively more or less petty civic benefit without any cost, but at the harbour's expense. In this respect there should be a change. Montreal would lose much of its importance if the port lost its trade. Sometimes we are inclined to think that our City Fathers do not realize this.

Notwithstanding what may be done in the endeavour to prevent it, the future of the port will be more prosperous than in the past if those in authority and those interested work that it shall be so. If the arrangements that now appear to be in a fair way to be carried out prove successful, the inland water-borne traffic will be fairly well provided for . So much cannot be said of the railway traffic. The railway package freight is a constantly increasing branch of the trade of the port. As we have before frequently pointed out in these columns, that business is now hampered and cannot connect with the ships except by moving in the night time. This is not the case in all other important ports, and it should not be so here. It will not be long before the roads insist on the right to move cars at all hours, and there is no reason why it should not be granted.

As we have previously urged in this Journal, this question should be well considered before the rails are relaid to meet the requirements of the new wharves. We are aware that this is a large question, because it will necessitate the separation of the railway and the ordinary vehicular traffic. Sooner or later the difficulty must be faced and overcome, and it can be better settled now than later on.

SLAUGHTER PRICES.

Democratic congressman Griggs, who recently caused the insertion of an advertisement offering a reward of \$100,000 for a "special discount sheet" used by American exporters in quoting prices to foreign agents, with a view to showing that the people of the United States were paying more for the same articles than were the people of other countries, admits that he has not yet succeeded in obtaining one of the sheets. He might have met with more success had he circulated the advertisement (judiciously) in Canada.

He has, however, secured six ordinary discount sheets from as many different houses, but he understood that the prices quoted in these were not nearly so low as those in the "special" sheets. They showed, though, he said, that the American people were paying at least 40 per cent. more than the foreigner for the same American goods. The domestic and export prices on several articles, according to a table prepared from the sheets by Mr. Griggs, are as follow:—

	U. S.	Export
	Price.	Price.
Wire nails (keg)	\$ 2.25	\$ 1.30
Wire rope (coil)	12.00	5.00
Lead (100 lbs.)	4.00	2.00
Shovels (dozen)	7.50	5.80
Axle grease (lb.)	.08	.04
Washboards (dozen)	3.00	1.70
Meat choppers	2.70	1.50
Barbed wire (100 lbs.)	3.00	2.20
Clock (alarm)	:60	.30
Lawn mowers	4.25	2.75
Fruit jars (Mason—dozen)	.80	.55
Typewriters	100.00	55.00
Sewing machines	40.00	17.00
Bradbury piano	375.00	300.00
Tinplate (100 lbs.),	4.19	3.19
The state of the s		

The committee appointed had obtained these quotations from friendly exporters, but they had in every instance refused to furnish the "special" discount lists. Failing in this, the committee decided to offer a reward for copies of the lists and was astonished, Mr. Griggs says, to find that five of the leading newspapers of New York had refused to print the advertisement.

Here is a sample. A certain U. S. made machine, which sells, say, in Chicago at \$1,000, is furnished to the Canadian buyer for \$500; but the latter must pay duty on the price at which it is sold in the United States.

BRITISH TRADE WITH CANADA, 1902.

The returns for year ended 30th June last are not yet published in as complete a form as usual, at a later date, but some of the totals are interesting, as will appear from the following data:—

Total autrable imports from Great Britain	
in 1901	\$31,701,654
Total free imports from Gt. Britain, 1901	11,118,341
THE WASTERN CONTROLLED BY THE PARTY THE WAY TO A CO	
Total imports from Gt. Britain, 1901	\$42,819,995
Total dutiable imports, 1902, under prefer-	
ential tariff	28,730,390
Do., under general tariff	6,332,235
Total British imports free	14,153,068
THE RESERVED OF THE PARTY OF TH	
Total imports from Gt. Britain, 1902	\$49,215,693
Increase over 1901	\$ 6,395,698
Estimated increase in 1902 of British goods	
under preferential tariff	\$ 3,500,000
Total dutiable imports from U. S. in 1902	\$60,186,484
Total free goods from U.S. in 1902	60,623,472
Total imports from United States, 1902 §	\$120,809,956
Do., 1901	107,149,325
Increase 1902 over 1901	\$13,660,631

Here, then, we have statistical proof that the imports of American goods last year did not insrease in as high a proportion as those from Great Britain. It is not advisable to draw general conclusions from narrow premises. But, when we find that a certain result has followed efforts to produce that result, it is only reasonable to regard those efforts as the cause of the results. Now the preferential tariff was avowedly designed to divert some portion of the import trade of Canada from the States to Great Britain, and we submit that it is reasonable to regard the greater proportionate increase in the imports from the old country as compared with those from the United States, as the result of the preferential tariff.

In 1902 we sent goods to the States valued at \$71, 196,505, which was only \$789,664 more than in 1901, whereas we sent goods to Great Britain last year valued at \$117,321,121, which is \$11,992,165 more than in 1901. The discrepancy between this increase and that in goods sent to the States is enormous, yet we have a certain party in Canada who consider that we should give the Americans the same liberals terms as we give our fellow countrymen in the mother land, whose purchases of our products go on increasing so rapidly. It is abundantly evident that our generous treatment of Great Britain is developing trade in both imports and exports on a most satisfactory and profitable scale.

BRITISH PRESSMEN IN CANADA.

The Harbour Commissioners are not allowing the grass to grow under their feet. They are not only planning, perfecting and accomplishing great things along our water frontage, but they are availing themselves of every opportunity to exhibit to the interested and even the supine among our citizens and to the world at large, what is being done to render Montreal Harbour the worthy rival of the great ports of this continent. The visit to Canada of some twelve gentlemen from England lately, was taken advantage of by the Commissioners to invite a number of representative citizens to meet them for an excursion down the river, and to examine the works progressing by the way. The guests assembled at the Harbour offices at one o'clock, and were immediately conducted on board the steamer "Stanley," where an excellent luncheon was spread. This served as the preliminary to addresses from Hon. Mr. Tarte, Minister of Public Works, just returned from an excursion to the upper lakes; Hon. Robert Mackay, Chairman of the Board; Mayor Cochrane; Mr. Robt. Bickerdike, M.P.; Mr. R. Wilson-Smith; Commissioner Doran; Harbour Master McShane, and others. Mr. Tarte was in his best vein, and boxed the compass all round, dwelling upon the duties of Canadians and of Montrealers in particular, and emphatically upon the fact that, however we may pride ourselves upon our great harbour and river, expenditure on improvements, he saw far more dredges in the 25 miles of the Sault Ste. Marie than we had in the whole of the reaches of the St. Lawrence, winding up with scintillations of patriotic fervour which, coming from a Minister of the Crown, could not fail to convince our British guests, if needs be, of the loyalty of French Canadians to the Empire. "We want," continued the hon. gentleman, addressing the British Pressmen, "to see more English enterprise, and more English capital. Some of our industries are altogether in the hands of Americans. This is not as it should be, and not what we want. When you go back I wish you to say, that we gladly welcome immigration; immigration of men and immigration of money, and tell everyone in England that we welcome any who come over here to become Canadians and remain British."

The visiting guests were: Messrs. A. E. Fletcher, "Daily Chronicle," London; J. Lumsden, Leeds "Mercury"; Rev. F. C. Stuart, Hugh Spender, Westminster "Gazette" and "Daily Express," London, T. N. Howe, Highland "News," Invernesshire; Arthur Copping, London "Daily News"; Mr. Wetherall, Liverpool "Post"; E. G. Lesage, "Daily Telegraph," London (whose father is one of the principal owners of that paper); R. W. Wilson, Manchester "Guardian" and Melbourne "Argus," and Jas. Proudfoot, Glasgow "Herald." Mr. L. Thomas, of the Cardiff "Mail," being indisposed, was unable to be present.

The healths of these gentlemen having been proposed in a few graceful remarks by the chairman, and done honour to, Mr. Fletcher, of the "Daily Chronicle," London; Mr. J. Lumsden, Leeds "Mercury," and the Rev. F. C. Stuart, responded. Mr. Lumsden made some comparisons of what he had seen in Montreal. The glorious sunshine, the blue sky, the pure air, the ruddy, well-dressed children, were all different from scenes in the district he had to see each day at home. There was very little sunshine, children were pallid, underfed, poorly dressed, the struggle for life was great. He

BRITISH == MANUFACTURE

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THE ZYLO CAMERA

A Film Camera de Luxe, carrying 24 films of any make without backing or notching.

STEREOSCOPIC COMPANY.

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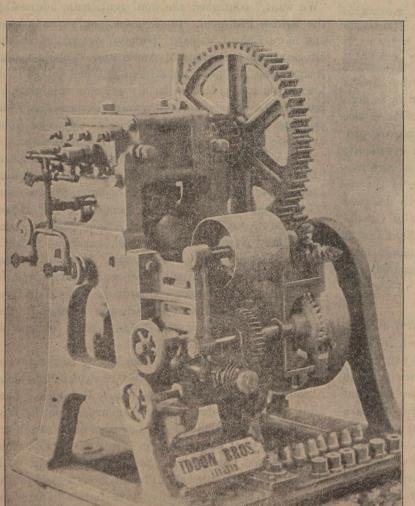
Established 50 Years.

thought Canadians fortunate to live under such conditions. From the short time he had been in Canada he had seen much that impressed him and that he could write about to the advantage of the British people. The Rev. Mr. Stuart spoke of the robust nature of all he had seen, and said he had noted not only the physical but the moral vigor of the Canadians. He congratulated them especially upon their healthfulness in that respect. Mr. Fletcher's address was scholarly and appropriate.

The guests of the Harbour Commissioners, in addition to those above named, were Hon. Mr. Tarte, Mr. James Cochrane, Mayor of Montreal; Hon. Senators Beique, Dandurand and Thibaudeau; Mr. Robert Bickerdike, M.P.; Mr. Alphonse Racine, Messrs. E. Lemay, John Torrance, Joseph Contant, R. Wilson-Smith, J. R.

Dougall, Richard White, J. S. Brierley, M. S. Foley, "Journal of Commerce"; R. N. Smyth, Dunbar Browne, Charles McLean, Henry Dalby, E. G. O'Connor, Robert Reford, John Torrance, David Seath, James Thom, Hector Garneau, C. E. Porteous, James Harper, "Witness"; W. J. Poupart, Victor Geoffrion, M.P.; W. E. Doran, Aldermen Robertson and Clearibue; James Mc-Shane, harbour master; Capt. T. Bourassa, deputy harbour master; John Kennedy, chief engineer.

The British party left on the C. P. R. the same evening for the west, including Manitoba and British Columbia, accompanied by Messrs. Preston and Pedley, the government immigration department officers, who have them in their care. Their trip will occupy about a month.



ddon Krothers.

INDIA RUBBER ENGINEERS.

Brookfield Iron Works.

LEYLAND, PRESTON, England.

Engineers and Rubber • Machinists,

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

Specialities: All kinds of Rubber Machinery.

SPECIAL NOTE: - Buyers of Rubber Machinery. have 331/3 p.c. in their favor by purchasing from the Makers and Inventors in England under the new Canadian Preferential Tariff.

WHAT CANADA BUYS.—(7.)

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

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

DUTIABLE GOODS—(Continue	d.	.)
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ARTICL	ES IMPORTED		ENTERED FOR HOME CONSUMPTION.					
	—7	Cotal Impo	General Tariff. Preferential Tariff.					
Countries.	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity	. Value.	Duty.
Breadstuffs, etc.—Con.								
Grain and products of-E	Beans—							
	Bush.	\$	Bush.	\$	\$	Bush		\$
Great Britain	. 134	136	79	57	11.85	55	79	5.50
China	. 1,261	658	1,261	658	189.15			
France	. 14	36	121	175	18.15			
Japan	. 1,314	982	1,314	982	197.10	*********		
United States		19,105	8,173	19,636	1,226.19			
	1000	The second					-	
Total	. 10,643	20,917	10,948	21,508	1,642.44	55	79	5.50
		-	and the same of		1-	-	-	,
Buckwheat-								
United States	. 39	41	39	41	3.90			
		-	-) — — — — — — — — — — — — — — — — — — —		OF STREET	
Indian corn for purposes	of distillation	on—						
United States		163,554	372,344	162,677	27,925.81			
		-		-		A STATE OF THE PARTY OF THE PAR	To the latest the late	
Oats-						FEB STORES		112 2 2 2 1 1 1 2 2 1 1 1 2 2 1 1 1 1 1
Great Britain	. 73	65	8	12	80	65	53	4.34
Australasia	. 307	133	307	133	30.70			
United States	2,522,712	946,313	84,457	42,633	8,445.70			
		-		-				-
Total	2,523,092	946,511	84,772	42,778	8,477.20	65	53	4.34
		4			100000000	-4		1 TE 1/10/10
Pease, N.E.S.—								
China	. 38	13	38	13	3.80			
France	. 406	203	406	203	40.60			
Turkey	. 2	1	2	1	20			
United States		15,943	8,844	11,366	884.50			
				1	-			100000000000000000000000000000000000000
Total	. 16,946	16,160	9,290	11,583	929.10			
		-						
Rye—								
United States	. 557,022	310,160	1,902	1,018	190.22	4,		
		3000	STATE OF THE STATE OF		STATE OF	2d 1990 198	170	OF THE PARTY
Wheat-								
United States		6,370,313	104,781	61,914	12,573.74			
Turkey	. 1	1	1	1	12			
			101 800	21.015	10 770 00	Contraction of		
Total	8,416,580	6,370,314	104,782	61,915	12,573.86			
Dan will food oto	300000000000000000000000000000000000000	A STATE OF THE PARTY OF THE PAR	State of the	Commission of		CORP. GI	AND THE RE	
Bran, mill feed, etc.		-		111	20 20			
Great Britain		141		141	28.20 18,098.20			
United States		90,352		90,491	18,098.20			
Total		90,493	STATE OF THE PARTY	90,632	18,126.40			
Total		50,455	4 311.12.	50,002				
Buckwheat meal or flour-		De Rock Bea						
Indexwheat meat of 2	Lbs.		Lbs.			Lbs.		
France	132	8	132	8	33			
United States		2,402	70,467	2,402	176.20			
Officed States		The state of the s	Manager 1					
Total	70,599	2,410	70,599	2,410	176.53			
THE REPORT OF THE PARTY OF	1	1	Name of the last	NO VERMINA		STATE AND STATE OF		THE REAL PROPERTY.
Indian or corn meal-								
	Brls.		brls.			Brls.		
United States	27,219	57,684	27,319	57,949	6,829.51			
STATE OF THE PARTY			A STATE OF THE PARTY OF THE PAR		The state of the state of	C. C. C.	0 21	
Oatmeal-								
lettere and housen by grade	Lbs.		Lbs.			Lbs.		
Great Britain	3,776	132		Chiana,	Delining the state of	3,776	132	17.60
United States	3,756,777	63,244	3,757,357	63,269	12,653.80	· · · · · · · · · · · · · · · · · · ·		
			ATTEN S		THE REAL PROPERTY.	100 1700	A THE R. P.	1
Total	3,760,553	63,376	3,757,357	63,269	12,653.80	3,776	132	17.60
			Warner Co.					The state of the s

DAVY BROTHERS

Limited.

TELEGRAMS: "Motor, Sheffleid."

SHEFFIELD, England.

High-Class Lancashire

and Cornish Boilers

Coal or Gas Fired, up

to 200 lb. working Pressure.

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

APPLE PACKING, ITS EFFECT ON THE EXPORT TRADE.

A time of the year when the owners of orchards, the inspector from the cities, and the cooper or maker of the cheap class of barrels required for packing apples, are thinking of girding up their loins, may be opportune for a few words respecting this large and very important item in our export trade.

Those old country people who have an idea that Canada is a section of the Arctic circle, where snow and fost are the dominant features of the climate, would have their eyes opened were they told, as they truthfully could be, that in the years 1897 to 1901 there were apples exported from Canada valued at \$11,650,000, an average of \$2,330,000 yearly. To many Canadians this statement will be a surprise. We do not realize that Canada is par-excellence an apple-growing country, the finest fruit of this kind known to man being grown in this Dominion.

It is a significant proof of the attractive quality of our fruit that it continues to be so largely exported, when many who pack apples for export have been doing their best apparently to ruin the trade by careless packing in many instances and by fraudulent packing in far to many cases. The careless packer is usually so because he knows no better, but his ignorance has results which are highly injurious to the trade. Apples will not keep so as to be marketable when they have been bruised, or, when they have become over-heated. Ventilation is important, as is well known to farmers who store for home use. To place bruised fruit-bruised very often in falling from the tree-in a barrel is an excellent way to spoil the entire contents, as the contagion from one rotten apple spreads like an epidemic In storing this fruit in the old land, care is taken to keep them apart. It would save barrels of apples becoming worthless on arrival in Britain, where our fruit finds its chief market, were they covered with thin paper as oranges are-and some method of keeping them detached is much wanted—and it would pay shippers to take this extra trouble. British buyers consider our barrels too large, they would prefer boxes holding one quarter the quantity in a barrel, as English housekeepers would be glad to have packages of apples of a moderate size for storing. A box containing two or three pecks would be exceedingly popular and "sell like hot cakes." The barrel, of course, is highly convenient for handling, as it can be rolled, and so saves labour in moving about. But this has a drawback, for the pressure upon the centre of a barrel, at its largest circumference, and the

bumping this part gets are apt to bruise the fruit which is in the middle. Boxes would avoid much of this risk, though they would not be so easy to move about. It is well worth considering whether smaller barrels could not be made for this trade, or something done to stiffen the middle staves and divide the barrel into two compartments. Valuable lessons in this respect could be obtained from a gentleman in this city who gets a high price and praise also, for his exports of apples, grown in his own orchards.

It is difficult to speak of one style of packing without using strong language. practice of some shippers to the inferior fruit in the main body of the and cover it over with a few layers of superior apples. This trick is a criminal act, richly deserving severe punishment. Yet it is commonly resorted to, and it has done serious injury to the reputation of Canadian exports of fruit. The chief sufferers are the honest shippers, for the value of every barrel of apples exported is lowered by the doubt thrown upon its contents being as represented owing to the trickery practised by some packers. English buyers who have ever been victimized, as so many have been, and as all in the trade, and consumers who buy by the barrel, know of, have to take this risk into consideration and protect themselves by allowing a margin for the chance of being cheated by fraudulent packing. If every barrel exported bore a brand that served as a guarantee of the fruit being of a certain quality throughout, the value of the entire export would be raised by a marked percentage. The brand "Canada" on a barrel ought to be a guarantee of quality, as declared in the invoice. Retail buyers of single barrels would willingly pay more if they were certain to have the entire contents equal to the uppermost of the lower layer. But, so long as there is a risk of getting half or three-quarters of an inferior quality, buyers will not give more than the price of such inferior fruit. We speak from experience, as we have known apples carefully selected and carefully packed sent out by private exporters which, on the strength of an assurance that these conditions had been observed, fetched a much higher price in England than barrels of the same kind of apple sent without such guarantee.

It behooves the trade to pay serious attention to these points, as continued neglect of them cannot but have a most injurious effect on this business, which we have reason to believe has already been damaged by careless and by dishonest packing.

One word to the gatherer: Apples should be picked off the trees—not shaken, as is often done—and laid carefully in, not thrown into the barrel.



AN ICELESS REFRIGERATOR.

The inventor of an apparatus with this purpose, now being put on the market, says it is on an old principle, viz., the simple evaporation of water to reduce temperature, a new practical sconomical machine for preserving cool and pure perishable goods, such as eggs, milk butter, fruits, vegetables, fresh meats, as well as cooked foods, and the ventilation is so perfect that one article cannot taint another.



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

Made in London from British Materials by British Workpeople Only.

33 Tabernaciel Street. - LONDON, E.C. England.

The iceless refrigerator presents much the same appearance as ordinary refrigerators. The outer casing and door may be made of plain or expensive woods, as tastemay dictate. The upper half and the top are closed tightly. The lower portion is formed of inclined slats, through which air may be freely admitted. The door is also made tight at the top and provided with slats at the bottom.

The interior frame is made entirely of galvanized iron to prevent shrinking and expanding or becoming mouldy with constant dampness, and it is also a good conductor of heat and, therefore, a sists in reducing the temperature lower than it could otherwise be maintained. Burlap or other fibrous material is fastened upon this inside frame so as to form an interior wall, which stands at a sufficient distance from the outer wall of the structure to form an annular space between the two.

In the top of the inner structure is an opening covered with screen material. Through this and the slats around the bottom of the outer casing a constant draft of air passes, thus causing an evaporation of moisture, with which the fibrous material is saturated, so that the interior of the apparatus is maintained at a low tempera-All around the top of this frame is a strip of galvanized iron, with an inclined lip quite bent over edge of the burlap is fastened upon the face of the frame, one-eighth of an inch above the edge of the lip, so that the water which is discharged upon this inclined surface will not flow over the burlap, but will be directed against it, so as to be absorbed, thus saturating the burlap. The fastenings for this burlap or other fibrous material consists of a double-pointed tak or holder; the head of which is soldered or otherwise secured to the face of the galvanized iron. The fibrous material being pressed over the points, they are folded down to hold it in place. This renders it easily removable for change or cleaning. Above the top of the frame is a tank for holding water. Projecting from the sides and ends of this tank, and at a suitable distance apart, are horizontal pipes having in the outer ends vertically disposed needle valves, which control the flow of water from openings in the lower parts of the pipes. These openings and controlling valves are situated in line above the slanting lips so that water delivered from the openings falls upon the lip and flows down into the fibrous material, keeping it constantly saturated.

The needle valves have screw-threaded stems, turnable in a suitable nut on the top of the pipe, and in line therewith on the lower part of the pipe are made small conical

Telegraphic Address: "UNION," St. Helens.

Established 1837.

Union Plate Glass Company,

LIMITED,

MANUFACTURERS OF

Ground, Smoothed, Polished, Silvered, Bevelled, Brilliant Cut, and Bent Plate Glass; Rough Rolled and Rough Cast Plate Glass; also of Rough and Polished Prismatic Glass, &c., &c.

WORKS and REGISTERED OFFICES:

POCKET NOOK, ST. HELENS,

Lancashire, England.

MORE LIGHT! MORE LIGHT!

We have pleasure in bringing to your notice our new production (protected by Patent Act)—
"REFRAX" GLASS. This Glass is less costly than ordinary Plate Glass and gives greatly
increased light, making basements as light as first floors. It is equally valuable for all floors,
doubling or trebling the light in rooms of buildings in narrow streets. Specially manufactured for
the Canadian market, under the New Canadian Tariff, 33½ per cent. in favor of buyers.

discharge openings. The lower ends of the valves are also conical and may be screwed down so as to entirely close the conical and may be screwed down so as to entirely close the terial wet.

The door is made double, like the other part of the refrigerator. The inside is attached to the outside by boards of sufficient width, running up and down, and edgewis, and holding the outer and inner walls apart, also stiffening them, so that they cannot warp and twist. The inside wall is of galvanized iron, fitted with fibrous material, so that it normally stands in a plane with the walls of the box when the door is closed, and beneath the inclined water-delivering surface at the top, so that the water will be discharged upon the fibrous material of the door as well as upon the remaining sides of the box when the door is closed.

The protection of articles from becoming wet when the door is opened, is effected by means of a trough, having arms or hangers at each end, which are so pivoted that when the door is opened this trough will hang in line beneath the water-feed and any drip therefrom will fall into the trough, and be conveyed away by means of a discharge spout at one end. When the door is closed the contact with the trough causes the latter to swing about its pivot-points, out of the way of the drip, which then falls upon the fibrous lining of the door, continuing to moisten it.

Around and below the bottom edge of the interior wall of the refrigerator is fitted an open trough, which serves to receive any drip reaching that point from the fibrous material. At one corner this trough is connected with a discharge-pipe, through which the surplus moisture passes into a receptacle. Fastenings for the fibrous material are fixed upon the vertical inner corner posts, and along the lower edge of the inner wall, so that it is securely held.

The invention appears opportunely at a time when ice, for domestic purposes especially, threatens to be scarce for months to come.

THE NECESSARIES OF LIFE.

Little is heard in Canada of the prevailing high prices now being paid for the staple foods of the dinner table. True it is that a dollar will fall considerably short to-day in payment for what that dollar could purchase one or two years ago; yet, somehow, we hear of little real want or see much diminution of size on the part of those who have continued to live meantime. There is a great va-

riety of foods now on the market, and the careful housekeeper can doubtless see interest as well as saving in many substitutes, whether with such changed "bill of fare" all are content must rest with a future writer on economic conditions.

Of the traders on whom these changed conditions have fallen hardest the butchers come first. Aside from the large representative meat markets, there has been noticed of late an absence of the usual "full assortment" hanging around, and as plain an absence of the cheery look which invariably denotes the busy wielder of the meat axe. Still, there have been but few failures in the meat trade, notwithstanding that both profits and custom have been greatly reduced. Similar conditions prevail, we find, in many parts of Europe.

"It is absolutely within the mark," ueclared the head of one of the greatest provision concerns in London, recently, "to say that the man earning 35s a week to-day can obtain less for his money than the one earning 30s a week two years ago."

Provisions are rising all round, and are going to rise further. Meat, bacon and eatables generally are all rapidly beoming dearer. At the present moment, in the opinion of the leaders of the provision trade, food is dearer than it has been at any time for a quarter of a century. Bacon, the poor man's luxury, has in many "cuts" risen two-thirds in price, and for other "cuts" between a third and a half. The ordinary "cuts" that once were sixpence a pound now are ninepence. Bacon dealers declare this to be due to the scarcity of nogs in the United States. This scarcity, in turn, is largely due to the excessive price of maize and other foods. English bacon has risen in sympathy with the American.

How does the poor man whose wages are a fixed amount do"? one dealer, experienced in the retail trade, was asked. "He simply doesn't do at all," came the reply. "He either has to diminish the quantity of bacon he eats, or else, the more usual course, he substitutes cheap jam or marmalade. In the poorer districts of London to-day the people are returning to a simpler diet. There is probably not a single provision house but has found its sales greatly contracted through higher prices recently."

Chickens all round are 9d each more retail than in 1900. Pigeons are 3d and 4d more. This rise is mainly not because fowls are scarce, but because the invariable rule is for all corresponding articles to rise when one begins. In meat the pronounced opinion in the trade is that prices are not yet at the top.

A comparison of the lists of one shop, a leading cooperative store, being taken, will show how great the rise to the retail buyer has been:— TELEGRAPHIC ADDRESS :

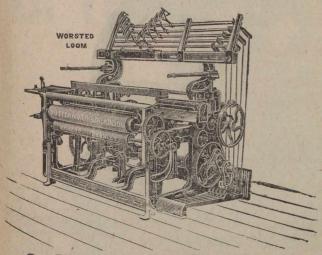
Butterworth & Jiekinson,

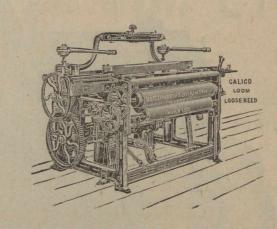
"Globe Burnley,"

Globe and Saunder Bank Iron Works,

Burnley, England.

LOOMS & PREPARING MACHINERY for COTTON, LINEN & WORSTED GOODS.





Cop, Ring-Bobbin and Hank Winding Frames Self-stopping and Sectional Warping Machines. Cylinder and Hot Air Slasher Sizing Machines. Looms of various Types, Strengths and Widths, for weaving Light Medium or Strong Goods, Plain, Twill, Satteen or Serge. Drop-Box and Revolving Box Looms for Checks, Oxfords, etc. Dobbies, Plaiting Machines, Hydraulic Piece Presses, Malleable Iron Flanges for Warpers' and Loom Beams. Enquiries will receive immediate attention. Estimates given F.O.B., Liverpool.

Up-to-date Machinery of the best construction. Low Prices. Prompt Delivery.

	19	00.	19	02.
	S.	d.	S.	d.
Beef-				
Sirloins	0	81/2	0	11
Top ribs	0	71/2		91/2
Rump steaks	1	2	1	3
Back ribs	0	61/2	0	81/2
Thin flanks, whole	0	21/2		41/2
Mutton, Colonial—				-
Legs	0	7	0	8
Loins	0	61/2	0	71/2
Mutton, home-		12		12
Legs	0	101/2	0	11
Loins	. 0	10		111/2
Saddles	. 0	10		111/6

Pork has so risen that some provision shops are ceasing to quote it in their lists. The increase has undoubtedly taken place at the same time that the Americans have acquired larger control of the British meat market. At Smithfield the American group, embracing the Swift, Morris and Cudahy Companies Armour & Co., Archer & Dawson, and G. H. Hammond & Co., practically control prices among them. But these firms one and all declare that they are the victims of the present distress, and that if they charge high it is because they have to pay high for scarce meat on the other side.

Certain it is that the retail butchers are not gaining. Many of them are going out of the trade. Provision companies, too, are paying their shareholders diminishing dividends. Tinned beef has risen least of all, and in many brands it an now be obtained at the same price as formerly. But few people know the art of making "bully beef" palatable, and not many more have stomachs sufficiently strong to digest it.

The South Wales Miners' Federation has adopted a recommendation that the federation districts contribute \$50,000 to assist the striking miners in the United States. on the ground that they are contending for principles of international importance,

RECENT HEAVY RAIN.

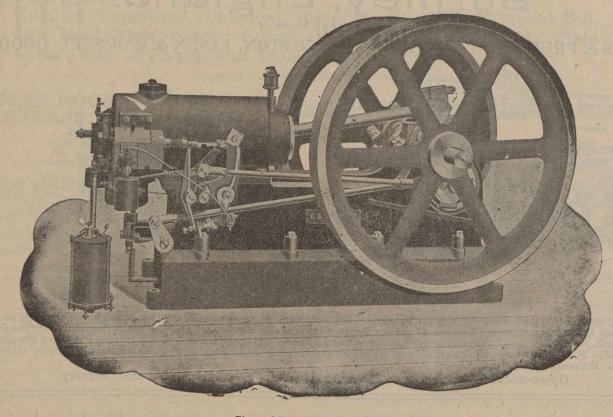
The month of July last, if, indeed, not the whole season, will long be remembered because of the exceptionally heavy rains and cool north winds. The monthly report of the Dominion meteorological service states that in all parts of Ontario east of Lake Superior the rainfall was largely above the average amount, especially from the Georgian Bay south to Lake Erie, where in nearly all localities the average was exceeded by from 3 to 5 inches and over. East of Lake Ontario some excessive plus departures were also recorded, noticeably Peterboro', 5.9 inches, and Port Arthur 5.7 inches. Alberta rainfall was also geneally above the average, ranging from two-tenths of an inch in the northern portion to over 2 inches in the southern portion. The rainfall at Calgary of 5 inches, making in all for the three months of May, June and July no less than 23.7 inches, is a phenomenal amount, when it is considered that the average mean annual precipitation for this station is only 15 inches. Elsewhere throughout Canada the rainfall was below the average, but in British Columbia, Quebec and in the greater part of Assiniboia and Saskatchewan to a small extent only. In Manitoba it was from 1 to nearly 2 inches below, and in the Maritime Provinces it was from 11/2 to nearly 3 inches less than the average, several districts in the latter Provinces complaining of damage owing to drouth,

In Ontario the chief characteristics of the weather were much cloudiness and rain, frequent and destructive thunderstoms, also high mean temperatures in district contiguous to Muskoka and westward to Manitoba. Elsewhere the temperature did not depart much from the normal. On or about the 15th exceptionally severe thunderstorms occurred, which in some instances were accompanied by hail, causing much damage to house and farm property. In the vicinity of Dundas a storm described as a cyclone caused the loss of several lives and was exceedingly destructive. The hay crop, though a large one, has been spoiled by wet in curing, this being more especially the case with clover. Grain crops are large, but have been damaged by rain. In western and southwestern counties, where ripe, the ground was too wet for binders, and in some places grain in shock has sprouted,

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

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

Patricroft, Manchester, England.



Makers of:

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

LONDON OFFICES AND SHOWROOMS.

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

Engines from ½ B. H. P.

Horizontal and Vertical.

Tube Ignition with Ignition Valves.

Electric Ignition.

More than 2000 Engines So

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

200 Engines Always in Progress.

87 QUEEN VICTORIA STREET, E. C.

Corn was much improved during the month, and will probably turn out a fair crop. Potatoes show rot on low lands and are only fair. Roots generally are doing well. Apples, grapes and peaches look promising, but pears and plums are not doing so well. In most districts, owing to good pastures, dairying is flourishing. In Algoma crop conditions are much better than elsewhere.

In Quebec the weather was showery and moderately warm during the first three weeks, but the nights were cool. After the 23rd it was fine and warm; mean temperature 1.5 degrees below the average, and precipitation about the average. A heavy hailstorm on the 8th very much damaged the crops and property in certain parts of the district of Quebec and in Beauce. The hay crop is very good on high land, but suffered very much on low ground. Grain is later than usual and the straw will be short. Vegetables are also late on account of the cold and damp weather, but are improving very much since the warm weather commenced. Fruits have a very good appearance.

BAY OF QUINTE NOTES.

On Tuesday morning onions and other tender vegetables in the vicinity of Kingston presented the appearance of having been touched by frost.—James Warren of Deseronto has sold his boat livery and bicycle-repairing business to John Stewart of that town.—The harvest in this section is one of the heaviest that has grown for a number of years. The hum of the threshing machine can again be heard.—The Mohawk Agricultural Society has been formed on the Tyendinaga Reserve, and bids fair to become a rival of similar organizations in the rural

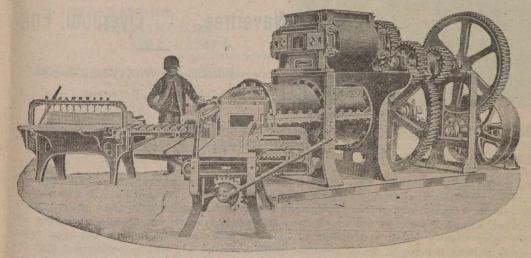
sections.—It is expected that the evaporating works in Napanee will be in good order and ready for business by the first of September. Its evaporating capacity will be considerably increased this season.

"The Bay of Quinte Railway Company has bought the right of way for their direct line, Napanee to Deseronto, from the Messrs. Cartwright, which assures them of a fine terminal property here with sufficient ground for station purposes. The route of the line is one of great natural advantage to both towns of Deseronto and Napanee, and will be of great benefit to all the farms through which it passes. The track passes the north-west corner of our driving park, and land has been taken for a siding, to be placed on the north side of the park, for accommodation of all excursionists from Deseronto and Picton on the one side, and all those from the north, or the other end of the line, so at time of any gathering here, we are brought into direct communication with Picton, Deseronto and northern places. The building of the direct line of the B. of Q. Railway to Deseronto, with the extension of the same to the west as far as Telegraph Island, brings us nearer to direct railway communication with Picton than we realize for. Already the Ontario Government has looked over the ground in connection with bridging the Bay at this point and the B. of Q. Railway has a charter to continue its line to that place. The survey, Tweed to Bannockburn, is nearly completed, and work will soon begin on both ends of the line, and in a few years we hope to have direct connection via Haliburton, Muskoka, with Picton on the south, and North Bay on the north. It is also a possibility that Mr. George A. McGowan, of Kingston, will establish a cigar manufactory here, using in connection with his business the cigar rolling machine, invented by our esteemed townsman, Mr. E. J. Roy. We extend our congratulations to Mr. Roy on the success of

...Clay-working Machinery... Manufactured by C. WHITTAKER & CO., LTD.

HORIZONTAL PLASTIC BRICKMAKING MACHINE.

Double Delivery Machine.



Main Points:

Strength.
Durability.
Economy of Power.
Efficiency.

Special Terms to Canadians Under the New Tariff

Dowry Street Iron Works,

ACCRINGTON Lancashire, England.

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

both his steam drill, now so extensively used in mining operations, and his cigar roller. Mr. Roy's machine shop and Messrs. Woods Brothers factory are in a manner the result of railway enterprise. Mining calls for the tools made by Mr. Roy, the mines being developed owing to railway communication. The cement mills use thousands of barrels made by Messrs. Woods Brothers."—From the Napanee Beaver.)—A great many cattle are dying in Kingston district of a disease known as milk fever, caused by overfeeding on white clover and grass.—Napanee factory boarded 100 white at the last meeting of the Cheese Board, and 615 white and 60 colored sold at 9½c. At Kingston cheese fetched 99-16c; the same price at Belleville; and at Picton 9%c.

CHEAPER GAS EXAMPLE.

A company in Cleveland, Ohio, has been trying to obtain a franchise to distribute natural gas in that city, and got so far as to have the necessary ordinance adopted by the City Council. The passage of the ordinance was marked by an exciting episode when an honest Councilman rose from his seat, and, shaking several thousand dollars in notes in the faces of his colleagues, said that they had been given to him to vote against the measure. wonder the ordinance went through. But is has still to meet with the approval of Mayor Johnson, and now the Cleveland papers say that the local gas and coal companies have made a formal offer to Johnson to cut the present rate practically in two if he will veto the ordinance permitting the introduction of natural gas. In other words, if the ordinance admitting cheap natural gas is vetoed the citizens of Cleveland will get their heating and illuminating gas at 50 cents a thousand cubic feet, instead

of at \$1. The gas companies are going to make the offer openly in the City Council; but honest men will find it hard to reconcile it with their ideas of public rectitude. There is a very pretty question of ethics involved, for such an offer means a good many thousands of dollars every year. And not less interesting is the fact brought out by the offer that gas can be distributed with profit at the rate of 50 cents a thousand, for it is not likely that the offer would have been made had it involved a continual and growing loss.

DAIRY PRODUCE.

A private London circular dated 8th inst., treating of the dairy produce situation, says:—Butter.—The last week has been showery and pastures are looking well for the time of year, but the milk supply is diminishing rapidly, owing to the lactation period of the cows which calved in the spring rapidly approaching its end. The demand for Canadian salted butter has been interfered with by the bank holiday, August 4th, and the approaching coronation holiday to-morrow, in fact it is altogether a holiday market. Prices are irregular, some sellers accepting 1s to 2s less than last week. Saltless Canadian is also slightly weaker in price, but, like salt, it is due to a temporary affection of the market. "Cnoicest" Canadian creamery butter may be quoted at 96s to 100s; "Finest" at 94s.

The Copenhagen official quotation remains unchanged for the fifteenth week in succession, but the market is firm in Denmark. Landed prices were this week slightly weaker, but it now looks as if an advance will shortly be made. Imports from France, Holland and Denmark are all showing a steady decline, while Canadians are about the same ESTABLISHED 1848.

M. WOODWARD & SONS, Ltd.,

WHOLESALE & EXPORT



Manufacturing Confectioners,

Manufactory and Office:

Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.

as last year. Russians alone are a little in excess. Irish supplies are also showing a decline compared with a few weeks ago. Thus the general reduction in the make of butter that almost always occurs before this time of the year is at last making itself evident. Cheese.—There is good demand for Canadian cheese, although there is no 51s to record this week, prices being slightly easier, and 49s to 50s is the general price, the bulk of it being at 50s. This easier tone is doubtless due to the weakening in c.i.f. quotations. Corresponding week 1901, choicest Canadian cheese sold at 49s to 50s, and finest at 45s to 46s.

TRENTON NOTES.

A correspondent in Trenton, Ont., says that town is pushing to the front-getting out of the rut it has been in for years. The largest cold storage plant between Montreal and Chicago is now in process of erection there; the trim and inside finish of the King Edward Hotel, Toronto, were all made at Trenton at the Gilmour factory; and the doors and finish for the Board of Trade building in Montreal are also coming from the same quarter. C. E. Keefer's estimate of the waterpower capable of development is 72,500 between Trenton and Frankford, eight miles north. Paper mills, door factories, electric lighting station, etc., etc., are all run by the water power of the Trent, and the inhabitants are sanguine as to the future, as there is yet any amount of water power to spare, and it is there at \$20 per h.p. for 24 hours per day to interested parties. G. T. R. and C. P. R. connections, in addition to all regular liners between Montreal and Hamilton stopping at Trenton, give superior advantages in the way of freight

THE NEW STORAGE BATTERY.

Great interest has been awakened in the new storage battery of Edison, who has not yet finished experimenting with his new discovery. To this we referred a few weeks ago. Five automobiles are being built to run 5,000 miles each on a test, and it is expected that 100 miles will be covered on one charge. Recently a light runabout with 21 cells, weighing 332 pounds, made a run of 62 miles negotiating many grades, some as high as 12 per cent., and at the end of the trip the battery was capable of driving the vehicle at 83 per cent. of its normal speed. There be those who indulge the hope that some substitute for coal may be discovered owing to the strike in Pennsylvania, Wake up, inventors.

LEGAL RECORD.

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

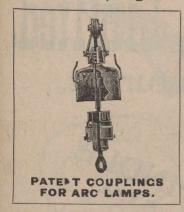
WRITS ISSUED-ONTARIO.

Aaron Tp.—J. W. Bartlett, vs J. B. Cairneross, \$338; Arnprior—Lockerby Bros. vs F. J. Irvine, \$370; Blackstock -W. H. Pearce, vs David Milne, \$450; Clinton-T. Fulford F. Spooner, \$1,000; Detroit—J. D. Dewar vs Archibald McKellar et al., \$300; Goderich-Trust & Loan Co. vs P. & C. McEwan, \$863; Oneida Tp.-W. J. Armour vs. David Young, \$1,000 damages; Ottawa—Annie Brown vs. Nellie & Geo. Cameron, \$1,000 damages; J. A. Whillan vs Capital Sand & Brick Co., \$1,325; A. J. MacNab vs Sarah Popham et al., \$4,800; W. Flannagan vs. Western Fruit & Produce Co., \$366; Port Arthur-T. Marks & Co., vs Minnie T. Coxetter et al, \$1,220; Toronto-A. Black vs A. B. Conley, \$5,000 damages; A. Black vs Mrs. A. Huffman, \$5,000 damages; W. F. Richmond vs Mary Lindner, \$516; S. J. McMullen vs Saratoga Laundry Co, 637; J. Dewar vs Henry Totten, \$1,000; J. W. Nesbitt vs Sarah & A. R. Williams, \$1,718; Whitby-J. Hunt vs Mary Greenwood exrx, \$2,864; Woodslee-Gourlay Bros. vs H. C. Rees, \$389; Bonfield Tp. T. Cahill, Jr. vs S. Sheedy \$1,100; Hibbert Tp.-J. Goodison Thresher Co. vs Wm. Dunlop, \$850; North Bay-E. Boisseau & Co. vs Parent Bros., \$780; Ontario-J. B. Tackaberry, admr, vs Supreme Court I. O. F., \$2,000; Ottawa -A. Lefebvre et al., vs Stephen Martin, \$500 damages; Oxford Tp.—A. T. Dunn, vs S. & Jas. Burns exrs, \$2,206; A. T. Dunn vs S. & Jas. Burns, exrs, \$367; Toronto-C. J. Mills vs A. R. Williams Machinery Co., Ltd., \$1,673; W. J. West vs W. H. Ferguson, \$500; A. Lace vs E. R. B. & E. A. Thompson, \$1,798; Windham Tp.—N. C. Butler vs Margt. Butler, \$500;J. A. Jamieson vs Mackenzie, Mann & Co., \$27,500; Athens—T. Stine vs G. W. Brown, \$3,000 damages; Cardiff Tp.—W. Ragan vs R. J. Campbell, \$676; Eastnor Tp.—G. P. McGann vs Robt. Mc-Cormick, \$442; Little Current-D. I. Millar vs Chas. Stewart, \$402; Toronto-M. A. Halliday vs T. S. Edgar, \$2,472; Dereham-C. B. Ryan vs W. M. Ryan, \$500; Dorset-

Dereham—C. B. Ryan vs W. M. Ryan, \$500; Dorset—N. Langford vs W. C. Sparks, \$2,000; G. J. Tutt vs W. C. Sparks, \$2,000; L. Fisher vs W. C. Sparks, \$2,000; Fort William—Colonial I. & S. Co., vs L. & Lena Whitfield,

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Arthur—F. R. Fay vs J. J. O'Connor, \$1,577; Toronto—D. Hislop vs F. Wright et al, \$499; Vancouver—E. Armstrong vs J. M. Hamilton, \$5,593; Albion Tp.—M. B. Warbrick vs J. & Mary Monkman, \$5,905; Collingwood—Annie Cooper vs D. Ady, \$1,000; Hamilton—J. Conlon vs Hamilton Steel & Iron Co., Ltd. \$5,000; London—Mary Howell vs R. H. Dignan & R. T. Barnes, exrs., \$1,040; Ottawa—Merchants Bank of Can. vs J. C. Kelly, \$498; Berlin Racycle Co. vs Young Bros., \$674; Petrolia—Holme Bros. vs G. A. McGillivray \$827; Sydney—J. J. B. Flint vs G. Breyer, \$478; Toronto—J. Stokes vs Continental Life Ins. Co., \$675; Ontario I. & L. Co. vs Martha & Anna Hachborn \$2,021; American Yarn Exchange vs Maple Leaf Elastic Webbing Co., \$385.

WRITS ISSUED—BRITISH COLUMBIA.

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WRITS ISSUED-MANITOBA & N.W.T.

Edmonton-E. Looby, \$422.

JUDGMENTS RENDERED — ONTARIO.

Ayr-John McQuer, agt David Clark, \$1,032; Cornwall-Sarah A. Nicholson agt Ellen Russell, \$556; Ottawa-C. W. Mitchell agt Adelina K. Armstrong et al., \$342; Parry Sound—Page Wire Fence Co. agt Johnson, Beveridge & Co., \$451; Winnipeg, Man.—Guarantee Co. of N. A. agt R. T. Lanefield, \$493; Gloucester Tp.—Wilhelmina Dowler agt Gabriel Dowler \$3,799; Crosby N. Tp.-J. H. Whelan et al., exrs, agt Jas. Gibson, \$375; Finch Tp.-H. Bingham agt Wm. Bradley, \$338.

Ottawa-Merchants Bank agt R. & W. Conroy, \$499; La Banque Nationale agt C. Shaw & Co. \$479; Parry Sound—Page Wire Fence Co. agt Beveridge, Johnson & Co. \$432; Flesherton-J. Campbell agt R. J. Sproule, \$877; Ottawa—W. Flanagan agt Western Fruit & Produce Co. \$379; Plantagenet N. Tp.-H. Stevens & Sons agt J. Erratt, \$391; Toronto-Farmers L. & S. Co. agt E. Henderson, \$2,666; C. E. Jones agt W. M. McIntyre, \$681; Dominion Bank agt Thomas Phosphate Co., \$2,163; Weston-Farmers L. & S. Co. agt H. J. T. Wardlaw, \$1,447.

/ JUDGMENTS RENDERED — QUEBEC.

Farnham-Sawyer Massey Co., agt Leonard Prouse, \$380; Montreal-M. Hutchinson et al. agt Calcibide Gas Mach. Co., \$238; A. McGoun et al. agt De Ellen Delaney et vir

Duclos et al. agt Emile Desy De M. L. V. Prudhomme et et al., \$308; al., esql agt Jos. Lamarche, \$4,100; St. Benoit-Plessisville Foundry agt J. E. Cayouette, \$447; St. Desire de Lac Noire—A. E. Armstrong agt Georges Lagneux, \$488; St. Henri-Montreal Loan & Mortgage Co. agt De Euphemie Lenoir, \$1,277; St. Julie de Somerset-G. Turcot agt John Kerr, \$418; Sherbrooke-T. A. Bourque agt T. E. Mayhew, \$469; Montreal—J. Lemire agt T. W. Foster \$194; I. Tourgas agt Herbert Perrault, \$181

Montreal—S. Beaudin et al agt H. Cadieux, \$821; De Jane Robb agt H. Gilcher \$264; Quebec-J. A. Marchand agt A. C. Champagne \$731; St. Lambert-Credit Foncier agt De Delphine Baron esgl. et al., \$10,838.

JUDGMENTS RENDERED-MANITOBA & N.W.T.

Winnipeg-M. S. Inglis et al., \$463. Somerset-J. Tremblay, \$345.

JUDGMENTS RENDERED-BRITISH COLUMBIA.

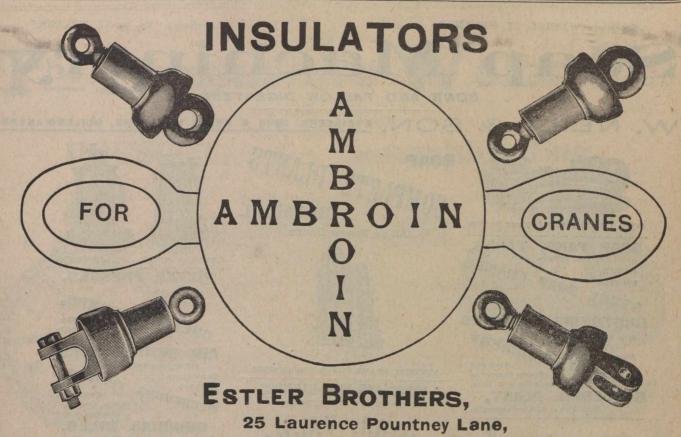
Vancouver-Robt. Stewart, \$762. Vancouver-W. Hora et al., \$350.

JUDGMENTS RENDERED-NOVA SCOTIA.

Parrsboro—Guest, Pettis & Pettis, \$333. Bridgeport—D. D. McDonald, \$405; Mahone Bay—O. A. Hamm, \$343; New Glasgow—Hugh Fitzpatrick, \$2,589; Westchester-E. J. Purdy, \$571.

EXECUTIONS—QUEBEC.

Montreal-I. Prefontaine agt N. A. Cole, \$357; D. Messier agt F. Coutuier, \$223: G. H. O'Halloran agt Nap.



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Dragon, \$653; D. S. Leach agt W. de C. Redmayne, \$207; Farnham—Rev. A. C. Larose agt Chas. Boisvert, \$384; Montreal—Rev. A. Lacasse agt De E. Lenair, \$992.

Farnham—Rev. A. C. Larose agt C. Boivert, \$365; Montreal—A. Denis agt L. A. Denis \$722; S. J. Carter et al agt De Margh. Cassidy et vir, \$366; Montreal—De A. Payan et vir agt J. E. A. Brossard, \$769; H. W. Walker agt De Maria Patterson et al \$4,305.

CHATTEL MORTGAGES—ONTARIO.

Athens—Ross & Earl, to M. Healy, \$1,030; Brantford—W. M. McCutcheon, to E. Hopkins, \$651; Bright—August Fischer, to Randall & Roos, \$875; Fort William—John Hacquail, to Canada Perm. Corpn., \$4,000; Haldimand—J. & R. Smith, to Sawyer & Massey Co., \$1,356; Hamilton—M. Egan, to E. A. Kuntz, \$2,546; A. F. Post, to E. A. Kuntz, \$3,467; John Murphy and wife, to E. A. Kuntz, \$1,875; Midland—Chas. Robertsham, to Playfair Preston Co., \$923; Osnabruck Tp.—Curtis Hallister et al., to W. Hall, \$600; Stratford—Henry Miller et al., to Theresa Kuntz et al., \$954; Toronto—Alfred Grimblely, to C. E. Ireson, \$14,000; Woodstock—G. H. Ropson, to T. S. S.

Co., to Trusts & Guarantee Co., \$100,000; Attwood-D. G. Anderson, to Rosa Palmer, \$1,900; Berlin-W. H. & G. Davis, to Randall Roos. \$742; Chatham—Frank Schram. to W. Chryster, \$1,000; Fort William—John Hacquail, \$4,000; Humber Bay—Mrs. Hannah Hicks, to Pinkerton & Cooke, \$675; Niagara Falls-Harry Williams, to H. J. Taylor, \$1,592; Ottawa-Jos. Barrett & Vital Charron, to Ottawa Wine Vault Co., \$2,500; J. A. Rikey, to E. Molloy, \$3,500; Pembroke-John McCuaig to Janet M. R. Munro, \$2,500; Strathroy-Richd. Taylor, to N. Zavitz, \$1,800; Toronto-C. H. Burger, to Universal Knitting Mach. Co., \$1,250; Ewart & Johnson, to H. G. Langley, \$2,332; Tnos. Meagher, to Dominion Brew Co., \$2,949; Thos. Meagher, to T. B. Taylor, \$3,260; Watt Tp.—August Briest, to J. F. Williams, \$700;-H. L. & Emma L. Dunn, to J. Porter, \$1,537; Dundas-Mary & Robt. Griffith, to Grant Spring Brewery Co., \$3,029; Galt-Aaron Roos to J. Anderson, \$749; London-S. B. Hayden, to Carling B. & M. Co., \$750; Palmerston-Mrs. Mary A. Kraus, to H. Roth, \$2,000; Port Arthur-Andrew Wadson, to Can. Perm. Corpn., \$2,075; Sault Ste. Marie-Mountsatson & Co., to G. Clads, \$600; Toronto Tp.-Richd. Quince, to Bank of Hamilton,

Brockville—T. Tomkins to Brockville L. & S. Co., \$6,000; Elzevir—L. Druyea to Canada Per. L. & S. Co., \$801; Fort William—J. Davidson & G. Pappin to J. Ton-

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CHATTEL MORTGAGES-MANITOBA & N.W.T.

Emerson—S. A. Hamilton, \$4,000; New Norway—E. O. Olstead, \$1,725; Portage La Prairie—John Cornyn, \$609; Rat Portage, Ont,—C. W. Fraser, \$1,440.

CHATTEL MORTGAES—BRITISH COLUMBIA. Vancouver—Carl & Glover, \$943.

Vancouver—A. H. Smith, \$2,608; J. H. Travelhea, \$1,300; L. M. Fraser, \$1,509; Abbotsford—J Shortreed, \$800.

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Goderich—J. A. McIntosn, to Kidd Bros., \$4,578; Grattan Tp—Edward Pophey, to W. H. & P. Pophey, \$600; Hamilton—G. W. Allan, to N. McCarthy, \$3,700; Lindsay—

Kennedy Davis Milling Co., to Rathbun Co., \$900; Midland—Turner Lumber Co., to Skillings Whitney Co., \$17,000; Napan e—Elliott Vanalstine, to A. Willis, \$700; Fort Erie—Robt. Magwood, to R. W. Martin, \$700; Fournier—Ed. Molloy, to J. A. Richey, \$3,500; Hager Tp.—A. P. Lefebre to A. M. Lefebre, \$1,500; North Bay—R. Rankin, to G. W. Jondry, \$1,000; Ottawa—Thos. Brule, to Barette & Charron, \$4,500; Bruce Mines—Jas. Donaldson, to Donaldson & Cline, \$3,500; London—W. L. Mara, to T. E. Mara, \$5,600.

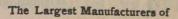
Madoc—G. Alcombrack to J. Henderson, \$1,200; Midland—Turner Lumber Co. to Skillings-Whitney Co. \$17,000; Warwick—W. J. Mathieson to W. Bakerville, \$1,400; Toronto—J. D. Varcoe et al to J. H. Chapman, \$800; J. Walsh to W. W. Hesson, \$3,000; Baden—Oelschlager Bros. to W. M. Cram, \$1,155; Owen Sound—Harry Lopp to D. Goldblatt et al, \$500; Paris—C. W. Lawton to R. S. Pelton, \$3,300; Listowel—J. A. Cunningham to J. H. Hays, \$3,100; Winchester—J. F. Ault to J. W. Ault, \$1,200;Canadian Mutoscope Co., Ltd., to E. Bond, \$2,000.

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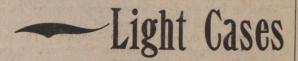
Nelson-E. E. Phair, \$2,994.

BILLS OF SALE-MANITOBA & N. W. T.

Carberry-C. J. Hurt, \$850; Morden-T. H. H. Whitlam \$4,900; Winnipeg—A. Fabri \$610; Saltcoats—J. Kennedy \$4,000; Yorkton—J. B. Smith, \$2,000.

Truro—W. A. Aston, \$670.

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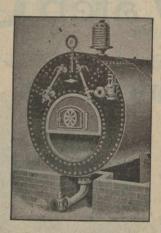
Cut will be inserted as soon as received.

Life Pointers from the Press .- Having coal now in the bin to burn next winter is a good deal are having money to burn. Having good enough life insurance to leave your family will provide them with coal to burn, sure enough .-Life is uncertain. Life insurance is the most certain thing in life, or death.-Write your name on the dotted line at the bottom of an application for life insurance. That will be right if it is written right, but you will be all wrong if you fail to write it, and may be doing a wrong you will never be able to right. Write it, right off.-Wisdom frequently comes from failure. If you are not yet insured let that failure make you wise at once.—"The young man married is a man that's marred," says Shakespeare. True, if he is not insured. Not true, if he is.-Opportunity is transient. Missing the chance to insure your life to-day, you may never have it again.—"It is not good that man should be alone,' nor that he should leave his life's companion unprotected.—Quit yourself like a man and insure your life forthwith while yet you may .- How many more instances will there be in your life when you will turn the life insurance agent away without your application? Do you realize what a mistake you are making?

-It is reported from Ottawa that the Governor-General has had a cablegram from the General Officer Commanding in the Transvaal and Orange River Colony, stating that tenders will be received at the office of the director of supplies, army headquarters, artillery barracks, Pretoria, until Wednesday October 1, for supplies of bread, groceries, forage, fuel and light, dry grass for bedding for animals, and hospital supplies at the various stations throughout Any firm outside of that country who wish to tender should do so, the communication says, through their South African agents, who can obtain tender forms, etc., on application to the director of supplies, Pretoria. The cablegram states that the period of tendering will commence on January 1, 1902, but apparently this is a mistake, and January next must be the date intended.

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

In any case it will be impossible for Canadian firms to tender unless an extension of time is granted. It would take two menths to send to South Africa for tender forms and receive them here, and another month for the tenders to reach their destination. The South African officials might be asked by cable to send forward a number of blank forms at once, but even if this were done the time would be insufficient for the tenders to reach Pretoria.

-An order has been received in Ottawa from C. H. Hadwin, Vice-President of the Dominion Live Stock Association for British Columbia, for a carload of purebred animals for breeding purposes, to be delivered immediately. Mr. Hadwin also telegraphs that the ranchers in the west are preparing to import from Ontario a lage number of calves and yearlings for ranching pur-According to advices received, Mr. J. F. Mc-Laughlin of Toronto is now in British Columbia negotiating with Mr. C. H. Hadwin of the live stock association of that Province for the establishment of an Ontario ranching company. Several large properties in British Columbia have been offered and the probabilities are that a large and profitable ranching industry will be estab-ished by Ontario men. This will create a market for some one to two thousand head of Ontario cattle in British The Ontario Agricultural Association is filling an order received from the Northwest Territories for 245 Yorkshire and Berkshire hogs. The stock is to be delivered before 15th October. Mr. L. W. Paisley, Secretary of the Dairymen and Live Stock Breeders' Association, is to start immediately for the east on a purchasing

-The Russian four per cent, rentes, aggregating 2,300,-000,000 roubles (\$1,188,485,000), have been listed on the New York Stock Exchange, the application of Morgan and Company, Belmont and Company, Baring, Magound and Company, and the National City Bank having been unanimously approved, it is said, by the committee on stock The rentes are in coupon form, and range in denomination from 100 to 25,000 roubles. At the option of the holders they can be registered as to principal. Interest is payable quarterly on the 14th of March, June, September, and December, at the fiscal agencies in the United States, those dates being, according to the Russian calendar, the first of those months. The bonds have coupons attached to them for ten years from date of issue, as well as a talon for the delivery of additional coupon sheets thereafter. The bonds were issued by the Russian Minister of Finance in compliance with Imperial ukases, dating from April, 1894, to April, 1901, for the purpose of the conversion of old State loans, bearing high rates of interest, for the purchase of railroads and for other financial operations.

—A bright future is apparently in store for New Ontario. The Globe states that Mr. John W. Charles has

just returned from an extended trip through the Temis-kaming region. He states that marvellous progress has been made during the past year. The land is being rapidly cleared, and farms developed, splendid crops being already harvested, the spirit of enterprise and progress being very apparent among the settlers, who are anxiously looking forward to the completion of the new Government road through the region. Many villages and settlements are springing up and prospering. Mr. John Wilson, one of the pioneers of this portion of the Province, has had a town site surveyed, and lots are being eagerly bought. The location is on the Blanche River, at the head of navigation, which should assure it a good future. It is to be named "Fluvial." Toronto shippers will be greatly benefited by the new railway.

—It is announced that operations are about to be commenced at the Cauvery Falls Electrical Plant, in India, recently finished after two years' work. The plant has a capacity of 4500-horse power, which will be transmitted a distance of over 90 miles, and then distributed among 10 gold mines at the Kolar Fields. This generating plant is 30 miles distant from any railway station, and all the supplies had to be carried this distance through a hilly jungle infested by tiger, panther and bear, to say nothing of myriads of insects almost as dangerous. The transmission line had to be erected through the same kind of country, and the services of tame elephants were largely called into use for the purpose of carrying heavy pieces of machinery.

—Traffic on the Canadian "Soo" canals in July last was carried on 3,276 vessels, with a registered tonnage of 4,470,343 tons. The total freight carried was 5,082,398 tons, of which east-bound was 4,357,545, and 724,853 west-bound. The Canadian "Soo" was used by 676 vessels, or 20.63 per cent. of the whole, the registered tonnage of which was 510,156 tons, or 11.41 per cent. of the whole registered tonnage passing through the "Soo" canals. The total freight carried through the Canadian "Soo" was 523,936 tons, of which 447,697 tons were east-bound, 76,239 tons west-bound. Compared with July, 1901, the total number of passages was 44 less for the United States "Soo," and 109 more for the Canadian. The total freight carried by both canals in July, 1902, was 301,326 tons more than for July, 1901.

—It is stated in London, according to a recent cable, that a subsidy of £30,000 a year is to be paid by the Canadian Government and another subsidy of £15,000 a year is to be paid by the British Government to the compine running the service of steamers between Canada and South Africa. The inauguration of the new line will, says the London Express, mark the begining of a huge Imperial shipping and railway scheme which is being organized with a view to drawing the British colonies closer together. In conjunction with the Canada-South Africa service vessels will

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Makers of all kinds of DYEING and Finishing Machinery.

ELKANAH HOYLE & SONS, LIMITED,

MILLWRIGHTS. ENGINEERS, MACHINE MAKERS. AND IRONFOUNDERS.

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Sole Makers of Messrs. Samuel Kirk & Sons' Woodhouse, Leeds, Patent Machines for Improved Cloth Finishing.

Sole Makers of Reffitt's Patent Pressing Machine for Soft Goods.

Sole Makers of Reffitt's Patent Continuous Steaming machine

Makers of Hydraulic and Screw Presses on the most improved principles, with Telescopic and Elbow connections. Cotton Baleing Presses and Baleing Boxes, Patent Wreughtiron Steam Press Plates, and Patent Malleable-iron Glands for Press Cylinders, so that leathers can be put in without taking the plates out.

Makers of every description of Hydraulic Pumps, worked either by Hand or Power, with or without Steam Engine attached.

Makers of all kinds of Machinery, on the most improved principles, for Dyeing, Drying and Finishing of all kinds of Textile Fabrics, such as Orleans, Cobourgs, Lastings, Serges, Paramattas, Baratheas, Henriettas, Lamas, Cashmeres, Repsde-Lain, Merinos and Manile Cloths, and all other kinds of Bradford Manufactured Goods, viz.: Crabbing, Singeing, Scouring, Washing, Drying, Starching, Tentering, Stretching, Calendering, Morpassing and Hot-pressing Machines.

Dyeing Machines, for Blacking, Blueing, Buffing, Saddening, Chroming, Padding, Jigging and Washing-off Machines.

Melange Machinery for the Dyeing, Drying and Printing of wool "Sliver."

Stead and Gledhill's Patent Steaming Apparatus. Stead and Appleyard's Patent Black Rolling and Steaming Apparatus. Stead's Improved Felt-hardening Machine, Wet and Dry Finishing and Tinting Machinery, for Mohalrs,

Lustres, Poplins, etc.

Wet Finishing Machines, with from One to Seven Pairs of
Nip Rollers, with Drying Machines attached.

Poplin Machines, for Paraffin Wax Stiffening.

Gas Singeing and Brushing Machines.

Worsted Coating Scouring Machine, te run Piece at full

Worsted Coating Scouring Machine, to run Fiece at 1th width...

Tinting Machines, with from One to Three Sets of Nip Rollers.

Warp Dyeing Machinery, Bleaching and Sizing Daying Machines, for Cotton and other Warps.

Patent Expanders, to keep pieces out at width.

Hydro-Extractors, both turned from underneath and above. Grinding Mills, for Indigo, Lac and Argols.

Soap-scouring Machines, Milling Machines, Met-air Tentering and Drying Machines, for the "Estamene" Finish.

Also Makers of Steam Engines for working the above Machines, either separate or combined, of all descriptions. Messrs. Ingham and Butterfield's Patent Rigging Messrs. Ing Machines.

Calenders made with Wood, Iron, Copper, Brass, Steel, Cotton

Calenders made with Wood, Iron, Copper, Brass, Steel, Cotton and Paper Bowls.

Horizontal Hydro-extractors with Cepper Cylinder.

Damping Machines.

Cold Calendering Machines, with Five Rollers.

Improved Lancashire Jiggers.

Makers of the Newest Construction of Machines, for the Dyeing, and Finishing, of Cotton Velvets, Velvets Plush, etc.; Treadles, Pegging Machines, Jiggers, Tubs, Gasting machines; Waxing, Painting and Brushing Machines; Lustreing, Tentering, Beating Nellies, One Cylinder Brush, and Damping Machines, Dye Vats, etc.

sail from England, conveying passengers and cargo, on a working understanding with the conference which regulates British shipping to South Africa. A through freight service with Australia will also be initated.

-There is no apparent abatement of interest in the furthering of the dairy industry. We learn from Ottawa that Mr. F. W. Hodson, Dominion Live Stock Commissioner, has gone to Quebec, where he will meet Hon. Sydney Fisher and the Minister of Agriulture for Quebec, and his deputy. The object of the conference is to arrange two series of institute meetings for the provinces, one in English and the other in French. Last year these meetings were as successful as the best gatherings of this kind held in Ontario. The farmers of Quebec are taking a very deep interest in the meetings, but the demand for speakers capable of addressing meetings in French or English is greater than is supposed.

A number of changes are announced in the staff of the Canadian Bank of Commerce. Mr. T. S. Harrison, Manager of the Yonge and College Street branch, Toronto, has been appointed superintendent of branch accounts at the head office. Mr. F. O. Cross of St. Catharines, Ont., will succeed Mr. Harrison; Mr. R. G. W. Connolly of Dunnville succeeds Mr. Cross, who has been for seventeen years manager of the St. Catharines branch; Mr. C. J. Noble, assistant accountant at the Toronto office, will Succeed Mr. Connolly, and Mr. C. D. Makintosh will take the position vacated by Mr. Noble.

A meeting of the creditors of Runions, Carson & McKee, who conducted a departmental store at London. Ont., and who recently assigned, has been called for the 26th inst. The liabilities are expected to be something less than eighty thousand dollars. The creditors are of

the opinion that an offer will be made for the stock by one of the members of the firm, but in the meantime, and pending the result of the meeting, the stock, which is valued at \$82,000, will be offered at auction. The stock is said to be well assorted.

-Seven carloads of black bass have already been taken this season from Lake Erie to restock the Muskoka Lakes and Lakes Couchiching, Kawartha and Simcoe, and it is expected as many more will be shipped before winter. The bass are caught in pound nets at Low Bank, and from there are shipped to their destination, under the supervision of Mr. Ellis of the Ontario Fisheries Depart-

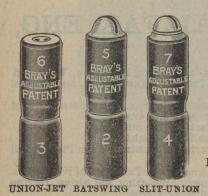
-Good progress is reported being made with the Pacific cable building at Banfield Creek, B.C. The establishment, which will have its own electric light installation, will be one of the most compete cable stations in the world. The first 6 miles of the line which is to connect the land telegraph system with the cable have been completed. Banfield Creek, where the cable will land, is a bleak and stormy spot on Vancouver Island, but the operators will be comfortably housed.

-Advices from Bombay, India, state that the agricultural position in the whole of the Bombay Presidency is extremely critical. The rainfall has been so deficient that young crops are withering, and unless there should be abundant rain soon the autumn harvests will fail over a wide area. The cotton crop is much impaired. Everything hinges on the progress of the monsoon in the next ten days, but forecasts of the weather are discouraging.

-A meeting of the creditors of McFarlane & Co., dealers in fancy goods and specialities, Toronto, was held re-

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SIZES.

111

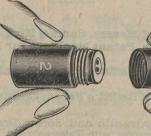
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Slit-Unions

BOTTOMS Union-Jets

3 to 8

00 to 5





GEO. BRAY & CO.

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Bagby Works, LEEDS, ENG.

cently, but the creditors could not decide what to do with the estate, as the proprietor was temporarily absent. The firm deal principally in cheap novelties, selling largely through the Province. There were about 20 creditors present, nearly all representing Toronto firms. The liabilities are about \$9,600, and assets about the same figure.

-The Scotch malleable iron workers, says a London cable, have advanced prices \$1.20 per ton; the steelmakers advanced prices 60 cents per ton, and the sheetworkers made an advance of \$1.20 per ton. These advances have caused an increase in the price of raw material.

-A branch of the Molsons Bank has been opened at Iroquois, Ont.

Mr. R. B. Angus, Senators George A. Cox and L. J. Forget, with Mr. F. L. Wanklyn, Manager of the Montreal Street Railway Co., have returned from a pleasant yachting excursion on board the yacht "Gundreda," the guests of Mr. James Ross, the princely owner of the elegant craft. The cruise extended as far as Sydney. The

route along the St. Lawrence from Montreal to Sydney, has few if any rivals in the world in respect of navigable and scenic advantages.

Christie, Shaw & Co., hatters, etc., Montreal, have assigned. The firm has been in bad shape financially for some little time, a judgment having been obtained against them on April 7th last. The firm registered under the present

style in February, 1901. The liabilities amount to \$5,380, the principal creditors being: A. A. Allan & Co., Toronto, \$3,402; Toronto Cap Mnfg. Co., \$979; Anderson, McBeth & Co., Toronto, \$290, and Royal Hat Co., Hamilton, \$355.

S. M. Clapp, who has been conducting a boot and shoe business in Toronto as the Clapp Shoe Company, has

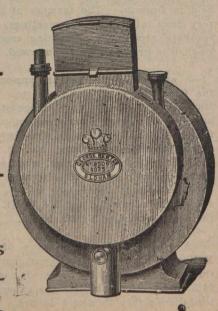
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1.	G.I.C. Best Quality High Candle Power Mantle 4/6 do	DZ.
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Support British Capital and Industry. Without fear of contradiction we can HONESTLY state that our G.I.C. Mantles are the best on the market, which statement is borne out by Gas C. mpanies, Street Lighting Authorities, Corporations, and leading Traders. NOTE,—Every Genuine G.I.C. Mantle bears the Company's Irade Mark G.I.C. plainly stamped on the Mantle, and customers are requested to see that the Mantle contained in each box is so stamped.

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suspended payment. A statement is being prepared, preparatory to calling a meeting of creditors. Besides the boot and shoe business, Mr. Clapp conducted a bicycle store. He originally carried a heavy stock of boots and shoes, but of late has not dealt so largely.

THE TAX ON AWNINGS.

The attempt of the city authorities to impose a tax upon awnings, however justifiable as regards more or less temporary or ill-supported structures, will not likely be considered as applying to solid and permanent porticos of iron and stone such as that fronting the Bellevue apartments on Metcalfe streets and Dominion square, for the erection of which special authority was obtained from the City Council some two or three years ago. The plans for this portico were deposited at the time as constituting a portion of the building, for which the Owner, Mr. M. S. Eoley, is already taxed in the connection. It is contended also, by the defence, that the by-law of some months ago cannot be retroactive

The Canadian Pacific Rallway Company.

Dividends for the half year ended 30th June 1932, have been declared as follows:

On the Preference Stock, two per cent.
On the Common Stock, two and a half per cent.

On the Common Stock, two and a before cent.

Warrants for the Common Stock dividend will be mailed on or about 1st October, to Shareholders of record at the closing of the books in Montreal, for New York and London respectively.

The Preference Stock dividend will be paid on Wednesday, 1st October, to Shareholders or record at the closing of the books at the Company's London Office, 1 Queen Victoria Street, London, E.C.

The Common Stock Transfer books will close in London, at 3 p.m., on Friday, 22nd August, and in Montreal and New-York, on Friday th September.

The Preference Stock books will close at 8 p.m., on Tuesday, 2nd September. All books will be reopened on Thursday, 2nd October.

By order of the Board,
CHARLES DRINKWATER,
Secretary.

Montrel, 11th August, 1902.

Montrel, 11th August, 1902.

"Reader, Ottawa," is doubtless correct in assuming that none of the men representing the English Press at the entertainment and excursion on the Lord Stanley last Tuesday to inspect the Montreal Harbour improvements, could be guilty of such a breach of etiquette as to characterize the civilities shown them on the occasion as "ill-mannered"-in conversation with a western "reporter," or anybody else. The gentlemen of the English Press who attended are not tyros in their profession, or such gossipers as the Toronto despatch would lead strangers to infer. There is, perhaps, a disappointed one staying among us.

FINANCIAL REVIEW.

Montreal, Thursday noon, 21st August, 1902.

The harvest reports up to date from all parts of the Northwest are most favourable. It is estimated that the value of this season's crops will exceed those of last year by from \$5,000,-000 to \$8,000,000. The wheat growers are suffering an embarrassment of riches, as for the gathering and forwarding of such enormous crops there is very inadequate accommodation. The American crop is also so much larger than last year's as to be regarded as an assurance of a long continuation of prosperity. The German Budget shows a deficit of \$12,125,000 last year, which, with the increasing outlay on the Imperial fleet, will necessitate a foreign loan that seems likely to be placed in New York. The financial situation in the States is in a highly mixed condition just now. In spite of enormous exports and a balance of trade year by year largely in favour of America, there are undoubted sign: of the country being still in debt to Europe. Consols stand at 951/8, being depressed under a belief that the gov

ernment is arranging for a loan be-

fore winter on account of the Transvaal. It would be interesting to discover how much Mr. Kruger has left of the public money he carried off and what will be done with the balance. This money belongs to Great Britain. Some years ago Holland would have been compelled to surrender such treasure, but probably the Boer Generals will squeeze some of it out of the old fugitive, and his evil spirit, Dr. Leyds.

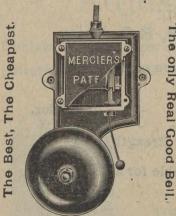
The cruel conduct of De Wet, as described in Blackwood, scarcely warrants the deference paid him.

The stock market has had a sensational time over the sudden advance in Dominion Steel. Last week we intimated that something was in the wind that looked like a movement upwards. Last Thursday sales were considerable at from 69 to 70. By Monday the price had been run up to 761/2, with fluctuations of several points. Under buying on a large scale the figures rose to 79, then profit taking set in until the price worked back to 76. The sales of this stock this week have been the largest on record of any one stock in this market, no less than 7,495 shares having changed hands yester-

Pacific has advanced, sales having been made at 1381/4 to 1391/2, and New 136%, and Dom. Coal has run from 140 to 142; N. S. Steel 113 to 114; Twin City 1265% to 1271/4; Richelieu 108 to 1081/2; Toronto St. Railway, 1223/4; Montreal St. Railway, 278 to 2781/4; Ogilvie pfd. 123. A few Bank of Montreal have sold at 257; Quebec Bank 1171/4. The Dominion Bank is about to issue new stock for \$500,000 at a premium of 100 per cent., at rates of 1 share to 5 according to the list as on 20th inst. Mr. Morgan's return has st.ffened the New York market and his hand is said to have already shown itself. Paris, exchange in London, 25f. 191/2c; Berlin, 20m. 481/2pf. Money in London, 21/2 per cent., in New York, 3 to 4, and trade paper 43/4 to 5.

Watertight Electric Bells,

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



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

Telegrams: WENHAM.

Local foreign exchange, 60's, 9%; demand, 9%. Money locally remains as last week,

The following is a comparative table of stocks for week ending Aug. 21st, supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

				Average
				same
	Shares	The same		date
Banks.	sold.	Highst.	Lowst	1901.
Montreal	. 10	258	257	256
Molsons	. 25	2151/2	. MAIN	208
Toronto	. 28	250	40,00	208
Merchants	. 80	1581/2	1553/4	
Commerce	. 10	164	THE N	W.
Hochelaga	. 10	1371/2		
Quebec	. 10	1171/4		
Miscellaneous.				
Can. Pac. Ry	3385	140	1377/8	111
Do. new	820	137	134	
D, S. S. & A. pfd	1 150	19	181/2	19
Mont. S. Ry	1116	280	275	2901/2
Tor. St. Ry	690	123	1213/4	1101/4
Halifax S. Ry	50	110		931/2
Twin City	3120	1281/4	125	981/4
Do. new	119	1241/2	123	
R. & O	685	1091/2	1061/2	1151/2
Mont. Tele	25	1671/2		170
Bell Telephone .				
Montreal Power.	1012	102	993/4	

Loan & Mort 10	138		-
Dom. Cotton 102	59	58	
Nova Scotia 1041	117	112	U E CI
Do. xr 50		1016	
Dom. Coal, com. 25			371/2
N. W. Land pfd. 100			
Tol. do Ry 1720	341/	34	100
Det, U. E. Ry2865	873/	861/	Ministra .
D I. & S. com.31608	701/	711/	
Do mfd 1910	1072	Harman Com	
Do. pfd 1210			
Lake Superior 75	281/2	28	
Ogilv'e pfd 100	123		
Bonds.			
	A STATE OF		
M. S. Ry, bds10200	1071/2	107	
Dom. I. & S51000	92	913/	791/2
Ogilvie 4000	115	74	12
		100 3 S. S. V.	The said

MONTREAL WHOLESALE MARKETS.

Thusday, August 21st, 1902.

The assurance of a record wheat yield in Manitoba and the Territories has given new life to many lines of trade which must prepare for vastly increased output if Canadian manufacturers are to profit by rapid settlement and prosperity in the West. But few changes are noticeable in values. A "split" in the White Lead Associa-

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

MANUFACTURERS of every DESCRIPTION of

Hydraulic & Electric Machinery.

Dock Machinery, Fresses, Coal Tips, Capstans, Pumping Engines, Lifts, Intensifiers. Accumulators, Valves, Tube Stavers, Dynamos, Power & Lighting Plants, Motors, Cranes.

Hydraulic Machine Tools, Steam Motor Wagons, Concrete Flag Making Machinery.

Teleg aphic Address: "Muskers, Liverpool.

tion has caused a temporary drop in that article, prices being for the moment confused. Lnseed oil is dearer. BUTTER.

The market is decidedly flat and business passing unsatisfactorily light.

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

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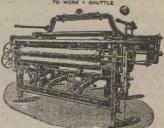


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This is largely accounted for through buyers and sellers being apart as to values. With heavy arrivals stock is further accumulating, which gives the market a heavy and unsettled appearance. Holders are asking 191/2c for finest creamery, whereas buyers are unwilling to pay more than 181/2c. The feeling is that the market must further decline before a good movement can be expectd; then the market may rally. In dairy butter the market has been fairly active, particularly in a local way, and throughtout the week business passing has been fairly satisfactory, with the range of prices for Western 153/4e to 161/2c; Townships, 17e to 18c.

CEMENTS, ETC.

The market is in rather an odd position. While supplies are fairly

light, there is no Canadian coment to be had, direct orders to factories equalling output. Then again, there is no U. S. cement to be had. Like conditions there; home demands taking all that can be turned out and at prices 40 to 50 per cent. better than offering here. There are, of course, o round lots needed at present, as all large contracts were looked after earlier in the season. Arrivals for week ending 20th, were 6,780 bbls. Belgian and German cement, and 44,-580 firebricks.

CHEESE.

The week's business has been, on the whole, light and not at all satisfactory. the supply being much in excess of the outlet. To keep the price "boosted" appears to have been the aim, but

heavy receipts prevented and towards the close the market was feverish and heavy. Finest Western is quoted at 75/sc to 93/4c; Eastern, 9c to 91/2c.

EGGS.

Supplies are being sought more largely for export and local demand has also increased, resulting in more business and a firmer market at an advance of 1 to 11/2 per doz. Best selected stock is worth 18c to 19c; straight candled as arrived, 16c to 161/2c, with under grade 1/2c lower.

FISH.

British Columbia fresn salmon is now arriving by express and the demand is equal to all receipts. Prices run about 13c to 14c lb. Other fresh fish are in limited supply and as a result all fresh stock is held firm as to price. Quotations are:-Salt fish-B. C. salmon, No. 1, \$11.50 per barrel; Labrador salmon, No. 1, \$14.00 per barrel; No 2, \$11.50 to \$12; half-barrels, \$6.50; Loch Fyne herrings, \$1.15 per keg; salt herrings, bbls., \$4.50 to \$4.75; do. half barrels, \$2.50 to \$2.60; green cod, No. 1, \$5.25; do. No. 2, \$4; large, \$5.50. Fresh fish—Fresh R-estigouche or Gaspe salmon, 16 to 17; B. C. salmon, 13c to 14c; haddock, express stock, 41/2c to 5c; pike, 7c; whitefish, 8½c; trout, 8½c; halibut, 12c; steak cod, 6e lb.; speckled trout, 18e; dore, 81/2c. Smoked fish-Smoked herrings, 10c per box; finnan haddies, new stock by express, 7c lb.; St. John bloaters \$1 per box. Prepared fish.—Boneless cod, in bricks, 6c lb.; boneless fish, loose, in 25-lb. boxes, 41/2c; dry cods, in ewts. \$5 per cwt.; skinless cod, in cases, \$5

BUTTERCU

BRASS AND COPPER retain their intensely brilliant polish without tarnishing for a long time if cleaned with

BUTTERCUP METAL POLISH.

Sold in 2d., 4d. and 6d. tins by

Army and Navy Stores. Junior Army and Navy.

J. Barker's, Shoolbred's. Harrod's. Whitelev's.

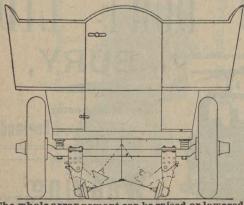
And all Leading Stores, Grocers and Oilmen everywhere.

GHISWICK SOAP Go, Chiswick, - London, W., Eng.

METAL POLISH

LICENSES GRANTED TOMANUFACTURERS.

THE COUNTER-SKID



The whole arrangement can be raised or lowered by a foot lever under the driver's control.

(Williams' Patent)

Renders Side-Slip an Absolute Impossibility———

IT is an attachment to the back axle of the car, consisting of two hinged bracketh working on the positive and negative principle. At the bottom of eacy bracket there is a free running saucer-shaped steel disc. which engages, instantly, and automatically, with the road surface as soon as any tendency to side-slip occurs

and automatically, with the road surface as soon as any tendency to side-slip occurs
Trials conducted on greasy wood and asphalte pavements in London, have
proved its perfect reliability beyond all question. It may be seen attached to a
12 H.P. Milnes Car at Messrs. Laurie and Marners of 311 Oxford St., W., and it
may be tested or seen at work by arrangement with.

F. SADLER, 13 Dering Street, LONDON, W. ENG.

331/2 per cent. in favour of (anadians.

FLOUR AND FEED.

Leading millers unhesitatingly as-sert that demand is extremely active for all kinds of feed. So much so is this the case even at the present season, when it might naturally be expected that the demand for dry feed would fall off, that dealers are simply scrambling to get supplies. This is accounted for by the lack of corn, oats, etc., in the country, the high price of oats, and the high prices ob tainable for live stock. Prices are steady except for cornmeal, which shows a decline of 10c per bag. Flour movement is good, some brands have been reduced 10c per bbl., by millers within the week. The outlook for the grain in Manitoba and the Northwest is most assuring. Harvesting

is now proceeding pretty generally in the southern districts, and prospects are for a record yield. Baled hay is steady in price under a good demand. We quote:—No. 1, \$8.75 to \$9.25; No. 2, \$7.75 to \$8.25; clover, \$7 to \$7.50 per ton, in car lots. Winnipeg, Aug. 21.—Wheat, No. 1 Northern, 74c; do., No. 2, 72c Aug. del.

GREEN FRUIT, ETC.

The Press Committee of the National Apple Shippers' Convention, reports the condition of the apple crop for United States and Canada, on the basis of the large crop of 1897 for BenDavis and Winesap sections, and of 1900 for Baldwin, Greening and Spy sections, both ideal crop years for respective districts. The large crop

in each of the years named being offset by a correspondingly small crop in other sections. Present conditions would indicate the largest yield in recent years. Ontario percentage 100, poor to good. The Dominion Fruit Inspector, returned from a trip through the western fruit district, where he visited a large number of fruit growers, says that there will be an enormous crop of peaches in the West this year, but only a few will be exported owing to the fact that cold storage facilities are not just what they should be. Quotations: Messina and Sorrento oranges, \$3.75 to \$4 box; lemons, 360s, \$2.00 to \$2.75; do., 300s, \$2.00 to \$3.00; new lemons, \$3.50 to \$3.75 per box; bananas, 8-hands, \$1.15 to \$1.35; No. 1 do., \$1.50 to \$1.75; extras, \$2.25; new figs, mats,

Cable Address : EILLS, Liverpool.

EILLS & COMPANY,

LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

Danish and Irish Butter

IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

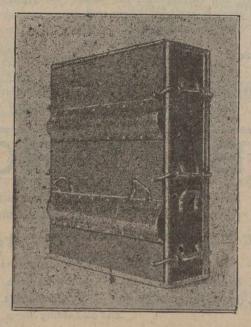
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special ratesto Canadians under the New Preferential Tariff

SOAP FRAMES

PATENTS-No. 5107/93: No. 10362/99.

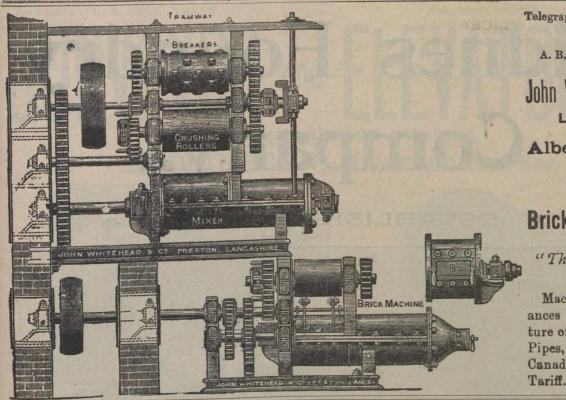


Made of Special cold flattened, close-annealed Steel Plates, fitted with clamping bars. Weight complete, 5 cwt.

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

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

Soap Trade Suppliedunder the new Tariff



3½c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4½c per lb.; cranberries, \$7 to \$10; pines, 18c to 22e; cucumbers, native, 25c doz.; Tennessee tomatoes, 90c per crt.; size 24 pines, \$4.50; do. 30 pines, \$4.50; onions, Spanish, cases, \$3.00 to \$3.25; 50-lb erates Spanish onions, \$1.00 per crt.; limes, \$75c per box; Cal peaches, 75cto \$1.25 per box; do. plums, \$1.25 to \$1.60 per box; cabbage, \$1.95 to \$1.50; blackberries, 7c per box; musk melons, \$1.75 per crate; watermelons, 25c to 30c each; black currants, 75 per basket; blueberries, \$1.40 to \$1.50 per box; bask. apples, 25c; bbls. apples, \$1.00 to \$1.50; Canadian peaches, 35c to 40c

GREEN HIDES.

basket.

per basket; Canadian plums, 40c per

Prices steady at 9, 8 and 7c lb. for No. 1, 2 and 3 beef hides. Calfskins 12c and 10c per lb. Receipts show improvement. Lambskins steady at 40c. GROCERIES.

Sugars unchanged. Canned salmon has been advanced by the packers' syndicate 40c case for all Fraser River goods, which comprises all standard marks and also more than one-While most half of all the pack. whole sale grocers have already bought ahead of this raise it is stated the syndicate may take advantage of the clause in the contract which permits of short delivery. The Fraser River pack last year was 1,100,000 cases, which are all sold. This year's pack will not pass 300,000 cases. The syndicate further say that present year's eatch is about all sold. It is, accordingly, expected that further advances will take place shortly. Other groceries are steady.

LEATHER AND SHOES.

Jobbing leather is still in demand beyond dealers' ability to supply, and it is intimated that an advance will result should this shortage continue much longer. Prices generally are firm. Jobbers report a better movement, not large but steady, domestic black being the only slow mover. Export demand is good and heavy shipments are going across.

OILS AND CHEMICALS.

Linseed oils are again on the upward move, having advaned 3c since last report. Raw is now 76 to 77c, and boiled 79c to 80c. Turpentine is unchanged at 67c to 68c. Chemicals are dull and without quotable change. A little hitch in the white lead association has caused one firm to withdraw and for the time prices are reduced to the basis of \$5.25.

PROVISIONS.

Trade continues steady at the comparatively high prices ruling. Fresh killed abattoir dressed hogs sell freely at \$9.50 to \$10 per 100 lbs., but offerings are limited. Indications point to a continuation of present prices or perhaps a notch higher. We quote: Ebis heavy Canada short cut mess pork, \$25.00; tierces heavy Canada short cut mess pork. \$37.00; half barrels do., \$12.-75; Canada short cut back pork, (family). \$24.00; half-barrels do., \$12.25; heavy Canada mess pork, long cut, \$24; heavy Canada short cut clear pork, \$24; half-barrels do., \$12.25; light Canada short cut clear pork, \$24; heavy flank pork, \$23; best brand pure lard, 20 lb. pails, \$2.15; compound do., \$1.80; hams, 121/ge to 14e; bacon, 11e to 15e. Chicago, August. 20 - September provisions closed 71/2c to 221/2c up. Future quotations: Pork, August, \$16.15; September, \$16.25; October, \$16.40; January, ..14.50; May, \$14. Lard. August, \$10.50; September, \$10.571/2; October, \$9.77½; November, \$9.25; December, \$8.82½; January, \$8.35; May, \$8.021/2. Ribs. August, \$9.85; September, \$9.90; October, \$9.421/2; January, \$7.571/2. Cash quotations: Mess pork, loose, \$9.70 to \$9.80; dry salted shoulders, boxed, \$8.75 to \$8.871/2; short clear sides, boxed, \$10.50 to \$10.621/2. Liverpool, Aug. 20.Lard, prime western, in tierces, steady, 52s 6d; American refined, in pails, steady, 52s Telegraphic address:—
"Brictile, Preston."

A. B. C. Code, 4th Edition.

John Whitehead & Co.

Albert Works,

PRESTON, ENGLAND.

Brickmaking Plant

"The Manchester."

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

WOOL.

A cable from London to-day announced another advance on fine wools in England. The shortage in Australia presumably has much to do with the present firmness; and it is expected this same cause will eventually place fine wools again beyond the reach of Canadian buyers. Coarse wools are low and neglected, but these will be sought shortly with the market on its present course. Hesitation is again apparent here and there is not much doing. Capes are worth 16c to 171/2c. There is some B. A. wool in the market and is quoted at 35c to 38e. No Northwest stock, Canadian washed Is worth 13c to 14c.

THE MARTIN PNEUMATIC TYRE.

As every portion of a bicycle wheel, or that of any other vehicle, must be in accord with the latest achievements of scientific skill, before the vehicle as a whole can be said to be the best made, it is well to give serious attention to the various new features being brought out. Of these we see considerable notice being given in the Buropean press to a tyre now forcing itself rapidly to the front and named "The Martin Pneumatic Tyre." The main features of this tyre are best shown in a series of descriptive cuts displayed in a pamphlet which we have received from the makers, The Martin Pneumatic tyre Syndicate, of Suffolk House, Lawrence Pountney Hill, London, E.C., Eng. There is no inner tube-thus "creeping," which is responsible for internal punctures is rendered impossible. The flanges are serrated on the inner sides. The felloe is also serrated, and the cover comes well down to the inner edge of it. Bolts are driven through flange, rubber and felloe. Perfect resiliance.

Of this tyre the following remarks have been printed:—

Pall Mall Gazette, February, 1902.— The unreliability of pneumatic tyres

Widnes Foundry Company.

* * ESTABLISHED 1841. * *



Morecambe Pier (East View),

ERECTED, 1898, BY

THE WIDNES FOUNDRY CO.

WIDNES,

Lancashire, - - England.

has been one of the automobilist's bugbears these many years. On the score of expense alone he has had much reason for complaining. The "life" of even the best tyres has been highly problematical; rarely has it been a long one. The motorist's constant endeavor has been to nurse his tyres by avoiding rough roads, and by going very gingerly round corners, so as not to place too severe a strain on them. The necessity for this sort of thing is very tiresome, and many a man has fallen back upon solid tyres, rather than be bothered with pneumatics. The solid tyre has its advantages, of course, but it also has disadvantages. High speeds on our country roads are scarcely practicable on solid tyres, for there are limits to the shaking which the human frame can endure, to say

nothing of the motor car's internal arrangements. What seems to be wanted, therefore, is a tyre that is a compromise between the ordinary pneumatic and the solid. Such a compromise is now available, or will be very shortly. This is the Martin Pneumatic Tyre. Perhaps it is hardly fair to speak of it as a "compromise," for it is a genuine pneumatic, but it also possesses many of the advantages that can be claimed for the solid tyre. It differs from the ordinary pneumatic tyre in at least three respects. To begin with, there is no inner tube; in the second place, the rubber and canvas material of which the tyre is composed is very much thicker; and, in the third place—and this is the most important difference—the method of attachment to the wheel is quite novel, and apparently vastly more effective. When tyre manufacturers were called upon to furnish their specialties in a form suitable for motor-cars they seem to have assumed that the contrivance that had proved so satisfactory when applied to the bicycle would be equally effective on a motor-car. But experience has to a great extent falsified this idea. It has in practice been found difficult to prevent the tyre "creeping," a defect that has been responsible for innumerable punctures, owing to the inner tube being nipped.

Those who have taken the Martin tyre under their wing claim that it is attached in such a way that it cannot budge a thousandth part of an inch after it is once fixed. The tyre comes well down each side the felloe of the Contractors to H. M. GOVERNMENT.

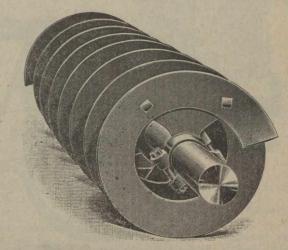
Telegrams: "CONVEYOR, ACCRINGTON."

CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS

ACCRINGTON, Lancashire, Eng.





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

wheel. On the outside of the tyre, opposite the felloe, are metal flanges, and both the flanges and the felloe are serrated. Bolts at frequent intervals go through from flange to flange, and when the whole is thoroughly tightened up the tyre is immovable and quite air-tight. Air is pumped in in the ordinary manner, and the thing is then complete. The Martin tyre is not, perhaps, quite so resilient as the ordinary pneumatic, but there are many compensations for any slight deficiency in that one quality. A puncture will be a rare event until the tyre becomes nearly worn out, and even if by some mischance one does occur, the tyre is so stoutly built that the car can be driven hundreds of miles minus the air "cushion," though of course the tyre would be ruined in the process. The automobilist whose car is fitted with these tyres will therefore have no fear of being stranded, even with a badly punctured tyre he can drive home without experiencing much uneasiness.

A set of Martin tyres fitted on to a 12-h.p. car made by the Motor Manufacturing Company are at present undergoing a severe test, in order that their qualities may be demonstrated. They are to run at least 2,000 miles. Already they have traversed upwards of 1,000, and they seem to be none the worse. It is a thoroughly genuine test. A newly-made bit of road is not

shirked, and there is no slackening of pace in taking a turn. Ten days ago the car ran to Bournemouth, having previously been driven from Coventry to London, and it is now making daily runs from London to Brighton and back. The car weighs a ton and a quarter, and carries four passengers. The other day when the party arrived at the Old Ship, at Brighton, Mr. Martin, the inventor, found a French nail so firmly embedded in one of the

shirked, and there is no slackening of tyres that he could only get it out by pace in taking a turn. Ten days ago the car ran to Bournemouth, having previously been driven from Coventry to London, and it is now making daily runs and other vehicles have been runs from London to Brighton and tyres that he could only get it out by means of a pair of pincers; but there was no puncture. . . Its use is not, of course, limited to motor cars; vans and other vehicles have been fitted with it.

Dundee Courier, February, 1902—The pneumatic tyre promises ere long to effect a revolution in the vehicle traffic of this country. For motor cars it is in general use, and there is every likelihood that in the next few years

R-PANS

Some days I could not eat anything but a cracker. If I would eat a hearty meal I would have distressing pains in the stomach so that I could not continue with my work. I also suffered from dizziness in the head and constipation. A friend advised me just to try Ripans Tabules. I did so and now I can eat and sleep and do my work without any trouble. I advise all my friends to take Ripans Tabules for good health.

At Druggists.

The Five Cent packet is enough for an ordinary occasion. The family bottle 60 cents, contains a supply for a year.



R. GREENLESS & Co.

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

Works: 30 East Howard Street.

Illustrated Price Lists on Application.

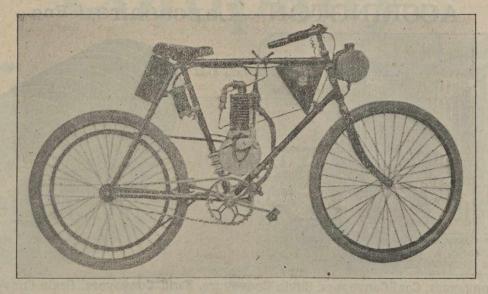
FACTORS OF: Motor Accessories, Motor Bodies in Wood and Aluminum, Electrical Parts, Rubber Goods, Lubricating Oils, &c.

Telegraphic Address:
"AUTOLATRY."

AUTOMOBILE COMPONENTS, LIMITED.

MANUFACTURERS OF

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



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

NOTE—These Cars are supplied 33 ½ p.c., less to Canadians, F.O.B. London, under the New Preferential Tariff.

it will be largely adopted for cabs, carriages, omnibuses, and other vehieles. To town dwellers, whose nerves are racked by the continual roar of street traffic, the prospect is a pleasing one. The invention of a cheap and durable tyre adaptable to vehicles of any kind, irrespective of their weightcarrying capacity, would undoubtedly have the effect of reducing the noise of street traffic to a minimum. These advantages are claimed for the Martin Pneumatic Tyre. An opportunity of testing the truth of the assertions of the inventor of this tyre is now being afforded experts. A twelve horse-power motor car, fitted with these tyres, is now making test runs from London to Brighton. Already the tyres have covered 1,100 miles, but the inventor proposes that the tyres shall cover a distance of fully two thousand miles, in order to demonstrate their value and durability. . . The test runs have so far supported the claims of the inventor of this new tyre, and the completion of the test will be awaited with interest, especially by drivers and owners of motor cars.

Newcastle Daily Chronicle, February, 1902.—Just as the strength of a chain is merely that of its weakest link, so is the efficiency of a motor car largely contingent on the stability of its tyres. It cannot be denied that much of the difficulty hitherto experienced with regard to motors has arisen from the uncertainty incidental to the tyres, which have often a most provoking knack of going wrong when some miles from home or assistance. The

trouble with pneumatic tyres has always been the "creeping" tendency, which is much more productive of punctures from the inside than anything liable to be met with on the roads, and to produce a tyre that will not slip round and is practically unpuncturable has long been the great desideratum of automobile builders. A tyre for which these qualities are claimed has been invented by Mr. Martin, and has been tried with unvarying success on various machines. With a view of clearly demonstrating its stability the inventor has decided to test it on a continuous run of 2,000 miles on a 12 horse power motor, and for this purpose is now making a succession of trips from London to Bournemouth, Brighton and other places. I accompanied the inventor on one of these last Saturday, when the mileage completed was 1,464 out of the 2,000. So far as was apparent, the tyres looked as sound as when first adjusted, while nothing could exceed the comfort and ease which they imparted to the motion of the machine to which they are at-

Belfast News Letter, Feb., 1902.—During the past fortnight the Martin Pneumatic Tyre Company have been carrying on an important series of tests of a new pneumatic tyre which will shortly be placed on the market.

. . . So far, speaking from the experience of a single trip, the trial runs between the metropolis and Brighton have proved most successful. At this time of year the conditions of travel-

ling along country roads, and especially the one leading to Brighton, which at many points is rough and uneven, are necessarily severe, but during these trial trips the motor car has covered without a hitch upwards of 1,500 miles with the same set of tyres. The tests will be continued next week, when it is hoped to bring this total mileage up to 2,000. The fact that the tyres have already been in continual use for some fourteen days, covering an average of 100 miles a day, speaks for itself.

The London Argus, February.—The Martin Pneumatic Tyre to which we recently referred, has been undergoing a severe test during the past week. Daily trips to Brighton have been going on under the supervision of the inventor, and though over a thousand miles have already been travelled the tyre has withstood the strain in the manner that was expected of it. Not the slightest puncture or other lefect or disadvantage has yet been revealed.

Write for illustrated catalogue and prices to The Martin Pneumatic Tyre Syndicate, of Suffolk House, Lawrence Pountney Hill, London, E.C., Eng.

WERNER MOTORS, LTD.

Considerable interest has been aroused in Great Britain recently over motor tests both as to speed, durability, safety and comfort. A motor cycle which not only appears to held its own in competitions but has

BROWETT LINDLEY & CO. LTD.

Patricroft, Manchester England.

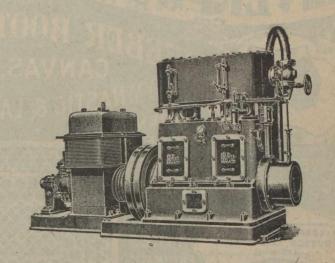
Manufacturers of High-Speed, Enclosed Type,

STEAM ENGINES.

For Driving Dynamos Direct.

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

Sound & Reliable British Manufacture.



STOCKS AND BON	STO	CKS	AND	BONDS
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NAME.	Par Val's.	Capital Sub- scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends,	Per Cent. Price Aug. 21 (Bld)	Cash value per S.
British North Am Cas. Bank of Commerce Commercial, Windsor Dominion Bastern Townships Halifax Banking Co Hamilton Hochelags Imperial Merchants' Can Moisons Montreal Nationale New Brunswick Nova Scotia Ontarie Ottawa People's of N. B Provincial Quebec Royal St. Stephen's. Standard Toronto Traders Union (Halifax) Union of Canada Western Agri, Sav. and Loan Co Brit. Mortg. Loan Co Can. People's Loan Co Can. Landed & Nat'l Inv'tCo. Dan. Landed & Nat'l Inv'tCo. Dominion Telegraph Co. Dominion Telegraph Co. Dominion Telegraph Co. Dominion Telegraph Co. Dominion Cotton Mills Co Hamilton Prov. and Loan Home Sav. and Loan Co Landed Banking and Loan Lond. & Can. Loan & Sav. Co Muron & Erie Loan & Sav. Co Montreal Can. Loan and Ag. London Loan Co Manitoba & North-W. Lo Co. Manitoba & North-W. Lo Co. Montreal Gas Co Montreal Gas Co Montreal Gas Co Montreal Cotton Co Merchants Cot. Co. Montreal Loan and Deb. Co. People's Loan and Dep. Co. Real Est. Loan Co. Torcatter.	243 56 60 60 60 60 60 60 60	\$\begin{array}{cccccccccccccccccccccccccccccccccccc	4,866,666 5,000,000 8,500,000 1,742,535 600,000 1,742,535 600,000 1,967,009 2,500,000 1,967,009 2,500,000 1,400,000 1,400,000 1,400,000 1,400,000 1,400,000 2,000,000 1,344,420 900,000 1,344,420 900,000 1,344,420 900,000 1,344,420 900,000 1,344,420 900,000 1,344,420 900,000 1,344,420 900,000 1,344,420 900,000 1,344,40,000 1,04,000 1,00	1,776,333 2,000,000 60,000 2,500,000 1,209,000 500,000 1,209,000 2,125,000 2,125,000 2,125,000 2,125,000 3,000,000 1,765,000 1,765,000 155,000 150,000 150,000 130,000 150,000 175,000	1 ant 6 Me 3 3 3 3 4 5 3 3 4 5 5 3 6 6 4 4 5 1 4 4 5 1 4 5 1 5 5 3 8 5 5 3 3 5 6 5 3 8 5 6 6 6 7 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Apl. Oct June Dec June June June June June June June June	Price Aug. 21 (Bid.) 136 160 160 160 160 160 160 160 160 160 16	781us per S. 200 182 00 00 122 00 00 125 00 282 00 155 00 282 00 155 00 282 00 155 00 282 00 155 00 282 00 155 00 282 00 155 00 282 00 155 00 282 00 155 00 282 00 155 00 282 00 155 00 282 00 155 00
Toronto Mortgage Co. Toronto Street Rallway. Windser Hotel	100	2,000,000 1,445,866 6,000,000	6,000,000			Jan. * Jul	y 121% 112%	121.75 112.50

been constantly gaining in popularity owing to its great durability, is the new type Werner, manufactured and controlled by Werner Motors, Ltd., of 19 Woodstock street, Oxford street, London, W., Eng. To give each separate part of a motor bicycle the necessary strength without making any part so rigid that it refuses to work in unison with the rest, is a secret of motor cycle building which, while few understand, seems to be perfectly controlled by the builders of the new Werner. Now, the man who does not understand the first rudiments of a motor cycle, except to admit that something makes the wheels go 'round, is about the hardest man to convince that extra strength in some portions of a complicated machine is not only unnecessary but is actually a detriment. Therefore, we arrive at the beginning of the secret of the splendid success which his attended the Werner motor cycle, and has caused its builders to feel that their complete knowledge in this respect is not being unreward-

The following from "Motor Cycling" of date July 23rd, 1902, a representative trade journal of England, tells of the durability of the Werner.

Opinion—Land's end to John-o'-Groat's inside three days.—It is almost impossible for anyone who has not been over the course to really appreciate all that is conveyed in this sentence. Eight hundred and eignty-eight miles at top speed; opportunities for rest, very little; sleep, very little; hills, numerous, long and steep; rains at all sorts of times in the Highlands; roads as bad as they well could be in many places; the worry and the anxiety of the trial—all these things are enough to try the hardiest, to quench the ambitions of the most strenuous of record breakers. They have been the undoing of many a rider in the past; and, so far, few motor vehicles have essayed the journey, and few—greatly



fewer—is the number which has succeeded in travelling from End to End.

G. P. Mills was the most wonderful man on this record up to the time when he practically put an end to all attempts by going through in 3 days 5 hrs. 49 mins. A marvellous ride that, simply marvellous; and on that last seemingly interminable stretch, the greatest battle was not with time, nor with roads, nor with weather, but with sleep. The motor vehicle brings new conditions with it. The physical fatigue is, maybe, less, but brain fag is greater, and there is not the action to help the rider in his fight with the desire to sleep.

as 3 a.m. was the accepted hour for starting each day, the rest was by no means adequate.

From the De Dion car and from J. W. Stocks a successful performance might have been expected, because we have now reached that stage of development in which confidence in the machine and mechanism has been established. But even the most sanguine would consider that, for a motor-cycle and motorcyclist, the task—over those fearfully rough roads and through those pitiless rains—would be almost too much. All the more, then, to the credit of E. H. Arnott and to his Werner for accomplishing it. The excel-

good, especially upon a sport and industry so young as in motor cycling, is undoubted.

Werner Facts.—The makers of the Werner Motocyclette have had years longer esperience than any other firm, and that this experience has been of great value to them is proved by the results of all the long distance competitions which have been held on the road. The great test of the present season, the Circuit de Nord, a competition promoted by the French Government last May, over a course of nearly 600 miles of give and take roads, was held in very wet weather, and was, in every sense, a thorough test for a machine intended for use on the road. Out of the seventeen competitors two were Werners, and they finished respectively first and second, not even one of the other makes succeeded in completing the distance under the extremely difficult conditions existing. The Werners went right through without making a single alteration or adjustment, not even a sparking plug having been changed.

Previous to this, however, the Werner had proved its superiority in the following important competitions, which were all of considerable distance, and held on the road:—Paris-Bordeaux, Paris-Berlin, Paris-Roubaix, Nice-Marseilles, tour of Holland, Concours de Vincennes, and many other less important races. A very striking point is, that in many of the above contests, the Werner, besides securing first awards, was the only make to finish.

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Motocyclette.—An isolated success does not prove much, but we have won.

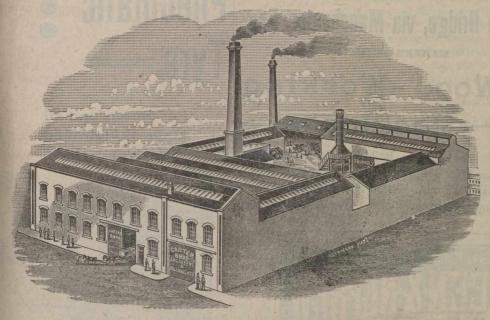


Of the motorists who have been over this route, none had succeeded in equalling G. P. Mill's time until the begining of last week, when J. W. Stocks, on an 8 n.p. De Dion Bouton car, and Ernest H. Arnott, on a 1¾ h.p. Werner mortor-bicycle started from Land's End in the early nours of Sunday morning. Stocks accomplished the distance in 2 days 14 hours 25 mins., and Arnott in 2 days 17 hours 45 mins. Stocks had a few hours' sleep on the first evening, but thereafter he went through without furtner rest for over 238 hours. Arnott, on the other hand, snatched a few hours' sleep; but

lent impression created by this machine in the Paris-Vienna race is confirmed in the Land's End to John-o'-Groat's ride. A performance such as this is, to our mind, worth fifty of a fast five miles on a racing track by a freak machine. It proves something; it teaches us that the motorcycle is not a toy; that it is a really sound practical vehicle, full of capacity and full of possibilities. It also proves this, that although the Holbiens, the Mills, and the Shorlands of one decade have left the sphere of cycle records, the next decade has its Bucquets and its Arnotts, and their influence for

CARTER BROS.,

Engineers and Millwrights,



Bridge Street, Rochdale, Eng.

Specialty in

Mill Gearing

of all kinds.

Special terms to Canadians, under the New Preferential Tariff.

every important competition held on the road. This is the fact in Europe. This is perhaps only to be expected as we have had years' more experience than any other firm. We are not bicycle makers who buy a motor, clip it on to a bicycle,, and call the result a motor-bicycle. This is not a mortobicycle, but a bicycle with a motor attached-a very different thing. We design a bicycle to suit the motor, and not the motor to suit a bicycle, and further, we manufacture the whole machine complete, including engine, fittings and bicycle, and take full responsibility for every part of our machine. Werner Motors, Ltd., 19 Woodstock street, Oxford street, London, W. Write for illustrated price list and special terms under new preferential

FENLON & SON.

Trade journals throughout Europe have been of late devoting considerable space to several new and improved heating appliances, the manufacture of which is being extensively carried on by the patentees, Messrs. Fenton & Son, of Tudor street, Whitefriars, London, E.C., Eng. Before us is an illustrated catalogue, furnishing details as to the simplicity, economy and desirability from the point of view of tastiness and cleanliness, of these heating inventions. The first to claim attention is the National Independent Gas-condensing Hot-water Boiler and Radiator combined.

Water heat with gas or oil for fuel. Much cheaper than coal. Heat just where and when you require it. Maximum of heat at a minimum of cost. Can be placed anywhere. Takes up very little space. Requires no chim-

ney. Is perfectly safe, and absolute odorless. Suitable for shops, offices, halls, libraries, churches, schools, railway waiting rooms, theatres, bedrooms drawing rooms, etc.

These radiators are all made of ornamental cast iron boilers of stout polished copper. Price of apparatus o warm 2,000 cubic feet, £5 10s 0d; 3,000 ditto, £6 10s. Projection of radiator at base, 81/2 inches. This unique apparatus is specially adapted for heating offices, waiting rooms, halls, bedrooms, etc. Being portable, it can be taken to any room as no flue is necessary, only a connection is required to supply the gas. Many gas heaters have been placed on the market during recent years, but have not met with much favor, owing principally to the discharge of fumes and unpleasant smells when in use.

The heater, as shown above, is free from such defects, as the fumes passing over a large body of heating surface, thus condense and fall into trays placed at the botton of stove.

Verona Boilerette Radiator. Fenlon's patent. Apparatus complete as shown. To heat 2,000 cubic feet, £6 5s; to heat 3,000 cubic feet £7 5s. Made any height or length desired. This apparatus is extremely ornamental and of a very superior design. Boiler is made of polished copper, fitted with one small Bray's burner, which, at a nominal cost, can be attached to the nearest gas pipe. No flue is required, as it is so constructed that fumes are made to condense in the shape of water, which falls into trays at bottom provided to receive same. They are specially suitable for entrance halls, balconies, drawing rooms, and staircases. They are quite portable therefore no cutting of walls or floors is required.

The Italian Ornamental Boilerette Radiator, Fenlon's patent. To burn gas or oil. Apparatus complete as shown. Price to heat 2,000 cubic feet. £5 10s; to heat 3,000 cubic feet, £6 15s; to heat 4,000 cubic feet, £7 10s. Made any height or length desired.

This apapratus also is made on the condensing principle, which theretore, requires no flue and being complete in itself, can be fixed wherever
heat is most required. It is very neat
in appearance, and especially adapted
for places of worship, libraries,
schools, railway waiting rooms, bedrooms, etc. Boiler is made of polished
copper, fitted with small bray's burner cost of which is one farthing for
two hours' burning.

The "Fenlon" Oil Radiator. The above will be found very convenient and suitable in numerous places where gas is not available. The boiler is made of polished copper, fitted with a brass central-draught atmospheric lamp, the container holding sufficient oil to burn twelve hours with one filling. The boiler and lamp are sufficiently powerful to adequately heat 5,000 cubic feet of space without the risk of smoke or smell, consuming only half a gallon of oil for twelve nours. The radiators are made of cast iron, as will be seen from the illustration. The sketch also indicates that the boiler is of the condensing type, so that the fumes, converted into water, fall into rays placed below the boiler for its reception. The radiators are fitted to the boiler by means of unions, and we have found that this method has proved remarkably useful when fixing up the whole thing complete. As to the efficiency of the boiler, we are able to state that within a few minutes after lighting up a large amount of heat is thrown off and in course of a short time the maximum above mentioned is comfortably warmed. It follows, therefore, that it is unnecessary to light the

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National Telephone: 1214,

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and WOOD-WORKING MACHINISTS, Etc.

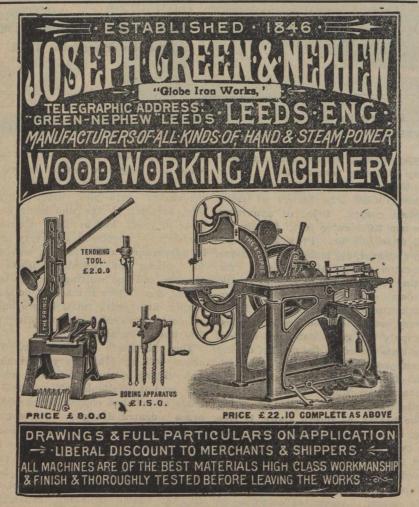
RAILWAY IRON WORKS, Hebden Bridge, via Manchester, Eng.

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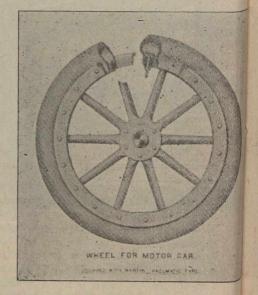
lamp a long time before the room is to be used. We are fitting various types of radiators to our patent condenser, heated by either oil or gas. Price, as shown complete, £6 17s 6d.

What the leading trade papers say: Extract from The Ironmonger's Chronicle:—A new patent geyser, or instantaneous water heater. "Messrs. Fenlon & Son, 8 Tudor street, White-friars, London, E.C., have recently placed upon the market a new geyser, by the use of which boiling water can be obtained immediately on lighting the gas, or oil lamp, attached. Several important advantages are pointed out in connection with the new geyser, not the least being the purity of the water, as it is so arranged that no gas comes in contact with the liquid.

The geyser is made on the circulating principle, with the large amount of heating surface, the whole of the water having first to run from the cold water supply, which is placed near the bottom in the top of the cone; thence it is drawn down a side tube, which is let into a circulating boiler. The discharge tube is attached direcay under the boiler, and the water gets a direct blast of heat from the burners. The geyser is fitted with a patent double-locking gear, so it is impossible for the gas to be turned on in advance of the water, or the water to be turned off in advance of the gas. Owing to the simplicity of construction, and the small amount of material used in its manfacture, the geyser can be placed upon the

The Martin Pneumatic Tyre.

For Motors and all kinds of Light and Heavy Vehicles.



NO CREEPING.
NO PUNCTURES.
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RESILIENCE.

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SUFFOLK HOUSE,

LAURENCE POUNTNEY HILL,

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

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

No. 21 Folding Imperial.

Illustrated Catalogue, 300 pages, post free, 1/- Booklets Free. Manufacturers of Photographic Plates, Papers, Mounts, Apparatus and Materials of Unsurpassed Excellence.

MARION & CO., Ltd., - 22, 23 Soho Sq., LONDON, W., England.

market at a very re-sonable figure." Extract from The Universal Provider. The Tudor Geyser. "At no time of the year is an effective bathheating apparatus more acceptable or sought after than in the summer, when range fires are kept as low as possible, and the cooling effects of a warm bath are best appreciated. The appearance of the 'Tudor' Geyser on the market is therefore timely, especially as it is claimed to possess many important improvements in detail, which go to secure an instantaneous and uninterrupted supply of really hot water on lighting the gas. Added to this the geyser is always entirely full of water, which, being completely shut off from the gas, remains as pure as the water company supplies it, and it is constructed on the circulating principle,

thus giving a large heating surface. The whole of the water rises from the base, where the cold inlet is fixed, till it reaches the top of the cone; thence it is drawn down a side tube, which is led into a circulating boiler, the everflow being attached to the actual pipe of this boiler. Underneath the latter is, of course, the ring of burners, so that additional heat is imparted to the water at the moment of discharge, and the heat from the gas rising around the boiler passes to and through the super heater before it is discharged through the flue. This arrangement has the effect of giving a very high temperature at a small cost in gas. Another point worth alluding to is that the 'Tudor' Geyser is fitted with a patent' double secure locking gear,' which makes it impossible to turn on the gas in advance of the water, and vice versa, forming an important safeguard against dangerous happenings. The manufacturers state that, owing to the simplicity, efficiency and small amount of materials used in the construction of this apparatus, it will be placed on the market at a reasonable figure, which should secure immediate popularity. Prices particulars, etc., of 'The Tudor Geyser' may be obtained of the makers."

Special terms to Canadians under new preferential tariff. Send for catalogue to Fenlon & Sons, gas and hot water engineers, Tudor street, Whitefriars, London, E.C.

AUTOMOBILE COMPONENTS, LIM-ITED.

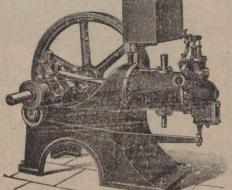
Those in the front march of world progress are noticed as giving more attention during the past couple of years to the perfecting of that coming vehicle, the automobile.

It was perhaps as well that the first introduction of this horseless carriage should have been from the financial height which largely assisted in its being for a time kept aloof from the masses; for had it been otherwise, the same rush, crush and ultimate crash of the financially weak, as followed the introduction of the bicycle in America would be likely to have resulted. As it was, the lordly automobile made its dignified bow and, sweeping past, was thought for a time only like some dream. But the world has since awakened to a full realization of the part the automobile is destined to fill in the near future, and patient genius has meantime been rewarded by the introduction of many simplified parts, so that the automobile of to-day stands, not on a distant height, but on the common ground, and at prices which show that almost all can be possessors.

Among the principal manufacturers to whose genius is largely due much of the simplifying which the modern

"Petter" Patent Petroleum Engine

With the New Patent Lampless
Ignition and Governor.
The High



The Highest Class of Workmanship & Finish

Requires no attention after starting. Ordinary Paraffin Oil only is used. Cost of working about ¾d. per Horse Power per hour. No continuous Burning Lamp. No Skilled attention required. No Danger.

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Nautilus Works, YEOVIL, Eng.

London Showrooms: 73 Queen Victoria St., LONDON, E.C., Eng.

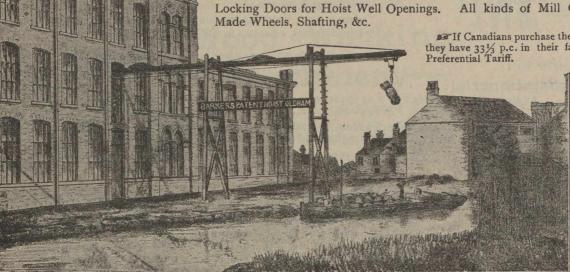
PARK STREET IRON WORKS JOHN BARKER & SONS, Limited. OLDHAM, ENGLAND.

Original Inventors, Patentees and Sole Makers of

BARKER'S SELF-LANDING AND DELIVERIN

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

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





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

OVER 2,000 AT WORK.

automobile has undergone, and which has made it more durable while lessening cost, is the firm known as "Automobile Components, Limited," 18-20 Church Street, Islington N., London England.

A Long-Felt Want Supplied—A motor car to seat two persons, as shown herewith, and with all modern improvements, to retail at £120.-We have perfected our arrangements, say the owners in their catalogue, whereby we can supply these sets of components,

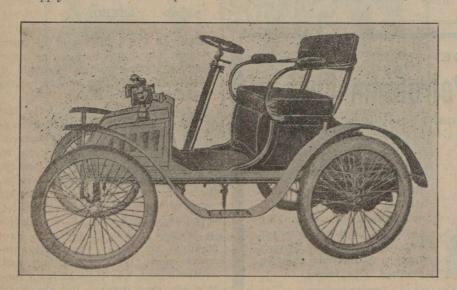
plete, ready for taking frame body. The axle includes the differential and phosphor bronze driving wheel enclosed in case, and has brake drum fitted, in addition it is complete with nickel plated hubs dust proof and oil retaining, axle runs on ball bearings .-Wheel steering column.—Inclined toward driver, fitted with aluminium steering wheel of Panhard type, coupling to steering arms, tubular column with three levers and handles fitted on internal tubes, for controlling carbu-

ted and locker under seat. This body is complete with two steps and four wings, all fitted.—Car springs.—A set of four light voiturette springs, complete with 16 spring clips and couplings.—Box of speed changing gears.— The world-known "Dupont" pattern gears giving two speeds forward and tree engine. The box of gear is complete with starting gear, outside ball bearing, change-of-speed lever, band clutch and axle support.—Motor engine.—The newest pattern Genuine 'Auto-Moto" Motor of 31/8 h.p. with water-cooled head. See fuller particulars elsewhere.— Carburettor.— The "Auto-Moto" patented.—Silencer.—The "Auto-Moto" with unions for connecting.—Coil.—The "A. C. L." in ebonite case. - Accumulator. - The "A. C. L." of 8 ampere hours in celluloid case.-Wiring.-Complete set of high and low tension wires.—Tanks and radiators.— We supply extra large tank with three compartments for carrying water for cooling engine, lubricating oil for connecting to motor, and petrol for connecting to Carburettor. The water tank is efficiently cooled by radiators of latest pattern.-Wheels.-Four hollow rims, ready for building up with hubs included on front and back axles. We supply spokes and nipples of suitable gauge.—Tyres.—Having made special contracts, we can now include four 1902 pattern, A. B. Velox Tyres, manufactured purposely for this car. Price for whole set as enumerated above, £85; extra if body supplied

In putting this set on the Market, we have carefully gone into the cost of same, and have decided to lay ourselves out for an enormous output, and to sell same we have contented ourselves with an extremely small profit,

painted, varnished and upholstered,

£4 7s 6d.



and include motor and all accessories. car body, tyres, tank, radiators, etc.. etc., at a price never before approached. The "A. C. L." set for light cars comprise the undermentioned:-

Front axle-Complete set of front axle components machined, and finished ready for brazing, ball bearing hubs assembled and nickel plated, ball bearing pivots, on steering arms Panhard "pattern, all couplings, knuckle joints, and butterfly flange lugs for springs.—Back axle.—Built up com-

ration, ignition, etc. Fitted also to tubular column in an extra large lever and quadrant commanding the changeof-speed gear. Included also is one large lug for holding the column in place.-Voiturette Body.-Specially designed for lightness and strength, complete with bonnet in front. Built throughout of hard wood and lined with hand forged steel flitch plate, the lightest and strongest method of construction. Roomy closed-in seat for two persons (Phaeton style), dash fitCable address: "FRIMAIRE, LONDON."

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Correspondence Invited.

and have decided to make this set our leading line. The set comprises practically everything for building a light two-seated car of ample power, and as everything is machined, and the greater part assembled, the whole thing can be readily put together for less than £5.

Tricycles and quadricles converted into up-to-date light cars and power of motor increased. Our Transformation Department is extremely busy, but we are in a position, in consequence of having every facility, for turning out all work undertaken at short notice, and having made further arrangements we are still able to cope with the demand. This transformation business is one of our specialities-allow us to explain it to

If you have a tricycle, out of date or otherwise, you may send it to is and we will convert same into a Voi-

turette of up-to-date pattern, the same as our "A. C. L." car. We utilise the back axle at present on your tricycle and strengthen it if necessary: we supply a front axle wheel steering column, Voiturette body, upholstered, and painted any color, car springs, spring clips and couplings, box of gears, high and low tension wires, tanks for petrol, oil, and water, and fitted with radiators; we build you a pair of front wheels, and fit A. B. Velox tyres to same. The fullest particulars of the articles mentioned in the foregoing are given under our "A. C. L." set. We build up into a cac all the parts mentioned above, supply all necessary sundries, and by utilising your axle and engine and its accessories and back wheels we can send you in place of any tricycle you may send us a new "A. C. L." Voiturette.

Our charge for making this :adical alteration is £75.

For altering a quadricycle into an "A. C. L." Voiturette the same as mentioned above, our charge is £62 103.

The reason for the difference in prices is arrived at because we can utilize the front wheels and parts of front axle in making the alteration.

Important.—The engine fitted on your tricycle or quadricycle may be underpowered and of an obsolete pattern. We can in all probability materially increase the power, modernize same, and in addition fit water-cooled head if one not already fitted. We will quote a keen price for this conversion if you send us particulars, or we will supply one of the motors mentioned on this list, and allow you full market prices for your motor.

The alteration of tricycles and quadricycles to light Voiturettes is worth your attention.

Tricycle Frames.—Built up of weldless tubing, all joints pinned and brazed and filed up, ready for enamelling. The back axle has differential and large spur driving wheel in dustproof case. The axle is complete with hubs, and bake drum is fitted on differential. Chain wheel and cranks are fitted to frame, also free wheel clutch; included also is a seat pillar and brake rod. The front forks are built up, and are complete with front hub.

These frames can have either the "Auto-Moto," "Gaillardet," or "De Dion" motors fitted to them. They are standard throughout and De Dion pattern. Usual price £35. Our price,

It will be seen after perusal of the foregoing goods mentioned in this list that with the plant at our command, consisting as it does of the latest type of the most modern automatic machinery, plant and tools, and having a stock of the most up-to-date patterns of all parts used in automobile position of being able to supply the trade with any of their requirements.

We can supply either from our own patterns or from customers' own specifications or drawings: Front and back axles, bridged axles, solid axles, steering gears, boxes of gears of all descriptions, bevel, spur and pinion wheels of all kinds and varieties, either in steel or phosphor bronze, also complete engines and all their parts.

Having a Paris house we supply at best French prices all accessories, rub-



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Cranes, Sheave Blocks, Crabs, Pulley Blocks.

The Steel Rope Pulley - Block Co.,

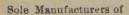
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SON HOUGHTON & GU

SUCCESSORS TO FRANCIS HOBSON & SON

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HOBSON'S "CHOICE"

[(XX) Extra Best & "Warranted" Best

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HOBSON'S "CHOICE" Extra Quality NEEDLE WIRE, as supplied to leading consumers for 90 years, in the United States of America.

Decialty for Machine or Hand Drilling.

Established upwards of 100 Years.

ber and electrical goods, component, spare parts for all cars, et., et.

Customers desiring our factoring list should make early application for same and a copy will be mailed post free so soon as same is ready. The Automobile Components, Ltd., 36 Featherston Street, London, E.C., and at 10 Rue Gustave Courbet, Paris (16). Special terms to Canadians under new preferential tariff.

PATENT REPORT.

The following complete weekly list of patents granted to Canadians is

furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building:—Canadian patents—J, Ba'rd sectional hot water boilers; J. Calder, shocking attachments for harvester binders; P. R. Cumming, window cleaners; G. H. Hackett, machines for producing perforated telegraphic paper; A. Phelps, process or method of manufacturing stencils. American patents—T. S. Barwis, water-wheel; F. E. Crawford, garment stretcher; F. N. Cullen, pedal for bicycles; G. Cunin, metal-crimping machine; T. Doherty, gas-engine; A. M. Ferguson and J. A. U. Beaudry, car-fender; C. A. Fisher, friction-clutch; C. W. Francisco,

Steel Forgings And Castings.

Horse Rasps, Files, Etc.

Sole Manufacturers of

"SOHO" Special Self-Hardening Steel

Best and Cheapest on the Market.

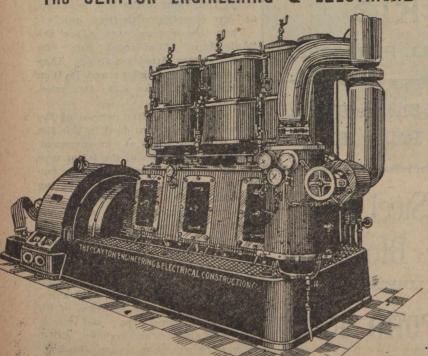
Canadians have 33½ p.c., in their favour, by purchasing these English goods from us, under the new Canadian Preferential

New York Office and Warehouse.

furnished by Messrs. Fetherstonhaugh fuel-saver and smoke consumer; G. L. & Co., patent solicitors, Canada Life Gowlland, prepayment electric meter; G. L. Gowlland, current-meter.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following United States and Canadian patents granted to Canadians last week:-United States-Sod-line-cutter mechanism for railway-track appliances, Victor Derford; automatic feeder for straw-burning furnaces, John A. Cowan; apparatus for harvesting peat, Alex. Dobson; pull-off mechanism for sewing-machines. Joseph L. Kieffer; incandescent gas-burner, Edward W. Phelps; spinning-head, Frank A. James E. Breeze; tempering-bath, Lawrence; gas-burner, George Lund.

The GLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited.



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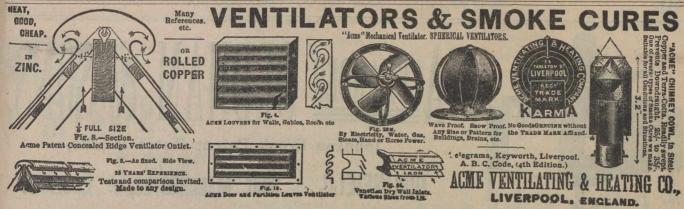
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Telephone: No. 62, HYDE.

DIRECT-COUPLED

High-Speed Plants

for=

Traction or Lighting.



Avail yourself of the new Canadian Preferential Tariff, 331/3 off in favour of British Manufactures.

Canada-Machine for mixing gas and air, Jno. Seymour; portable heaters for cooking feed, N. Kirkpatrick; clothes drying reels, Wm. J. Coulter; kindling blocks, E. Delisle; stone lifters, Jos. P. Malette; radiators, E. C. Mount; stone lifters, Leon Gauvin; pocket or belt suspending grips for umbrellas, etc., E. Currie.

NEW INVENTIONS.

For the benefit of our eaders we publish a list of patents recently granted by the Canadian Government, through the agency of Messrs. Marion & Marion, Patent Attorneys, Montreal, Can., and Washington, D.C. Information regarding any of these patents will be supplied free of charge by applying to the firm above mentioned:-George Hastings Hackett, North Sydney, C. B., machine for producing perforated telegraphic paper; Joseph P. Malette, Magog, Que., stone lifter; Leon Gauvin, Quebec, P.Q., stone lifter; Harris H. Field, Apple River, N.S., ditching machine; Erastus Allan Liezert, Okotoks, Assa., grain pickling machine; Joseph Moreau, St. Germain de Grantham, Que., potato digger; Joseph Alex. Godin, St. John's, Que., attachment for soil pipes.

NECESSARY CHARACTERISTICS OF CREDIT MEN.

If I correctly understand the duties of the average credit man, says a member of the Credit Men's Association, they are more than the term implies. He is responsible, in a large measure, is not entirely, for the proper management of the whole office, perhaps the building, bookkeeping, cash, as well as the credit department.

It is probably because of the large amount and variety of work required that you seldom find him when he has not a lot of unfinished business, some of which I firmly believe is side-tracked so many times that it is never done.

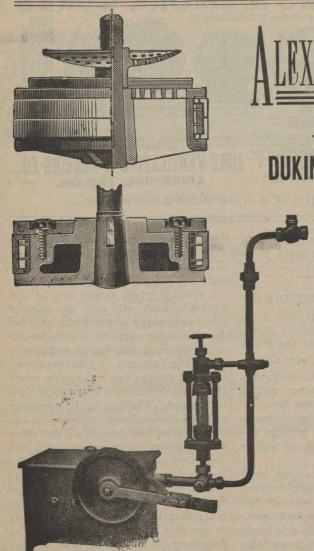
Seeing this delayed condition of work in the credit department of several large firms, and hearing that it exists in many, prompts me to ask, is the credit man so situated, really serving his employer to the best of his ability, where he spends a part of his time (in some cases most of it) in doing things which some assistant can do, in letting his work get so far behind, because certain things he must do himself?

I think a bright young man at ten dollars a week will save the nervous force and energy of the credit man for more valuable work. It is false economy to overlook this and is destined to dwarf the business. A business grows best and attains the best results when the credit department keeps up to date in its work. The loss to the employer and the demoralizing influence on the customer of the failure of the office man to resist every unjust claim and deduction are well known to you. The bookkeeper who is so crowded that he cannot figure the discount to see that the debtor has not taken one cent more than he should, who is too busy to see that a claim for expressing or freightage is unjust or that a small claim for a damaged article should not be allowed, is not only losing money for his firm, but sowing seed which will result in twice the labor when months later an attempt is made to correct it.

The customer who has the return goods habit to such an extent as to



Leather Merchants and Mill Strap Manufacturers.



Johnson Brook Patent Piston Works,

DUKINFIELD, - near Manchester, - England.

Telegraphic Address: "WELDLESS, Dukinfield."

Makers of

Patent Pistons, Air Pump Buckets,

FROM 2-in, DIA. TO 120-in. DIA.

Reboring Cylinders and Air Pump Barrels in their places. Planing Valve Facings by Improved Machinery.

make his account a positive loss to the house handling it, must be exposed by the credit man.

This habit is growing more and more prevalent and is deserving of serious consideration by you gentlemen. To see that those having the handling of these details are accurate and thorough is one of the duties of an of fice man, and it is in protecting th interests of the employer at these points (which may mean from \$1 t \$500 per week) that a good credit man shows his skill; as well as in elimi ating from the machinery of the work all unnecessary detail, doing only enough and that in the most direct way to furnish the necessary records and sta tistics required by his employer.

I consider it the duty of every credit man who is in charge of the office work to give himself time enough to study the economic management of it. Much can be said on this subject.

Many very capable men permit their work to be just so far behind that they have no time to study new methods, and inventions which are frequently presented as aids and helps in office work. In fact, for some reason office men are very frequently opposed to considering new ideas and methods, preferring to hold to old ways because it is some trouble to adopt the new. This I consider a mistake—an injury to the employer.

The credit man should be an aid to the salesman and instead of trying to find a good reason to decline an order I think we soon forget the significance

should, I think, take the opposite view and exhaust every resource at his command before rejecting an order. This suggestion is expressed in a few words but only those who have religiously practiced it, know what it means. It is hard work, but necessary to success.

In making credits are we not too apt to look at a debtor's quick assets and contrast them with his debts without looking very carefully at his character and qualifications for success? I am very sorry to see so little consideration given these features. I think the debtor should know and feel that honesty, integrity, industry and good habits are part of his capital strengthen his chances for credit just as the reverse of these characteristics would injure his credit. The more we recognize these features (good and bad) the more we make for character building, in the commercial world.

There is a class of accounts to which I wish to direct your especial attention. They are what is known as second and third grade accounts by credit insurance companies, accounts in which the credit rating is "off."

The very fact that a credit rating is of the second or third-class is of itself a sign of danger, which should make you hesitate, and yet there is something fascinating about many such accounts to an enterprising credit man.

The detail report may not be so bad and a short experience with proper limits, etc., may be so satisfactory as to throw the credit man off his guard.

of the off-rating on accounts when bills are promptly paid. Yet if you will follow this class of accounts, you will find that they comprise eightynine per cent. of the losses. You may say that it is a natural and looked-for consequence, but these figures become of much more importance when you consider that this class of merchants is only about one-seventh of the whole, and yet they occasion almost nine-tenths of your losses. If these figures are true (and I believe they are), is there not food for reflection in them? You may reduce your sales some by dropping out this class of ac counts, but you will certainly reduce your losses in a greater ratio.

I find too little information generally of the debtors' sales which are very important as showing his power to pay. The man who turns his stock six times in a year is entitled to credit based upon his ability to pay as well as upon his assets. Many men who withold information about their sales do so purposely.

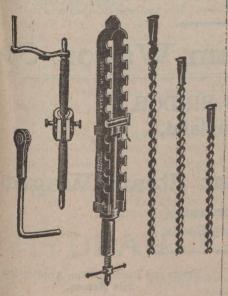
In speaking of a credit man's ability

to collect his accounts, I touch upon a very important part of his work. Some men have a special gift in collecting accounts, as others have in selling goods. They make the debtors feel that their accounts must be paid at all hazard. They train the debtor in such a way that he seems to pride himself on paying them promptly, just to show that he can do it. The debtor soon learns the easy marks and acts accordingly.

MATTHIAS, SPENCER & SONS,



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



Ratchet Handle charged extra.

Albion Steel Works,

SHEFFIELD, ENGLAND.

The ability to collect promptly has a double compensation. While it keeps outstandings down it insures another order. We all know the debtor who buys elsewhere because he has a past due account with us. In my judgment a clever collector is more important in most offices than a brilliant credit man. This may seem like a contradiction, but I think it is true that the smart collector is also the best salesman. I need not point out to you the difference of \$4,000 or \$5,000 per year to the employer whose credit man does his business with \$100,000 less in accounts receivable, than his predecessor. That feature of itself opens the way to a substantial advance in salary, which no employer would overlook.

The employer should fix and clearly define the standards of excellence which he expects his credit man to strive for.

Most men want to be the best in their line, but how can a man do his best without specific standards of excellence set before him? I think it is possible to clearly define these standards for credit men as it is for salesmen or any other class of workers.

AN EXPERIMENT IN BANKING.

Announcement was recently made of the formation of a corporation which is to do a general trust company business in connection with a specialized form of banking. The latter is known as the Taylor system, being the invention of T. D. Taylor, to the use of which the new corporation has, as appears, exclusive rights. The names of the gentlemen associated with the concern, says the American Banker, ought to be a guarantee that the corporation will be intelligently conducted and also, possibly, that the Taylor system is a practical thing of some merit. In fact, according to the prospectus, the system has been tested in a city of "less than 200,000 inhabitants" with success. The claim is made that by its means a great many deposit accounts were attracted to the trust company carrying it on.

It is somewhat difficult to gather from the prospectus just what this system is. We are told that trust companies and savings banks now take away from the depositors all interest earned, for the full dividend period on money used by the depositor for one day or more. If a man is compelled, through necessity, to withdraw money, even though his salary matures the next day, and the money is redeposited, he must forfeit the interest. This practice the Taylor system abol-"Every depositor, whether large or small, is given the privilege of using his money under the system, for not exceeding sixty days, as often as desired, without lapse or forfeiture of interest, or expense of any kind, and without even asking a favor of the banks. * * * Extraordinary means, wholly apart from this privilege, are provided by the system for the

A BIG SELLER!!

Everyone in the Trade should stock them.







Manufactureo
Solely by
The

Lancashire Steam Confectionery Co.,

LIVERPOOL, England.

Special prices to Canadians under the new tariff.

VIOLIN STRINGS.

TO VIOLINISTS. Please send me your address for post free catalogue of

STRINGS, FITTINGS And NOVELTIES.

Specialities in E. Strings, unrivalled for durability and brilliance of tone.

W. EASTBURN,
Violin Maker and Repairer,
HALIFAX, Eng.



England

immediate opening of a bank account with those who are depositors in other banks, as well as those who have no bank account. Persons who never have a bank account and who insist that they are unable to start one, because they are compelled to disburse every dollar of their earnings, as soon as received, for necessaries of life, are enabled by this system to start a bank account and accumulate a balance on which they will draw interest continuously. While spending the full amount of their earnings each week as heretofore, coming into contact with the bank as aften as their salary is received, an incentive to save is created, which results eventually in a good bank account." This is about all that the prospectus specifies concerning the system, admitting, however, that the claims thus set forth are extraordinary and, "judged by old methods of banking," clearly impossible. But if we interpret the system correctly, there is nothing impossible about it, even from the standpoint of old methods of banking.

If a person can deposit his weekly salary under this system and then pay his household expenses without touching the deposit, it means that the Telegraphic Address:- "DAZZLE, MANCHESTER." A.B.C., Code.

Donovan & Co., Ltd.,

Successors to

J. S. LEACH & Co., Ltd.

Engineers, Tin and Copper Smiths.

Designers of Special Machinery.

Broughton Bridge Iron Works, SALFORD, MANCHESTER. ENGLAND.

D. & S. Electrical Accessories.

ASBESTOS PAD

Over 100 000

D. & S. Patent Damper

Bridge Fuses

Already in Use.

Send for 1901 (Red Cover) Latalogue.

Dorman & Smith,

Head Office and Works:

ORDSAL ELECTRICAL WORKS,
Salford. Manchester, England.

Also

94 Charing Cress Road, London, W.C., Eng.

Also 56 Margaret Street. Sydney, N.S.W.

Telegrams: --MYTHOLM MILL, Hebden Bridge, England. LIEBERS CODEUSED.

Mytholm Steam Wagon Co.

HEBDEN BRIDGE, Yorks, England,

Makers of the

"Mytholm" Patent Steam Wagon,

For Rapid and Economical Transport of Heavy Goods.

Special Features. Latest Improvements. Prices and Particulars on Application to Sole Makers.



Will carry up to5 Tons.

Three Gold Medals Awarded, 1899. Silver Medal, Highest Award, Altrincham Show, 1900.

NºI CUP TYRE



Telegrams: "CHALLINER," Manchester. "INAUDIBLE," London.

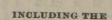


Shrewsbury & Challiner Tyre Co., Ltd.,

MANUFACTURERS

INDIA RUBBER CARRIAGE

MOTOR CAR TYRES EVERY DESCRIPTION.



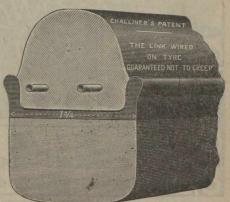
CUP TYRE

Specially adapted for Motor Cars, Omnibuses, &c. Over 1,000 tons supplied during the last 12 months. Made in eight sizes to suit all classes of Vehicles.

NOTED FOR

Comfort, Combined with

Strength and Durability.



The King of the Wired-on Tyres.

Manchester, Eng: Registered Office and Works, Kay St., Ardwick Green. London, Eng: Office and Works, 24 Page Street, Westminster, S. W. WRITE FOR DESCRIPTIVE PRICE LIST.

bank has given him credit to that extent and that his landlord and the purveyors of his necessaries accept that credit as eash. Possibly this is done by means of a book of coupons, each for a certain amount, and the whole covering the balance at the bank, the depositor making his household payments with this medium. The system means also that the bank has some understanding with the merchants who accept these coupons. Possibly the holders present them at the bank for

discount or credit, allowing the bank a certain per cent. for the service. But why should the storekeepers submit to this discount? The only answer is that they charge it up to their customer's account and give up nothing at all. On the other hand, people who are accustomed to settling their household bills once a fortnight or monthly are likely to be attracted by this system. They do not have to draw on their balance at the bank, the credit which they have used is not

immediately charged up to their account, and the dealer's charge for goods sold on eredit they have been paying right along, while at the same time they get some interest at the bank. The company claims that the system is operating satisfactorily in a city not named. Without further information than that afforded by the prospectus it is almost impossible to discuss it intelligently. We must assume that the profit on accounts of this character has been carefully worked out, otherwise no person of responsibility would have permitted his name to become identified with the scheme.

Tel. Address: "HYDRAULIC, LEEDS." National Telephone: No. 214.

MACHINERY HYDRAULIC

OF EVERY DESCRIPTION.

R. MIDDLETON.

SHEEPSCAR, LEEDS, Eng.

Hydraulic and General Engineer.

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

London Agent-E. C. AMOS, 20 Bucklersbury, E.C., Eng. Codes Used-Lieber and A.B.C. 4th Edition.

Out will be inserted as soon as received

PREVENTING A BANKRUPT'S DIS-CHARGE.

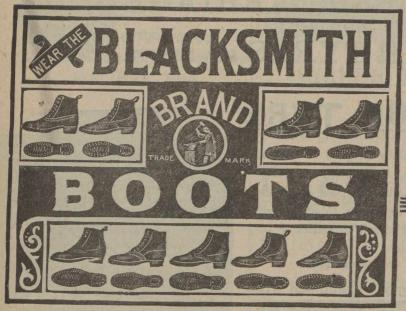
An intersting case of bankruptcy has been pending for the last two years in the United States District Court for the Eastern District of New York.

One Gustav Taus was a grocer in Far Rockaway, and doing a considerable business up to the year 1900, and probably well into that year. In the latter part of August, 1900, he filed his petition in bankruptey, and in his original petition he set forth \$3,800 liabilities with no assets, except five dollars' worth of wearing apparel, for which he

ITHN HAIITAY & SIN

Wholesale and Export Manufacturers

Of Strong and Medium



Men's. Women's Children's

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

WARRANTED ALL LEATHER.

BRAMLEY, LEEDS.

ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT. THURSDAY, AUG. 21, 1902.

Name of Article.	Wholesale
Acid Carbolic Cryst medi. Aloes, Cape. Alum Borax, xtis. Brom. Potass Camphor. Ref Rings. "Ref Oz.ck. Citric Acid Citrate Magnesia lb. Cocaine Hyd. (oz). Cooperas, per 100 lbs Cream Tartar Repsom Saits Slycerine Symm Arabic per lb. "Trag Insect Powder lb. do per keg, lb. Menthol, lb Morphis Dil Lemon Dpium Dralic Acid Phosporus Potash Iodide Quinine Strychnine Cartaric Acid. Ltcorics.— Stick, 4, 6, 8, 12, & 16 to lb., 5 lb.	\$ c. \$ c. 0 5 0 30 0 16 0 18 1 40 1 75 0 04 0 06 0 70 0 80 0 00 0 75 0 75 0 80 0 80 0 40 0 25 0 45 0 17 0 20 0 20 0 25 1 25 1 75 0 17 0 20 0 20 0 40 0 50 1 00 0 25 0 6 00 1 25 1 85 2 75 2 50 1 15 1 25 2 75 2 50 1 15 1 25 2 75 2 50 0 0 6 0 09 0 50 0 75 0 80 0 10 3 80 0 40 0 65 0 80 0 28 0 33
boxes,	2 00 0 00 2 00 0 00 1 50 0 00
Heavy Chemicals.	
srimetone. Jaustic Soda 4 oda Ash oda Bicarb. al. Soda.	1 75 2 79 4 75 5 75 2 00 2 50 2 00 3 00 0 00 0 00 1 25 1 59 1 75 2 25 0 75 0 85 1 50 2 00

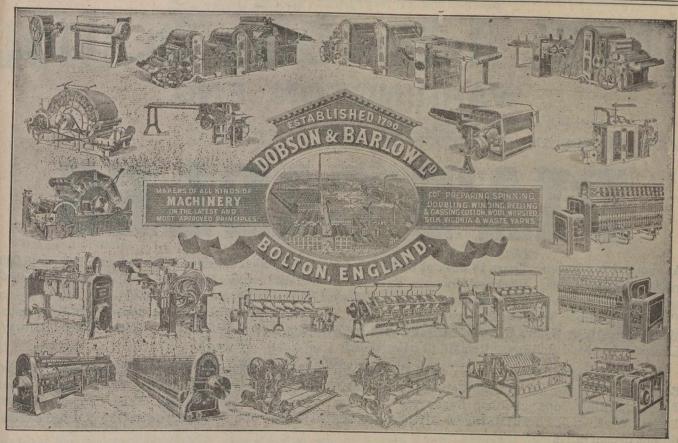
claimed an exemption. His debts had MONTREAL WHOLESALE PRICES CURRENT been contracted mainly for groceries and supplies for his store from New York houses.

One of the members of the New York Credit Men's Association learned of circumstances which made him believe that the bankrupt was not entitled to discharge and that he had violated the United States Bankrupty Act. This concern brought the matter to the attention of the Association and an investigation was made, which seemed to indicate that shortly before filing his petition in bankruptcy, Taus had given a bill of sale to his sister-in-law, and that she had sold to a third party, and that the third party sold out to an auctioneer, who held an auction at the store, at which the property was purported to have been bought in by the son of the sister-in-law just mentioned, Taus remaining in ostensible possession during the entire period. The creditors proceeded to the examination of Taus and called a large number of witnesses. Taus's examination was very interesting as well as voluminous, and from the testimony he gave it appeared that his mind was in chaos as to the various events above mentioned.

In his examination Taus at one time said that he had given up the business because collections were bad. Amended schedules were filed after the examination had proceeded for some time, in which Taus set out a number of bad debts that were owing him, as assets,

THURSDAY, AUG. 21, 1902.

Name of Article.	Wholesale
Chip Logwood	\$ c. \$ c. 1 75 2 50
Indigo (Bengal)	1 75 2 50
Indigo Madras	0 70 1 00
Gambier	0 70 1 00
Madder	0 09 0 12
Sumac	50 00 55 00
I'in Crystals	0 22 0 28
Fish.	
Pleaters was be-	
Bloaters, per box	1 00 1 25
Harriage Name Continue	0 00 0 00
Meckanal Ma C bala	0 00 4 50
Herrings, Nova Scotia. Mackerel No. 2, brls.	6 00 6 50
Green Cod. No. 1	5 25 0 00
Green " large	0 00 5 25
No. 2	4 00 0 00
Large dry Gaspe per qutl	5 00 5 25
Salmon, brls Lab	11 50 14 00
Salmon, (half bets)	0 00 6 50
" Brit. WDI bris	11 50 00 00
Boneless Fish	0 044 0 00
" Cod	0 054 0 06
Skinless Cod, case	5 00 5 50
N. S. Salt Herrings, in half-barrels	0 00 8 00
Cod Skinless Cod. case N. S. Salt Herrings, in half-barrels Loch Fyne Herrings, keg	1 10 1 15
Flour.	
Octivio's Unacertan	
Ogilvie's HungarianOgilvie's Glenora Patent	0 00 4 10
Manitoba patents	0 00 8 80
Strong Bakers	4 10 4 20
Winter Wheat patents	3 80 3 90
Straight roller	
do bags	3 65 3 80
Superfine	0 00 0 00
Rolled Osts	5 20 5 30
Corn meal, bag	1 50 1 55
Bran bulk	16 00 17 00
Shorts	21 60 22 00
	26 00 28 30
Farm Products.	
BUTTER; Choicest Cr	0 19 0 194
Sastern do	0 00 0 00
Inder Grades Cr	0 18 0 19
Cownships Dairy	0 17 0 18
Western Dairy	0 154 0 164
resh Rolls	0 14 0 15
	9 00 0 00



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

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, AUG. 21, 1902.

THURSDAY, AUG. 21, 196	1%.
Name of Article.	Wholesale
Farm ProductsCon.	
CHERSE: Ont. New Eastern	\$ c. \$ c. 0 9% 009% 0 9 0 09%
Rees: New laid (shipped)	0 18 0 19 0 16 0 161 0 00 0 00 0 00 0 00 0 00 0 00
Petatees, per bag of 90 lbs. Honey, White Clov., Comb. "Extracted. Beaswax. Blams: prime. do. Best hand-picked	0 55 0 65 0 13 0 14 0 07 0 08 0 25 0 30 1 35 1 40 0 00 00 0
Greceries.	
Sugars: Factory. Ex Granulated, bris. Acadia gran'd. Ex Ground, in bris. " in bxs Powdered, in bris. " boxes. Paris Lumps, in bris. " " half bris. " " 100-lb bxs. " " 50-lb bxs. " " " 50-lb bxs. " " " 50-lb bxs. " " " " 50-lb bxs. " " " " " " " " " " " " " " " " " " "	0 00 3 65 0 00 3 60 0 00 4 40 0 00 4 50 0 00 4 15 0 00 4 30 0 00 4 40 0 00 4 40 0 00 4 40 0 00 4 50 3 00 3 40 0 23 0 27 0 28 0 27 0 29 0 304 0 0 94 0 304
Raisins: Sultanas. Loose Musc. Malaga Layers, London Con. Cluster Extra Dessert. Royal Bucking'm Valencia. "Selected. "Layers" Currants, Provincials Fillatras. "" Yostizzas. Frunes, Cal. do French Figs in bags. "" tenw layers. Rice, C. C. "" standard B. "Patna. \$100 lb. "Burmah" "Crystal Japan" "Crystal Japan" "Crystal Japan" "Carolina Java. Pot Barley, bag 28 lbe Pearl "per lb. Tapioca, Pearl. "Flake. "" Flake. "" Tapioca, Pearl. "" Flake. "" Ton., 2 lb. tims.	0 09 0 18 0 08 0 10 0 00 1 50 0 00 2 00 0 00 2 00 0 00 2 00 0 05 0 06 0 05 0 06 0 06 0 06 0 06 0 06 0 00 0 0 0 0 00 0 0 0 0 00 0 0 0 0 00 0
Tomatoes, Ss. per doz.	80 0 85

amounting to over five hundred dol- MONTREAL WHOL ESALE PRICES CURRENT.

At first Taus tried to show that he considered himself manager of the business after his first sale, and he testified that he was accustomed to pay himself by taking the amount of his salary out of the till, but on crossexamination he acknowledged that his alleged employer never knew what salary he took.

It was sought to show that the bankrupt had never kept books of account. and a man who purported to be Taus's own agent acknowledged on cross-examination that he had seen at the store what appeared to be books of account, but they disappeared and it was impossible for the creditors to discover them.

An interesting matter in connection with this case was the fact that one man, the third party to whom the store purported to nave been sold, in the course of its permutations of title, was brought upon the stand and gave evidence which showed that he was the individual in question, but he nevertheless denied his identity, and this line of investigation could not be followed up, as the creditors were without the necessary evidence.

After many monins of this preliminary examination, specifications in objection to the bankrupt's discharge were formulated and filed on behalf of certain creditors; then followed long sessions of examination of witnesses and taking of testimony to sustain these objections. It was ruled that the testimony taken under the preliminary inquiry was not admissable to sustain the specifications, and the same ground to a large extent had to be gone over for the second time.

In the specifications filed it was alleged that the bankrupt fraudulently THURSDAY, AUG 21, 1902.

	Name 0	farme	10	N Luckemare
	Hard			
	ck,L&F, Straits D Ingot			\$ c \$ c 0 094 0 70 0 00 0 88 0 00 0 00 0 00 0 88 0 00 0 00
	e. per Keg		ts	A PROPERTY OF
Extras—O 40d. 50d. Cut and F	ver and at 60d and 70 ence Nails Hot Cut, p	oove 30 od Nail	d,	2 45 0 00
18 and 194	46	er 100 ll		0 00 0 00
8 and 9d 6 and 7d		** *		. 0 15 0 00
4 and bd	4.	66	*****	0 30 0 00
3d 2d	11	66		0 65 0 00
Cut spil vance.		per		1 00 0 00
WILL DOT III	HIDS			. 1 00 0 0
Casing.	Box, Tol	bacoo	Box an	1 50 0 00
20 to 30d	per 100 lbs			0 55 0 00
s and 9d s and 7d				- 0 60 0 00 - 0 65 0 00
4 to 5d	- 66		• • • • • • • • • • • • • • • • • • • •	0 70 0 00 00 0 0 0 0 0 0 0 0 0 0 0 0 0
Finishing :	nails—			0 00 (1 011
Finishing Sinch and	longer pe	r 100 lb	s	0 60 0 00
9 and 214				0 65 0 00
1% and 1%	**	44		0 95 0 00
1	CONTRACTOR OF STREET	15		1 50 0 00
Slating nai	inch per 1	00 lbs.		0 95 0 00 1 20 0 00
Common b	arrel nails	-	****	1 50 0 00
1 is tach pe	r 100 lbs			1 00 0 00
N "			**** ****	1 00 0 00
Clinch nail	8-			1 50 0 00
3 inch and 1	inch	100 lbs		0 60 0 00
2% and 2% 2 and 2% 1% and 1%	inch	45	1	0 65 0 00 0 70 0 00
11/4	66		****	1 20 0 00
Nharp and fi	St proceed	2 marks	**** ****	1 50 0 00
8 inch and l	onger ner	100 The		1 35 0 00
2% and 2% : 2 and 2% : 1% and 1%	46	11		1 50 0 00 1 65 0 00
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1 Coil Chain-	No s	**	**** ****	3 00 0 00
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				. 99

The St. Helens Cable Co., Ltd., warrington, eng.

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

SOLE MAKERS AND PATENTEES OF

DIA'S CABLES

As supplied for Glasgow Trams to work at 6,500 volts. Victoria Embankment and Westminster Bridge, 48,000 yards Armoured Cable. Blackpool Tramway Extensions. Salford Lighting Extensions. Glasgow Lighting Extensions, Triple Armoured Concentrics. Wrexham Town Lighting. Heywood Town Lighting. Southampton Tramway Service. Brighton Tramway Service. Bury Lighting. Cape of Good Hope Government Telegraphs. War Office. L. & N. W. Railway. Great Northern Railway. L. & S. W. Railway. North British Railway. Liverpool Overhead Railway. Rainhill (3 miles, mostly 1 sq. inch.) Winwick.

"Impregnable" Paper Cables, Lead Covered up to $3\frac{1}{3}$ in. Vulcanised Bitumen Cables without Lead Covering. Vulcanised Rubber Cables. Flexibles, D.C.C., I.R. Wires. N. Rubber Tape. Pure Rubber Tape Jointing Tape. Rubber Goods for Electrical Purposes. Steel Ropes. Bare Copper. Patent Trolley Wire. "DIA'S VULCANIZED BITUMEN CABLES—No risk of electrolysis as in lead covered cables, do not decentralise.

ANNUAL CONTRACT FOR:

Exeter, Shøreditch, Sunderland, Hammersmith, Great Central Ry., Hampstead, Stepney & West Hartlepool.

NOTE—Buy British Cables, under the New Canadian Preferential Tariff, 331 in favour of English Goods

MONTREAL WHOLESALE PRICES CURRENT THURSDAY, AUG 21,1902.

Name of Article.	Who	lesale.
HardwareCen.	3 e	S C
Ooil Chain-No. 1/2	8 85	0 00
9-16		
%		
¥	8 76	0 00
% & 1 in		0 00
Galvanized Staples-		analis.
100 lb. box, 11/4 to 11/4	8 25	0 00
Bright, 11/2 to 11/4	2 90	0 00
Galvanized Iron:	Trouble .	
Queen's Head, } or equal } gauge 28	100	
or equal gauge 28	4 40	4 65
Comet de 28 gauge	4 10	43,
Toron Warre Character		
Iron Horse Shoes:	0 00	0 05
No. 2 and larger	0 00	8 35
No. 1 and smaller	0 08	3 60
Bar Iron, per 100 lbs.	1 90	1 95
Car lots	0 00	0 00
	0 00	4 25
Norway, base Am, Sh. St'l, 6ft. x2j ft., 18	0 00	3 20
66 66 67 20	0 00	\$ 20
" " " 22	0 00	8 30
11 11 11 24	0 00	8 30
11 26	0 00	8 40
	0 00	3 5
Boiler plates, fron, 1/4 in	0 00	2 10
66 66 61 3-16 in	0 00	2 10
HOUD TOH, DASS IDT 2 IN. BIN	The same	
Band Canadian, 1 to 6 in. 30c : over	0 00	2 90
Band Canadian. 1 to 8 in. 30c : over	A property	
hase of ordinary iros, smaller size	1	
Canada Plates:	Rest 1	
Full Polish	4 00	
Ord. 52 sheets	2 65	
" 60 do	2 70	
	2 75	
Black Iron pipe. 1 in	2 22	
lin	2 45	
¼ in	2 65	
% In	3 40	
1 in	4 80	
136 in	6 80	
1½ in 2in.	8 30	
per 100 ft. nett.	11 60	
per 100 ft. nett. Steel, cast p.lb., Blk Diam'd	0 08	hara
" Spring, 100 lbs	3 80	base
" Tire, "	2 30	0 00 base
" Sleigh shoe, 160 lbs.	2 20	base
Toe Calk	2 90	Dase
	2 2 2	base
Harrow Loots	2 50	CHOO
Tin Plates:		
IC Coke, 14 x 30 IC Charcoal, 14 x 20 IX Charcoal	4 25	
TV Charcost, 14 x 20	4 50	
	5 50	
***************************************	658	
	THE RESERVE	

concealed his financial condition in contemplation of bankruptcy and failed to keep the proper books of account. It was further alleged that he made false oath in his schedules, in stating that he was indebted to his sister-in-law in the sum of \$750, and that he had testified falsely in many other particulars in his examination before the referee in bankruptcy. These and many other specifications were sustained in the report of the referee, the Hon. Charles A. Tipling, of Long Island City, New York, before whom the hearing had taken place.

Not until April of this year were the motions heard before the United States District Court in Brooklyn on behalf of the bankrupt to set aside the referee's report, and on behalf of the creditors to approve the report of the referee recommending that the bankrupt's discharge be denied.

These motions were made before the Hon. Edward B. Thomas, United States District Judge, who filed his decision last month, and an order was finally entered refusing the discharge.

The Judge sustained some but not all of the specifications, and in his decision said:

"The evidence properly received fully sustains the criticism of the referee concerning the bankrupt as a witness, and aids the Court in determining the disposition of the bankrupt to evade his obligations in this proceeding."

The case was fought vigorously in behalf of the bankrupt and every possible advantage of the technicalities of MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, AUG 21 1962.

			-188	Mayor.
N	ame of A	rticle.	Whol	lesale.
Terne Plat Russ. Shee Lion & Cro 22 and 24 gr 26 guage Lead: Pig., Sheet, Shet, 100 lb Lead Pipe,	t Iron wntin'd sh nage case per 100 lb	lotss;	 \$ c. 750 0 10 0 no 3 25 0 00 7 00 10 10 10 10 10 10 10 10 10 10 10 10	\$ c. 0 00 0 00 7 75 7 75 8 35 0 044 6 50 0 00 174 p.c.
Zinc: Spelter, pe Sheet, Zinc	r 100 lbs		 0 00 5 75	5 25 6 00
S to 18 gua 18 to 20 do 22 to 24 do 26 do 28 do 28 do sarbed Wire net extra. Iron and 6 to 9	, No. 5. No. 6. 7 No. 9. No. 10. No. 11. No. 12. No. 13. No. 14. No. 15. No. 16. The per 100, 1. Steel	, 8	2 45 2 40 2 45 2 55 3 95 3 95 3 85 3 65 2 95 4 05 4 05 4 55 4 05 4 56 Mont	0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 0
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Sisal, base 7-16 7-16 7-16 7-16 7-16 7-16 7-16 7-16	and up.		0 00 0 12 0 13 0 134 0 131 0 14 0 15 0 16 0 16 0 16 0 11	

Telegraphic Address: - Musgrave, Bolton, England.

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MONTREAL WHOLESALE PRICES CURRENT. THURSDAY, AUG. 21, 1902.

Name of Article.	Whot	856.10.
Wire Mails. Base Price carload Less than " 2d extra	\$ c. 2 50 2 55 1 00	\$ c.
20 f	1 00 0 65 0 40	
6d and 7d " 8d and 9d "	0 15	
6d and 7d " 8d and 9d " 10d and 12d " 16d and 20d " 30d to 60d "	0 05 Base	
Building Paper.	570	
Dry Sheeting (roll)	0 85 0 45	0 00
Montreal Green Hides	0 00	0 00
56 37 4		0 00
No. 2 No. 3. Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins	0 00	0.00
Clips Lambskins each Calfskins, No. 1 No. 2		0 30 0 12 0 10
Horse hides	0 00 1 50	2 00
No. 1 B. A. Sole		0 28
No. 2 B. A. Sole	0 25 0 24 0 28 0 28	0 28 0 25 0 25 0 29 0 29 0 27
Harness Upper, heavy	0 26 0 26 0 34 0 35	0 32 0 36 0 37
Harness Upper, heavy. Upper, light Grained Upper Scotch Grain Kip Skins, French. Eaglish Canada Kip Hemlock Calf Light French Cale Splits, light and medium. "heavy	0 34	0 85 0 88 0 65
Kip Skins, French English	0 60 0 45 0 50	0 55
Hemlock Calf	0 50 0 50 0 35	0 70 0 60 1 10
Splits, light and medium.	0 32 0 17 0 18	8 28 8 20
heavy testing the mail Leather Board, Canada. Snameled Cow, per ft.	0 96	0 10 0 18
Toppia Glain	0 10	0 14 0 18 0 20
Glove Grain B. Calf Brush (Cow) Kid Buf Russetts, light "" heavy "No. f "Saddlers' doz Imt. French Calf English Oak lb Dongola, extra	0 11 0 13 0 35	e 13 e 16 e 40
heavy	0 25	0 30
Imt. French Calf	7 50 0 65 0 30	0 75
Dongola, extra		0 42 0 22 0 16

the Bankrupt law in procedure was continually taken by his counsel.

During its two years of litigation this case has attained considerable celebrity and has been widely discussed in the Eastern and Southern jurisdictions of the State.

THE BULGARIAN OTTO OF ROSE CROP.

This year's rose crop will be remembered as one presenting extreme changes and surprises. It has proved more forcibly than any previous crop the truth of the old saying that "nothing positive can be said about the yield of a rose crop until after the otto has been distilled and bottled." The severe cold snap in the early part of March, just when the sap in the branches had begun to run and swell the buds, and the heavy hoar-frosts at the beginning of May, when the rose bushes were throwing out their first yield of rose buds, caused something like a panic. However, favorable weather immediately after not only retrieved the damage caused, but almost made of a twice lost crop a record breaker. The saying that it is the weather and only the weather during the budding and harvesting season that makes and unmakes a crop is only too true. All forecasting and calculations before the harvest are mere guesswork. When the first yield of rose buds was killed by the frosts of early May even the most sanguine growers gave up the present crop as lost; but at the end of May, just before the distillation and after the abundant rainfalls of middle May, the rose bushes presented a totally different picture. They were laden with a new yield of rose buds, and in such rich abundance that then the most sceptical growers who had old stock

MONTREAL WHOLESALE PRICE CURRENT THURSDAY, AUG. 21, 1902.

Marin of Astron	Wholesale.
Name of Article.	TOPPORTO.
Olis	\$ c. \$ c. 085 0 40
S. R. Pale Seal	0 50 0 524 0 40 0 50
Castor Oil. Castor Oil bris. Lard Oil, Extra	2 00 2 25 0 09 0 10 0 00 0 09 0 0 75 0 25
" Norwegian Castor Oil Castor Oil Dris Lard Oil, Extra " boiled, nett " boiled, nett Olive, pure Extra, qt., per case. Turpentine, nett Petroleum:	0 65 0 75 0 76 0 77 0 79 0 80 1 05 1 15
Extra, qt., per case Turpentine, nett Pstroleum: Benzine	9 00 3 70 9 67 0 68 0 20 0 80
Class.	Service Services
7 nited inches, 00 to 25	0 00 4 70
Paints, &c.	0 00 4 95
Lead Dure 50 to 100 lb. kgs. do No. 1 do No. 2 de No. 3 de No. 4 White Lead dry Red Lead Venetian Red Eng'h Yel. Ochre, French Whiting, ordinary do Gilders do Paris, English Cement, cask Helgian do German de American do Fire Clay Rosin.	0 00 5 87, 0 00 5 80, 0 00 8 13, 9 0 04 4 75 0 00 4 4 75 0 00 1 50 8 50 8 50 8 50 8 50 8 50 8 5
Plantantia Dunkon Shoot	0 10 0 15
Franch Casks do bris American White, bris Coopers' Glus Frunawick Green French Imperial Green No.1 Furnit's Varu'n, pr.gl a do do Brown Japan Oyange Sheline, No. 1 do do Pure White de Putty Bulk 100 lb. bri Stapkneen to drum 1 lb pk. Kalsomine, 8 lb pkgs.	8 181 6 191
Canadian Washed	0 12 0 13 0 13 0 15 0 08 0 00 0 34 0 35 0 16 0 17 0 16 0 16 0 20

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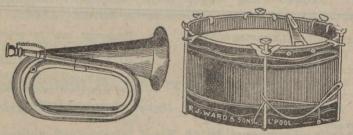
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BAR MOTTLED SOAP.

LIVERPOOL, ENG.

on hand had to admit that the new crop, though twice destroyed, would again prove one of the very richest crops; and it would have surely proven that but for the five to six actually tropical days, accompanied by scorching southern winds, which set in soon after the rainy days. Under the influence of this hot weather the already heavily wet ground threw out mists of hot vapors, which not only blighted all the youngest buds of the crop, but also scorched and sapped out the essence of the full-grown rose buds. This once again subjected the crop to another unprecedented surprise. During this period of one short but tropically hot week more than half of the rose flowers were distilled, and all had to use about 380 pounds of rose flowers to make 1 Turkish ounce of otto. Naturally enough, the effect of this hot season upset all previous calculations, and made what promised at the commencement of the harvest

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MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE:

1/2 lb. tins			\$1.	20
1 lb. tins			\$1.	25
1/2 lb. package			\$1.	30
1.16 lb. package .	PA		\$1.	30
v . buomag	Par	lb.		

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an extra rich crop only an average one. Or even a trifle under the average. The total yield of the crop is in no case over 75,000 Turkish ounces.

Of course in this estimation no account whatever is taken of the rectified geranium, or geraniol, imported from Germany, in 2-kilo. canisters via Constanople and Adrianople, nor of the crude Turkish geranium peddled, by the Turkish smugglers. It is asserted and talked about as a fact that three exporting houses, which together hardly export 30,000 oz. of otto, have this year purchased for the purpose of sophisticating their brands no less than 9,000 oz. of rectified geranium. The above estimation of the crop admits of no contradiction. It is based on facts and on the results of a thorough verification of the produce of each rose village. The new crop is not 10, 15, or 20 per cent. larger than last year's, as the official correspondent of the Commercial News (the organ of the Philippopolis Chamber of Commerce) reported, nor is it as large as last year, as many exporters like to believe; it is just about 12 per cent. less. There are, of course, many localities Which make a better showing this

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year, but there are a good many more districts the yield of which is as much of 25 per cent. below their yield of last year. The abundance of rose-flowers was beyond everybody's expectation, but on account of the six to seven tropical days during the reaping of the harvest the yield of otto proved the smallest on record. This is, indeed, the first time in the remembrance of old growers when farmers have had to use as many as 2380 lbs. rose-flowers to make 1 Turkish oz. of otto. That is quite phenomenal, but as a sequence

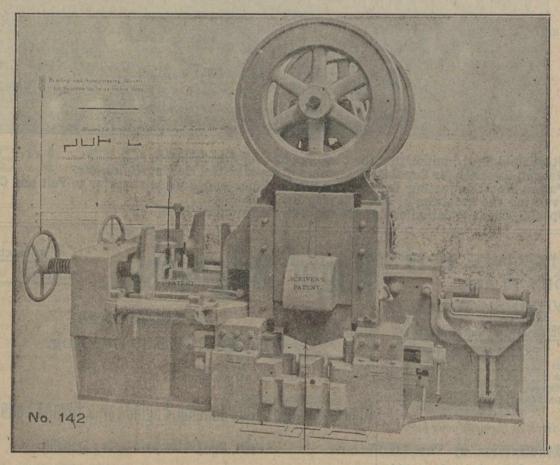
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Patent Angle-Bar Planing Machine. Patent Edge and Butt-Plate Edge Planing Machine. Scriven's Vertical Plate Bending Machine, with Bend Plates to end without flat.



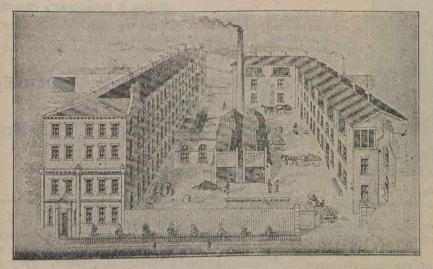
the quantity of the new otto is extremely rich.

Owing to this the new otto costs the growers nearly twice as much as during previous years, and it is no wonder that prices prevailing in Bulgaria seem excessively low to the growers. So far enly about thirty rose-villages in the districts of Kezanlik, Stara Zagora and Vova Zagora have sold their produce, at prices ranging from 17s 6d to 19s per T. oz. The rest may eventually follow suit, but for the present decline to part with their otto, holding out for at least 20s. The quality being very good, all hope that the demand and consumption will be larger this year. As in previous years, cheap grades and poor ottos will be sold even here as low as 14s to 15s per T. oz... just as many so-called exporters of "extra fine" and "virgin" otto sell their brands abroad 10 to 20 per cent. below the price they pay for their otto here. This year the chief adulterants will be German rectified geranium and geraniol, and consumers everywhere will do well to submit the otto they buy to the tests which Mr. E. J. Parry pointed out so forcibly in his article on "Otto of Rose," published in the Chemist and Druggist of March 8, 1902. If

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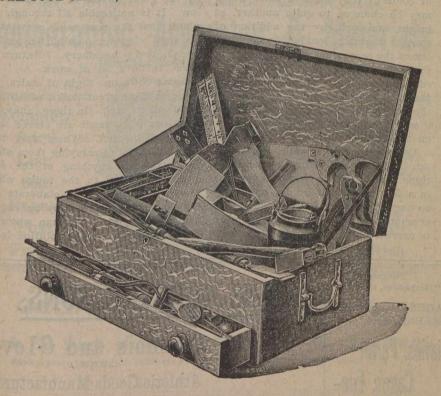
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CITY OAK WORKS.

And SHOREHAM ST.,

all conscientious consumers, opposed to the sophistication of essential oils would take the trouble to submit the otto they use to these tests there would be very little, if any, adulterated otto either in the producing or consuming markets. Notorious sophisticators and mixers always justify themselves by the same old and worn-out excuse that "they mix their oils because the consumers prefer the mixed stuff."

DRY COLOR MAKING.

In Cleveland and several other northern Ohio cities are the homes of several paint factories, says an exchange. A tramp over the domains of one of these factories is a thing calculated to make one open one's eyes, and realize how much there is for us to learn about the manufacturing world, which goes quietly on, grinding out things for our consumption, and about whose doings the majority of us know so very

It seems a simple enough thing to make paint. A little "dry color," a little oil, a little turpentine, some mixing, and a brush to put it on. That is all to a good many people. But the paints of to-day are not so simple as that in reality, though it seems simple enough to the men who have reduced the manufacture of them to an art. In the first place, all the ingredients of modern high grade paint

Taylor & Watkin

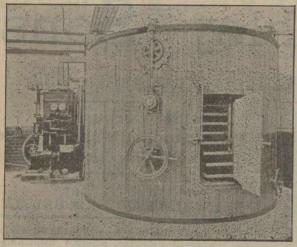
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have to be tested to see that they are absolutely pure.

Samples of every consignment of goods delivered to the paint factory must go to the practical laboratory and be tested. If anything is wrong, back they go. All things must be pure, for on their purity depends the value of the finished paint, which has been guaranteed as "first rate" long before the dry colors for it have even been ground. Of course, those dry colors are the principal thing. Black, blue, green, vermillion, chrome yellow, Tuscan red, Indian red-all these must be manufactured. The earth or natural colors are umber, sienna, yellow ochre and Van Dyck brown. The whites used are white lead and zinc white, generally mixed together. Of course, they, too, must be manufactured, and very important they are, for apart from the fact that greater quantities of white paint are used than of any other color, the many shadings of the other colors depend largely upon the amount of white mixed in. Tank after tank of paint will you pass, with one little tin gutter pouring into it a line of red or green

or blue, while from another comes a stream of white.

In one Cleveland factory the making of the manufactured dry colors is one of the most interesting things in the whole plant. There is a laboratory where experiments are made, tints decided upon, and the relative quantities of the ingredients ascertained. There you may see two pale, colorless soluble chemicals poured together, and flush into a perfect wealth of color as they meet—a color which may be changed to quite another, as bright and rich, by the addition of another harmless looking fluid. Then comes the separation of the color from the water with which it has been mixed. More rapidly than one would suppose, the particles of color settle to the bottom of the glass. In five minutes one can find nothing but water on top of the mixture.

And then, after a while, the water can be poured off altogether, and the color will be left, a wet mass, which in a few hours will oe dry and hard, so one can powder it by a touch. On a mammoth scale the same operation is carried on in the great tanks out-

side the laboratory, where dry color by the ton must be turned out every day. The raw material for the dry colors is mostly in crystals. They are stored in a big room with holes in the floor. The holes are flush with the floor, and are over great tanks, in which the solutions are made. As the crystals are needed, trap doors, that open in the middle like great jaws, slide apart, and the crystals drop down, to be shaken around and around by the giant mixers in the tanks below. It is noticeable all through the plant, that the powers of gravitation are used wherever possible, instead of complicated machinery. Nature is made to do a lot of work.

Going down one flight of stairs, you come to these great tanks, which hold 6,000 gallons each. In these tanks, the solutions when made are stored until they are needed. When that time comes, instead of carrying them about in barrels or anything of the sort, they are drawn to the tanks where they are needed by an elaborate system of piping, worked by an engine, which registers for the man who runs it, the tank where the solution is re-

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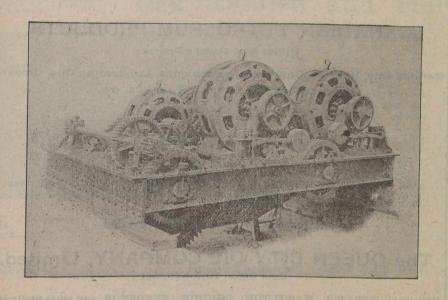
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quired, and pumps it there, so saving endless bother.

After the colors have been mixed comes the drying process, which, in the laboratory, came so simply. Here things must be hastened. As soon as the color has separated slightly from the water, it is put through the filter presses, where it is strained through many sheets of cloth being fed from above. The colors must be thoroughly crushed before they can be mixed with the oil. From the great mills they are sent up by fans through an archlike arrangement, which is the final test for fineness, so to speak. For the colors which are ground finely enough drift over the arch, those still too course, fall back at the curve, return to the mill and are ground again.

ALCOHOL FROM BLACK STRAP.

The old Lick Mills located near Agnews in Santa Clara county, Califor-

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Special Miners Drill Steel

Ground and Polished Steel for Shafting.

SPECIAL NOTE.—This Special Steel is manufactured for the Canadian Market, under the new preferential tariff, 33% per cent. in favour of the English makers. nia, have been converted into an alcohol factory. Alcohol is to be made there from the refuse of beet sugar factories, known as "black strap," which heretofore has been thrown away. It is expected that the product of the new factory will be worth at least \$100,000 a month.

The first work at the new distillery is the emptying of the black strap out of the cars into the storage tanks. Black strap is an ugly, dirty looking, sticky fluid of about the consistency of glue. The tanks are directly underneath a platform on which the cars are run and the work of emptying is quickly done. Pipes run from the storage tanks into the building, and the black strap is pumped into the measuring room, where the government officials look after every ounce.

Then it goes on to the mash tubs, where it is thoroughly mixed with certain preparations of the clear artesian water. This is to reduce its consistency so that it will go through the filter press, which is located in a room up above. The filter press is a very complicated piece of machinery, so constructed that it holds all vegetable fibre, dirt, etc, and permits a beautiful, clear liquid to flow into the fermenting room.

The next step in the process is the introduction of the yeast plant that causes the fermentation. This is in reality the same as mixing yeast with pancake batter and has to be done very carefully or the tiny plants will not have a chance to grow all through the mixture. As they grow they create microscopic particles of alcohol that is almost a gas. After forty-eight hours at a certain temperature the black strap is a bubbling mass and the alcohol is just about ready to make another change. But this is not permitted. Instead it is pumped to the feed-tanks on top of the building and from there it passes at an even pressure to the stills.

On being heated the alcohol particles in the mass of black strap, being the most volatile, naturally escape first in the steam. The heat at once kills all of the yeast plants and stops further fermentation. The volative alcoholic vapor as soon as it escapes from the black strap passes into a cooling coil, where it is condensed and passes out as a very crude alcohol. The first few drops to come from the still are quite pure, but the more that comes the cruder it gets because the

OILS.

which keretofore has been thrown away. It is expected that the product of the new factory will be worth The IMPERIAL OIL COMPANY, Ld.

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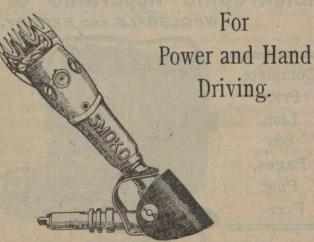
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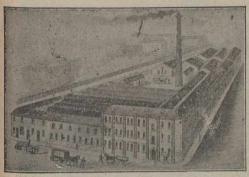
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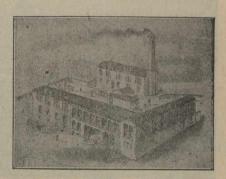
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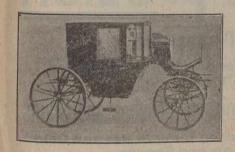


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more water gets into it. Then it is distilled over and over again until it is as pure as it can be made by this process, about 94 per cent. To make it really pure, what is called "absolute" alcohol, certain chemicals are used to absorb the small quantity of water remaining. The product of the new factory will register about 96 per cent., which is an unusually high grade.

Nearly all the alcohol that will be made will be used in San Francisco. Of course, this alcohol is not used for drinking, but in the manufacture of chemicals, for heating and in the arts. A large quantity of it will be used for the manufacture of smokeless powder. The demand for alcohol is on the increase. At present it is the ideal portable fuel, but the revenue tax on it makes it too expensive for the general use.

AS THEY REPORT US.

Going away from home to learn news from home is not an unusual event when its origin is brought under notice. A man is generally asked his opinion of his home interests for bullic benefit when he is away from home. The following may interest Canadians:

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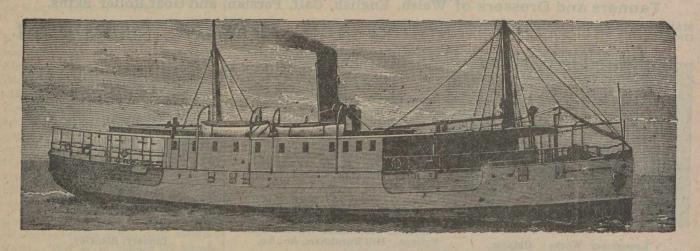
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STEAM LAUNCHES UNDER CONSTRUCTION FOR SALE. STEEL STEAM BARGES. TWIN & SINGLE SCREW STEAM TUG BOATS. Telegraphic Address: Sternwheel; Lytham.

"Sir William C. Van Horne, president of the Laurentide Pulp Company, of Grand Mere, Province of Quebec, Canada, was registered at the Manhattan Hotel, in New York last week. Seen at the hotel by a representative of The Paper Trade Journal, on being asked if there was any truth in the rumor that the International Paper Company had tried to purchase the plant of his company, he said: 'It is not for sale. In fact I do not believe that money could buy it. This is perhaps putting the matter strongly; still it serves to express our feelings in regard to our plant. It is as it were the child of our first experience in the paper and pulp industry, and as a natural consequence we have a sentimental affection for the property. Principally for that reason we would not care to part with the mill. We have had our hard times with it—been through rough experiences-which course, had to pay for. But all that is now over I hope. We have a good

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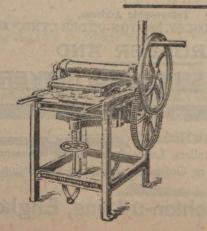
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ENGINEERS.

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New Sun Iron Works, 1801 BURDETT ROAD, E., LONDON, Eng. And Watermoor Foundry, CIRENCESTER GLOS., Eng.

(Cuts will be inserted as soon as received.)

property, at least we are well satisfied with it, and such being the case we do not care to let it go out of our hands.'

Speaking in regard to the paper industry in Canada Sir William said: 'It is truly remarkable how extraordinary is the strength of the demand for news paper at a time when there is nothing of special importance going on in the world to create the extra demand. We are all very full of business in Canada, and I learn that the mills in the States can hardly keep up with the demand. The extent of the demand is very surprising.'

On the important question of the export duty on pulp wood coming from Canada Sir William said in substance that if he had his way he would practically prohibit the exportation of pulp wood, on the ground that the paper and pulp manufacturers of Canada should preserve for themselves the source of their own raw material, and not let it be despoiled by outsiders.

In regard to the many big enter-

DECUAS AND DUNDE-IMBURANUM CUMPANIME CANADIAN.

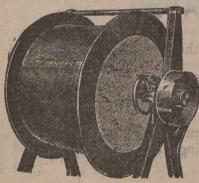
NAME OF COMPANY,	No. Shares.	Dividend per year.	Share par value.	Amount paid par Share.	Canada quotations per ct.
Sritish American Fire and Marine Janada Life Confederation Life Western Assurance Juarante Co. of North America	15,000 2,509 10,000 25,000 18.372	8%-6mos. 4-6mos. 7% 6mos. 5-6mos.	100	\$50 400 10 20 50	98 160 95

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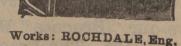
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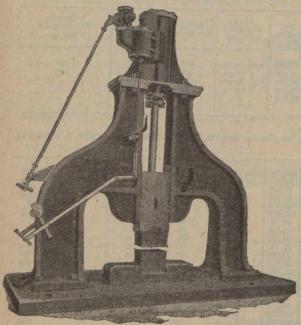
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prises that are projected in the industry in Canada Sir William said that he did not think many of them would amount to much, as the promoters of them would find that it costs money to put up paper and pulp mills in Canada, one of the chief items of expense being the getting of the water powers under control. This, Sir Willam said, costs money in Canada. In conclusion he again stated that the owners of the Laurentide would not sell that property, largely for the season that they could probably not find another investment in which their capital would pay as well."

CATTLE FOOD FROM SUGAR CANE IN THE WEST INDIES.

Experiments have been made by Mr. George Hughes, a director of one of the largest sugar estates in the British West Indies, which will result in the formation of a profitable industry in the manufacture of new cattle food, to which the name "molascuit" has been applies, writes Consul George Sawter from Antigua. It is a composition of molasses and cush-cush of bagasse, the finest part of the fibre sugar cane. Fifty per cent. of cush-

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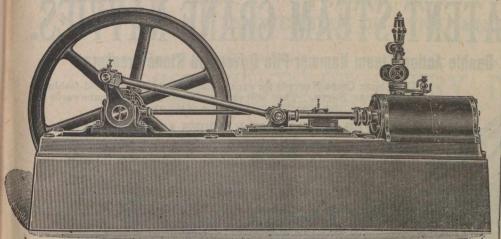
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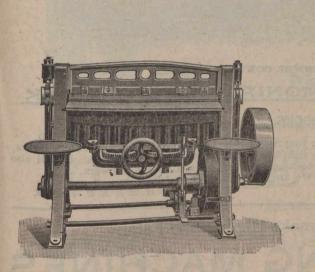
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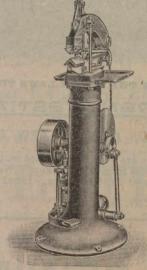
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cush is digestible and nutritious. The proportions of the composition are 80 to 85 per cent. of molasses and 15 to 20 per cent. of cush-cush. This composition is air dried and may be made by utilizing the gases from the factory furnace. When ready for the market, it presents the appearance of very finely ground oil cake. There is another preparation in use known as "molassine meal," made from beetsugar molasses and a vegetable matter, which sells at about \$22 per ton and has a very good demand. Molascuit can be sold at about 20 per cent. less, and can be shipped in bags. As a byproduct of sugar it might be of considerable value to planters, who would thus have two ways of disposing of molasses-in making rum and molas-

The matter has been prought before the board of agriculture, with a view of getting the preparation officially recognized, so that uniformity may be obtained. I have inquired of sugar planters if they could afford to use bagasse for this purpose, in preference to utilizing it for fuel, and was told that only a very small portionand that the finest part of the fibreof bagasse was required in the preparation, and that it would not interfere to any extent with the use of bagasse as fuel. They also acknowledged its value as a food for cattle and as a new industry for the colonies.

NITRATE DEPOSITS IN CALIFORNIA.

Dr. Gilbert E. Bailey's account of the saline deposits of California in a recent State Mining Bureau Bulletin throws new light on the mineral resources of the deserts. The known area of the nitre beds in these wastes aggregates 235,000 acres. The minimum thickness of the surface deposits is put at six inches.

Rejecting 5,000 acres as unworkable the remainder of this saline vaneering of the mineralzed district is estimated to contain over 22,000,000 tons of a commercial product. But there are strata in the formation ranging in thickness from three to ten feet, in which the nitre in places is practically pure. These strata contain, taken as a whole, from 15 to upward of 40 per cent. of the precious mineral. Figures fail to express the aggregate contents of these veins. Dr. Bailey shows the wonderful similarity between these nitre deposits and the Chilean fields which are now practically supplying the world and from which the little republic is drawing enormous revenue.

For the last ten years they have been yielding an average of 1,000,000 tons a year, valued at \$25,000,000 in round numbers. But as the nitre in the California desert is more extensive and the volume of the mineral infinitely greater than in Chile we may form some idea of the immense wea'th which will be finally drawn from these wastes when their mineral deposits shall be intelligently opened.

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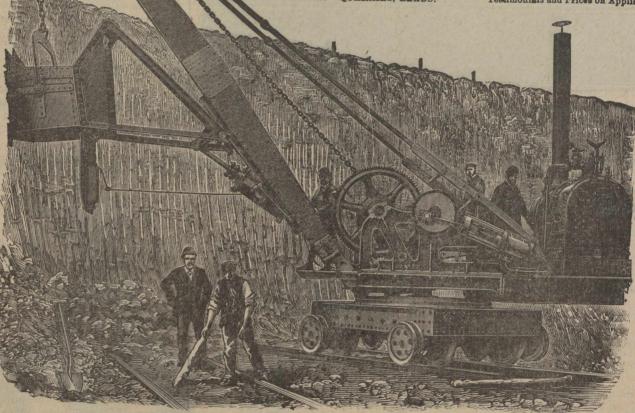
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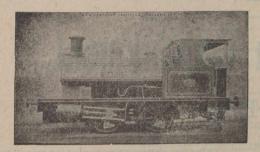
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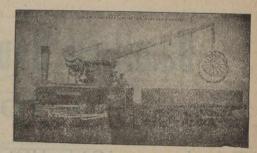


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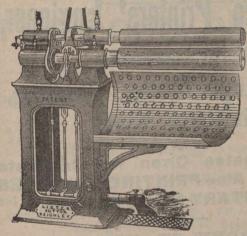
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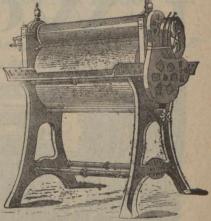


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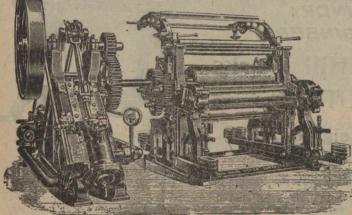
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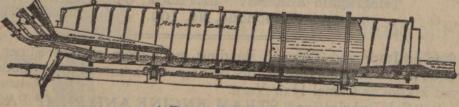
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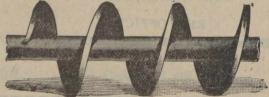
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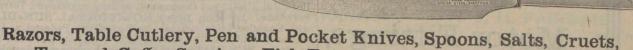
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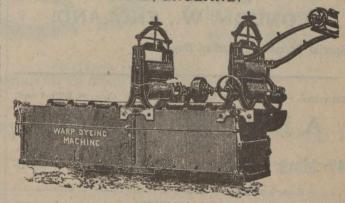
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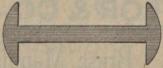
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	SECHDITIFE	1 Le	ndow
	SECURITIES.	Ju	ly 24
	ritish Columbia, 1877 6 p.c.	106	110
c	1887, 4½ per cent 1891-9, 3 p.c snada, 4 per cent. loan, 1860	92 104	94 106
	3 per cent. loan, 1888-99	102	104
W	Debs. 1884, 3% per cent 2% p.c. loan, 1897 anitoba. 1885-6, 5 p.c	101 99 107	103 92 109
81	Railway and other Stocks.	Jul	ly 24
100	Quebec Provincs, 5 p. c., 1874 1876, 5 p. c 1880, 4½ p. c 1883, 5 p. c Atlantic & Nth. Western 5 p. c. Gus	100 100 163 106	105 105 105 108
10		119 13½ 138	121 14 141
	Canadian Pacific \$100	13934	1401/4
	Grand Trunk, Georgian Bay, &c	100	102
100 100 100 100 100 100	Grand Trunk of Canada Ord, stock. 2nd equip, mtg. bds. 6 p.c. lat pref. stock	18% 125 107 91¼ 89% 136 103	135% 128 107½ 9 ¼ 395% 139 110
100 100 100 100	Great Western shares, 5 p.c Hamilton & N.W., 6 p.c W of Canada Sto. 1st Mort. 5 p.c	135	138
100	Montreal & Champlain 5 p. c. 1st mtg. bds. N. of Canada, 1st mtg., 5 p.c Quebec Central, 5 p.c. 1st 1nc. Bds T. G. & B. 4 p.c. bonds, 1st mort Well., 4 rey & Bruce, 7 p. c. bds 1st Mort	106	102 103 109
100	St. Law. & Ott. 4 p.c. Bds	109 106	111
100 100 100	MUNICIPAL LOAMS. City of London (Ont) 1st pref 5 p.c. City of Montreal stg. 5 p.c 1874 City of Ottawa, 4 p.c., stg redeem 1873 redeem 1875	101 102 100 101	108 104 108 104
100	redeem 1878	110 99 103	107 112 101 109 111 108
100	City of Winnipeg deb., 1884, 5 p.c Deb. scrip. 1883, 6 p.c		107
	MISCELLANEOUS COMPANIES.		
100 100 100	Canada Company	38 21 27¼	42 23 27¾
1	Bank of British North America	67 514 15	69 18 16
		1	

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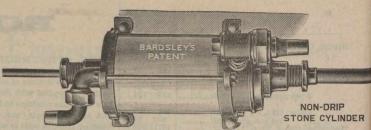
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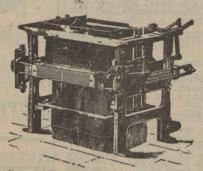
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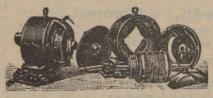
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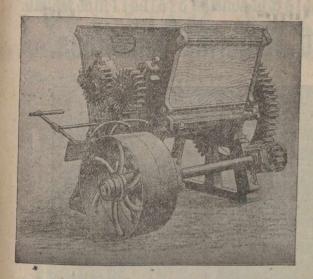
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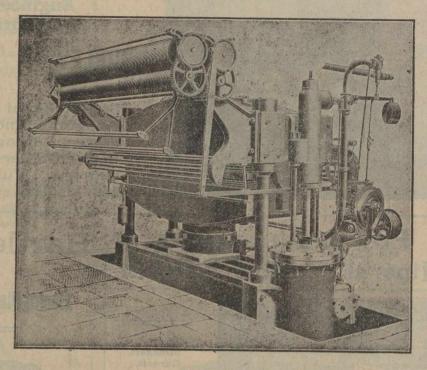
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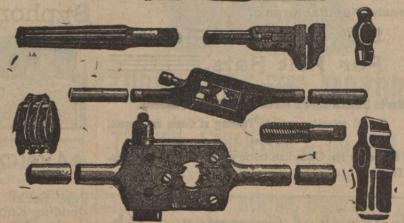
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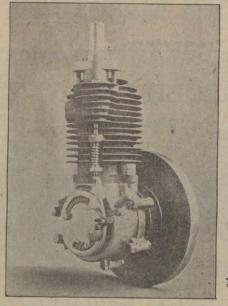
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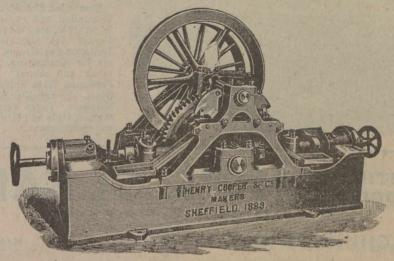
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NOTE.—The "Eagle" Perfection Brand is the motto for the Highclass Standard of Selection and Quality in these Goods



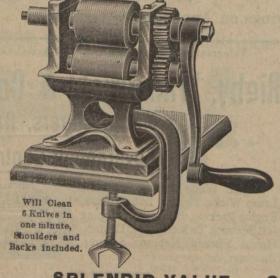
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Reserve on Policies (American Table, 4 p.c).
U.S. Bonds and other Securities
Surplus.
Receipts from all sources.
Payments to Policyholders.
Risks and annuities in force amounting to

Note.—The above statement shows a large increase over the business of 1900 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

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(FOUNDED 1825.)

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Assets exceed.

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LIVERPOOL & LONDON & GLOBE

INSURANCE :-: COMPANY.

Available Assets, - - \$61,187,215 Funds Invested in Canada, - \$3,300,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:

A. F. GAULT, Chairman, WENTWORTH J. BUCHANAN, Deputy Chairman. Saml. Finley,
Hon. Sir Alexandre Lacoste, K.C. M.G.
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Out.

Total Assets, Jan. 1,'94, \$349,734.71.

GEORGE RANDALL, Esq., President; John Shuh, Esq., Vice President; Frank Haight, Esq. Manager; John Killer, Esq., Inspector.

GONFEDERATION LIFE ASSOCIATION

Policies Issued on all Approved Plans.

Cash Values,

Extended Insurance,

Paid up Policies,

GUARANTEED.

W. C. MACDONALD. Actuary.

J. K. MACDONALD.

Managing Director.

Head Office, - TORONTO.

Montreal Office:

174 ST. JAMES ST.,

Royal=Victoria

LIFE INSURANCE COMPANY.

CAPITAL, - - \$1,000,000.

Head Office, Place d'Armes, Montreal.

BOARD OF DIRECTORS. PRESIDENT: JAMES CRATHERN, Esq.

VICE-PRESIDENTS:

ANDREW F. GAULT, Esq., and HON. L. J. FORGET.

HON. JAMES O'BRIEN. JONATHAN HODGSON, Esq. SAMUEL FINLEY. Esq. REV. R. H. WARDEN, D.D.

HON. ROBT. MACKAY.
DAVID MORRICE, Fsq.
H. N. BATE, Esq.
GASPARD LeMOINE, Esq.

MEDICAL DIRECTOR :

T. G. RODDICK, Esq., M.D., M.P., F.R.C.S.

GENERAL MANAGER: DAVID BURKE, Esq., A.I.A., F.S.S.

The new business for the first six months of 1902 shows a large increase over the same period of last year.

Securities deposited with the Dominion Government exceed all liabilities to policyholders.

Agents desiring to represent this Progressive Company with up-to-date plans of Insurance, are invited to correspond with the HEAD OFFICE, MONTREAL.

ASSURANCE COMPANY.

Incorporated 1851.

Annual Income,

Assets, over

\$3,260,000.00 3,380,000.0

Head Office. Toronto. Ont.

Hon. GEO. Cox, Pres. J. J. KENNY Vice-Pres. & Man.-Dir C. C. FOSTER, Secretary.

Montreal Branch, - - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

ASSURANCE CO., LIMITED, (With which is united the IMPERIAL FIRE OFFICE,

established in 1803:) Capital, \$25,000,000.

Head Office for Canada, - IMPERIAL BUILDING, MONTREAL.

P. M. WICKHAM,

Manager.

G. R. KEARLEY,

Asst. Manager.

NATIONAL ASSURANCE COMPANY

IRELAND.

ESTABLISHED 1822.

Capital Fully Subscribed,

85.000.000

Canadian Branch:

Trafalgar Chambers, -

22 St. John Street, Montreall.

H. M. LAMBERT.

MANAGER.

Press Paper Manufacturers.

Pool Paper Inils, POOL, nr. LEEDS, ENGLAND.

DISTINCTIVE QUALITIES

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

COMMERCIAL

ASSURANCE CO., Ltd., Of London, England.

LIFE MARINE

Agencies in all the principle Cities and Towns of the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL JAMES McCRECOR, Manager.