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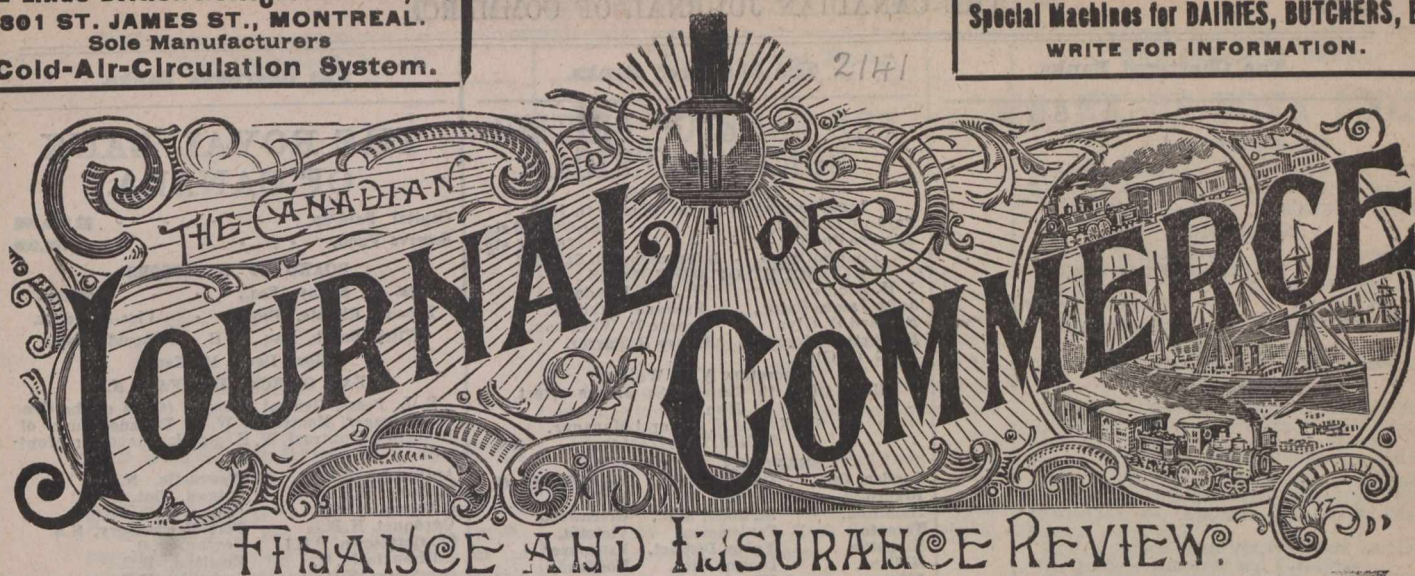
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2141

THE CANADIAN

JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW



Vol. 54. No. 18.
 NEW SERIES.

MONTREAL, FRIDAY, MAY 2, 1902.

M. S. FOLEY,
 EDITOR AND PROPRIETOR

McINTYRE SON & Co.,

MONTREAL.

IMPORTERS of DRY GOODS.

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

13 VICTORIA SQUARE.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,
 MONTREAL.

Manufacturers and Importers of

White Lead, Colors,
Glass, Varnishes,
Glues, &c.

Oils, Chemicals, Dyestuffs,
Tanning Materials, &c.

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BERLIN ANILINE CO.,
 Berlin, Germany.

Manufacturers of Aniline, Colors and
 other Coal Tar Products.

JAMES CORISTINE & CO.,

Limited.

Manufacturers and
 Importers of

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 AND **FURS**

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

PROVISION TRADE,

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

Address, in first instance,
 "PRODUCE," care

LEE & NIGHTINGALE,
 LIVERPOOL, Eng.

X The following Brands
 Manufactured by . . . X

THE American Tobacco Co.
 OF CANADA, Limited,

Are sold by all the Leading Wholesale
 . . . Houses . . .

OUT TOBACCOOS.

Old Chum,
 Seal of North Carolina,
 Old Gold.

CIGARETTES
 Richmond Straight Cut,
 Sweet Caporal,
 Athlete, Derby.

MARK FISHER SONS AND COMPANY,

Merchant Tailors and
 . . . Woollen Buyers

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

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

STAPLE WOOLLENS

than we are doing at present.

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

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

ROOFING AND ASPHALTING

OF EVERY DESCRIPTION.

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

CANADIAN AGENTS:

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

GEO. W. REED & CO.,
 MONTREAL.

Destructors and Boiler Furnaces.

HORSFALL DESTROYER CO.,
 Ltd.,

LEEDS, England.

London Office:

19 Old Queen St., Westminster, S.W., Eng.

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

BLACK DIAMOND FILE WORKS.

Est. 1863.

Inc. 1895.



HIGHEST AWARDS at TWELVE
 International Expositions.

SPECIAL PRIZE,
 GOLD MEDAL;
 AT ATLANTA, 1895.

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

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.
Incorporated by Royal Charter in 1840.
Paid-up Capital, - - - - - \$1,000,000 stg.
Reserve Fund, - - - - - 364,266 stg.

London Office, - 5 Gracechurch St., E.C.
COURT OF DIRECTORS:
J. H. Brodie, H. J. B. Kendall,
John James Cater, Frederic Lubbock,
Richard H. Glyn, George D. Whatman,
Ed. Arthur Hoare, Henry R. Farrer,
M. G. C. Glyn.

Secretary A. G. Wallis.
Head Office in Canada, St. James street,
Montreal.

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

BRANCHES IN CANADA:

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

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES.
Agents in the United States.

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

San Francisco (127 Sansome Street)—H. M. J. McMichael and J. E. Ambrose, Agents.
London Bankers—The Bank of England and Messrs. Glyn & Co.

Foreign Agents—Liverpool—Bank of Liverpool. Scotland—National Bank of Scotland, Limited, and branches. Ireland—Provincial Bank of Ireland, Limited, and branches; National Bank, Limited, and branches. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia. India, China and Japan—Mercantile Bank of India, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krauss et Cie. Lyons—Credit Lyonnais. Issue Circular Notes for Travellers, available in all parts of the world.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

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

BOARD OF DIRECTORS:

Wm. Molson Macpherson, - President.
S. H. Ewing, - - - - - Vice-President.
W. M. Ramsay, Samuel Finley, J. P. Cleghorn,
H. Markland Molson, Lt.-Col. F. C. Henshaw.

JAMES ELLIOT, General Manager.
A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector.
H. Lockwood, W. W. L. Chipmas, Asst. Inspectors.

BRANCHES:

Alvinston, Ont. Meaford, Ont. Sorel, P.Q.
Aylmer, " Montreal, P.Q. St. Thomas, Ont.
Montreal, St. Catherine St. Branch.
Montreal, "Market and Harbour"
Branch, Jacques Cartier Sq.
Brockville, " Morrisburg, Ont. Toronto, Ont.
Calgary, Alberta, Norwich, " Toronto Jc. "
Chesterville, Ont. Ottawa, " Trenton, " "
Clinton, " Owen Sound, " Vancouver, B. C.
Exeter, " Port Arthur, " Victoria, B. C.
Fraserville, Que. Quebec, P.Q., Victoriaville, Q.
Hamilton, Ont. Revelstoke, Waterloo, Ont.
Hensall, " Station, B.C. Winnipeg, Man.
Kingsville, " Ridgetown, Ont. Woodstock, Ont.
Knowlton, Que. Simcoe, " "
London, Ont. Smith's Falls, Ont.

AGENTS IN EUROPE:

London—Parr's Bank, Ltd.; Messrs. Chaplin; Milne, Grenfell & Co., Ltd.
Liverpool—The Bank of Liverpool, Limited.
Ireland—Munster and Leinster Bank, Ltd.
France—Societe Generale, Credit Lyonnais.
Germany—Deutsche Bank.
Belgium, Antwerp—La Banque d'Anvers.
China and Japan — Hong Kong and Shanghai Banking Corporation.

IN UNITED STATES:

New York—Mechanics' National Bank; National City Bank; Hanover National Bank; The Morton Trust Co. Boston—State National Bank; Peabody & Co. Philadelphia—Philadelphia National Bank; Fourth Street National Bank. Portland, Me.—Casco National Bank. Chicago—First National Bank. Cleveland — Commercial National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin National Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco—Canadian Bank of Commerce. Portland, Oregon—Canadian Bank of Commerce. Seattle, Wash.—Boston National Bank.

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

The Chartered Banks.

THE ROYAL BANK OF CANADA.

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

BOARD OF DIRECTORS:

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

HEAD OFFICE: HALIFAX, N.S.

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

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

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

CORRESPONDENTS:

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

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

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

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

AGENTS:

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, - - - - - \$1,000,000
Capital Subscribed, - - - - - 500,000
Capital Paid-up, - - - - - 415,000
Reserve, - - - - - 150,000

BOARD OF DIRECTORS:

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

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

THE ONTARIO BANK.

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

Monday, the second day of June next.

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

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

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

By order of the Board,
C. McGILL,
General Manager,
Toronto, April 17th, 1902.

BANK OF MONTREAL.

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

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

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

The chair to be taken at One o'clock.

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 11th April, 1902.

The Bank of Toronto.

DIVIDEND No. 92.

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

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

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

By order of the Board,

D. COULSON,
General Manager.

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

The Chartered Banks.

The Canadian Bank of Commerce
DIVIDEND No. 70.

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

Monday, the 2nd day of June next.

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

B. E. WALKER,
General Manager.

Toronto, April 22nd, 1902.

The Traders' Bank of Canada.

DIVIDEND No. 33.

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

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

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

By order of the Board,

H. S. STRATHY,
General Manager.

Toronto, 15th April, 1902.

BANK OF HOCHELAGA.

NOTICE OF DIVIDEND.

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

Monday, the 2nd day of June next.

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

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

By order of the Board,

M. J. A. PRENDERGAST,
General Manager.

The Chartered Banks.

Bank of Hamilton.

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

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

The Annual General Meeting of Shareholders will be held at the Bank's Head Office, Hamilton, on Monday 18th June, at noon.

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

Hamilton, 23rd April, 1902.

The Dominion Bank.

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

Thursday, the first day of May next.

The transfer books will be closed from the 19th to the 30th April next, both days inclusive.

The Annual General Meeting of the Shareholders for the election of directors for the ensuing year will be held at the banking house in this city on Wednesday, the 28th day of May next, at the hour of 12 o'clock noon.

By order of the Board,
T. G. BROUGH, Gen. Manager.
Toronto, March 25th, 1902.

Eastern Townships Bank.

(Established 1859.)

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

BOARD OF DIRECTORS:

R. W. HENKKE, President.
Hon. M. H. COCHRANE, Vice-President.

Israel Wood, J. N. Galer, N. W. Thomas,
G. Stevens, C. H. Kathan, H. B. Brown, K.C.,
J. S. Mitchell.

HEAD OFFICE, SHERBROOKE, Que.
Wm. FARWELL, General Manager.

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

Agents in Canada, Bank of Montreal and Branches.
Agents in London, Eng., National Bank of Scotland.

Agents in Boston, National Exchange Bank.
Agents in New York, National Park Bank.
Collections made at all accessible points and remitted.

The Bank of Ottawa.

DIVIDEND No. 52.

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

Monday, the 2nd day of June, 1902.

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

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

Ottawa, 21st April, 1902.

The Chartered Banks.

BANK OF NOVA SCOTIA.

INCORPORATED 1832.

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

Head Office, - HALIFAX, N.S.

DIRECTORS.

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

General Office, - TORONTO, Ont.

H. C. McLEOD, Gen. Manager.

D. WATERS, Chief Insp'r. Geo. SANDERSON, Insp'r.
BRANCHES.

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

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

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

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

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

THE QUEBEC BANK.

HEAD OFFICE, - - - QUEBEC

Founded 1818. Incorporated 1822.

CAPITAL AUTHORISED - \$3,000,000

" PAID-UP - 2,500,000

REST - 700,000

DIRECTORS:

JOHN BRAKEY, - - - President.
JOHN T. ROSS, - - - Vice-President.
Gaspard Lemoine, W. A. Marsh, Vesey Boswell,
F. Billingsley, Edson Fitch,
THOMAS McDOUGALL, - - - Gen. Manager.

Branches.

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

Agents.

Pembroke Ont. Bank of Scotland,
London, Eng., National Bk. of the Republic.
Boston, Agts. Bk. of Brit. North Amer.
New York, U.S.A. Hanover National Bank.
do

HALIFAX BANKING CO

Incorporated 1872.

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

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

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

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

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

UNION BANK OF CANADA.

DIVIDEND No. 71.

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

Monday, the Second day of June next.

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

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

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

Quebec, April 22nd, 1902.

The Chartered Banks.

Imperial Bank of Canada.

DIVIDEND No. 54.

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

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

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

By order of the Board,

D. R. WILKIE,
General Manager.

Toronto, 22nd April, 1902.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Paid-Up,	\$1,200,000.00
Res.,	275,000.00
Undivided Profits,	54,738.91

DIRECTORS:

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

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

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

Branches:

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

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

Prompt attention given to collections.
Correspondence respectfully solicited.

The Standard Bank of Canada.

DIVIDEND No. 53.

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

Monday, the 2nd, Day of June next.

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

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

By order of the Board,

GEORGE P. REID,
General Manager.

Toronto, 22nd April, 1902.

THE JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW

DEVOTED TO

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

ISSUED EVERY FRIDAY MORNING
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Editorial and Business Offices:

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

MONTREAL.

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

We do not undertake to return unused manuscripts.

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

Ocean Steamships.

DOMINION LINE
Steamships.

LIVERPOOL SERVICE.

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

*These steamers do not carry passengers.

Rates of Passage.

Saloon—\$65.00 and upwards according to steamer and service.

Second Saloon—\$37.50 and upwards according to steamer and service.

Third Class—\$26.00 to Liverpool, London, Londonderry, Belfast, Glasgow, Queenstown.

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

NEW SERVICE.

BOSTON TO THE MEDITERRANEAN.

Vancouver, Apl. 30. Camboman, May 21.

Midship saloons, electric light, spacious promenade decks

For further information apply to any agent of the company, or to

DAVID TORRANCE & CO.,

General Agents, Montreal.

17 St. Sacrament Street.

Loan Societies.

THE
Central Canada LOAN AND SAVINGS COMPANY
Corner King and Victoria Streets, Toronto
HON. GEO. A. COX, President.

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Write us for particulars of
Government, Railroad
and Municipal
Bond Investments.

Oceanic Steamships.

ALLAN LINE

MONTREAL TO LIVERPOOL
VIA
QUEBEC AND MOVILLE.

ROYAL MAIL SERVICE.

NEW STEAMERS.

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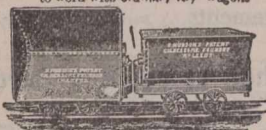
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59—R. H.'s Patent 6-Ton Steel Double Side Tip Wagon, to work with ordinary 10 1/2 Wagons



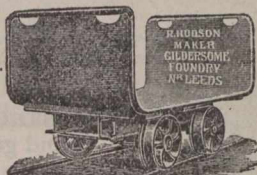
62—R. H.'s Patent Steel Goods Wagon, with Side Doors



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



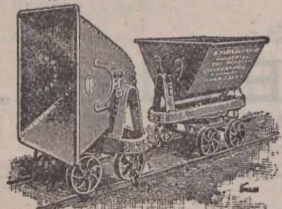
30—R. H.'s Patent End Tip Wagon. Made to any gauge and any capacity.



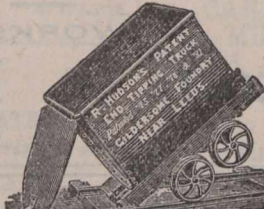
76—Hand Trolley, made to carry any weight or to suit any rail gauge.



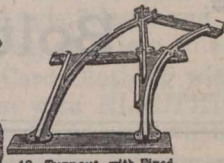
43—R. H.'s Patent Railway for 3/4, 1, 1 1/2, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100. Will last ten times as long as the ordinary kind. Guaranteed thoroughly satisfactory



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



1—R. H.'s Patent Steel End Tip Wagon



40—Turnout, with Fixed Point



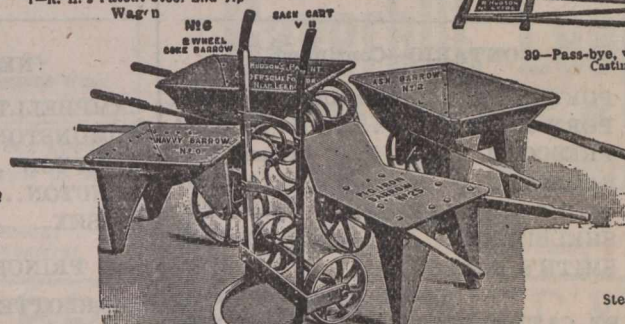
70—R. H.'s Patent Steel Mining Wagon



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



27—Hopper Wagon, with Slide Door



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



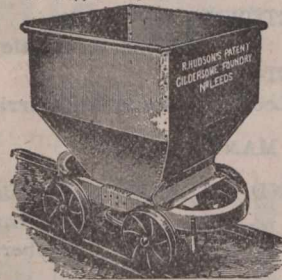
10—Left-hand Steel Points & Crossing



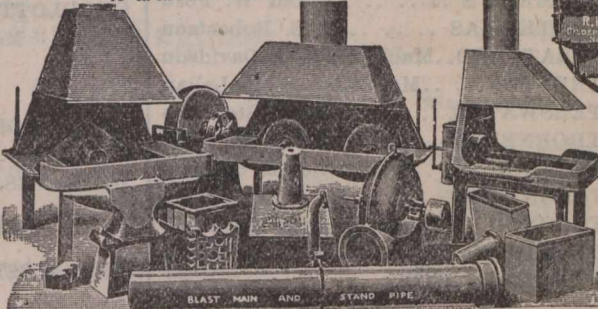
Steamship Barrow. Drawing V 10



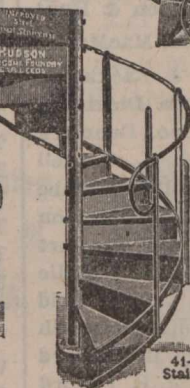
67—R. H.'s Improved Steel Ladder. Strong, very light, and durable



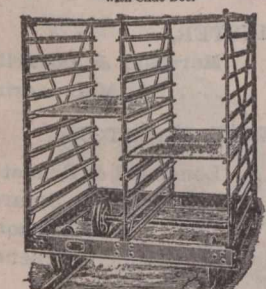
69—R. H.'s Improved Steel Hopper Wagon with Slide Door



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



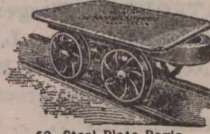
41—R. H.'s Patent Steel Staircases. Extremely light



68—Cake Drying Wagon



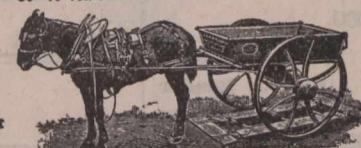
56—10-Ton Platform Railway Wagon



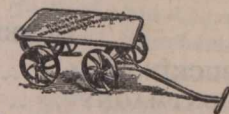
58—Steel Plate Bogie



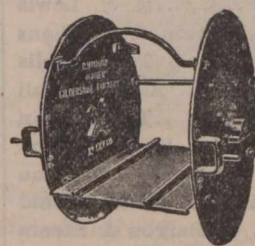
71—R. H.'s Improved Steel Tank Cart. 900 Gallons capacity



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



22—Two Tons Steel Plate Bogie. Practically indestructible.



78—Tipper for Mining Wagons



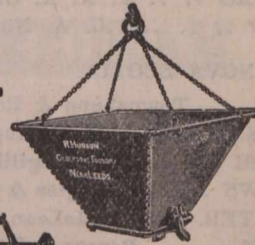
15—R. H.'s Improved Steel Cage, with Safety Grippers and Fallers complete



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



70—Foundry Fetting Box



57—Steel Coal Box with Drop Bottom



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



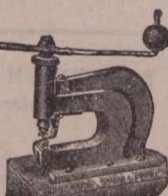
61—Rope Bucket, with R. H.'s Patent Catch for Wire Rope Trucks



42—Fitting Ribble with or without Valve in bottom



4—Purposer Coal Wagon



33—Fly Punch



55—Foundry Ladle

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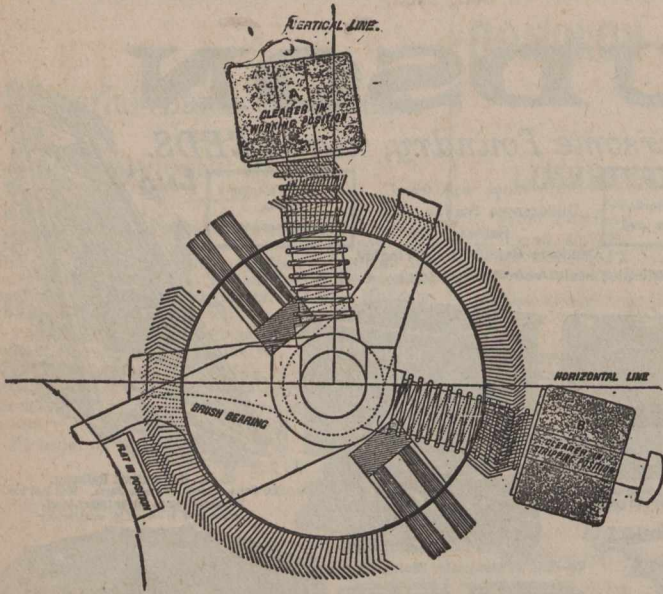
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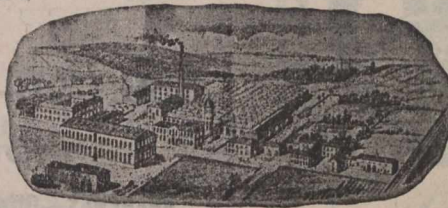
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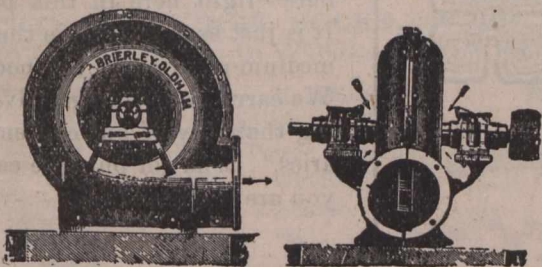
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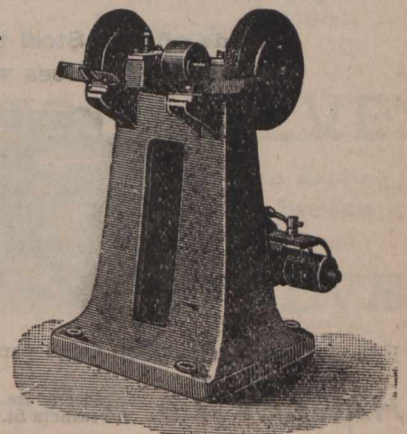
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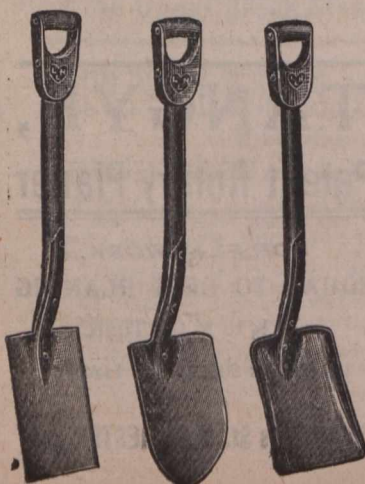
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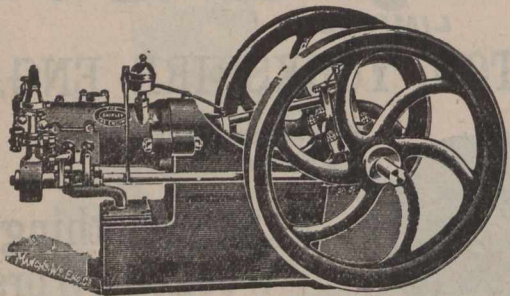
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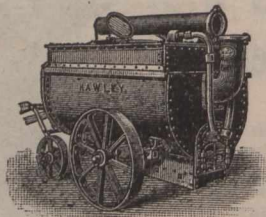
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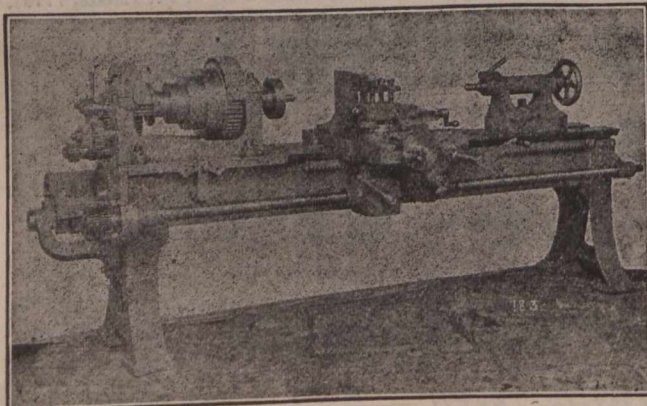
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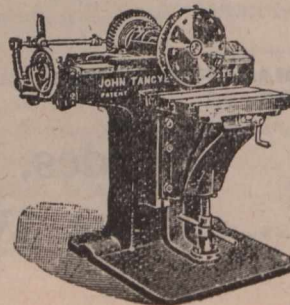
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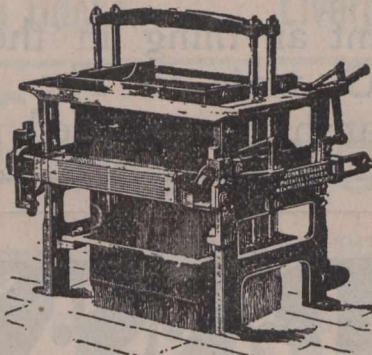
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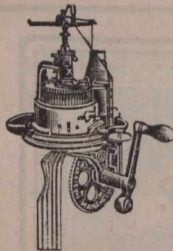
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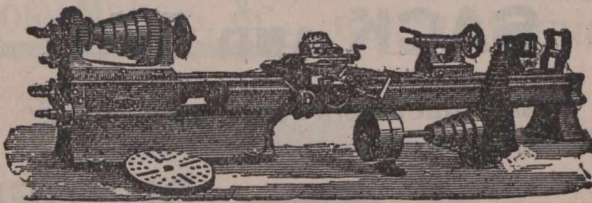
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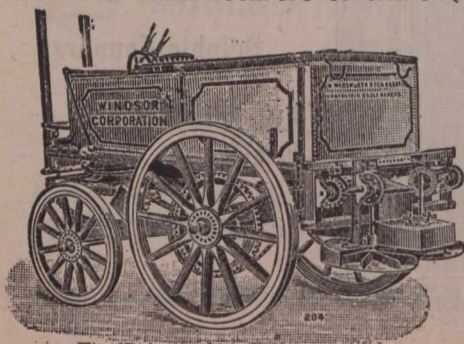
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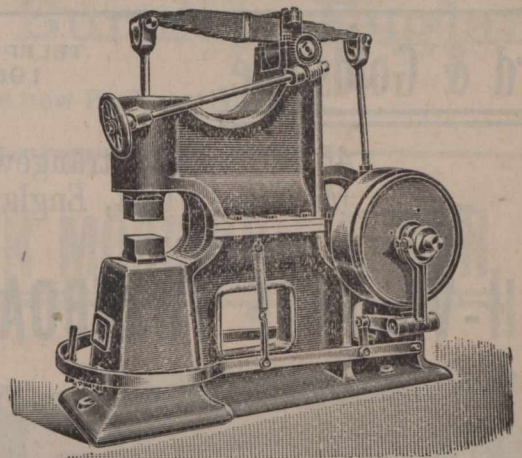
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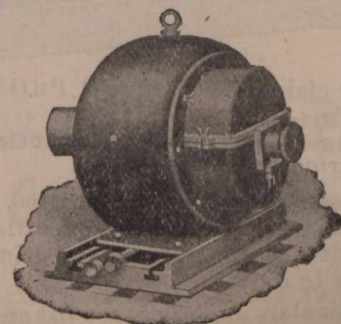
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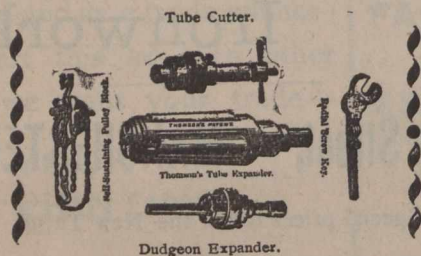
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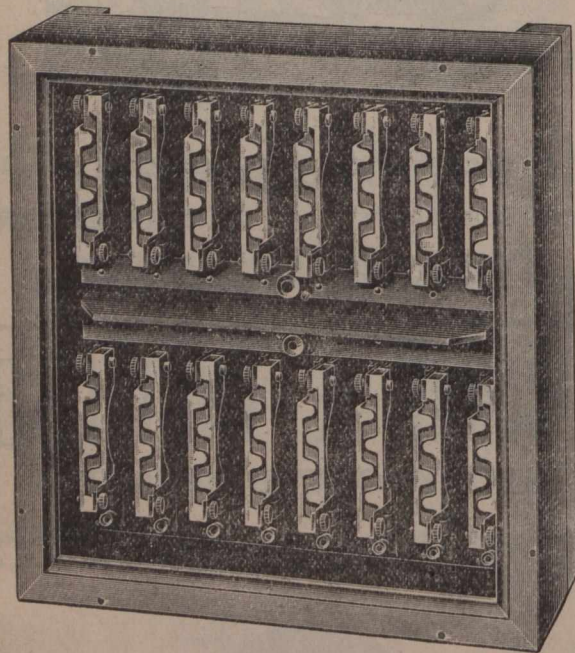
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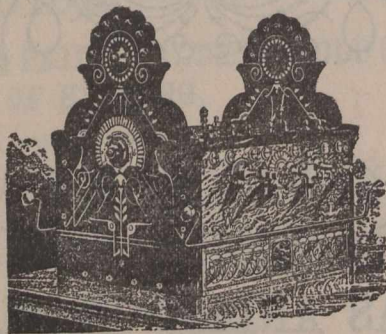
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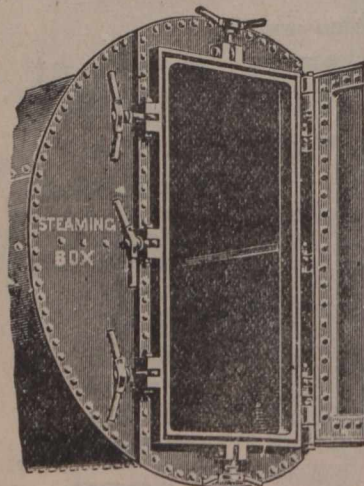
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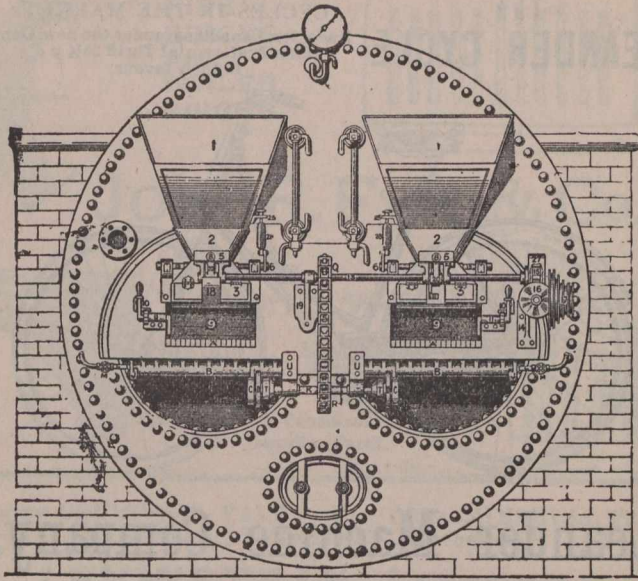
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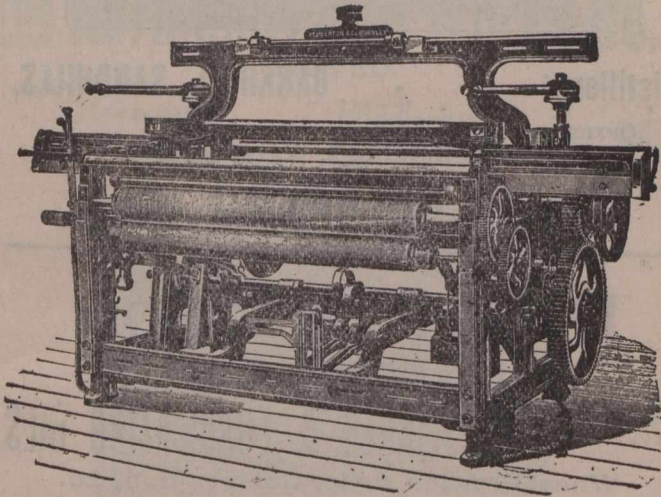
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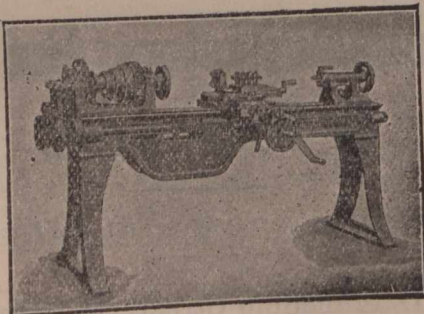
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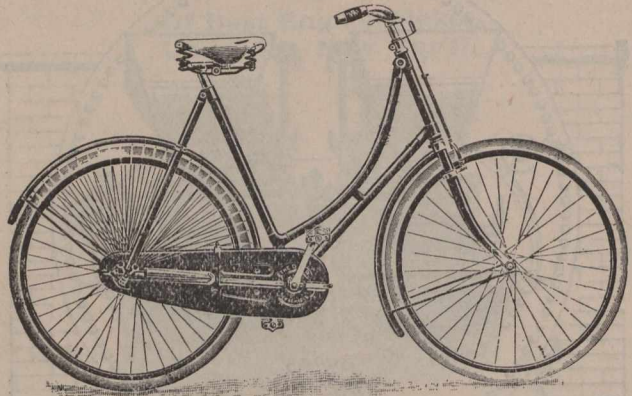
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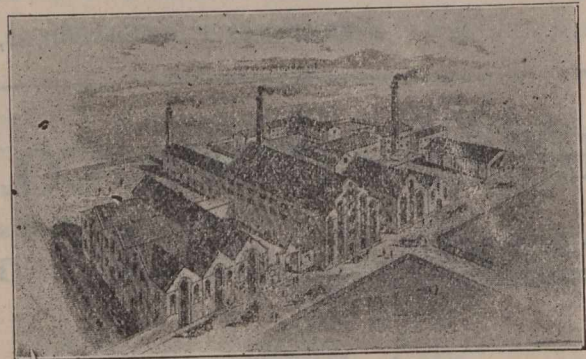
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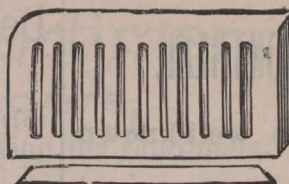
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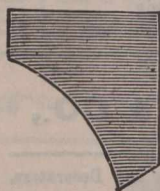
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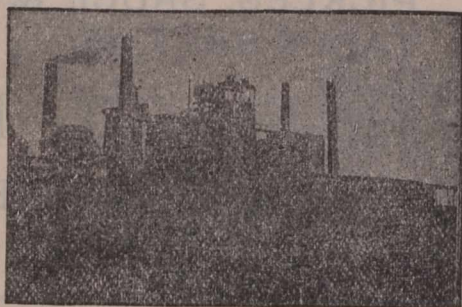
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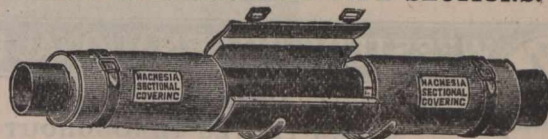
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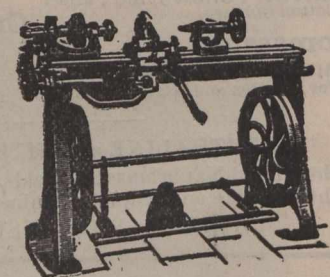
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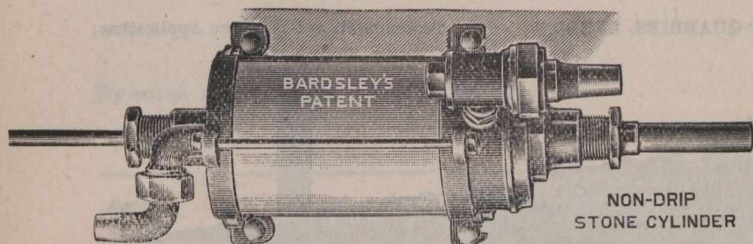
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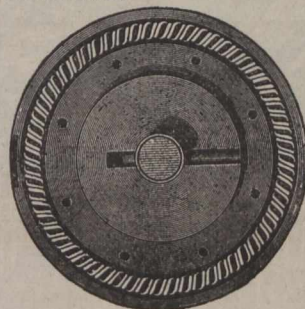
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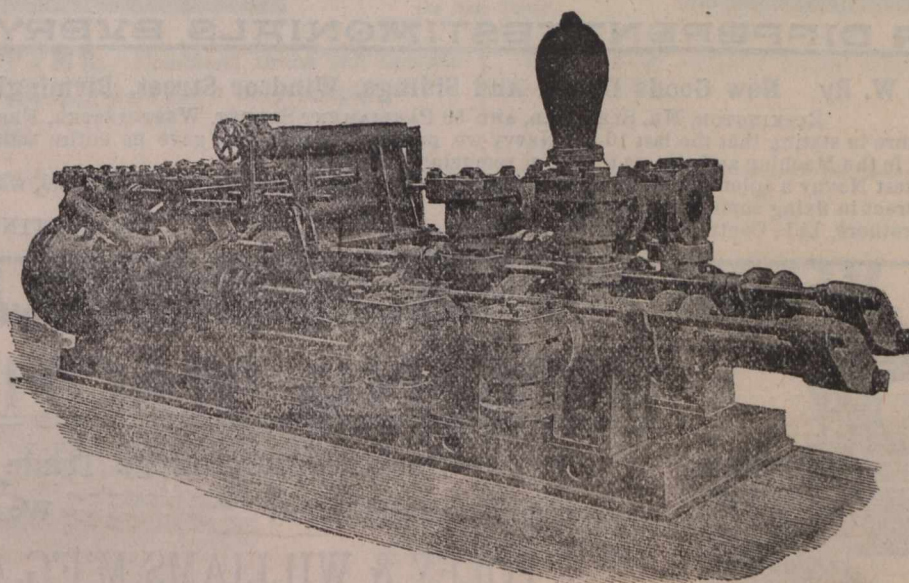


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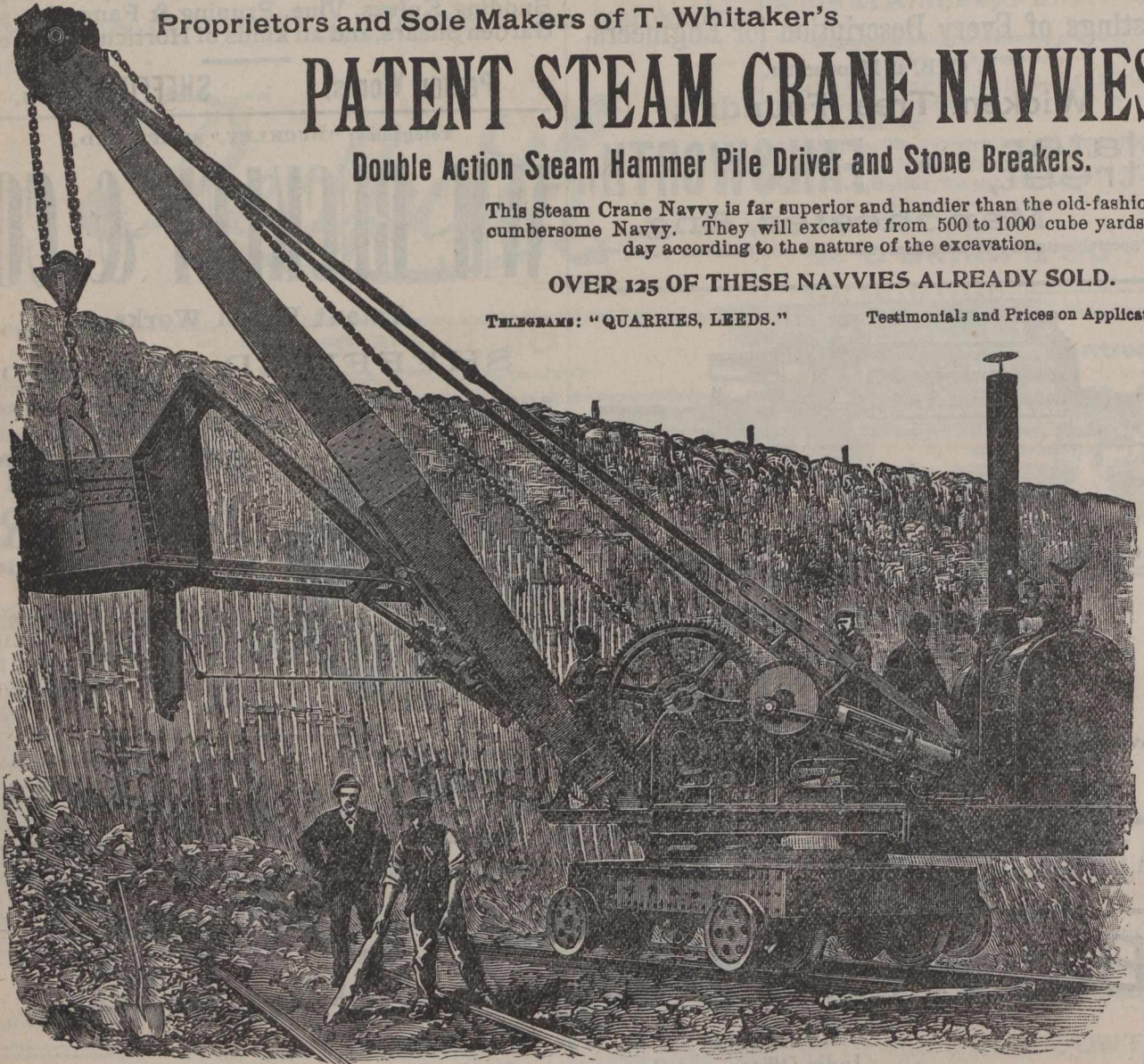
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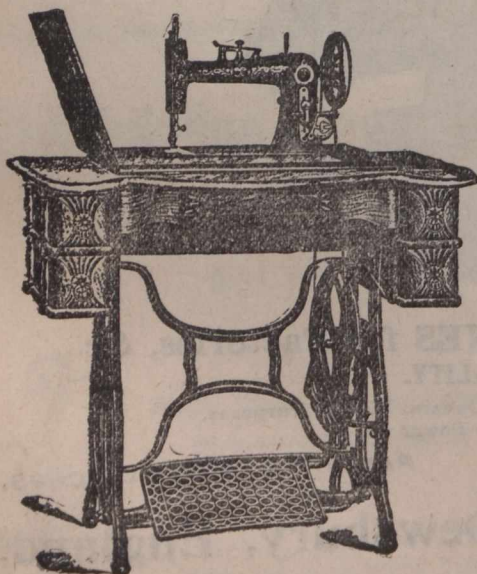


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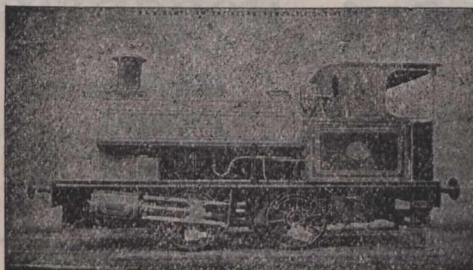
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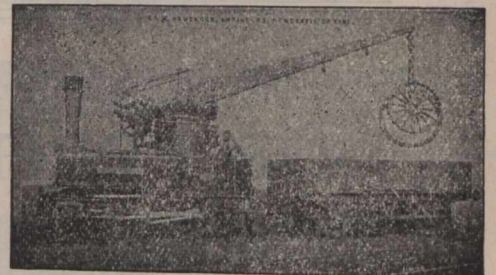


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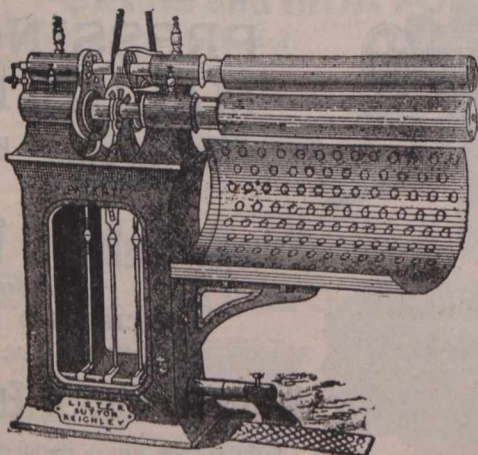
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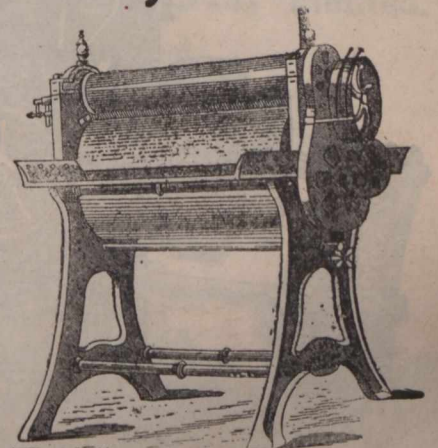
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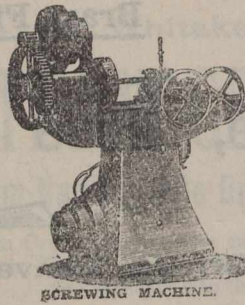
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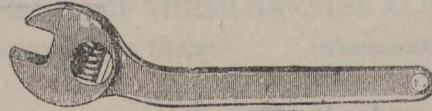
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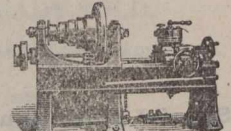


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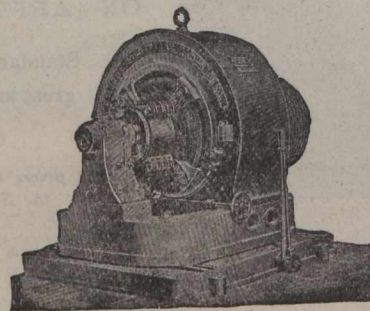
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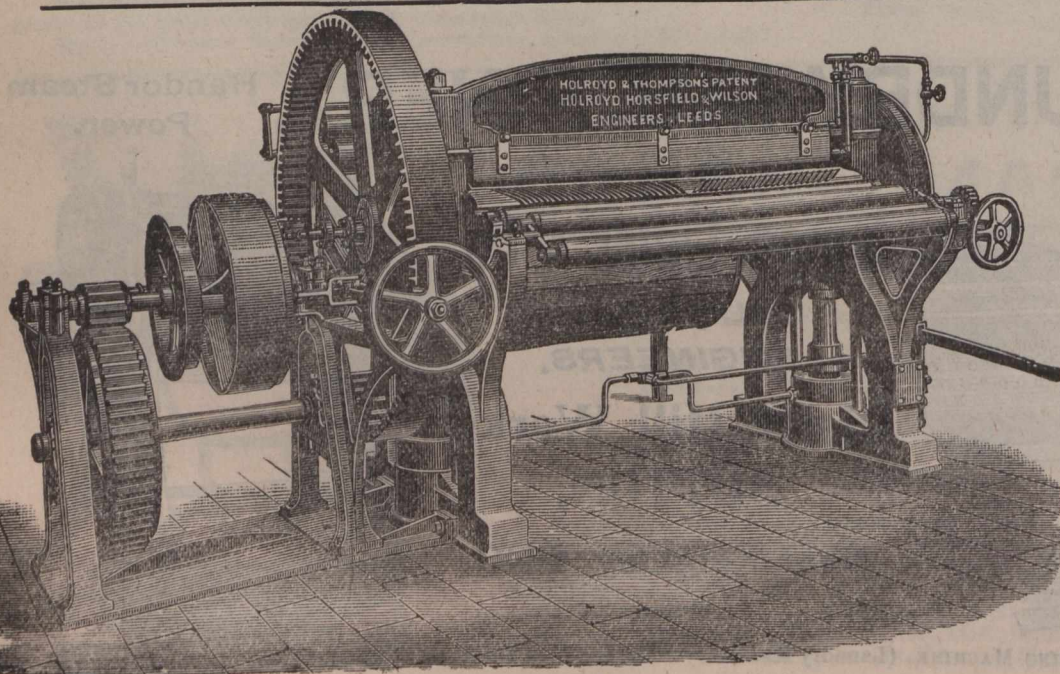
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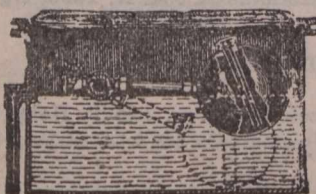
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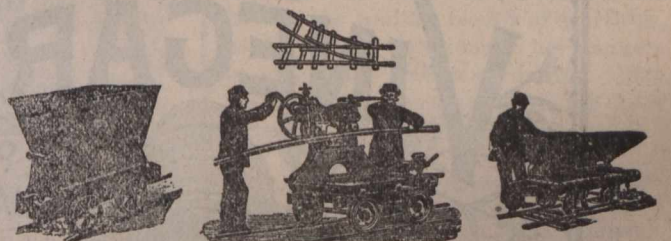
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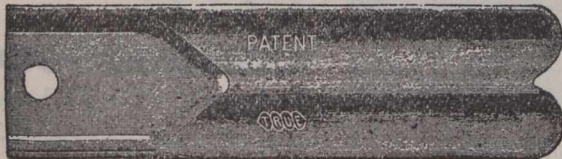
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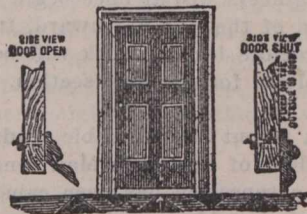


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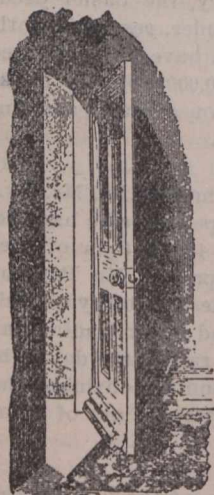
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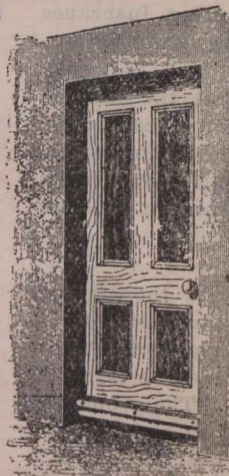
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Commercial Summary.

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

—Australia has given her adhesion to the Imperial penny postage system. She has held aloof, hitherto, on the plea of possible loss of revenue.

—A vote on the by-law to give the Deering Harvester Company a \$50,000 bonus will be taken at Hamilton on May 2, the by-law providing that the bonus be paid in cash instead of debentures.

—It is estimated that the recent action of the Chicago Underwriters' Association in advancing rates will add between \$500,000 and \$600,000 to the annual premium income of the companies in that city.

—The Ottawa Car Works has received an order from the Militia Department for 20 more transport wagons in connection with the fitting out of the fourth contingent. Work is now being pushed night and day on the order.

—The British cruiser Terrible, according to a Hong Kong dispatch, has beaten the coaling record of warships, having placed 8,500 tons in her bunkers in nine hours and ten minutes. She averaged 300 tons an hour for 2,450 tons.

—An important concession was signed by the King of the Belgians on April 14 by which an Anglo-Belgian company secured the right to build the Cape Town to Cairo railway planned by the late Cecil Rhodes through the Belgian Congo. The line north of Rhodesia will thus be diverted from German East Africa.

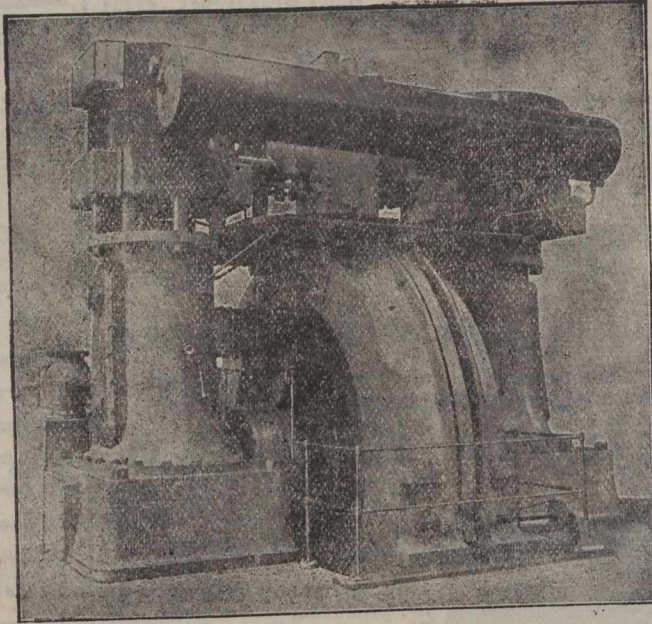
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—We learn from Port Burwell, Ont., that the voting in the Township of Bayham on the Bertram shipyards by-law resulted in the by-law passing by more than the required majority.

—Messrs. James Burton, Harry Baldwin, T. O. Baldwin, W. J. Brigger and B. W. Baskerville have applied for a charter incorporating the Burton & Baldwin Manufacturing Company, Limited, Hamilton, which has purchased the Hoodless factory.

—The damage by the large fire in the Barbican district of London, Eng., was exaggerated in the press dispatches. A late cable says that the total insurance loss will not exceed £150,000. The largest amounts are Sun Insurance Office, £15,000, and Union Assurance Society, £10,000.

—The Republique Francaise denies that the French Trans-Atlantic Company has joined the Morgan steamship combination. It points out that it would be impossible for this company to go into the agreement, owing to its duties to the French Government, for which it receives a subvention.

—All arrangements have been concluded by the Algoma Central and the C.P.R., to build a \$50,000 union station at Sault Ste. Marie, Ont., on the triangular piece of ground enclosed by Cathcart and Hudson streets and the track of the C.P.R. The building will be of stone. The ground is now being cleared for the building.

—The bank belonging to the Algonac Banking Company, Algonac, Mich., has been closed. J. W. McKenzie and P. J. Kean were the principal stockholders, the former being manager. The bank had about \$32,000 in deposits, the greater part of which, it is said, will be lost, as the assets of the institution are very poor.

—Work on the construction of the James Bay Railway is, it is reported, to begin within the next week, and it is the intention of the company to complete their line this year as far north as the point on the Magnetawan River that may be selected for the crossing of that stream. A corps of engineers will at once begin the work of permanent location of the line northward, from Parry Sound, and the contractors for the work will begin as soon as location is completed for the first section.

—A recent London cable reads: From Geneva the correspondent of the Daily Mail sends a dispatch in which he says a sensation has been caused there by the failure of one of the oldest banks in the country, the Basler Credit Gesellschaft. M. Grob and M. Hoeflinder, respectively the manager and the cashier of the bank, have been arrested. It is reported that £1,600,000 (\$8,000,000) of the bank's funds have been lost by wild speculation at Paris and that thousands of people have been ruined.

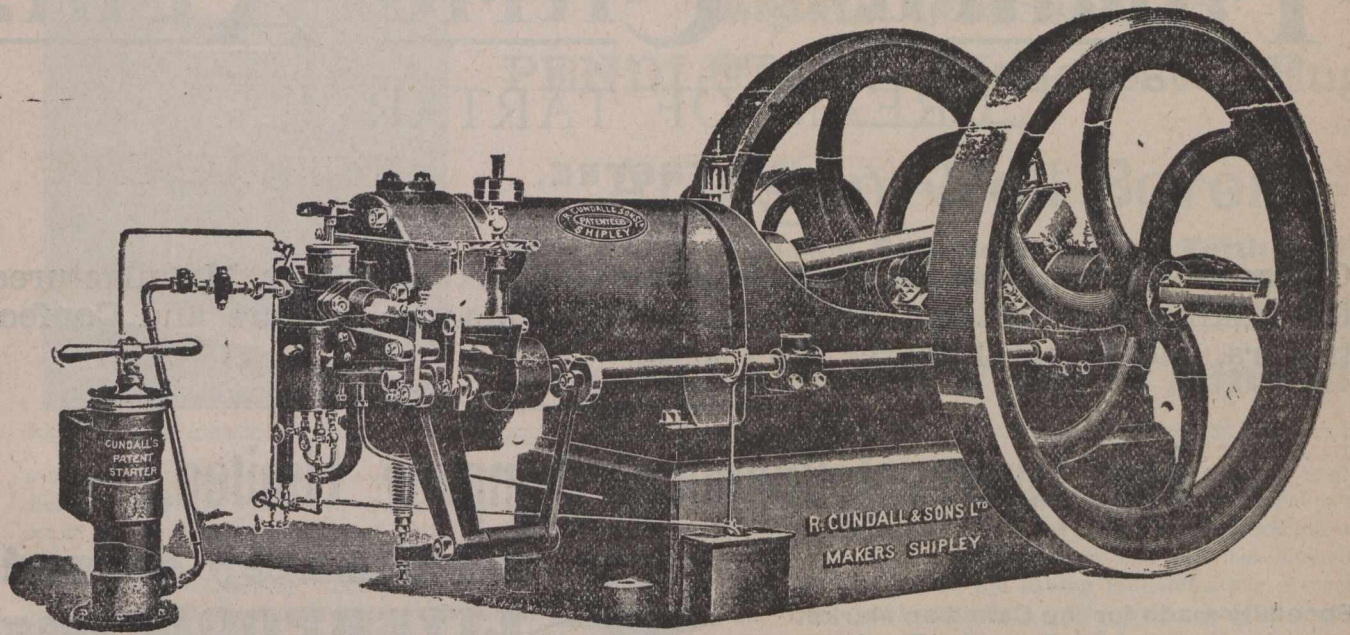
—The chief consulting engineer of the C.P.R., Mr. P. A. Peterson, returned recently from Europe, where he has been supervising the manufacture of the 40,000 tons of steel rails ordered in Germany by the company. Mr. Peterson while in Europe especially studied the durability of rails on the London and North-Western and other leading railways in England, where the standard rail of the day is being subjected to the severest tests, and is convinced that the rails manufactured in Europe at present are of standard quality.

—From April 1st to 25th the revenue of the Toronto Customs amounted to \$473,500, an increase of \$86,100 over the same period, and of \$35,627 over the total for the whole month of last year. As the receipts have been averaging from \$22,000 to \$23,000 per day, the revenue is very likely to exceed half a million this month. For every month this

Contractors to H. M. Government.

Telegrams: "CUNDALL, SHIPLEY."

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MINING, &c.**

**SHIPLEY,
ENGLAND.**

year the total has been over that amount, and for the first four months of 1902 the total revenue will certainly exceed \$5,500,000. This period breaks all records in the port of Toronto.

—Addressing a farmers' meeting at Stafford recently, says a London cable, the President of the Board of Agriculture R. W. Hanbury, said he regretted that a higher duty had not been placed on flour, as that tax was far more advantageous than the duty on grain. There was no reason whatever why wheat should be ground in America. The importation of flour in the last twenty years had caused a loss to Great Britain of £25,000,000 worth of feeding stuffs, and the millers might have pocketed £10,000,000 in grinding the wheat into flour.

—A noticeable growth in the number of industrial and commercial companies is recorded in the annual report of the Ontario Secretary and Registrar, just printed. A large number of these consisted of going concerns, which were converted into joint stock companies, a practice which the report states is becoming more and more popular. In 1900 there were issued 467 letters patent, supplementary letters patent, and licenses, while last year 547 instruments, either incorporating or licensing companies, were granted. The total amount of fees collected by the Department last year was \$88,643, of which \$75,782 was received for letters patent and licenses, compared with \$71,179 in 1900 and \$60,817 in 1899, and \$5,030 in 1891.

—Collingwood, Ont., Notes.— The stone walls of the power-house for the steel works are finished. It is an immense building, and will contain thirty large boilers, fifteen on each side. Work is now starting on the rod and bar mill building, and it will be hurried to completion. One hundred and twenty men are employed just now. The Huronic is now practically ready for her trial trip, and as she lies at the foot of Hurontario street she has a very fine appearance, and is admittedly the best specimen of steel shipbuilding ever seen on these lakes.— Building is very brisk, over one hundred buildings being

in course of construction.—Within the last week four new tugs have been launched from Robert Morrill's yard. They are all fitting out for the lake business.

—The Ontario Department of Agriculture has arranged for sugar-beet experiments this season at St. Catharines, Brussels, and Markham. Negotiations are in progress in regard to experiments at Renfrew, Orangeville, and Guelph, but not yet definitely settled. The experiments this year, which are in some cases carried out at points from which the applications were received too late last year, will be under the supervision of Prof. Robert Harcourt, chemist at the Agricultural College. About 30 farmers will raise beets at each point. This is the third successive year of sugar-beet experiments in Ontario. The results heretofore have been very satisfactory, and an effort is being made to ascertain how generally the soil is adapted for this root.

—An official of the Ottawa, Northern and Western Railway announced this week that the sale of the road to the C.P.R. had been finally and definitely concluded, and will go into effect immediately. The old Board of Directors will meet in Montreal this week to formally hand over the line to the new purchasers. The local officials of the road have not yet been informed as to what their exact status in view of the sale of the road will be, but they have received an intimation that all will be provided for. The Pontiac and Gatineau lines, it is announced, will be amalgamated with the Eastern Division of the C.P.R. under the general superintendence of Mr. C. W. Spencer. Timetables on all of the lines will be changed and a better train service provided. The Gatineau line will be extended from Gracefield to Manniwaki this summer, a distance of 30 miles. The contract has been awarded to MacDonald & Co. of Cornwall.

—So as to avoid the exactions of the ore and steel combine Chicago capitalists have purchased an independent mining range and will operate their own vessels and mills. The Deering Harvester Company is said to be behind the

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

CASH BAGS,

DRESSERS AND MANUFACTURERS.

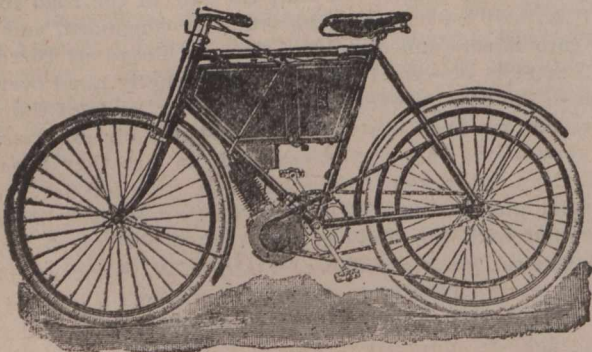
Godley Mills,
and Tower Street Works.

HYDE, Manchester, Eng.

ESTABLISHED 1837.

Telegrams:—"PNEUMATIC, Leeds."

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



THE IMPERIAL
MOTOR BICYCLE,

MANUFACTURED BY THE

LEEDS MOTOR EXPERTS,

WALKER BROS., "PRIMO"
WORKS.

Meanwood Road, LEEDS, Eng.

plan, which involves the expenditure of \$3,000,000 and means the erection of large steel mills that will employ 2,000 men. The Kinney-Hawkins-Crosby mine in the Mesaba range has already been secured. The new mill will be located in South Chicago, at One Hundred and Sixth street and the river. It will be operated under the name of the South Chicago Furnace Company. A modern blast furnace is being put in place to cost from \$750,000 to \$1,000,000. The mine in the Mesaba range is situated a few miles east of Hibbing, Minn. The purchase price was \$525,000, and the Deering Harvester Company appears as purchaser. A line of boats will be established to run between the mills and some port near the Mesaba range.

—Australian advices state that one result of the plague visitation in Sydney will be the wholesale demolition of unsanitary premises. It is tolerably certain, it is said, that

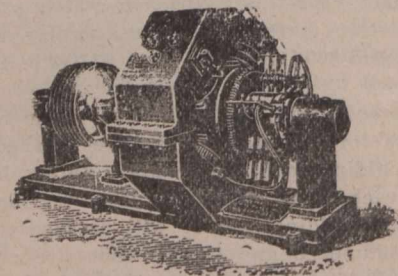
ALFRED SYKES,

ELECTRICAL
ENGINEER,

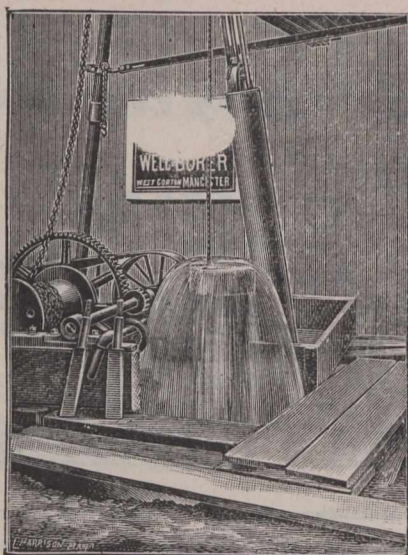
Spring Place Works,

Huddersfield,

ENGLAND.



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



Telegrams, "ARTESIAN," Manchester.

Telephone No. 1826

THOMAS MATTHEWS,
IMPERIAL IRON WORKS,
PENDLETON, Manchester, Eng.

Artesian Well Borer,

Patent Deep Well and Bore-Hole Pumps. Earth Boring and Mining Machinery (All Sizes) For Sale or Hire.

Bore-Holes for Oil Water or Minerals.

a drastic building law will be passed during the next session of the State Parliament. In the meantime the demand for sanitary appliances of every description is steadily increasing, not only in Sydney but also in Melbourne, Brisbane, and elsewhere. The present forms an excellent opportunity for the manufacturers of sanitary appliances to push their trade in the Commonwealth and New Zealand. It is stated that they would receive every possible encouragement from the various State governments and municipalities. Garbage destructors, the advices further say, are greatly needed in all parts of the Commonwealth. At least half a dozen good and energetic representative men, it is suggested, should be sent out to afford information where required. Absence of authoritative information is stated to constitute one of the difficulties with which Australasian municipalities have to contend.

—The productive capacity of the earth has, it appears, not yet been fully ascertained. In a report to the U. S. State Department Consul R. E. Mansfield, stationed at Valparaiso, says: "The Island of Juan Fernandez, lying 600 miles west of Valparaiso (made famous by the story of Robinson Crusoe), promises soon to develop industrial interests. The island belongs to Chili, and the Government is now arranging to make it a part of one of the provinces

and establish a local civil government. The island is about fifteen miles long and eight miles in width. There is a good harbor on one side where large ships can anchor with safety. A large canning factory has been established on Juan Fernandez and the fishing industries are attracting the attention of capitalists. There are quantities of lobsters, crabs, and excellent food fishes in the waters. The lobsters are large, of excellent flavor, and especially suited for canning. They are easily caught, the supply seems inexhaustible, and the cost of securing them is nominal. There are also large numbers of fur seals on Fernandez and other islands nearby, the taking of which might be profitably included in the lobster and fish business. The laws of Chili permit the killing of seals from March 1 to Nov. 1. There is a ready market for the seal skins in this port, whence they are shipped to Europe. There is plenty of fresh water on the island; land can be acquired by settlers without cost; fruit and vegetables grow wild and are easily cultivated, which makes the cost of living comparatively low. The company now engaged in business is enlarging its plant and increasing its output. From investigations I have made I am of the opinion that an American company could engage in this trade with reasonable assurance of securing large profits on the investment."

—The Ontario Department of Agriculture is this year about to take over some of the work that has been previously done by the Dairy Associations. In order to discover the errors in production which caused some Ontario cheese to turn out inferior last year, two model districts have been selected by Superintendent G. C. Creelman, in which cheese experts will watch from day to day the pro-

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

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

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

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

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

SOLE MAKERS:

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

Liverpool, England.

SLADE & Co., Ltd.

THE ROYAL TOFFY WORKS,

LEEDS, - ENGLAND.

Manufacturers of the finest

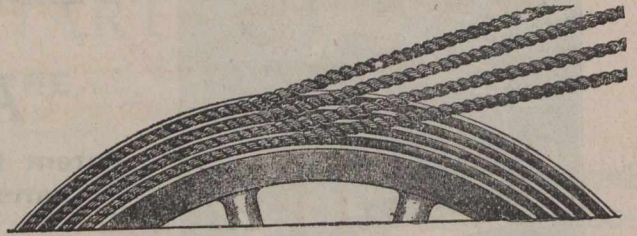
HOME MADE TOFFY.

33 1/3 per cent. in favor of Canadians, under the New Tariff.

HANSON, SCOTT & CO., Ltd.,

STOCKPORT, ENGLAND.

Cotton Driving Ropes.



duction of cheese in 20 factories. The cheese in curing will be tested frequently, and care taken with the water supply, drainage and surroundings in the effort to find out any defect. Monthly reports on each factory will be made to the Department of Agriculture, and at the end of the season it is expected that these expert instructors will be able to report at the meetings of the Dairy Associations just what has caused the falling off in Ontario cheese. Besides this, monthly meetings of patrons will be held at each factory, to be addressed by the instructor upon the production, handling and care of milk. In selecting the model districts the effort has been to get those where the factories were owned by the patrons, so that the greatest co-operation could be secured. The district in the east will consist of 20 factories in Leeds and Lanark, and in the west of 20 factories in Lambton. Factories will be urged to give special attention to curing-rooms, so that as a result of the year's work the Dairy Associations can see what is wrong and arrange to remedy it at once. Besides this, instructors will be put on to visit and assist all the creamery managers in the province, the creameries being of course much less numerous than the cheese factories. Archie Smith, superintendent of the Western Dairy School at Strathroy, will have charge of all the

creameries west of Toronto, and Prof. J. W. Hart, of the Kingston Dairy School, will look after the eastern section of the province. J. A. Ruddick, chief of the dairy service of the Dominion Government, has arranged for a conference of all the dairy experts and instructors of the Dominion at Ottawa this week. Every possible phase of the dairy situation will be discussed by experts in charge of the work in the different provinces from the Atlantic to the Pacific.

SASH WEIGHTS



Manufactured for the Canadian Market
under the New Tariff, by

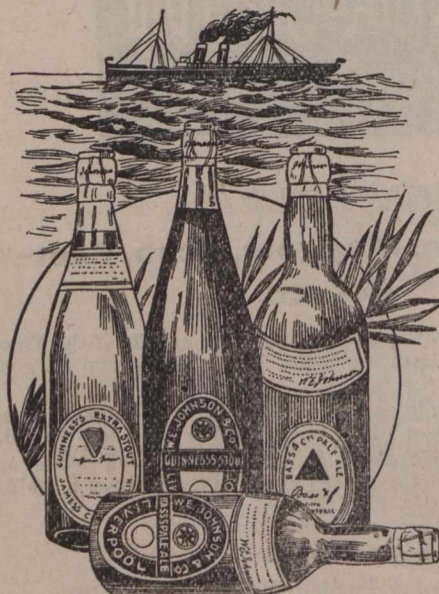
C. H. Taylor & Son,
CYCLOPS FOUNDRY.
LEEDS, ENGLAND.

ESTABLISHED 1869.

Bottled Beer and Stout FOR EXPORT.

The "Compass" Brand

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

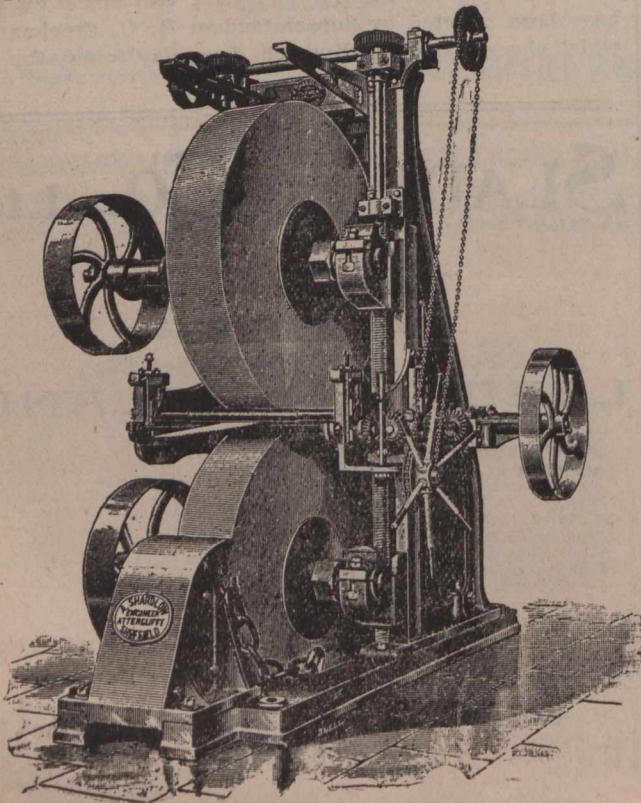


Also Exporters of
Mineral Waters
Devonshire Cider and
Specially Blended
Scotch and Irish
Whiskies, guaranteed
Five Years old. Buy
ing Agents wanted—
West Coast Africa
United States, Canada
and Newfoundland.

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

The Improved Long Saw Grinding Machine

.....OF.....
A. SHARDLOW & Co., LIMITED,
SHEFFIELD, ENGLAND.



Fulled Raw Hide Belting AND Laces.

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

Edward Fairburn & Sons,

Caldervale Mills,
BRIGHOUSE, Eng.

Special Terms to Canadians under the New Canadian Tariff.

—New limited stock companies to the number of 21, and having a total authorized capital of \$2,500,000, are reported as gazetted in Ontario this week. Nearly all are industrial concerns, and several take over existing businesses. The largest is called the Merchants' Union Company, which is formed to purchase shares of the capital stock of the Irving Umbrella Company, the Continental Costume Company and the Crown Whitewear Company, Toronto. The capital is to be \$500,000, the head office Toronto, and the provisional directors Reuben Millichamp, G. T. Irving, W. M. McCausland, Wm. Laidlaw, K.C., and E. J. Coyle.—Other new companies are: Globe Refining Company, Ottawa, \$300,000, capital, to deal in, refine and treat graphite ores; R. McConnell, Emma McConnell and Florence L. McConnell, Ottawa, provisional directors.—Alexander Brown Milling & Elevator Company, Toronto, \$300,000 capital, to take over businesses known as Citizens' Milling Company, and Alex. Brown & Co.—Ontario Can Company, Toronto, \$250,000 capital, to manufacture tin cans, boxes, etc.; Benjamin Adriance, John Murphy, Brooklyn, N.Y., and J. B. Newton, Paterson, N.J., provisional directors.—B. Bell & Son, St. George, \$200,000 capital, to take over business of B. Bell & Son, agricultural implements.—Cornwall Street Railway, Light & Power Company, \$200,000, extending privileges of Cornwall Electric Street Railway Company.—Consolidated Electric Company, Toronto, \$100,000; to acquire and carry on business of the Dominion Electric Company.—National Cross-Ply Veneer Company, Toronto; \$100,000; J. E. Davidson, E. A. Webb, Edward Newton, H. E. Cardinal and Chas. Webb, provisional directors.—Seamen-Kent Company, Toronto, \$100,000, to manufacture and deal in lumber and wood; W. B. Seaman, Frank Kent, J. M. Sparrow, R. Harmer, and S. C. Smoke, provisional directors.—C. Stephens Company, Collingwood, \$100,000, to take over the mercantile business of C. Stephens & Co.—William Wyndham Company, Hamilton, \$70,000, to manufacture and deal in hats, caps, gloves, etc.—Pin Cushion Black Board Company, Toronto, \$50,000; Toronto Pharmaceutical Company, \$40,000; Penberthy Injector Company, Windsor, \$40,000; Stratford Peat Company, \$40,

Card Clothing
of all Kinds.

CHROME and Oak Tanned
Picking Bands....

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

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

MANUFACTURERS of every DESCRIPTION of
Hydraulic & Electric Machinery.

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

Telegraphic Address: "Muskers, Liverpool."

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

DESSICATED COCOANUT.

JOHN SHORE & SON,
39 Old Hall St.,

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

LIVERPOOL, Eng.

Telegram:—"WENHAM, MANCHESTER."

MERCIER'S PATENT MINING BELLS AND KEYS

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

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

MERCIER'S PATENTS, Limited,

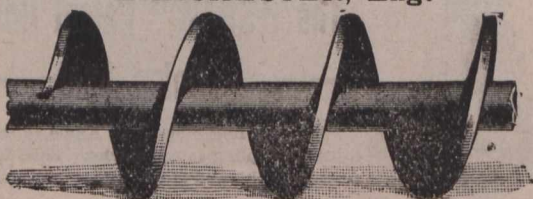
Greengate Electric Works,
Collier Street,

GREENGATE, - **Manchester, Eng.**

(Cut will be inserted as soon as received.)

Wrigley's Automatic Conveying Co.

85 Royal Exchange,
MANCHESTER, Eng.



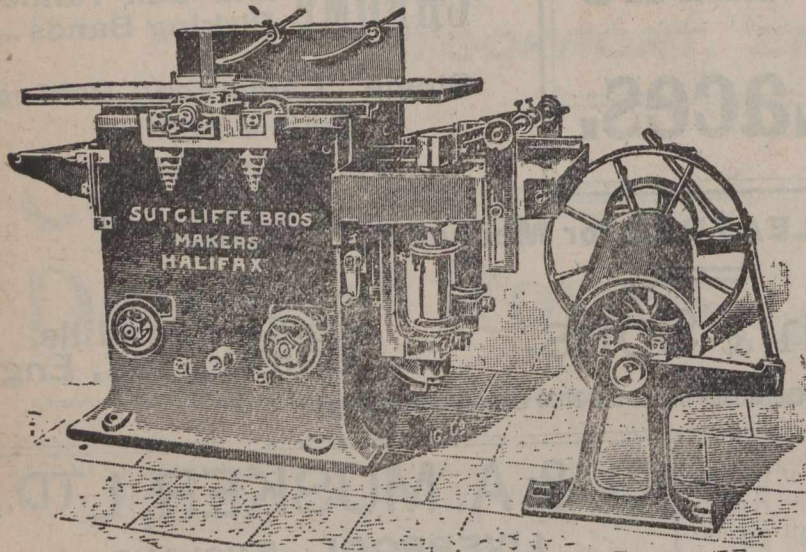
Wrigley's Patent Cast-Iron Worm.

ELEVATORS & CONVEYORS.

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

Special prices to Canadians under the New Tariff.

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



Combined 3-Sided and Planing out of Twist Machine.

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

Special prices to Canadians under the new Tariff.

Telegrams: "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

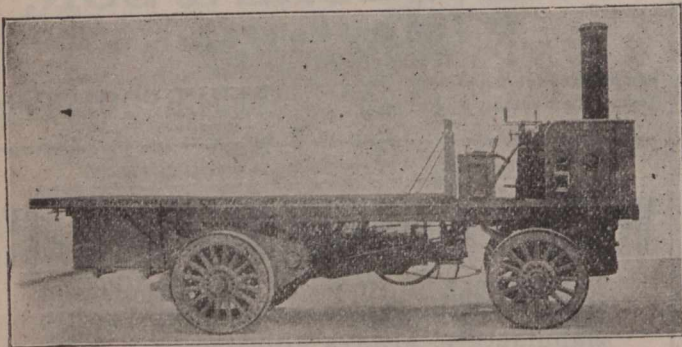
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

Gold Medal, Highest Award,

Liverpool 1900.

Etc., Etc., Etc.

STEAM WAGONS.



The Lancashire
Steam Motor Co.,
LEYLAND, ENGLAND.

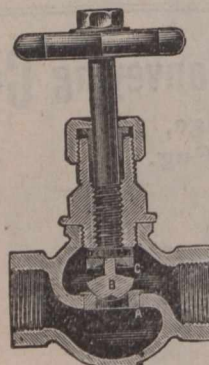
Special prices to Canadians under the new preferential tariff.

000; Canada Last Company, Toronto, \$40,000; Ottawa & Rideau Lakes Rapid Transit Company, Ottawa, \$25,000; Metzger, Wilcox, Eldridge Company, Sault Ste. Marie, \$15,000, real estate brokerage and agency; Supply Company of Ottawa, bricks, tiles, etc., \$10,000; Barrie Curling & Athletic Club, \$10,000; Sault Boating Company, Sault Ste. Marie, \$10,000.

—In the year 1900, with the view of ascertaining more definitely the extent of the timber areas, the nature of the agricultural land and the mineral resources of the unexplored parts of Ontario, said member of the Legislature recently, a number of exploring parties were sent out under the direction of the Minister of Crown Lands. Among the most valuable assets of the Province which they discovered were the immense areas of pulp-bearing lands. The official report of these explorations shows 288,000,000 cords of pulpwood in the areas covered. These areas, however, do not cover the principal concessions heretofore granted to various pulp companies, the spruce areas on the north shore of Lake Superior, nor the timber in the districts as yet unexplored; so that while we know we have 288,000,000 cords, we cannot say how many million cords more the Province may possess. Mr. George Johnson, Dominion Statistician, states that "spruce reproduces it—

The "SHAW" ..Patent Improved Valve..

FOR STEAM OR WATER



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

The "SHAW" Patent Universal Union Joint

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

JOSEPH SHAW,
HUDDERSFIELD, ENGLAND.

ALBERT
WORKS.

Telegrams:
"GOVERNOR," Huddersfield.

Supplied under the New Canadian
Preferential Tariff.

TASKER, SONS & CO.

Manufacturers of Main Driving Bands In Leather India-Rubber, Hair and Cotton.

Government Contractors.



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

SHEFFIELD, - - - England
32 ANGEL STREET,

Leather Merchants and Mill Strap Manufacturers.

self to the sizes best suited for pulp in 30 years." Under the agreements no trees under six inches in diameter can be cut. If we double the 30 years, and say 60 years, for the spruce to reproduce itself, we have in these areas a sufficient quantity of pulp to supply the demands of both Great Britain and the United States at the present rate of consumption for all time to come, and Ontario contains but a small part of the pulp areas of the Dominion. Dr. Bell, Assistant Director of the Geological Survey of Canada, estimates that the northern forests of Canada should yield 16,500,000,000 cords of spruce. South of the height of land the predominant timber is pine, and immense pine forests are found throughout this territory, which to-day supply the great lumbering industries of the country. Spruce is found in scattered patches over this part of the country, but there are practically no large spruce forests. North of the height of land spruce is the predominant timber, and is found in large quantities along the courses of

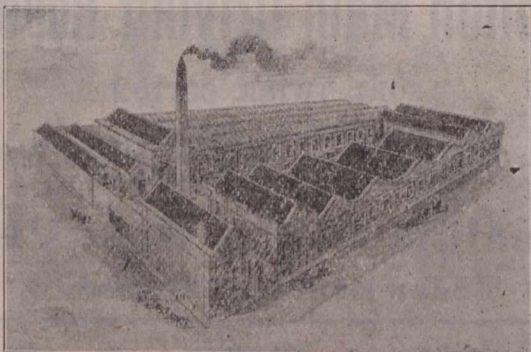
many of the rivers flowing into the Hudson Bay. So far the only pulp wood areas dealt with lie south of the height of land.

—A German labourer must have coffee and plenty of it, and a little meat. Butter is practically unknown to him, lard being used in its stead. He rarely uses milk, eggs or white flour, and he never thinks of buying any of the better cuts of meat. Canned goods, familiar to every American worker, are absolutely unknown to him. His staple food is rye bread, which he buys in enormous loaves. His wife or his little ones goes to market for the bread, and bring it home clasped in their arms, unwrapped. It is said that the eating of this hard-crust bread gives the German workman teeth of unequalled excellence. And this bread is good, thoroughly good. The Government, which supervises everything and everybody, guards the rye bread of the people with jealous care. The bakers are watched, compelled to give full weight and make good bread. It is sweet, wholesome, and fairly cheap, costing

Established 1861.

.. Bootle Jute Factory Co., Limited..

SPINNERS AND ... MANUFACTURERS.



JUTE BAGS AND BAGGING.

JUTE SACKING & SHESSANS.

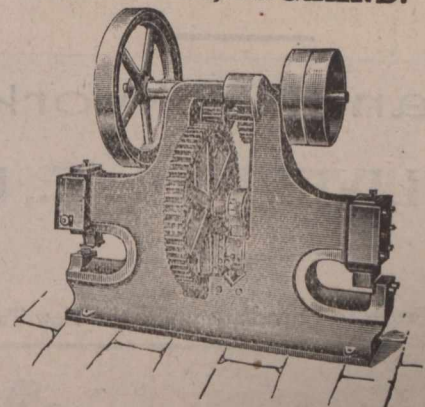
DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

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

A. Kinghorn & Co.,

Phoenix Ironworks, Millwood, TODMORDEN, ENGLAND.



Double End Punching and Shearing Machines.

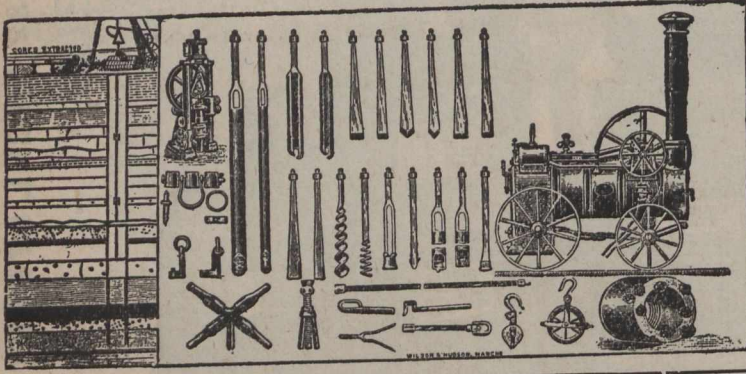
Canadians have 33 1/3 per cent. in their favor by purchasing these Machines, under the New Canadian Tariff.

Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.



Boring for Minerals, Oil, Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of
all kind of

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

Special Estimates under the New Canadian Preferential Tariff.

usually from 35 to 50 pfennings (9 to 12 cents) a loaf, though it, too, has risen in price with increased demand. Upon this great loaf the German empire may be said to rest; all Germany has grown up on it. In one form it is the basic ration of the Germany army, and many a peasant can live very well for a considerable time, though he have nothing else to eat.

—The first pig lead product of ore mined, smelted and refined in Canada, says a Trail, B.C., letter, has been produced by the lead refinery erected by the Canadian Smelting Works at Trail, and early in May the plant will be in full operation, with sufficient capacity to refine all the product out of works here. It is the first and only silver lead refinery in the Dominion and its product is the highest grade of manufactured lead, free of all impurities. The refinery will encourage consumption of Canadian lead in Canada, especially that consumed in the manufacture of paint. At present Canadian lead is marketed abroad and manufactured into white lead, about 8,000 tons of which are annually imported from Germany. After having about 12,000 miles of transportation, and the foreign labor of re-

fining and converting into white lead taxed against it, it is brought back to Canada and used in the manufacture of paint. This is made possible by reason of the fact that there is only 5 per cent. duty on white lead. It is understood that white lead works will be established in connection with the refinery upon the supposition that the Government may be induced to adjust the tariff.

—A Bill to incorporate the Gaspé and Western Railway Company came up at the Railway Committee, Ottawa, a few days ago. Alexander Colby, New York; Walter Barwick, Toronto; J. B. R. Fiset, Rimouski; O. E. Talbot, Quebec; J. A. Ross, Ste. Flavie; Chas. A. Gauvreau, Isle Verte; Michael Connolly and J. L. Perrin, Montreal, were the parties asking for incorporation. The company asked to construct an air line from Fraserville, on the I.C.R., to Metapedia. The distance between these points on the Intercolonial is 176 miles. By the proposed road it is only 116. The company also asked to build from Paspebiac to Gaspé Basin. Mr. Blair had no objection to the part of the bill from Paspebiac to Gaspé Basin, but as for the air line he would strongly object to it as it would mean a blow at the Government road. If there was any necessity for part of

George Swift, Limited,

MANUFACTURERS OF

Tiles for Floor and Wall Decorations, Mosaics
and Faience.

Swan Tile Works,
LIVERPOOL, E., Eng.

Special Prices to Canadians under the New Tariff.

Telegrams :—"Waller, Greetland."

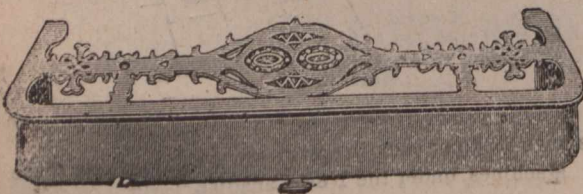
Waller Brothers

MANUFACTURERS OF

Cotton Main Driving Ropes

ROPE, TWINE, COTTON
BANDING & COP FLY.

Onecliffe Mills, West Vale,
near Halifax, England.

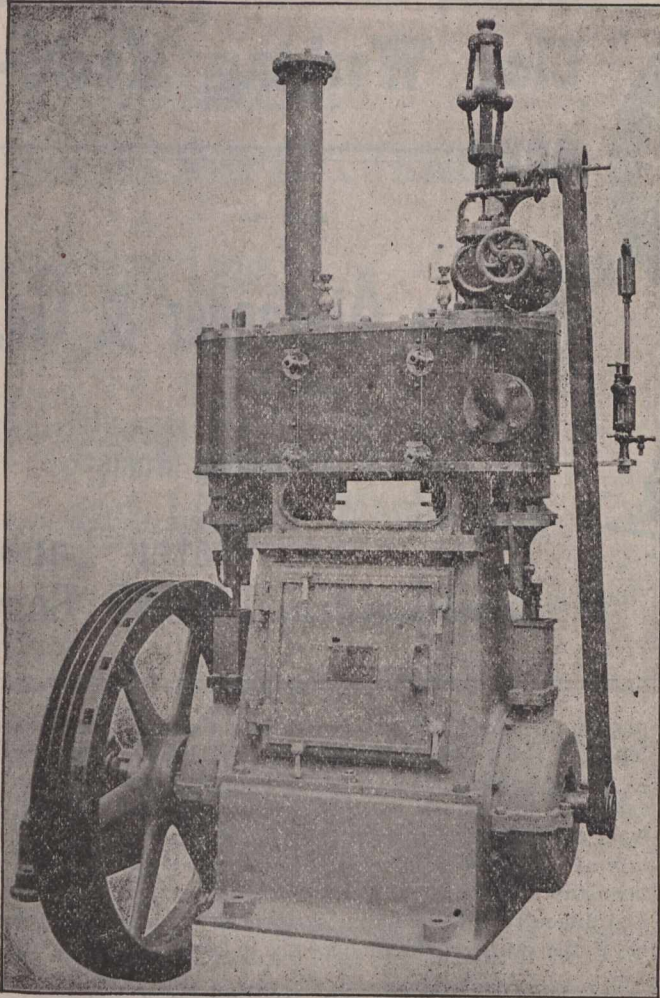


R. GREENLEES & Co.,

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

Works; 30 East Howard Street.

Illustrated Price Lists on Application.



These Engines are manufactured
from 30 horse to 150 horse power
under the new Canadian Pre-
ferential Tariff by _____

BENJ^N GOODFELLOW,

Limited.

HYDE, nr. MANCHESTER,
ENGLAND.

the road as the promoters said, on account of settlement, then it would be a matter for the Government to consider whether it should not be built as a Government line. He asked that the bill be postponed for the present, which was agreed to.

—Official announcement by the National City Bank, says a New York dispatch, confirmed the statement that it had been decided to increase the capital stock to \$25,000,000. The surplus is to be increased to \$15,000,000 from \$7,600,000. Following is the official statement: The directors of the National City Bank unanimously recommended to its shareholders that the capital stock of the bank be increased from \$10,000,000 to \$25,000,000 by issuance of 150,000 additional shares. The present capital of the bank is \$10,

000,000 and present surplus about \$7,500,000. New stock will be offered to the shareholders for subscription at 150 per cent. This will provide, in addition to the new capital of \$15,000,000, an additional surplus of \$7,500,000, so that when the new stock is paid for the capital and surplus of the bank will be \$25,000,000 and \$15,000,000 respectively. A special meeting of shareholders to vote upon this question of increase of capital and surplus will be called for an early day in June. The date fixed for payment for the new stock will probably be about July 1 next.

—At a meeting of the Metropolitan Carriage & Wagon Co., Limited, which is to constitute one of the five British car firms about to combine their interests, held in Birmingham last week, W. L. Hodgkinson, the chairman, said

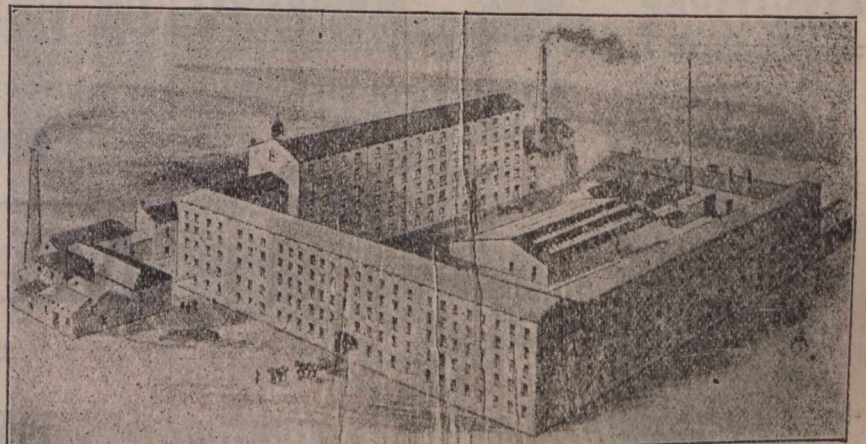
Barker & Moody,

Leeds, Eng.

Manufacturers
of . . .

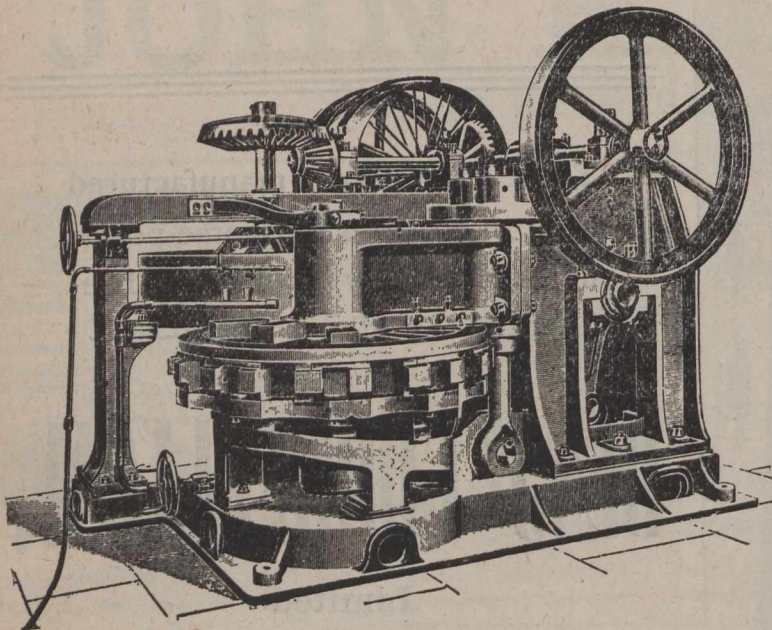
FLANNELS,
WOOLLENS,
SHIRTING,
and GARMENTS,

For Canadians under the New Preferential
Tariff, _____



Perseverance Mills, Leeds, Eng.

Telegraphic Address:
"ALEXSON, LEEDS."



Brick, Tile and General Clay Working Machi- nery

Herbert Alexander & Co.

LIMITED.

Queen's Engineering Works:

Water Lane,
LEEDS, Eng.

that their fear was that they could not look forward to a continuation of a 5 per cent. annual dividend in face of increased competition from America. "For many years past," continued Mr. Hodgkinson, "America has supplied Great Britain with dining cars, drawing-room cars, and to a large extent with tram cars, and within the past few months it had been in contemplation either to start in the United Kingdom an entirely new company under American management or to acquire some of the existing companies to form a nucleus for a very strong combination that it would be almost impossible for us to face if we stood as separate concerns." The united profits of the five British companies to be amalgamated have averaged for the last three years about \$625,000.

—The Tariff Committee of the Reichstag, says a Berlin cable, fixed a uniform duty of 18 marks 75 pfennigs (\$4.50) on all flours, pearl barley, semolina, grits and other millers' products made from grain. This is an increase over the Government's proposals. The new tariff proposes to increase the duties on joiners' manufactures, which are ex-

ported in considerable quantities to Germany from Sweden, and the Swedish Government has been memorialized to the effect that such a rate of duty as the tariff provides would almost entirely exclude Swedish exporters from the German market. Says the Consul: "One hears talk of reprisals from several lands whose export trade to Germany is menaced. Germany, some writers insist, may find difficulty in concluding satisfactory commercial treaties if the proposed tariff becomes a law."

—London cables of the 25th ult., state that replying to a deputation representing the millers, exporters of flour and rice and importers of feeding meals, the Chancellor of the Exchequer held out hopes of modification of the new taxes. He said the deputation had made out a strong case for the re-exportation of rice free of duty. Regarding wheat flour from imported wheat, the Chancellor said there was considerable risk of fraud in allowing its re-exportation. It would be a drawback on the article produced in this country. But he was inclined to meet the wishes of the deputation. The Chancellor was also pre-

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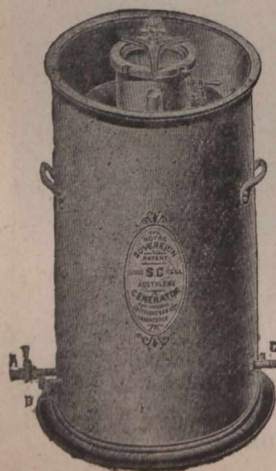
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Telegraphic Address:
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Awarded the GOLD MEDAL
(Highest Award) at the International
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PESTH.

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



Our Oak Leather is Tanned and Curried
in the good old way and made into
Belting, with the accumulative
experience of 43 years.
"Extra" Brand.

The J. C. McLaren Belting Co.

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Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

Joseph Booth & Bros., L'td.,

ENGINEERS

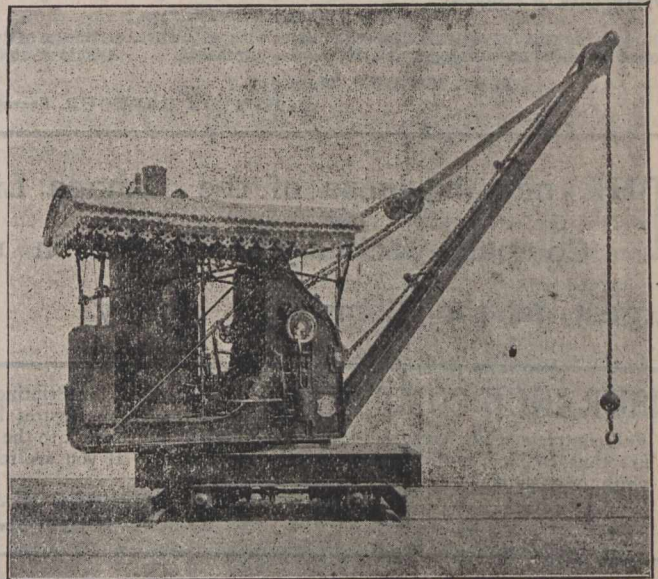
and MANUFACTURERS,

Rodley, Near Leeds, - - - England.

Manufacturers of

Steam Hydraulic Cranes
and Lifting Machinery,

Under the New Canadian Tariff.



pared to consider the question of differentiating the amount of the tax to be placed on various feeding meals. Replying to the letter of an inquirer, the Chancellor says he fears it will be impossible to exempt from the new duties grain, etc., which was contracted for prior to the introduction of the budget.

—A London cable of the 26th ult. reads: The Morning Post welcomes the re-entry into Parliament of Rear-Admiral Lord Charles Beresford at a time when a great disaster is threatening, the paper referring to the shipping combination. It says that half a dozen such transactions may end Great Britain's proud pre-eminence as the world's carrier. Such a change would be the beginning of the end, for losing her place as the first sea power, Great Britain could hardly hold her Empire. The Post despairs of any appeal to the Government, and concludes by saying: "When finally the United States peacefully annexes Great Britain there will be rejoicings over the re-union of the English-speaking people and over the fact that their old home has been saved from conquest by Germany."

—The Board of Control, says a recent Toronto letter, listened to a deputation of Chicago men, headed by J. H. Boyle, of Toronto, representing the Great Northern Railway & Transportation Company, regarding a grant of a

Contractors to H. M. Government.

HARRAP BROS.,

Manufacturers

Kendal and other Knitting Worsted,

Fingerings and German Wools, Andalusian
and Soft-Spun Saxony

Sole Makers of the
Celebrated

"PRIMULA" WOOL FOR HOSIERY.

Also Coating Yarns, in Warp and Weft,
in Hank, or on Tubes or Cheeses

Bective Mills, Alverthorpe, - Wakefield, England.

Special terms to Canadians under the New Tariff.

large portion of the bay front of Ashbridge's marsh for terminal facilities for the proposed air line to Collingwood. They say that when they get going they can bring to Toronto for transshipment 50,000,000 bushels of grain a year, which will employ a fleet of 25 or 30 large vessels to take it to the seaboard, some port in Nova Scotia. Then for the return cargo they will bring back Cape Breton coal. By this means they propose to make Toronto the Chicago of Canada.

—A Victoria, B.C., special, referring to the new proposition for the construction of the Kootenay Railway, made by a firm of New York capitalists, independent of other roads, says that it is understood the firm agrees to build for \$4,000 a mile provided the Dominion gives \$6,000. Construction to begin three months after aid is granted; the road to be completed within five years. The firm agrees to pay the Province of British Columbia a subsidy at the rate of 2 per cent. of the gross earnings after ten years, and to accept Government control of rates, but to be exempt from taxation until the subsidy is repaid.

—For the world's fair at St. Louis, Mo., in 1903, the Canadian Pacific Railway intends to have an exhibit which will eclipse its efforts at the Chicago and Buffalo fairs. No details for a display have yet been decided on but the intention makes it replete with features. The company has just placed an additional order for 26 new locomotives. This brings the number of engines contracted for, but not delivered, up to 90. With the delivery of these the Canadian Pacific will own nearly 1,000 locomotives. The new order is for ten-wheelers.

—The foreign trade of Germany for the quarter ended March 31 amounted to 1,370,000,000 marks (about \$342,500,000) in imports, an increase of 70,000,000 marks (about \$17,500,000) over the corresponding period of 1901, and 1,109,000,000 marks (about \$277,250,000) in exports, an increase of 36,000,000 marks (about \$9,000,000) over the corresponding period of last year.

—The Canadian Pacific Railway have just made a further purchase of 12,000 tons of German steel rails. Prices of all classes of steely are rapidly stiffening and deliveries becoming more remote. Every indication points to a very strong and high market until the close of navigation, with prompt deliveries doubtful.

—A Berne, Switzerland, cable states that it is reported the losses of the Basler Credit Gesellschaft, which failed recently, are between one and two million francs, instead of £1,600,000, as stated in the first reports.

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

Invested Funds, - - - - - \$48,400,000
Investments in Canada, - - - - - 14,930,000

[WORLD WIDE POLICIES.]

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

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

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

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

JOURNAL OF COMMERCE JOB DEPT.,
171 St. James Street, MONTREAL.

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

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

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

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



FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,
General Insurance Agents and Brokers

ESTABLISHED 1865.

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Private Office, " 2822.

THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, MAY 2ND, 1902.

NOTES ON A BUSINESS TRAINING.
No. 1.

For whatever vocation in life a youth is destined, whether professional, as the Church, the Bar, or Medicine, or Business, it is desirable for him to pass through some form of elementary, initial training of a general character as distinguished from the specific education requisite for his calling. There are certain acquirements of the utmost value which are usually regarded as a part of a business training that the future cleric, barrister, or physician may attain with considerable advantage but which are too commonly so very lightly esteemed as to be ignored. One of these is the very elementary one of hand-

Insurance.

PHENIX ASSURANCE CO'Y
OF LONDON, ENG.

Established in 1781. Canadian Branch
Established in 1864.

No. 164 St. James St.
MONTREAL, P. Q.

PATERSON & SON,
Agents for the Dominion

City Agents:
E. A. Whitehead & Co. English Dept.
G. A. Raymond & Co. French Dept.
S. Mondou.

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

R. WILSON-SMITH
FINANCIAL AGENT.

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

STANDARD LIFE CHAMBERS,
151 ST. JAMES STREET, MONTREAL.

THE MANCHESTER FIRE ASSURANCE COMPANY.

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

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

EVANS & JOHNSON, Resident Agents, MONTREAL.
1723 Notre Dame St.

IMPERIAL LIFE ASS'CE CO'Y OF CANADA.

THE YEAR'S RECORD.

	Jan. 1, 1901	Jan. 1, 1902	Increase	%
1. Total Assurance in Force.....	\$9,228,350	\$11,236,700	\$2,010,350	21.8
2. Total Assets.....	1,102,092	1,339,804	237,712	21.6
3. Reserves for Policies and Annuities	597,488	798,785	201,297	33.7
4. Annual Premium Income	319,860	395,170	75,310	23.5
5. Annual Interest Income	36,273	53,502	17,229	47.5
6. Total Annual Income	306,133	448,672	142,539	46.0

E. S. MILLER, Provincial Manager,

writing. Amongst members of the three leading professions there appears to be a notion that bad, that is, indistinct writing is more professional than good "hand," that is, writing which is clear and easy to read. This notion is rather encouraged than corrected at some schools, from which boys destined for a professional life are turned out ready for college, whose writing is a wretched scrawl. This is excused by some on the ground that writing Greek exercises spoils the pupil's writing, and that bad calligraphy is one of the outward and visible signs of a classical training. Anything more utterly absurd could not be named. In years gone by the "Oxford hand," affected by graduates of that University, was notable for its elegance and clearness in the definition of each letter. So also the "Cambridge hand,"

Mutual Reserve Fund Life Association

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

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

...AND...

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

Home Office, Mutual Reserve Building, - - NEW YORK CITY

Montreal Office, - - La Presse Building.

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**UNION ASSURANCE SOCIETY
OF LONDON.**

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

Capital and Accumulated Funds exceed, - \$16,000,000 00

ONE OF THE OLDEST AND STRONGEST OF FIRM OFFICES.

CANADA BRANCH:

Cor. St. James and McGill Streets, - MONTREAL.

T. L. MORRISEY, Manager

somewhat different from Oxford, but which was also remarkably easy to read. Indeed, a student who wrote a confused, clumsy, indistinct "hand" was certain to discover that bad writing and bad figures meant bad marks, or his paper being ignored. A distinguished English bishop was cured at Cambridge of his bad writing by a professor saying to him, very early in his career, "Your paper may be good, but I cannot waste time over deciphering such a scrawl." If all college tutors and professors took this stand, we should have an end put to the fad of professional handwriting being usually conspicuous for its obscurity, a reform that would greatly facilitate the reading of clerical, legal, and medical documents.

As to the value of good handwriting to the candidate for a business appointment little need be said, though much ought to be said sharply in censure of schoolmasters who neglect this elementary accomplishment. Especially should pupils be well drilled in making figures, for in every business office the youthful clerk whose figures are clumsy, some quite obscure, is a nuisance in that particular and a discredit to his teachers and employers. In making figures in columns the ordinary school entirely neglects to teach the art of placing them in their proper position, units under units, tens under tens, hundreds under hundreds and so on. Where this order is neglected there is a great waste of time casting up a column of figures and mistakes are incessantly made owing to this careless habit, which, as we have said, is usually left uncorrected in our schools. In the old land, where money is written in three denominations, often in four, that is, pounds, shillings, pence, and farthings, the necessity is

so urgent for these being placed in order, that pupils in schools there and clerks in offices have acquired a habit of registering figures more orderly than is usual where a decimal system prevails. It is highly aggravating to have to cast figures jumbled together as though thrown down from a dice box, as can be seen in merchants' invoices, bank pass-books and other statements made out by clerks who are too careless to register figures correctly.

Why should not youths intended for a profession be drilled in writing distinctly, making clear figures, and learning to place them in columns in their proper order? Surely slovenliness is no professional accomplishment, nor carelessness or obscurity in handwriting a sign of culture? To allow a boy to leave school, whatever may be his future vocation, with habits indicative of slovenliness in his work, is to do him a serious injury for life, for one of the most useful, most valuable practical lessons that can be learnt at school is, the habit of precision, of doing everything that has to be done as well as it can be done. To this habit, the result of early training, one of the greatest men of the last century, in his calling, indeed, of any century, attributed his success in life.

It may seem a severe judgment but it is a strictly just one, that young students in our colleges display in their final examination papers a very elementary acquaintance with one of the three rudiments, the art of writing, and in our public schools generally the pupils are allowed to acquire habits of writing and making and placing figures that are a scandal to their teachers and a drawback in their business career.

LORD STRATHCONA'S SPEECH AT ABERDEEN.

The classic city of Aberdeen was en fete on the 9th April last, the occasion of its rejoicing being a visit paid by Lord Strathcona, Lord Rector of the University, who came to receive the presentation of his ticket as a Burgess, which was enclosed in a silver casket. In making the presentation, Lord Provost Fleming referred to Lord Strathcona's distinguished record in Canada, and to his munificent contribution to the Imperial forces by raising, and at his own expense, equipping the corps known as the Strathcona Horse.

In reply to the Provost, Lord Strathcona paid a tribute to the services of Scotchmen in developing the outlying portions of the Empire. It is, indeed, remarkable how numerous and how prominent are the names of both Scotchmen and Irishmen in the Imperial annals. His Lordship compared the colonies to branch houses conducted by partners in a commercial firm, each of which was growing year by year in importance, in wealth and in strength. The feeling in favour of a closer union is in the air, which, ere long, will bear fruit, as such a feeling is calculated to increase the trade and commerce of the Empire, to add to its power, and enlarge its prestige by bringing the scattered communities into closer union with each other and the mother land.

Lord Strathcona looks forward to the time when there will be one army, and one navy, and one commercial system, the leading object of which will be the enlargement of Imperial trade and its protection.

The advance of Canada by leaps and bounds since Confederation he regarded as a forecast of similar developments when the whole Empire is brought into closer re-

iationship. Australia, now confederated, was entering upon an era of prosperity and progress, South Africa, too, when united under the British flag, will advance in wealth and commercial importance. He regarded South Africa as the rock upon which the closer federation of the English-speaking peoples will be based.

The war in South Africa, said Lord Strathcona, has been an object lesson to the world, and will do more than anything else to promote that closer union of hearts and interests of the British peoples, which we look upon as the inevitable future of the British Empire. Much, however, remains to be done. The people in the Mother Country need educating as to the history, the resources and capabilities of the Colonies. A broader spirit needs cultivating in regard to Imperial commerce. Unless in matters of trade we can have united action our competitors, who are so keen in finding new markets for their products, will certainly reap the benefits we leave unreaped. We cannot afford to be bound by any hard and fast ideas on the subject of free trade, or revenue tariff, or protection. Some basis must be arrived at for united action, in connection with which Lord Strathcona alluded hopefully to the Conference between His Majesty's Government and the representatives of the Colonies, which is to be held after the Coronation. He thought there would be great disappointment if the result of that Conference does not provide, if not a definite settlement, at any rate some basis for the formation of a policy for the different parts of the Empire, which may be carried out to the advantage of the whole of the English-speaking community.

Lord Strathcona's Aberdeen speech has been published in all the newspapers of Great Britain, with few exceptions, and been universally commended for its breadth of view, patriotic fervour and practical conceptions as to the true objects and aims of an Imperialistic policy.

BRITISH LIFE ASSURANCE.

We have from time to time charged the Insurance Department at Ottawa with tardiness in issuing its annual reports. Canada would seem to occupy a position in the matter somewhat midway between the British and the United States Departments. It was only last week that we had occasion to refer to the Report of the Insurance Commissioner for the State of Connecticut, and it is some time since the Report for 1900 of the Canadian Superintendent of Insurance was reviewed in these columns. Now comes the annual blue book which records the progress of life assurance in Great Britain. For the circumstance that the figures which thus periodically come before the public are belated, the Board of Trade (which in England is a Government Department), cannot be held responsible. The cause lies in the fact that the Life Assurance Companies Acts allow nine months interval between the close of the company's year and the date on which its accounts must be lodged. In England this is believed, on the whole, a sensible provision, as it is easy to make the necessary mental adjustment when reading the returns. Thus, out of 104 institutions of various kinds which are included in this year's volume, 88 present their returns for the year ended December 31, 1900, and most of the others are within a month or two on either side of that date. We may, therefore, say with sufficient practical accuracy that we have before us the record of the year 1900.

The first consideration which will probably occur to a critic is, that the year so recorded is the first complete year of the war; and this is a feature which dominates, directly or indirectly, most of the statistics given in the book. For its direct and immediate influence, of course, one looks to the mortality shown, not surprised to find that the claims show an increase over the previous year of £1,056,508, the heaviest increase since 1882 with two exceptions only, as the years 1892 and 1898, which (especially the latter) seem to have been periods of excessive mortality. Examination of individual accounts shows this increase to have been, on the whole, very evenly spread over the companies. There are a few gratifying exceptions, but the general experience seems to warrant the inference that the war, with its lamentable heavy death-rate, has left an unmistakable mark on the claim registers of the life offices.

On the other hand, it is encouraging to find that the premium income shows signs of increasing vitality. The aggregate has increased by £536,433, as compared with £430,169 in the previous year. The difference is, of course, small, on a total of nearly £22,000,000; but when regard is had to the double difficulty of replacing the depletion by heavy mortality, and increasing the business during a time of national depression, the result is regarded as favourable. Another sign of the times is seen in the heavy increase of the item "surrenders," which exceeds its total of last year by £119,732. There is no advance of such magnitude on this account in the comparative figures at disposal—which go back twenty years. This in its turn, however, makes the increase in total premiums the more creditable, and does so more emphatically than the claims; for while it is obviously a pretty even chance whether death shall occur before or after the year's premium happens to have fallen due, surrender almost always takes place before that date, and the premium thus disappears from the year's income. It is also gratifying to find that the ratio of expenditure continues to show a steady, if gradual, decline, working out on the 1900 figures at 13.71 per cent. of the premium income, as against 13.82 per cent. the year before.

A disappointing result is apparent as regards the rate of interest earned. In last year's returns there was a slight improvement here—3.71 per cent., as compared with 3.68 of the previous year; and the general indications seemed to afford some likelihood that the improvement might be maintained. The present accounts, however, show a reversion to something slightly lower than the yield of two years earlier, for the rate reckoned as before on the mean funds, is only 3.64 per cent. This, moreover, is on a fund which has been depleted more heavily, on balance, by loss on investments. The summarised accounts of the companies show a credit entry of £279,905 for increase in value of investments, but on the other side a debit of £266,586 for decrease in such value, leaving a net credit of only about £13,000. In the last returns the similar net credit was £207,000, and the present figure shows the low-water mark for this item since 1884. Such a result, of course, was to be expected, in view of the notoriously heavy fall in securities during 1900, a tendency which has, unfortunately, been intensified since. It must, however, be borne in mind that the real meaning of such an entry, in such accounts may easily be exaggerated. As a matter of fact, it is largely due to heavy writings off by a few companies whose valuation years unluckily coincided with the period of depression,

writings off which do not mean sales, and which may ultimately be to a large extent restored by a recovery in prices. All the same, it is a little disappointing to find the aggregate fund hit in both ways, so as to show a slightly diminished interest yield side by side with a writing down of capital.

There are some changes in the distributive movements of the invested funds. Mortgages had for some years prior to 1900 shown a tendency to remain nearly stationary, or even slightly to decrease; the present returns, however, show an increase in this item of over £2,300,000. On the other hand, there are three items, "Foreign Government securities," "Debentures," and "Shares and Stocks," which had in former years exhibited heavy increases, but which now give sign of a comparative check. These are increasing in favour in Canada and the United States, especially stocks and bonds, and there is no reason to believe that able management may be as successful as individuals in these investments, but they savour of speculation—if on a large scale. The average annual increase in the aggregate of these three items, as shown in the last three British Blue Books, is £7,568,897. In the present returns it drops to £1,609,564. This seems to indicate that conditions of public hardship, while making new life assurance business more difficult to get, bring to the companies some compensation as regards their floating funds in providing a readier outlet for them by way of mortgage. The item of "British Government securities," after remaining practically stationary for four years, shows an increase in these 1900 returns of £944,795, which is easily intelligible in view of the war borrowings.

The accounts now presented show a business steadily and soundly growing, and one which, while it cannot avoid some of the difficulties and drawbacks which a common cause is now imposing on so much of our national commerce and industry, is able in other ways to reap even from these hindrances some compensating advantages.

Subjoined are the figures on which these comments are based. They are those which refer only to the "ordinary" as distinct from the "industrial" business, as it is to the former that the above remarks have been limited:

COMPARATIVE SUMMARY OF LIFE AND ANNUITY ACCOUNTS.
INCOME.

	1900.	1899.	1898.	1897.
	£	£	£	£
Premiums	21,795,619	21,259,186	20,829,017	20,199,386
Consideration for annuities	1,716,027	2,139,014	2,356,812	1,985,892
Interest & dividends	8,910,353	8,755,116	8,390,852	8,198,530
Increase in value of investments	279,905	363,099	416,552	282,031
Fines, fees, etc.	13,480	13,184	13,725	11,055
Capital paid up	41,255	30,578	34,839	31,471
Miscellaneous	322,815	28,782	45,978	36,740
	33,079,454	32,588,959	32,087,775	30,745,105

OUTGO.

	1900.	1899.	1898.	1897.
	£	£	£	£
Claims	16,937,676	15,881,168	15,597,349	13,176,900
Cash bonuses & reduction of premiums	1,068,021	893,426	1,081,438	1,028,396
Surrenders	1,125,455	1,005,723	992,682	930,339
Annuities	1,775,793	1,714,573	1,603,069	1,504,225

Commission	1,165,565	1,159,215	1,167,111	1,155,352
Expenses of management	1,825,516	1,778,891	1,751,603	1,744,145
Bad debts and decrease in value of investments	271,976	167,324	354,541	112,591
Interest and dividends to shareholders	434,018	564,733	381,680	361,919
Miscellaneous	287,043	74,506	74,133	483,051
	24,892,063	23,239,559	23,003,606	20,496,918
Income of funds during year	8,187,391	9,349,400	6,967,130	10,248,187
Amount of funds at close of year	248,876,376	240,688,985	231,339,585	224,372,455
Average interest earned on funds	3.64 p.c.	3.71 p.c.	3.68 p.c.	3.74 p.c.

ASSETS.

	1900.	1899.	1898.	1897.
	£	£	£	£
Mortgages	82,697,835	80,378,698	82,022,126	80,649,419
Lo'ns on policies	13,188,380	12,424,969	11,881,691	11,306,750
Loans on rates	25,107,981	24,070,856	22,194,243	22,983,343
British Government securities	5,812,769	4,867,974	4,827,716	4,764,626
Indian & Colonial Government securities	18,968,747	18,425,174	18,145,692	17,839,031
Foreign Government securities	10,449,126	10,155,387	8,613,392	7,577,700
Debentures	49,912,000	49,128,470	45,866,737	43,542,265
Shares & stocks	35,005,576	34,473,281	32,143,345	28,717,297
Companies' own shares	630,066	632,230	638,748	641,892
Land and house property and ground rents	22,842,864	21,433,029	20,329,664	18,828,573
Life interests & reversions	7,460,326	7,238,681	6,521,040	5,933,184
L'ns on personal security	1,280,143	1,406,439	1,582,065	1,588,553
Agents' balances & outstanding premium	5,911,027	5,641,855	5,505,679	5,364,900
Outstanding interest	2,625,969	2,579,676	2,458,111	2,374,051
Cash deposits, stamps, etc	5,610,347	5,806,186	6,066,186	6,498,909
Miscellaneous	265,662	228,479	217,760	232,227
	287,768,818	278,891,384	269,014,195	258,842,720

We are beholden to the London Economist for much of the information contained in this review.

HARBOUR MATTERS.

The recent developments in harbour matters lead to the hope that at last something may be done in the immediate future to increase the long talked of facilities for furthering the trade of this port. What they may amount to is another question. There has been for so long too much talk among the members of the harbour authorities, with their different conflicting interests, that it looks like a case of hoping against hope—that the new propositions that have just been made will lead to anything beyond discussion for a year or two—and result in nothing being done.

The Board seems almost hopelessly divided in opinion on the most essential matters. Instead of endless discussion, it would be a decided advantage at once to ask for an opinion from the Minister of Public Works,—who is the ultimate authority—as to what they should do. He is credited with having a decided opinion of his own, and a way of giving effect to it. The government-appointed members of the Board have to conform to his views, and others seem disposed to acquiesce, whilst some independent elective members cannot, apparently, agree among themselves as to what is the right thing to be done.

The latest propositions have come from the Grand Trunk Company, and a syndicate of Western influential capitalists for privileges in connection with elevators and the trade of the West—composed entirely, as shown, of Canadians interested in the trade. Thus far the information furnished as regards the Grand Trunk application, is vague, the inference is that what is asked for is the site pre-empted on the south side of the Windmill Point Basin by the late Connors' syndicate. They ask for a free site and, as it appears, nothing more. It is a position easily reached by that railway and if it is to be made serviceable for water-borne grain, as well as for that of the railway, there should be no difficulty about the granting of a free site for its erection—in the public interest.

The other and most recent application of Western Canadian capitalists is a more complex one. It combines an elevator at Port Colborne, at the head of the Welland Canal, where the cargoes of the larger class of vessels trading on the upper lakes, can be transferred to the smaller sized vessels, such as can pass through the St. Lawrence canals, and an elevator and storage room in Montreal.

Mr. Robert Reford—a member of the Board—broached this matter at the last meeting, and strenuously urged favourable consideration for it. What was really wanted in the way of a site for the elevator here was not clearly expressed, but the impression derived from Mr. Reford's previously expressed views, was the site on the canal, north of the Windmill Point Basin—already partially excavated by the Connors' syndicate—is what would be required. There can be no question as to the value of that site for the purpose of the water-borne grain trade—and it has frequently been pointed to as such in the columns of this Journal.

The trade of the port of Montreal is bound to increase beyond the limits of the regular lines who will, naturally—as the world goes—have the monopoly of the new wharves to be served by the elevator in the central harbour. This is a matter that deserves the fullest consideration.

This last proposition of our enterprising Canadian friends from the West is important, and should be treated with respect. With many, it will be a matter of regret that some of our Montreal capitalists are not parties to the enterprise, which has a greater promise of success than some others that are attracting much attention. We have been given to understand that some of our own citizens are willing to join in the movement since it has been started and to invest money in it—even if the terms are modified.

The weak point, it appears to us, is the demand that the Government should guarantee the full interest on the bonds to be issued for the construction of the elevators—bearing 4 or 4½ per cent. interest. This is the rock on

which all previous efforts in this direction have come to grief. Projectors of enterprises of this character should have sufficient confidence in them to invest in them a proportion of their money. To say the least, it is doubtful if the Government would be justified in embarking on a new departure to that extent, but the rate of interest proposed is undoubtedly higher than the Government could borrow money for.

The object aimed at, however, is a most laudable one and, as the result, its success would be a national benefit; the Government might very well, and properly, guarantee on behalf of the Harbour Board a proportion of, say, two per cent. on the bonds. There could be no financial risk of loss in such a guarantee. The prospects for the future trade of the country are such as to render that beyond all doubt.

Judging by the past, these new propositions must entail long delays, but it may be hoped that a new departure in this respect will be taken, and instead of interminable disputings and misunderstandings, something practical and beneficial to the best interests of the port and the country may be evolved without unnecessary delay.

We may hope for good results yet. The future prosperity of the port cannot be retarded by anything short of supineness or worse, on the part of the citizens of Montreal. The total absence of concentration of authority in the management of the harbour is proving more and more injurious as time goes on. It certainly seems strange that the general plan of communication on the wharves in connection with the full equipment of harbour, in all its essentials, has not been decided upon, yet that is surely one of the most urgent requirements of the near future.

COAL WEIGHTS AND MEASURES.

There is an old saying, but a very unfair one if generally applied, that "It takes a thief to catch a thief;" however it comes into apt use occasionally—no reflection intended on the energetic detective force. And now we are reminded of it because of certain whisperings around town concerning the weighing of coal, caused, it is said in some quarters, by the unsatisfactory results of the last year's business.

Were any man to buy a single article, a horse, a cow, a carriage or a coat, he would be sure to see to it that he obtained what he bought. Were it a city lot or a farm, he would have it measured; were it any article the quantity of which is usually determined by weighing, he would surely satisfy himself that he was getting honest weight. And yet here is an article that every householder in Montreal, Toronto, Quebec, Ottawa, Hamilton, Halifax, St. John, and other cities where wood is no longer used as fuel receives and consumes the year round, and without a question as to whether he obtains all that he pays for. He, or somebody for him, signs those bland little "tickets" presented by the coal-cart man, and seldom or never thinks there is less than the "net weight" entered thereon, in a sublime confidence in the integrity of his fellow-citizen engaged in the coal trade. We do not pretend to say that his confidence is in any degree misplaced. There are hundreds of citizens who have little else to guide them—to trust to—in the purchase of articles in common use, than the integrity,

the character of the house where they buy; and this is all the more important where, for example, as in the case of drugs, mere sense is not to be relied on. The grocer who has the reputation of always keeping "the best," who will not keep adulterated articles, as many seem to do—if we are to believe that interesting blue-book on the "Adulteration of Food,"—issued yearly by the Government—with many others who furnish the multitude with their "daily bread," is certain of his choice of customers and fair prices, or better; yet that others thrive under a somewhat different system is shrewdly suspected by the trade. It is wonderful how they do it—but they do.

The method in possible vogue among coal men—that is if we have any such in our midst, or may use the plural, were simple indeed. Nearly every buyer of coal who examines the figures on his ticket must have cogitated on how slight is the check on free weighing under such a system. Suspicious ones induced to change by a concession, who have discovered a considerable difference in the quantity of, say, "furnace coal" consumed from year to year, are sometimes led to make inquiries—occasionally to set a watch upon the driver or other possible manipulator. The result may have been sufficient to warrant another change. "What"—questioned one of them—"is to prevent the substitution of delivery-tickets along the way from the weigh-scales to the customer?" There are people in the city who say that this may be practised, and they believe that there is no way to prevent it save by the employment of occasional watchers during the delivery season. That there is, however, any need for such espionage we are unable wholly to concur in. But a lesson, if needed, severely administered may have a more salutary effect here than a fine or two have upon other very profitable but less doubtful violations of the law. Ten to fifteen per cent. of 200 to 300 lbs. short on every load for a month, let alone for a whole season, would pay for a good deal of "winking" or other protection. It were superfluous to say that such doings are impracticable except where there is little need of collusion—where the danger of discovery is lessened by personal propinquity.

MEAT AS A NECESSITY.

It has been said that in the accomplishment of good a little evil is often shown to have resulted; and this is seen in the case of improved machinery which, while serving to advantage the class known as skilled mechanics, throws worthy but unskilled labourers out of employment. Among the learned faculty, both on this continent and throughout Europe, discussions regarding the use of flesh meat as a necessary article of diet are now the order of the day. These discussions were not brought about through any deeper penetration into the mysteries of the human frame, through any new article of food sprung upon the market to contend for first place with the fatted bovine, or through any recently resurrected text of ancient scripture which may have been heralded as against the use of beef, but have been taken up because, choice beef cattle being scarce all over the continent, butchers are paying a few cents per pound more than usual for their supplies and are exacting a like advance from consumers.

The use of meat has become so general in all countries affording the labourer ample work and fair wages that in discussions questioning its necessity as food,

or its preference in keeping the body less liable to attack from the multitude of diseases lurking in wait, the world will be anxious while conjecturing as to the result, being careful, however, to get a pick meantime at a choice bone, or tender mutton chop. If it shall be proven that, on the whole, meat is calculated to injure rather than benefit the user a field of almost boundless circumference will have been opened for the manufacturer and blender of health-prolonging and muscle-building foods. Just now these leaders in the field of nourishment find the butchers their greatest opponents, for they know that the man who eats plenty of meat has plenty of "fight" in him if necessary, and a man of that calibre can be generally depended on to hold his side pretty well in a controversy.

Asked as to the necessity of meat as food, a Toronto physician recently gave out the following: "Physiologists and chemists have determined accurately the amount of hydrogen, oxygen, nitrogen, etc., required to produce heat and energy necessary to human existence. Most convincing tables mathematically and chemically correct have been produced by them, and anyone so inclined can by referring to them find at a glance the exact proportion of the elementary constituents of foods required to produce a maximum of energy with a minimum of waste. Many of these physiological chemists have the courage of their convictions and have sought to prove that tests conducted in the human stomach would give the same results as when conducted in a test tube in the laboratory. But it would seem that in the matter of diet it is not always advisable to be too scientific. The human stomach has prejudices, likes and dislikes, which are difficult to reduce to mathematical formulae, and so there enters into all calculations an unknown quantity which may have a most disturbing effect upon the result. We have all heard of the possibility of carrying a week's supply of food in the vest pocket. Practical tests do not strengthen us in this belief. A company of United States soldiers were recently sent out with a supply of chemically correct nourishment in their pockets. They all came back with diarrhoea and vomiting. The chemistry was all right, but their stomachs were not sufficiently educated. The diet best suited to man must vary according to the climate in which he lives, his habits of life, whether active or sedentary, and the customs of his ancestors. Nature, too, in this as in other matters is a wise teacher. The aboriginal inhabitants of the country were large meat eaters because the supply was plentiful. It was probably the diet best suited to their condition. In pioneer days meat was still plentiful and remained so until comparatively recently. The great grazing belt of the west supplied cattle in abundance for the toilers of the east but as the mode of life gradually changed, so the grazing became less plentiful and the meat supply diminished.

The recent sudden rise in prices would probably have passed unnoticed if spread out over a period of two or three years. It has now served to accentuate a condition which was gradually being brought about. If this be a natural process in the development of a characteristically American race, it must be good. I think most men competent to express an opinion will admit that we use too much meat. The inhabitants of the North American continent are the greatest meat-eaters in the world. If the habit is pernicious it should show some evidence of its evil effect on the population. Does it do so? I think it does. America has developed a disease

so characteristic of the country that it is spoken of abroad as 'the American disease,' neurasthenia. It is generally set down to the 'strenuous life' we lead, but we find it in all classes of the community, many of whom are anything but strenuous in their mode of life. The general trend of medical opinion is that the use of dark meats is responsible largely for what is spoken of as functional neuroses. Again, there can be no doubt that meat-eating is responsible for many disturbed conditions of the stomach and intestines, and that abstention from its use will improve these conditions. Are we not spoken of as a nation of dyspeptics? Finally, in diseases of the kidneys, and acute and chronic rheumatism meat has a marked influence in their causation. I think that, in spite of the fact that we are the best housed and best clothed people in the world, and so preserved from exposure, these diseases are as common here as in any part of the world. If we are forced to reduce our animal diet, what shall we substitute for it?" was asked.

"This is too great a question for anyone to answer," said the doctor, "It will only be answered by time and the experience of generations. The nearest approach to a correct answer, to my mind, might be found by studying the habits of the Jews. Here is a race living in every clime, and under every condition, mentally the superiors and physically the equals of any race on earth, with well-defined and definite rules of diet, and who have, in addition to all this, in their possession the accumulated experience of the ages."

UNIQUE RUSSIAN PROPOSITION.

A St. Petersburg cable states that Finance Minister Witte has devised a plan to promote shipbuilding and shipping in Russia, which contests the palm of originality with the sugar regulations. Grand Duke Alexander Michailovich, who is competent in the matter, turned the project over to the St. Petersburg Vedomosti in order that it might be freely discussed. He invites critics to address him personally. Beneficiaries under this plan (which follows) are to be Russians exclusively or companies whose stock is held only by Russians: 1. Owners of new ships, made in Russia from Russian material, will receive from the Government a non-interest-bearing loan to fifty per cent. of their value, payable in equal twenty-year instalments.—2. Plans and specifications of such vessels, which must be Lloyds first class, must be approved by the Finance Minister, and vessels exceeding 1,000 tons must make ten knots; smaller vessels must exceed eight knots.—3. The Government assumes insurance risk up to two-thirds of the current value of a ship, charging therefor a premium of two per cent. annually. Owners must insure the remaining risk. The current value can never be taken as less than half the original value.—4. The State will pay for half the fuel consumed, provided Russian fuel is used, on voyages to and from Russia, and on condition that outgoing vessels are loaded to three-quarters of their capacity with Russian goods, and on return trips, have at least one-half their space occupied.—5. The same favor will be enjoyed by vessels plying between Russian ports provided one-half the cargo is foreign-going or that the entire initial cargo is salt, fuel, iron or cast-iron from the Azov and Black Seas to the Russian ports on the Baltic.—6. The subsidies are limited to eight years from Jan. 1, 1903.

ENCOURAGING THE POTATO.

Emperor William of Germany says the potato has a future such as the world has not dreamed of. He has undertaken to open up a new career for the potato, and to place it securely on a level with the best root in commer-

cial importance. He has been booming the cause of the potato throughout Germany and he lets no occasion pass to sound its praises—not as an edible root, but as a factor of importance in the progress of the world. He would have the potato supplant coal to a large extent and take the place of smelly gasoline. Of late he has shown extraordinary interest in motors in which potato alcohol is used as fuel. While he was on an excursion lately on the North German Lloyd steamer Kronprinz Wilhelm in the North Sea he got Herr Wiegand, the general director of the company, to promise to use potato alcohol for the motors of the harbor boats at Bremerhaven. Then he got the Hamburg-American Packet Company to promise the same thing. Herr Krupp was the next man tackled, and immediately ordered potato-alcohol motors used for shifting guns. Last Sunday the Emperor commanded Commercial Councillor Koerting to appear before him at Hanover and talked to him for half an hour on the great future of potato alcohol. Again and again he repeated his intention to smooth the way for its use. By the Emperor's orders the German navy is to experiment with potato-alcohol motors, and the War Department is advertising for a military automobile using potato alcohol. The Emperor's interest in potato alcohol is largely inspired by a desire to help German agriculture by opening a new career for the potato, and he certainly is doing some great work in the promoting line.

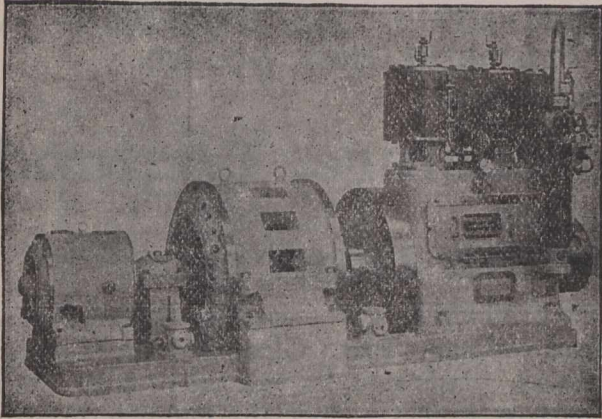
PEACEABLE MACHINERY NOW.

A number of South African mining machinery contracts, according to London advices, are expected to be placed shortly. One of them will call for a complete gold mining plant of 500 tons capacity per day for the Natal Rhondda Collieries, Limited, Natal, a new company. The New Kleinfontein Company, Limited, and the Kleinfontein Central Gold Mines, Limited, are reported to be about to expend a considerable sum in re-equipping their mines on a 200-stamp basis. The Antention Gold Mine, Rhodesia, is shortly to double its plant from 10 to 20 stamps. The West Rand Central Gold Mining Company, Limited, is soon to add 10 new stamps. The New Gooch Gold Mining Company is to double its existing 60-stamp batteries, and the Cinderella Deep Mine is to increase its plant to 200 stamps. Another important order for machinery is likely soon to be placed by the South Africa Federated Mineral Development Syndicate, which is contemplating the purchasing of a plant capable of handling 200 tons of galena per day for its mines near Greytown, Natal. The plant will comprise crushing, rolling and jigging machines, concentrating tables, revolving screens, water mill, elevator, etc. Last advices from the Transvaal state that there are now some 1,600 stamps working, out of the 6,000 in operation prior to the war. Nearly 30,000 men are at present being employed in the various mines.

—Life Pointers from the Press.—Love and affection on a money basis—life insurance.—Talk about economy and thrift—what better combined exemplification of the two virtues can you find than life insurance furnishes?—If you have a good life insurance policy let not the Wall Street earthquakes or other shakedowns disturb you. Your good sense has protected you and yours.—Sometimes you may correctly judge yourself by your judgment of others. What do you think of a healthy man of family who will not insure his life?—Because your neighbor or friend is uninsured is no reason why you should remain so. "It is worth while to be right, no matter who is wrong."—There is no better educator nor safer savings bank than a good life insurance policy. And it pays altogether the largest interest.—The "beef trust" and the "insurance trust" differ. The former in times of need puts up the price, and the latter puts down the money.—Every healthy man should carry life insurance. Are you healthy? An application for a policy will settle that question. If in the affirmative, take the policy while you can get it.—"The almighty dollar covers a multitude of queer transactions," says a writer. And a good many good ones, when spent for life insurance, says another.

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OUR NEW SETTLERS.

That a large proportion of those now pouring in to Manitoba and the Northwest Territories and taking up land are experienced farmers, already acquainted with the West and possessing sufficient capital to go ahead freely with improvements, is most desirable. Every encouragement should be given this class who, coming from the Western States, are, many of them, reluctant to admit that aside from the chances for progress conditions here are as favorable, generally, as under the Stars and Stripes. As time goes by these people will be convinced to the contrary, in the meantime, the best assistance in that respect will be given in any legislation tending to benefit their new surroundings. The following we reprint from the Globe, as it portrays in a clear sense the present of the Central West:

Here in Regina if anywhere there should be fear as to the political result of the American invasion of western Canada. This is the seat of government, and here are to be found the men who are dealing and must continue to deal with the problems attending the migration from the western States into Canada. If there were serious forebodings as to the attitude of the newcomers toward Canadian institutions, they would be first manifested here, for it is admitted that practically all the country between Regina and the boundary will be occupied by Uncle Sam's "exodus." For people menaced by the grave political perils that some in Ontario and Manitoba see ahead, the members of the Northwest Government and Assembly are singularly cheerful. They certainly do not believe that the migration bears any analogy to the legend of the Trojan horse, or that after the new-comers get a footing in Canada they will seek to transform the region they settle into States of the Union. The official view is pithily put by Premier Haultain in the words: "There is as yet no political danger from the large influx of American settlers. As to whether the present satisfactory conditions may be altered if 40,000 or 50,000 a year come in for several years in succession, it is impossible to form an opinion. For the present we welcome all the Americans who wish to find homes in the Canadian west, and regard them as most desirable settlers." The same view is held very strongly by the Hon. A. L. Sifton, Commissioner of Works, who ridicules the idea that men who, in a large degree, are leaving the United States to escape the high taxation of agricultural land there should, on their arrival, fail to appreciate the very light burdens laid on them, and the better enforcement of law. Those who have come most into contact with the American settlers say that they claim to see little difference in the laws, the only change being in the pattern of the bit of bunting that flies from the school flag

poles. "Men do not become revolutionists," said a gentleman who has talked with many of the new settlers on the political issue, "merely to change a flag. There must be some substantial, material grievance represented by one flag and definite hope of improvement embodied in the other. It was not a question of flags with the Outlanders of the Transvaal, but of material well-being. These Americans who are coming in are doing better than they could do at home, and the change of flag will not count. Besides that a large proportion of them are Canadians coming home again to the land of their birth, and with their natural affection for it not dulled but strengthened by absence.

That the new-comers will take out naturalization papers before they are long in the country is a very general belief. They are keen politicians at home, the crop of politics being often quite as great as that of wheat. They will speedily adapt their political faith to Canadian public affairs, and naturally fall into alliance with one or other of the parties. The Scandinavians, who form a considerable proportion of the Minnesota contingent, are a little prone to vote in masses. This is true more particularly of the Swedes than of the men of Danish and Norse origin, but the settlers of these national strains will be for the most part of the second generation and not so liable to follow the methods of their fathers.

The chief points of contact between the settlers and the Government after the first relations attending settlement are in the enforcement of law, and the organization of schools, and in a few instances municipalities. The enforcement of law rests with the Mounted Police, a body of men whose duties are performed over the whole of the Northwest with a fidelity and, at the same time, a kindness that make the men of the patrol universal favorites. There is no fear of friction on that score. The red coats of the police are as welcome a sight as any that catches the settler's eye on the plains. It is in the school administration, however, that the new settler comes into closest touch with the Government and Canadian sentiment. Figures supplied show how rapid is the growth of settlement. There were 731 school districts in the Territories in 1901, an increase of 83 over the previous year. During 1902 an increase of over 150 districts is anticipated. In the various districts there were 564 schools in operation, with 762 teachers, of whom 23 per cent. held first-class, and 63 per cent. second-class certificates. The teachers must all spend at least a four months' course at the Territorial Normal School in Regina before being certificated, and must have successfully passed the non-professional examination. The Normal School was attended by slightly over a hundred persons last summer, fifty of them being from Ontario and eastern provinces. There is a steady influx from

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eastern Canada of men and women who thus qualify themselves as teachers. There were not last year, among the 762 teachers, over 20 Americans. This is accounted for by the fact that those who try usually fail to pass the examination at the first attempt, the standard of proficiency being somewhat loose in the adjacent States. That many more will enter the profession before long is to be expected. The text books used are thoroughly patriotic and the same as those of eastern Canada in the main, Clement's History being generally used. Of the pupils, 82.7 per cent. are in the first three books, so that the children are for the most part young enough to be impressed thoroughly with the views presented.

For school purposes \$243,000 were raised by local rates, and \$185,000 was the Territorial grant in aid, a very large proportion of the cost of maintenance. This is exclusive of the cost of the departmental staff in Regina and of inspection. The cost of education is very much the largest item of Territorial expenditure, and the officials deplore the necessity of stinting the work, because the grant from Ottawa for Territorial expenditures is so small. It is rather sad to learn that in many of the foreign settlements there are no schools, and the children are growing up in ignorance of the English tongue and Canadian sentiment because of the scarcity of funds. Where the people themselves do not take the initiative in providing schools the department may establish, without the settlers' consent, a school district, if there are twenty children, ten persons liable for assessment and 6,000 acres of assessable land. Were it not for the lamentable scarcity of money much more rapid progress would be made in unifying the many peoples of the west by opening schools under the provisions of this law in the foreign and even native-born settlements, where there is indifference to education. So far as the purely American sections are concerned, there is no failure to provide educational machinery. Mr. Calder says that one of the first things they set about after settling is the formation of a school district and the building of a school. They do this more readily even than all Canadian settlements, and there is no record in the department of a single complaint against teachers or interference with them in the teaching of things from a Canadian standpoint. The Mormons in the Cardstone district of southern Alberta held out for two years against the adoption of public schools, and established instead voluntary parochial schools entirely at their own charge and teaching the tenets of their religion. After the second year they opened the schools to inspection, accepted the regular curriculum and by adopting the provisions of the Act participated in the grant in aid by the Territorial Administration, which is about 40 per cent. of the total expenditure. The du-

educational Department is entirely satisfied with the relations established in the American districts between the teachers and the pupils and parents, and is convinced that the Canadian point of view is presented without offence, yet in a persistent and effective way.

There are some spots of rust even on the bright side of the shield. Mr. Calder would like to find a few teachers for whom matrimony has no charms. The staff of women teachers is practically renewed every couple of years, few of the girls who adopt the profession remaining single longer than that time. This happy result for them, but unfortunate one for the schools of the Territories, is due to the scarcity of marriageable women in the newer districts, as compared with the number of men. To matrimonially inclined lady teachers in the east there is no road so sure as that leading to the altar by way of a country school in the Territories. The American invasion will be important in its economic rather than its political results. The fight will not be for annexation to the States, but for a diversion of the trade of the new-comers to St. Paul and Chicago rather than Montreal and Toronto. The Territorial Government is doing all it can to make the new-comers contented, politically, and so far with success. The manufacturers and merchants of the east and of Winnipeg cannot too soon begin a systematic campaign for replacing, wherever possible in these new settlements, the use of and desire for American goods by a liking for those of Canadian manufacture. With clothing this will be easy, and also with most lines of general store goods. In the matter of implements it will involve a hard fight and great adaptation in producing the sort of farm implements the conditions of the country and the prejudices of the buyer render necessary.

THE CHANGING OF MILLIONS.

With the same apparent ease with which a number of boys would combine their interests in a sack of marbles, deals involving hundreds of millions of dollars are being put through by our ambitious neighbors across the line. Prominent among the latest mergings of financial institutions have been that of Chicago and New York banks, the amalgamation in the latter resulting in a capital of \$40,000,000. That more banks will unite in order to keep pace with the growth of industrial enterprises there is little doubt.

Stockholders of the United States Steel Corporation, says a New York report, has received a circular letter of the corporation setting forth the exact terms under which it is

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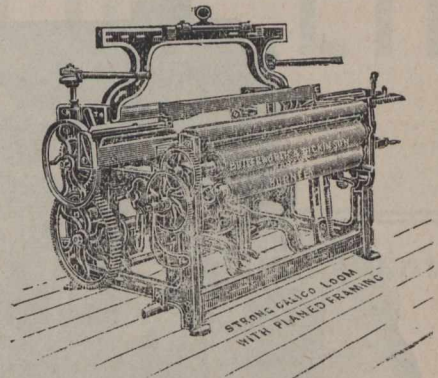
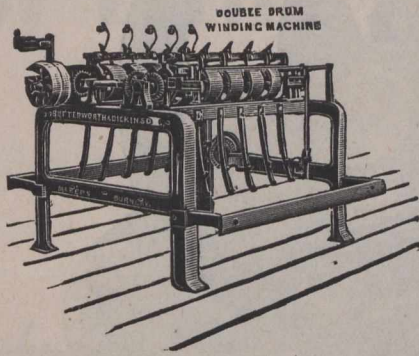
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proposed to retire \$200,000,000 of 7 per cent. preferred stock and issue \$250,000,000 of 5 per cent. bonds, thus increasing the bonded debt from \$300,000,000 to \$550,000,000. Accompanying this circular was a report of the Finance Committee which sets forth in detail various reasons why the refunding plan should be approved, together with a series of resolutions reciting how the plan is to be carried out.

The stockholders' report says in part: In February, 1901, various subsidiary companies had under contemplation, and in many cases actually had begun, the construction of additions to their plants, which in some instances would have duplicated the facilities of other subsidiary companies. The aggregate of these contemplated expenditures was something like \$50,000,000. Much that at the time of organization it was hoped might be accompanied in the way of avoiding wasteful expenditures for unnecessary enlargement of plants, has been accomplished by co-operation among the several companies, enabling one to utilize the facilities of the other. However, owing largely to advance commitments, it was impossible to stop all construction at the time your corporation was organized, and, in order to finish work then already under way, cash payments have been made during the year to the amount of \$15,000,000. It was not possible then to determine how much of this contemplated expenditure of about \$50,000,000 would have to be made, nor in advance of sufficient experience would it have been wise to capitalize any part of the \$15,000,000 that have been actually expended.

Within the next few months will fall due payments aggregating about \$10,000,000 for properties purchased almost immediately after your corporation was organized. The Finance Committee is unanimous in its support of the Executive Committee's recommendations, and believes that, as desired by the Executive Committee, \$25,000,000 should be made available for improvements. The Finance Committee also recommends capitalizing both the \$15,000,000 expended during the year for commitments made prior to your corporation's organization, and the \$10,000,000 yet to be paid for properties, as above stated. These three purposes in the aggregate call for \$50,000,000. The problem confronting the Finance Committee has been to make provision for this \$50,000,000 without issuing preferred stock, which stock cannot be sold at less than par, and which, if sold at par, would be entitled to dividends at the rate of 7 per cent., and would increase by \$3,500,000 the present annual dividend requirements of the corporation. After

discussion with some of the principal stockholders, it appeared practicable to re-arrange your corporation's capitalization (which in round numbers now consists of \$300,000,000 of bonds, \$500,000,000 of preferred stock, and \$500,000,000 of common stock) by substituting for \$200,000,000 of the preferred stock \$200,000,000 of sinking fund sixty-year 5 per cent. mortgage gold bonds, by selling \$50,000,000 additional bonds of such issue for cash. As the preferred stock carries 7 per cent. dividends, while the bonds would bear but 5 per cent. interest, the \$50,000,000 desired could in this way be added to the corporate resources, and the aggregate of the annual charges for interest and dividends, instead of being increased \$3,500,000, would be decreased \$1,500,000, as compared with the present sum total of these two requirements. The unanimous conclusion of the Finance and Executive Committees is that, considering the vast aggregate value of the physical properties, the proposed \$250,000,000 increase of bonds from \$300,000,000 to \$550,000,000 is wise and conservative. The stockholders' meeting to vote on the proposed changes in the company's securities will be held at Hoboken, N.J., on May 19.

A billion dollar packing trust, says a Chicago dispatch, is among the possibilities if the United States Government should succeed in maintaining its contemplated injunction proceedings. The prediction is pretty generally made in La Salle street official circles that the large packers who may be made defendants in the Federal Court will be forced formally to combine if the prosecution against them under the Sherman anti-trust law should be successful. The combination would be formed along the lines followed by the United States Steel Corporation, and would be made to comprise practically all the beef packing companies in the country. In the formation of such a combination of capitalists all the powers now denied the packers, with one exception, could be legally exercised. The single exception, in the opinion of corporation lawyers, would be the adoption of an arbitrary and unreasonable schedule of prices. Many attempts have been made in the past to form such a combination, but all have been unsuccessful. During the lifetime of P. D. Armour the question of the formation of a huge packing combination to include all the Chicago firms was discussed, but Mr. Armour stood firm against all such proposals. It is claimed that at one time the project went so far as to be considered by the heads of all the large Chicago firms, but the question of capital stock is understood to have been the rock on which the plan went to pieces.

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

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

Patricroft, Manchester, England.

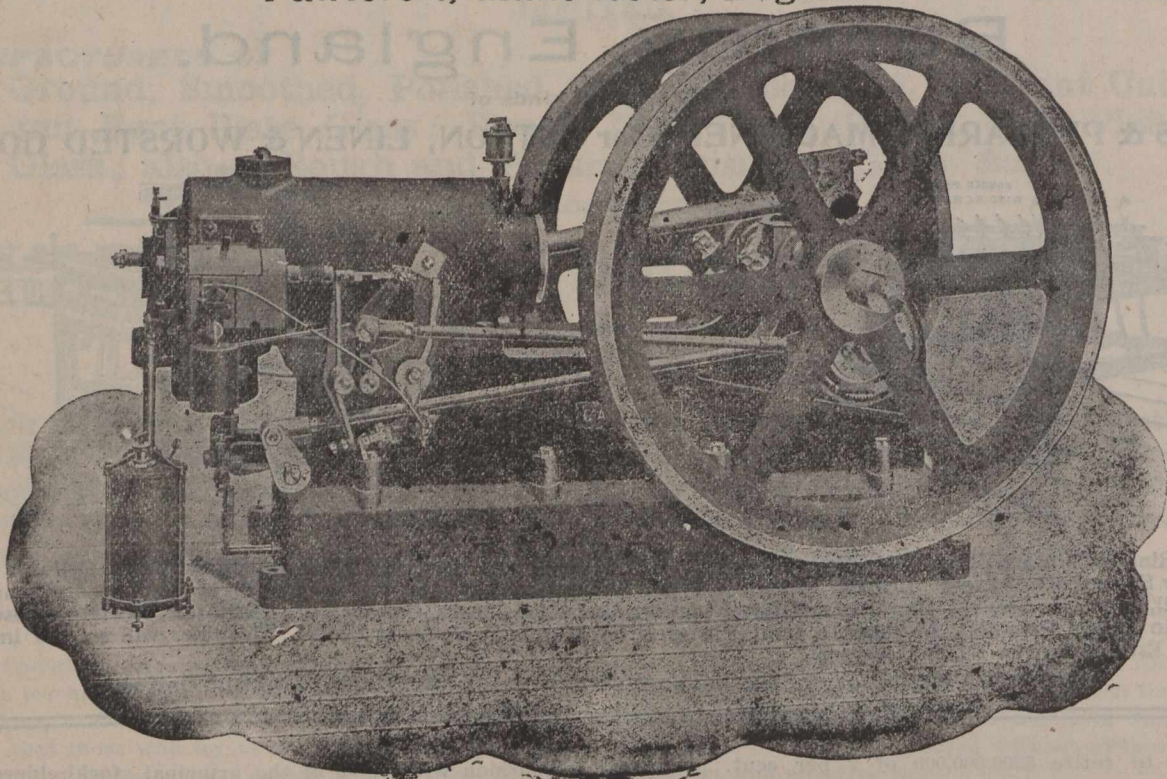


Photo of 30 B. H. P. Oil Engine.

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Gardner Gas Engines—Town or Producer Gas.
Gardner Spirit Engines—Gasoline, Benzoline.
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FIRE INSURANCE RATES.

Opposition to necessary advances by fire insurance companies seems odd, when comparisons are made with other lines of business. No merchant would continue shipping goods to a certain point if he found that, taking one year with another, he was not making any profit. Railway companies would refuse freight at certain prices were they to find by experience that it was costing them all, or more than the profit to land the merchandise. But because fire insurance companies employ agents who in turn engage sub-agents to canvass for business and offer tempting reasons why ample insurance should be carried, it doubtless appears to many that the companies are under an obligation to the insurers as lasting as the face of the policy.

The recent advances in certain locations and cities throughout Canada and advances of 25 per cent. pretty general throughout the United States, are causing considerable discussions as to the necessity for this extra premium, but a little reasoning on business principles would quickly set the matter clear. A Chicago letter of recent date reads:

Rates on fire insurance on mercantile classes in Chicago were advanced 25 per cent. at the meeting of the Chicago Underwriters' Association. The action was unanimous and takes effect at once. Considerable discussion arose over the question of applying the increase at a later date, but the large majority favored immediate action and the notices to members preventing rewriting at the old rates were "on the street" long before the meeting adjourned. This is the official notice, sent out over the signature of Secretary R. N. Trimmingham: "At a meeting of the Association held to-day the following was adopted: Resolved, That the rates on all buildings rated under the mercantile schedule be and are hereby advanced 10 per cent., to take effect at once; that the rates on the contents of all such buildings be and are hereby advanced 25 per cent. to take

effect at once, and that the rates on all other risks, both as to buildings and contents, except such risks as are rated under schedules which have been adopted or revised by the Association since July 1, 1901, be and are hereby advanced 25 per cent., to take effect at once. Provided that the foregoing is not to apply to risks designated as preferred, to sprinklered risks, or to risks rated under the fire-proofed schedule. For the information of the Association we beg to state that the schedules which have been adopted or revised by the Association since July 1, 1901, are as follows: Single occupancy manufacturing schedule; street railway carhouse and stable schedule; grain elevator schedule; malt house schedule; lumber yard schedule; provision warehouse schedule; furniture finishing and upholstery schedule; storage warehouse schedule; wholesale coal yard schedule; slaughtering and packing houses at Union Stock Yards and provision warehouse at the Union Stock Yards."

This action was preceded by a resolution rescinding the 10 per cent. advance on mercantile stocks passed by the Association on January 8, 1902. A long discussion arose over the question of re-rating apartment buildings that have been producing heavy losses of late, and the question was finally referred to the executive committee for report at the adjourned meeting in two weeks.

The meeting passed a resolution penalizing bridges across alleys connecting buildings by providing 50 cents increase in rate where suitable cut-offs were not provided, and where merchandise was not removed from such bridges.

—We are informed that the Bank of Hamilton has purchased the property at the northeast corner of Spadina avenue and Queen street, Toronto, at a cost of \$35,000, and a new building will be erected and a branch bank opened. The Bank of Toronto will build and establish a branch at the corner of King and Bathurst streets.

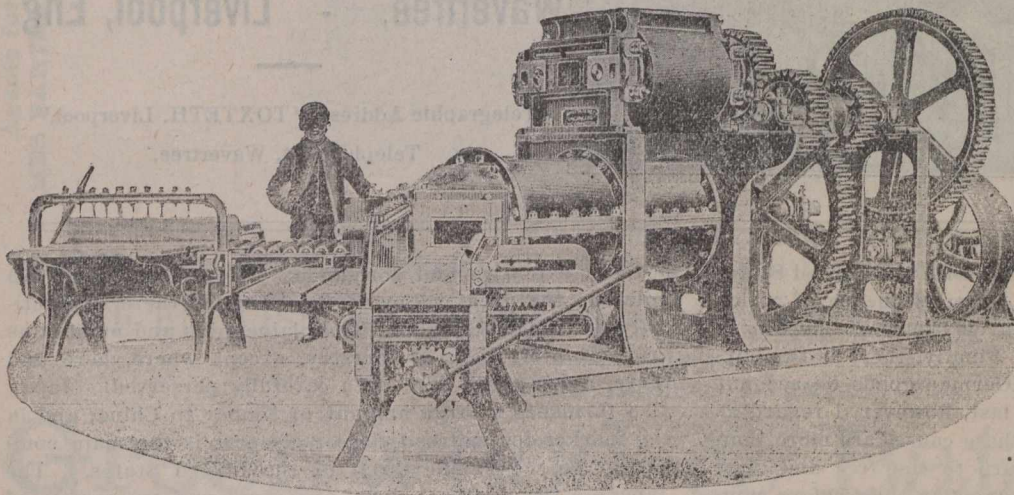
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WHAT THEY SAY OF US.

That Canada can stand all the praise as to her natural resources and comparatively mild climate that those who are in the best position to speak can bestow, is best evidenced by the class of immigrants now voluntarily seeking the productive shelter which she can amply afford. The formal opening of the Colonial Exhibition at the Royal Exchange, says a late London letter, was an event of unique interest, and attracted many of the city's representative men in the banking, commercial and other walks of life. Treating of the distinguished attendance, grand display of Canada's minerals, etc., the Daily Telegraph says: "Now Canada has a particularly deep meaning in this exhibit. Fruits are the favorites of the sun, and the Lady of the Orchards makes a very pleasant repartee at the Royal Exchange. At another point there is a pavilion which seems to be comfortably constructed of rich brown slabs of breakfast bacon. There is no end to the capacity of Canada for nourishing the inner man of the million. Here is timber of many kinds and qualities, including some cross-sections of giant trunks with the bark still upon them. One fact alone is significant of the forest wealth of Canada. The manufacture of spruce pulp is a comparatively new industry. Now the Dominion has mills which turn out a thousand tons a day, exports the products to all parts of the globe, and reckons that her reserves of material would provide paper enough to supply the press of the world for 5,000 years.

In spite of all this, the average visitor will probably be more startled by the display of quite another aspect of the resources of Canada—its minerals. A glance at the cases will suggest the immense future towards which the mining and manufacturing interests of the Dominion are drawing. A valuable exhibit shows a section, twenty feet deep from the moss downwards, of a working 'claim' upon the Yukon gold fields. The bars of the pure metal and bags

of nuggets will gratify the multitude. There are masses of coal. There are innumerable specimens of ore, including the raw materials which in all probability will some day make Cape Breton one of the chief, if not also by far the cheapest, of the steel-making centres of the world. The United States claims to produce every known mineral but tin. So does Canada, and with better right. She has several things in which even the universal provider across her frontier is lacking. The republic is set down in the book as the chief exporter of nickel. She buys that metal from Canada, ships it from her own ports, and takes the credit. Much of the asbestos consumed and exported by the United States is Canadian. The case is similar and more notable still with mica. Glittering sheets of it hang upon the walls of the Royal Exchange. These are suggestive instances of the fact that in some respects at least the prestige of America as a marvellously mineralized continent belongs, not to the United States, but to the Dominion. There can be no excuse for the Briton desiring to settle across the other side of the Atlantic who mistakes his direction. Canada wants people, people, people, and if they were wise she would get them."

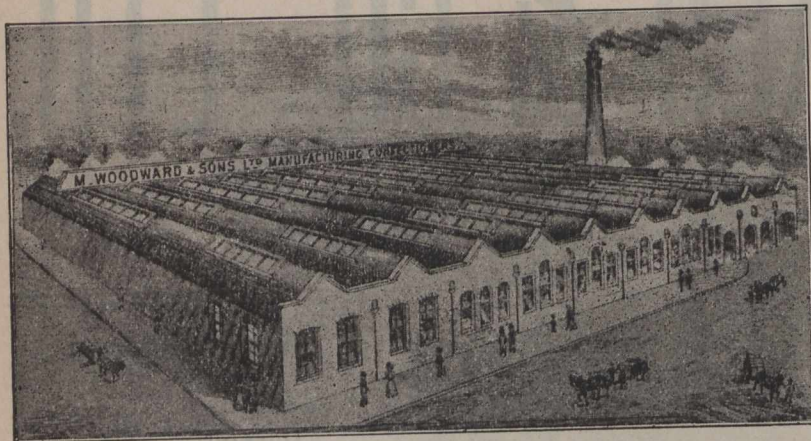
RUSSIA'S NEEDS IN MANUFACTURED GOODS.

Regarding Russian trade, Consul Marshall Halstead, situated at Birmingham, sends to the State Department an extract from an article written by a Mr. Brice, which says, in part: "Hitherto Germany has been the best customer for Russian exports—and practically agricultural produce constitutes the whole of them—but a new spirit has arisen in Russia with regard to Germany. This I attribute to three causes: (1) The first is the tariff difficulty with Germany, who is putting up her tariff against the Russian agricultural produce she has bought so largely.

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(2) Then there is the tariff conflict with the United States over the sugar bounty question, in consequence of which Russia last year raised her tariff on American machinery and mechanical appliances. (3) Finally, there is the boycott which Poland has given to German goods on account of "the Areschen affair." This last, however, I regard as transitory. Taken altogether, these causes are more than sufficient to induce Russia to turn to the free and open markets of Great Britain. The question then before commercial England is, how are we going to induce Russia to buy British goods in larger quantities? During the last year we sold to Russia rather over £12,000,000 (\$58,300,000) worth of goods—a value which, taken in regard to its proportion to the total volume of Russian imports, shows that for the past ten years that proportion has not increased one-half of 1 per cent. Our great competitors are Germany, America, France, Austria, and Belgium; and Germany is by far the greatest of them all, having in these ten years raised her percentage of the import trade from 27.5 to 35.7. Germany, indeed, forges ahead of us in every particular (including our own strong department of machinery), with exception of coal, india rubber, cotton, pig iron and tin. English locomotives are sadly to seek; steam and gas engines come from Germany; of English electrical plant there is none; of mining machinery, none; sewing machines are German; and typewriters, American; the bicycles are now largely American, and the furniture is almost entirely German. Germany sends eight times more glass than England, which is also beaten by Austria; four times more of chemicals, and the same preponderance of dyes and dyeing substances. Mr. Cooke, the British commercial agent in Russia, is of opinion that (1) the Russian system of long credit; (2) the German influence, (3) our comparative ignorance of Russia and the Russians and their needs, and (4) our inadequate representation on the spot are the chief obstacles to our trade. We have not yet fully realized that Russia is eastern rather than western—Oriental rather than European. This applies to taste in goods, slowness to change, the demand for long credit, as well as to other characteristics. Nor does the English trader sufficiently realize that in Russia are regions of very different climates, populated by people of very different habits and requirements. Mr. Cooke says that the Russians do not want expensive goods; they want them cheap and strong rather than costly and highly finished.

EXPORTS TO THE FAR EAST.

China as a market for timber and small sawmills is the subject of a report received by the State Department from Consul H. B. Miller, at Niuchwang. The report reads: The future demand in China for Pacific Coast lumber will

be both extensive and permanent. For more than 1,000 miles up the great valley of the Yang-tze there is practically no timber in sight. The plains, hills and mountains are absolutely bare of forestry, except where, here and there, a few trees have been carefully preserved. Japan also furnishes a large amount of timber to China, and in the market for railroad ties or sleepers is the main competitor of the Pacific Coast of the United States. The Japanese ties are both hewn and sawn, and are mostly of a hard wood resembling oak, but rather brash and easily broken. They appear to make a good railroad tie, although there is some complaint that they do not last long. It is thought, however, that this defect could easily be remedied by cutting down the trees at the time of the year when they contained the least sap. These ties come from Hokkaido, the northern island of Japan.

In China probably more wood is used for coffins than for any other purpose. The coffins are made of lumber from 4 to ten inches thick. It is not a high estimate to say that from 8,000,000,000 to 10,000,000,000 feet of lumber are annually thus utilized. Next to coffins, the greatest use for lumber in China is for boats. While there are no statistics on the subject, it is safe to say that the number of craft runs into the millions. Enormous quantities of wooden buckets and small wooden tubs are used in every district in China; in my opinion, material for the manufacture of these articles could be secured from the slabs that are now wasted in Oregon and Washington sawmills. Oregon pine would make most satisfactory buckets and tubs for Chinese use. I have been able to locate only two mills in all of China. One is near Fuchau, and has but a small capacity; the other is at Niuchwang and has just been started. The latter is a small, single circular sawmill, which cuts about about 2,000 feet a day. This mill was imported from Michigan and seems to meet the requirements. I believe that a good many of these mills can be sold in China. Certainly, a number could be used to advantage at Tientsin, Shanghai, Hankau, and other places. Cheap mills, built for cutting a few thousand feet of light logs a day would be the most likely to meet with sale.

ECHOES OF THE STEAMSHIP MERGER.

The Central News, London, says that an official statement will be issued in a few days to English steamship owners regarding the combination. This will define the exact position of each company which has joined the trust. Regarding the White Star line, the official statement will prove that neither a change of ownership nor flag has taken place, and that the company is simply bound by the regulations of a tight pool. The Shipping Gazette

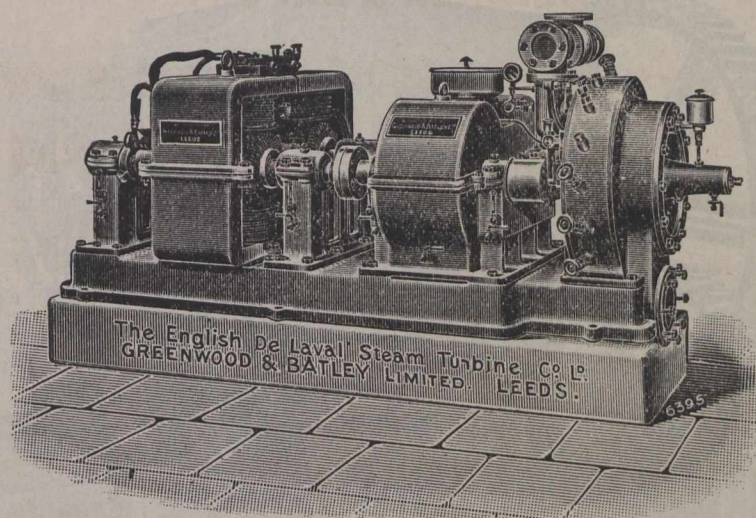
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states that it is informed on the highest authority that while there will be no sale of the shares of the White Star line, there will be an exchange of the present shares for those of the new trust. The real position of the companies concerned, it explains, is to enter into a pooling arrangement. While it is perfectly true, it states, that the White Star line has not been sold to the American syndicate and that the present owners of shares retain their holdings, the statements made Saturday do not fully represent the real position. We are authoritatively informed that while there will be no sale of White Star shares, there will be an exchange of these shares for those of the new company. In this way the financial interest of the White Star in the combine will be established. The two great German companies will, on the other hand, make no similar exchange of their shares for those of the new company, but they will enter into an agreement binding them for ten years, and renewable for another ten years, by which their co-operation is secured. The simplest way of indicating the real position is to describe the companies concerned as entering into a pooling arrangement. It follows that there will be no competition between them at the ports with which the individual steamship corporations have hitherto been more particularly identified.

In connection with the international steamship combination, it is admitted that negotiations have occurred between representatives of the French line, but they have not advanced to the stage where they can be publicly discussed. It has been suggested in New York financial centres that the new combine will probably enter into closer relations with the Pacific steamship lines controlled by J. J. Hill, thus effecting a world-wide "community of steamship interests," with resultant increase of business to the trans-continental railroad lines. Such suggestions are said to be premature, but it is well known that the Morgan and Hill interests in the steamship interests no less than in several railroad schemes are practically identical. There is

no thought at this time of taking any of the coastwise lines into the Morgan combination, although several such lines running to Mexico, Central and South American ports offer great possibilities in the way of increasing business.

DAIRY PRODUCE.

—A private London circular, date April 18th, treating of the dairy produce situation, says: Butter.—There is a good consumptive demand for New Zealand butter and prices have advanced 2s on the week. Choicest brands are now making 106s to 108s, while finest realize 102s to 104s. Stocks are practically exhausted, and current arrivals are quickly bought up. Milled butter is arriving in an unsatisfactory condition, a good deal of it has felt the heat, and but for the very great shortage of secondary butters it would sell at a low price. The better qualities are selling from 96s to 98s. The intrinsic value is now 30s per cwt. below choicest, and yet 10s to 12s is all the market value difference. The Ruapehu docked yesterday with about 15,000 boxes of butter, and the Gothic, which is the next boat, is due on 7th of May, with about 7,000. The Delphic, which arrived last Friday, began discharging at 6 p.m., the same day, and completed discharge by mid-day Tuesday. Considerable quantities of her butters were in the hands of consignees on Monday morning, and this most creditable performance has given great satisfaction to everybody, especially after the worry caused by the excessively slow discharge of the Papanui.

The Copenhagen Official Quotation remains unchanged at 96 kroner, and is higher at this date than it has been for the last 18 years. All varieties of butter, Colonial and foreign, are making higher prices than they have done since 1885. This extraordinary state of things is due to the greatly diminished Australian supplies during Febru-

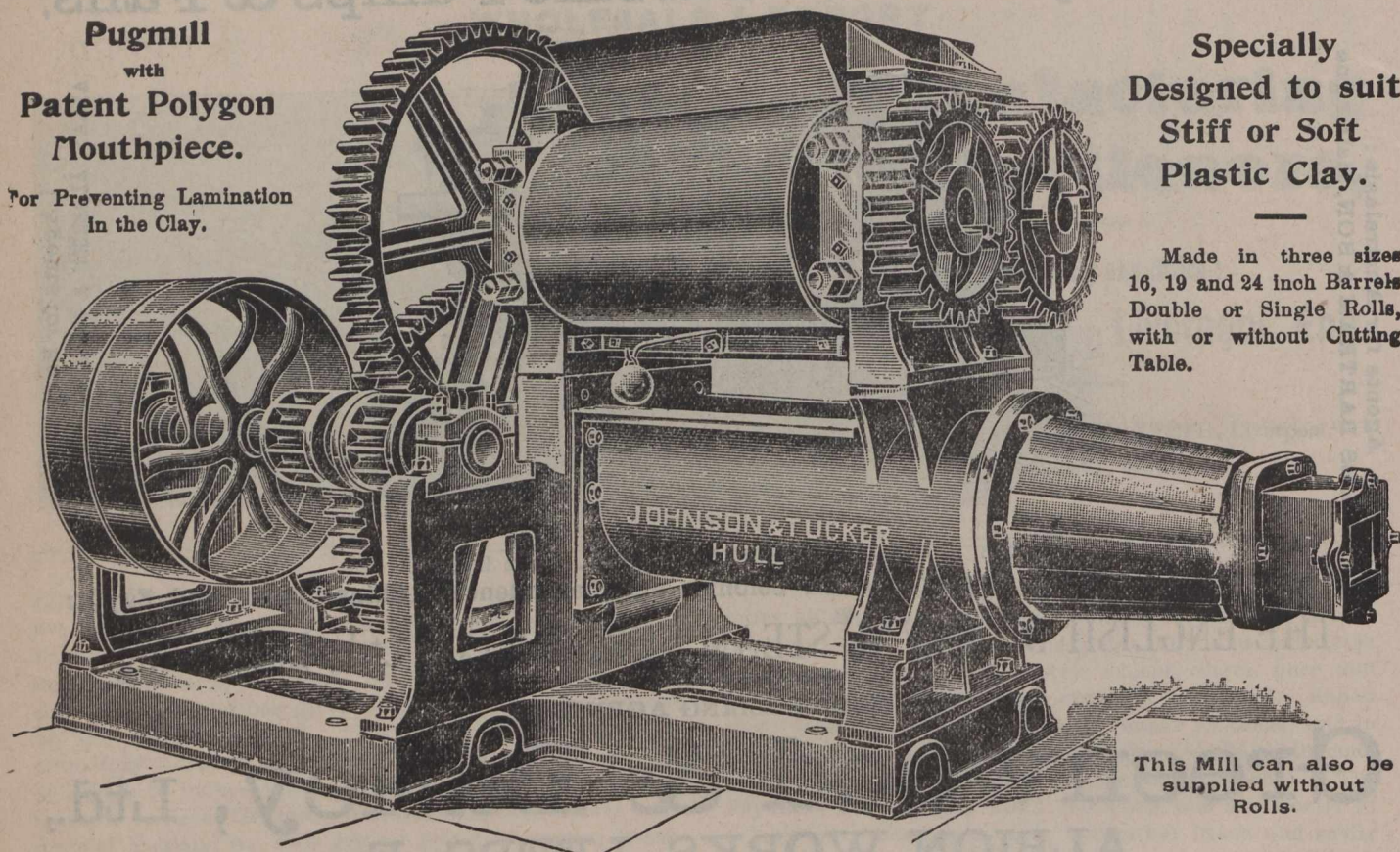
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Pugmill
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Mouthpiece.

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ary and their total absence in March. Russian is arriving in increased quantities, the import last week reaching 16,368 cwts., while that of the present week is very large. This great increase has not been sufficient to meet the demand. It is reported that the steamer from Russia for next week is unable to get through the ice. Notwithstanding the increase in Russian, prices have risen 2s on the week, and choicest brands are making 102s to 104s. Increasing quantities of Irish, and augmenting supplies of Dutch, are indications that the present high values will not be maintained for more than two or three weeks. The American Senate has passed the Margarine Bill which imposes five-pence per lb. on colored margarine, and on adulterated butter, as well as one-eighth of a penny per lb. on uncolored margarine, and on process butter. As alterations have been made by the Senate, the Bill will go back to the House of Representatives for confirmation.

Cheese.—There is a good steady consumptive demand for Canadian and New Zealand cheese, and prices may be quoted both for colored and white at a shilling advance on the week. The stocks in Commercial Road depot, London, were reduced last week by 12,000 boxes, and then stood at only 41,000 boxes. Stocks are running parallel to those of year before last, but prices are four shillings per cwt. below that period. The Karamea left New Zealand a week ago with about 900 crates of cheese on board and is due in London on 31st May. Canadian choicest is quoted at 56s to 57s; finest at 53s to 54s. Corresponding week, 1901, choicest was quoted at 47s to 49s and finest at 44s to 46s.

AS REVEALED IN COURT.

That there are thousands coming into the business world every day who have yet to learn through experience what books fail to teach is evident on every hand; but that there are so many who, having gone a fair portion of the way through life, are still innocent of what common judgment

should teach, will likely remain unexplained. The young man who brought a piece of partially burned lath to the grocer claiming he received it as portion of a purchase of chewing tobacco, and forgot to add verisimilitude by giving it any tobacco flavor, has been almost equalled by a York County, Ont., resident who took a case before a Toronto judge last week with rather too much evidence. Under the heading: "Lumber in Court," the Globe prints the following: Arthur Dunton, while driving along a York County road, passed over a culvert, the boarding of which was not quite sound, and the horse's leg was caught in a hole in the boarding. Mr. Dunton was thrown out of the rig on to the horse, and sustained severe injuries, breaking a rib and receiving a number of bruises. He sued the county for damages in the Non-jury Assizes, and brought a lot of old lumber into court which he claimed to have been part of the culvert. Mr. Irving, counsel for the defence, however, proved by the nails in the wood and by the number of planks that the lumber had not come from the bridge in question, and the action was dismissed with costs.

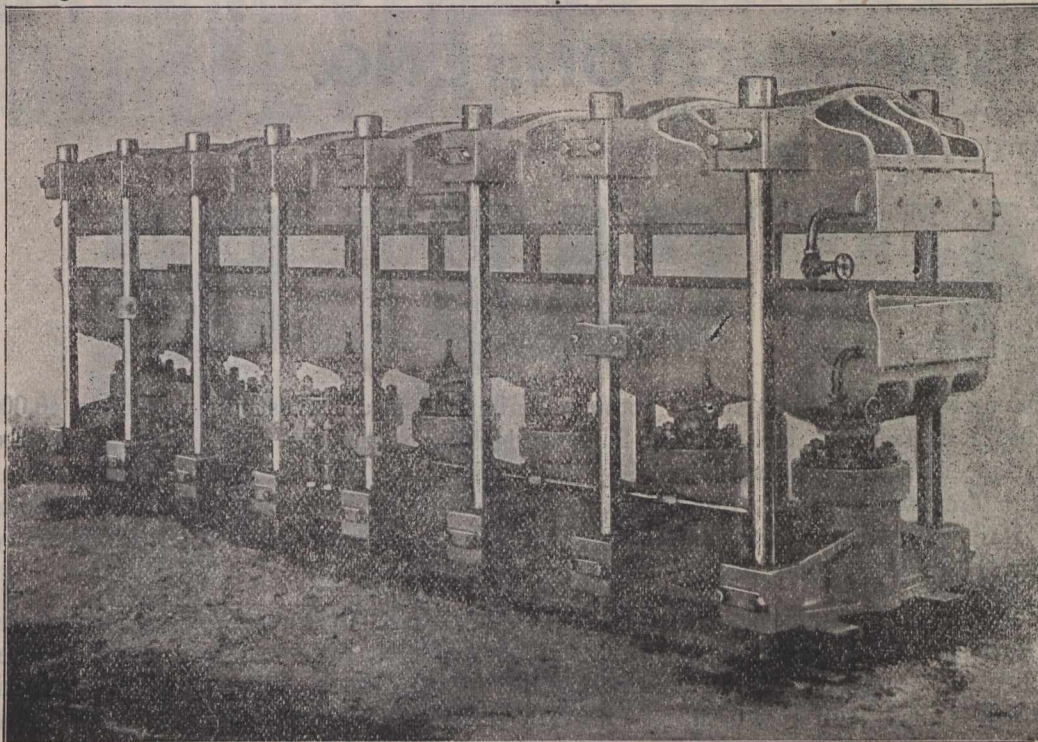
LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Hawkesbury E. Tp.—P. O'Brian vs Dolphus Cousineau et al, \$6,048; Holt—R. Bell vs W. E. Rutledge, \$850; King Tp.

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—Farmers' L. & S. Co. vs T. R. Hilborn, \$3,825; Medora Tp.—R. Fawcett vs Robt. Humill, \$520; Mount Forest—Knox, Morgan & Co. vs D. B. Koenig, \$766; Ottawa—Ottawa Trust & Dep. Co., exrs., vs Bunnell Bros., \$400 damages; J. M. Cromwell vs Antoine and Emelie Maher, \$585; Proton Tp.—Gillies & Co. vs Wm. Richardson et al, \$424; Toronto—E. D. Morris vs Gershon Bowmar, \$3,190; Farmers' L. & S. Co. vs J. J. Graham, \$7,244; F. Steiner & Co. vs Henderson & Co., \$425; Farmers' L. & S. Co. vs E. H. Hilborn, \$1,490; Walkerville—J. Sale et al vs E. Bedford et al, \$10,512; Beaverton—S. J. Carr vs John Ross, \$2,000 damages; Cartwright—A. Crozier vs J. Henry, \$2,344; Gravenhurst—R. Merich vs David Boyd & Co., \$696; Haldimand Tp.—W. B. Archer et al vs John Ormiston, \$1,542; Hamilton—Hamilton Prov. & L. Society vs Henry Hogben,

\$13,178; Limerick—D. H. Kelly vs L. F. Trumble, \$500; Mountain Tp.—A. Rose vs Isabella Robinson et al, \$714; Ottawa—F. G. Bradley vs C. L. Meyer et al, \$900; Peel Tp.—S. J. Wright vs Oscar Velie et al, exrs, \$1,553; Toronto—E. L. Adams vs F. B. Chapin et al, \$5,000; Uxbridge—Sarah A. Ross vs Hy. Elson, \$2,000 damages; Winchester Tp.—G. R. Locke vs C. J. and Lucy Strader, \$388.

WRITS ISSUED—MANITOBA & N.W.T.

Gainsboro—B. Burke, \$436.

WRITS ISSUED—BRITISH COLUMBIA.

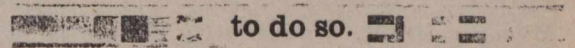
Victoria—Geo. Marsden, \$889.

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"Impregnable" Paper Cables, Lead Covered up to 3½ 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

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

JUDGMENTS RENDERED—ONTARIO.

Toronto, Gore Tp.—C. Kitchener agt L. J. Wiley, exer., \$363; Listowel—D. McGregor agt John Arkell, \$500; Otawa—H. O. Wicksteed et al agt Fredk. and Clara O. White, \$6,665; Rolph Tp.—R. C. Millar agt Thos. Carroll, \$462; Sault Ste. Marie—Bank of Montreal agt A. Devine, \$806.

JUDGMENTS RENDERED—QUEBEC.

Beebe Plains—J. Lincoll agt C. H. McClintick, \$707; Montreal—F. Labelle agt Hiers Ouimet, \$593; Ste. Rose—M. Joly agt Paul Joly, \$459; Westmount—De. Eliz. Bowman agt De. W. L. C. Eitzen et vir, \$6,071; Montreal—J. Brown agt C. N. Armstrong, \$554; U. Garand et al agt E. E. Guilbault, \$229; De. M. A. A. Duckett agt Art. Lemieux, \$610; B. Beaubien agt J. A. G. McBean, \$789.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

Winnipeg—D. M. McCrae, \$417; Portage la Prairie—F. Boyd, \$335.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Greenwood—Greenwood Times Printing and Pub. Co., \$450; Phoenix—W. R. Lee, \$696; Vancouver—Rosa L. Spencer, \$301.

JUDGMENTS RENDERED—NOVA SCOTIA.

Kentville—A. S. Belcher, \$308; Sydney—Ellis Schurman, \$669; Gordon Taylor, \$415; John Urquhart, \$432.

JUDGMENTS RENDERED—P.E.I

Alberton—Hector Curry, \$510.

JUDGMENTS RENDERED—NEW BRUNSWICK.

Woodstock—Maritime Wrapper Co., \$530.

EXECUTIONS—QUEBEC.

Longueuil—F. Benoit agt J. A. Ste. Marie, \$582; Montreal—N. C. de L. Harwood agt Georges Belanger, \$449; D. Crawford agt De. Eliza McDonough esql, \$187; St. Henri—N. Quintal agt Felix Gougeon, \$401; Montreal—De. Gertrude C. Macpherson agt De. Gertrude Leprohon, \$9,629; De. M. L. Benoit et vir agt De. E. C. Lindsay et vir, \$182.

CHATTEL MORTGAGES—ONTARIO.

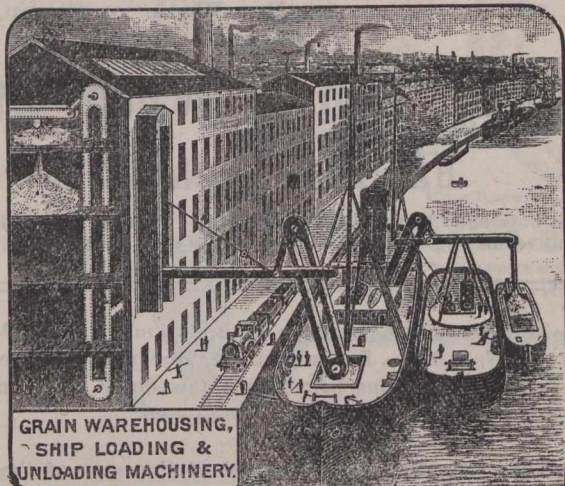
Berlin—J. B. Quinn to Randall & Roos, \$1,554; Brantford—P. D. Hart to M. Hyndman, \$648; Burford—E. A. Jolly to Miller & Co., \$820; Cartier Tp.—R. G. and J. T. Robinson to B. B. Bahnsen, \$1,750; Consecon—C. R. Dude to G. F. Foy, \$1,907; Lakefield—C. L. Farrer to J. L. Maddill et al, \$1,600; Leamington—Edwin Wigle to Walkerville Brewing Co., \$2,500; Ottawa—G. S. Davison to A. Spittal, \$567; Preston—Robt. Walder to P. Bernhardt, \$1,587; Sault Ste. Marie—M. G. Bunyan to B. Allen, \$660; Toronto—Ideal Plating Co. to M. Neux, \$700; T. H. Scott to F. W. and E. T. Jacobi, \$700; Waterloo—Ed. Hollinger to L. S. Weber, \$1,246; Whitchurch Tp.—C. E. Piper to Sawyer and Massey Co., \$893;—Glover & Cushin to E. T. Cannington, \$15,039; Amherstburg—J. I. Cousins to Wm. Caldwell, \$608; Belleville—Mrs. Matilda E. Lazier to M. B. Lazier, \$600; Bentick Tp.—S. B. Wilson & Son et al to McNally & Adams, \$5,434; Blenheim—H. L. Merritt to G. H. Belton, \$6,337; Bracebridge—P. F. Milne to J. F. Williams, \$1,000; Burlington—R. H. Garbutt to H. Kuntz, \$800; Edwardsburg Tp.—Sarah Shaver to Mary A. Selleck, \$1,816; Hamilton—Hamilton Thistle Club to Federal Life Assurance Co., \$9,693; G. H. Nicholson and wife to Hy. Kuntz, \$3,191; Ingersoll—Wm. Collins to Wm. Proctor, \$1,

Contractors to H. M. GOVERNMENT.

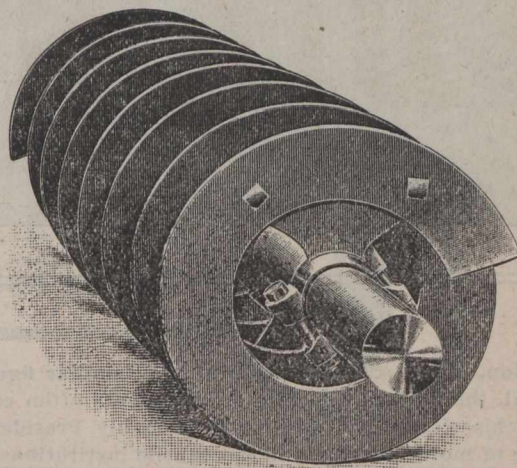
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CONVEYOR and ELEVATOR CO.

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100; Merrickville—John McCracken and F. H. French to F. J. French, \$5,500; Oshawa—Oshawa Elec. Light Co. to E. S. Edmonson et al, \$1,509; Simcoe—W. L. Cameron to Theresa Fick, \$1,500; Toronto—Babe Bros. to J. Macdonald & Co., \$2,791; W. F. & Cathe. G. Maclean to H. F. White, \$1,337; J. B. McNeil, and wife to H. E. Phyll, \$2,250; Woodstock—G. H. Rapson to Oxford P., L. & S. Society, \$3,000.

CHATTEL MORTGAGES—NEW BRUNSWICK.

St. John—S. C. Porter, \$2,775.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

Pincher Creek—F. C. Lynch, \$700.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Victoria—Kaie Chung, \$3,250; Boundary Falls—Lewis Bros., \$561.

BILLS OF SALE—ONTARIO.

Alexandria—Geo. Hearnden, as assignee, to A. W. Myers, \$1,753; Brantford—Miller & Co. to E. A. Jolley, \$970; Kingston—Jeanette Baker and Mary E. Hemsley to R. J. Gaskin, \$5,500; Picton—E. M. Herrington to Ada F. Herrington et al, \$1,000; Ingersoll—W. J. Moffatt to W. Collins, \$800; Toronto—E. H. Tallmadge to H. Tallmadge, \$1,500; Tuscarora Tp.—Harry Martin to W. Hunt, \$700.

BILLS OF SALE—MANITOBA & N.W.T.

Pincher Creek—A. H. Gunn, \$950.

BILLS OF SALE—BRITISH COLUMBIA.

Vancouver—Ann J. Illingworth, \$1,000; Victoria—Wm. Smyth, \$3,250.

BILLS OF SALE—NEW BRUNSWICK.

Connors—J. H. McInerney, \$3,000.

Telegraphic Address: "STANDARD WIRE, SOWERBY BRIDGE."

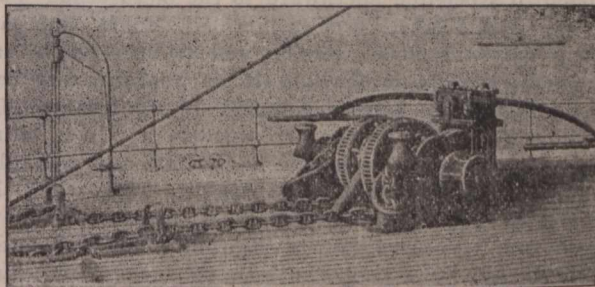
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- Galvanised Cable Wire, Bright and Annealed Wire,
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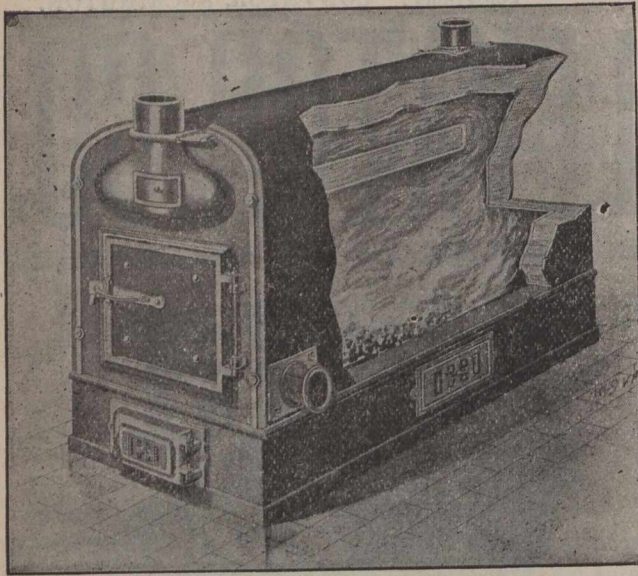
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Patent Steam Engine Windlass, with Manual Levers, Compound Brakes and Frictional Connectors, and Reversing Action.
(Cables leading to underside and paying down through Pipes in Side Standards into Lockers underneath.)

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

HON. GEO. A. COX.

The Hon. Geo. A. Cox has come to be a familiar figure in Montreal, the various interests he represents often calling him to this city. The Senator is probably President or Director of more financial and mercantile institutions than any other person in Canada. He must have as great a talent for economizing and utilizing time as he has for supervising, directing and organizing insurance, industrial and other enterprises. It is, however, the busiest of men who have the most time to spare, because they waste none, because every moment is made to yield all there is in it, because they lay out their day's work so as to make one engagement fit into the next like watchwork, and because, when at business, they attend to business and nothing else. Senator Cox is crowded with work, yet he never seems so hurried as those are who have half his engagements. It is of the greatest benefit to Canada to have citizens of the energetic, enterprising, long-headed class, men of large ideas, men who command the confidence of other capitalists, such as is Senator Cox, whose ambition is to take an active part in bringing about extensive developments in the industrial and financial enterprises of this Dominion.

RECIPROCITY.

Reciprocity in one form or another is not by any means a thing of the past between Canada and the United States. The respective climates favour interchange of visits. In summer when mosquitoes interfere with Brother Jonathan's siestas—so active (they say) sometimes in New Jersey as to change the colour of the white or grey horse fastened outside the wayside inn to a bright bay—the ubiquitous New Englander wends his way by the nearest approach to a bee-line northward to the picturesque "Canadian woods and lakes" and streams, and takes time easy catching fish—the finest salmon and trout streams and lakes in the world—purchasing on his way the very best inner comforts that can be supplied by Montreal or Toronto houses, fattens up the backwoodsman who is idling his time before going lumbering in the fall, and generally speaking having a good time all round. Thus when the delightful Canadian winter weather of December, January and February has given way to the cold winds of blustering March, our own people return the compliment and flock southward to meet the approaching Spring, favouring the mammoth hotels along the coasts of New Jersey, Pennsylvania and Georgia, and even Florida, where they have a variety of opportunities for getting unloaded of a portion of their profits of the season. We remark many of these citizens after their return home looking greatly the better for their sojourn. Among those who have been breathing the southern breezes lately, are Mr. and Mrs. Chas. Cassils and their nephew, Mr. Chas. C. McIntyre, with McIntyre, Son & Co., wholesale dry goods merchants.

—The wholesale produce commission firm of Messrs. George Wait & Co., St. Paul street, Montreal, have removed to more commodious premises a few doors west on same street.

—The struggle for the control of the eggs of the country, says a Chicago dispatch, has become the fiercest in the whole range of farm products. Every corner of the Western States is being searched for eggs by agents for Swift & Company, Armour & Company, and a few smaller dealers, who have capital enough to compete with these leaders of the provision world. As a result of this competition, prices paid to farmers are rapidly advancing, and every indication points to unprecedentedly high prices for cold storage eggs next winter.

—The first steamer of the Temiscamingue district left the southern end of Lake Temiscamingue recently, carrying a full cargo of freight and a number of passengers. Mr. Southworth, of the Colonization Department, it is stated, is already issuing a large number of settlers' certificates, indicating that there will be a big rush to the country this spring. The report from Temiscamingue is that the settlers have had a good winter, and that many of those who went in to prospect and locate last spring returned during the winter and chopped considerable clearing, and will take in their families this summer. Large numbers are reported as going into Rainy River, especially from Minnesota.

—A special meeting of the shareholders of the New Brunswick Railway Company was held in Montreal recently. All the shares of the company were either represented by the holders or by proxy. Among those present were Messrs. Robert Meighen, in the chair; Alfred Seely, St. John, N.B.; John McMillan, St. John, N.B.; Hugh McLean, St. John, N.B.; W. T. Whitehead, Fredericton, N.B.; Joseph Hardisty, and John Turnbull, Montreal. The company owns tracts of land in the Province of New Brunswick, amounting to 1,764,000 acres, and as a favorable offer had recently been received for a part or the whole of these it was necessary to give the directors power to dispose of them, which was done.

—Eastern Townships, Que., Notes.—The people of St. Johns are objecting to the proposed removal of the Union Hat Works from that town to Brockville, which latter place is holding out a bonus proposition. Five or six years ago the corporation of St. Johns voted Mr. J. C. Saulnier a bonus sufficient to pay for the removal of his plant from Truro, N.S., to St. Johns, and later, when he desired capital with which to extend his business, loaned him \$6,000, taking a first mortgage on the factory building.—The citizens of Waterloo will probably erect a \$3,000 library building this summer. The directors of the Eastern Townships' Bank have subscribed \$100. Mr. A. A. Knowlton has given a free site in the centre of the town.




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Foundation Felts.
Inodorous Felts.
Slaters' Felts.

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FELTS,

Dry Hair Felts.
Silicate Cotton
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Hand-books with your Specialities, Name and Address, free.

LOYALTY TO THE TRADE IS OUR MOTTO.




—The directors of the First National Bank, Chicago, have approved of the terms for absorbing the Metropolitan National of that city. A special meeting of the stockholders of the Metropolitan has been called to ratify the merger. By the terms of the consolidation, the business and assets of the Metropolitan will be transferred to the First National and the stockholders of the Metropolitan will receive dollar for dollar for their \$2,000,000 capital in stock of the First National. The capital of the First National will be increased to \$9,000,000, with a surplus of \$6,000,000, the largest of any bank outside of New York city. The total deposits of the First National Bank after the consolidation, which is to take place May 31, will be about \$100,000,000.

—American farmers seeded last fall 32,000,000 acres of winter wheat an area of 4,000,000 acres in excess of that which they had reaped in the summer. This great planting, says the Roller Mill, far surpassing any other in the history of American farming, will offset the damage done to the wheat crop by the long drought of the fall and winter, and careful inquiry in the wheat producing states gives reason to believe that the crop of this year will be as large as, if not a trifle larger than, the record-making crop of last year, despite all the losses that have been suffered. If the two elements in making forecasts of the crop had been put together last December—the acreage and the condition of the crop—a wheat yield far in excess of even last year's would have been promised.

RAILWAY-TIES MACHINE.

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

—Negotiations are said to be under way for the erection of a \$600,000 beet sugar plant in Brantford, Ont., on condition that local capitalists invest \$100,000 in the scheme.

—Sight-seeing trolley cars, run over special routes, have now made their appearance in the East in Washington and Charleston — an innovation introduced from the West. In Washington there are three trips daily, a 25-mile route being covered. The local guide who accompanies each car is an essential feature of the service.

—Casualty Insurance Decisions.—Evidences tending to show that the person who killed insured was seen lying in wait for him two or three weeks before the killing was inadmissible, there being no question of self-defense, or as to who was the aggressor in the difficulty. *Campbell vs. Fidelity & Casualty Co. of New York*, 66 S.W. Rep. (Ky.) 1033.—The provisions of insurance policies which operate upon the parties prior to the loss are regarded as matters of substance, upon which the liability depends, and should be construed fairly, according to the intention of the parties, while those prescribing formal requisites by which the previously vested right is made available should be construed liberally. *Employers' Liability Assur. Corp., Limited, vs Light, Heat & Power Co*, 63 N. E. Rep. (Ind. App.) 54.—Where policies insuring employers against liability to their employees for accidental injuries provide for immediate notice of any accident to the insurance company, the requirement is of the essence of the contract, and not merely a notice intended to bring home to the company knowledge of a loss, as in fire and life insurance. *Employers' Liability Assur. Corp., Limited, vs Light, Heat & Power Co.*, 63 N. E. Rep. (Ind. App.) 54.—A complaint in an action on an employers' liability policy which merely avers that the company "agreed to insure plaintiff on certain terms and conditions in said contract of insurance specified . . . against the hazards enumerated and set forth upon a certain premium schedule to said contract of insurance annexed," is demurrable, where the policy is not annexed, because not sufficiently showing the terms nor the hazards. *Todd vs Union Casualty & Surety Co.*, 74 N.Y. Supp. 1062.

—The Bell Telephone Company, according to official figures, now has a total of over one million stations, operated through 1,411 exchanges, and 1,594 branch offices. Of this number 900,000 can be connected to the long-distance system, and consequently to each other. The total number of both toll and exchange connections is 7,719,139 per day. Of this number 7,531,000 represent exchange connections, and 187,378 toll connections. In all 1,729,000 miles of wire are employed. Approximately one-half of this mileage is underground and one-half on poles and buildings. The total number of employees is 540,864.

YORKSHIRE RELISH

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

Proprietors, GOODALL, BACKHOUSE & CO., LEEDS.

ENGLAND.

AGENT FOR CANADA

CHAS. GYDE,

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

—The customs returns of the port of Montreal for April show a heavy increase, the details being as follows:— Duties April 30, 1902, \$730,384.81; duties, April 30, 1901, \$613,704.39. Increase, \$116,680.42.

—A deputation representing the steel shipbuilding interests of Canada had an interview with the Ottawa Ministers this week, and asked that a bonus equivalent to 10 per cent. of the contract price be given to encourage steel shipbuilding in this country.

—A large increase is shown in the duties collected at the Toronto custom house during April. They amounted to \$544,990.34, against \$437,873 for April of last year, an increase of \$107,117.25. The total duties for the first four

months this year is \$2,204,043; for the same period last year, \$1,921,576.

—The property of the Jackes estate, King street west, Toronto, has been purchased by the Bank of Nova Scotia and a large building, to be used as the bank's general offices and the Toronto branch, will be erected there. The price paid, it is said, was \$75,000. The building will extend through to Melinda street.

—The Canadian customs receipts for the month of April show an increase of \$513,721 over those of the same last year, and an increase of \$2,472,314 for the ten months of the fiscal year ending April 30. The receipts in April last year were \$2,276,257, compared with \$2,789,987 this year. For the ten months last year the receipts were

\$23,916,273, compared with \$26,388,587 this year.

WIRELESS BABEL.

A national patriotism appears to be influencing wireless telegraphy adoption, says the Philadelphia Record. Canada officially has recognized the Marconi, this system being an adopted child, as it was perfected and demonstrated on Canadian soil. Great Britain, through the Lloyd's contract, has practically declared for the same system. Germany is said to have designated the Slaby-Arco system as the official system for navy and coast signal stations. "By similar reasoning this country should declare for the Tesla system, the practical work on which has already been started in the Long

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

Confectionery, Crystallized Fruits, Dried Apples,
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Buyers should specify EILLS & COMPANY'S Goods
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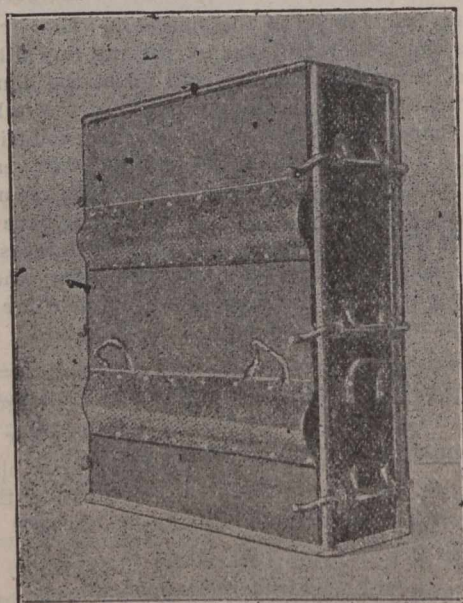
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Made of Special cold flattened, close-annealed Steel Plates, fitted
with clamping bars. Weight complete, 5 cwt.

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

H. D. MORGAN, Patentee and Sole Maker
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BRAY'S "SPECIAL" GAS BURNERS.

Highest Efficiency: Suitable for all Pressures

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



UNION JET.
Sizes, 2 to 8.



BATSWING.
Sizes, 2 to 8.



SLIT UNION.
Sizes, 2 to 8.

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

Island station. Tesla, in a recent interview, declares that he had solved the problem of secret messages more than two years ago, when he first considered the erection of a commercial station. What, however, will be the result if each country adopts a system which is not universal in its scope? The value of the new invention to mariners will certainly be much circumscribed."

NEW TURBINE SHIP DESTROYER.

A new destroyer of the turbine class, the Velox, has recently been launched by the British Government from a Tyne shipbuilding yard. She is similar in dimensions to the ill-fated Viper and

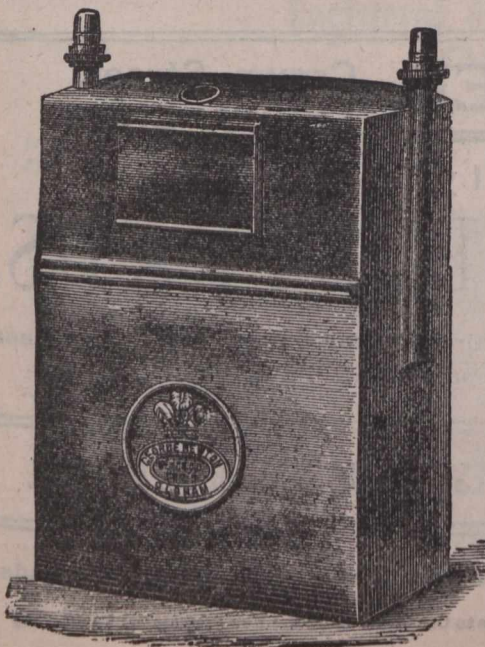
Cobra, but special attention has been given to the question of structural strength, with a view to preventing any such disaster as happened to those two craft. The novel feature of this vessel is that, in addition to the compound turbine engines which comprise the main source of power, a small set of ordinary reciprocating, triple-expansion engines is introduced. The object of this arrangement is to get around the difficulty of using the turbine engines when travelling at cruising speed, for which they are extremely uneconomical. The turbine shows its best economy when it is working up to full power, and in the new destroyer the small reciprocating engines, which are on the same shaft as the turbines, will be utilized for cruising at low speeds,

the exhaust steam of these engines passing through the turbines and finally into the condensers. When the higher speeds are required, steam will be admitted direct from the boilers to both the reciprocating engines and the turbines. When the propellers have reached a velocity that would be dangerous to the reciprocating engines, the latter will be thrown out of gear and the turbines independently operated.

NORTH-WEST LAND SALES.

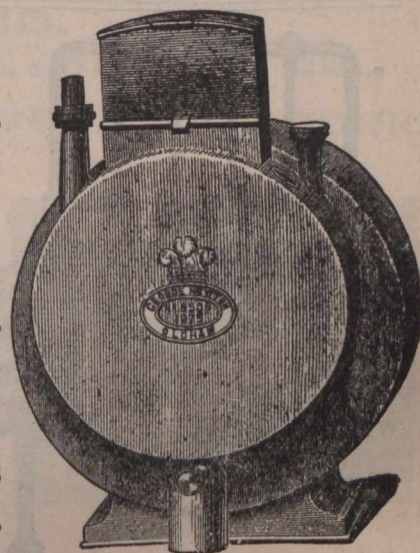
Canadian Pacific and Canada North-west land sales for the month of April show that during the month

GEORGE NEWTON, LTD.



GAS METER =
MANUFACTURERS.

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ENGLAND.



Special quotations
under the new Canadian
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Established 1857.
JOHN OLDFIELD & CO.,

THE CITY TANNERY
 & LEATHER WORKS,

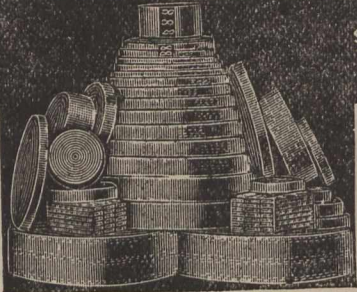
BRADFORD, - - England.

OAK-TANNED LEATHER BELTING.

Single and Double.

LEATHER BELTING

SINGLE AND DOUBLE
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SPECIALITY
 EXTRA STOUT
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LEATHER-LINK

—OR—
CHAIN BELTING.
 For Electric and Heavy Driving

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

Solid Woven Hair and Linen Belting. Buffalo
 Hide, Skeps or Tubs. LAOES—White, Brown
 (or Oiled,) Helvetia, Horny and Rep.

Special Rates to Canadians under the New Tariff.

heavy increases were made over the corresponding month a year ago, and that there has been no falling off in the large number of sales being put through daily. The increase in Canadian Pacific land sales for the four months of this year over last is over one million dollars, while the Canada Northwest Land Company's sales show an increase of about \$200,000. During April, 1902, the Canadian Pacific Railway land department reports the sale of 231,127.11 acres for \$695,071.68. During April, 1901, the sales aggregated 48,874.13 acres for \$152,445.70. The sale of lands this year amounts to 520,082.51 acres for \$1,632,845.51. This is against last year's total sales of 145,719.29 acres for \$452,750.29. The Canada Northwest Land sales for April, 1902, amounted to 14,406.10 acres for \$72,578.17. In April, 1901, the sales were 7,579.22 acres for \$42,404.04. The total sales for the four months of the

present year amounted to 50,836.12 acres for \$256,057.11. This is against 17,131.64 acres for \$95,492.52.

BUSINESS DIFFICULTIES.

The failure of Thomas Dunn & Co., wholesale and retail hardware dealers, Vancouver, B. C., is announced. The liabilities are given as \$275,000, of which \$150,000 is to a bank, which is said to hold chattel mortgages as securities. The original members of the firm, Thos. Dunn and Peter Dunn, after being in business for about a dozen years, sold out in 1894 to a joint stock company with a capitalization of \$250,000, the two partners holding a majority interest. Branches were opened in both Atlin and Dawson, but were subsequently closed. A meeting of the creditors has been called for May 6. — Creditors of the American Tire Company of Toronto, which is being wound up, are not likely to realize much from the estate. The plant, which is valued at around \$30,000, will shortly be offered for sale by tender. The liabilities are in the neighborhood of \$150,000. The whereabouts of the late manager, Mr. H. P. Davies, is unknown. The liquidator recently secured a judgment against him for something over \$8,000.—D. A. McNaughton, general store, Stobie Mines, Ont., is offering his creditors 50 cents in the dollar. He owes \$12,000, and

has assets of \$18,000. Of this \$8,000 is in stock and \$10,000 book debts, owing by miners and settlers in the neighborhood.—Hawkins Bros., general store, Blind River, are in financial difficulties. A meeting of the creditors is being held to-day. The liabilities are around \$15,000.

SUPPLEMENTARY ESTIMATES.

The supplementary estimates for the fiscal year ending June 30, 1902, have been brought down. They total \$4,185,245, of which \$1,072,366 is to be charged to capital, and among the principal are \$30,000 for the expenses of the military contingent to the coronation; \$8,000 for the Premier's expenses on that occasion, and \$12,000

MONTREAL CITY AND DISTRICT SAVINGS BANK.

The Annual General Meeting of the shareholders of this Bank will be held at its Head Office, 176 St. James Street, on

Tuesday, 6th May, Next,

At 12 o'clock noon.

for the reception of the Annual Reports and Statements, and the election of Directors.

By order of the Board,

A. P. LESPERANCE,
 Manager.

Montreal, March 31st, 1902.

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J. W. EASTBURN,

Raglan Chemical Works:
HALIFAX, ENGLAND.

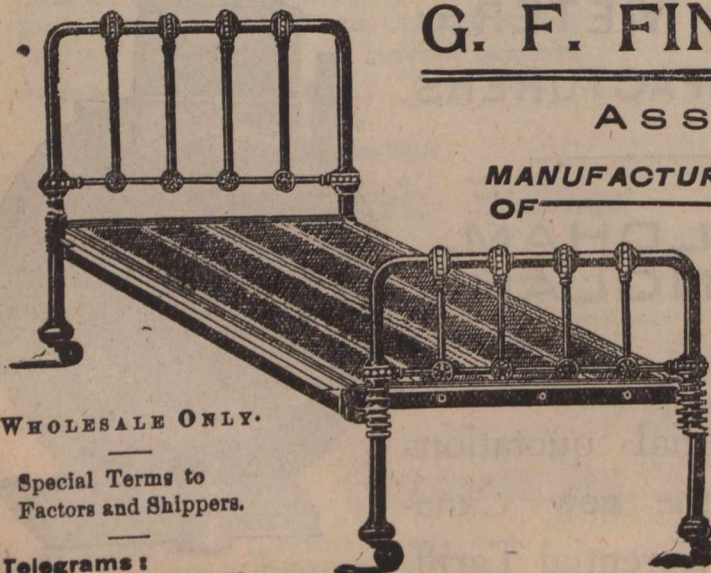
Special prices to Canadians under the new Canadian Tariff.

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

Assembly Works,

MANUFACTURER
 OF

BEDSTEADS.



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

WIRE MESHES FOR MATTRESS MAKERS.

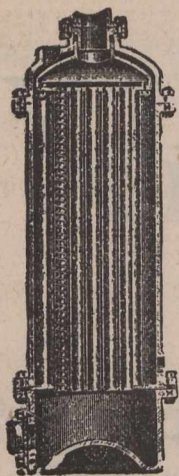
Angle Irons and Dovetails for Wood Bedsteads.

Special terms to Canadians under the New Preferential Tariff.

WHOLESALE ONLY.

Special Terms to
 Factors and Shippers.

Telegrams:
 "WOVEN, LEEDS."



The "Airedale" Exhaust Steam

Special prices to Canadians under the New Tariff.

Green's Patent.

Pressure Feed Water Heater.

WITH SPIRAL DEFLECTORS.

THE MOST EFFICIENT HEATER ON THE MARKET.

WILL PAY FOR ITSELF IN TWELVE MONTHS.

By means of the SPIRAL DEFLECTORS, as fitted to this Heater, the efficiency of the apparatus is doubled, as compared with a similar Heater without Deflectors.

JOHN BARRETT, Eastburn Crosshills, Foundry

Telegrams: "BARRETT," Crosshills.
Engineering Telegraph Code.

KEIGHLEY, England.

El Padre Needles

10 Cents.

VARSAITY,

5 Cents.

The Best

~ CIGARS ~

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

Made and Guaranteed by

S. DAVIS & SONS, MONTREAL, Que.

for minister's expenses in connection with the coronation colonial conference. The sum of \$200,000 is asked for annual drill, clothing, etc., \$50,000 for the Cork and Wolverhampton Exhibition already spent, and \$50,000

more for immigration. The Intercolonial Railway comes in for \$247,000 for the Canso ferry and there is a vote of \$132,000 for the Yukon telegraph line. The sum of \$53,165 is asked to pay the Canadian Bank of Commerce for Government services in the Yukon; \$27,600 for expenses of the Chinese and Japanese commissisons. Mr. Blair wants another million dollars for the expenses of operating and maintaining the Intercolonial Railway for the current year. To complete payments for Post Office service \$183,000 is asked. The Quebec items are: St. Vincent de Paul Penitentiary, \$5,000.

To purchase steamer Kathleen for Grosse Isle quarantine service, \$12,000. Improvements at St. Octave, \$2,000. Improvements to walls at the Citadel, Quebec, \$25,000.

Lachine canal, \$29,000.
Soulanges canal, \$100,000.
Lachine canal, chargeable to income, \$10,500.

St. Ours lock, \$3,500.
Chambly canal, chargeable to capital, \$25,000.
Peribonka immigrant building, \$1,500.

Roberval immigrant building, \$2,650.
St. Jerome public building; improvements, repairs, etc., \$1,775.
Quebec military buildings, rolling mill for cartridge factory, \$2,000.
Drummondville public buildings, \$2,000.

Ile aux Grues, \$710.
Kamouraska wharf, \$650.
Grosse Isle quarantine station, \$4,000.
Boucherville, \$5,400.
St. Genevieve, \$550.
Valleyfield, \$4,000.
St. Maurice district, \$63,000.

St. Maurice district—To complete payments for timber supplied in 1900-1 for improvements made to boom works at Shawinigan, etc., to facilitate the floating, sorting and storage of logs, \$11,300.

To pay, for steam service between Canada and France, six round trips performed in the year 1900, prior to date of contract, \$16,666.

Weekly service between Halifax and Canso (revote), \$4,000.

Land and cable telegraph lines of the sea coasts and islands of the lower rivers and gulfs of St. Lawrence and Maritime Provinces, including working expenses of vessels required for cable service, \$17,000.

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

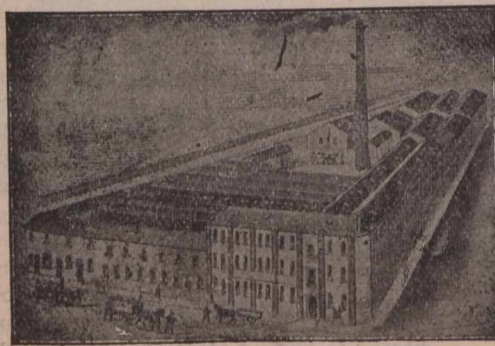
MILLS BROTHERS LTD.

Registered Office: Lowermoor Leather Works.
OLDHAM, ENGLAND.

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

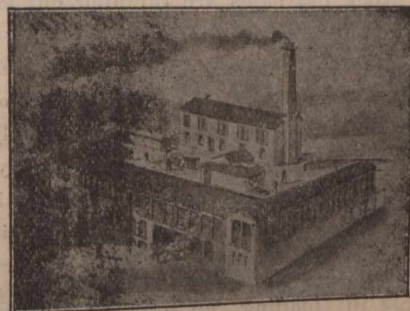
MANUFACTURERS OF . . .

Oak Tanned and Helvetia Strapping.



Lowermoor Works: Oldham.

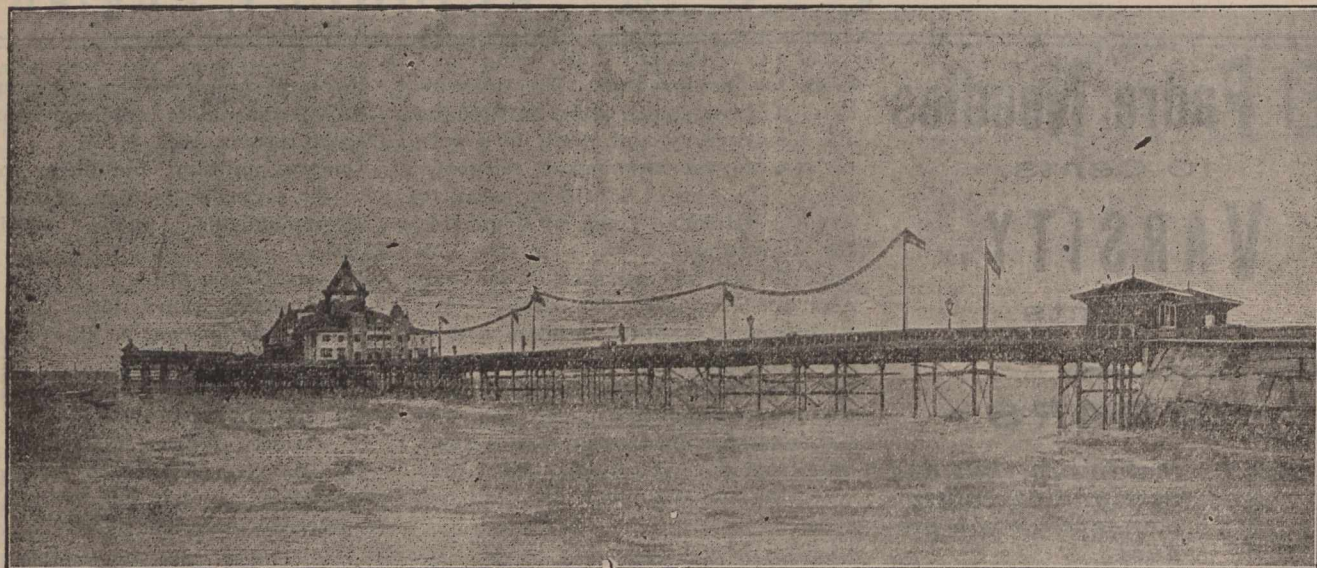
Patentees and Sole Manufacturers of the Improved Driving Belts for Mule, Cone Drum, and Electric Driving. Runs perfectly straight and free from Stretch. Mills' "Challenge Brand" Camel Hair Belting. Lancashire Belt Dressing. Roller and Clearer Coverers, for Home and Export. Helvetia, Rawhide, Horny, Brown,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



Tannery: Blackley.

Widnes Foundry Company.

◆ ◆ ESTABLISHED 1841. ◆ ◆



Morecambe Pier (East View),

ERECTED, 1898, BY

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

FINANCIAL REVIEW.

Montreal, Thursday noon,

May 1st, 1902.

Stock list sales are thinning out after an unprecedented rush of business, mainly transactions in Dominion Iron & Steel and Dominion Coal of each of which large blocks have recently changed hands, and some, probably, could change back again to the gratification of present holders. This is indeed "a growing time" in the prices of stocks, and caution will be advisable in loading up with goods that may not merely cease to grow, but shrink in value. The underwriters and promoters of above enterprises hold

extensive blocks of the shares respecting the future distribution of which much is being surmised. The entrance of large banks and life assurance companies upon the field of stock operating is a new factor in finance, the results of which are not likely to be promotive of sound methods. Those who speculate by the aid of large corporate funds which are vastly in excess of the amount risked are not under such prudential restraints as those are who risk their own capital, hence the operations and manipulations of underwriters of new joint stock companies are very liable to be less cautious than the transactions of private investors.

In London stock business is dull. Peace rumours are stale. Consols are 94½, but little doing. The Grand

Trunk statement is regarded with great satisfaction. Exports from New York from 1st January to end of April were \$160,200,000, against \$172,773,000 in same term 1901, and, \$177,053,000 in 1900. A falling off of over 12 millions in New York exports this year compared with 1901 and of 17 millions compared with 1900, are significant items. The shortage of foreign bills and funds will keep exchange high. The meat packers in Chicago are stated to have 400 millions of pounds of meat and other provisions in cold storage, so that each advance of 1 cent per pound nets them 4 millions of dollars. The shipping combine is expected to issue a statement next week, meanwhile opinion is settling down that the combination will be little beyond a huge shipping pool. It seems

Telegrams : "GROVES, SALFORD."

Groves & Whitnall, Ltd.,

BREWERS,

Regent Road
Brewery.



SALFORD,
England.

Alexandra Brewery, MANCHESTER, Eng.

certain that there will be no large transfers of vessels from the British to the American flag. Curious persons are asking why the leading insurance companies are building such costly office premises, if they are conducting business at a loss, as they affirm? The supplementary estimates amount to \$4,185,260. The Finance Minister wishes to be authorized to borrow 15 millions, of which 6 millions will be used to pay off temporary loans and the balance will be added to the debt which is moving up in spite of the very heavy increases in revenue which do not keep pace with the expenditures. It is just announced that \$2,500,000 will be the bonus given to the Morgan firm for negotiating the ship trust. If this is

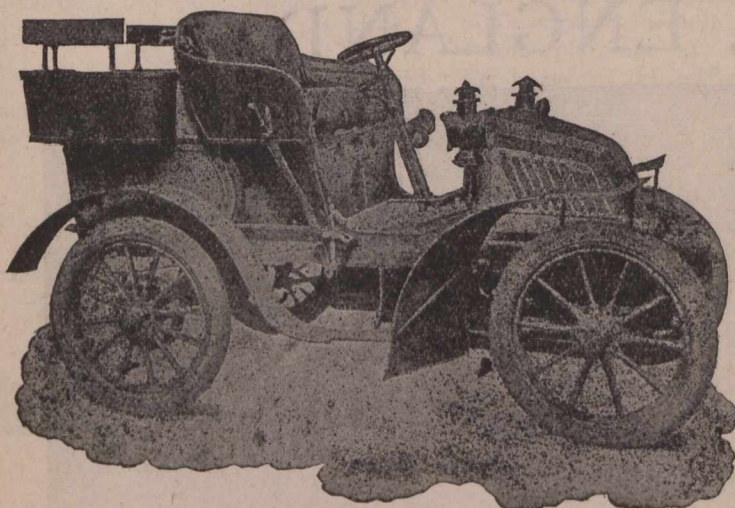
so, it is equal to a present of two first-class ocean steamers. The American Banker, in discussing this deal uses it as an illustration of "the reckless temper of the times." The local stock market is quiet to-day. C.P.R. has sold up to 126 $\frac{7}{8}$; Steel, 70; Coal, 140 $\frac{1}{2}$; Nova Scotia Steel, 113 $\frac{3}{4}$; Montreal Power, 102; Street Railway, 268; Toronto St. Ry., 121; Twin City, 121; Steel bonds, 93. A few Union Bank shares sold at 120. Montreal are quoted at 258; Ontario, 132; Molsons, 206; Toronto, 240; Merchants, 148 $\frac{1}{2}$. Paris, exchange on London, 25f. 18c.; Berlin, 20m. 47 $\frac{3}{4}$ pf. Money is easy in London, but somewhat tighter in New York. Local foreign exchange, 60's, 9 $\frac{3}{8}$; demand, 10; and for loans the

same as last week and for some time past.

The following is a comparative table of stocks for week ending May 1st, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

	Shares.	Highst.	Lowst.	Average same date 1901.
Banks.				
Montreal	21	259	258	258
Molsons	14	210	209 $\frac{1}{2}$	198
Merchants	107	148 $\frac{1}{2}$	148 $\frac{1}{2}$	159 $\frac{3}{4}$
Commerce	29	160	159	155
Union	112	120	120	.....
Quebec	1	117	117	.....
Miscellaneous.				
Can. Pac. Ry. .13674	129	125 $\frac{1}{2}$	100 $\frac{1}{4}$	
Can. Pac., new .3047	123	121	.....
Duluth SS. com.200	17 $\frac{3}{4}$	17 $\frac{1}{2}$	6	
Montreal St	205	268	266	232
Mont. Power xd7270	104 $\frac{3}{4}$	101 $\frac{3}{4}$	.....
Toronto St.	1416	122 $\frac{3}{4}$	120	111
Twin City xd ..1635	123 $\frac{1}{2}$	120 $\frac{3}{4}$	75 $\frac{1}{2}$	
Rich. & Ont. xd .4962	113 $\frac{1}{2}$	112 $\frac{1}{2}$	115 $\frac{7}{8}$	
Com. Cable	343	165	158	169
Montreal Tel. .. 180	170 $\frac{3}{4}$	169	166	
Bell Tel.	29	166	165	170
Montreal Gas.	221	200	200	240
Mont. Cotton	18	126	124	128
Dom. Cotton	175	57	55	75
Payne	4000	30	29	25
Virtue	10000	19	10	10
Dom. Coal, com.2251	143 $\frac{1}{4}$	139	36	
Windsor Hotel	50	75	75	.....
Laur. Pulp Co.	95	100	98	.....
Dom. I. & S. com12560	72	67 $\frac{1}{4}$	37	
Do. pref.	1019	99	97	85 $\frac{1}{2}$
N. S. Steel	2918	115	107	.....
Bonds.				
Mont. St. Ry. .84700	105	104	.....
Dom. I. & S. .127000	93 $\frac{1}{2}$	93	88	

Marshall's 'Belsize' Car



Two Cylinders.
12 h.p.
14 $\frac{1}{2}$ cwts.
—
No Chains.
No Belts.
—
Unrivalled Hill
Climber.
—
Send for particulars.

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

BRAZILIAN EXCHANGE.

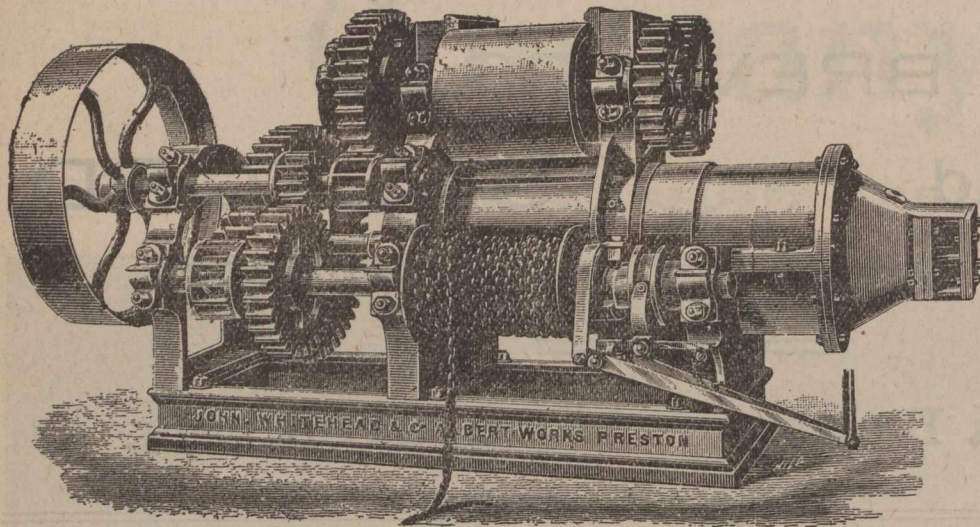
For week ending April 29, 1902.

April 23	12	1-32d
.....	12	1-32d
.....	12	1-32d
.....	12	1-32d
.....	12	1-32d

Telegraphic Address:
"BRICKTILE, PRESTON."

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

JOHN WHITEHEAD & Co., LIMITED.



Albert Works,
PRESTON, ENGLAND.
Brickmaking Plant

"The Manchester."

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

2812 1-32d
2912 1-32d

MONTREAL WHOLESALE MARKETS.

Thursday, May 1st, 1902.

—Ottawa Clearing House—Week ending 24th April, 1902: Clearings, \$1,583,487; balances, \$356,524.

MONTREAL CLEARING HOUSE.

	Clearings.	Balances.
For week ending		
May 1, 1902 . . .	\$20,691,054	\$2,362,684
Corresponding		
week, 1901 . . .	16,543,773	2,521,254
" 1900 . . .	12,776,914	1,782,713
" 1899 . . .	18,980,546	2,308,253

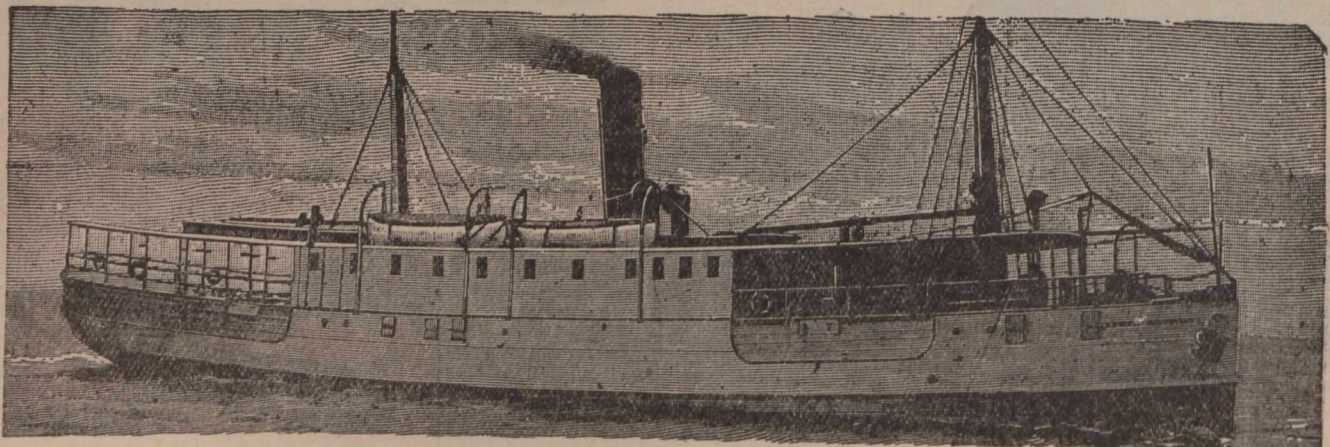
The cool weather lingers, the buds hesitate about expanding and dealers in light weight goods and spring novelties hesitate about enlarging on the extra attractiveness and extra values to be found at their counters. The wharves present an active appearance, the very early opening of navigation having resulted in many vessels having already reached port, so that a stroller along the river front finds some difficulty in crossing to the vessels owing to the rush of ocean freight both coming and going. Sole leather is seen moving out briskly; cheese

likewise, the latter being sold at a high premium over last year's figures. In hardware everything points again to higher prices. Cut nails have advanced. Cod liver oil is higher owing to a shortage of production. Dry goods are moving fairly well. Sugars are again lower. New Japan tea opened 10 per cent. higher.

BUTTER.

With the change to warm weather, production is largely increasing and arrivals are considerably in excess of requirements. As a result prices are unsettled and lower. Creamery has declined 2c to 3c and dairy 1c to 1½c per lb. Demand is largely falling off as usual in a declining market, buyers holding off and taking only sufficient for immediate requirements. No export orders coming in. Choicest

Lytham Shipbuilding & Engineering Co. LYTHAM, ENGLAND.



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

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

ESTABD 1859

LIVERPOOL RUBBER COMPANY LTD

MANUFACTURERS OF

RUBBER BOOTS & OVERSHOES

CANVAS, PLIMSOLL,
GYMNASTIC & LAWN TENNIS SHOES

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

WASHERS AND
ALL KINDS OF MECHANICAL
RUBBERS. INDIA RUBBER THREAD

34 ALDERMANBURY
LONDON
ENGLAND

20 RUE DE MARAIS
PARIS
FRANCE

TELEGRAPHIC ADDRESS:-
"RUBBER," LIVERPOOL.
TRADE MARK

LIVERPOOL RUBBER CO LTD

CAB TYRES
PNEUMATIC CUSHION
AND SOLID TYRES

HEAD OFFICE & WORKS
VAUXHALL RD LIVERPOOL ENGLAND

fish creamery is offering at 19½c to 20c; winter makes, 18c to 18½c. Townships dairy, 17c to 18c; Western do., 15c to 17c. Fresh rolls keep in fair demand at 16½c to 17c.

CHEESE.

The market is again reported firmer and holders are asking ¼c advance, but with very little business in quantities to report. Choicest Sept., 11¼c to 11½c; earlier makes, 11c to 11¼c. There is showing quite an increase in receipts of new creamery which is offering at 10½c to 11c. The quality is turning out somewhat disappointing and not suitable for export. Larger arrivals are looked for in a few days and it expected prices will decline quickly. Liverpool cables of 30th quote finest white firm at 57s 6d.

CEMENTS ETC.

No arrivals to report as yet. Business passing is for small lots at prices as given on another page.

EGGS.

The market is somewhat lightly supplied. Receipts show a heavy falling

off, which is hard to account for at this season, when production should be on the increase. Arrivals sold close up and there is no accumulation. Picklers find it impossible to get sufficient stock to keep hands supplied. Sales are made at 12½c to 13c, the better marks being taken quickly.

FLOUR AND FEED

A slight advance has taken place in some brands of flour controlled by a leading milling company, equal to 5c per barrel. The demand is brisk both local and for export so that millers have their full capacities taxed to keep up with orders. The name and fame of Canadian flour are fast spreading around the world and it is predicted that ere long the grinding capacities of Canadian mills will require considerable enlarging. This all plays into the hands of the settlers in the vast wheat-growing belt to the west, for it proves that their chief product is wanted in preference and will command higher prices. Feed of all kinds is in good demand at prices in accord

with last week's lower market. Prices on another page. Baled hay is in fair demand. Prices are: No. 9 to \$9.50; No. 2, \$8 to \$8.50; clover mixed, \$7.50 to \$8; and clover, \$7 to \$7.50 per ton, in car lots.

GREEN FRUITS, ETC.

The auction sale of 62,000 boxes lemons and some 1,400 boxes oranges held here on the 25th ult., was successful in so far as the disposal of all the cargo was concerned. The fruit was all in good shape which should have assisted in bringing higher prices. Fancy November cut 300s ranged from \$2.20 to \$2.30, with some fresh cuts, a few lots, as high as \$2.55 to \$2.60. Fancy 300s ranged from \$1.95 to \$2.05, with common grades from \$1.25 to \$1.50, and choice \$1.90 to \$2.00. There was a good deal of fancy stock in the cargo, so much in fact that there was not as much difference in price on fancy and choice as might have been expected. Prices on the whole ranged lower than anticipated and some dealers here merely held their own on

ADMIRALTY CONTRACTORS.

Tel. Address: "PUMPS," Leeds.

THE
LEEDS ENGINEERING & HYDRAULIC Co.,

Manufacturers of

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

ELECTRICALLY DRIVEN PLANT.

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

Special prices to Canadians under the new tariff.

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

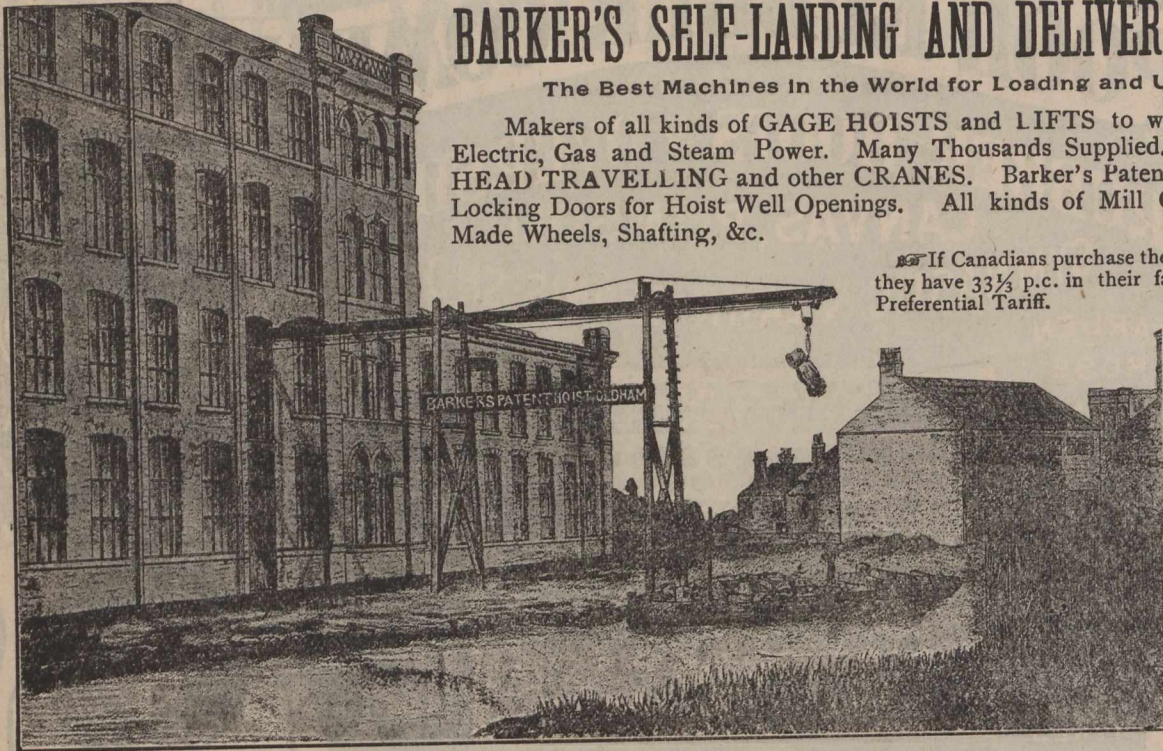
Original Inventors, Patentees and Sole Makers of

BARKER'S SELF-LANDING AND DELIVERING HOISTS

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

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

If Canadians purchase these Cranes in England, they have 33 $\frac{1}{3}$ p.c. in their favour under the new Preferential Tariff.



Barker's Patent Hoist.

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

OVER 2,000 AT WORK.

the sale. It is claimed that some even lost. Whether this may be accounted for through too high a price having been given last fall, future dealings must determine. Of the Jacona's cargo, comprising about equal quantities of oranges and lemons, the latter will be sold to-day and the former Friday, 2nd. The first fruit sale ever held in Quebec city took place on Wednesday at the Quebec Fruit Exchange, when a portion of the cargo per steamship Forest Holme was disposed of to purchasers from Montreal, Toronto, Hamilton, etc. The sale was a good one and fair prices were realized, lemons selling from 75 cents to \$2 per box, and oranges from \$1.75 to \$3 per box. Cool weather is still holding summer varieties in subjection, and but a limited trade is being done. The quotations are: Apples, brls., \$3.50 to \$6.00; California navel oranges, \$4 to \$4.50; per box; Jamaica oranges, \$4.75 per brl.; do. in boxes, \$2.75; Florida oranges, \$3.50 box; Messina oranges, \$3.75 to \$4.00 per box; Val. oranges, 420s, ordinary, \$5.00; do., do., 420s, Jumbo, \$5 to \$5.25; California grape fruit, \$4 to \$5 per box; Jamaica grape fruit, \$5 to \$6 box; lemons, 360s, \$2 to \$2.75; do. 300s, \$2.50 to \$2.75; bananas, 8-hands, \$1 to \$1.35; No. 1 do., \$1.75 to \$2.25; extras, \$2.50; new figs, mats, 3 $\frac{1}{2}$ c per lb.; do. boxes, 8c to 12c per lb.; new dates, 4 $\frac{1}{2}$ c per lb.; nuts, Pecans, extra large, 17c; sweet potatoes, barrel, \$5.50; Cape Cod cranberries, \$7 to \$10; Malaga grapes, per keg, \$5.50 to \$7.50; pines, 15c to 25c each; extra pines, 45c do.; Cal. celery, 7 to 12 dozen crate, \$5; Florida tomatoes, \$3.50 to \$4; California tangerines, \$3.00; strawberries, 30c to 40c per box; new potatoes, 6c per lb.; Boston lettuce, \$1.00 per dozen; radishes, 45c per doz. bunches; sweet potatoes, in one bushel baskets, \$3; brls.,

do., \$5.50; spinach, brls., \$2.00; cucumbers, hot house, \$1.50 per doz.; asparagus, 40c to 60c bunch; Can. lettuce, 40c dozen heads.

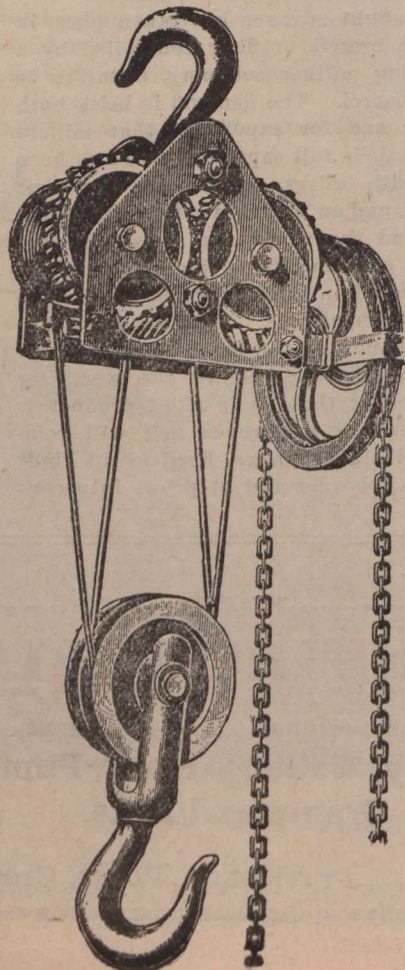
GREEN HIDES.

The situation is unchanged here. Beef hides are still on the basis of 9c for No. 1. Calfskins, 12c and 10c.

GROCERIES.

Under repeated declines in raw beet the prices of refined have been again

lowered 10c which brings standard granulated back to \$3.80 f.o.b. Montreal. Raw beet sugar has, meantime, regained 3 $\frac{1}{4}$ d; London cables of Wednesday quoting 6s 3d. Japan cable this week new teas opened 10 per cent. higher than those of a year ago. New Japan tea will reach Montreal about the end of the present month. Molasses, rice, canned goods, etc., are unchanged.



Lifting Tackle

FOR ALL PURPOSES.

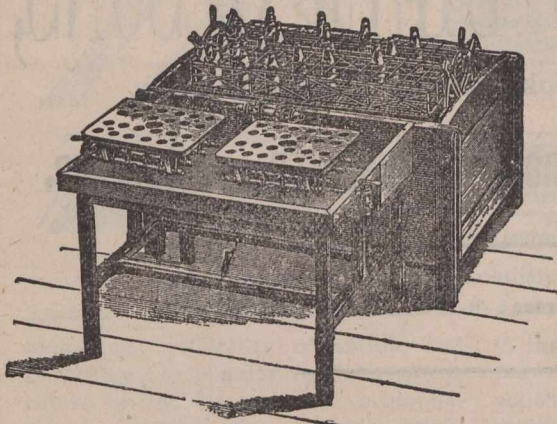
Cranes, Sheave Blocks,
Crabs, Pulley Blocks.

The Steel Rope
Pulley - Block Co.,
LIMITED,

WASHFORD ROAD,

Sheffield, Eng.

Bottle Washing Machinery



OUR NEW PATTERN "KINGSTON."

No. 2

22-dozen Half-pint Beers.

Fitted with Revolving Rinsers as shewn,

£27

with Bottle Sinker.

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

Machines from £10 to £40.

Original Inventor and Patentee.

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

Special estimates to Canadians under the New Tariff.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price May 1 (1914)	Cash value per S.
British North Am.....	243	4,366,666	4,366,666	1,776,333	3	Apl. Oct	166	330 43
Can. Bank of Commerce	50	3,000,000	3,000,000	2,000,000	3 1/2	June Dec	147	73 00
Commercial, Windsor..	49	500,000	316,000	184,000	3	.....	165	48 00
Dominion	56	2,500,000	2,500,000	2,500,000	2 1/2	May	244	432 00
Eastern Townships.....	50	2,000,000	1,742,525	1,978,000	3 1/2	Jan July	180	75 00
Halifax Banking Co.....	30	600,000	600,000	500,000	3 1/2	Feb. Aug	153	70 00
Hamilton	50	2,000,000	1,995,750	1,500,000	5	June Dec	205	205 00
Kechelega	100	2,000,000	1,500,000	750,000	3 1/2	June Dec	157	152 00
Imperial	100	2,500,000	2,500,000	1,850,000	5	June Dec	330	300 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	148 1/2	148 50
Maisons	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	206	103 00
Montreal	200	12,000,000	12,000,000	7,000,000	5	June Dec	258	516 00
Nationals	30	1,200,000	1,200,000	375,000	3	May Nov	95	38 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	600 00
Nova Scotia.....	100	2,000,000	2,000,000	2,500,000	4 1/2	Feb. Aug.	232	232 00
Ontario.....	100	1,500,000	1,323,080	350,000	3 1/2	June Dec	133	132 00
Ottawa	100	1,000,000	2,000,000	1,751,000	4 & 1/2	June Dec	305	305 00
People's of N. B.....	150	180,000	180,000	185,000	4	.....	300	375 00
Provincial.....	25	873,497	781,245	.....	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	132	130 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb. Aug	175	17 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	750,000	5	April Oct	203	116 50
Toronto	100	2,400,000	2,400,000	2,340,000	5	June Dec	240	240 00
Traders	100	1,850,100	1,344,430	750,000	3	June Dec	113 1/2	113 25
Union (Halifax).....	50	200,000	200,000	500,000	3 1/2	Mch Sept	150	75 00
Union of Canada	100	2,000,000	2,000,000	550,000	3	June Dec	.....	.....
Western.....	100	500,000	401,239	150,000	3 1/2	Apl Oct	.....	.....
Agyl. Sav. and Loan Co	50	630,200	630,200	192,000	3	Jan July	.....	.....
Bell Telephone Co	100	5,000,000	5,000,000	900,000	4 1/2	Jan ..	160	160 00
Brit. Can. Loan & Inv. Co.....	100	1,937,900	395,451	120,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	338,214	180,000	3	Jan July	125	125 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Jan ..	60	60 00
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,004,000	350,000	3	Jan July	90	90 00
Can. Per. & W. Can. M. Corpn.....	10	5,951,350	5,951,350	1,490,957	3 1/2	Jan July	115	57 50
Can. Sav. & Loan Co.....	50 & 7 1/2	750,000	750,000	280,000	3 1/2	Jan July	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	450,000	2 1/2	Jan July	136	136 00
Demioch Sav. and Inv. Co.	50	1,000,000	934,200	40,000	2	July Dec	72	36 00
Dominton Telegraph Co	50	1,000,000	1,000,000	.....	1 1/2	Jan ..	124	62 00
Dominton Getton Mills Co.....	100	3,333,600	3,333,600	.....	6	Mar ..	55	55 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	356,752	3	Jan July	113	113 00
Home Sav. and Loan Co	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	990,000	4 1/2	Jan July	170	85 00
Imperial Loan and Inv. Co.....	100	732,724	730,647	175,000	3	Jan July	70	70 00
Landed Banking and Loan	100	700,000	700,000	210,000	3	Jan July	111	111 00
London & Can. Loan and Ag.	50	1,000,000	877,287	87,500	3	Jan July	68	34 00
London Loan Co.....	50	679,700	673,550	160,000	3	Jan July	110	55 00
Manitoba & North-W. La Co	100	1,500,000	375,000	50,000	.....	Jan July	55	55 00
Montreal Telegraph Co	40	2,000,000	2,000,000	.....	2	Jan ..	169 1/2	67 50
Montreal Gas Co	40	3,000,000	2,998,640	.....	5	April Oct	241	96 20
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,312	3 1/2	Feb. ..	206	133 50
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. ..	125	125 00
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb ..	98	95 00
Montreal Loan and Mortg.....	25	500,000	500,000	380,000	3 1/2 & 1/2	Mch Sep	137 1/2	54 27
Ont. Indus. Loan and Inv.....	100	465,900	314,382	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	500,000	3	Jan July	121 1/2	60 75
People's Loan and Dep. Co.	50	600,000	600,000	.....	.....	Jan July	24	12 00
Real Est. Loan Co.....	40	373,720	373,720	50,000	2	Jan July	70	35 00
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	182,355	3	May Nov	113	113 00
The Royal Electric Co	100	2,250,000	2,250,000	320,155	.....	Jan. *	240 1/2	240 50
Toronto Electric Light Co.....	100	2,000,000	2,000,000	.....	.....	Jan. *	135	135 00
Toronto Mortgage Co	50	1,445,800	724,540	250,000	2 1/2	.....	78 1/2	78 00
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. *	160	160 00
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112 1/2	112 50

* Paying quarterly dividends.

HARDWARE AND METALS.

Following the firmness in iron and steel cut nails have advanced 10c per keg. The base price is now \$2.45 with 7 1/2c per keg less in car lots. Pressed spikes have also advanced and are now quoted at 22 1/2 per cent. off list. There is a great scarcity reported of all kinds of iron and steel, particularly builders' hardware. London cables of 30th report closing prices on pig iron as follows: Scotch warrants, Glasgow, 53s 11d; No. 3 foundry, Middlesboro, 48s 7 1/2d.

MAPLE PRODUCTS.

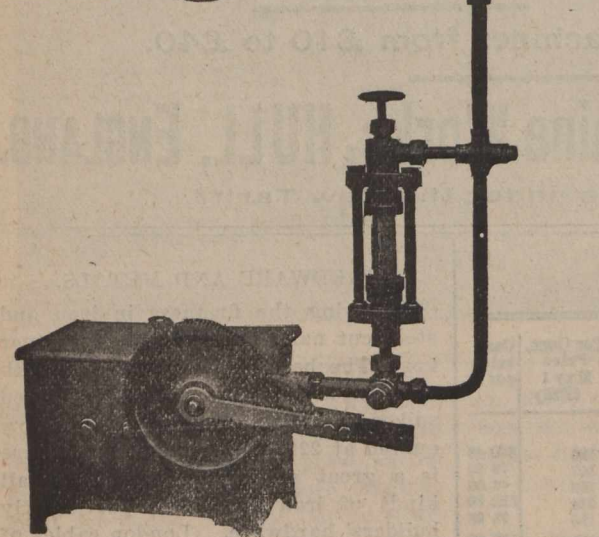
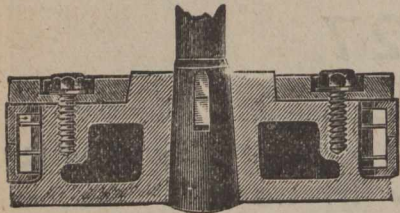
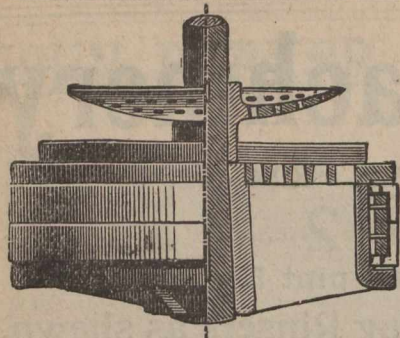
Arrivals are not plentiful and the market is firmer in price. Syrup in tins is worth 60c to 65c gall., and in wood, 6c to 6 1/2c lb. Sugar, 8c to 9c, as to quality.

OILS AND CHEMICALS.

Cod liver oil is reported scarce and advancing. Norwegian process is now quoted at \$1.10 to \$1.20 and Norwegian at \$1.20 to \$1.30, an advance of 10c since last week. The catch of fish has been small and of lean quality, leaving light supplies of oil. It costs now \$1.30 to import from Norway and prices are still advancing. Linseed oil and turpentine are unchanged. Chemicals are featureless as to price.

PROVISIONS.

A fair export business added to local requirements, has caused considerable turn over during the past week. There is, however, no change in values, beyond higher prices for fresh killed hogs, which are limited in quantity. Both smoked meats and lard meet with good sale at former prices. Quotations are: Selected heavy Canada short cut mess pork, \$22 to \$22.50; heavy Canada short cut mess pork, \$21 to \$21.50; Canada short cut back, \$21 to \$21.50; heavy Canada mess, long cut, clear pork, \$21; light Canada short clear pork, \$20.50 to \$21; pure Canada lard, in 20-lb. pails, 11 1/2c to 12c; compound refined lard, in wood pails, 20-lb., 8 3/4c to 9c; Boar's Head, in 20-lb. wood pails, \$1.97 1/2 to \$2.05; and



ALEXANDER OLDHAM & SONS,

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.

Globe, at \$1.72½ to \$1.80; 20-lb. tin pails, ¼c per lb. less; hams, 12c to 14c, and bacon, 14c to 15c per lb. Liverpool, April 30.—Bacon, long clear middles, heavy, firm, 53s; short clear backs, firm, 52s 6d.—Chicago, 30.—The leading futures closed: Pork, April, \$16.55; May, \$16.55 to \$16.57½; July, \$16.80; September, \$16.95; lard, April, \$9.97½; May, \$9.97½; July, \$9.97½ to

\$10; September, \$10.07½; ribs, April, \$9.35; May, \$9.35; July, \$9.40; September, \$9.47½; cash quotations: — Mess pork, \$16.60 to \$16.65; lard, per 100 lbs., \$9.92½ to \$10.02½; short ribs, \$9.30 to \$9.40; dry salted shoulders, 7¼c to 8c; short clear sides, \$9.90 to \$—.

WOOL.

Pending opening of London auctions

on 6th instant, the market here is a waiting one, with light supplies and available lots of Cape held firmly at 16c to 17½c.

E. SCHREIER.

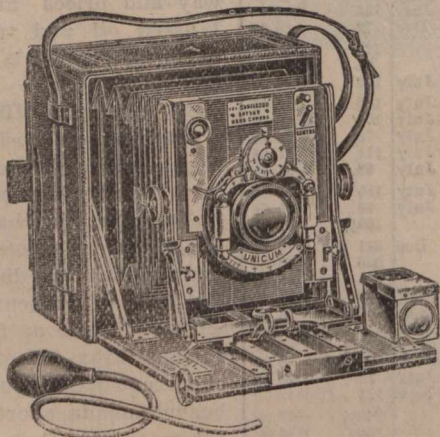
Works: TOOTING.

Cable Address: "BROMIDE, London."

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Complete
Price
List,
800
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Free.



Plates
Papers
Chemicals
Cameras
Mounts
Albums
and all
Sundries.

GEORGE HOUGHTON & SON,
Manufacturers and Dealers,

88 & 89 High Holborn, London, W.C., England.

Special prices to Canadians under the New Preferential Tariff. F.O.B. London, Eng.

Attention is called to an advertisement on another page of this Journal wherein the above seeks to acquaint the Canadian trade with his latest improved automatic hand numbering machines, and also his patent "excelsior" counter for printing presses.

No more shorts. Can be read at a glance. Easily fixed, thoroughly reliable. Save time, money and temper. Once fixed will last for years without repair. E. Schreier's Patent "Excelsior" Counter—no complicated mechanism to get out of order. The most up-to-date contrivance on the market. By simply unlocking padlock and turning small lever on the side of counter, the figures can instantly be set back to start a fresh job. Price, £2 12s. Complete with every appliance for immediately fixing to machine, with full and complete instructions. Can be supplied with index, showing on top, front, or top corner. Press opinions.—The Press: "For simplicity of construction, perfect accuracy, and low price, it is certainly one of the best machines on the market."—The Journal of Printing and Kindred Trades: "Mr. Schreier's machines have a well established reputation for perfection of

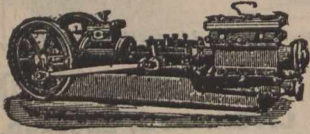
Telegrams : "NEILL, ST. HELENS."

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

Soap Machinery

. . BONE AND TALLOW DIGESTERS . .

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



SOAP, OIL, AND TAR SPECIAL PUMPS.

SOAP PANS, TANKS,
With all Fittings.

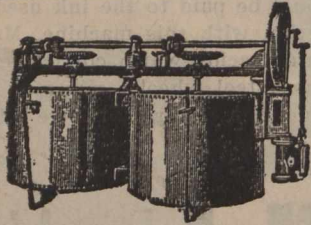
HOISTS.
SWIVELS.

STEEL SOAP FRAMES
The Best
in the Market.

CRUTCHING MACHINES
New Bar-Cutting and
Tabletting
Machines.

MILLING MACHINERY
Hand and
Steam Stamping
Machines with Dies.

GLYCERINE PLANT,
With Fire or Steam Evaporation.



WINDS.

**SOAP
COMPLETE PLANTS
CHEMICAL**

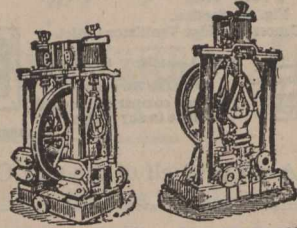
All on Newest Design.



VERTICAL FRAME PUMPS FOR LIQUORS.

BRASS AND IRON CASTINGS
OF EVERY DESCRIPTION.

**DRIVING, VACUUM,
BLOWING, PUMPING,**
VERTICAL AND
ENGINES.
HORIZONTAL



CAMERON PUMPS. PILLAR PUMPS.

FILTER PRESSES,

In Cast Iron
or Gun Metal.

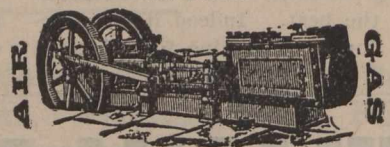
CHEMICAL PUMPS,
Pans
and Stills.

NOTED
AIR COMPRESSORS,
With Improved Valves.
Causticisers.
Agitators.

MECHANICAL FURNACES,
Absorbers,
Hoists, Cranes,
Winches.

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

ACID



AIR COMPRESSORS & BLOWING ENGINES

ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

ures partially eaten away. Our inks are the best obtainable, giving an even jet black impression, equal to printers' ink. All other colours are equally of the finest description. Contractor H.M. Government, Bank of England, Bank of Ireland, India Office, &c.

The following, from Morriss's Trade Journal speaks for itself: A Versatile Inventor.—Mr. E. Schreier.—A reference to Mr. E. Schreier, whose clever and ingenious numbering and counting machines are now to be found in so many of the largest printing and manufacturing stationery houses in the United Kingdom and Greater Britain, will no doubt be of interest to the progressive readers of Morriss's Trade Journal, who are using his useful and economic time and labor-saving appliances. Mr. Schreier has been in business in London since 1878, and during that time he has held important contracts with the leading firms and corporations throughout the United Kingdom, whilst his connections are bounded only by the four quarters of the globe. He has always been foremost in bringing out new appliances of an economical character, which, small and compact, are invaluable in saving time and prevent-

ing waste of material. We have already frequently referred to his numerous inventions, without which it would be impossible, for instance, to print and number at one operation. Mr. Schreier is 46 years of age, and is a prominent Freemason, well known in Masonic circles in Britain and Ireland; and it is due to his own indomitable energy and business capacity that he has built up his present well-known and rapidly growing business.—Send for price list, and catalogue. Special terms to Canadians under new tariff. — E. Schreier, 23, Bartlett's Buildings, Holborn Circus, London, E. C.

THE CHERRY TREE MACHINE CO., LIMITED.

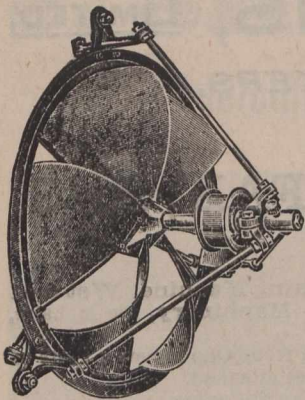
Since laundry machinery was first introduced it may safely be said that in no line of industry aided by human ingenuity has there been room for more improvement than in that which is intended to turn out perfectly clean clothing. What man eats and drinks are by nature produced and a skillful cook or dispenser can readily make

attractive, but what man wears today is expected to be worn again tomorrow and very likely for many weeks; therefore it behooves those whose vocation calls for the care and cleansing of clothing, laundered and otherwise, to so care for their work that when it is next discarded for improvement it will not be sent to some other laundry than that from which it last emerged.

Before us is a list—too long for publication here—of representative establishments which have been so highly pleased with the laundry machines, purchased from the Cheery Tree Machine Co., Limited, of Cherry Tree, near Blackburne, Eng., that they have seen fit to voluntarily express their satisfaction in writing. The standing of these firms and establishments is well known throughout Gt. Britain, and to those acquainted with them their testimony in such matters is looked upon as conclusive. Following are a few of the numerous institutions fitted out with the above firm's machinery: Workhouses:—The Pontypool Union Workhouse, South Wales; the St. Alban's Union Workhouse, Herts; the Royston Union Workhouse, Herts; the East Grinstead

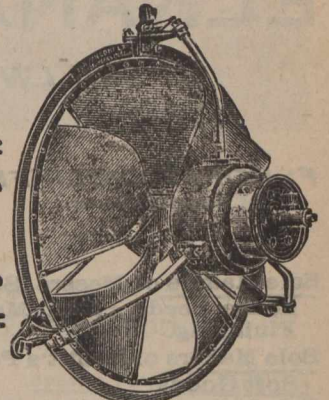
"Sun" Ventilating Fans

Highest Efficiency, Strength and Lightness



Belt Driven.

MADE ENTIRELY OF WROUGHT OR MALLEABLE IRON.



Electrically Driven.

For Ventilating, Drying and All Cooling Purposes . . .

"Sun" Fan Co. Ltd.,

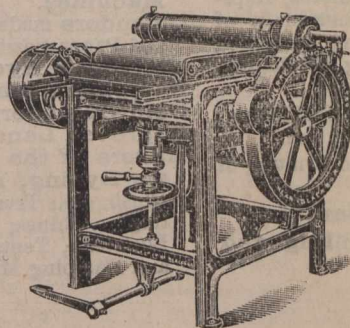
GENERAL BUYING AGENTS WANTED.

Special prices to Canadians under the New Tariff.

40a Thornton Road, BRADFORD, ENG.

Union Workhouse, Sussex; the Wolstanton and Burslem Union Workhouse, Staffs; the Hollingbourne Union Workhouse, Kent; the Aylesbury Union Workhouse, Bucks; the Chapel-en-le-Frith Union Workhouse, Derbyshire; the Ashton-under-Lyne Union Workhouse, Lancs; the West Ham Union Workhouse, West Ham, London. Hospitals: —The Infectious Diseases Hospital, Plaistow, London; the Infectious Diseases Hospital, Blackburn; the Infectious Diseases Hospital, Basingstoke; the Infectious Diseases Hospital, Farnsworth, near Bolton; the Smallpox Hospital, Barnsley; the High Peak Isolation Hospital, Chinley, Derbyshire; the Stourbridge and Halesowen Infectious Diseases Hospital, Haley Green; the Droitwich, Redditch, and Bromsgrove Infectious Dis-

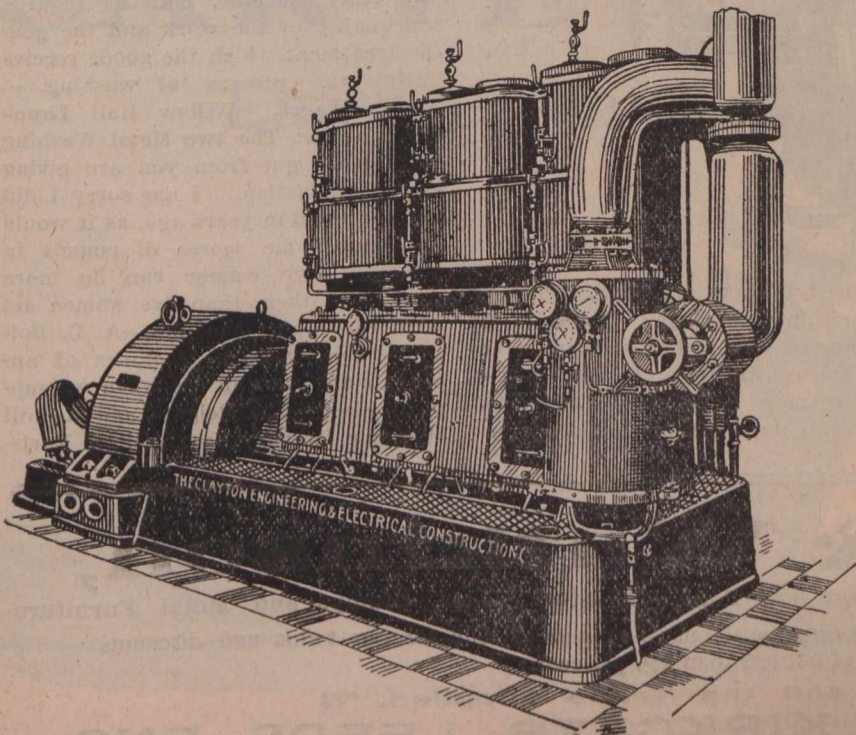
eases Hospital, Bromsgrove, Worcestershire.—Homes, &c.—The Little Sisters of the Poor, Bemont Road, Liverpool; St. Anne's Home and Orphan-



age, Blackburn; the Girls' Training Home, Walkley, Sheffield; Gordon House Girls' Home, Isleworth (for the London School Board); the Wood

Street Mission, Deansgate, Manchester; the Sisters of Charity (School), Melsele, Belgium; Do. (Asylum), St. Trond, Belgium; Do. (Orphanage), Munster Bilsen, Belgium; the Brothers of Charity (Orphanage), Tessenderloo, Belgium; Do. (Reformatory), Lummen, Belgium; the St. Annes-on-the-Sea Hotel, Ltd.; the Queen's Hotel, Alderley Edge, Cheshire (for the L. & N.W. Railway Co.); and many laundries, &c., all over England.—Baths: The Corporation Baths, Blackburn; the Corporation Baths, Waterhead, Oldham; the Corporation Baths, Chaderton, Oldham; the Corporation Baths, Shaw, Oldham; the Corporation Baths, Bury, Lancs; the Corporation Baths, Radcliffe, Lancs. — This company's Wood Rotary Washing Machines have outer cylinder of pitch

The CLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited.



HEAD OFFICE AND ENGINE WORKS :
Newton Hyde, near Manchester, Eng.

ELECTRICAL WORKS :
Clayton, near Manchester, Eng.

Telegraphic Address : "DYNAMO, HYDE."
Telephone : No. 62, HYDE.

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High-Speed Plants

for

Traction or Lighting.

Telegraphic Address: "ELKANAH, HALIFAX."

National Telephone, No. 183.

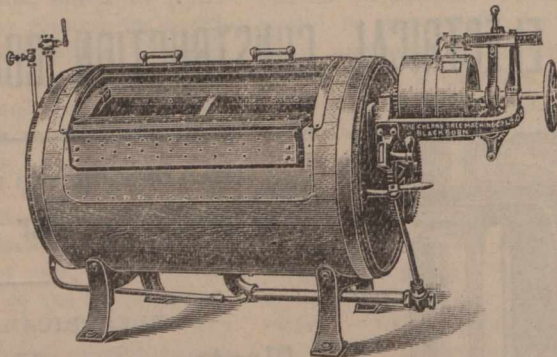
Makers of all kinds of DYEING and Finishing Machinery.

ELKANAH HOYLE & SONS, LIMITED,**MILLWRIGHTS. ENGINEERS, MACHINE MAKERS,
AND IRONFOUNDERS,****F. HORATIO CLIFFE,**
Managing Director.**Waterside Works, HALIFAX, ENG,****Sole Makers of Messrs. Samuel Kirk & Sons' Wood-house, Leeds, Patent Machines for Improved Cloth Finishing.****Sole Makers of Refitt's Patent Pressing Machine for Soft Goods.****Sole Makers of Refitt's Patent Continuous Steaming machine.****Makers of Hydraulic and Screw Presses on the most improved principles, with Telescopic and Elbow connections. Cotton Baleing Presses and Baleing Boxes, Patent Wrought-iron Steam Press Plates, and Patent Malleable-iron Glands for Press Cylinders, so that leathers can be put in without taking the plates out.****Makers of every description of Hydraulic Pumps, worked either by HAND or POWER, with or without Steam Engine attached.****Makers of all kinds of Machinery, on the most improved principles, for DYEING, DRYING and FINISHING of all kinds of TEXTILE FABRICS, such as Orleans, Cobourgs, Lastings, Serges, Paramattas, Baratheas, Henriettas, Lamas, Cashmeres, Reps-de-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 Mohairs, Lustres, Poplins, etc.****Wet Finishing Machines, with from One to Seven Pairs of Nip Rollers, with Drying Machines attached.****Poplin Machines, for Paraffin Wax Stiffening. Gas Singeing and Brushing Machines.****Worsted Coating Scouring Machine, to run Piece at full width.****Tinting Machines, with from One to Three Sets of Nip Rollers. Warp Dyeing Machinery, Bleaching and Sizing DRYING MACHINES, for Cotton and other Warps.****Patent Expanders, to keep pieces out at width.****Hydro-Extractors, both turned from underneath and above.****Grinding Mills, for Indigo, Lac and Argols.****Soap-scouring Machines, Milling Machines, Hot-air Tentering and Drying Machines, for the "Estamene" Finish.****Also Makers of Steam Engines for working the above Machines, either separate or combined, of all descriptions.****Messrs. Ingham and Butterfield's Patent Rigging Machines.****Calenders made with Wood, Iron, Copper, Brass, Steel, Cotton and Paper Bowls.****Horizontal Hydro-extractors with Copper Cylinder. Damping Machines.****Cold Calendering Machines, with Five Rollers.****Improved Lancashire Jiggers.****Makers of the Newest Construction of Machines, for the Dyeing, and Finishing, of Cotton Velvets, Velvet Plush, etc.; Treadles, Pegging Machines, Jiggers, Tubs, Cutting machines; Waxing, Painting and Brushing Machines; Lustreing, Tentering, Beating Nellies, One Cylinder Brush, and Damping Machines, Dye Vats, etc.**

pine, inner cylinder of maple; gun metal hinges and fittings to inner cylinder. No better made machine on the market. Prices from £15. Send for illustrated catalogue and testimonials. The collar machines have all

ers: Union Workhouse, Hollingbourne, Kent, September 22nd, 1900.—Gentlemen: The laundry plant you supplied, including the Rotary Washing Machine, is giving every satisfaction. Before you fixed the machines the wash-

been entirely done away with.—Yours faithfully, Harry Barling, Master. — "No Damage to Linen."—The Pendleton Steam Laundry Co., Ltd., Pendleton, Manchester: — It gives us great pleasure to inform you that the Washing Machine you supplied to us is giving entire satisfaction. We consider that it compares very favorably with any other machine, both as regards the quality of the work and the gentle treatment which the goods receive during the process of washing. — "Saves Wages."—Willow Hall Laundry, Halifax: The two Metal Washing Machines I got from you are giving every satisfaction. I am sorry I did not put them in years ago, as it would have saved me scores of pounds in wages. Two women can do more work with them than five women did with the other machines.—A. C. Bolton.—(Two washing machines of another make were in use when we supplied ours.)—The Reigate and Redhill Hygienic Laundry Co., Limited, Earls-



cut gear, and turn out work equal to any machine in the trade, and are much cheaper in price than American made machines.

The following are a few of the numerous letters received from purchas-

ing used to take six days, it is now all done in three days. Owing to the scarcity of able-bodied women in the workhouse, we were obliged to employ women from the village, but since you fixed the machines this has

Taylor & Watkinson,

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

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

Shippers and the Trade Supplied.

PETER'S YARD, KIRKGATE, LEEDS, ENG.

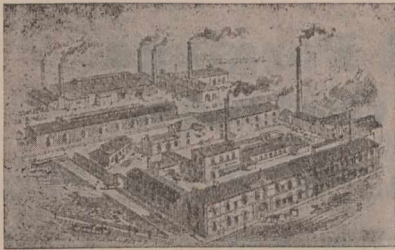
Telegrams, "SHIPMAN, SHEFFIELD."

Honourable Mention International Exhibition, 1862.

J. SHIPMAN & CO.

Attercliffe Steel Works and Wire Mills,

SHEFFIELD, - ENG.



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

TOOL STEEL, MINING STEEL, &C.

Special Prices to Canadian
under the New Tariff.

wood Common, Redhill: I have much pleasure in stating that the Rotary Washer lately fixed by you affords me every satisfaction. In fact, no other machine has ever turned out work to a greater advantage. This machine works by the side of a "Baker" Rotary Washer.—A. Spenceley, Manageress.—Write for catalogue and price list to The Cherry Tree Machine Co., Ltd., Cherry Tree, near Blackburn, England.

THE INTERNATIONAL ELECTRICAL ENGINEERING CO.

Foremost among manufacturers of electrical machinery, which may be said to be wanted to-day beyond the capacities of those engaged in its construction, stands the International Electrical Engineering Company, whose plant is situated at Clun House, Surrey Street, Strand, London, W.C., England. This company are well and fav-

orably known as manufacturers of electric lighting, traction and power transmission plants, continuous current dynamos, and motors, single and multi-phase alternators and motors, transformers, motor-generators, balancers, boosters, motor controllers and switchboards, electric cranes, overhead traveilers, hoists, electric mining machinery, haulers, pumps, complete equipments for tramways, and railways, arc lamps, open or enclosed; high quality arc lamp carbons, &c., &c. Desiring to acquaint the Canadian trade with the advantages they possess for turning out the latest and best in this line, the above company are advertising in this Journal weekly and are soliciting the attention of all Canadian users, to whom they will be pleased to mail free their extensive catalogues, price list, etc., for it is to be remembered that under the new Canadian tariff a large reduction is made on duty. The following, reprinted from a recent edition of "Electricity," a high grade English periodical, speaks for itself:

Plenty of Business.—In spite of the general complaint of clackness of trade, there is no doubt that firms of good standing are well provided with orders. For instance, the International Electrical Engineering Company, of Clun House, Surrey Street, Strand, W. C., amongst other contracts, have in hand the following: Dundee Gas Commissioners, one 500-kw. traction steam dynamo with Willans engine; Hull Corporation, one 300-kw. traction steam dynamo with Belliss engine; Erith Urban District Council, three three-phase steam alternators with Allen engines and one three-phase main switchboard; Hoylake and West Kirby District Council, alternating and continuous current motor-generator; Dundee Gas Commissioners, seven continuous current motors, ranging from 2 to 35 b.h.p.; tramway motors and controllers for the Glasgow Corporation, and work for the central stations of Colne, Middleton, Bloemfontein, the Cape Town Electric Lighting Company, Birmingham Tramways Company, etc. The have

CARTER BROS.,

Engineers and Millwrights,

Bridge Street,

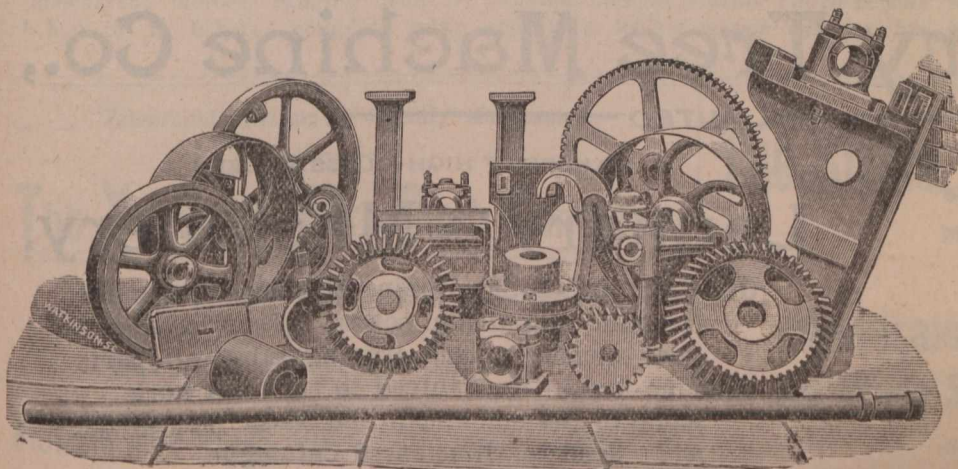
Rochdale, Eng.

Specialty in

Mill Gearing

of all kinds.

Special terms to Canadians, under
the New Preferential Tariff.



GOLD MINERS DRILL STEELS

HOBSON, HOUGHTON & CO.SUCCESSORS TO FRANCIS HOBSON & SON
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HAMMERS
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Sole Manufacturers of

HOBSON'S "CHOICE"
(XX) Extra Best & "Warranted" Best**Cast Steels,**
FOR TOOLS, &c., &c.HOBSON'S "CHOICE" Extra Quality NEEDLE WIRE,
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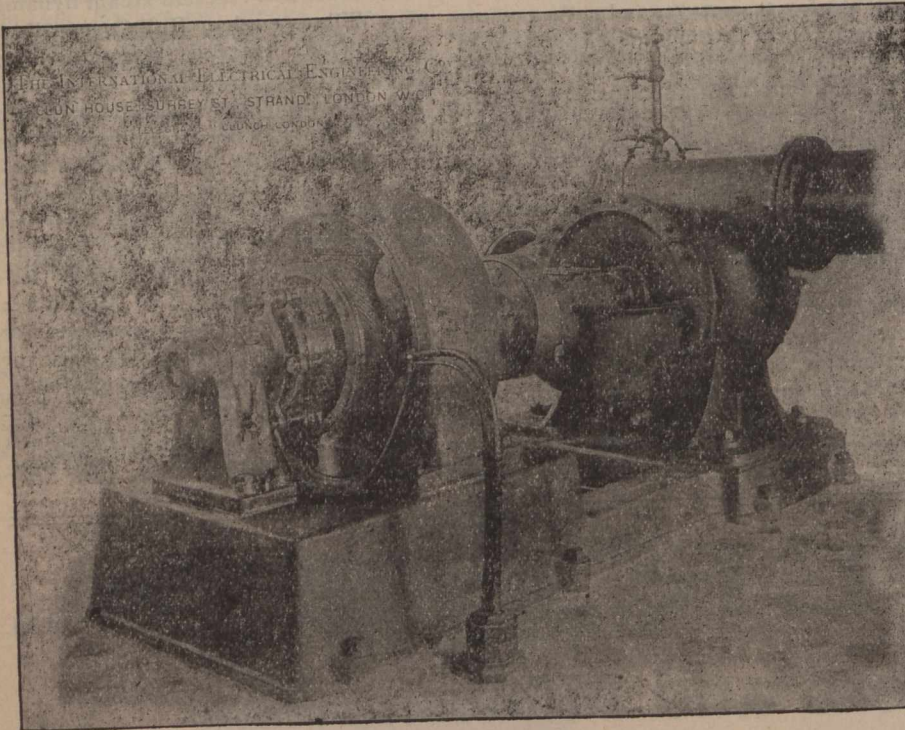
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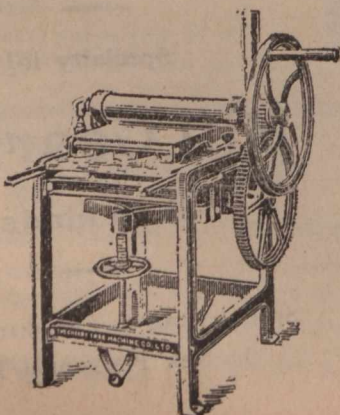
also booked the following important contracts: British Xylonite Company, two 250-kw. three-phase slow-speed steam alternators of a new design, the poles being outside the armature, also main switchboard, and about 30 motors, ranging from 3 b.h.p., with all necessary controlling switches (the engines will be by Easton and Co., of the Schmidt superheated steam system); Messrs. J. and E. Hall, Limited, Dartford, Kent, one 100-kw. slow-speed continuous current flywheel-type dynamo, and six motors, ranging from 5 b.h.p. to 18 b.h.p., also specially-designed electrical travelling block; Bahia Blanca and North-Western Railway Company (to the order of Messrs. Mordey and Dawbarn), four electric capstans specially designed, with revolving table so that all mechanism can be readily examined; also 20 motors, ranging from 5 b.h.p. to 25 b.h.p., complete with controllers for driving cranes, traverser capstans, etc.; Stevenson's Yard, Hebburn-on-Tyne (to the order of Messrs. Warren, Beattie and Co., Middlesbrough), 39 continuous-cur-

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

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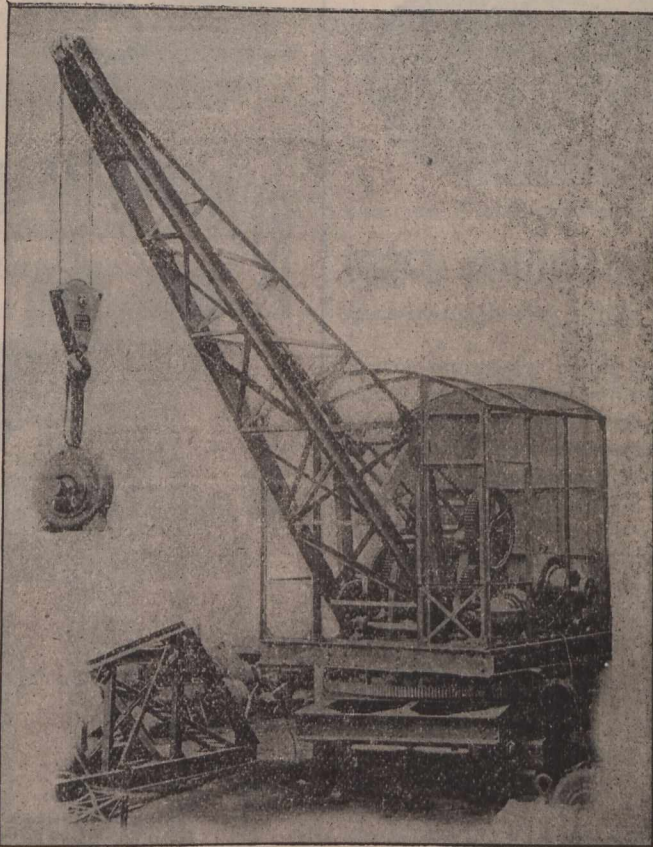
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TURNER'S PATENT IRON-FIBRED STEEL.

rent motors, ranging from 5 b.h.p. to starting switches. The huge works of 60 b.h.p., each complete with control- the firm have in hand, amongst other ling switch; Scottish Co-operative So- contracts, a 1,000 kw. slow-speed steam



ciety, Glasgow and Leith, 10 continu- dynamo, with Kerchove engine, for the Brussels Central Station (third repeat order); a 500-kw. steam dynamo for

the Madrid Central Station (fifth repeat order); twenty-two complete tram car equipments for the Liege Tramways, and the following important transmission of power installations for collieries; For three coal mines at Gilly, near Charleroi, two 600 h.p. slow-speed, three-phase, 3,000-volt steam alternators, with Kerchove horizontal engines; three 200 h.p. motors; one 130 h.p. motor, and many smaller motors, the transmission being about eight miles; coal-hauling plants at Noel St. Culport colliery of 250 h.p. three-phase 1,000-volt, the transmission being about one mile; and at the Concord colliery, of 300 h.p., three-phase, 1,000 volts, the power being transmitted about half a mile. Such an excellent list speaks volumes in favor of the company's manufactures, and its energetic manager, Mr. E. Kilburn Scott, M.I.E.E., and it is to be hoped the list will continue to grow.

Electric Locomotives,—Whilst the greater portion of the firm's output is of course for tramways they have at the same time paid great attention to the manufacture of many types of locomotives. The question of transport of material is a matter of vital importance in mining and other industries where manual labor plays such an important part. Taking advantage of their situation in the very heart of the busiest manufacturing district in Belgium, the company have been able to thoroughly acquaint themselves with the various requirements to be

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

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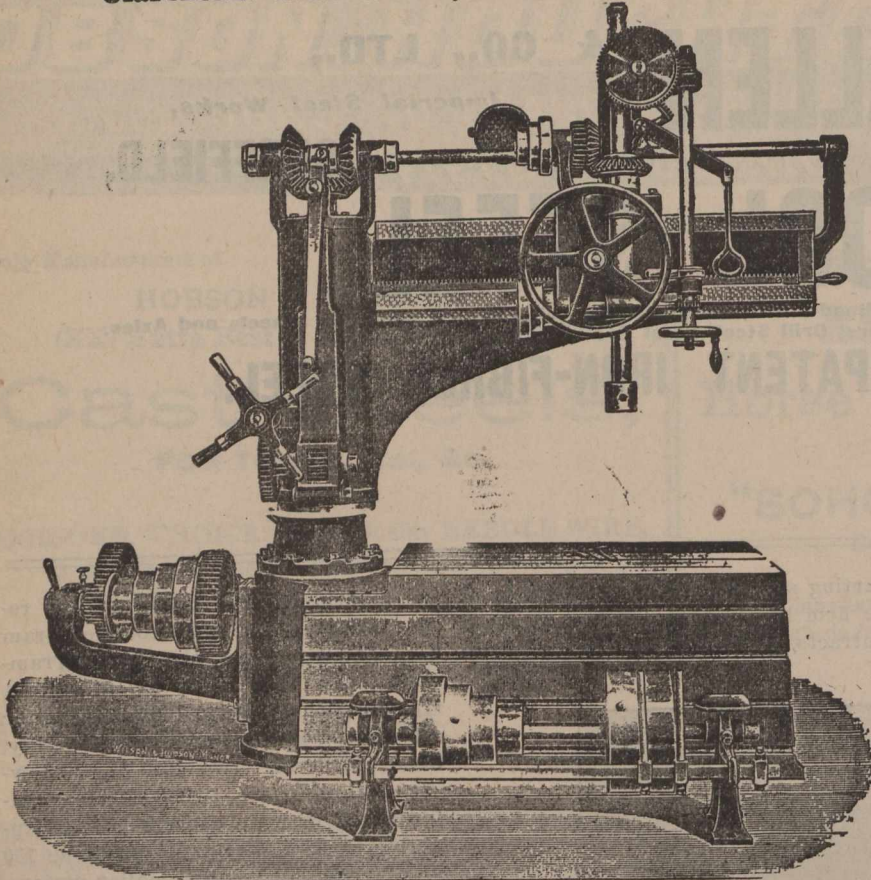
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Manufacturers of
all kinds of

Chemicals and Materials used
by Warp Sizers and Finishers.

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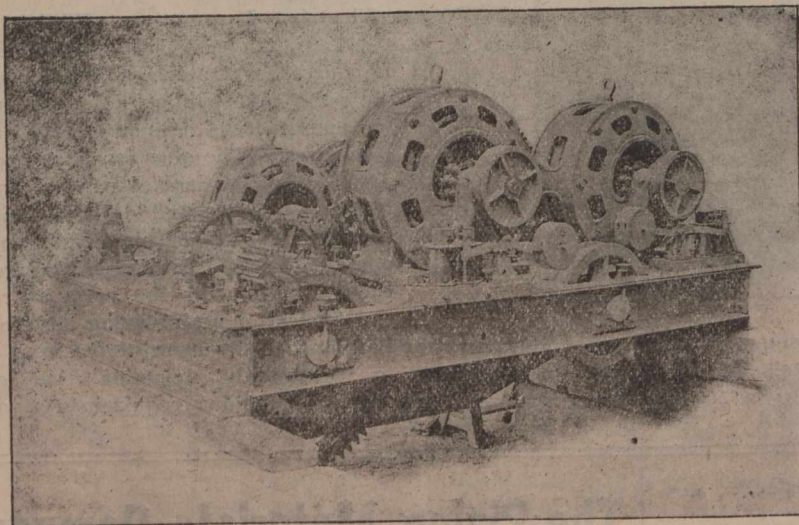


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Machine Tools of every Description. **Drilling Machines** —A— Speciality.

met by electric machinery and to study on the spot the most appropriate designs for the many and various cases which present themselves. The locomotives constructed by the company come under five categories: 1. Mining

on ordinary gauge track and for use in hauling and shunting trucks, etc., in a factory or siding. 4. Tipping or foundry locomotives for actuating foundry and steel works ladles, coke wagons, etc. 5. Main line locomotives.—



locomotives for underground work. 2. Surface narrow gauge locomotives for transporting material about a brickfield or earthworks, or the surface workings of a colliery, etc. 3. Factory or shunting locomotives, to work

Write for illustrated catalogue and price list. Special terms to Canadians under new preferential tariff. International Electrical Engineering Co., Clun House, Surrey Street, Strand, London, W.C., England.

INSURANCE DECISIONS.

Where the policy provided for its avoidance in case of existing or after acquired additional insurance, and that

any broker employed in procuring the insurance should be considered the agent of the assured, it was held that defendant's point instructing the jury that if the agent through whom the

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 Trade should
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KING'S OWN CAMELS



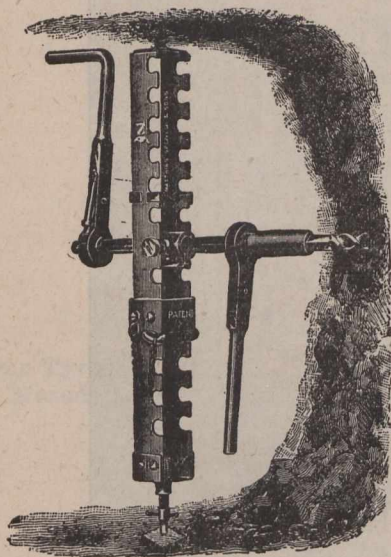
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**Lancashire Steam
 Confectionery Co.,**

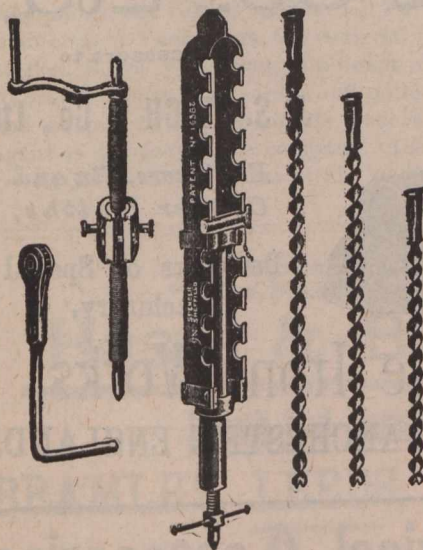
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 England.**

Special prices to Canadians under the
 new tariff.

MATTHIAS, SPENCER & SONS,



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



Ratchet Handle charged extra.

Albion
Steel
Works,

SHEFFIELD, ENGLAND.

Telegrams :—MYTHOLM MILL,
Hebden Bridge, England.

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Mytholm Steam Wagon Co.

HEBDEN BRIDGE,
Yorks, England,

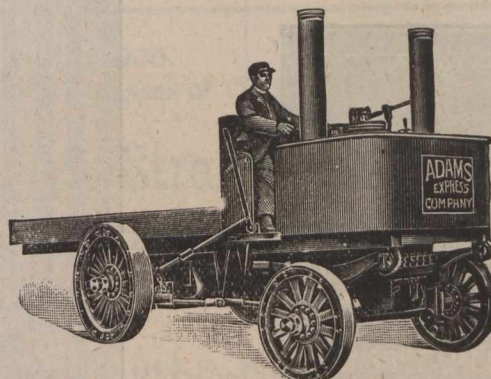
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For Rapid and Economical Transport
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Special Features.
Latest Improvements.

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Will carry up to 5 Tons.

policy was placed was a broker he was agent for the assured and not for the company, and that notice of other insurance given to him was not imputable to the company. *Fire Assn. vs Haywood (Va. S.C.), 4 S.E.R. 617.*

A solicitor having desk room in the office of the company's agent, and soliciting insurance solely for them, for which he is compensated by commission, is not such an agent of defendant or its agents as to cause his knowledge of other insurance on property covered by a policy solicited by him to be imputable to the company. *Arff vs Sun Fire Office, 2 N.Y. Supp. 188.*—The Supreme Court of Iowa has held that notice of change of title or of incumbrance given to an agent who had no power to approve, modify or reject applications, or to waive any policy condition, is not notice to the company, and that evidence of the giving of notice to such agent is not admissible. *Russell vs Cedar Rapids Ins. Co., 42 N.W.R. 654.*

The live stock policy in suit provided that in the case of the death of the animal insured notice in writing should be sent to the office of the company within twelve hours thereafter, such notice either to be accompanied or to be followed within a reasonable time by a full report in writing by a qualified veterinary surgeon; also that as soon thereafter as might be a claim should be made and full particulars of the loss given, and that notice to an agent was not to be sufficient. At the trial it was shown that the horse insured was found at seven o'clock on Saturday morning suffering from a compound comminuted fracture of a foreleg. The

horse was killed in accordance with the advice of a veterinary surgeon, who, however, was not registered under the Act of 44 and 45, Vict., Chapter 62. That afternoon the owner telegraphed to the local agent of the defendant that the horse had broken its leg and had been condemned by a veterinary surgeon. On Monday the veterinary surgeon sent a certificate to the company that the horse had been killed by his orders, and on the same day the manager telegraphed to the assured, "If horse killed without written consent company not liable." The court held that assured had sufficiently complied with the policy condition as to notice. *Shiells vs Scottish Assur. Corp., Ltd., 26 Scot. L. R. 702.*

Where the company's local agent, on being requested by the assured to forward the required notice of the loss which had occurred the preceding night, and the agent having already sent such notice, so informed him, and such notice was received by the company in due course of mail, the policy stipulation requiring the assured to give notice of the loss is sufficiently complied with, although the notice sent by the agent did not purport to have been sent on his behalf. *Loeb vs Am. Cent. Ins. Co. (Mo. S.C.), 12 S.W. 374.*

The policy stipulated that in case of loss the assured should notify the company within thirty days. Assured testified at the time of the fire two of defendant's agents were present; that they agreed to notify the company for him, and that soon afterward the company's adjuster called to see him concerning the loss. Held that there had

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Violin Maker and Repairer,
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ROLLERS cast on most reasonable terms.

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WORKS: HIGH COURT LANE, LEEDS

England

been a sufficient compliance with the stipulation. State Ins. Co. vs Schreck (Neb. S.C.), 6 L.R.A. 524.

The defendant had instructed the company to cancel the policy in suit. The latter wrote to the broker who had placed the risk, requesting him to attend to the cancellation, and sending him two policies for same amount, asking the broker to induce assured to accept one of them in lieu of the policy to be taken up. The broker failed to attend to the matter and the property burned. Held, that the policy had not been cancelled. Scott vs Sun Fire Office, 33 Pa. 322; 19 At. R. 360.

A broker who applies for insurance for the assured in a given amount and obtains a policy from the agents of a company to which he is a stranger is agent of the assured for the purpose of making the application, but his agency terminates when he delivers the policy, and notice subsequently given to him of the cancellation of the policy is not notice to the assured. East Tex. Fire Ins. Co. vs Blue et al (Tex. S. C.), 13 S.W.R. 572.

An insurance company cannot cancel a policy for a breach of condition on the part of assured without personal

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MAKERS OF All kinds of Conical and Parallel

PAPER TUBES, SPOOLS & BOBBINS,

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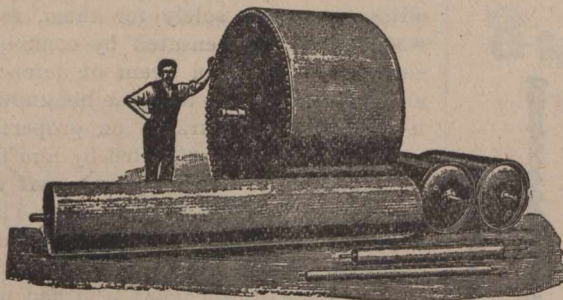
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SALFORD, MANCHESTER. ENGLAND.

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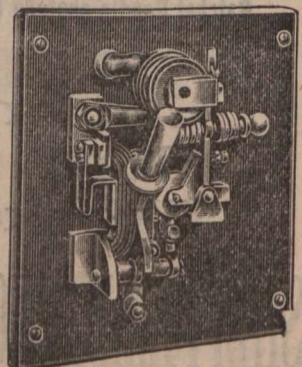
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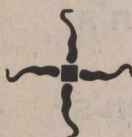
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MANUFACTURERS OF

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MOTOR CAR TYRES OF EVERY DESCRIPTION.



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

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

All Sizes of **AMERICAN WARNER WHEELS** always in stock.
STEEL SPOKE WHEELS for Carriages, Motor Cars, &c.

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WRITE FOR DESCRIPTIVE PRICE LIST.

(Cuts will be inserted as soon as received.)

notice to him, and notice sent by mail, unless received, or notice to the agent who placed the risk, is ineffectual. *Farnum et al vs Phenix Ins. Co. (Cal. S.C.), 23 Pac. R. 869.*—The Supreme Court of Nebraska holds that service of notice and of proofs of loss on its general agent is service on the company. *Ins. Co. of N.A. vs McLimaus et al., 44 N.*

W.R. 991.

The policy in suit, which provided that any person procuring it for the insured should be his agent, was obtained from defendant's agent by a broker upon an alleged agreement that it should not be binding until approved by the company, which rejected the risk, of which fact the broker was promptly no-

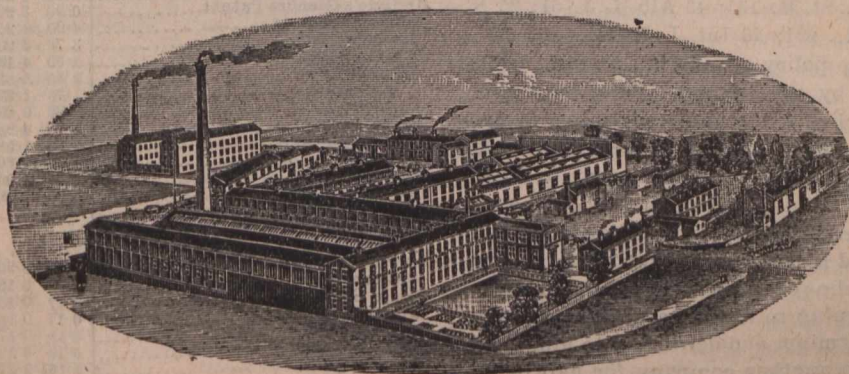
tified and requested to return the policy. The policy had been delivered to the assured, and he denied any knowledge of either the agreement or the rejection until after the loss. Held that if the broker procured the policy for the assured he was acting as the latter's agent, and such agency continued until the company had had reasonable

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Haste & Brown,

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Of Strong and Medium



Men's,
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BOOTS

In Sewn, Screwed,
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WARRANTED
ALL
LEATHER.

BRAMLEY, LEEDS,
ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, MAY 1, 1902.

Name of Article.	Wholesale	
	\$	c. \$ c.
Drugs & Chemicals		
Acid Carbolic Cryst medi.....	0 35	0 40
Aloes, Caps.....	0 16	0 18
Alum.....	1 40	1 75
Borax, xtls.....	0 04	0 06
Brom. Potass.....	0 70	0 80
Camphor. Ref Rings.....	0 00	0 80
" Ref oz. ck.....	0 80	0 85
Citric Acid.....	0 40	0 45
Citrate Magnesia lb.....	0 25	0 45
Cocaine Hyd. (oz).....	6 00	6 50
Copperas, per 100 lbs.....	0 75	0 80
Cream Tartar.....	0 20	0 25
Epsom Salts.....	1 25	1 75
Glycerine.....	0 17	0 20
Gum Arabic per lb.....	0 20	0 40
" Trag.....	0 50	1 00
Insect Powder lb.....	0 25	0 40
do per keg, lb.....	0 22	0 30
Menthol, lb.....	5 00	5 50
Morphia.....	1 65	1 75
Oil Peppermint lb.....	2 75	2 50
Oil Lemon.....	1 25	1 50
Opium.....	3 75	4 00
Oxalic Acid.....	0 06	0 09
Phosphorus.....	0 50	0 75
Phosphorus.....	0 08	0 10
Potash Bichromate.....	3 00	3 40
Potash Iodide.....	0 35	0 45
Quinine.....	0 65	0 80
Strychnine.....	0 30	0 35
Tartaric Acid.....	0 30	0 35
Licorice.—		
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.....	2 00	0 00
Acme Licorice Pellets, cans.....	2 00	0 00
Licorice Lozenges, 1 5 lb. cans.....	1 50	0 00
Heavy Chemicals.		
Bleaching Powder.....	2 00	3 00
Blue Vitriol.....	4 75	6 75
Brimstone.....	2 00	2 50
Caustic Soda 80.....	2 25	2 50
" 70.....	2 50	2 75
Soda Ash.....	1 35	1 50
Soda Bicarb.....	1 75	2 25
Sul. Soda.....	0 75	0 85
" Concentrated.....	1 50	2 00
Dyestuffs.		
Archil, con.....	0 27	0 29
Utch.....	0 08	0 09
Ex. Logwood.....	0 09	0 13

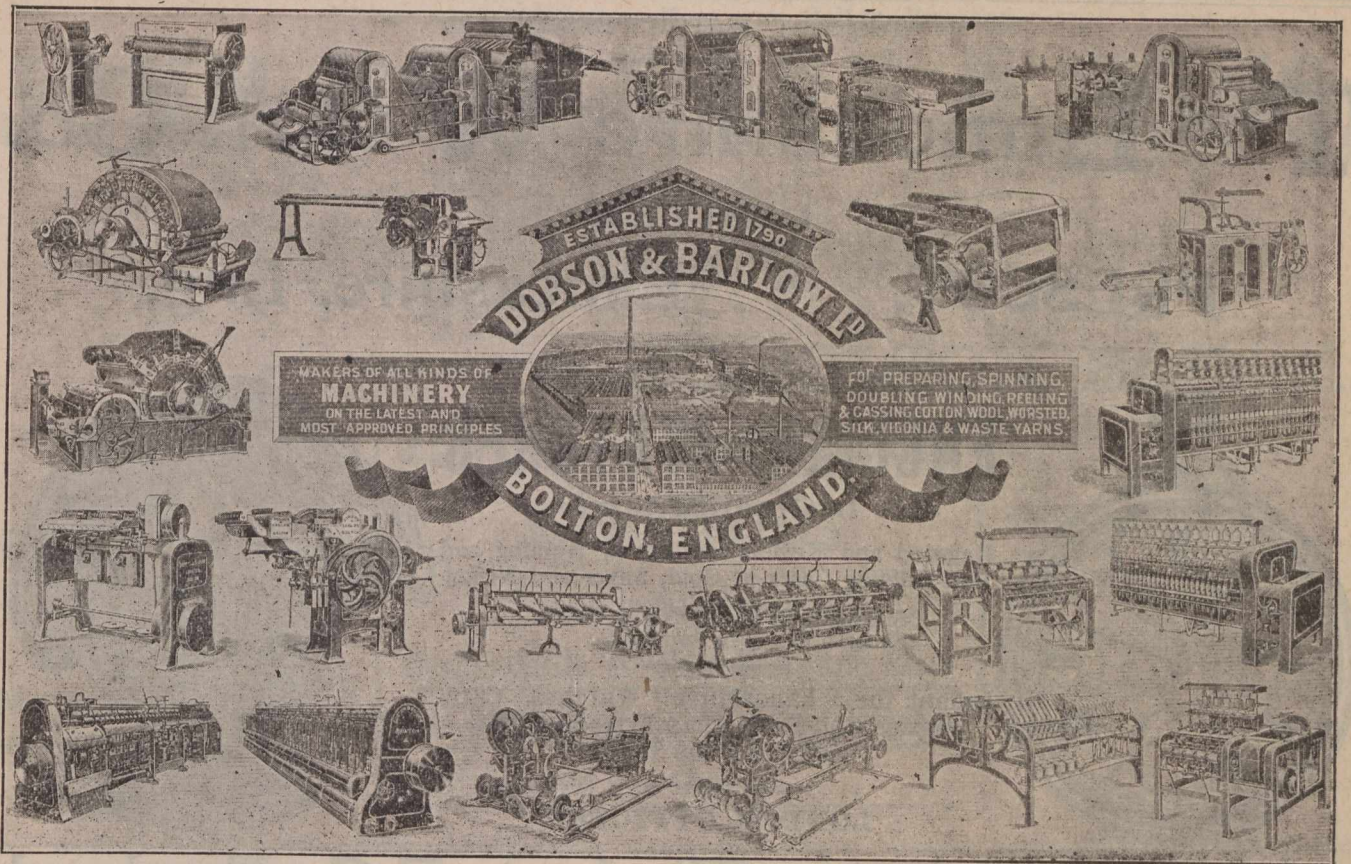
time to accept or reject the risk; and that if the policy was delivered to the broker upon the condition stated in the alleged agreement it did not become binding, because the policy was not approved. Young vs Newark Fire Ins. Co. (Conn. S.C.), 19 Ins. L.J. 423; 22 At. R. 32.

Where, pending the approval by the company of an application for insurance and the execution and delivery of a policy, the insurance is put in force by a binding slip, such insurance is subject to all the stipulations and conditions in the policy applied or; and where the policy provides that the company may cancel, by giving notice, and that if procured by a broker he shall be deemed the agent of the assured, notice of cancellation given to the broker who procured it before the policy is delivered is sufficient to cancel the insurance contract evidenced by the slip. Karelson vs Sun Fire Office, 34 N.Y. St. R. 135; 43 Alb. L.J. 51; 25 N. E. R. 921; 20 Int. L.J. 441.

The policy stipulation as to cancellation by the company must be strictly complied with; and where a policy provides that it may be cancelled on notice thereof given by the company to the insured, and a return in full of the unearned premium, such policy is not cancelled by the agent's notifying the broker who procured it of the cancellation, returning to him a part of the unearned premium and delivering to him a policy in another company for half of the

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, MAY 1, 1902.

Name of Article.	Wholesale.	
	\$	c. \$ c.
Chip Logwood.....		
Indigo (Bengal).....	1 75	2 50
Indigo Madras.....	1 50	1 75
Gambler.....	0 70	1 00
Madder.....	0 08	0 07
Sumac.....	0 09	0 12
Tin Crystals.....	80 00	85 00
" ".....	0 23	0 30
Fish.		
Bloaters, per box.....	1 00	1 25
Labrador Herrings, N.F.....	0 00	0 00
Herrings, Nova Scotia.....	0 00	5 30
Mackerel No. 2, brls.....	0 00	12 50
" " 1/2 barrel.....	6 00	6 50
Green Cod, No. 1.....	7 00	7 50
Green " large.....	9 00	8 00
No. 2.....	5 00	5 50
Large dry Gaspe per qntl.....	5 00	5 25
Salmon, brls Lab.....	11 50	14 00
Salmon, (half brls).....	0 00	6 50
" Brit. Sol brls.....	11 50	12 00
Boneless Fish.....	0 04	0 00
" Cod.....	0 05	0 06
Skinless Cod, case.....	5 00	5 50
N. S. Salt Herrings, in half-barrels	0 00	3 00
Loch Fyne Herrings, keg.....	1 10	1 15
Flour.		
Ogilvie's Hungarian.....	0 00	4 30
Ogilvie's Glenora Patent.....	0 80	3 90
Manitoba patents.....	4 00	4 20
Strong Bakers.....	3 70	3 90
Winter Wheat patents.....	4 00	4 10
Straight roller.....	3 65	3 80
do bags.....	1 75	1 85
Superfine.....	0 00	0 00
Rolled Oats.....	4 75	4 85
Corn meal, bag.....	1 50	1 55
Bran bulk.....	18 00	19 00
Shorts.....	20 00	21 00
Moullie.....	24 00	27 30
Farm Products.		
Butter; Choicest Eastern Cr.....	0 19	0 20
Western do.....	0 18	0 18
Under Grades Cr.....	0 17	0 18
Townships Dairy.....	0 17	0 18
Western Dairy.....	0 15	0 17
Good to choice.....	0 18	0 15
Fresh Rolls.....	0 16	0 17



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

MONTREAL WHOLESALE PRICES CURRENT
 THURSDAY, MAY 1, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Farm Products.—Con.		
CHEESE:		
Finest, Sept.....	0 11	0 11½
Eastern, do.....	0 11	0 11½
Quebec.....	0 00	0 00
Eggs: New laid (shipped).....	0 12½	0 13
Hold fresh.....	0 00	0 00
Straight fall.....	0 00	0 00
Limed.....	0 00	0 00
Cold storage.....	0 00	0 00
SYRUPS—		
Potatoes, per bag of 90 lbs.....	0 50	0 75
Honey, White Clov., Comb.....	0 11½	0 12
“ Extracted.....	0 08½	0 09
Beeswax.....	0 25	0 30
BEANS: prime.....	1 05	1 15
do. Best hand-picked.....	0 00	1 20
Groceries		
<i>Sugars: Factory.</i>		
Ex Granulated, brls.....	0 00	3 80
Acadia gran'd.....	0 00	3 75
Ex Ground, in brls.....	0 00	4 55
“ in bxs.....	0 00	4 75
Powdered, in brls.....	0 00	4 30
“ boxes.....	0 00	4 45
Paris Lump, in brls.....	0 00	4 55
“ half brls.....	0 00	4 65
“ 100-lb bxs.....	0 00	4 55
“ 50-lb bxs.....	0 00	4 65
Standard Yellows.....	3 00	3 55
Molasses (Barbados).....	0 24	0 27
do brls. & ½s.....	0 28½	0 30½
Evaporated Apples.....	0 09½	0 11
<i>Raisins:</i>		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 08½	0 10
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 10	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 05	0 06
“ Selected.....	0 06	0 06½
“ Layers.....	0 06½	0 07
Currents, Provincials.....	0 03	0 05
Pilatras.....	0 00	0 06½
Patras.....	0 00	0 10
Vostizzas.....	0 00	0 07
Prunes, Cal.....	0 07	0 09½
do French.....	0 04	0 05
Figs in bags.....	0 03	0 00
“ new layers.....	0 08	0 13
RICE, C. C.	0 00	3 00
“ standard B.....	0 00	3 10
“ Patna.....	4 25	4 75
“ Burmah.....	4 00	4 10
“ Crystal Japan.....	4 50	0 00
“ Carolina.....	0 00	5 37½
Pot Barley, bag 48 lbs.....	0 00	2 00
Pearl “ per lb.....	0 03	0 08
Tapioca, Pearl.....	0 03	0 04
“ Flake.....	0 03	0 04
Corn, 2 lb. tins.....	0 50	0 85
Peas, 2-lb tins.....	0 82½	0 90
Salmon, 4 doz. case.....	3 60	5 00
Tomatoes, 3s. per doz.....	0 97½	0 95
String Beans.....	0 80	0 85

amount of the risk. Quong Tue Sing vs Anglo-Nevada Assur. Corp. (Cal. S.C.) 10 L.R.A. 144; 20 Ins. L.J. 322.

TEXTILE PREJUDICE AND PIETY
 IN 1645.

It is curious to find that the outcry against flannelette was anticipated some centuries ago, not as regards that fabric, of course, but with the same results attributed to cotton material. But we need feel no surprise to find that all the blame for anything that happened was thrown—not upon careless people who failed to take ordinary precautions, but, upon a fabric otherwise welcome and useful. This unreasoning attitude is so much what might be anticipated that there is no occasion to show how natural and stupid it is; but proof of it occurs in an order of the General Court of Massachusetts issued in 1645, which is of considerable interest. A few years before, some twenty families of Yorkshire folk, many of them skilled in the woollen manufacture, had settled in the State, and hope was entertained that they might put textiles on a prosperous footing, supplying not only local needs but perhaps making enough for wider sale. The Yorkshire strangers could handle flax and cotton as well as wool, and are specially mentioned in later times as “making cloath and ruggs of cotton wool.” The latter branch of their business, however, must have been sadly discouraged when this order of the General Court came out: “Forasmuch as woolen cloth is so useful a commodity etc., by reason of the cold winters, and being at present scarce and deare, and likely soon to be so in parts where we can expect to get it, by reason of the wars in Europe destroying

MONTREAL WHOLESALE PRICES CURRENT.
 THURSDAY, MAY 1, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Hardware.		
Antimony.....		0 09½ 0 10
7½. Block, L & F, 7 lb.....		0 00 0 25
“ Straits.....		0 00 0 00
“ Strip.....		0 00 0 30
Copper: Ingot.....		0 00 0 00
CUT NAIL SCHEDULE.		
Base Price, per Keg, car lots.....		2 37½ 0 00
Less quantity.....		2 45 0 00
Extras—Over and above 30d, 40d, 50d, 60d and 70d Nails.....		
Cut and Fence Nails—		
16 and 20d Hot Cut, per 100 lbs.....		0 05 0 00
10 and 12d “.....		0 10 0 00
8 and 9d “.....		0 15 0 00
6 and 7d “.....		0 30 0 00
4 and 5d “.....		0 40 0 00
3d “.....		0 65 0 00
2d “.....		1 00 0 00
Cut spikes 10c, per Keg advance.....		
Fine blued nails—		
3d per 100 lbs.....		1 00 0 00
3d “.....		1 50 0 00
Casing, Box, Tobacco Box and Flooring Nails—		
30 to 30d per 100 lbs.....		0 55 0 00
10 to 16d “.....		0 60 0 00
8 and 9d “.....		0 65 0 00
6 and 7d “.....		0 70 0 00
4 to 5d “.....		0 95 0 00
2d “.....		1 20 0 00
Finishing nails—		
3 inch and longer per 100 lbs.....		0 60 0 00
2½ and 2¾ inch.....		0 65 0 00
2 and 2¼ “.....		0 70 0 00
1½ and 1¾ “.....		0 95 0 00
1 “.....		1 20 0 00
1 “.....		1 50 0 00
Siding nails—		
1½ and 1¾ inch per 100 lbs..		0 95 0 00
1¾ “.....		1 20 0 00
1 “.....		1 50 0 00
Common barrel nails—		
1½ inch per 100 lbs.....		1 00 0 00
1 “.....		1 00 0 00
¾ “.....		1 25 0 00
¾ “.....		1 50 0 00
Clinch nails—		
3 inch and longer per 100 lbs.....		0 60 0 00
2½ and 2¾ inch.....		0 65 0 00
2 and 2¼ inch.....		0 70 0 00
1½ and 1¾ “.....		0 95 0 00
1¾ “.....		1 20 0 00
1 “.....		1 50 0 00
Sharp and flat pressed nails		
3 inch and longer per 100 lbs.....		1 25 0 00
2½ and 2¾ inch.....		1 50 0 00
2 and 2¼ “.....		1 65 0 00
1½ and 1¾ “.....		1 85 0 00
1¾ “.....		2 50 0 00
1 “.....		3 00 0 00
1 “.....		0 11 0 00
Coil Chain—No. 6.....		
“.....		0 10 0 00
“.....		0 08 0 00
“.....		0 09 0 00
¾ inch.....		0 07 0 00
5-15.....		4 35 0 00
“.....		4 25 0 00
7-15.....		4 00 0 00

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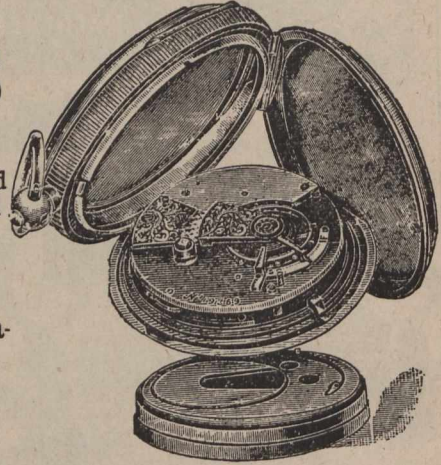
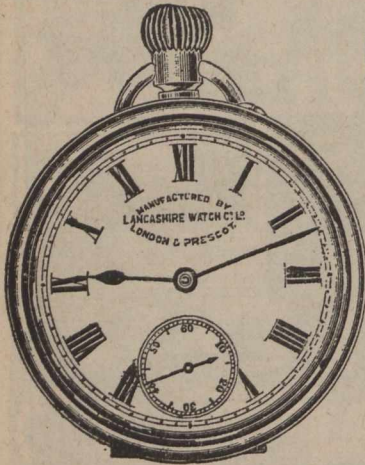
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Birmingham Offices:—62 ALBION STREET, ENGLAND.

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MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, MAY 1, 1902.

Name of Article.	Wholesale.
	\$ c \$ c
Hardware.—Con.	
Coil Chain—No. ¼	3 85 0 00
9-16	3 75 0 00
¾	3 65 0 00
¾	3 76 0 00
¾	3 60 0 00
1 in.	3 60 0 00
Galvanized Staples—	
100 lb. box, 1¼ to 1½	3 25 0 00
Bright, 1¼ to 1½	2 90 0 00
Galvanized Iron:	
Queen's Head, } gauge 28	4 40 4 65
or equal, }	4 10 4 35
Comet do 28 gauge	
Iron Horse-Shoes:	
No. 3 and larger	0 00 3 50
No. 1 and smaller	0 00 3 75
Bar Iron, per 100 lbs.	
Car lots	0 00 0 00
Norway, base	0 00 4 25
Am. Sh. St'l, 6 ft. x 2½ ft., 18	0 00 2 70
" " " " 20	0 00 2 95
" " " " 22	0 00 3 10
" " " " 24	0 00 3 10
" " " " 26	0 00 3 20
" " " " 28	0 00 3 45
" " " " 28	0 00 3 10
" " " " 28	0 00 2 10
Boiler plates, iron, ¼ in.	0 00 2 10
" " " " 3-16 in.	0 00 2 10
Hoop Iron, base for 2 in. and	0 00 2 90
larger	
Band Canadian, 1 to 6 in. 30c; over	
base of ordinary iron, smaller size	
Extras	
Canada Plates:	
Full Polish	3 75
Ord. 32 sheets	2 65
" 60 do	2 70
" 75 do	2 75
Black Iron pipe, ½ in. ½ in.	2 75
¾ in.	2 92
1 in.	3 42
1 in.	4 85
1¼ in.	6 85
1½ in.	8 20
2 in.	11 00
per 100 ft. nett.	
Steel, cast p. lb., Blk Diam'd	0 08 base
" Spring, 100 lbs.	2 75 0 00
" Tire,	2 20 base
" Sleigh shoe, 100 lbs.	2 10 base
" Toe Calk	2 66
" Machinery	2 75 base
" Harrow Tooth	2 50
Tin Plates:	
10 Coals, 14 x 20	4 25
10 Charcoal, 14 x 20	4 50
10 Charcoal	5 50
IX "	6 50

the flocks of sheepe, and killing and hindering the trade of those whose skill and labour tend to that end, and as for want of woolen cloth many poor people have suffered cold and hardship and impaired their health and some hazarded their lives, and those who had provided their families with cotton cloth (not being able to get the other) have by that means had some of their children much scorched by fire, yea divers burnt to death; this court, therefore (taking into consideration our present condition in that particular, as also having an eye to the good of posterity, knowing how useful and necessary woolen cloth and stuff would be for our more comfortable clothing, and how profitable a merchandise it is like to be to transport to other parts), doth hereby desire all towns in general and everyone in particular within the jurisdiction, seriously to weigh the premises, and accordingly, that they will endeavour the preservation and increase of such sheepe as they have already, as also to procure more with all convenient speed into the several towns by all such lawful ways and means as God shall put into their hands, and for the better effecting thereof we think meete it to be appointed to each several town, being assembled together to know who will buy ewe sheep at the rate of 40s. apiece, under three yeares old, and appoint one in each town to take the names and return them by the 7th next month to Mayor Gibson, his house in Boston; and further it is desired that those having friends in England desir-

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, MAY 1, 1902.

Name of Article.	Wholesale.
	\$ c \$ c
Terne Plate IC, 20x28	7 75 0 00
Russ. Sheet Iron	0 10 0 00
Lion & Crown tin'd sh'ts	
22 and 24 gauge case lots	09 7 00
26 gauge	0 00 7 75
Lead: Pig, per 100 lbs;	3 25 3 35
Sheet,	0 00 0 04½
Shot, 100 lb., less 23½ p c.	0 00 6 50
Lead Pipe, per 100 lbs.	7 00 0 00
	less 35 p.c.
Zinc:	
Spelter, per 100 lbs.	0 00 4 75
Sheet, Zinc "	5 75 6 00
Black Sheet Iron,	
Per 100 lbs.	
8 to 16 gauge	3 45 0 00
18 to 20 do	3 40 0 00
22 to 24 do	3 45 0 00
26 do	2 50 0 00
28 do	2 55 0 00
WIRE:	
Plain galv'd, No. 5	3 95 0 00
do do No. 6, 7, 8	3 45 0 00
do do No. 9	2 80 0 00
do do No. 10	3 55 0 00
do do No. 11	3 65 0 00
do do No. 12	2 95 0 00
do do No. 13	3 05 0 00
do do No. 14	4 05 0 00
do do No. 15	4 55 0 00
do do No. 16	4 80 0 00
Barbed Wire	3 00 f.o.b.
Spring Wire per 100, 1.25	Montreal.
net extra.	
Iron and Steel Wire pl'n	
6 to 9	2 50 base.
Rope.	
Steel, base	0 00
" 7-16 and up	0 12½
" ¾	0 12
" 5-16	0 13
" ¾	0 13½
" 3-16	0 13
Manilla, 7-16 & lgr.	0 16
" ¾	0 16½
" 5-16	0 17
" ¾	0 17
" 3-16	0 17½
Lath yarn	0 10

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ENGLAND

best to have some samples tested by analysis, because the tests for value of indigo are too elaborate to be performed by anyone unacquainted with chemical analysis. The following tests, however, will enable anyone to form an opinion as to the genuineness or otherwise of indigo, although it does not give particulars as to the relative value of the indigo for coloring purposes.

Test No. 1.—Let one drop of nitric acid fall on a lump of indigo; if it be pure a bright yellow spot will be observed where the drop fell.

Test No. 2.—Warm a little of the indigo in a test tube with some alcohol; if the indigo be pure the alcohol will not be colored. So likewise with the following solutions: A cold saturated solution of oxalic acid and borax, solution of 10 per cent. alum, solution of 33 per cent. ammonium molybdate. These solutions will not be colored if the sample tested be pure indigo.

Test No. 3.—Put a little drop of the suspected indigo into a test tube along with some stannous and ferric chloride solution; if pure the color of the indigo will be destroyed on warming the mixture.

Test No. 4.—Put a little of the sample of indigo into a test tube along with some glacial acetic acid and boil the mixture for a few minutes, then pour off the acid and add a fresh quantity and repeat, doing so until the color of the indigo disappears, then mix the solutions that have been pass-

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations April 29, 1903

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	15,000	3½-6mos.	350	\$50	101
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7½ 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	101
Guarantee Co. of North America.....	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, April 19, 1903, Market value p. p'd up sh

Alliance Assur.....	250,000	8s. p. s.	20	2 1-5	9½	10½
Atlas.....	24,000	24 p. s.	50	6	25½	226½
British and Foreign Marine.....	67,000	25	20	4	18½	19½
Caledonian.....	21,500	12s. p. s.	25	5		28½
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	45	46
Guardian Fire and Life.....	200,000	9	10	5	9½	10
Imperial Fire.....	60,000	25	20	2	80	81
Lancashire Fire.....	136,493	5	20			
Lion Fire.....	100,000	3	2½	1½	%	%
London and Lancashire Fire.....	85,100	22	25	2½	18	19
London Assurance Corporation.....	35,862	20	25	12½	51	53
London & Lancashire Life.....	10,000	10	10	2	8	8½
Liv. & Lon. & Globe Fire and Life.....	391,752	90	8t.	2	28½	29½
Northern Fire and Life.....	30,000	*22½	100	10	71	73
North Brit. & Merc. Fire and Life.....	110,000	30s. p. s.	25	6½	36	37
Norwich Union Fire.....	11,000	*33½	100	12	104	107
Phoenix Fire.....	52,776	25	50	5	233	34
Royal Insurance Fire and Life.....	125,234	52½	20		48	49
Sun Fire.....	240,000	8s 6d p. s.	10	10	10	10½
Union.....	45,000	18 p. s.	10	4	18	15

*Excluding periodical cash bonus.

ed off with ether and water, shake up and then allow to settle, when the water will form a separate layer to the ether; by means of a pipette drop a few drops of strong hydrochloric acid on the aqueous layer. It will not be colored if the sample of indigo be pure.

The following tests are to be performed on some of the paper or textile which have been colored with the suspected indigo:

If the indigo has had other materials mixed with it in the coloring of the paper or fabric the following results will appear:

Put a little of the colored material into a boiling tube (i.e., a wide test tube) along with 10 per cent. solution of chloride of lime. If prussian blue has been mixed with the indigo such blue will remain unchanged, but indigo, carmine and aniline blue are

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completely removed from the fibre and yield pale yellow solution.

If logwood has been added as a dye, it will also be removed from the fibre, but will give a rose red solution. On adding a large excess of hydrogen peroxide to these solutions, the rose red of logwood is destroyed. Aniline blue gives a blue solution, while indigo is not regenerated (that is, any indigo in these solutions is not made apparent by any color of the same appearing).

Another test is to use glacial acetic acid; pure indigo will be dissolved from

the fibre. But in presence of logwood cold acid acquires a rose red color, which on heating passes into a yellowish red and is soon obscured by its dissolving indigo. Prussian blue and indigo carmine are not dissolved. On mixing the acetic acid solution with ether and then adding water, until the ether separates, the indigo is removed the aqueous layer, which then in the presence of logwood shows a gentle reddish yellow tint. If now a few drops of concentrated hydrochloric acid are added the smallest trace of logwood is revealed by the production of a rich red color in the aqueous layer. Aniline blue obscures this secretion.

PATENT REPORT.

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: Phonograph, Charles W. Vernon et al; safety watch-pocket, Robert C. Wilkins; folding box, David Elliott; train-order signal, H. Pieper. Canada: Machine for cutting cork disks, R. S. Anderson; apparatus for picking fruits, E. Garvin; rail fasteners, E. W. Hogan; larrigans, W. Mackenzie; car couplers, J. W. Smith; door bolt catches, W. J. Barber; solderless sid seams for sheet metal vessels, W. Thompson; solderless end seams for tin cans, W. Thompson; lawn sprinklers, A. Vandervoort; combination derick, J. B. Martin; heaters, C. C. Langard; collar button, B. Murphy; lock latches, M. Vallee; radiators, A. E. Laycock, mower knife grinders, A. E. Morse; harness operating mechanism for looms, F. Lacey.

The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building: Canadian: Wm. H. Church, in anti-scratch blocks and change receivers; Frederick Cords, in holders for bags and similar receptacles; John Montgomery, in horse power mills;

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 GOLDEN FLAKE
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1/2 lb. tins.....	\$1.20
1/4 lb. tins.....	\$1.25
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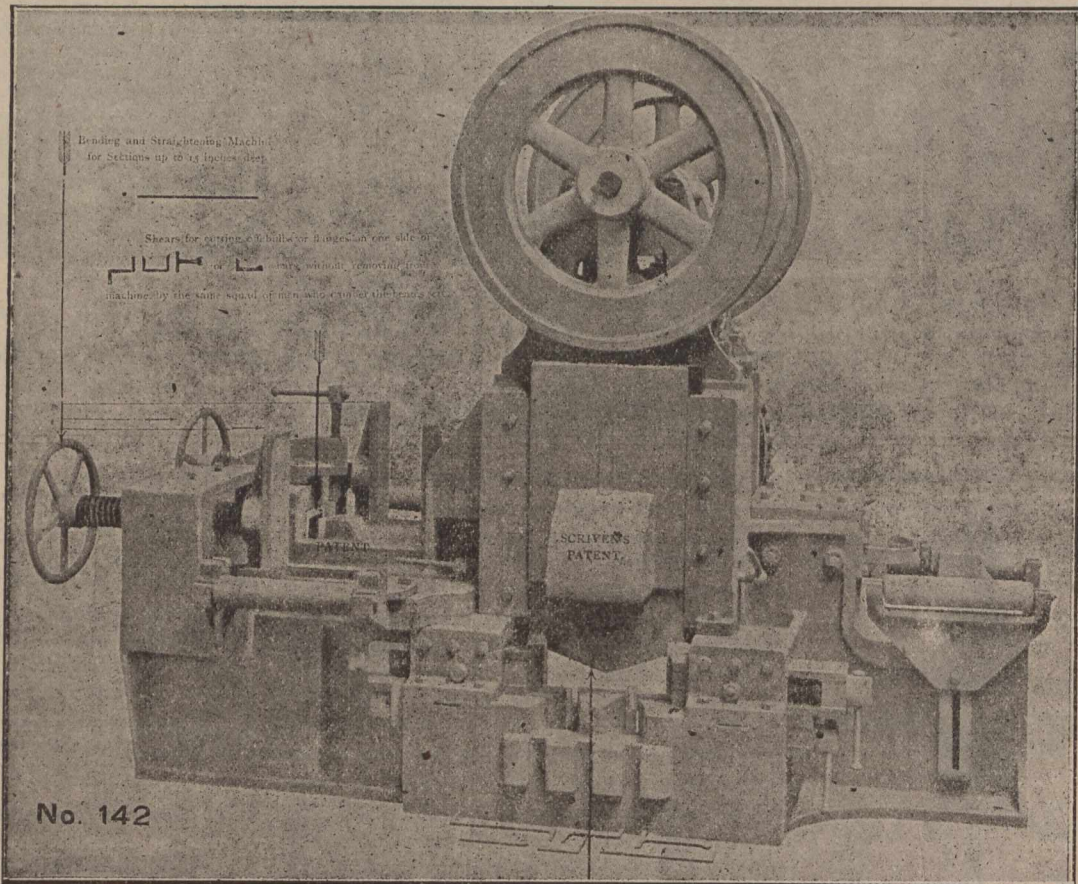
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Machine Tools and Hydraulic Machinery,

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

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

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VALVES & RADIAL DRILLS

Wm. Whitaker, in spring blocks for vehicles; Cyrus C. Dean, in steam or compressed air boiler tube or flue cleaners; Jos. H. Shepard, in advertising street and station indicators; A. S. Stonberg, in detachable bearings; C. H. Hutchings, for molding concrete fence posts; H. M. Harvey, cavalry halters; D. M. Learmonth, in woven wire fabrics for wire mattresses; H. J. MacDonald, in cooking stoves. American: Archibald Brake, in mold for casting brake shoes; Hans A. Fraasch, in recovering metals by electrolysis; Frank H. Hyde, in rubber vehicle tires; Edgar B. Jarvis, in drawing board; Jos. Leclerc, H. Tremblay, and A. Lalumiere, in machine for wiring sheet-metal articles; Morrison McDonald, in nut-lock; George Prowse, in grate; Gustav A. Roedde, in temporary binder; Wilber H. Scott, in bottle-capping machine; Walter Thompson, in solderless side-seam for tin cans or other metallic vessels; Walter Thompson, in solderless side seam for sheet-metal vessels.

The following U.S. patents have been granted to Canadian inventors, through agency of Messrs. Marion & Marion, of Montreal, who will gladly supply any desired information regarding same

BRICK MACHINERY

For Working all kinds of Clay.

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

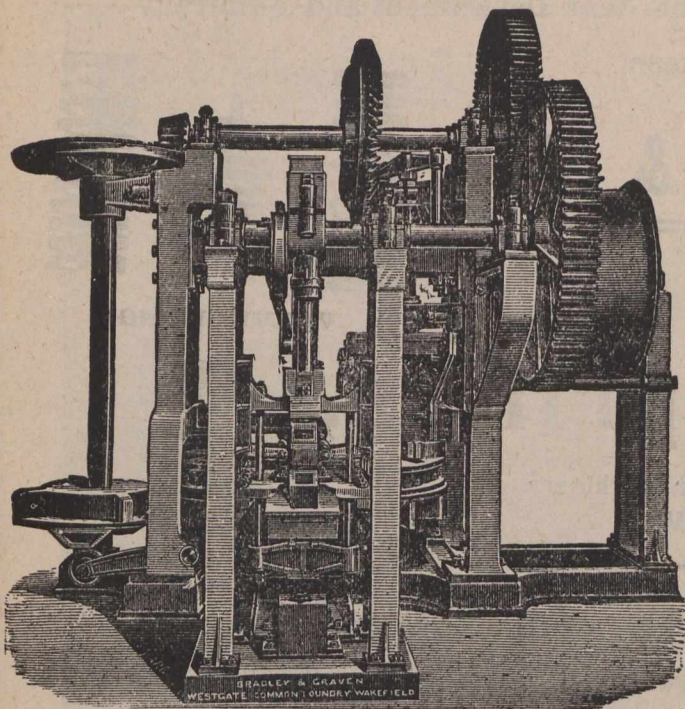
**Double the Strength of any other
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Brick plants for producing the best plastic-pressed facing bricks on the most economical system. Awarded Three Highest Medals at Adelaide Exhibition, and the ONLY Gold Medal for Brick Machinery at the Melbourne Exhibition,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

Bradley & Craven,
LIMITED

Westgate Common Foundry, WAKEFIELD, Eng.

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



Craven's Patent Brick Moulding and Dressing Machines.

upon request: Victor Berford, Tara, Ont., wood cutting and ballast dressing apparatus for railway tracks; Alfred Guay, Maxville, Ont., extensible bed spring; Abram Broodsky, Montreal, Q., process of indurating plaster of paris; Wm. Maloney, Winnipeg, Man., grain harvester; P. J. M. Waslyn, Savanne, Ont., combined lifting and track aligning jack; Joseph Louis Kieffer, Montreal, Que., take-up mechanism for shoe sewing machine; Joseph Louis Kieffer, Montreal, Que., tension mechanism for shoe sewing machine.

On March 6, 1902, J. T. Cottle assigned to R. L. Barns, of Chicago, Ill., the entire right in his invention relating to saw-sharpening machines, No. 648,932, in consideration of the sum of \$49,500. —In consideration of the sum of \$100,000, R. L. Barns assigned to the American Tool & Saw Filer Co., of Chicago, Ill., his entire interest in saw-sharpening machine, No. 648,932. Assignment

dated March 6, 1902.—On March 5, 1902, Benj. L. Blair assigned to The Block Bridge & Culvert Co., of Indianapolis, Ind., all his right, title and interest in and to patent No. 568,830, covering "Bridges," in consideration of \$16,000. —John J. Berteche of St. Louis, Mo., paid \$10,000 for one-half right, title and interest in patent No. 685,562, covering clamp devices invented by F. C. Billings. The assignment was dated Feb. 18, 1902.

THE LADY AND THE ADJUSTER.

With our many troubles there is one thing that fire insurance adjusters have good reason to give thanks for, and that is that the paper lamp shade craze has come and gone, and those beautiful but ever-burning pieces of handwork of Mary and Alice and Jane, the

value of which when burned far exceeds their weight in gold, no longer threaten to cause our mental collapse and shade our better selves.

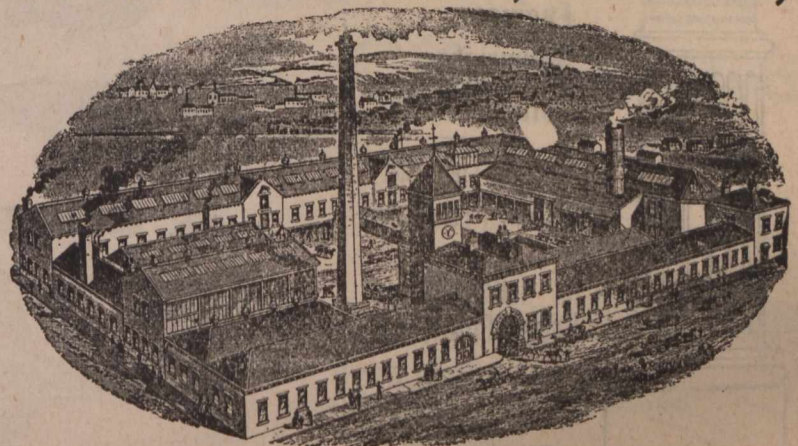
Of course, the lady who cleans her gloves with gasoline, says a writer in the Insurance Press, we always have with us, and the gloves are always brand new, but bless their hearts they are not cleaning them because they are old and need cleaning, but just for the excitement connected with the danger of using the deadly stuff.

But sometimes even the women miscalculate, as was the case some time ago, when the writer called to adjust a loss with a young married woman on the West Side. The fire in question was a closet fire, and the articles damaged were her clothing. As each article was brought out the customary questions were asked in regard to the cost and the length of time it had been in service. Finally, she produced what had

A. Earnshaw & Sons, Ltd.,

MAKERS OF

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

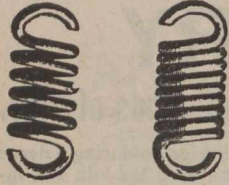


Crown Works,

HALIFAX ENG.,

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

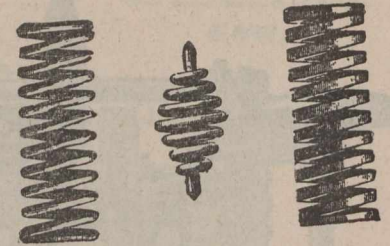
ESTABLISHED 1856.



VALVE SPRINGS.

Joseph Steel & Sons,

MAKERS
OF



VALVE SPRINGS.

Spiral Springs,

For all Classes of Machinery
and Engineering Work.

Harden near BINGLEY, Yorkshire, Eng.

Special terms to Canadians under the new Preferential Tariff

Telegraphic Address, "STEEL, BINGLEY."



been a handsome silk dress, and which was badly burned, and she informed me that this was her best gown and, in fact, her wedding dress, and that it was hardly a year old, being therefore subject to little depreciation for wear. At this moment a small boy of from 4 to 6 years of age burst into the room, rushed up to her and called her mamma.

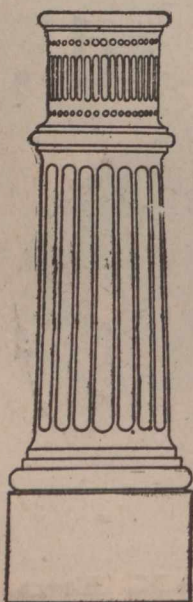
For a bride of a year's standing this was a surprising development, and she was plainly frustrated, and blushing, turned and said: "Children are so troublesome at times." I certainly agreed with her, but was obliged, in view of this new feature, to call her attention to the fact that the gown would be subject to at least four years' depreciation. She acted as though she had not heard my remark and put on an injured air that somehow made me feel that I would have preferred that the small

boy had stayed out of the game and that she had been allowed to play the role of "blushing bride" through to a finish, for in such matters I have found that a woman when caught has a way of making a man feel cheap over catching her, and this one was certainly no exception, and before I got through with the adjustment I was fairly on the way to believe I was the one that was caught, and I almost found myself thanking her for not gloating over it.

On another occasion in adjusting a loss with an East Side woman on a half curtain she made a claim for damages to her cactus, as having been set back in its growth by reason of the heat from the burning curtain ten feet away. But as neither of us was mathematician enough to promptly figure out the percentage of setback we were obliged to let it go for the time being. I am still figuring on it.

SODA FROM SALT BY ELECTRICITY.

The Hargreaves process for the electrolytic production of soda and bleach from salt, as recently established at Middlewich, England, is thus described by the Engineering and Mining Journal: The cells measure internally 5 feet by 10 feet by 1 foot. The cathodes consist of copper wire cloth, each 5 feet by 10 feet, giving a total area of 100 square feet. The anodes consist of pieces of gas carbon attached to frames between the cathodes. On the inner surfaces of the cathodes and in contact with them are diaphragms 1/4-in. thick, composed of silicates, asbestos, etc. It is not in the nature of a filtering medium, but by osmosis allows the soda to pass through to the cathode, but prevents the passage of chlorine or decomposed salt. The efficiency of the dia-



ROSS, WALPOLE
Limited

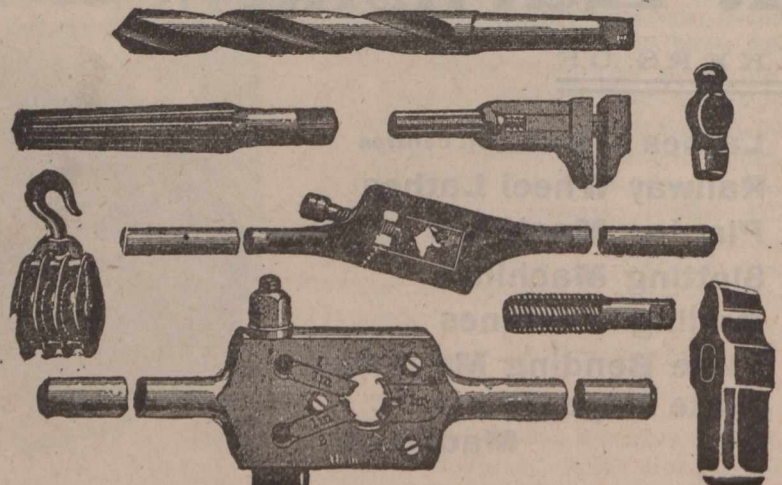
Engineers,
Millwrights,
Boiler-Makers.

Electric Light and
Tramway Pole Bases.

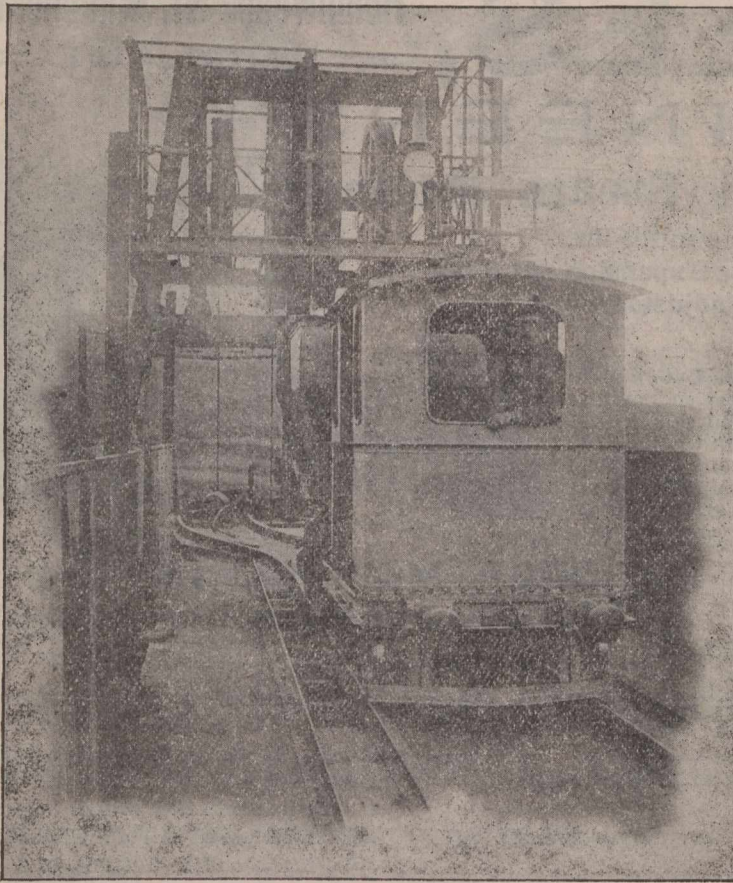
Iron and
Brass Founders,
NORTH WALL
IRON WORKS,
DUBLIN,
IRELAND.

THE MIDLAND MFG. CO., LD.

SHEFFIELD, ENGLAND.



SPECIAL NOTE.—Buyers have 33 1/3 per cent in their favour by purchasing from The Makers and Inventors in England under the new Canadian Preferential Tariff.



Telegrams :— "CLUNCH, LONDON."

THE
International Electrical
Engineering Company,

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

MANUFACTURERS OF

Electric Lighting Traction and
Power Transmission Plant.

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

Special prices to Canadians under the New Tariff.

phragm is of course the chief success of the process, though the arrangement of the anodes so that they are not attacked by the chlorine is also an important factor. The soda on passing through the diaphragms comes into contact with an atmosphere of steam and carbonic acid, and the resulting solution of carbonate of soda trickles out at the bottom. If no carbonic acid is present the solution consists of hydrated caustic soda. The chlorine is led away to lime chambers, where bleaching powder is made. The brine is being continuously pumped through the anode chamber from the well and back again, so that the strength of the solution is maintained at a constant level. Each cell is capable of decomposing 237 pounds of salt in 24 hours, producing 395 pounds of standard bleach, containing 37 per cent. of chlorine and 578 pounds of soda crystals. The capacity of the cell for current is

2,500 amperes, though in practice the amount passing will vary from 2,300 to 2,500; while the pressure used varies from 3.7 to 3.9 volts. The electrical efficiency of the cell closely approximates the theoretical.

The 56 cells are arranged in four series of 14 each. The brine, steam and carbonic acid inlets and the exits for the spent brine, chlorine, and soda solution, and the wires supplying the current, are all so disposed that any cell may be isolated at once for repairs without inconvenience. The life of each cell working without interruption night and day averages 100 days, and during that time no attention whatsoever is required. The soda solution from the various cells collects in reservoirs at the end of each set of 14. From there it is drawn to a vacuum evaporator, where it is concentrated to a sufficient degree to solidify on cooling. It then passes to shallow cooling tanks.

After solidifying it is broken out of the tanks, passed first through breakers to reduce to convenient sized crystals, and it is then packed into 200-pound bags ready for shipment.

TEXTILE FABRICS MADE OF WOOD
PULP.

The use of wood pulp as a material, which has had such important results in paper making as well as in other industrial arts, is now being extended to textile manufacture, says the American Machinist. A process of spinning cellulose tissues into yarn, the patented invention of Gustav Turk, manager of the cellulose works at Walsam-on-the-Rhine, and Dr. Carl Kellner, of Vienna, is being applied by the Patent-spinnerei Actiengesellschaft at Altdamm, near Stettin, Germany.

Established * 1825. *

A. G. THOMSON & CO., Limited,
Highland Whisky Distillers,

Blenders and Bottlers to Wholesale Trade only.

PROPRIETORS OF

GLENCADAM DISTILLERY, Brechin, Forfarshire,

where the Best Scotch Barley only is used.

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

Buyers' own Brands or Labels alone used when desired.

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

AGENTS WANTED IN MONTREAL AND TORONTO.

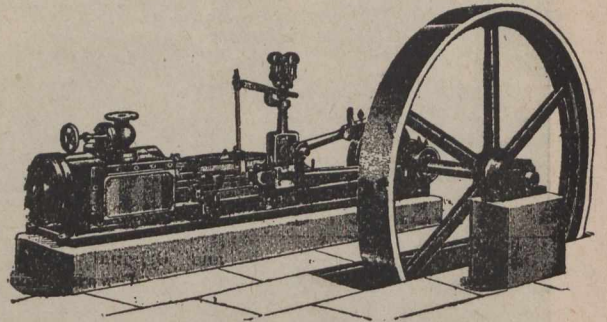
T. & R. LEES, Hollinwood, Nr. Manchester, ENGLAND.

ENGINEERS

Improved Horizontal Steam Engines (Class J.)

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

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



PLEASE INDENT THROUGH MERCHANTS.

Telegrams: "LEES, HOLLINWOOD."

Special estimates to Canadians under the new Preferential Tariff

The process by which it is rendered possible to spin the very short fibres of the pulp is a comparatively simple one, besides which there is a distinct advantage in the facility with which dyeing can be effected. Cheapness is the chief end attained, however, for the best wood pulp costs in Germany only one-third as much as ordinary cotton and the method of spinning is less expensive than that by which yarns are usually made.

In answer to the objection that the minute length of the cellulose fibres will make the fabric insufficiently strong and that they are too thick, it is contended that for carpets, draperies, furniture covers, etc., coloring, pliability and cheapness are often considerations of greater importance than the strength and thinness of single threads; besides, in the case of wood pulp, the strength of the yarn can easily be increased by submitting it to chemical treatment; and, finally, if such short fibred yarns are used as wefts in combination with cotton, linen or silk threads, as warp, every single fibre will be tied down at least three times by the warp, and therefore the

cloth will be almost as strong and durable as pure cotton and linen goods.

WHAT COTTONSEED OIL IS.

Cottonseed oil is expressed from the seeds of the cotton plant after the cotton itself has been removed. The seed and its cortex are cut through and parted by screening in a separator. The decorticated seed is then crushed for oil in the ordinary way by heating in iron kettles at 75 to 90 degrees C., and pressing in horsehair bags. Decortication is particularly necessary for cottonseed inasmuch as the oil cake left after expression of the oil is used for cattle feeding, a purpose for which it would be unfitted were the hulls suffered to remain. The content of oil in the decorticated seed is from 20 to 25 per cent.; the yield is about 15 to 20 per cent.; and the oil cake retains about 10 per cent. The crude oil is dark, reddish brown to black in color, and must be refined for most purposes. It is settled until a slimy precipitate has deposited, then agitated with caustic

alkali solution and again allowed to settle. The sediment is used for soap stock. If the oil is clarified with fullers' earth and chilled below 12 degrees C., the palmitin and stearin crystallize and are removed by cold pressing. This solid fat is called "cottonseed stearin" and is used in making oleomargarine.

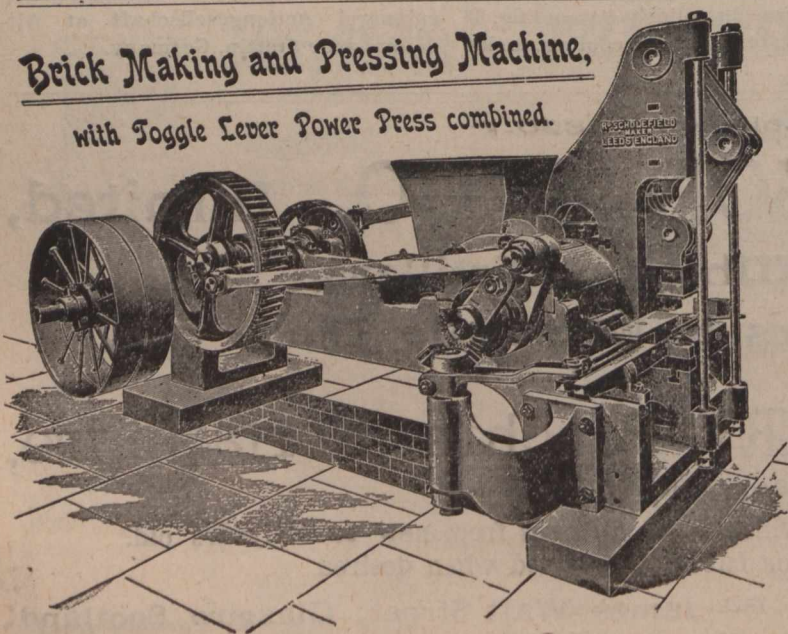
Refined cottonseed oil has a pale straw color, is without odor and possesses a bland, nut-like taste. According to the "United States Pharmacopoeia," it has a specific gravity of 0.920 to 0.930. It has a slight tendency to dry and is used as substitute for olive oil in cooking, as a constituent of margarine for soap-making and probably as an adulterant for some of the dearer oils and for making fictitious lard.

ENAMELS AND ENAMEL POWDERS.

A fabulous price is said to have been paid recently for a few articles of rare enamel which were found at Madrid, Spain. These Madrid or Limoges enamels are among the most famous ex-

Brick Making and Pressing Machine,

with Toggle Lever Power Press combined.



Established 1868.

Telegraphic Address: "Brick, Leeds."

Brick-making & Grinding Machinery

Manufactured
by

Richard Scholefield,

ENGINEER

Burley Vale Mills

Kirkstall Road, LEEDS, Eng.

'RODGERS' PULLEYS'

(REGISTERED.)

WROUGHT IRON THROUGHOUT:—RIM, ARMS AND BOSS.

THE ONLY PULLEY MADE WITH A WROUGHT IRON BOSS.

Split or Solid.

All Sizes up to 24 feet Diameter.

140,000 IN USE.

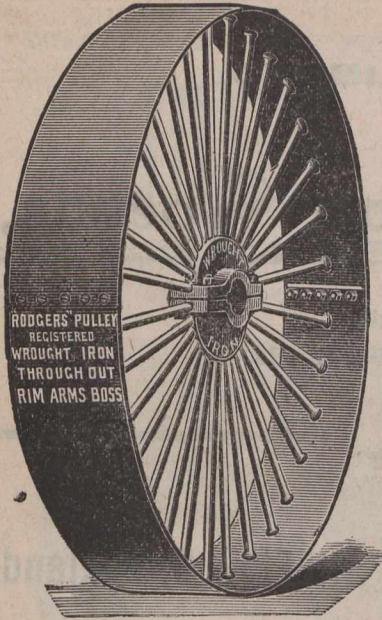
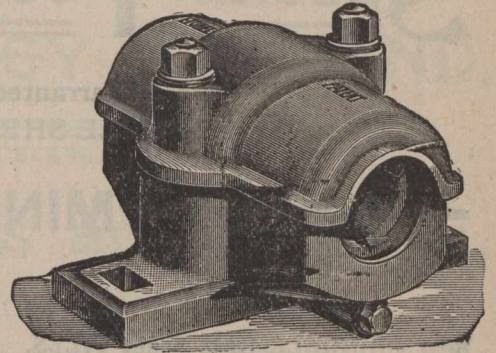
The Best Pulley in the World.

Pamphlets, Drawings and Prices Forwarded on application.

The "NON-DRIP" Shaft Bearing.

(ETCHELL'S PATENT.)

Self Swivelling. Self Lubricating. No Drip Cups Required.



SEND FOR PRICES.

SOLE MAKERS:

HUDSWELL, CLARKE & CO., Ltd.

RAILWAY FOUNDRY.

(Telegraphic Address:)
"LOCO," Leeds.

LEEDS, ENGLAND.

Established 1779.

Telegraphic Address: "ANNE COWBURN."

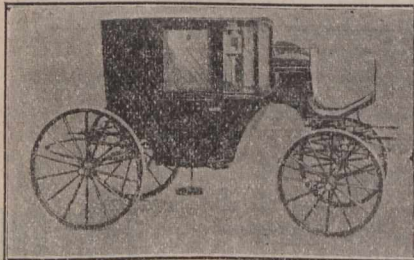
ANNE COWBURN,

Carriage Builder

AND

Harness Manufacturer.

MOTOR CARS A SPECIALITY.



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

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

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

Canadians can buy these carriages, under the New Tariff, 33 1/3 p.c., in their favour by purchasing in Manchester, from this firm.

amples of the art. Limoges enamel has always been the most highly valued for decorative purposes because of the superior grade of the natural ingredient. Limoges enamel is a soft and easily melted glass. It is put up in small sticks or cakes which grind into a fine powder and become a delicate solution in water. It is applied with a brush. Exposed to heat it fuses and then in dry cold air it becomes a solid skin attached to the background.

The Limoges enamels of the sixteenth century have never been equalled for pictorial charm. The Madrid collection is composed of pieces thus wrought. Chinese enamel is highly decorative. In cloisonne enamel, in which the Japanese delight, the pattern of the decoration is outlined by little strips of wire. The enamel powder is poured into the spaces and heat fuses the whole into a durable and luminous unity. Champleve enamel, so much in vogue in jewellery, requires that part of the metal surface of the object shall be deeply inscribed in a design, the hollows being filled with the enamel, which thus shows in relief against the background of the metal.

Established 1838.

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

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

Abel Lees & Sons,

ROLLER AND SHAFTING MAKERS.

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



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

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

AUSTIN & DODSON LIMITED,

MANUFACTURERS OF

Special Tool Steel for High Speeds,

Best Warranted CAST STEEL for Tools of all kinds.
DOUBLE SHEAR, BLISTER, HAMMER and DRIFT Steels.

MINING TOOL STEEL.

Best CRUCIBLE Cast Steel FILES.

Cambria Works, SHEFFIELD, England.

Enameling as a branch of the arts of design was of slow growth in the United States, partly owing to the necessity of importing the powder and partly to the tardiness with which American schools of decorative art were encouraged by American wealth. Now a large proportion of the most exquisite enamel seen in jewellers' shops of this country is of native execution.

NATURE PROVIDES THE MEANS.

Gum arabic is an exudation from certain species of acacia. In order to obtain the gum the stem must be cut or perforated so that the juice may exude, and we are told by M. Walter Busse, who has just been investigating the gum production of German East Africa, that in the majority of cases this necessary perforation is accomplished by ants, without whose labors, therefore, the world could not get its supply of gum arabic—at least with the present ease. Apart from the rare

T. Kerfoot & Co.

MANUFACTURING
PHARMACEUTICAL CHEMISTS

Makers of all kinds of



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

ENQUIRIES SOLICITED.

LABORATORIES:

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

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

John Smith,

CRANE WORKS,

KEIGHLEY, Yorks,

ENGLAND.

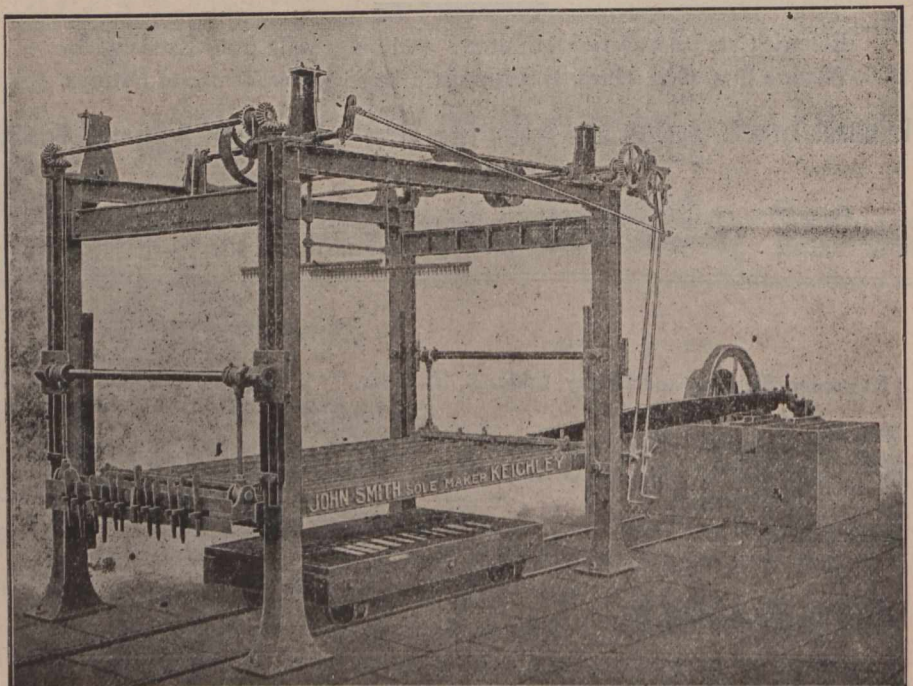
SPECIALITIES

STONE SAW FRAMES
And DERRICK CRANES.

Nat. Telephone, 29 Keighley.

Telegraphic Address: "CRANES, KEIGHLEY."

Special prices to Canadians under
the New Tariff.



Considerably over 300 Saw Frames at work.

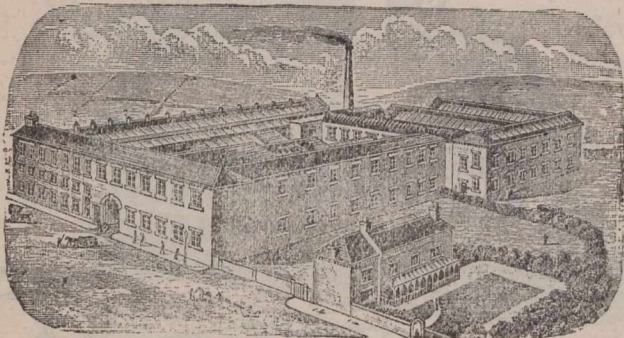
Telegraphic Address: "PURIFIER, BATLEY."

ESTABLISHED 1865

JOHN ILLINGWORTH & SONS,

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

BATLEY, ENGLAND.



RIDINGS MILLS.

Patentees and Sole Makers of the
CELEBRATED PURIFIED

Flocks and Wools,

Large Stocks of all Descriptions of

Drummed Wools & Ruggings

Manufacturers of
all kinds of . . .

FOR COLLAR MAKERS
AND BROWN SADDLERS.

HORSE CLOTHING

FOR HOME AND EXPORT

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

BEST MAKE.

SUPERIOR CUT.

LOWEST PRICES.

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

NONE BUT THE TRADE SUPPLIED.

PRICES ON APPLICATION.

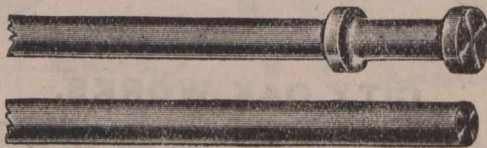
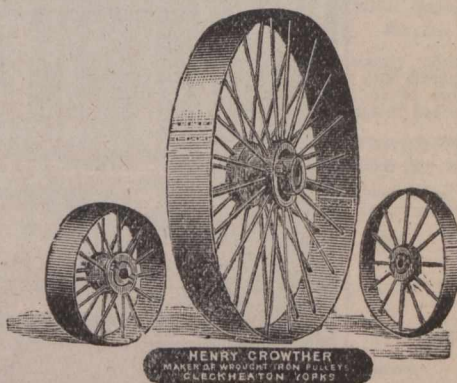
Wrot.-Iron Pulleys.

Bright Steel Shafting.

Lists sent Post Free
on Application

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

Telephone
43.



HENRY CROWTHER,

Rolling Mills,
Cleckheaton,
YORKS, ENGLAND.

Special Terms to Canadians under the New Tariff.

wounds inflicted accidentally by man, animals, storms, etc., all secretion of gum in this country is provoked by ants. The ants perforate the bark of the acacia to gain admittance into the wood, where they lay their eggs in the excavations, which are sometimes of considerable extent. The acacias with soft wood generally show few wounds of this kind. The hard wood acacias are riddled with them, each perforation being marked with a globule of gum. The ant that thus produces the gum makes no use of it. It is only an obstruction to her work, since it stops up the galleries that she hollows out.

NEW USE FOR CRUDE OIL.

Some contractors have been trying to devise a plan by which sap pine timber may be made better by other than the costly creosoting process, says Petroleum. One of these has been experimenting in a small way with oil as a means of making the sap pine ties more lasting, and says that his efforts have not been without favorable re-

JOHN STONES,

Shiffnall Mill,

BOLTON, Eng.

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

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

BROWETT LINDLEY & CO. LTD.

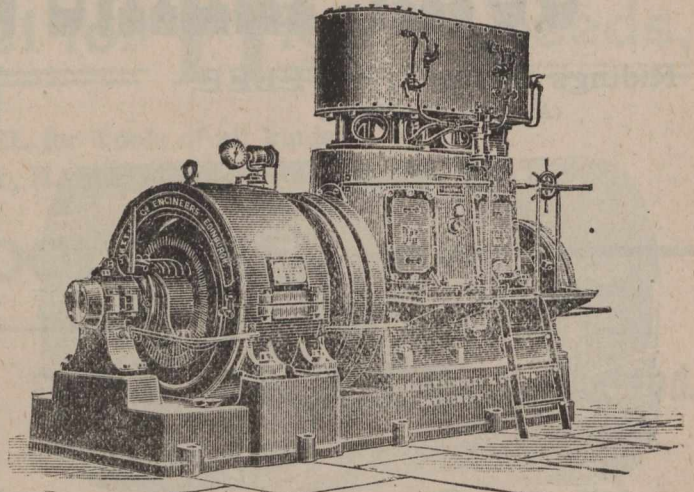
Patricroft, Manchester England.

Manufacturers of High-Speed,
Enclosed Type,

STEAM ENGINES.

For Driving Dynamos Direct.

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



SOUND & RELIABLE BRITISH MANUFACTURE.

sults, especially since oil has become so plentiful and cheap, owing to the development of the Beaumont field, and he is of the opinion that this oil is perhaps a greater preservative for timber than creosote. His attention was directed to the use of oil for this purpose by his having noticed the superior lasting qualities of ties on which oil had fallen from the passing trains, the liquid penetrating the wood to a depth of 2 or 3 inches without being subjected to any heat other than that of sunlight. He has noticed ties on which oil has dripped from engines and car boxes, and declares that he has never seen a rotten tie the decay of which extended into that portion of it which had been saturated with oil, and from this fact, coupled with his recent experiments with crude Beaumont oil in the treatment of timbers, he is convinced that the most worthless timber can be made as lasting as the best by giving it oil treatment.

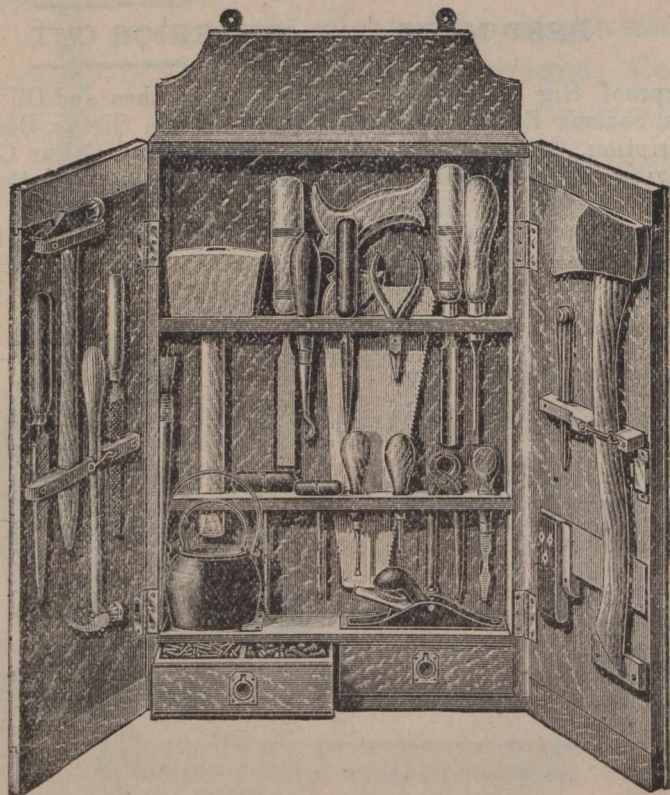
THE CANADIAN BRUSH TRADE.

Canada's import trade in brushes during the past five years has increased by over 83 per cent. The following table gives the imports from the different countries during 1901 and five years ago:

	1901.	1897.
Great Britain	\$16,032	\$12,294
Austria-Hungary . . .	3,029	3,480

James Needham

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



CITY OAK WORKS,

BROWN ST.
And SHOREHAM ST.,

SHEFFIELD,
ENGLAND.

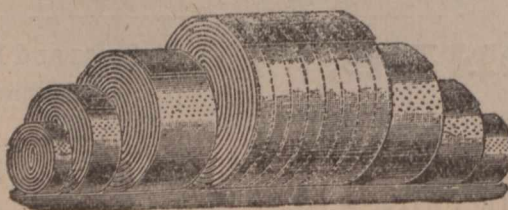
FLETCHER & SHAW, GOVERNMENT & RAILWAY CONTRACTORS.

Ryburn Leather Works,
SOWERBY BRIDGE, ENGLAND.

Telegram—Fletcher & Shaw, Sowerby Bridge.

Manufacturers of every description of

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



Telephone No.—0950, Halifax.

Cotton, Hair
and Link Belting, &c

Special prices to Canadians under the new Canadian Tariff.

RITCHIE LETHAM, Ltd.,

SOLE WEAVERS OF THE

“Union” Hair Belting

... AND THE ...

“HERCULES” Sold Woven COTTON BELTING.



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

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

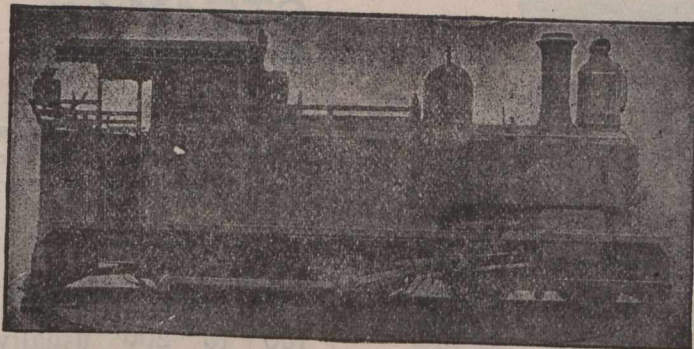
Special lines in “Self-Lubricative” STEAM ENGINE AND PUMP PACKINGS.
Samples and prices free on application.

Address: Waterloo Mills, Oldham, England.

Special Prices to Canadians under the New Tariff.

THE Hunslet Engine Company, LEEDS, Eng.

Telegrams: “ENGINE, LEEDS.”



Locomotive Tank Engines

of all descriptions and any size, for

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

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

Arrangements Made for Hire.

On Purchasing Lease or otherwise.

Special prices to Canadians under the New Canadian Tariff.

France	67,972	31,091
Germany	26,632	45,861
Japan	1,537	2,568
United States	76,025	38,792
Other countries	76	72
Total	\$191,303	\$104,158

The largest increase, it will be noticed, is in the imports from France, being 118 per cent. Next in order comes the United States, with an increase of over 90 per cent. The Canadian customs tariff on brushes is 25 per cent., which, it is claimed by the manufacturer, is not sufficient, especially in view of the competition of the cheaper makes of European brushes.

CANADIAN CUSTOMS TARIFF.

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

Tel. Address, “Abbey,” Accrington.

Established over 50 years.

James Walmsley & Sons,

Accrington, Eng.

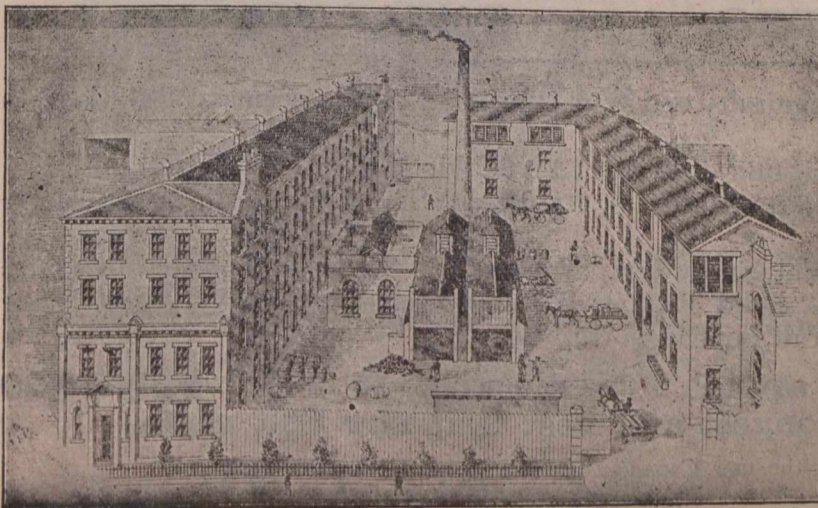
Leather Curriers,
Strapping Manufacturers
and Mill Furnishers.

SPECIALTIES:

SINGLE & DOUBLE BELTING

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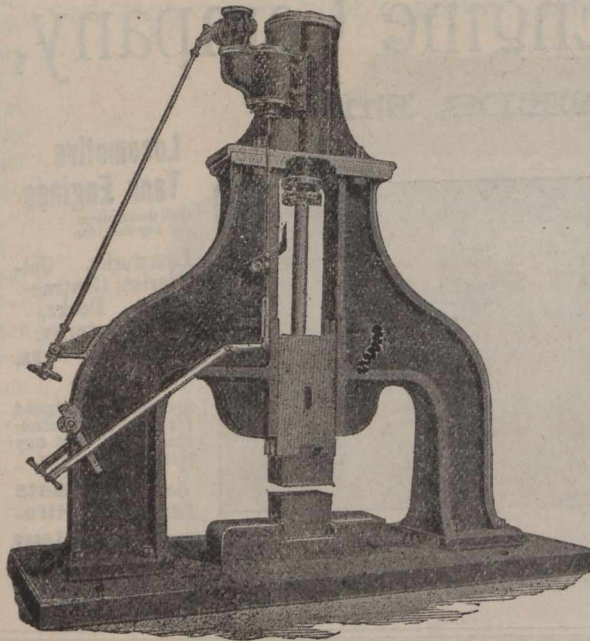
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(Continued from Page 2122.)

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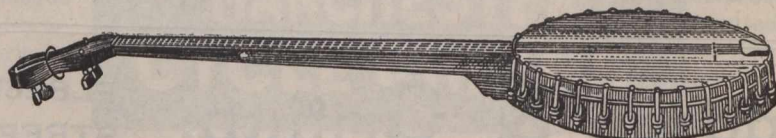
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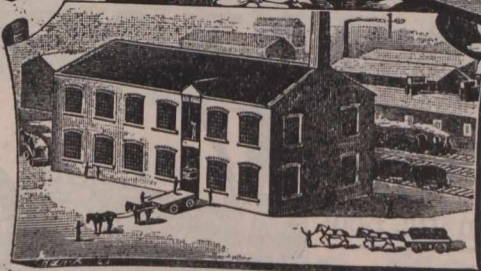


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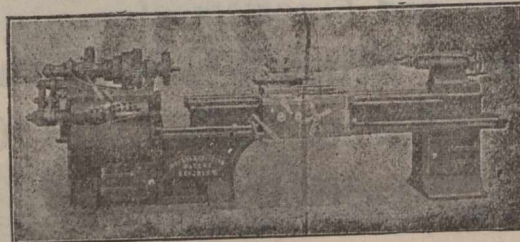
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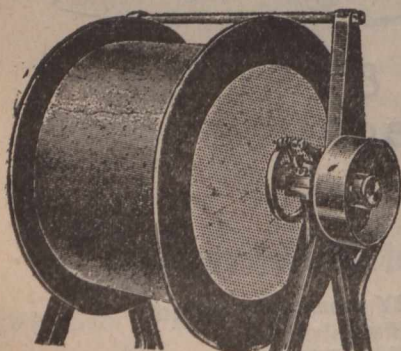
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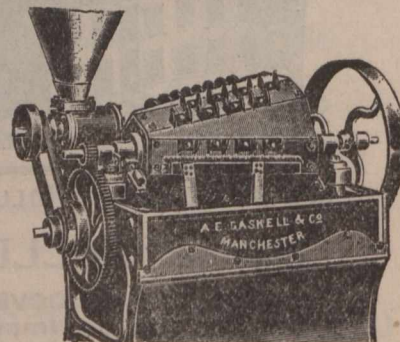
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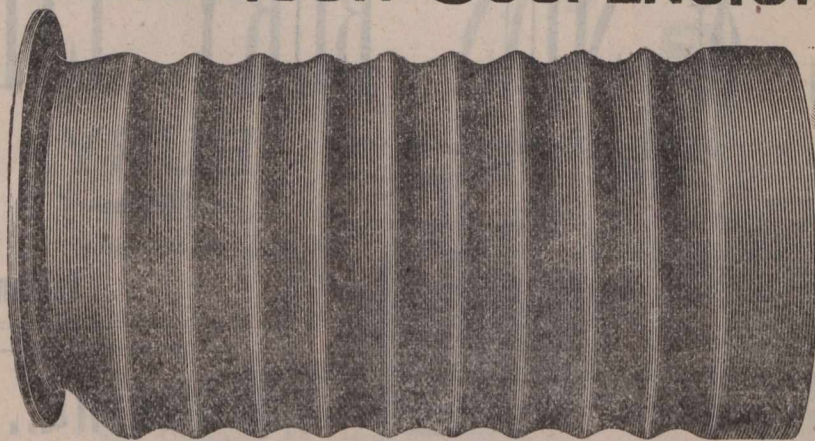
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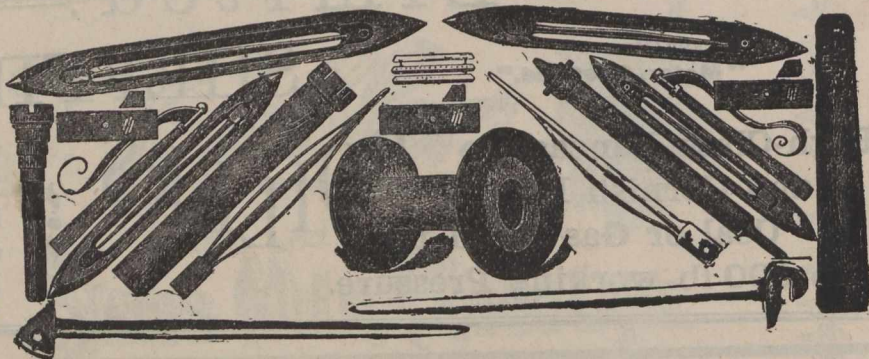
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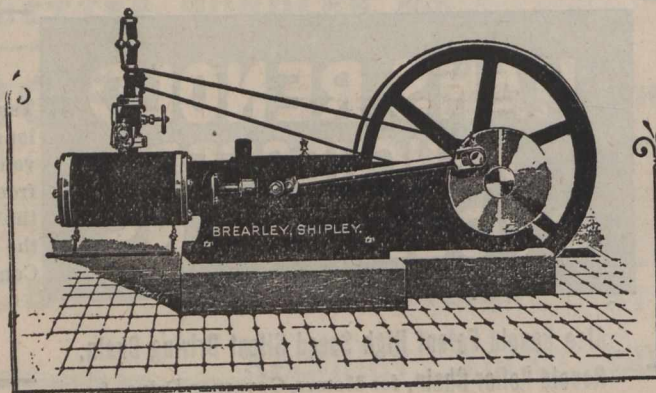


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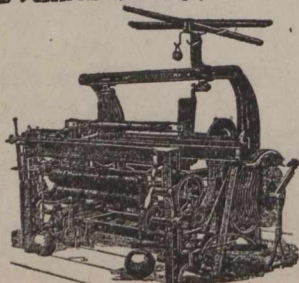
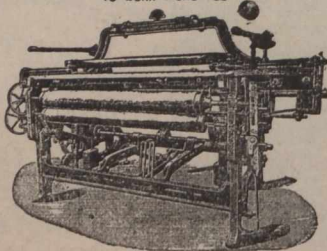
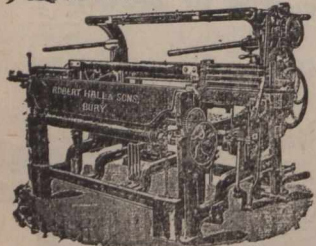
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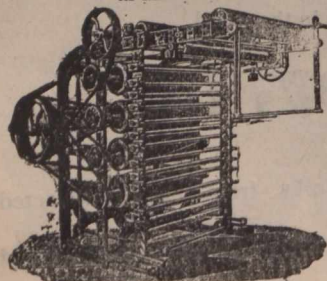


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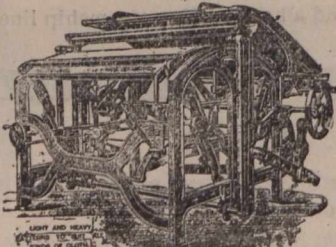
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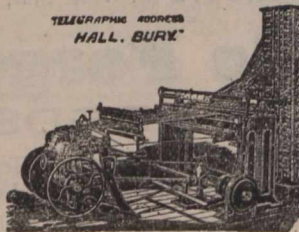
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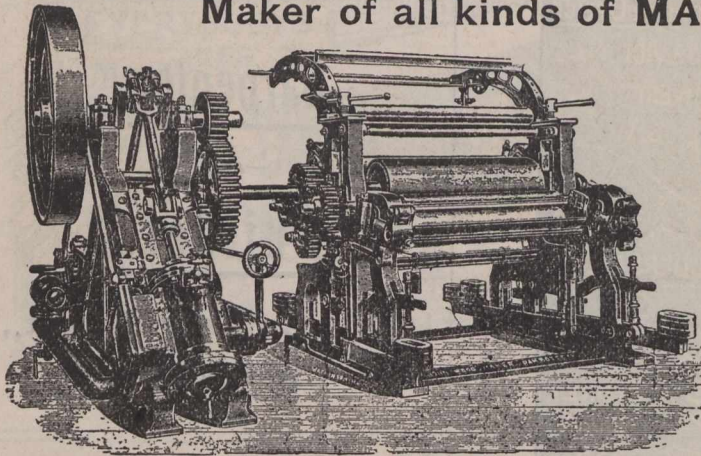
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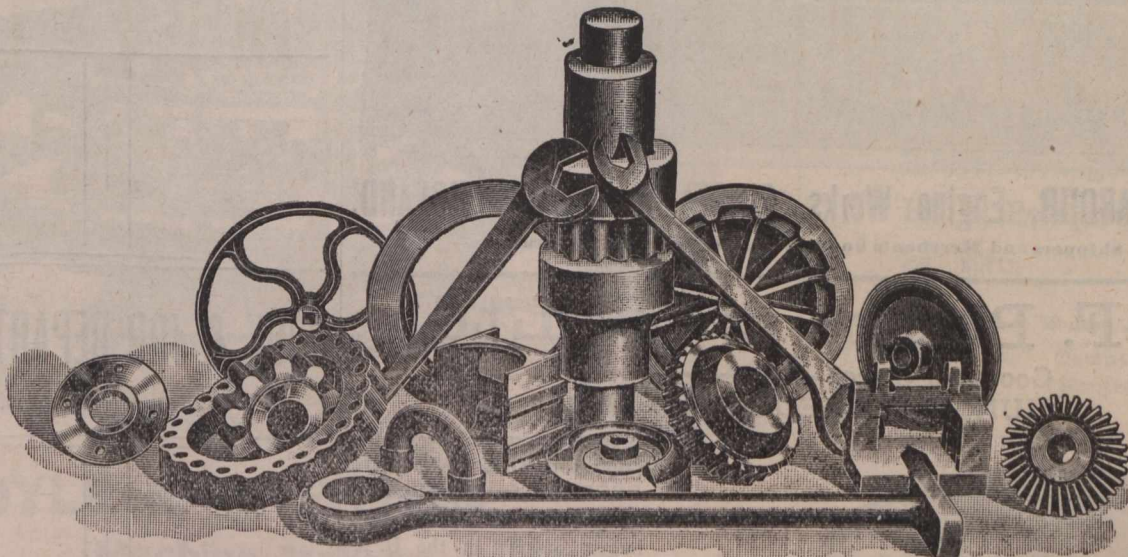
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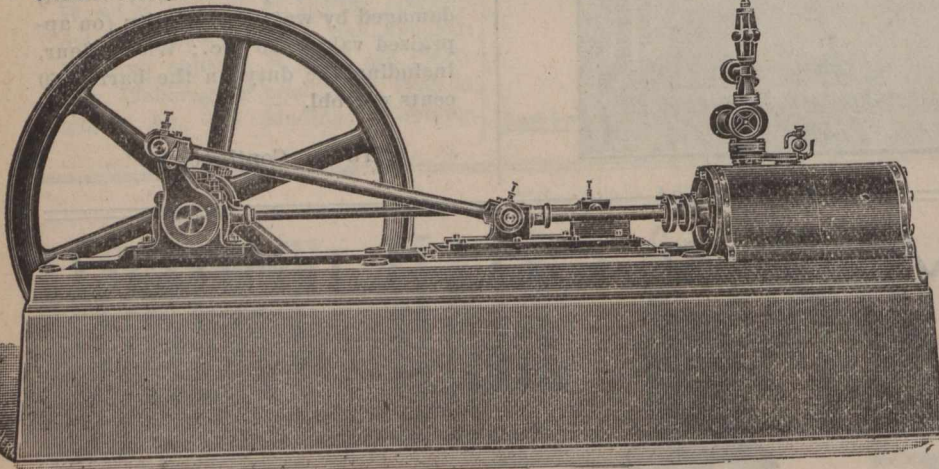
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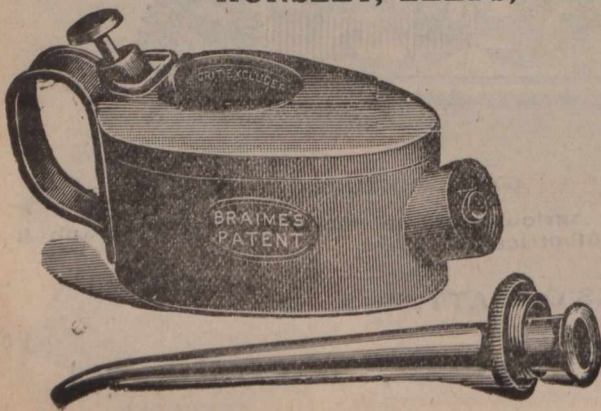
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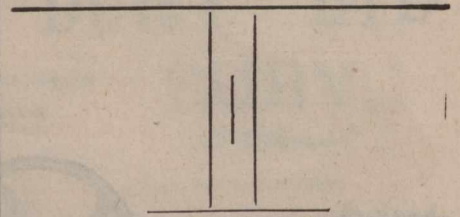
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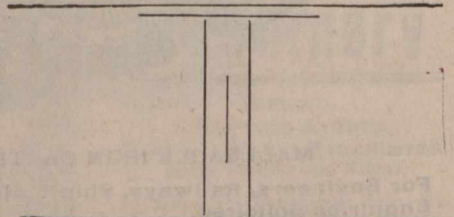
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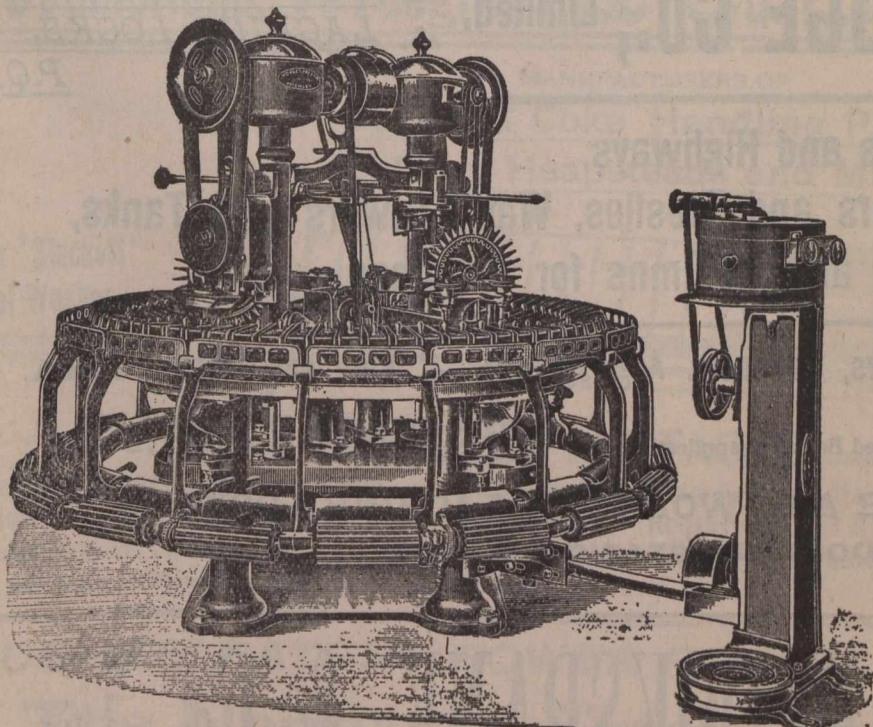
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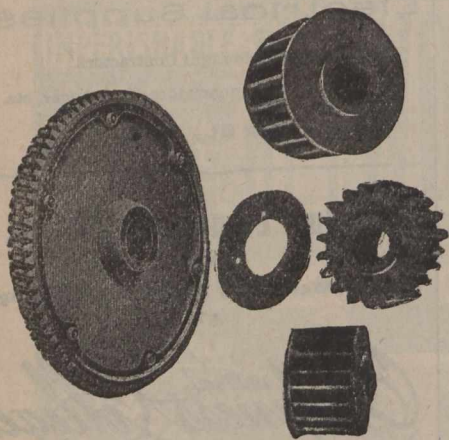
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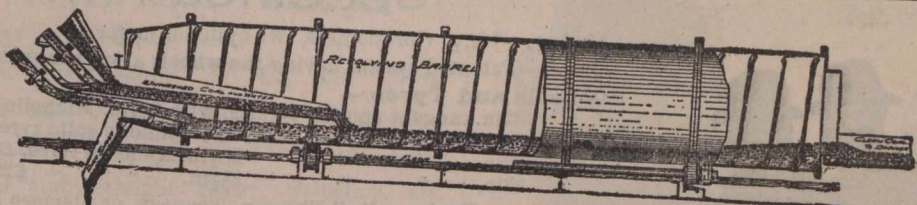
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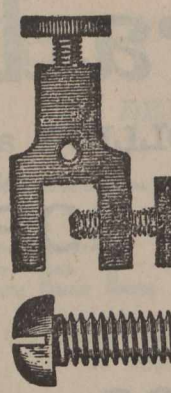
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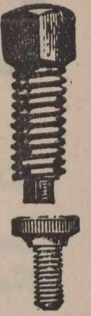
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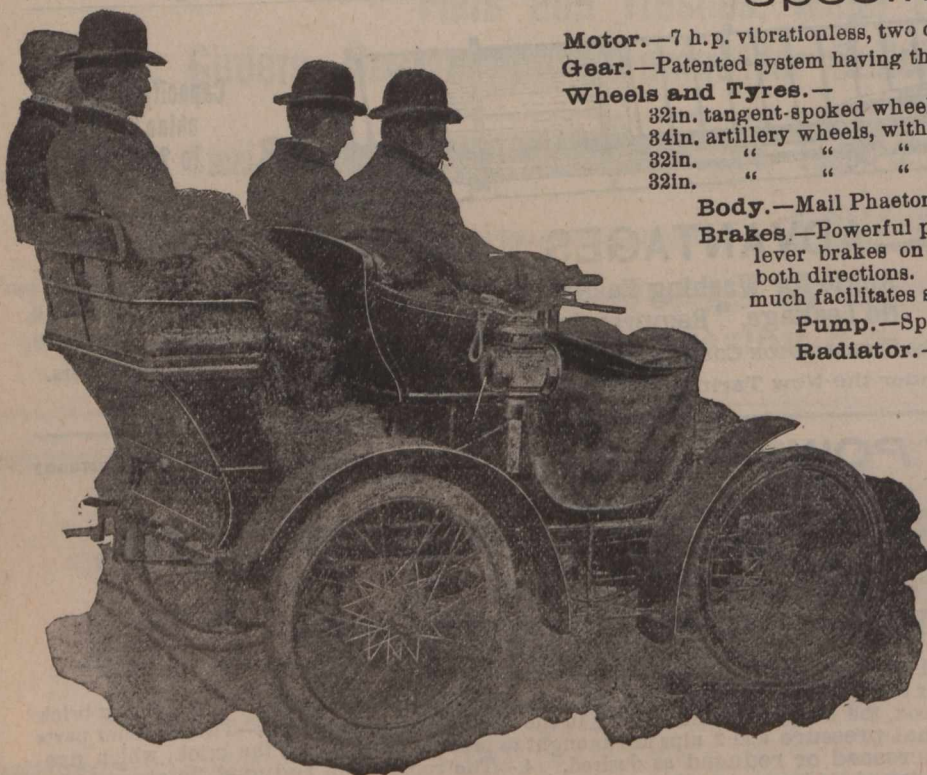
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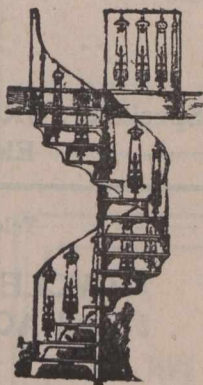
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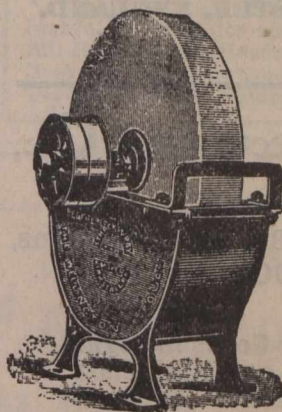
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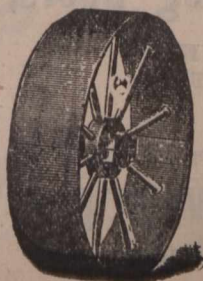


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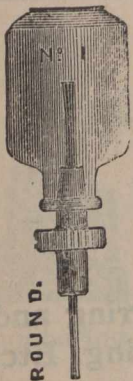
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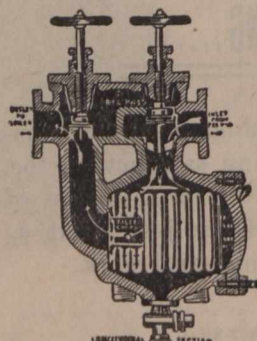
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Debs. 1884, 3¼ per cent.	83	90	
2¼ p.c. loan, 1897	107	109	
Manitoba, 1885-6, 5 p.c.			
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Quebec Province, 5 p. c., 1874	101	105	
1876, 5 p.c.	101	105	
1880, 4½ p.c.	102	104	
1883, 5 p.c.	108	110	
Atlantic & Nth. Western 5 p.c. Gua 1st M. Bds	120	122	
Buffalo & Lake Huron \$10 shr.	13¼	13½	
do 5¼ p.c. bonds	186	189	
Can. Central 6 p.c. M. Bds. Int. guar. by Gov.			
Canadian Pacific \$100	118	118½	
Grand Trunk, Georgian Bay, &c. 1st M.	99	101	
Grand Trunk of Canada Ord. stock.	10%	10½	
2nd equip. mtg. bds. 6 p.c.	126	129	
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2nd pref. stock.	86½	88½	
3rd pref. stock.	35	35½	
5 p.c. perp. deb. stock.	132	135	
4 p.c. perp. deb. stock.	106	107	
Great Western shares, 5 p.c.	132	135	
Hamilton & N.W., 5 p.c.	105	107	
M. of Canada Stg. 1st Mort. 5 p.c.			
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City of Quebec, 6p. c. redeem 1875 ..	112	114	
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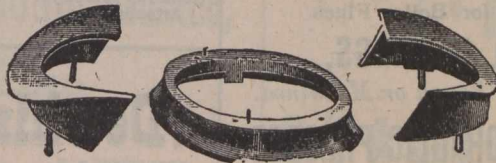
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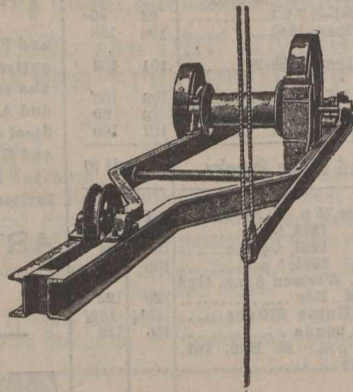
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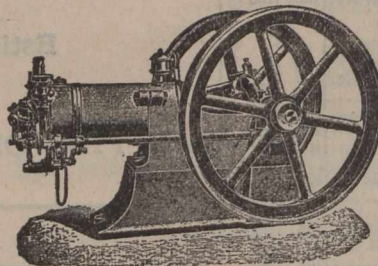
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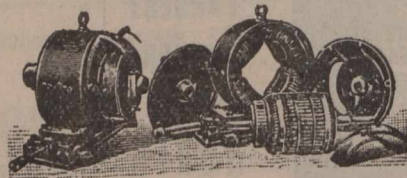
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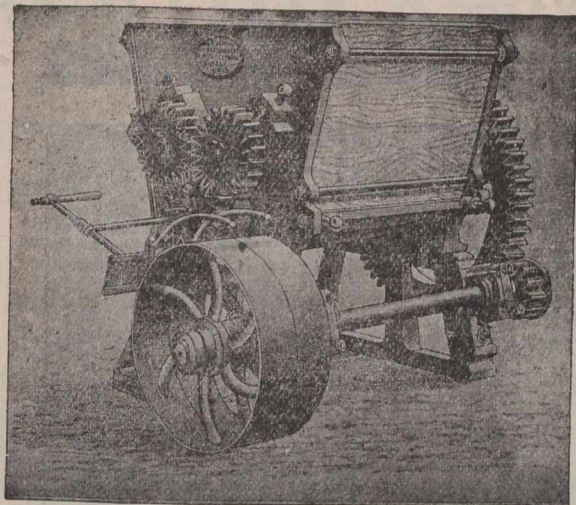
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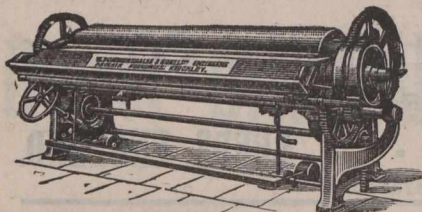
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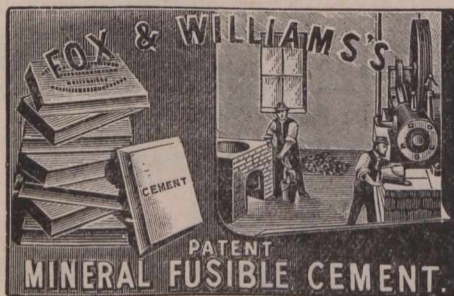
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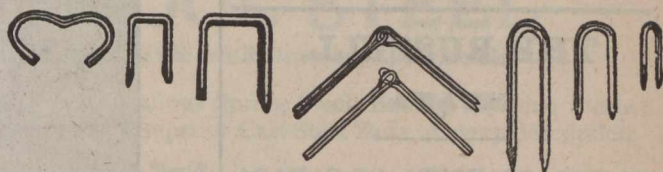
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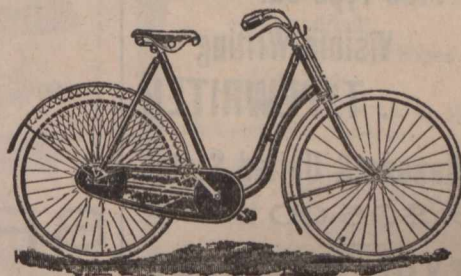
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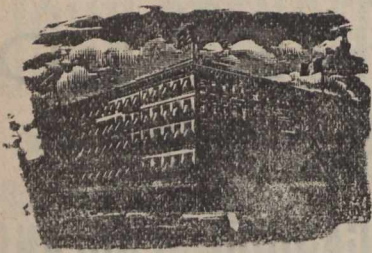
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The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

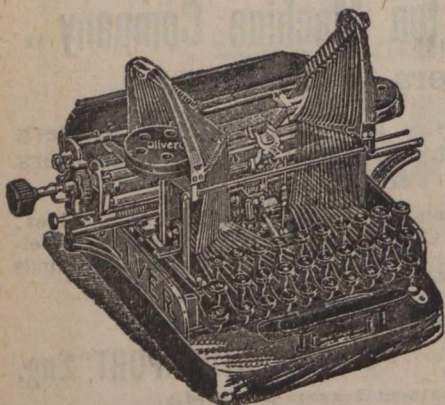
A. NELSON, Proprietor.

THE RUSSELL,
OTTAWA.

THE PALACE HOTEL OF CANADA.

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

F. X. ST. JACQUES, Propr.



YOUR ATTENTION!

THE OLIVER . .

Free Type Bar

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TYPEWRITER.

Price in Canada & United States,

→ \$95.00 ←

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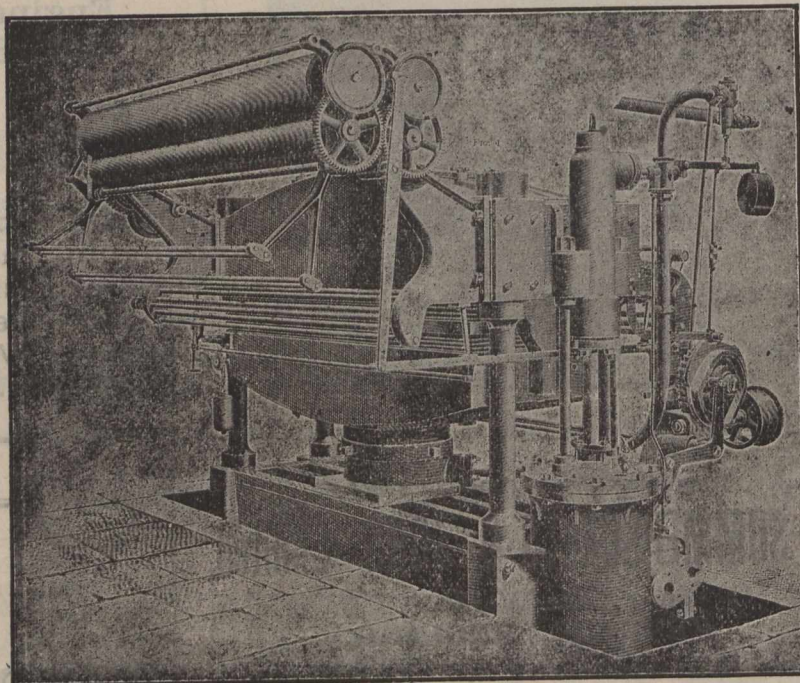
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Manufacturers for
CANADA AND SOUTH AMERICA

By H. M.
Royal Letters Patent.

NUSSEYS & LEACHMAN'S PATENT PRIZE MEDAL

Pressing and Tentering Machines.



MAKERS W. B. LEACHMAN & CO.,

EXCEL WORKS,

Great Wilson Street,

LEEDS, ENGLAND.

THIS LITTLE TRADE MARK



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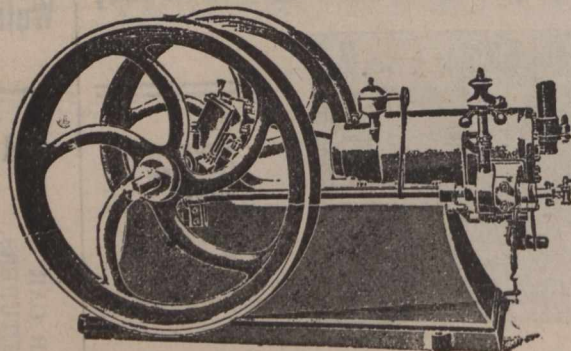
Is a guarantee that it is the best Tool on the market for Gumming Saws and Light Punching.

A. B. JARDINE & CO.,

HESPELER, ONT.

New Patent Gas Engine.

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



Ignition Tube and

SPETCH & THOMAS,

SOLE MAKERS,

Paragon Engine Works, Longside Lane,
BRADFORD, ENGLAND.

SPECIAL TERMS TO CANADIANS UNDER THE NEW TARIFF.

WILLIAM ATKINS & Co., LIMITED.

Telegraphic Address :
"RELIANCE, SHEFFIELD."

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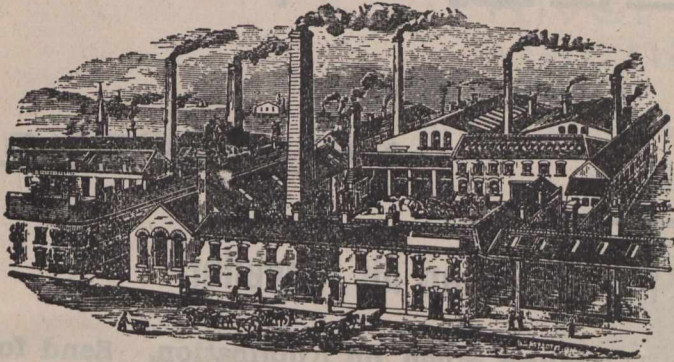


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ATTERCLIFFE,

Sheffield, England.

Manufacturers of all kinds of Crucible



CAST STEEL

For Engineers, Shipbuilders, Boilermakers and other purposes.

SPECIAL DRILL STEEL

As supplied to the Gold Fields of Australia, Africa, &c.
Expressly Adapted for Mining and Quarry Work; also
of Rapid Cutting Steel for Turning

TOOL STEEL

For Turning Chilled Rolls, or any Hard Metals.

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

Special terms to Canadians under the New Tariff.

Roger Brighthouse,

Contractor to His
Majesty's Government

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Manufacturer of all kinds of

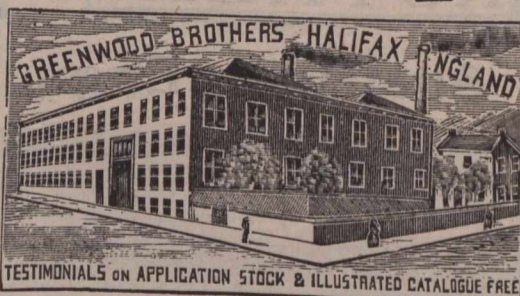
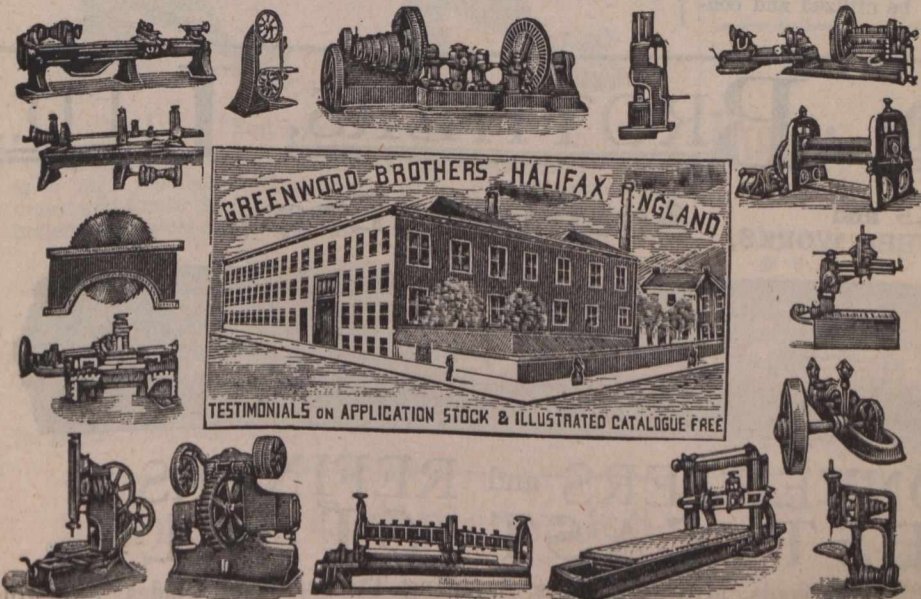
Ropes & Twines, Cotton Banding, Engine Yarns, Hemp & Cotton Gaskins, &c.

Heald, Dobby & Jacquard Cords a Speciality.

COTTON DRIVING ROPES,


Also Hessians, Oil-Cloth and Waterproof Packing.

Special Prices to Canadians under the New Tariff.




TESTIMONIALS ON APPLICATION STOCK & ILLUSTRATED CATALOGUE FREE

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A Good Line



Speaking of Printing
"KEYSTONE"
suggests itself at once.

For the progressive merchant "KEYSTONE" Stationery fills the bill.

- It's padded;
- Put up in neat boxes
- Labelled
- And delivered in the cleanest way possible.

Customers realize the advantage of the boxes.

Send for figures on your next lot.

Journal of Commerce Job Dept.
171 ST. JAMES ST.

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**Patent Power Ventilating
* WHEEL. ***

HEATING.

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DRYING.

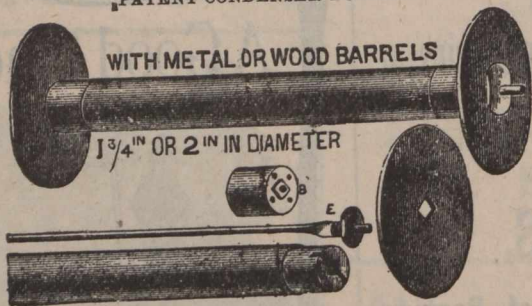
VENTILATING.

14 Highest Awards Given to the Blackman Air Propellor.

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

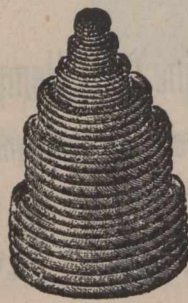
MILLER BROS. & TOMS, - Agents, - MONTREAL

JOHN KAY,
Machinist and Mill Furnisher,
Crown Works, Walker St., ROCHDALE, Eng.
PATENT CONDENSER BOBBIN.



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

Garnock, Bibby & Co.,
Limited.



Steel Wire and Hemp
Rope Manufacturers,

LIVERPOOL, - ENGLAND,

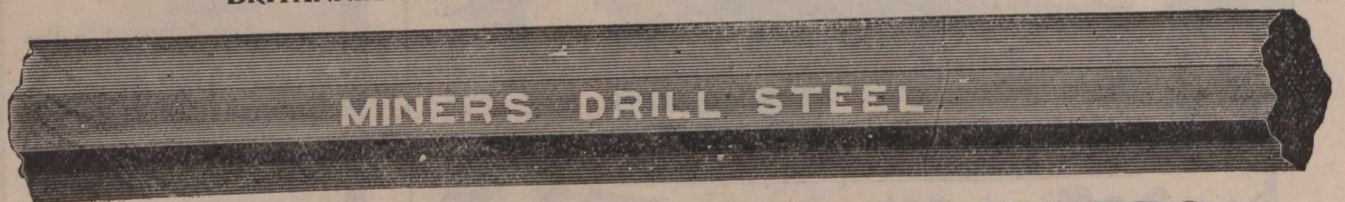
Contractors to the Admiralty and
War Office.

DRIVING ROPES.

Special Prices to Canadians under the New Preferential Tariff, 33 1-3 per cent. in favor of Canadian buyers.

ATKINSON BROTHERS, LTD.,

MILTON WORKS and BRITANNIA STEEL WORKS, Sheffield, Eng.,



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

LATHE and Planing Tools, Milling Cutters, Screwing Tackle, Shear Blades, Punching Tools, Chisels, Files, Miners' Drills, Hammers, Sates, Smiths' Tools, Rivet Tools, Spindles, Welding Steel, and Sheet Steel for all purposes.

... For

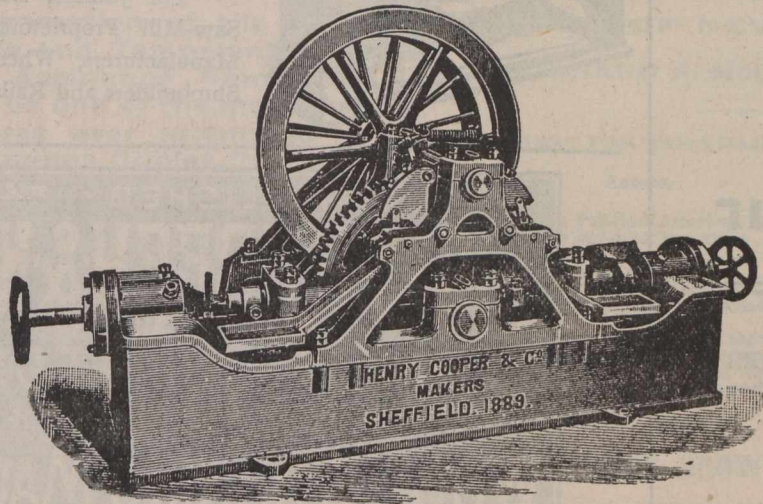
HENRY COOPER & CO.

SHEFFIELD, England.

Makers of . . .

Rivet Making
Machines . .

As Supplied to the Russian and Japanese Governments.



Particulars and Drawings on Application.

Contractors to the British Admiralty and India Office.

H. Charlton & Co.,

SOUTH SHORE Rd.

Engineers & Anchor Manufacturers,
Gateshead-on-Tyne, - England.

Telegraphic Address: "CHARLTON HAWKS, GATESHEAD."

YOU WANT **ANCHORS?**

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



YOU WANT **FANS?**

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

Sole Manufacturers of

... IMPROVED MARTIN'S PATENT ANCHORS ...

For the Improved Martin's Anchor Company, Limited London.

We have orders now in hand for over 300 tons of our Anchors for British Admiralty alone.

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T. J. HAYES,

Special Attention
paid to
Export Orders.

Maker of every description
of



Wire Mattresses.

5½ Years with Rowcliffe's, Levenshulme.

35 Hood Street, Jersey Street, - ANCOATS,

MANCHESTER, ENGLAND.

(Cut will be inserted as soon as made.)

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Rigby, Wainwright & Co.,

Manufacturers, Railway

...And **Government Contractors**

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



"NEPTUNE WORKS."

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



RECOGNIZING the value of the Journal of Commerce as an advertising medium—and as a trade winner—we insert this ad. In other words, we want your trade—

YOUR PRINTING.



Watch Your Mail Bag

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



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—You can't get anything better for the money.

Write.

By return mail we'll give you an estimate.

Journal of Commerce Job Dept,
171 St. James St.
MONTREAL.

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



Telegrams: "Kershaw Brothers, Hebden Bridge."

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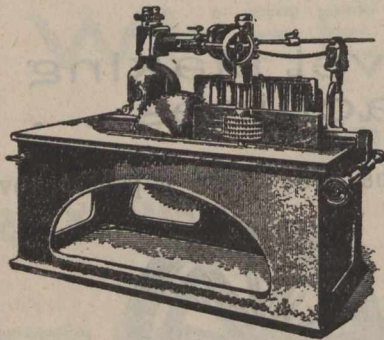
KERSHAW BROTHERS,

SAW-MILL ENGINEERS
and WOOD-WORKING MACHINISTS, Etc.

RAILWAY
IRON WORKS,

Hebden Bridge, via Manchester, Eng.

MAKERS OF HIGH-CLASS



Wood - Working Machinery

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

ESTABLISHED 1846

JOSEPH GREEN & NEPHEW

"Globe Iron Works,"

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MANUFACTURERS OF ALL KINDS OF HAND & STEAM POWER

WOOD WORKING MACHINERY

TENONING TOOL. £2.0.0

BORING APPARATUS £1.5.0

PRICE £ 8.0.0

PRICE £22.10 COMPLETE AS ABOVE

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

Tel. Address: "HYDRAULIC, LEEDS."
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HYDRAULIC MACHINERY

OF EVERY DESCRIPTION.

R. MIDDLETON,

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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.

Not will be inserted as soon as received

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$2 319 925 58
 Surplus to Policyholders - - - 1 029 075 64
 Paid Policyholders in 1901 - - - 182 925 67

MOST DESIRABLE POLICY CONTRACTS.

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

H. RUSSELL POPHAM, Provincial Manager.

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

Write for Annual Report for 1901 of

THE MANUFACTURERS LIFE INSURANCE COMPANY

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

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

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

ESTABLISHED 1804.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

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

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

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'EMBER 31st, 1901

Assets, - \$352,838,971.67

Reserve on Policies (American Table, 4 p.c.)..... \$289,652,388.84
 U.S. Bonds and other Securities 198,063,981.24
 Surplus..... 23,171,709.61
 Receipts from all sources 65,624,305.51
 Payments to Policyholders..... 42,452,606.50
 Risks and annuities in force amounting to..... 1,243,503,101.11

NOTE.—The above statement shows a large increase over the business of 1900 in amount at risk, new business assumed, payments to policyholders, 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.

AGENTS WANTED. Apply to

FAYETTE BROWN, Manager, MONTREAL.

(FOUNDED 1825.)

Law Union & Crown Ins. Co.,

(OF LONDON.)

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

Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL

J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

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

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

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

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

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

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

OILS.

The IMPERIAL OIL COMPANY, Ltd.

—REFINERS AND MANUFACTURERS OF—

CANADIAN PETROLEUM PRODUCTS,

Under New Patent Process

Refined Oils, Benzine, Napthas and Gasolenes, Lubricating Oils, Greases
 Paraffine Wax Candles, Fuel Oils, &c.

Refineries: BARNIA and PETROLIA, Ont.

Branches:

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

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

The QUEEN CITY OIL COMPANY, Limited,

Head Office: TORONTO, Ont.

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

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President:

Gain in Insurance in force 1901
\$168,000,000

AN UNPARALLELED RECORD.

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

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 130 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

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

LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Available Assets, - - \$61,187,215

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.
SAM'L. FINLEY, E. S. CLOUSTON.
HON. SIR ALEXANDRE LAPOSTOLLE, K.C.M.G.
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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

UNCONDITIONAL POLICIES

ARE ISSUED
BY THE . . .

CONFEDERATION LIFE ASSOCIATION.

Cash Values,
Extended Insurance,
Paid up Policies,

GUARANTEED.

Full information sent on application.

H. J. JOHNSTON,

Prov. Manager,

174 ST. JAMES ST.,
MONTREAL.

W. C. MACDONALD,

Actuary.

J. K. MACDONALD,

Managing Director.

Head Office, - TORONTO.

LIFE INSURANCE ANNOUNCEMENT.

JANUARY, 1902.

The rapidly increasing business of THE ROYAL-VICTORIA LIFE INSURANCE CO., requiring larger Head Office accommodation, the Company will occupy its new offices on the second floor of the Royal Insurance Building, Place d'Armes Square, on the 1st of May next.

The new business issued in 1901, shows an increase of 33 per cent. over the previous year.

Head Office,
MONTREAL.

DAVID BURKE, A.I.A., F.S.S.,
General Manager.

B. S. & W. WHITELEY

Press
Paper
Manufacturers,

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

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$3,260,000.00
Annual Income, 3,380,000.00

Head Office. - Toronto. Ont.

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

Montreal Branch, - - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
G. R. FRALLEY, RESIDENT MANAGER.

NATIONAL ASSURANCE COMPANY

OF IRELAND.

ESTABLISHED 1822.

Capital Fully Subscribed, - \$5,000,000.

Canadian Branch:

Trafalgar Chambers, - 22 St. John Street, Montreal.

H. M. LAMBERT, - MANAGER.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent
and Pearl Branding.

Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple.
Not even in lowest grades. Three grades—Three prices and far the best for
the price.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

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