

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 55. No. 16.
NEW SERIES.

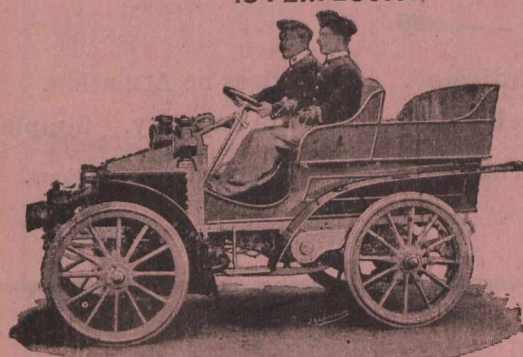
MONTREAL, FRIDAY, OCTOBER 17, 1902.

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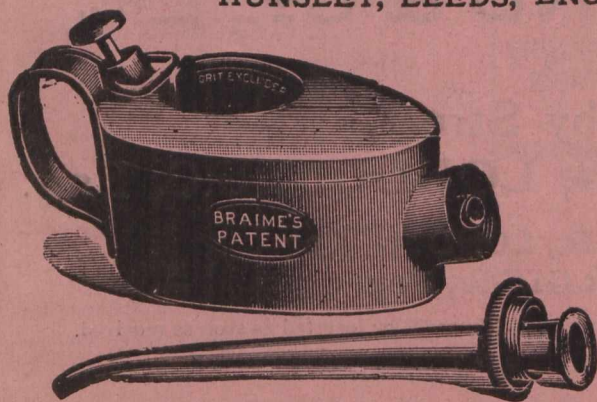
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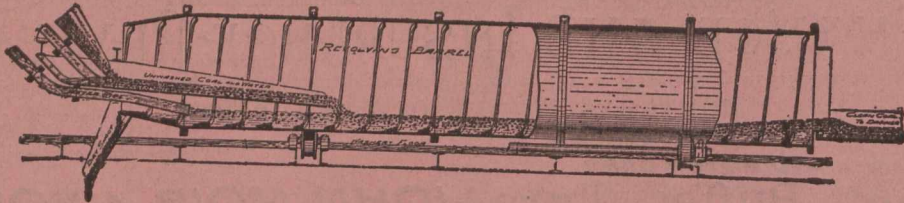
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1877 B

THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW.

Vol. 55. No. 16.
NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 17, 1902.

M. S. FOLEY,
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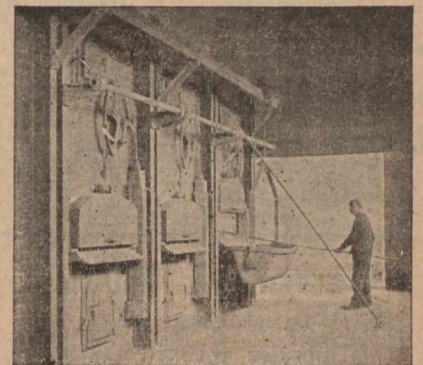
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Contains large Stone House, Orchard,
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Easy Terms. Produces also Grapes, Pears,
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has been replaced by electric tram through
the place.

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AND FURS**

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(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) \$12,000,000.00
 Reserved Fund. - 8,000,000.00
 Undivided Profits, - 165,356.09

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

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 " Point St. Charles Branch.
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 " J. B. Moors & Co.
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 " The Anglo-Californian Bank.

Montreal, 30th April, 1902.

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INCORPORATED 1855.

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 Reserve Fund - - - - 2,600,000

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Joseph Henderson, - Assistant General Manager

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Incorporated by Royal Charter in 1840.
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 John James Cater, Frederic Lubbock,
 Richard H. Glyn, George D. Whatman,
 Ed. Arthur Hoare, Henry R. Farrer,
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Secretary A. G. Wallis.

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J. E. LMSLY, Inspector.

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 Issue Circular Notes for Travellers, available
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 OF CANADA.**

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 Reserve Fund, - - - - 1,700,000

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

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 & Shanghai Banking Corporation. New York, Chase
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 Chicago, Illinois Trust and Savings Bank. San
 Francisco, Nevada National Bank. Portland, Ore.,
 First National Bank. Seattle, Washington Na-
 tional Bank. Spokane, Exchange National Bank.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

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 Reserve, - - - - 45,000

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 J. F. GRANT, Cashier.

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 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 Molsons Bank.

94th DIVIDEND.

The Shareholders of The Molsons Bank are
 hereby notified that a Dividend of

Four and One Half Per Cent. (4½%)

upon the capital stock has been declared for the
 current half year, and that the same will be pay-
 able at the office of the Bank, in Montreal, and at
 the branches, on and after the

First Day of October next.

The transfer books will be closed from the
 17th to 30th September,
 Both days inclusive.

THE ANNUAL GENERAL MEETING

of the shareholders of the Bank will be held at its
 banking house, in this city, on MONDAY, the
 20th of OCTOBER next, at three o'clock in the
 afternoon.

By order of the Board,

JAMES ELLIOT,
 General Manager,

Montreal.

WESTERN BANK OF CANADA.

DIVIDEND No. 40.

Notice is hereby given that a dividend of Three
 and One half per cent. has been declared upon the
 Paid-up Capital Stock of the Bank, for the current
 six months, being at the rate of seven per cent. per
 annum, and that the same will be due and payable
 on and after

WEDNESDAY, 1st day of OCTOBER, 1902,

at the Offices of the Bank. The Transfer Books
 will be closed from the 15th to the 30th of Sep-
 tember, proxo.

By order of the Board,

T. H. McMILLAN,
 Cashier.

Oshawa, August 27th 1902.

THE ONTARIO BANK.

Capital Authorized - - - - \$1,500,000.00
 Capital Paid-up - - - - 1,400,000.00
 Reserve - - - - 425,000.00
 Profit and Loss Account - - - - 84,411.44

HEAD OFFICE: TORONTO.

DIRECTORS:

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

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 Boston—First National Bank.

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 Capital authorized \$4,000,000
 Capital (paid up) \$2,500,000
 Rest 2,125,000

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

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

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 hattan Co., Bank of America.
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LA BANQUE NATIONALE.

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

The transfer book will be closed from the 17th to the 30th October next, both days inclusive.

By order of the Board of Directors.
 P. LAFRANCE,
 Manager.
 Quebec, 23rd September, 1902.

The Standard Bank of Canada

Capital (authorized by Act of Parliament) \$2,000,000
 Capital Paid-up \$1,000,000
 Reserve Fund 850,000

HEAD OFFICE, TORONTO.

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 FRED. WYLD, Vice-President
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 T. R. Wood, W. R. Johnston, W. Francis.

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THE JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW

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

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 The Editor cannot under any circumstances un-
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 any correspondence concerning it.

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DOMINION LINE
 Steamships.

LIVERPOOL SERVICE.

From Portland. From Portland.
 Colonian, Oct. 11.....*Norseman, Nov. 1.....
 *Irishman, Oct. 18.....*Turcoman, Nov. 8.....
 Calif. Enlar, Oct. 25..... Colonian, Nov. 15.....

*These steamers do not carry passengers.

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Saloon—\$65.00 and upwards according to
 steamer and service.
 Second Saloon—\$37.50 and upwards accord-
 ing to steamer and service.
 Third Class—\$26.00 to Liverpool, London,
 Londonderry, Belfast, Glasgow, Queenstown.

From Montreal. From Boston.
 *Ottoman, Oct. 11..... Commonwealth, Oct. 8.....
 *Roman, Oct. 18..... Merion, Oct. 15.....

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 Vancouver, Oct. 18..... Camboman, Nov. 8.....
 Midship saloons, electric light, spacious prome-
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 and Municipal
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 VIA
 QUEBEC AND MOVILLE.
 ROYAL MAIL SERVICE.

NEW STEAMERS.

Tunisian, 10,575 Tons, Twin Screws.
 Bavarian, 10,375 Tons, Twin Screws,
 Ionian, 10,000 Tons, Twin Screws.
 Corinthian, 6226 Tons.
 Pretorian, 5800 Tons.

These are the largest, finest and
 fastest vessels ever built for the St.
 Lawrence route.

From Montreal. From Quebec.
 From Liverpool. Steamers. Montreal. Quebec.
 11 Sept.... Tunisian.... Sept. 27, Sept. 27.
 18 Sept.... Corinthian..... Oct. 4, Oct. 4.
 25 Sept.... Pretorian..... Oct. 11, Oct. 11.
 2 Oct.... Parisian..... Oct. 18, Oct. 18.
 9 Oct.... Numidian..... Oct. 25, Oct. 25
 16 Oct.... Tunisian..... Nov. 1, Nov. 1

The Saloons and Staterooms are in the central
 part where least motion is felt. Electricity is used
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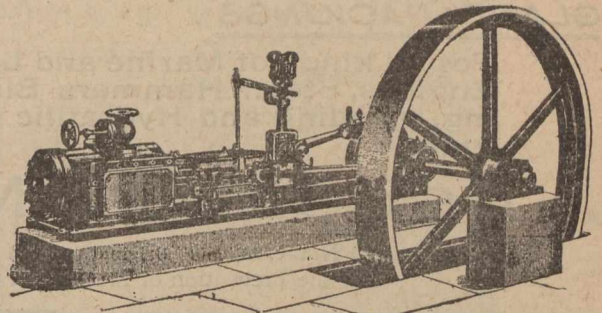
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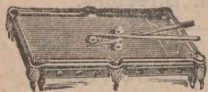
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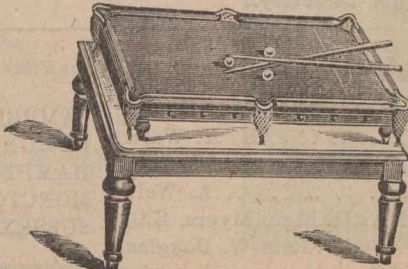


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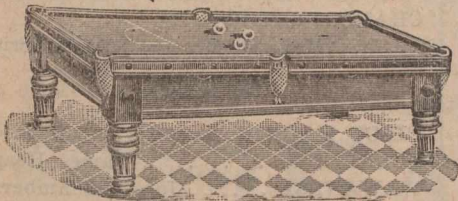
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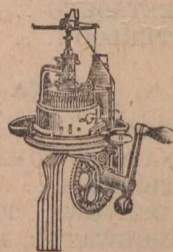
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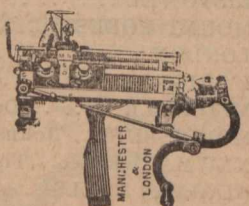
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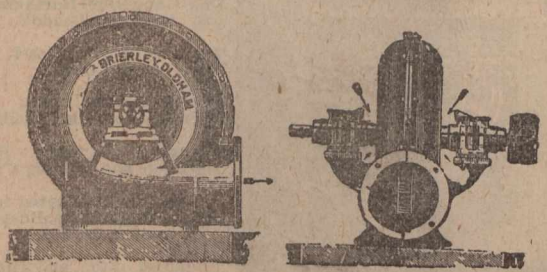
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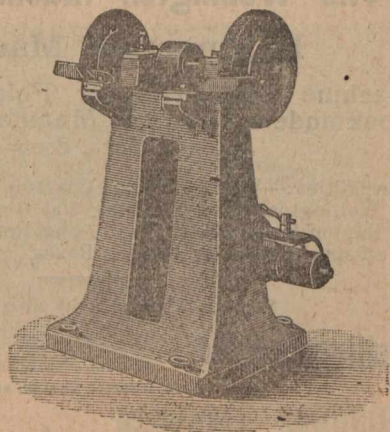
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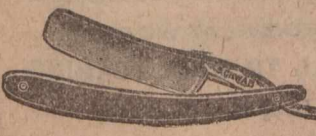
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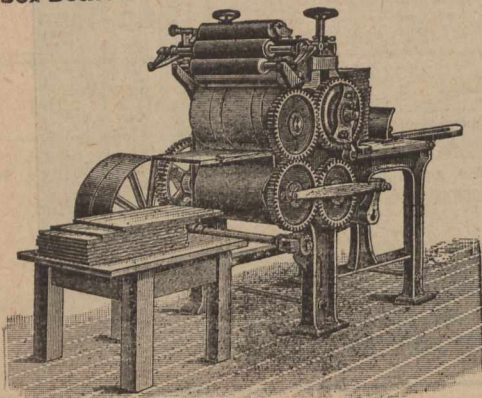
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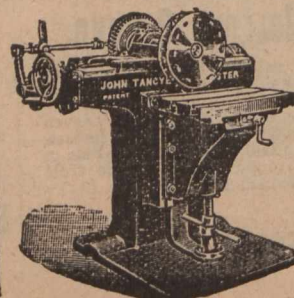
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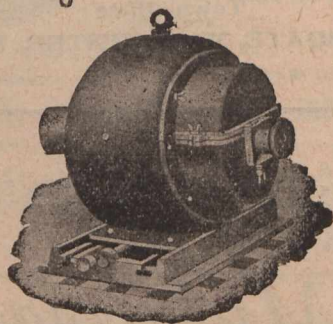
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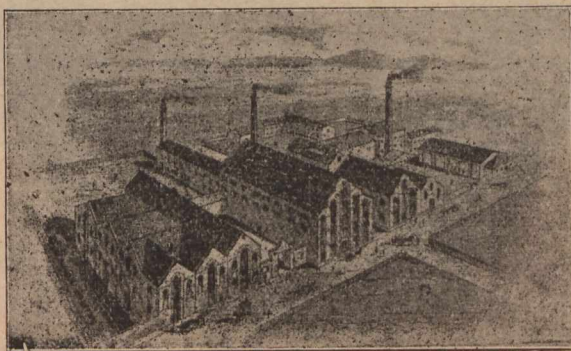
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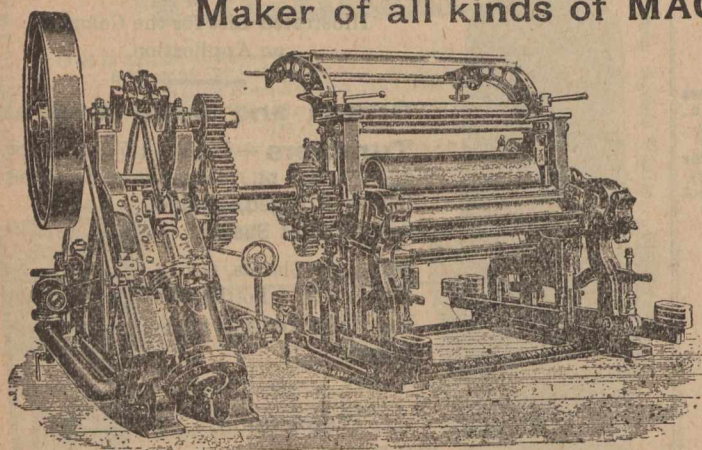
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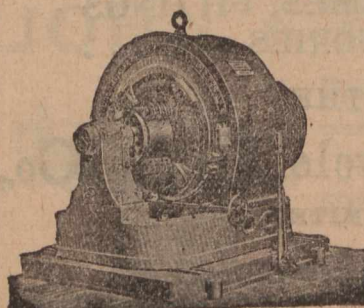
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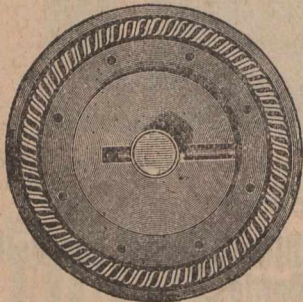
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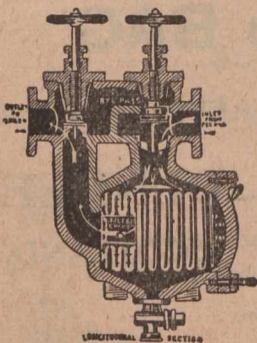
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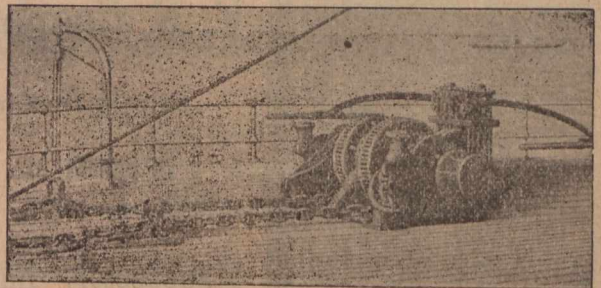
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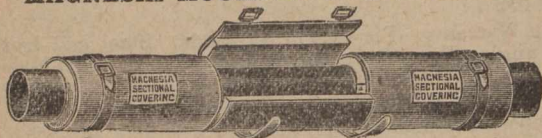
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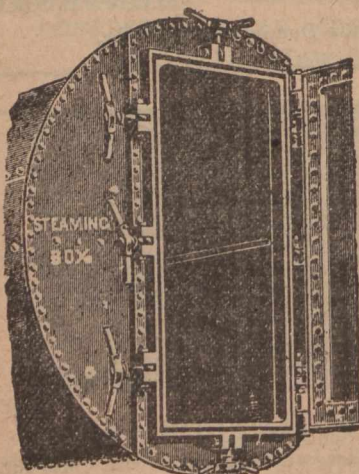
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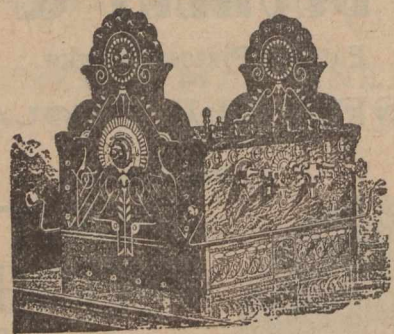
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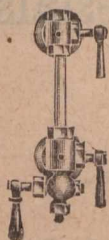
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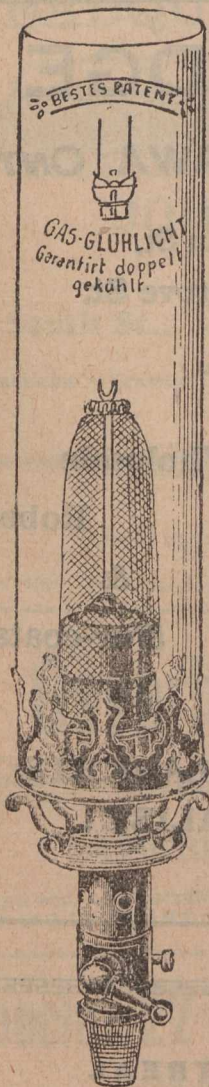
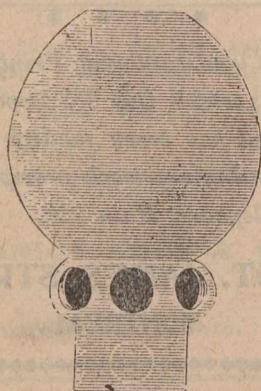
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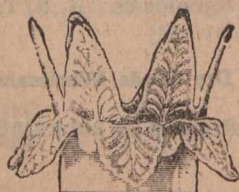
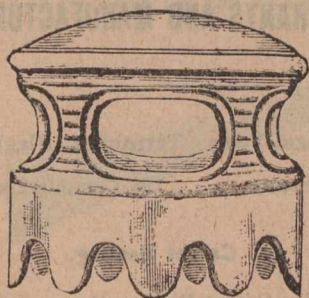
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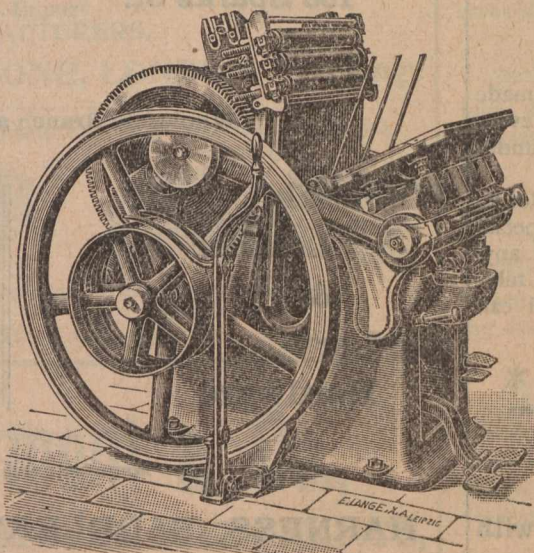
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Merchants, Manufacturers and other business men should bear in mind that the "Journal of Commerce" will not accept advertisements through any agents not specially in its employ. Its circulation—extending to all parts of the Dominion—renders it the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

One result of the coal strike is that the price of malt in Toronto is increased from 80 cents to \$2.50 a bushel.

—Grand Trunk Railway System, earnings 22nd to 30th September, 1902, \$901,490; 1901, \$794,947; increase, \$106,543.

—The population of Ottawa is 61,137, according to the assessment just completed, the increase over last year being 448.

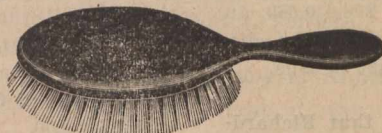
—The Bank of Hamilton has taken out a permit to erect a three-story bank building of cut stone and brick at the corner of Queen street and Spadina avenue, Toronto, to cost \$50,000.

—Immigration returns for Winnipeg for the month of September show that 5,814 settlers arrived there, an increase of 2,763 over the same month in 1901. Of last month's arrivals 3,051 were settlers from the United States. The arrivals for the first nine months of this year are considerably over 60,000.

—Hamburg advices state that in consequence of the International Mercantile Marine Company acquiring the Holland American Line, German shipping firms have secured half the shares of the latter company, thereby obtaining influences in the general business policy of the Dutch line.

—The report that the Morgan "combine" has concluded an arrangement with the Manchester Ship Canal Co., says a Manchester, Eng., cable, by which it will be able to run steamships direct from Manchester to Boston, New York, and other ports, has been officially confirmed. The shares of the Canal Company have scored a further advance.

HEADQUARTERS FOR BRUSHES

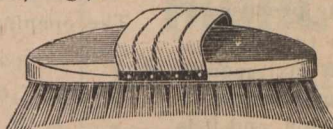


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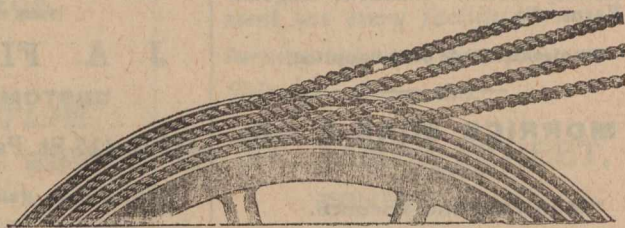
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HANSON, SCOTT & CO., Ltd.,

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Cotton Driving Ropes.



—The assessment of London, Ont., for 1903 has been completed. The assessable wealth of the city is \$18,620,089, an increase of \$279,729 over 1902. The population of the city is placed at 39,265, an increase of 82 over last census.

—A recent despatch from Kingston stated that Richardsons despatched for Montreal a cargo of 70,600 bushels of oats. It was carried by the barge Augusta, and is said to be the largest consignment ever leaving that port for the metropolis. It is also thought to be the biggest that has yet passed down the St. Lawrence River canals.

—It is learned at Toronto that a well-known real estate agent of that city has leased a portion of the premises at the corner of Yonge and Wellington streets to the Royal Bank of Canada, which will, by the first of next month, open a branch in that city. The bank will make some alterations in the building before taking possession, and it is expected will be open for business during the latter part of November.

—It was learned at a late meeting of the flint glass manufacturers at Pittsburg, U.S., that plans were considered for

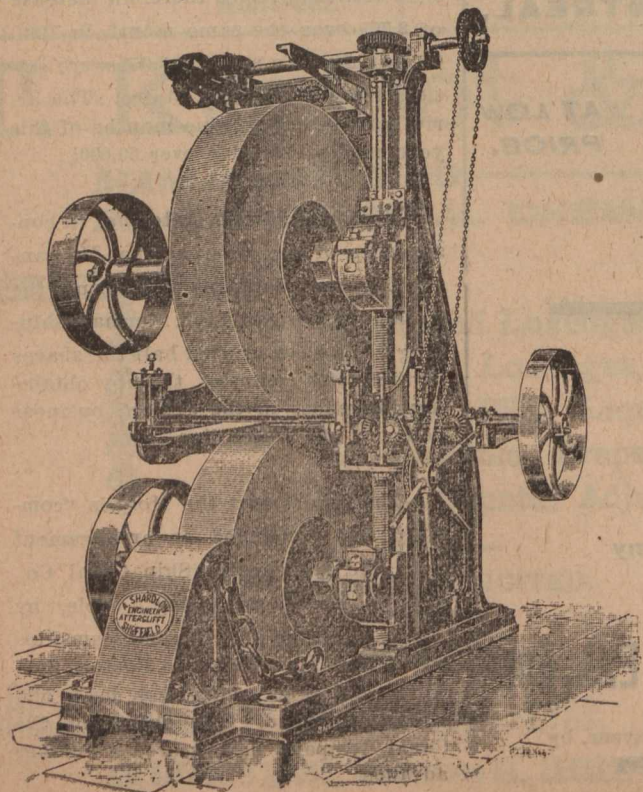
the establishment of a selling agency, or the purchase outright of all the plants and formation of a combination. Ninety per cent. of the flint bottle makers of the country were present, and final action is expected at a general meeting called for October 23. The capital, it is said, will be \$30,000,000.

—Our Iroquois, Ont., correspondent writes:—Mr. Thos. C. Ransom, farmer, township of Matilda, county of Dundas, has made an assignment for benefit of creditors. He had no land except on lease. His assets are about \$1,000 and debts a little more. Miss Peche, Iroquois, has opened a millinery establishment as successor to Mrs. Etta Abbott. The opening seems to have produced a favorable impression.

—Mr. W. J. White, superintendent of American immigration to Canada, in Ottawa recently after a trip of inspection to some of the United States agencies, says that immigration to Canada still continues very active. The exhibits of Canada at American fairs this year have

The Improved Long Saw Grinding Machine

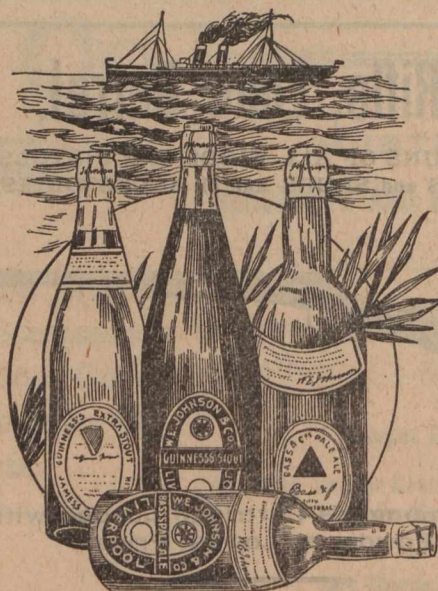
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SHEFFIELD, ENGLAND



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Bottled Beer and Stout

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The "Compass" Brand

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

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

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Limited.

TELEGRAMS:
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SHEFFIELD, England.

High-Class Lancashire
and Cornish Boilers
Coal or Gas Fired, up
to 200 lb. working Pressure.

BOILERS

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

been a great credit to the country, and have assisted largely in the getting of immigrants. The past fiscal year has resulted in 26,000 Americans coming to Canada to reside permanently. Nearly all have settled in the West.

—A despatch to the London Express from Lisbon says that Senhor Carvalho, an engineer, has invented a steam engine which, he asserts, will give vessels a speed of fifty miles an hour. The experiments with the invention have been successful, and, according to the correspondent, it has been sold to a New York company. It is expected that the invention will revolutionize marine propulsion. The promoters evidently forget that the vessel will require to sail in water.

—Parliament will be asked to incorporate the Vancouver & Coast Kootenay Railway Company, with power to construct and operate a line from Vancouver via New Westminster to Midway, in the Boundary Creek district, and to build various branch lines. Authority is also sought to build and operate a ferry between the mainland and the Island of Vancouver, so as to connect with Victoria. The Apple and Produce Cold-storage & Forwarding Company has been incorporated, with a total capital stock of \$100,000. The incorporators are: Eben James, Toronto, apple exporter; Henry Pedwell of Thornbury, lumber merchant;

William Dyerson Dempsey of Albury, fruit-grower; John Andrew Belt, bookkeeper, and John Dawson Montgomery, solicitor, Toronto.

—A 50-year franchise, 20 years' exemption from taxation and right of way over the township roads are given by the Westminster Township Council to the Southwestern

Telegrams : "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

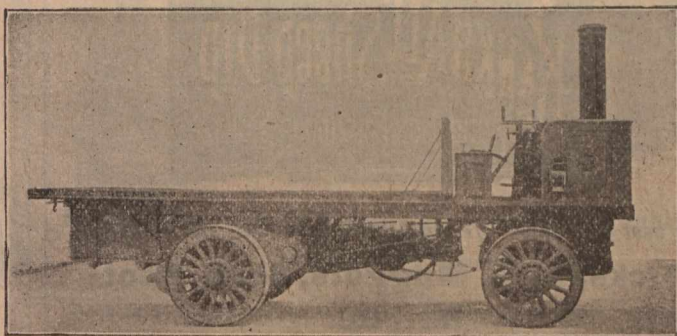
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

Gold Medal, Highest Award,

Liverpool 1900.

Etc., Etc., Etc.

STEAM WAGONS.



The Lancashire
Steam Motor Co.,
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Acetylene • Gas • Company,

LIMITED.

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Awarded the GOLD MEDAL
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Acetylene Exhibition, 1899, BUDA
PESTH.

THE

"S.C." (Separate Cells) AUTOMATIC

Acetylene Gas Generators



Contractor to H. M. Government.

Tel. Address, "Thom, Patricroft."

JOHN H. THOM,

Canal Works, Patricroft, near Manchester, England.

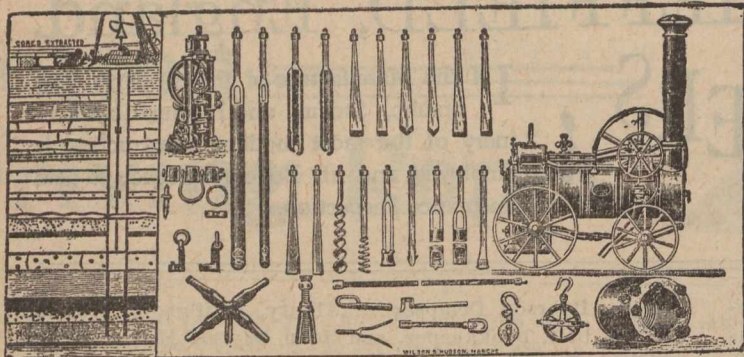
Boring for Minerals, Oil, Brine, Etc.

Artesian Wells put down to any depth

Manufacturer of
all kinds of

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

Special Estimates under the New Canadian Preferential Tariff.



Traction Company, of London, Ont., in the by-law recently passed. The road when completed will extend from Ingersoll through London.—During the month of September there were 67 transfers of property in London. The sales totalled \$41,596, and the property sold was assessed at \$33,670.

—A project is reported to be afoot, capitalized to the extent of £550,000, and headed by the Earl of Aberdeen, former Governor-General of Canada; Lord Balfour of Burleigh, and Sir William Purdie Treloar, to import Canadian produce on a large scale. It is argued that Canada is able to supply one-third, in place of seven per cent., of Great Britain's total fresh food import of £140,000,000 per annum. The scheme contemplates the establishment of cold storage warehouses at the principal English ports in addition to Canadian wholesale houses and restaurants in the cities. The plan includes the importation of wheat, fish, live stock, fruit, cheese, butter, eggs, and poultry.

—At the opening of the German colonial congress at Berlin recently, Baron Richthofen, the Foreign Secretary,

in welcoming the delegates from all parts of Germany, declared that the German over-sea policy was nothing more or less than expression of the fact that Germany, too, has resolved to occupy a place in the field of open competition, which Germany's power in civilization, and in development in industry, trade, and navigation entitled her to claim. For that reason he urged greater activity in this direction, and said it should be commensurate with that shown by other nations. In conclusion Baron Richthofen quoted the words of Emperor William, "We have no time to be weary."

—There were 4,673,532 tons of freight passed through both "Soo" canals during September, an increase of 540,476 tons over September last year, and an increase of 122,079 tons over September, 1900. There passed through the Canadian Soo 560,031 tons in September, an increase of 358,802 over September, 1901. The eastbound freight through the two canals was 3,983,556 tons, of which 470,575 passed through the Canadian canal, compared with 153,046 tons last year. The westbound freight in both canals was 689,975, of which 89,455 passed through the Canadian canal. So for the six months there was a gain of 5,943,860 tons car-

The Liverpool and Bankhall Chemical Company's



The best and most effectual remedy for

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

Stimulates the growth and improves the quality of the Wool, 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:

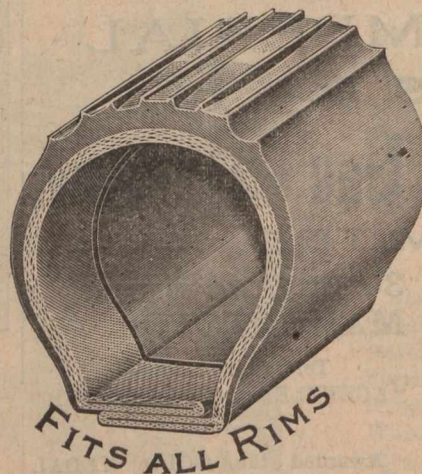
The Liverpool & Bankhall Seed Crushing
& Chemical Co., Limited,

Liverpool,

England.

THE TONI PNEUMATIC TYRE.

(Patent No. 26,555, 1898.)



FITS ALL RIMS

IT IS the simplest and most easy tyre to attach or detach. Self gripping. It is manufactured of the very best material the English Market can offer. The Para rubber superfine is specially prepared to stand all extremes of climate. It is fitted to Cycles—Motor Cycles—Carriages of every description.

Eighteen Months' Guarantee with every Tyre.

F. TONI & CO.,

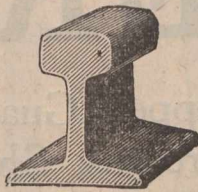
20 HANWAY STREET WORKS,
OXFORD STREET,

LONDON, W.C., ENG.

Special Rates to Canadians under the new tariff.

R. WHITE & SON, WIDNES, ENGLAND.

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



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GALVANIZED
SHEETS, BAR IRON.
AERIAL WIRE
ROPEWAYS.



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



ried through both canals, over the same time last year. There was an increase in the traffic by the Canadian Soo for the six months of 1,215,000 tons over the same time last year.

—Life Insurance Decisions:—Where a policy provides that upon a violation of its conditions it shall be void "without action on the part of the company or notification to the insured or beneficiary," no notice of a forfeiture for non-payment of premium is necessary to make the forfeiture effective. Crutchfield et al., vs. Union Cent. Life Insurance Co., 67 S. W. Rep. (Ky.), 67.—Fraud of an insurance agent, in furnishing a life policy different from that contracted for, is waived, and the policy is accepted, where insured on receiving the policy does not examine it, though a casual glance at it would show it was not what he expected, and does not make objection till several months later, when he first discovers the facts. Bostwick vs. Mutual Life Insurance Co. of New York, 89 N. W. Rep. (Wis.), 538.—Where insured became violently ill prior to the maturity of a premium, and was incapable of trans-

acting business from that time until his death, less than thirty days thereafter, evidence of his condition during that time was admissible to show that by failing to pay the premium when due he did not intend to suffer the, policy to lapse, especially in view of the fact that it was the custom of the company to grant indulgence from thirty to sixty days where a member was unable to pay his premium promptly. Aetna Life Insurance Company of Hartford vs. Hartley, 67 S. W. Rep. (Ky.) 19.—Where the agent who solicited the insurance and delivered the policy represented to insured that a prompt payment of premiums was not necessary to keep the policy alive, and that an indulgent of from thirty to sixty days would be granted, the company was bound thereby; and, insured having died fifteen days after the maturity of a premium, which was tendered after his death, the court properly instructed the jury in an action on the policy that if insured believed, and had reasonable ground to believe, from the representations made by the agent, that the premiums would be accepted within a reasonable time after it was due, and if

BUTTERWORTH BROS., Ltd.,

Newton Heath Glass Works, MANCHESTER, Eng.



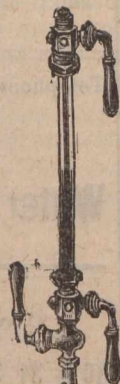
INVINCIBLE GAUGE GLASSES, both plain and enamelled. In sole use by the British Admiralty, recently tested to 5,000 lbs. to []"

Any kind of glass whatever used in machinery or applied to fittings.

The largest existing makers of **GLASS TUBES** for Gauge Glasses and the Electrical, Rubber and Brewer Trades.

GLASS NEEDLE LUBRICATORS and all other kinds of Lubricators. Lamps for all purposes.

Present Contractors to H.M. Government.



Write for our lists of

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Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

40 Chapel Street, Liverpool, England.

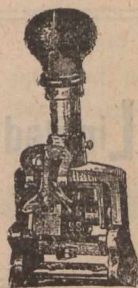
E. SCHREIER,

23 Bartlett's Buildings, Holborn Circus, LONDON, Eng.

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A.B.C. 3, 4 and 5 Action
 Patent "Excelsior" Counter
 FOR PRINTING PRESSES.

PATENT AUTOMATIC
 Type-High Numbering Machines.
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Numbering, Dating and Perforating Machines.

WRITE FOR PRICES.

Established 65 years.

Telegrams: "SUBLIME, Liverpool.

DESSICATED COCOANUT.

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JOHN SHORE & SON,
 39 Old Hall St.,

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

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PEPPER

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

GRINDERS

Charles Johnson & Co., VICTORIA MILLS, Liverpool, England.

AGENTS

John W. Bickle & Greening,
HAMILTON, Canada.

Special Prices to Canadians under the New Tariff

they believed that insured would have paid the premium within a reasonable time had he lived, they should find for plaintiff. Aetna Life Insurance Company of Hartford vs Hartley, 67 S. W. Rep. (Ky.) 19.

—It is reported that authentic information has been received of the discovery of nickel ore on the Le Blanche River, about midway between Lakes Temiskaming and Abitibi. The outcroppings have been subjected to careful examination, and so favorable has been the report that preparations are being made by a large contracting and railway firm in Toronto, which has acquired the rights of the original discoverer, for the immediate expenditure of a large sum of money in development work for the purpose of determining the extent and value of the deposit. The deposit is fully 130 miles from Sudbury in a north-easterly direction, and quite a distance north and east of Lake Wahnapiatae, which has hitherto marked the eastern

limit of the recognized nickel belt. The discovery is in the direct line of the Sudbury belt projected in a north-easterly direction. It has not yet been demonstrated, however, whether it is a continuation of the Sudbury belt, or whether it is a new belt. The intervening country has not been prospected very much, but the parties interested in this discovery contemplate a thorough examination of the surrounding territory, and will no doubt have the assistance of other prospectors attracted by the news of the discovery.

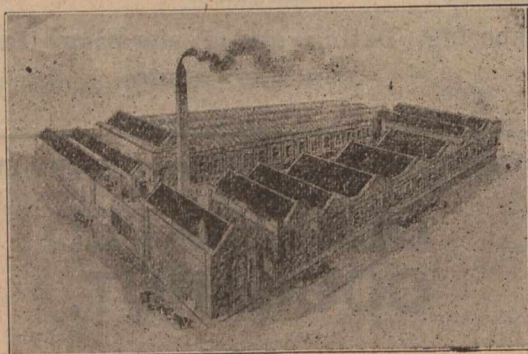
—Life Pointers from the Press.—“None so deaf as those who will not hear.”—See Isaiah XL1st, sixth. Then get in and stay in till you go out to stay out.—Assuming you are insured, we assume you keep your premiums paid up promptly. If our assumptions are wrong, it is an assumption on your part to longer remain uninsured—If an agent will guarantee that you will die to-morrow will you make application to insure your life? Yes? Well, the

Established 1861.

.. Bootle Jute Factory Co., Limited ..

SPINNERS
AND ...
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JUTE BAGS AND BAGGING.



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DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

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

Telephone: 5704, Bank. Telegraph: "Diluteness," London.

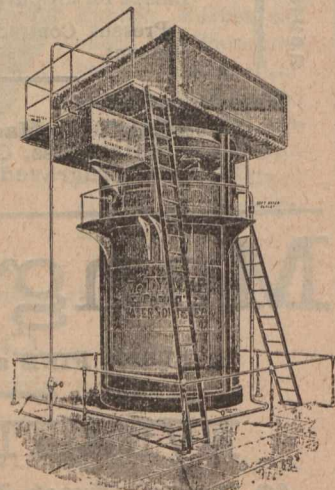
THE Water Softening & Purifying United Patents, Ltd.

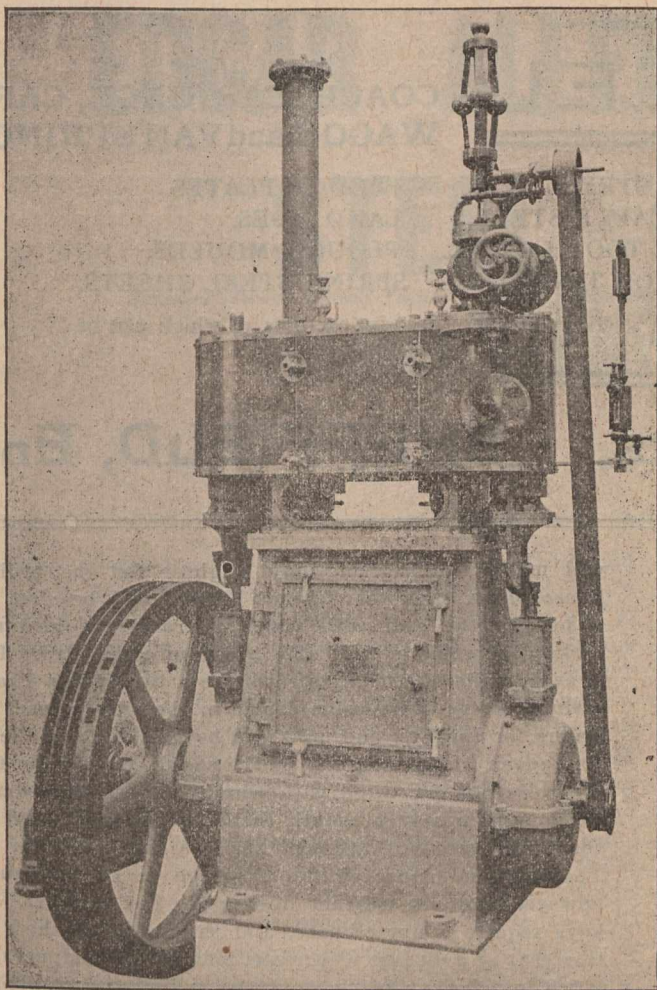
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ments, Railway Companies (At
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ing Works, Hydraulic Stations,
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Telegraph Works, Gold Mines,
Paper Works, Chemical Works,
Cement Works, Flour Mills,
Hotels, Hospitals, Schools and
Colleges, Various Institutions,
Laudries, Private Mansions,
&c., &c.

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FRANK H. TYACKE, C.E.,

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

BENJ. GOODFELLOW,

Limited.

HYDE, nr. MANCHESTER,
ENGLAND.

company will not accept you. That's different.—If you are insured, remain so by all means. If not, get wise, for then you will get insured—if you are in health.—If you encounter an agent who will induce you to insure to-day, do not put it off till to-morrow.—You don't need insurance? If that is a fact your family do not need you. Give that a few minutes' thought, please!—Said Phillips Brooks: "Some take that task of yours, which you have been hesitating before and shrinking and walking around, and on this very day lift it up and do it." Sign the application at once.—How many times have you said you would insure your life, and do not yet own a policy? "Paralysis," said an Irishman, "is the dis'ase that makes ye so that ivry toime ye move ye can't stirr a fut."—"Mary had a horseless once, 'twas painted white as snow; wherever Mary wanted to, the auto wouldn't go." Insure when you ought to, which is just now, or when you want to perhaps you can't.—

"Sweet are the slumbers of the virtuous man" who's insured.—Life is a kaleidoscope and life insurance one of the finest combinations displayed therein.—"Heaven begins in this world in a house whose foundation is built on love."—and life insurance.—A good deal of the good in a family man may be judged by his practical use of life insurance.—Your family can realize on your life insurance policies quicker, with less trouble, and no expense, than upon any other investment you can leave them.—"How many widows have been saved from poverty by life insurance?" We do not know. How about yours?

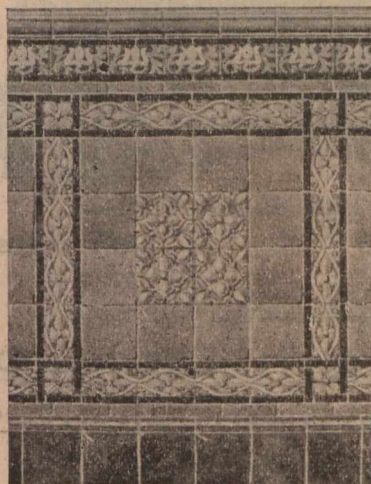
—We learn from Ottawa that the Supreme Court dismissed with costs the appeal of Messrs. Ross and Mackenzie against the Crown. The appellants claimed a balance on money paid for duties on steel rails imported for the Montreal Street Railway, and interest on the money so paid under protest when exacted by the Collector of Customs at Montreal. After the decision in the case of the Toronto Railway Company vs. the Queen the Government

refunded about \$50,000 of the duties collected, but appellants claimed a balance of principal and interest from dates of payment by petition of right, which was dismissed by the Exchequer Court, now under appeal. The principal question at issue is whether or not by the law of Quebec (if it applies) the Crown may be held liable for interest on customs duties exacted under mistake of law.

—Deputy Minister James, of the Ontario Agricultural Department, is of the opinion that with proper export facilities a large trade in peaches could be built up between

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Tiles for Floor and Wall Decorations, Mosaics and Faience.

Swan Tile Works,

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Manufacturers of

SPRING STEEL

FOR
COACH, CARRIAGE, CART
WAGON and VAN SPRINGS.

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PLOUGH PLATES.

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SPRING STEEL SHEETS.

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

Cambria Steel Works, SHEFFIELD, Eng.

Canada and Great Britain, such as now exists between the Old Country and the United States. He did not think that speed was such a factor as proper cold storage accommodation. In many districts of Canada, such as the Niagara and Essex fruit belts, magnificent peaches were grown which would find a ready sale in England at good prices if they could be got there in really good condition. Mr. James remarked that the United States peach export trade had been to a large extent fostered and built up by Government efforts. As a sample of the prices which obtain for this luscious fruit in England it may be mentioned that a citizen recently remarked that he got the shock of his life at a London restaurant. After lunch, he casually ordered half a dozen peaches, forgetting how far from Peachland he was. The shock came when he had to pay half a crown (60 cents) each for them.

When two disappointments follow each other in rapid succession it is sometimes cheering to know that the one serves to counteract the other. A consoling thought which

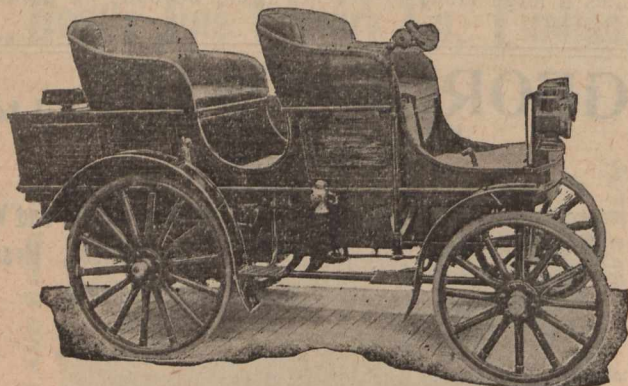
will make Thanksgiving day brighter for the ordinary householder, says the Toronto Globe, will be that even if he had the coal with which to roast the customary turkey he would not be able to procure the bird. There is every indication that this will be a turkey-less Thanksgiving. Every commission dealer in the city is beset with orders for turkeys, and none can be had. One of the reasons given for the scarcity of the supply is that the farmers were not consulted with when Thanksgiving was set for a date nearly a month earlier than usual, and that the birds were not fattened and are now unfit for sale. The principal cause of the shortage in the demand is, however, the wet weather during the last summer. Turkeys require a dry climate, and thousands of them died this year of a disease which was induced by dampness, and which in a human being would be galloping consumption. The dealers are more concerned over the foreign than the local market. They will be unable to fill the orders from England. Last year the country exported about 1,000,000 pounds of turkeys, but this year's business will be far below that. It is prophesied that by Wednesday the birds will be selling at 14 cents per pounds, dressed, which will be an advance of four cents on last year's prices.

LIGHT **LIFU** CARS.

BEST STEAM CAR ON THE MARKET.

ENGLISH-BUILT THROUGHOUT.

MADE IN THREE SIZES.



FOUR-SEATED Double Phaeton,

TWO-SEATED

with removable third seat,
for doctors' use.

LIGHT VANS

To carry up to one ton.

The Steam Car Co.,
House's System Limited.

REGISTERED OFFICES:

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

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Motors,

Motor Accesso-
ries,

Motor Fittings,

Motor Parts,

Of Every Possible Description.

Write to the Oldest
British Firm in the Trade.

United Motor Industries, Ltd.,

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Special Terms to Canadian Buyers.

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Imperial Steel Works,
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 MANUFACTURERS OF
STEEL CASTINGS

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

TURNER'S PATENT IRON-FIBRED STEEL.

—The Allan Line steamship *Ontarian*, which will sail from this port on the 18th, and inaugurate the new service between Canada and South Africa, is now in port, and is loading. Space has been largely taken up, and when the vessel sails she will have a valuable cargo under her hatches. In the *Ontarian's* refrigerator will be butter, while hay, flour, beans, peas, deals, dressed poultry, and canned goods are being put on board. The cargo will amount to about 6,000 tons measurement, the ship being filled throughout. The *Ontarian*, which is under command of Captain Gamble, is expected to make the journey from Montreal to Cape Town in about 28 days. From this port she will go to Port Elizabeth and Durban, and thence back to Canada direct. The ship to follow will be the Elder-Dempster line steamship *Melville*, sailing from Montreal on November 18th. The Furness Line steamship

Oriana will be the third vessel, sailing from Halifax and St. John. Her sailing date is December 18th. It is expected that the steamships, on their return trip to Canada, will bring back some cargo, consisting chiefly of wool. Considerable South African wool has at different times come over to Canada by way of England.

—A recent New York dispatch reads:—Acting under Secretary Shaw's recent instructions to collectors of ports and other Customs officers to facilitate as much as possible the importation of coal at the present time, Welsh hard coal will be admitted free of Customs duties.

—Mayor Howland of Toronto has, it is stated, accepted an offer of 5,000 tons of Welsh Admiralty anthracite coal, to be delivered in Montreal at \$6 per ton. Hamilton has also ordered 3,000 tons of Welsh anthracite to be delivered at Montreal at 43 shilling a ton.

—The Narandera Meat Preserving Works, says a Sydney, N.S.W., cable, has purchased 120,000 sheep at from sixpence to a shilling a head, the sheep-owners being unable to maintain their flocks owing to the absence of fodder, caused by the great drought.

—It is reported that a syndicate has been formed to build 250 dwellings for working people in the vicinity of Sherman Avenue, Hamilton, and an architect has an option on 5,000,000 bricks for the capitalists.

—Voting on by-laws to bonus the Weston Shoe Co. and the Dickson Foundry Co. took place at Campbellford, Ont., recently, and resulted in both by-laws being carried.

—It is stated in London, Eng., that the Scottish Alliance Insurance Company has disposed of its American business to a New York concern.

CROSS & CO.,

(FREDERICK ESCOTT & HENRY CROSS.)

Manufacturers of
Table Stationery.

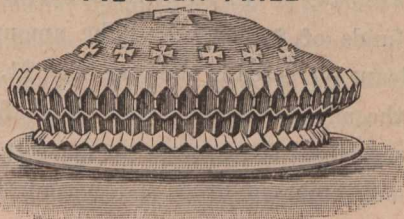
Trade  Mark.

THE "CROSS" BRAND.



PIE DISH FRILL

- Dish Papers,
- Dessert Papers,
- Ham Frills,
- Outlet Frills,
- Souffle Cases, &c.



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

Made in London from British Materials by British Workpeople Only.

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NOTE—These Cases are supplied 3 3/4 p.c., less to Canadians, F.O.B. London, under the New Preferential Tariff.

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Manufacturers of
all kinds of

**Chemicals and Materials used
by Warp Sizers and Finishers.**

10 Marsden St., - MANCHESTER, Eng.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.
Invested Funds, \$50,136,000
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.

A LREADY this year's paid-for New Business in the **CANADA LIFE ASSURANCE CO.,** exceeds by over \$1,000,000 that of the same period in 1901, the record year of the Company in this respect.

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.,
111 St. James Street, MONTREAL.

NORTHERN ASSURANCE CO'Y.
INCOME AND FUND 1901



Capital and Accumulated Funds, :: \$42,990,000
Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds 6,655,000
Deposited with Dominion Government for the security of policy-holders 238,000
Head Offices:—London and Aberdeen.
Branch Office for Canada, Montreal, 1730 Notre Dame St.
Manager for Canada.—ROBERT W. TYRE.

FIRE. LIFE. MARINE.

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

ESTABLISHED 1865.

BELL TELEPHONE BUILDING,
MONTREAL.

Telephone - Main 1277. P. O. Box 994.
Private Office, " 2822.

THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, OCTOBER 17TH, 1902.

THE MOLSON'S BANK STATEMENT.

The annual general statement of the above Bank, issued in advance of the annual meeting, keeps up the routine so long maintained of excellent profits, increasing resources and enlarging strength. The net profits for the year ended 30th September last were \$351,375, which equals 14.05 per cent. on the paid-up capital of \$2,500,000. The circulation, as for some years past, is up to the legal limit, which no doubt hampers the bank in conducting its business to some extent. The deposits not bearing interest rose in the year just closed from \$2,792,448 to \$3,545,783, and those bearing interest from

\$12,546,736 to \$13,551,496, a gross increase in these funds of \$1,658,095. The amount of call and short loans increased in the year from \$1,215,112 to \$2,808,956, the addition made being \$1,583,844, which nearly absorbed all the increase in deposits. The securities were only enlarged by \$191,440, and the discounts by \$30,994; a check being put on further increase by the circulation having reached its maximum. The profits were distributed by dividends at 9 per cent. Altogether the statement is highly satisfactory, and it will enable Mr. Elliot, the general manager, to meet the shareholders at the annual meeting with confidence in their regarding his work in the past year with marked approval.

Insurance.

PHENIX ASSURANCE CO'Y., Ltd.

OF LONDON, ENG.
Established in 1781. Canadian Branch
Established in 1894.

No. 164 St. James St.

MONTREAL, P. Q.

PATERSON & SON,
Agents for the Dominion

City Agents:

E. A. Whitehead & Co. English Dept.
A. Simard. French Dept.
S. Mondou. " "
E. Lamontagne, " "

Caledonian... INSURANCE CO.

The Oldest Scottish Fire Office,
Canadian Head Office, MONTREAL.

R. WILSON-SMITH

FINANCIAL AGENT.

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

STANDARD LIFE CHAMBERS,
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.

The Imperial Life

ASS'CE CO'Y OF CANADA.

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

Sherbrooke,	Knowlton,	Richmond,
St. Johns,	Stanstead,	Coaticook and
Huntingdon,	Waterloo,	Drummondville.
Farnham,	Granby,	

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

E. S. MILLER, Provincial Manager,
260 St James Street, - - - MONTREAL.

Mutual Reserve Life Insurance Co.,

FREDERICK A. BURNHAM, PRESIDENT.

EIGHTY-ONE THOUSAND POLICY-HOLDERS.

Total Assets, \$12,264,838.21.

THE TWENTIETH ANNUAL STATEMENT

Shows that the 1900 Business Brought

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

...AND...

An Increase in Insurance in Force.

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

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

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

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

Montreal Office, - - La Presse Building.

T. W. P. PATTERSON, Gen. Man

Union Assurance Society OF LONDON.

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

Capital and Accumulated Funds exceed, - \$16,000,000.00.

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

Cor. St. James and McGill Streets, - MONTREAL

T. L. MORRISEY, Manager.

THE BOARD OF TRADE MEETING AND THE

HON. MR. TARTE.

For some months past the Hon. Mr. Tarte, Minister of Public Works, has been under engagement to address the members of the Board of Trade of Montreal on the business interests of the country. This he did at the quarterly meeting on Tuesday afternoon last. An unusually large gathering of members were present and listened to the eloquent and forceful Minister.

The subjects of his discourse were interior transportation and the tariff. His well-known views with regard to the former were forcibly expressed and sustained by figures. As the Minister made his points he was frequently applauded by the audience. His statements as to the work being done by the Department of Public Works on the channel below Montreal were specially well received; the somewhat optimistic view of the prospect of the early completion and equipment of the harbour was, however, somewhat mystical and was probably intended to be so, seeing that no plan for the working of the traffic on the wharves has, as yet, been arranged for.

On the tariff question he was as outspoken in favour of a revision of it as he has been on so many occasions of late in all parts of the country. He has been much criticised and condemned by some of the Liberal newspapers for what they term his political heresy; brought out at a time when his leader, Sir Wilfrid Laurier, was out of the country.

The Minister of Public Works, however, fairly turned the tables on his critics, and to the enjoyment of the audience, proved by the best authority that he was upholding the same views on the tariff revision that Sir Wilfrid held, and that he had expressed them openly and publicly on various occasions when Sir Wilfrid was present.

The Hon. Minister's remarks on the tariff revision were enthusiastically received and applauded as he made point after point.

After the Minister had taken his seat and the applause accorded him had subsided, the following strongly-worded resolution was unanimously carried, with enthusiasm, there apparently not being a dissenting voice in the large hall:

"That, in the opinion of this meeting, it is manifestly the urgent duty of the Dominion Government to adopt a comprehensive and positive policy in regard to transportation facilities;

"That this great problem should be dealt with on broad national lines, covering present and providing for future requirements in so far as the progress and development of Canada may be estimated;

"That as a first principle, the aim should be to provide for transportation facilities for the commerce of this country, east and west, through Canadian channels;

"That, in the opinion of this meeting, to avail of the natural advantages and exceptional position of our country, the Dominion Government should press forward with the works already undertaken in the St. Lawrence river, with the deepening, widening and lighting of the channel, with the work upon the inland waterways and canals, and with the modern equipment of harbours and ports; be it further

"Resolved, that in the opinion of this meeting, in view of the changing conditions in the commercial world, the Dominion Government should examine carefully into the working of our present customs tariff on imports, and should so readjust same as to secure Canadian industrial products against the competition of foreign labour, and further,

"Resolved, that a copy of this resolution be forwarded to Sir Wilfrid Laurier and his colleagues."

AN AMERICAN COMMENT ON U. S. TRADE WITH THE DOMINION.

The conditions of trade between Canada and the United States has been thrown again into prominence by the vigorous remarks made by the Minister of Public Works, and emphasized by an address thereon by Mr. Campbell Shaw, which has been circulated by the Buffalo Board of Trade. Our New York namesake has also discussed the question from the American standpoint, its text being the statement that:

"In the last three fiscal years our trade with British North America has been as follows:—

	Imports.	Exports.
1902..	\$48,875,478	\$111,486,948

1901..	42,902,478	107,746,519
1900..	39,931,893	97,337,494
Totals..	\$131,709,849	\$316,570,961
Balance against Canada in 37 years.. . . .		\$184,861,112

Naturally this is stated to be very satisfactory to the United States and much less so to the Dominion. We should say, not at all so to Canadians. Overtures for a change of these conditions are said to be more likely to come from Canada, although this country is declared to be assuming a rather lofty tone in naming the conditions upon which it will listen to overtures for a relaxation of the trade restrictions from the United States.

Our contemporary is under a misapprehension on this matter. Canada has ceased to be so distressed over the conditions above stated as to be making any overtures for freer trade relations with the States, or dictating on what terms those relations shall be changed. The attitude of Canada is one showing greater self-confidence and self-respect. In recent years this country has prospered beyond precedent in spite of the obstruction placed to hinder her selling products in the States. A very large proportion of the imports from the States, about 40 per cent., are raw materials which our increased manufacturing industries utilize, instead of their being worked up into finished goods in American factories and mills. To the extent of these raw material imports the trade of Canada with the United States is very satisfactory, so, as the course of the trade generally is so to our neighbours, it is clear that, up to a certain point, say 40 per cent. of our American imports, both parties are equally satisfied. Looking, however, at the exports of our raw materials from Canada to the States, chiefly pulp-wood, our trade is open to grave objections. Canada is fast developing her pulp and paper industries, and the time is not distant when all her pulp-wood will be wanted at home. As this wood is absolutely needed in the States, we hold so far the whip-hand, and if our rulers have any statesmanlike prescience and courage they will take a firm stand against sending pulp-wood out of this country to keep the mills of a not very considerate rival in activity. In this Canada can well afford to assume "a lofty tone," as she can in regard to other matters. An order for machinery recently tendered for was only secured by the American firm by its arranging to have the main portion of the work done in this country to save the duty. Now, if our tariff had been like the American, that order would have been placed with an English firm, or, the American tenderer would have been compelled to establish a factory in this country. This course has been taken by some manufacturers who have found it impossible to maintain their trade with Canada so long as our Tariff remains what it now is.

Incidents of this nature are having a great effect in this country. They are demonstrating that higher duties on American imports would result in some more of our neighbours establishing works in Canada, a course which will be much more profitable to this country than importing their goods from the States. Our contemporary

seems hurt at our "clinging tenaciously to protection," and says that, "American manufacturers would look very favourably upon a scheme of reciprocity with Canada which should make it easier to export goods to our northern neighbour." Now that is a highly interesting revelation of what "reciprocity" means to our southern neighbour. To him "reciprocity" is a system for expanding American sales in Canada, a "jug-handle" arrangement in fact. But we Canadians regard "reciprocity" as a system of mutual and equal concessions, and it is the merest moonshine for our neighbours to imagine that we shall open the doors to our markets wider without the doors to American markets being opened equally as wide.

As to reciprocity in natural products, there is nothing or very little in it for Canada, as the British markets can take all we have to sell of a food character, and our own mills can use up all the lumber cut in our woods, much of which, when manufactured, is absolutely needed by our neighbours. If our very astute friends to the south imagine that Canada is willing to buy the privilege of free entry for natural products into the States by giving free entry to American manufactures, they are cherishing a delusion. They might as well expect us to swap a hundredweight of crude gold ore for the same weight of gold coins. The trend of public opinion in this country is towards closer trade relations with the Mother Country and the Empire at large. England has something to offer Canada which she will have to concede some day. Meanwhile we shall pursue steadily the policy of developing our own resources; using up our native raw materials; giving employment to native capital and finding a sphere for native talents.

GAS FOR HEATING PURPOSES.

The experiments being made for some weeks past by a skillful and ingenious plumber of this city for the purpose of employing gas for heating purposes as a substitute for anthracite coal, have attracted considerable attention at a time when the prospects for securing the ordinary article have not been very encouraging. The effort is not a novel one; it has received some attention in Ottawa and elsewhere, extending over some years, and renewed endeavours have been active lately in the neighbouring republic. The thing is practicable enough, but on the score of economy comes the rub; in Montreal for instance, the company supplying the fuel for gas-stoves is ready to enter into arrangements with families who may avail themselves of the new adaptation in their furnaces or their heating apparatus at a price, namely at the rate, by special meter, of 60 cents per thousand feet, but with the proviso that no other means of heating be employed in the house during the season; if the conditions are violated, the price of \$1 per thousand shall be paid. Either of these prices, with the cost of equipment, renders its employment forbiddingly high.

People do not, however, as a rule reckon up the cost over and above the ordinary price of anthracite coal for heating their houses. The wages of "the man who tends the furnace," where such service is deemed necessary, are little short of the cost of the fuel, so if the gas-

heating system can be regulated as readily as it now is for cooking purposes, its cost can be reduced nearly one-half. But even with this advantage the expense is largely in advance of anthracite coal at the ordinary figure of \$5.25 to \$6.50 per small ton. It is natural to expect that in the State where the striking miners have their homes and occupations, substitutes for coal as fuel are engaging more attention than elsewhere. The anomaly of "sending coals to Newcastle" is not to be thought of, even in greater extremes. Other people can rely upon a supply from the bituminous mines, which, although in great abundance, has been advanced in price to a degree that suggests to the mine-owners the idea of shipping direct to the consumers in suitable bags or barrels in quantities to suit, as flour or apples or vegetables are often sent, with the advantage of immunity from the weather. The operators, as they are termed, evidently think of eliminating the middleman. It is well known that coal is purchased by the very poor in England by the hundredweight (112 lbs.), and not, as with our cherished poor, by cart-load.

The "Record" of Philadelphia, which has for years waged war with the middlemen in that city by selling coal at about cost to the needier class of citizens, has been instituting inquiries as to the prospects of heating by gas. "Only the vaguest notions," says our contemporary, "exist as to the relative cost of gas fuel." Everybody knows that it is dearer than anthracite when the latter is at its normal price; but with our customary fuel practically unprocurable, even at four times the usual figure, the use of gas would seem to the uninitiate to be a comparatively cheap alternative. A closer investigation of the question, however, does not bear out this impression.

Gas at \$1 a thousand cubic feet has been estimated to be equivalent in heating value to anthracite at \$15 a short ton; where the cost of gas is higher its expensiveness as a fuel is, of course, correspondingly greater. The accuracy of the estimate has been in a measure established by experiment with a steam heating plant the boiler whereof was so constructed that steam could be generated by a gas flame. In the course of seven months 370,000 cubic feet were consumed in heating a rather large house of 30,000 feet cubic capacity. To state the result of the experiment in terms comprehensible by all, gas fuel is two and one-half times as expensive as anthracite at \$6 a short ton. Another test equally exhaustive showed a ton of coal to be the fuel equivalent of 20,000 cubic feet of gas, running the per ton rate up to \$20, assuming gas to cost \$1 per thousand.

Few of the moderately circumstanced probably expect to keep their houses as comfortable with gas as they had been accustomed to do with coal. Gas stoves have been installed as makeshifts and with a view to making life endurable in one, or perhaps two, of the principal rooms. Here, however, another difficulty has to be considered. Where is the supply of gas to come from to meet the greatly augmented demand? It is not merely a question of turning on the tap and lighting a match. If the requirements of householders should suddenly be doubled

the manufacturers of gas could not fill their tanks as quickly as they would be exhausted. The fluctuation in the demand in accordance with the rise and fall of the temperature, moreover, would present conditions almost impossible to meet; and, if possible, it would be at a prohibitive cost to the manufacturers for gas-holders or other means of storage. From some cities a diminution of pressure due to increased use of gas has already been reported, and a much larger demand would result in making gas unavailable for anybody."

It is not likely that the total want of Pennsylvania anthracite could have any such effect upon our Montreal gas-works, with our abundant bituminous supply in the Maritime Provinces, and with supplies from beyond the ocean, which have nearly always been in evidence on our wharves at the approach of the close of navigation, arriving here as ballast, and sure to find buyers because of quality and comparative cheapness. There is therefore little occasion for alarm about the supply of gas, of which there has been much less burnt of late, since our cities and citizens resorted so largely to electricity as a substitute.

In a later issue our contemporary deals with the soft coal question as to the cost of the article to the middleman. This coal is mined for eighty cents per ton, and costs ordinarily about \$2 per ton at the mines. The freight charges are from \$1 to \$1.50 per ton. Purchasers who know what they pay will make their own calculations.

HINDERANCES TO TRADE.

As the world progresses and all the arts of trade are employed in the endeavour to expand and enlarge business on slighter margins of profit, the exercise of promptness, carefulness and speed becomes of more vital importance. An attribute of the American mind, which has played no inconsiderable part in having that country of late recognized by the entire civilized world as forging ahead and making record time in most every work undertaken, is that of accuracy as to finish and the acquiring of detailed knowledge as to how, when and where a minute, hour, day, or week can be saved in the performance of any given task, or in the transportation of any commodity. Now, the man who practises this attribute, whether natural or acquired, is practising the best interests of his business and his country. In this he is pretty generally encouraged, if an employe, and as generally repaid if working for himself. In such practice there is a satisfaction to all concerned which wins at least silent appreciation all round, if not occasionally public applause. With this the case, how much disappointment, irritation, want of satisfaction and cause for worry is there not shown where the opposite is apparent? That the latter should exist in any centre of trade (as a recent event proves it does) is nothing short of a disgrace not only to those directly responsible, but reflects most seriously on the general system as well as on the country which permits it.

With a commendable spirit of preference, some Montreal importers ordered this season first consignments of

Valencia raisins via the St. Lawrence route, but their patriotism received somewhat of a damper on learning that, instead of receiving these first consignments, which cost higher and sell at a proportionate advance over the regular goods of later arrival, they were held at Liverpool for fourteen days before being shipped to Montreal. On arrival they could not be sold at a profit but were forced into competition with the same goods which, regularly shipped, cost less. Toronto wholesale grocers who received similar goods via New York had them sold two weeks before the Montreal goods came in sight. The St. Lawrence route, in itself, was not directly responsible for this delay, but that something was wrong at the other side of the Atlantic is very evident.

THE FALL OF THE BICYCLE.

The appointment of a receiver, recently asked for in the case of the Bicycle Trust (the American Bicycle Company), is availed of by the Philadelphia Record to comment on what it terms the "fall of a fad," which in its rapidity of rise and fall has no parallel in the history of manufactures. Few of those, who noted the extraordinary and sudden invasion, and general use of the machine or who rode it themselves, could fancy that in so short a time an article that was being turned out by the hundreds of thousands in every civilized country, should so soon be relegated to the messenger or telegraph boy. There are few houses in our cities that do not contain from one to a half a dozen "bikes" gathering rust and dust, each of which cost from \$50 to \$100, but which to-day could scarcely be disposed of for ten per cent. of the price. Elderly people, white-haired gentlemen with an occasional cotemporary of the sex, middle-aged merchants, bankers, judges, doctors, young people of every occupation, or none at all, with their friends and acquaintances, were to be seen at all hours scurrying along our thoroughfares, each at the utmost speed, so much so that pedestrians had to exercise the greatest circumspection to avoid collisions. The pages of the staid monthly magazines invited extensive articles on the subject, and the comic and the sporting periodicals and the special columns of the dailies abounded with descriptions of races on wheels, of "scorching" maidens and anxious matrons, of an occasional pedestrian driven into a corner of the crowded by-way and envying the chimney-sweep aloft because of his immunity from danger from the so-called "safety," which the whole population was engaged upon in the narrow street below.

The American Bicycle Co. was created to conserve what was left of the business of making and selling these machines in the United States. The application recites that in the past three years the sales of bicycles have declined 80 per cent., and it was a year or more earlier that the business was at its best. The drop had the suddenness of the banana peel. One day everybody was awheel. It required great valor and skill for a citizen to cross the principal streets at certain hours, "there being a procession of bicycle riders of both sexes on either side of the

tracks on which ran the trolley cars, which carried mainly persons who had been thrown from their wheels. The boulevards were gay with thousands of men and women riders of wheels. The next day nobody could be seen awheel except the messenger boys and day laborers, who rode as a matter of business and economy. The trolley cars were again crowded, by persons who, but a day earlier, had boasted of the wholesome physical and mental effects of bicycle riding."

"There may," says the Record, "be a future for the bicycle. The former manufacturers now have time to philosophize, and they maintain that the machine is too useful to be permanently discarded. Perhaps some future generation may find moderate wheeling profitable both as a matter of pleasure and of business, but it is safe to say that the great body of those who have had their day with it can never be induced to renew their interest. Persons who were enthusiastic wheelmen are unable to give any reason why they quit and stored their costly machines with the roller skates, health lift machines, blue-glass windows and others relics of abandoned manias; they can only say that while wheeling still appears to them as a rational form of exercise and pleasure, nothing could induce them to take hold of the handlebars again."

A NOVELTY IN LIFE INSURANCE.

The United States cannot boast of a monopoly in life insurance novelties. The latest issue of the London Economist comes to us with a description of something nearly new in the Old Country in this respect. Our contemporary is not by any means proud of the bantling, and it will require all the energy of the management to overcome the effects of the critical comments, but this is not improbable, for the class of people who read the Economist are not of those who are appealed to by the new scheme. The company whose prospectus has evoked these comments is known as the "Loyal British Collecting Society."

"This society professes to provide 'the life assurance policy of the twentieth century,' to effect 'an absolute revolution in life assurance methods,' and to mark 'a new epoch in the history of life assurance.' These are large claims, and the scheme which makes them naturally challenges attention. Fortunately, its main points, while they have certainly the merit of novelty, are not technical; they raise issues which can easily be judged by the common sense of any business man; and it will be neither a difficult nor a lengthy process to pass them in review.

The first departure from ordinary practice is a sufficiently startling one, being the quotation of a uniform monthly premium for all ages from 18 to 45. For five shilling per month, at any of these ages, £100 is assured at death. 'At first sight,' we are told, 'it appears unusual to charge the young man of 18 an equal premium with the man of 45, when the death rates at the two ages render the risk and the assurance cost unequal, but, by a novel application of the Tontine

system, the society are able to secure absolute equity to all, inasmuch as the profits will only be divided amongst those assurers who survive 20 years' membership.

It is difficult to know what first to attack in attempting to deal with such a tangle of fallacy as the above sentence contains. Perhaps the most obvious criticism to begin with is that the scheme will not attract the younger lives at all. Any healthy man under 35 or under can obtain a profit policy from any of the best life offices in the Kingdom at a great deal less than £3 a year. Those who will avail themselves of such an offer as this prospectus makes will be the men whom it attracts because they cannot assure so cheaply elsewhere—and thus from the beginning the business will be done at a loss. To remedy this by dividing 'profits' after twenty years is certainly a 'novel application of the Tontine system,' that method having never yet, so far as we know, been applied to non-existent profits. If what is seriously meant is that a young man of 18 will pay nearly twice as much as he need pay for the same benefit anywhere else, on the problematic chance of a share of any profit which may exist if he be alive twenty years later, the contention does not merit a serious reply.

We next approach the subject of medical examination. This is got rid of on the following plea:—"By assuming the death rate of the general population as its basis of calculation, the society are (sic) not only able to abolish the medical examination, but are also in a position to dispense with the host of vexatious questions which must be answered by applicants for admission to those assurance societies which adopt this plan as an alternative to the medical examination."

If these words mean anything, they mean that not only examination, but selection of any kind, is to go by the board. The companies who dispense with the doctor fortify themselves by making special inquiries instead; but there are the 'vexatious questions' above mentioned. There is thus to be absolute freedom of admission, the defence set up being that the society's calculations are based on 'the death rate of the general population.' It seems meaningless to talk about 'calculations,' when an arbitrary uniform charge is made at all ages; but, in any case, the argument ignores the fact that the 'general population' cannot be compelled to join the society. The healthy man will avoid it. Selection will still exist, but, instead of being exercised in the society's favour, will operate entirely and overwhelmingly against it.

The last and most startling novelty remains to be considered. The society's real claim to revolutionize life assurance is based on its offer to lend to any policy-holder, after a year's membership, half the face value of his policy, at 5 per cent. interest on his obtaining the surety of two approved householders, and promising to repay by monthly instalments spread over three years. This is put forward with an emphasis which suggests that it is meant to be the chief object of the institution. It is to invest its funds, 'not in acquiring shares, stocks, or land, but in making' such loans as these. Now, everyone with the slightest experience of life assurance must know how anxious, how precarious, how hazardous a business is the lending of money on personal security. Many of our best

companies decline it entirely; and in no case is it adopted as a mode of investment, except for a very small portion of the entire funds. The reason is sufficiently obvious. As regards risk of loss, such security differs not in degree but in kind, from any other. It is a thing by itself, which, if allowed at all, must be most jealously restricted and restrained. Yet it is thus that the new society proposes, with sublime and unblushing confidence, to invest as much money as it can.

On a review, then, of the three features which we have sketched, as they are likely to work in combination, it does not seem too much to say that the 'Loyal British' Society proposes a plan of action of which the practical issues will probably be that its premiums will prove inadequate to the risks undertaken—even assuming the lives to be good, that the lives themselves will be under average, and that the money which is got will be thrown away. We are, of course, not describing intentions, but probable results. The prospectus states that the society caters for a section of the public who cannot afford to pay for ordinary assurance, but require something beyond 'penny-a-week' assurance, and that for the supply of this class 'a distinct vacancy' exists. The premise may be doubted; but if the vacancy, supposing it to exist, is to be thus filled, we fear the class in question may some day repent that it was ever filled at all.

In conclusion, we cannot but express disappointment that the publishers of this prospectus should have been able to fill one-half it with reprinted 'opinions of the Press,' which are for the most part of a laudatory kind. Several of the journals thus quoted are more or less largely devoted to the technical discussion of insurance questions; and we cannot but think they would be the first to regret that opinions, which must have been expressed on inadequate appreciation of the facts, should thus be put on permanent record where they are likely to do harm. To show that this protest is not unjustified, it is only necessary to quote two illustrative instances. Commenting on the abolition of selection, one critic says: "This is another form of stating the accepted principle that if every life passing down Cheapside could be assured, no medical examination need be asked for by the assurance company." Surely we need hardly expose this venerable fallacy. There is no analogy whatever between the cases. The company cannot go to a body of miscellaneous average lives and 'compel them to come in.' It must take those who choose to come, and those only; and thus the selection exists against itself. The other instance is more serious. One of the journals quoted states that 'the safest of the Prudential Assurance Company's investments are the loans which they make to policy-holders on the security of their policies.' It proceeds to say that this 'looks like a very strong confirmation of the soundness of the principle on which the (Loyal British) Society is proceeding;' and after describing the 'Loyal British' scheme in detail, adds, 'this looks like a modification of the principle already acted upon by the Prudential, but extended to more liberal lines, and certified by the chairman of that office as the soundest method of investment known to the experienced directors of the largest and wealthiest assurance company in the country.' Now, surely anyone taking upon himself to write on such subjects should know that here he is treating as similar

two things which are generically and radically different. He is, in fact, putting on one level what are probably the best and worst investments that an insurance company can make. For loans on policies within their surrender value the security is obviously perfect. The item will be found in the balance-sheet of every sound office in Great Britain. But for a loan on a year-old policy up to half its face value there is in the policy no security at all. The two investments are not in the same category. They exhibit a contrast, not a parallel.

The society has been in operation for a year under the Friendly Society's Act, and now seeks, if it get the necessary capital, to become a life assurance company in

the ordinary sense, incorporated under the Act of 1870. It makes much of the facts that during its year's existence it has issued 1,795 policies, and has had as yet no death claim. We fail to see in these facts anything to shake the force of the considerations we have urged, which affect the fundamental principles of the business. But while criticising severely on its merits, as we have felt bound to do, the scheme propounded, we throw no doubt as to its good faith. A feverish desire for novelty occasionally leads, in life assurance as elsewhere, to developments which, being mistaken in principle, will be mischievous in result; and we cannot but consider the present venture a striking case in point."

PROFITS OF BRITISH IRON, COAL AND STEEL COMPANIES.

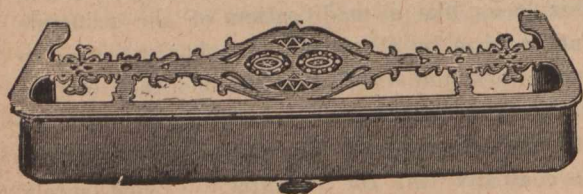
In view of the great interest taken in the iron, steel and coal trades of this county and of the United States,

we present an exhibit of the profits made by the British companies in the last two years, in each case the year being ended on 30th June. The data we quote are taken from the London Economist:—

	1901-2.			1900-1.		
	Net Profit.	Dividend. p. c.	Amount. \$	Net Profit. \$	Dividend. p. c.	Amount. \$
Bolekow, Vaughan & Co.	917,312	5	804,450	3,091,480	8 2-3	1,962,125
Guest, Keen & Co.	1,967,980	10	1,126,660	2,300,000	30	900,000
Briggs, Son & Co.	308,870	20	308,525		30	462,785
Howard & Bullough.	472,730	8	375,000	731,250	11	487,500
Kayser, Ellison & Co.	97,790	10	67,550	90,240	10	67,500
Main Colliery.	283,800	20	150,000	507,345	40	391,230
Niddrie Coal.	97,550	12	64,450	150,165	20	102,500
Pease & Partners.	422,840	8	400,000	1,506,700	17½	875,500
Pearson & Knowles.	318,780	6	183,000	712,125	12½	452,185
Stavely Coal & Iron.	636,245	10	391,000	1,604,590	18	1,398,800
Steel Co., Scotland.	184,490	2½	55,750	112,885	1 2-3	37,170
Tredegar Iron & Coal.	423,460	5	206,085	622,000	7½	309,125
Walter Scott.	311,660	12½	261,875	726,100	8 2-3	165,125
Workington Iron.	48,375	7½	42,190	104,880	10	40,380
Weardale Co.	535,250	16	217,500	978,740	6	217,500
	\$7,027,132		\$4,654,075	\$13,238,500		\$7,869,420

A remarkable feature in the above table is the enormous sum of net profits which was devoted to other purposes than the payments of dividends. Thus in 1900-1 we find that \$5,369,080 of net profits was not distributed, but laid aside for Reserve and Dividend Equalization Funds, and for Depreciation, etc. In 1901-2 the undistributed net profits amounted to \$2,373,057, which were applied as stated for 1900-1. In companies like those in above table the shares are not as available for the general public as a similar class are on this side, hence we find the amount they yield to be considerably above the average of share investments. The holders of shares in the large iron, steel and coal companies of Great Britain are usually not numerous, and the pro-

prietors very rarely, if ever, place them on the market for speculative operations. They are held as investments strictly, and largely represent family interests in a great enterprise, a feature unknown in Canada in such new institutions as iron, steel and coal companies. Here these industries have been established and developed by companies, while in Great Britain they were founded and built up by private firms and converted into joint stock companies after long years of control by one, two or three partners, the change being usually made at their death in order to facilitate a distribution of their estates. The schedule is a striking answer to those who have described these industries as being on the decline in England.



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 Illustrated Price Lists on Application.

WHAT CANADA BUYS—(14).

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

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

DUTIABLE GOODS—(Continued.)

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.				
	—Total Imports—			General Tariff.			Preferential Tariff.	
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Coffee, green, N. E. S.—	Lbs.	\$	Lbs.	\$	\$	Lbs.	\$	\$
Great Britain	1,231	237	10	10	1.00	1,221	227	15.12
Hong Kong	3,050	320	122	13	1.30	.....	.....	.....
Brazil	33,000	2,709	33,000	2,709	270.90	.....	.....	.....
Central A. States	75	8	-75	8	0.80	.....	.....	.....
Holland	1,874	423	.....	.....	.....	.....	.....	.....
United States	466,324	54,520	466,503	54,552	5,455.20	.....	.....	.....
Total	505,554	58,217	499,710	57,292	5,729.20	1,221	227	15.12
Coffee, extract of, N.E.S. or substitutes thereof of all kinds—								
Great Britain	7,980	2,181	246	32	7.38	7,774	2,133	155.49
France	6	4	6	4	0.18	.....	.....	.....
United States	79,681	4,499	74,831	3,357	2,244.92	.....	.....	.....
Total	87,667	6,684	75,083	3,393	2,252.48	7,774	2,133	155.49
Coffee, roasted or ground when not imported direct from the country of growth and production—								
Great Britain	1,115	238	579	139	25.48	536	99	13.75
France	20	10	20	10	1.40	.....	.....	.....
Hawaii .....	.....	.....	1,500	325	62.50	.....	.....	.....
United States	342,335	66,847	347,623	68,879	13,840.36	.....	.....	.....
Total	343,470	67,095	349,722	69,353	13,929.74	536	99	13.75
Coffee, roasted or ground and imitation of and substitutes for, N.O.P.—								
Great Britain	2,420	87	160	18	3.21	2,260	69	30.14
United States	96,392	10,743	96,275	10,733	1,925.50	.....	.....	.....
Total	98,812	10,830	96,435	10,751	1,928.71	2,260	69	30.14
Coffee, condensed with milk—								
Great Britain	468	130	.....	.....	.....	466	127	25.40
United States	65	13	65	13	3.90	.....	.....	.....
Total	533	143	65	13	3.90	466	127	25.40
Collars of cotton or linen, xylonite, xylite or celluloid—								
	Doz.		Doz.			Doz.		
Great Britain	25,952	24,588	1,652	1,753	613.55	24,563	23,082	5,385.95
Austria-Hungary	15,610	10,315	15,610	10,315	3,610.25	.....	.....	.....
Belgium	86	118	86	118	41.30	.....	.....	.....
France	185	429	185	429	150.15	.....	.....	.....
Germany	32,170	26,916	32,170	26,916	9,420.60	.....	.....	.....
Switzerland	1,064	633	1,064	633	221.55	.....	.....	.....
United States	25,361	24,528	25,361	24,528	8,584.80	.....	.....	.....
Total	100,428	87,527	76,128	64,692	22,642.20	24,563	23,082	5,385.95
Combs for dress and toilet of all kinds—								
Great Britain .....	.....	53,246	.....	1,146	401.10	.....	52,991	12,364.73
Austria-Hungary .....	.....	729	.....	729	255.15	.....	.....	.....
China .....	.....	7	.....	7	2.45	.....	.....	.....
France .....	.....	18,905	.....	18,927	6,624.45	.....	.....	.....
Germany .....	.....	21,184	.....	21,587	7,555.45	.....	.....	.....
Holland .....	.....	351	.....	351	122.85	.....	.....	.....
United States .....	.....	32,774	.....	32,740	11,459.00	.....	.....	.....
Total .....	.....	127,196	.....	75,487	26,420.45	.....	52,991	12,364.73

DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.				
	—Total Imports—			General Tariff.		Preferential Tariff.		
	Quantity.	Value.	Quantity.	Value.	Duty.	Quantity.	Value.	Duty.
Copper nails, tacks, rivets and burrs or washers—								
		\$		\$	\$		\$	\$
Great Britain .....	.....	211	.....	.....	.....	.....	211	42.20
United States .....	.....	5,875	.....	5,875	1,762.50	.....	.....	.....
Total .....	.....	6,086	.....	5,875	1,762.50	.....	211	42.20
Wire, plain, tinned or plated—								
	Lbs.		Lbs.			Lbs.		
Great Britain	5,169	396	4	1	0.15	5,165	395	39.50
France	15	6	15	6	0.90	.....	.....	.....
United States	550,663	102,262	550,663	102,262	15,339.30	.....	.....	.....
Total	555,847	102,664	550,682	102,269	15,340.35	5,165	395	39.50
Wire, cloth, etc.—								
Great Britain .....	.....	536	.....	81	20.25	.....	455	75.84
United States .....	.....	452	.....	452	113.00	.....	.....	.....
Total .....	.....	988	.....	533	133.25	.....	455	75.84
All other manufactures of, N.O.P.—								
Great Britain .....	.....	3,447	.....	344	103.20	.....	3,103	620.60
Hong Kong .....	.....	286	.....	286	85.80	.....	.....	.....
Belgium .....	.....	608	.....	608	182.40	.....	.....	.....
China .....	.....	1,617	.....	1,617	485.10	.....	.....	.....
France .....	.....	496	.....	496	148.80	.....	.....	.....
Germany .....	.....	312	.....	848	254.40	.....	.....	.....
United States .....	.....	40,345	.....	40,325	12,097.50	.....	.....	.....
Total .....	.....	47,111	.....	44,524	13,357.20	.....	3,103	620.60
Cordage, cotton, of all kinds—								
Great Britain	9,136	1,338	.....	.....	.....	10,097	1,450	241.70
Newfoundland	250	46	250	46	11.50	.....	.....	.....
China	20	1	20	1	0.25	.....	.....	.....
United States	140,373	14,772	136,071	14,156	3,539.00	.....	.....	.....
Total	149,779	16,157	136,341	14,203	3,550.75	10,097	1,450	241.70
N. E. S. (see twines)—								
Great Britain	285,601	29,485	17,062	1,678	419.50	269,307	27,924	4,654.09
Hong Kong	1,395	113	.....	.....	.....	.....	.....	.....
Denmark	110	13	110	13	3.25	.....	.....	.....
Italy	1,050	156	1,050	156	39.00	.....	.....	.....
United States	401,756	48,298	403,584	48,612	12,153.00	.....	.....	.....
Total	689,912	78,065	421,806	50,459	12,614.75	269,307	27,924	4,654.09
Corks and other manufactures of cork-wood, or cork-bark, N.O.P.—								
Great Britain .....	.....	8,797	.....	7,318	1,463.60	.....	1,608	214.48
France .....	.....	682	.....	719	143.80	.....	.....	.....
Germany .....	.....	643	.....	643	128.60	.....	.....	.....
Japan .....	.....	1	.....	1	0.20	.....	.....	.....
Portugal .....	.....	29,212	.....	29,036	5,807.20	.....	.....	.....
Spain .....	.....	61,900	.....	55,570	11,114.00	.....	.....	.....
United States .....	.....	10,804	.....	10,512	2,102.40	.....	.....	.....
Total .....	.....	112,039	.....	103,799	20,759.80	.....	1,608	214.48

DAIRY PRODUCE.

A private London circular, date 3rd instant, treating of the dairy produce situation, says:—Butter.—The weather since last week has become much colder and showers of rain have been fairly frequent. The cooler temperature is increasing the consumptive demand for all classes of butter. The demand for Canadian butter continues good, and prices remain unchanged from last week. Receipts from Canada for the past fortnight have been over 1,300 tons, while for the same period last year they were 890 tons. "Choicest" salt butter is fetching 102s to 104s per cwt. on the spot, and saltless about 2s more. "Finest" grade is quoted at 98s to 100s. Rains have fallen in Australia, but unfortunately they are mostly of a partial nature, and nothing like a general break up of the drought has yet made its appearance. The "Oroya," from Australia, has brought 32 boxes of butter from Victoria and 17 boxes from New South Wales for exhibition in the Colonial section at the Dairy Show, Islington, next week. It is reported there is no New Zealand butter to be exhibited, which is very much to be regretted. With regard to Canadian there were 18 entries, but as they arrived a few days too late, the Committee declined to accept them for exhibition, which, considering this was the first year, seems unfortunate to say the least of it. It was clearly a case where relaxation of the rules might have been adopted without any great injury to anybody.

The Copenhagen official quotation, after rising 12 kroner during the month of September, has this week made no further advance but stands at 113s 6d, which is very satisfactory, as the late rise was too great and too rapid for the time of year and the effect has been to check the firm tone of our markets, and to place landed prices out of harmony with the quotation. "Choicest" Danish in London is selling at 118s to 120s per cwt. The best quality of Russian is selling at 96s.

Cheese.—The Canadian cheese market shows a good general demand from all sources, and spot prices have advanced 2s per cwt. on the week. As C.i.f. quotations have advanced even more than this, spot prices must continue to rise or C.i. f. quotations fall, but it looks as if the former course would be followed. The absence of heated Canadian cheese this season has without doubt caused a larger consumption than last year, when much heated cheese was about. The stocks of cheese in retail hands are comparatively small, while London stocks on Oct. 1st were 93,000 boxes against 107,000 last year, and in Liverpool stocks were 75,000, while last year they were 105,000. Stocks in Montreal to-day are reported to be 260,000 boxes, while last year they were 400,000. Regarding stocks in Bristol and Glasgow we have no figures, but they are probably smaller than last year. The total stocks in London, Liverpool and Montreal are thus smaller than last year. Shipments from the United States and Canada combined from 1st May to 17th Sept., are only about 18,000 boxes in excess of last year. Quotations, choicest Canadian cheese 52s; finest 50s to 51s. Corresponding week, 1901, choicest 47s to 48s; finest 45s to 46s.

FIRE LOSSES.

Acton, Ont., Oct. 8.—Barn of W. Lamb, Nassagaweya Township, burned, with some 500 bushels grain. Cause unknown. Insured for \$1,200 (building and contents) in Halton Mutual.—Peterboro', Ont., 8.—Residence of J. Parkes, Chandor Township, burned. Three children lost their lives. Berlin, Ont., 8.—Lightning caused destruction of a barn owned by Mrs. Grisler and tenanted by Jos. Lehman, together with season's crops. Mr. Lehman, Senr., lost his life while endeavoring to save stock. Insurance on building and crops, \$3,400.—Alma, Ont., 8.—Resident of W. Smith burned. Caught from chimney sparks. No insurance.—Brockville, Ont., 9.—Saw mill of P. Sayers destroyed.

—Kingston, Ont., 12.—The Collins Bay Wrecking Company at Collins Bay suffered a loss by fire of their machine shop and several adjoining buildings. The property is insured.—St. Catharines, Ont., 10.—The flour mills of the Hedley, Shaw Company had a narrow escape from being totally destroyed, the elevator shaft and cupola are a total ruin, and some twenty thousand bushels of wheat are so badly damaged by smoke and water as to be almost useless. The firemen succeeded in confining the fire to the top part of the rear portion of the mill. A scow load of about 10,000 bushels of wheat had just been unloaded, and the fire is supposed to have been caused by the beating of some portion of the machinery in the top of the elevator. Loss cannot be estimated at present. Belleville, Ont., 9.—The steam barge Alberta, owned by Capt. Smith of this city, was burned at the dock in Trenton. She had just discharged a cargo of corn, and was lying at the grove docks, when the fire broke out, presumably from the furnace. There was no insurance on the Alberta, which was an old boat.—Kingston, Ont., 10.—Three brick dwelling houses on Colborne street, owned by Captain Coleman Hinckley, were partly destroyed by fire. Loss about \$1,200 fully insured. The contents of one house were entirely consumed. A defective chimney caused the blaze.

HIGHER PRICES FOR QUININE AND OXALIC ACID.

Circulars announcing an advance of two cents in quotations for quinine were sent out by the American manufacturers last Saturday, says the Oil, Paint and Drug Reporter, although they did not reach the trade until Monday morning. On Tuesday the agents for German brands also announced a higher range and all are now quoting on the basis of twenty-six cents an ounce for bulk. The causes for the present advance, which is looked upon merely as preliminary to an advance to thirty cents an ounce, have already been given in detail; the improved demand for the salt, the advance at the London cinchona bark sale, the advance at the Batavia auction of Java quinine, the light cinchona bark shipments during September, the decreased stocks of quinine and, finally, the higher unit price at which the Amsterdam cinchona bark sale went off, were all features contributing to the higher prices quoted by manufacturers.

That still higher prices are confidently expected is attested by the fact that some second hands are quoting two cents above manufacturers' prices and no German salt in the outside market is obtainable below twenty-six cents. There is an excellent demand, but business both at first and second hands is greatly restricted owing to the extremely light available supply. Manufacturers in some cases are said to be unable for this reason to make deliveries on contracts and consumers are therefore forced to attempt to obtain goods in the outside market. It is stated that one domestic and one German maker are out of the market for either prompt or future delivery until the end of October. Java quinine in particular is very scarce. The steamer Statendam brought in upwards of 100,000 ounces early in the week, but this went directly into consumption, having been all sold to arrive.

The imports of cinchona bark, according to Government figures, show an increase over the amount brought in during the corresponding months of 1901.

Oxalic Acid advancing.—Rumors have been rife for the past week of the organization of a combine of the German and English manufacturers of oxalic acid, or, as some reports stated, a reorganization had been effected which was in existence for several years and which was disrupted last year. The conditions for the formation of a combine of manufacturers are apparently more favorable at the present time than they have been, and it is believed advantage has been taken of the situation. At present no definite information is obtainable here as to the extent and nature of the combine, and those believed to be in close touch and having the confidence of those at the head of

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the movement state that while a combination or association is in process of formation the plans have not been matured, although an understanding between manufacturers, pending the final organization of the combine, is apparent. Following the abandonment or breaking up of the old association competition between the several manufacturers, and especially between the German and English, became keen, with the result of constantly decreasing prices until the business became unprofitable, it being claimed that sales had for some time been made below the actual cost of production. This condition of affairs could not continue indefinitely, and the manufacturers naturally sought a remedy, but conditions were not favorable until recently. The change came with the failure of one manufacturing concern, and the reported destruction by fire of another works. This reduced competition, and eliminated at least one disturbing or opposing element to association of interests.

While some appear to regard the reports of organization of the manufacturers as mere rumors, color is given them by the course of the market and the stand taken by both the English and German manufacturers. Early in the week the makers declined to accept offers for prompt shipments and later refused to name a price on contracts for deliveries over next year. Nor has it been possible to get quotations for shipments during the remainder of the present year. In the meantime the market here is advancing steadily and the supply is comparatively light. Purchases had been light, as buyers on this side had hoped for still lower prices, and certainly did not expect a combination abroad.

LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Belleville—C. B. Armstrong vs J. F. Jeffers \$1,174; Berlin—R. Boehmer vs John Klippert \$358; Bracebridge—C. H. Prescott & Sons vs J. D. Shier \$11,051; Buffalo, N. Y.—H. W. Weaver vs Chas. Stone et al. \$600; Milton—O'Keefe Brewery Co. vs John Bennett \$497; Nnagara—T. F. Best vs R. G. Dickson \$366; Sault Ste. Marie—Soo Lumber Co. vs E. E. Thurisson \$616; Toronto—C. A. Irving vs Robert Evans et al. \$2,000 damages; Mary Nolan

vs Ocean Accident & Guarantee Corp., Ltd., \$1,000; W. Ramsay vs Jane Russell \$2,055; Clarkson & Cross vs E. L. Sawyer \$500; Blyth—W. Sanderson vs Elam and Jane Livingstone \$3,469; Brantford—Lailey, Watson & Bond vs W. J. Curran \$679; Bank of B. N. A. vs Snowdrift Co. \$955; Colborne—Gurney-Tilden Co. vs W. L. Mitchell \$390; Hamilton—J. Leckenby vs J. J. C. Thomson \$3,311; Kincardine—R. Baird vs Benj. Coombs \$2,037; Listowel—G. E. Rensman vs Canadian Bent Chair Co., Ltd., \$407; Ottawa East—Bourque & Poulin vs Alex. Graham, \$2,481; Ottawa—L. E. Dugan vs J. Herbert & Son \$500; Bank of Ottawa vs Archd. Stewart \$4,082; Toronto—Colonial I. & L. Co. vs D. C., E. J., and Ada Burk \$17,819; Confederation Life Assoc. vs I. P. DeLong et al \$3,429; J. Kelly vs Harrard & Leach Paving Co., \$2,000; M. I. Miller vs W. H. Miller \$3,930; Winnipeg—Goderich Elevator & Transit Co. vs Dominion Elevator Co., Ltd., and A. Cavanagh \$2,250.

WRITS ISSUED—BRITISH COLUMBIA.

Greenwood—Everett & Spokane Mining Co. \$755; Ferguson—I. A. Edson \$915; St. Leno—M. Grady \$521.

JUDGMENTS RENDERED — ONTARIO.

Ottawa—Bank of Commerce agt Archd. Jamieson et al. \$329; Sault Ste. Marie—Armour Packing Co. agt W. P. Cook \$691; Apple Hill—Bank of Ottawa agt I. Coulthart \$1,094; London—Goderich Lumber Co. agt F. A. Fitzgerald et al \$686; Preston—A. Newland et al agt Henry and Martha J. Osgood \$471.

JUDGMENTS RENDERED — QUEBEC.

Athabaskaville—J. Reed agt Louis Lavergne \$5,000; Montreal—A. Bougie agt Arthur Gauthier \$200; Lady Cath. Dow agt Henry Hastie \$2,060; N. L. Martin agt C. McEachran \$252; R. Audette et al agt Clovis St. Louis \$5,441; St. Louis—Ross-Finley & Co. agt Edward O'Brien \$540; Westmount—A. H. Ewing et al agt D. T. Tees \$7,517; Brompton Falls—H. Bousquet agt J. B. Martel \$1,217; Montreal—De F. J. Tiffin et vir agt Fred. Binmore \$783; J. A. C. Madore et al agt Hermen Jeanotte \$287; Mrs. A. Flibotte agt Lafleur & Decarrie \$1,071.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Chilliwack—W. R. Anderson \$360; St. Leon—Michael Grady \$766; Victoria—Low Don Bo (George Henry), \$813.

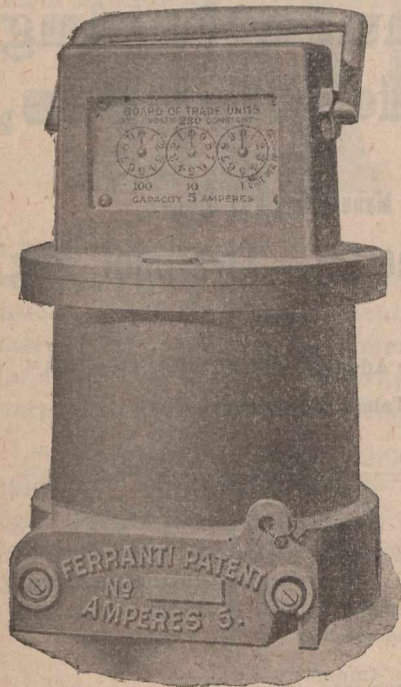
JUDGMENTS RENDERED—NOVA SCOTIA.

Glance Bay—McKenzie & Campbell \$437; Parrsboro—Stewart Mason \$5,378; Tidnish—D. M. Jackson & Co. \$1,534.

JUDGMENTS RENDERED—NEW BRUNSWICK.

Bathurst—A. J. W. McKenzie \$338; St. John—W. M. Wallace \$381.

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EXECUTIONS—QUEBEC.

Lachine—De. E. Richard et al agt Adele Martin et vir \$582; Montreal—J. J. Zock agt M. Golden \$189; C. T. Charlebois agt Rod. Lavallee etql. \$1,263; J. C. Levesque agt Fred. Massey \$637; J. A. Parsons et al agt De N. M. Wolever et vir \$420; St. Cunegonde—A. Trudel agt Hypolite Gourgeon \$1,367; Beloeil—De E. Brunet agt U. J. Wilson \$570; Montreal—A. Brodeur agt G. S. Cuvillier \$350.

CHATTEL MORTGAGES—ONTARIO.

Brantford—W. J. Curran to A. S. Campbell \$6,000; Dunnville—J. P. Evans to G. A. Montague \$1,500; Espanola—Donald Stewart to W. Eager \$1,049; Fesserton—J. J. Wilson and J. Kean to J. L. Ross & Co. \$3,000; J. J. Wilson and J. Kean to J. L. Ross & Co. \$2,000; Gravenhurst—J. D. Brown to M. H. Brown \$800; Hamilton—V. A. Burke to A. W. Burke \$600; Jennie Robinson to F. S. Corson \$1,000; L'Original—Jos. Grenier to Janet McEvoy \$1,500; Ottawa—Mark Faulkner to Home Building & Sav. Assoc. \$2,217; Romain Paulin and wife to W. J. Kennedy et al \$1,400; Toronto—Mrs. A. B. Barwick to D. G. Gordon \$800; Mrs. Mamie Dwan to M. Dwan \$597; G. H. Shambrook to T. B. Taylor \$5,000; G. H. Shambrook to T. B. Taylor \$4,000; G. H. Shambrook to Dominion Brewery Co. \$4,000; Trenton—F. H. and Cath. Zingg to G. Randell \$750; Hamilton—J. A. McDonald and wife to Grant Spring Brewery Co. \$3,000; Harriston—Henry Brooks to A. Robertson \$889; Norwood—Mrs. Emma J. King to G. W. Hatton \$2,000; Ottawa—Edmond Chevrier to W. J. Kennedy \$648; Toronto—Jos. Stanley to A. H. Dewdney \$1,231.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Cranbrook—Pieper and Currie \$731; New Westminster—Wm. West \$650.

BILLS OF SALE—ONTARIO.

Alexandria—E. V. Donnelly to W. A. Rummer \$2,500; Augusta Tp.—Wm. McEwan to G. D. McEwan \$800; Dunnville—G.A. Montague to J. P. Evans \$2,500; Hullett Tp.—Matthew Ford to R. Ford \$1,400; Orillia—T. H. Steele to Mary Steele \$1,000; Toronto—Jesse Ward to B. S. McMurtry \$1,416;—Canister Machine Co., Ltd., to J. A. Kammerer \$1,710; Port Arthur—David Elfenbein to S. D. Ray \$1,200; Toronto—A. B. Cornell to Sarah A. Cornell \$1,600; W. J. Slanker to E. H. Lyon \$565.

BILLS OF SALE—BRITISH COLUMBIA.

Revelstoke—C. F. Curtis \$2,625; Vancouver—A. B. McNeill \$1,000.

BILLS OF SALE—MANITOBA & N. W. T.

Frank—Mathewson Bros. \$800.

BILLS OF SALE—NEW BRUNSWICK.

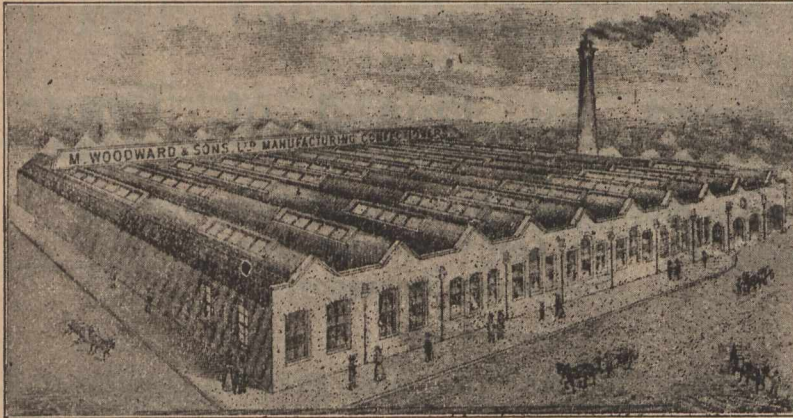
Campbellton—M. M. Mowatt \$1,000.

—An extraordinary issue of the Pretoria Gazette says:—The amended tariffs are only provisional, the Government desiring ultimately to enter the Customs union on a basis which will not sacrifice vital interests of the Transvaal. The negotiations thus far have been unavailing because the Transvaal does not feel justified in increasing the duties on certain foodstuffs to the extent which the coast colonies consider necessary for the protection of their products. In the meanwhile, the conditions in the Transvaal preclude further delay in adjusting the unjustifiably high

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Wavertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.

duties, and the duties ordinarily reasonable, but excessive in a country which practically has to be refitted. The duties, therefore, are abolished on machinery, building materials, metals and agricultural implements. The large sacrifice of revenue involved is considered preferable to increasing by taxation the cost of renewing the industrial capital of the colony. As it is imperative, however, to replace a portion of the loss, the duties on wines and spirits are increased. The existing duty on dynamite is left unaltered, owing to questions bearing on the conditions of its manufacture and importation into the Transvaal being under discussion; but the duty will be separately dealt with as soon as possible. The duty of six cents each on poles, two cents a pound on sulphuric acid, six cents a pound on lead, and 13 cents a pound on copper wire, are cancelled. All iron will be admitted free, and the cost of building will be greatly reduced by the removal of the duties on cement and timber. The alteration of the duty on cigars and cigarettes from \$3.75 per hundred cigars, without distinction of size, to \$1.50 a pound, and on cigarettes from \$3.75 per thousand cigarettes to \$1 a pound, is considered equitable. The special duties on jams and confectionery of \$10 per hundred pounds will be reduced to three cents per pound; the special duty of \$2.50 on oats, \$1.25 on oat hay, and the special duty on coal will be abolished. Anomalous duties will be amended. Many of the changes to be made have been agitated for years, especially in regard to matches, which were especially taxed \$1 per gross for the benefit of the company owning the concession. This tax will now be reduced to 50 cents per gross. No mention is made of the special duties which were suspended in 1897, owing to the agitation here, but which the Government reserved the right to reimpose. They remain suspended, but it is expected that they will be repealed.

—The growth of Canada's foreign trade continues at a most satisfactory rate. For the three months of the present fiscal year, ending September 30th, the aggregate trade on the basis of imports for consumption and exports of all kinds amounted to \$112,481,550, an increase of \$7,750,000 over the same period of last year. The imports for consumption totalled \$50,911,940, being an increase of \$3,887,227. Dutiable goods show a gain of \$3,963,147, while imports of free goods slightly declined. Exports of domestic produce reached a total of only \$57,493,585, being an increase of \$7,359,388 over the corresponding period of 1901. The exports of animals and their produce were \$5,363,145 better than for the first quarter of the previous fiscal year, but mineral products decreased by \$2,304,000. Exports of

other classes increased as follows:—Products of the fisheries, \$95,330; products of the forest, \$2,148,936; agricultural products, \$1,383,191; manufactures, \$644,426. The details of imports and exports for the past quarter as compared with 1901 are appended:—

Imports.		
	1901.	1902.
Dutiable goods..	\$29,207,381	\$33,170,528
Free goods..	17,817,332	17,741,412
Total..	\$47,024,713	\$50,911,940
Coin and bullion..	1,758,119	621,328
Total..	\$48,782,832	\$51,533,268
Duty collected..	7,223,898	8,934,198
Exports—Domestic Products Only.		
	1901.	1902.
The mine..	\$12,127,061	\$ 9,822,576
The fisheries..	2,407,610	2,502,940
The forest..	11,957,131	14,106,067
Animals and produce..	15,700,396	21,063,541
Agriculture..	4,248,261	5,631,452
Manufactures..	3,687,724	4,332,148
Miscellaneous..	6,012	34,861
Total merchandise..	\$50,134,195	\$57,493,585

The imports for consumption for September only gained by \$2,808,413, compared with the same month last year, while the increase in domestic imports, was \$3,446,809.

—Statemenes have been published at various times during the harvest season, says a late Winnipeg letter, in regard to the great improvement in the facilities of the C. P. R. for handling the immense Western crop, and now the proof of these reports is shown by actual results. From Sept. 1 to Oct. 7 the number of cars loaded with wheat at Western points on the road was 4,734, while for the corresponding period in 1901 the number loaded was 3,847. There has also been an enormous increase in the quantity of wheat marketed over last year. From Sept. 1, 1902, to date, the deliveries totalled 7,426,723 bushels as against 4,308,345 for the corresponding period of 1901. It must, however, be remembered that there was a wet season of about three weeks, and the marketing of wheat was temporarily stopped owing to the bad state of the country roads. The receipts at C. P. R. points west of here, Oct. 7, 1901, were 188,950 bushels, while for the corresponding date of 1902 they were 355,526 bushels, and from October 1 to 7 inclusive, they were 4,444,220 bushels, against 855,700 bushels for the

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corresponding period of 1901. The elevator capacity in the West has also increased at C. P. R. points to an enormous extent. Last year the total capacity was eleven million bushels, while to-day it is 14,354,000 bushels, and many other elevators are under construction which cannot be used at present, the capacities of which are not included in the above figures. There were on hand at the interior elevators October 4 last 2,800,166 bushels, as against 1,455,510 bushels for the corresponding date of 1901. The increase in the elevator capacity at Fort William will be in the neighborhood of 3,000,000 bushels. The total quantity of wheat in the C. P. R. elevator at Fort William October 7 was 855,709 bushels, while the quantity shipped from that port during the twenty-four hours preceding was 321,048 bushels.

—The latest printed bulletin of United States Treasury decisions contains the following letter relative to the additional duty on chemical pulp:—"The department is in receipt of a communication, dated the 20th instant, from the acting President of the Board of United States General Appraisers, transmitting a copy of a letter addressed to him on the 3rd by the deputy collector in charge at Sault Ste. Marie, in which it is stated that additional duty is not assessed on pulp manufactured from pulpwood cut in the Province of Ontario, and imported to that port. I have therefore to inform you that the additional duty of 25 cents should be assessed on wood pulp imported from any part of the Dominion of Canada, under the act of July 24, 1897, and Treasury decision of July 26 last. (Signed) H. A. Taylor, acting Secretary." The Treasury decision is as follows: "Referring to your letters of May 20 and July 23 last, in which you state that large quantities of wood, pulp, dutiable under the act of July 24, 1897, and occasional consignments of printing paper, dutiable under the same act, are imported into the United States from Canada, I have to inform you that the department is in receipt of advice from the Secretary of State to the effect

that there is a charge of 65 cents a cord levied on wood cut under a license, and that when the lumber is manufactured into pulp in Canada there is an addition of 25 cents a cord. I have further to state, for your information, that one cord of pulpwood will produce one ton of mechanically ground pulp, or about 1,400 pounds of chemical wood pulp or sulphite. (Signed) O. L. Spaulding, acting Secretary." The United States customs is now charging a duty of 25 cents per ton on mechanically-ground pulp, and 25 cents per 1,400 pounds of chemical pulp or sulphite shipped from Canada, in consequence of the measures taken to promote the manufacture of pulpwood in Canada.

—The growth of Canadian lake traffic is shown by the list of vessels on the registry books of the Dominion, recently published by the Department of Marine. In gross tonnage of sailing vessels and steamers Ontario is second among the Provinces, with a total of 145,227 tons, Nova Scotia being first, with 214,560 tons, and Quebec third, with 142,664 tons. New Brunswick has 75,293 tons on her registers, and British Columbia 62,102. In steamers Ontario heads the list with 1,076 vessels, having an aggregate gross measurement of 110,400 tons, Quebec 351 steamers measuring 86,805 tons, and British Columbia with the same number of steamers measuring 58,463 tons. The figures are corrected to the end of December last, and they show that the total number of vessels on the books at that date, including old and new vessels, sailing vessels, steamers, and barges, was 6,792, measuring 664,483 tons register, an increase of 57 vessels and of 4,949 tons register over 1900. The number of steamers on the books at the same date was 2,177, with a gross measurement of 298,421 tons. Quebec City has the largest number of vessels on its register, 638, of which 495 are sailing vessels; while Montreal has the largest tonnage, 95,798; and Toronto has the largest number of steamers registered, 220. Assuming the

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average value to be \$30 per ton, the estimate of The Railway and Shipping World, the total value of the registered tonnage of Canada would be \$19,934,400. The shipping industry is evidently of good proportions, and it must be taken into account in any discussion of tariff revision. The sailing vessels registered in Nova Scotia alone make a total record of 196,796 tons, and many of these engage largely in foreign trade.

—From a statement appearing in the monthly summary of commerce and finance of the United States for August of this year, received at the Department of Trade and Commerce, Canada stands first among all the principal countries of the world in the percentage of growth in exports from 1891 to 1901, inclusive. In growth of imports the Dominion occupies fourth place, and had it not been for the South African war, which shows Cape Colony at an abnormal figure, this country would have been third. Some of the principal countries given are as follows:—

	Imports.	Exports.
Canada	50.89	99.82
Argentine Republic.....	69.56	62.49
Austria.....	39.88	30.07
Cape Colony.....	130.33	22.06
Egypt.....	65.64	13.35
Germany	30.61	39.55
Italy.....	52.46	56.77
Japan.....	40.32	97.43
Mexico	25.12	63.70
Russia.....	58.95	2.51
Sweden.....	44.69	20.97
Switzerland.....	12.64	24.51
United Kingdom.....	19.88	13.25
United States.....	9.18	33.45
Australia	9.72	27.55
Belgium	22.55	20.30
China	15.58	1.11
France	1.11	16.71
Netherlands.....	46.06	48.73
Norway	39.29	31.16

—Fire insurance decision at Toronto.—Walkerville Match Company vs. The Scottish Union and National Insurance Co.—Judgment (C.) in action tried without a jury at Sandwich. Action to recover \$3,083.45 under a fire insurance contract, in respect of plaintiffs' factory at Walkerville and contents. The defence was that the defendants had not issued a policy, and that they were not

bound by a receipt issued in the name of one Davis, who had been an agent, but had been superseded. The material facts were not in dispute. The question was as to the proper inference from the facts. Davis said he ceased to be agent of the company in February, 1901. The special agent of the company, Rogers, confirmed this. The receipt in question was issued by one Mezger, signed by him in Davis' name, on the 25th April, 1901. The insurance was not entered in the register, the money for the premium did not reach anyone who could be called an agent of the company till after the fire, and it did not appear that anything was known about the risk at the defendants' head office at Hartford, till after the loss. Held, that under these circumstances, plaintiffs could not recover. The doctrine laid down in cases like Trueman vs. Loder, 11 A. and E. 589, has not been extended to an insurance contract. Summers vs. Commercial Union Assurance Co., 6 S. C. R. 19, seems to be against plaintiffs' contention. Action dismissed without costs. Thirty days' stay.

—It is reported from Ottawa that Sergt. Bird of the Duck Lake, N.W.T., detachment, Mounted Police, who inspected the six Doukhobor villages in his district in September 21, speaks very favorably of them. He states in his official report to Commissioner Perry:—"I found these people a very industrious and hard working class, both women and men. They were busy stacking their wheat. They commenced work at day light and continued till dark, and all work in harmony. They are a people who have prospered wonderfully within the last three years. They have comfortable houses, good stables and abundance of good water and hay close at hand. The Doukhobors at the village of Hariolka have alone 800 acres under cultivation. They informed me that they intend building a mill shortly. These people take the greatest care of their horses, and are very kind to them. They are good horsemen, and can break a horse to saddle or harness in a very short time. They are a class of people who never shoot or kill any kind of animal or wild fowl, and in consequence the geese and cranes, which are very numerous in their grain fields, must do considerable damage to the grain, and cause a good deal of loss in the yield. I heard of no infectious disease among them, and they appear to be a very cleanly and healthy people."

—We learn from Albany, N. Y., that the London, Aylmer & North Shore Electric Railway Company, of New York City, was incorporated some days ago, with a capital of

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\$500,000, to construct and operate an electric railroad with termini in London and Port Burwell, Ont., passing through Middlesex and Elgin Counties. The directors are:—J. H. Hitchcock, J. Edward Howard, New York City; Frederick Hitchcock and Frank Hassler, Detroit, Mich.; Cecil H. Lenton, Robert M. Lenton and W. A. Dorland, Grand Rapids, Mich.; W. E. Stephens, M. E. Lyon and C. Sinclair, Aylmer, Ont.—The London, Aylmer & North Shore Electric Railway Company was incorporated by an act of the Provincial Legislature, during the session of 1901. According to the preamble the proposed line will start at London, thence run southeasterly through the Townships of London, Westminster, North Dorchester, Yarmouth, South Dorchester and Malahide to Aylmer, through the remainder of Malahide Township to Bayham Township, to the Village of Port Burwell. The capital stock was placed at \$850,000, and the head offices of the company, according to the act, will be at Aylmer. The incorporation of the company at Albany is another formal step toward the carrying out of the project.

—A few years ago, says an Ottawa letter, Mr. George Anderson of Toronto was commissioned by the Department of Trades and Commerce, to proceed to Japan for the purpose of investigating the chances of opening up a trade in Canadian goods with that country. On his return he reported that there were favorable openings for many lines of Canadian goods, and strongly recommended our manufacturers to look after their interests in the ever-increasing markets of the east. Some of the articles especially men-

tioned by Mr. Anderson were: Flour, canned goods, condensed milk, biscuits, foodstuffs generally, leather, rubber and gutta percha goods, books and stationery, asbestos, cottons, lumber, pulpwood, papers, electrical apparatus, etc. The Department of Agriculture has now in preparation an exhibit for the great Exposition to be held at Osaka, Japan, next March. The Japanese Government has set aside a separate building for Canada's exclusive use, while exhibits from other foreign countries will be shown in what is called the foreign sample building. Canadian manufacturers interested in the sale of their goods in Japan, China, etc., will do well to communicate with the Commissioner of Exhibitions, care of the Department of Agriculture, Ottawa, from whom all information concerning this Exhibition can be had.

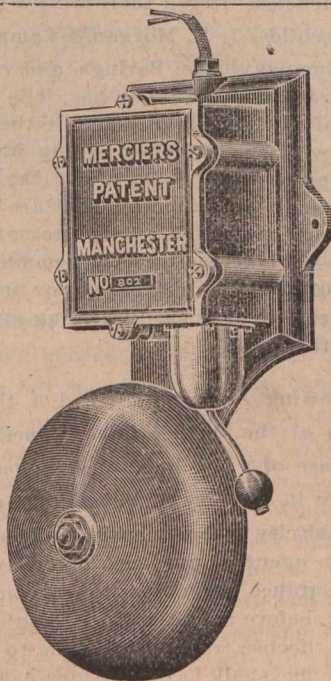
—Liverpool advices of Oct. 10 say:—The Elder, Dempster liner Niger, with mails and passengers from West Africa, has arrived. When she left Dakar, the capital of the French Senegal settlement, it was reported that during the present wet season about 30,000 tons of railway material had arrived from France for the railway, which was being rapidly constructed in the direction of Timbuctoo. The line had already been constructed for some 500 miles, and it was to be pushed vigorously on during the coming dry season. About eight steamers which arrived with railway material at St. Louis from France were being seriously delayed on account of the water not rising to its customary height in the Senegal river, and they were therefore unable to cross the bar. It was feared as the season was so far advanced that the water might not rise even later and that the material might have to be transferred to lighters. The great French contractors, Messrs. Hersaint and Sons, have started work on the new graving dock at Dakar, which is to be 300 metres long and capable of taking in the largest warship afloat. Several new guns of heavy calibre have recently been mounted at that place.

—The statement that Manchester, Eng., has been definitely chosen by the International Mercantile Marine Company as one of the terminal ports in Great Britain for its

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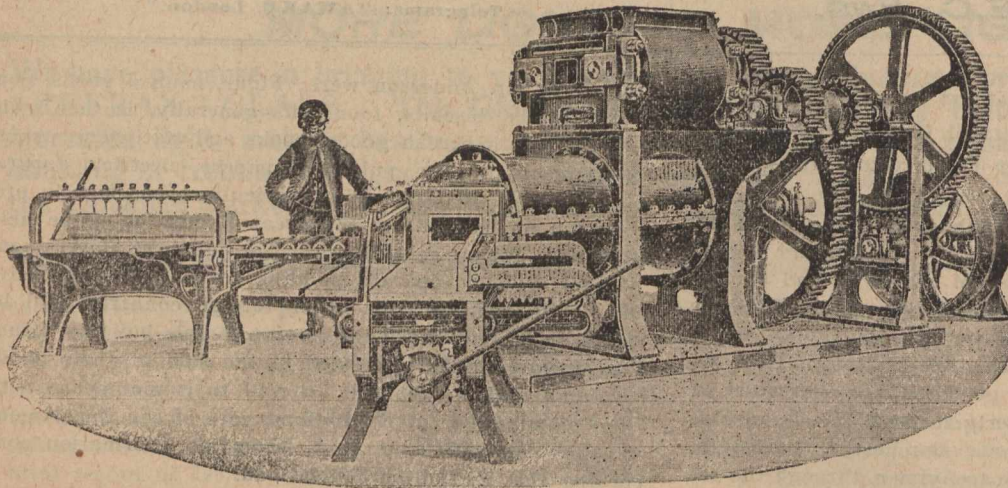
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Atlantic steamship service, says a late London cable, was the leading topic of discussion in north of England shipping circles yesterday. A direct service of steamers will be established between Boston and Manchester next January, arrangements having been completed by the Morgan combine and the New York, New Haven & Hartford Railroad. Vessels will, it is understood, sail either weekly or fortnightly. They will have a cargo capacity of about 8 000 tons each, and will be provided with refrigerator space for beef and other perishable cargo, and with shelter decks for live cattle. The Boston service will, it is believed, not be the only steamship line which the shipping combine will run to Manchester, but it will be the first to be undertaken. It is noted also that a further development of Atlantic traffic will be the establishment by the combine on December 1 of a regular service between Boston and Antwerp, calling at a French port, probably Dunkirk or Havre.

—The directors of the United States Steel Corporation, says a late New York letter, issued a statement of net earnings for the nine months of the year ended July 30. Earnings for July, August and September, with the last month estimated, aggregate \$36,764,643; total net earnings for the nine months, deducting each month's expenses for ordinary repairs, renewals and maintenance of plant, also interest on bonds and fixed charges of the subsidiary companies, aggregate \$101,142,158. The usual dividend of 1¼ per cent. on the preferred and one per cent. on the common quarterly were declared. Deducting \$10,774,105 for sinking fund on bonds of the subsidiary companies, and depreciation and reserve funds, leaves a balance of profits for the nine months applicable for securities of the corporation of \$90,368,053. From this amount is deducted \$13,680,000

for nine months' interest and a sinking fund on the bonds, leaving a net balance of \$76,688,053. Undivided profits for the nine months applicable to increase of "depreciation and reserve fund" accounts, new construction, or surplus, are \$34,647,982. The preferred dividend is payable November 15, and the common dividend December 30.

—There seems at last to be some real prospect of London's somewhat backward port being taken in hand by practical men of business with a view of remedying its glaring deficiencies. Urged thereto by a requisition signed by the Rothschilds, J. S. Morgan & Company, the Atlantic Transport Company, the Barings and others of similar standing, Lord Mayor Dimsdale has, it is announced, summoned a conference to take place at the Mansion House, October 27, with the object of laying before the Government some practicable measure for the improvement of the port. Among the proposals that are attracting attention is the abandonment of all the present dock and wharf system, on which the recent dock commission proposed to expend \$140,000,000, and convert six or seven miles of the river into a vast tidal dock, furnishing ample room for all kinds of craft.

—The following by-law was read a third time at the last meeting of the Quebec City Council and adopted:—

(1) In any case of a life insurance company not having a business office in the City of Quebec if a person not residing in the said city and not having a business office come and act as an agent of any such company or solicit risks or collect assurance premiums for said company, all such persons shall, before acting as such agent, obtain from the City Clerk a license authorizing him to that effect, for which license he shall have previously paid to the City

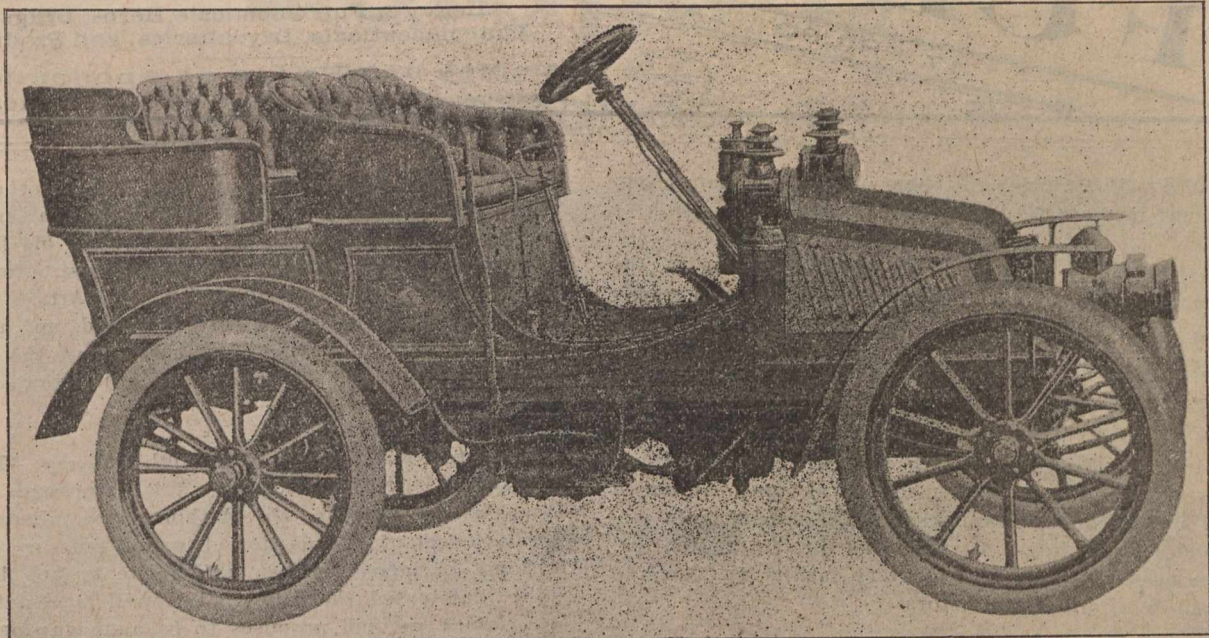
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Treasurer a sum of \$200, and in default of which said person or agent shall be liable to a fine not exceeding \$40 for each day during which he shall act as such agent in the city without having obtained such license. This by-law to be enforced on the 1st day of May, 1903.

—A cablegram from Sydney, Australia, to Mr. W. G. Parmalee, Deputy Minister of Trade and Commerce, announces that dressed hogs in cold storage, which are selling at 14 to 16 cents per pound in Australia, are made free of duty. It is thought that at these figures Western Ontario hog-raisers may be tempted to make some shipments. Mr. J. S. Larke, Commissioner to Australia, reported to the Trade and Commerce Department, Sept. 8th. He states that rainfalls in the portions of the Commonwealth suffering from drought have greatly changed conditions for the better. As a result, butter has gone down to a figure which prohibits imports from Canada, while the demand for wheat is not active.

—We learn from Windsor, Ont., that E. Paddon, a sewing-machine agent, employed by G. Beattie, of Leamington, disappeared without giving any notice of his intentions, and his employer subsequently made the discovery that half a dozen sewing machines were also missing. Several people who had purchased machines on the instalment plan hold Paddon's receipts for money which have never been turned over to Mr. Beattie. Descriptions of Paddon have been telegraphed to the police at Windsor, Hamilton, and Toronto, and he will be arrested on sight.

—To establish in the City of Ottawa and elsewhere circulating libraries, reading rooms, writing rooms and reference libraries is the purpose of a company just regis-

tered. The directors are residents of Ottawa, and the capital is placed at \$14,000.—The International Harvester Company of Wisconsin is licensed to do business in Ontario, as is also the Welding Compound Company of New Jersey.—The Huron Mineral Water Company of St. Joseph, the Chaplin Wheel Company of St. Catharines and the Alexandra Palace Company of Toronto, the latter to erect apartment houses, have been incorporated.—Dr. Oronhyatekha, E. G. Stevenson and Dr. Millman are the provisional directors of the Alexandra Palace Company.

—Fresh evidences are coming to light of the economic value of the Temiskaming district of Ontario, which the policy of development embarked upon by the Provincial Government has opened up to settlement. Following upon the reported discovery of a large nickel deposit in the district comes the news that an extensive deposit of asbestos has been found in the townships at the northern end of Lake Temiskaming. The discoverer has taken preliminary steps to secure his claim, but owing to the slow means of communication the particulars of the find will not be obtainable for some weeks. Sufficient has been learned, however, to lead to the conclusion that the deposit is of good quality and very considerable in extent.

—According to the Montreal Harbormaster's report, the total number of sea-going vessels to enter the port this year between the opening of navigation and the first of October amounted to 555, with a tonnage of 1,155,000, as compared with 561 steamships and a tonnage of 1,135,000 for the corresponding period last year. This is an increase of twenty thousand tons for the present season, though the number of vessels decreased by six. The number of inland vessels between the opening of navigation and the first of October this year amounted to 6,965 as

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compared with 6,270 for the same period last year, a very handsome increase for the present season.

--In connection with the 47th annual meeting of the American Association of General Passenger and Ticket Agents to be held in Portland, Me., this week, the Grand Trunk Railway has arranged to run a special train from Chicago on Sunday afternoon. The train, it is claimed, will be the best equipped ever run over this section of the road, and will be composed of a club car, cafe parlor car, an extra large, roomy, sixteen-section sleeping car and a Grand Trunk standard dining car. The special train will arrive at Toronto in the morning, and the trip to Montreal will be made by daylight and every facility to view the city will be afforded the visitors.

--The life lock on the Nassau Little Lake section of the Trent Canal, says a Peterboro, Ont., letter, the largest lock of its kind in the world, the lift being 65 feet and the only one of its kind on this continent, was recently completed. Corry & Laverdure, Ottawa, the contractors, who have been engaged between five and six years in its construction, came to town to celebrate the completion. The imposing structure was decorated with flags and bunting, and refreshments were served to the workmen employed. The lock is constructed entirely of cement concrete, over 30,000 barrels being used. The placing of the necessary steel work, pontoons, etc., by the Dominion Bridge Co. will require about a year.

--The New York Herald estimates the cost of the coal strike to date as follows: Loss to operators in price of coal, \$52,500,000; loss to strikers in wages, \$28,300,000; loss to employees other than strikers, \$6,600,000; loss to railroads in earnings \$12,800,000; loss to business men in the region, \$16,200,000; loss to business men outside region, \$9,800,000; cost of maintaining coal and iron police, \$2,100,000; cost of maintaining non-union men, \$620,000; cost of troops in the region, \$660,000; damage to mines and machinery, \$6,500,000; grand total, \$135,970,000.

--The Chambers of Commerce of Amoy, Foochow, Shanghai, Kobe and Yokohama have endorsed the resolutions of the the Hong ong Chamber passed September 17, as to the desirability of the proposed fast Atlantic steamship service connecting with the Canadian Pacific Railroad route across Canada and the Pacific. Copies of the resolution have been forwarded to the British Postmaster-General.

--Jos. Picard, grocer, Montreal, who recently assigned, has filed his list of assets and liabilities. The assets are estimated at 8,000 real estate, and \$9,600 stock in trade, fixtures and book debts. The liabilities amount to \$23,614.76. The principal creditors: L'Alliance Nationale, mortgage, \$3,450; Louis Picard, \$3,000; Mrs. Jos. Picard, marriage contract, \$4,000; note, \$2,500.

--After an absence of a few months in the Mother Country, Mr. A. F. Gault is again in his place, attending as actively to business as at any time during his long and prosperous career. Among the pleasantest effusions of Victor Hugo's muse are those on the "Art of being a Grandfather," and there are hosts of friends and acquaintances, not only in Canada, but throughout the Empire, who wish Mr. Gault long years to enjoy that pleasant distinction also.

--Moncton, N.B., advices of the 10th inst. say:--The New Brunswick Petroleum Company this morning at St. Joseph's shot well No. 13. Within a few minutes afterwards 68 feet of oil had flowed in and pressure gas was working. A pipe as put in, and a twenty-foot flame to-night illuminated the valley. The well is certainly the best struck yet and promises to be a flowing one.

--Hamilton, Ont., advices report that Mr. John Patterson has returned from Chicago with a diagram showing the extensions the Deerings intend making to the factories which are now being erected for the International Harvester Company. Next spring the buildings will be nearly doubled.

--The British Board of Trade returns for September show that the imports into the United Kingdom for the month were £41,764,491, as against £39,208,791 for the same period last year. The exports in September were £23,809,101, as compared with £21,971,302 in the same month of 1901.

--Mr. H. J. Pettypiece, M.P.P., of Forest, Ont., in Toronto some days ago, stated that in the County of Lambton the farmers are taking advantage of the present fuel crisis to saw into stove lengths the rail fences that their grandfathers built and sell the same at prices which are enabling them to replace the old-time fences with wire.

--The Montreal City and District Savings Bank has increased the rate of interest on call loans from 5½ per cent. to 6 per cent., commencing on the 15th inst.

--Hon. Adelard Turgeon has accepted an appointment to the Provincial Board of the Imperial Life Assurance Company of Canada.

--Grand Trunk Railway System.—Earnings 1st to 7th October, 1902 \$637,210; 1901, \$597,239; increase, \$39,971.

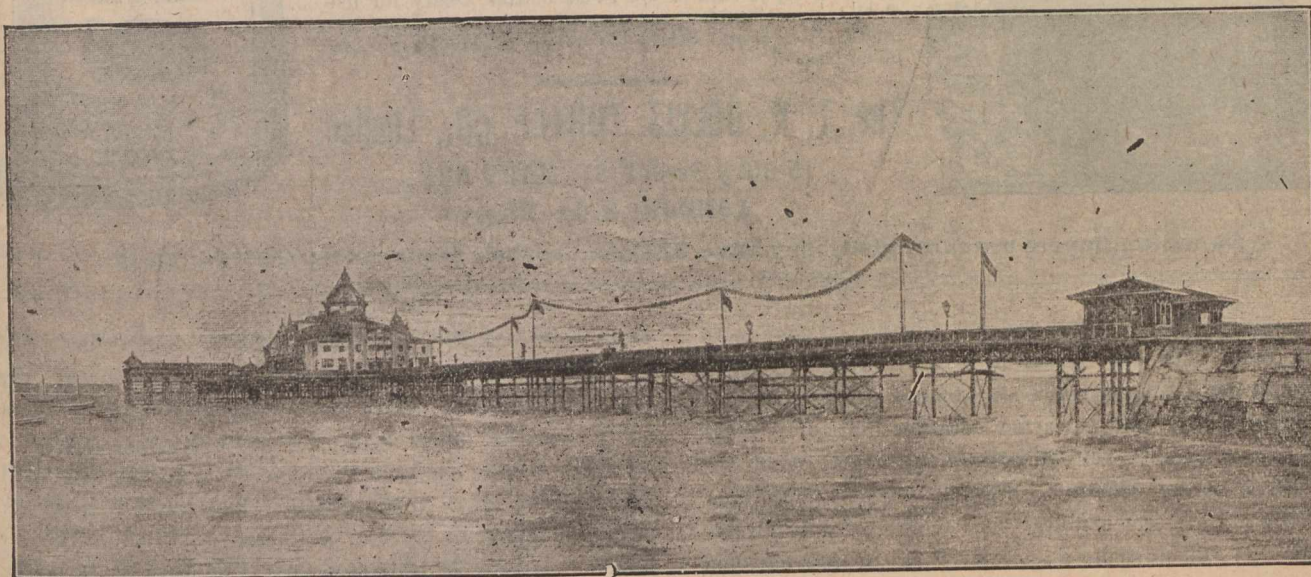
--The Bank of Montreal has declared a dividend of 5 p.c. for the current six months.

FROM AN INSURANCE STANDPOINT.

The rapid contraction of chimney-flues and pipes, owing to the use of bituminous coal at this time, is likely to result in a more frequent calling out of the fire-brigade, and perhaps some consideration on the part of the Fire

Widnes Foundry Company.

✦ ✦ ESTABLISHED 1841. ✦ ✦



Morecambe Pier (East View),

ERECTED, 1898, BY

THE WIDNES FOUNDRY CO.

WIDNES,

Lancashire, - - England.

Underwriters' Association. The chimney-sweep department at the City Hall has already more orders than they can fill for some days; taking it altogether, there is much inconvenience resulting from the substitution of soft coal for the generation's customary domestic fuel.

FINANCIAL.

Montreal, Wednesday afternoon, 15th Oct., 1902.

Thursday being Thanksgiving Day we are compelled to go to press a day earlier than usual, which does not make us at all thankful to the authorities for fixing on the most inconvenient day of the week for a public observance. So far as the Stock Exchange is concerned a day's rest will be welcome after the "fitful fever" which has troubled

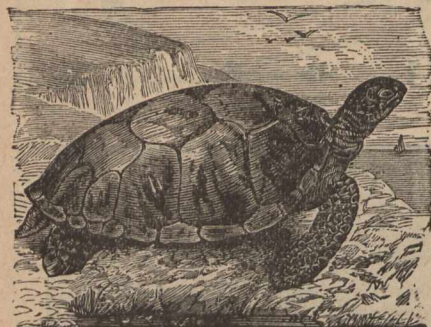
operators and brokers for some time past. To-day there is a lull to the point of stagnation, as, in a special sense, no one knows what a day may bring forth. Certainly no immediate recovery is likely, though there are signs that the decline will not continue long, and when the worst is reached things will mend. Our bankers have been censured by operators for their refusal of further loans and requiring more margins than the slump had left. But this policy was the best even for grumblers, as if encouragement had been given to continued speculation, or, if matters had been allowed to drift, there would have come a disastrous crisis. Stock operators are apt to forget that banks were not organized to supply them with money for speculations. The call loan business is, and ought very strictly to be kept, a "side-show" of banks. The effect of putting it into undue prominence was seen in the re-

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

By Royal Appointment
to the late Queen Victoria.

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

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



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

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

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



Canadian Buyers are reminded, they have 33 1/3 p.c., in their favor, under the New Tariff.

cent panic in Wall Street, and the advance of money to 35 per cent. The coal situation is still dark, the terms of arbitration accepted by the owners are not agreeable to the union officials, and not a few consider that these terms might have been more equitable. It is not usual for arbitrators to be appointed wholly without conference with one side in the dispute. The course of foreign exchange this Fall presents a singular phase of international finance. The United States has been importing enormously in excess of exports, and now when they are reversing this by vast exports, they are embarrassed by a short supply of money and of credit. Hence the rise of money to such unprecedented figures as 20 and 35 per cent., continuing for several weeks. The American financial press, without exception, has been telling us that the exports from the States had been so enormous for several years

as to have put Europe under alarming obligations. Yet it is now clear, that "the boot is on the other leg," the States had neither money nor credit in Europe to draw upon when the pinch came that sent the rate up to 35 per cent. Pacific has been selling at 132 1/2 to 134; Montreal Power, 96 to 96 1/2; Toronto Street Railway, 116 to 116 1/2; Dominion Steel, 54 to 55 1/2; preferred, 95 to 96 1/2; Detroit Railway, 84 1/2 to 85; Dominion Coal, 129; Nova Scotia Steel, 103 to 104; Richelieu, 100. Buyers seem to fancy there are plenty of bargains available, but they are shy of proving their faith by their works, as buying is very slack, though this is owing to a considerable extent to the tight hand held by bankers on call money loans. Consols, 93 1/4. Berlin, exchange on London, 20m 46 3/4 pf; Paris, exchange on London, 25f 14c. Local foreign exchange, 60's, 9 per cent. demand, 9 1/2%. Call loans, 6 per cent., nominally.

TASKER, SONS & CO.

Manufacturers of Main Driving Bands

In Leather India-Rubber, Hair and Cotton.

Government Contractors.

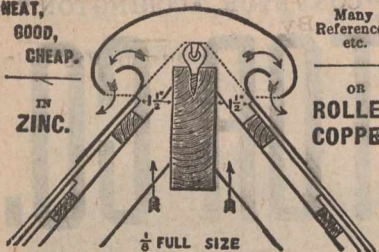
Leather Merchants and Mill Strap Manufacturers.

SHEFFIELD,
32 ANGEL STREET,
England.

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

VENTILATORS & SMOKE CURES

"Acme" Mechanical Ventilator. SPHERICAL VENTILATORS.



HEAT, GOOD, CHEAP. IN ZINC. ON ROLLED COPPER.

Fig. 8.—Section.
Acme Patent Concealed Ridge Ventilator Outlet.

Fig. 9.—As fixed. Side View.
25 YEARS' EXPERIENCE.
Tests and comparison invited.
Made to any design.

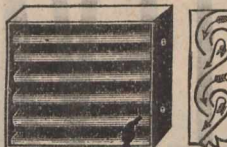


Fig. 4.
ACME LOUVERS for Walls, Gables, Roofs, etc

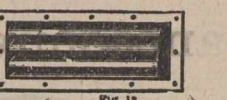


Fig. 13.
ACME Door and Partition Louvre Ventilator




Fig. 12.
By Electricity, Water, Gas, Steam, Hand or Horse Power.





Fig. 14.
Venetian Dry Wall Inlets.
Various Sizes from 1/8.



TRADE MARK
KARMA

Wave Proof. Snow Proof. No Goods GENUINE without Any Size or Pattern for the TRADE MARK Affixed. Buildings, Drains, etc.

Telegrams, Keyworth, Liverpool.
A. B. C. Code, (4th Edition.)

ACME VENTILATING & HEATING CO.,

LIVERPOOL, ENGLAND.

"ACME" CHIMNEY DOWLS. In Steel. Complete and ready for use. Patent Pending. Down draught. 25/6 to 33/6. One of several types of Smoke Cures we make. Suitable for all Conditions and Situations. 3/2

Avail yourself of the new Canadian Preferential Tariff, 33 1/3 off in favour of British Manufactures.

The following is a comparative table of stocks for week ending Oct. 15, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:

Banks.	Shares.	Average same date		
		Highst.	Lowst.	1901.
Montreal	19	260	260	257 3/4
Molsons	45	214	214	202
Toronto	40	245	245	...
Merchants	18	160	160	153
Commerce	4	164	164	...
Quebec	25	118 1/2	118 1/2	111

Miscellaneous.				
Canadian Pacific Railway Co	8287	135 1/2	130	110 1/4
Ditto. new	340	134 1/2	131	...
Montreal Street Railway	425	280	277	278
Power Co.	1359	97	94	97 1/4
Toronto Street Railway	875	118	115	116
Halifax Street Railway	50	113	113	97 1/2
Toledo Railway	425	35	30	...
Twin City	2178	118	115	100 1/2
Richelieu & Ont. Nav. Co.	699	103	99 3/4	114 3/4
Dominion Cotton	25	56 1/2	56 1/2	69
Merchants Cotton	65	125 1/4	125 1/4	105
Payne	1500	15	15	17
Dom. Coal. common	1344	130	125	48
Ditto. pref.	10	115 1/2	115 1/2	118
Ogilvie pfd.	25	132	132	...
N. W. Land, com.	100	150	150	...
Detroit United Elec. Ry.	2845	87	84 3/4	...

Dominion Iron & Steel, common	12680	56 1/2	51	21
Ditto. pref.	690	97	94	74
Nova Scotia	875	106	100	...
Nova Scotia, new	25	103	103	...

Bonds.

Commercial Cable, coup.	3000	99 1/2	99 1/2	...
Ogilvie	2000	47 1/4	47 1/4	...
Can. Col. Cotton	2000	100	100	98
Dom. Coal.	1000	110	110	110 1/2
Dom. Iron and Steel	153000	85 5/8	88	76 1/2

—Ottawa Clearing House.—Total for week ending Oct. 9, 1902: clearings, \$2,122,286.29; balances, \$577,604.93; corresponding week last year, clearings, \$2,215,425.95; balances, \$644,357.81.

—London Clearing House.—Total for week ending Oct. 9, 1902:—Clearings, \$867,979; balances, \$146,581.

MONTREAL WHOLESALE MARKETS.

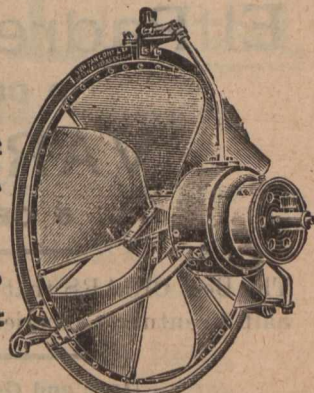
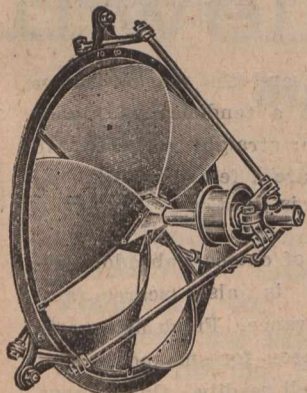
Wednesday evening, Oct. 15th, 1902.

Owing to the Thanksgiving holiday cutting a slice off the week, the general volume of business is, accordingly, not apparent. As to values, the general tendency is to firmness. Butter, which had been ruling dull, has recovered and

"Sun" Ventilating Fans

Highest Efficiency, Strength and Lightness

MADE ENTIRELY OF WROUGHT OR MALLEABLE IRON.



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.

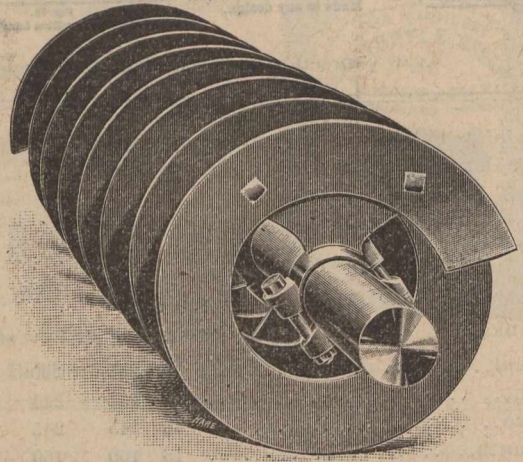
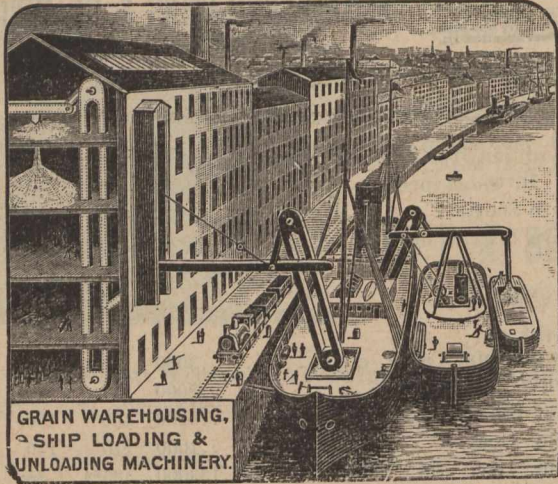
32 ANGEL STREET,

Contractors to H. M. GOVERNMENT.

Telegrams: "CONVEYOR, ACCRINGTON."

CONVEYOR and ELEVATOR CO.

LOWER BRIDGE WORKS,
ACCRINGTON, Lancashire, Eng.



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

shows considerable attention at higher prices. Cheese has again advanced in price, owing to a general proportionate shortage of stock in principal distributing centres. Hardware is as hard to get as formerly reported, many lines bring 2 to 6 months behind in getting filled. The shortage in cements has been partially relieved. Turpentine has advanced 2c gallon. Wheat has advanced about 2c on the week. Bran and shorts are \$1 per ton lower. The chief interest in groceries has been the introduction of a cheaper grade of granulated sugar by local refineries. Teas are scarce and very firm, particularly Japans. Fish from lower ports is arriving very slowly. Drygoods are moving well, dealers reporting an active fall distribution. The coal strike is, it is thought, in the initial stages of settlement, meantime wise councils prevail and the authorities throughout the Dominion are seeing to it that Canada's poor will not suffer for fuel as the days grow colder.

BUTTER.—The market shows considerably more activity, and rules decidedly firm, with a good demand passing for both export and local account. Prices have improved $\frac{1}{4}$ c to $\frac{1}{2}$ c lb., finest fresh creamery being now $20\frac{1}{4}$ c to $20\frac{1}{2}$ c, with qualities slightly under finest selling at $19\frac{1}{2}$ c to 20c. Choice Western dairy's $15\frac{3}{4}$ c to $16\frac{1}{4}$ c; 2nd grade do., $14\frac{1}{2}$ c to 15c. Townships dairy's are in small supply at 19c to 20c. Inverness district, 15c to 17c. A few rolls are arriving and sell at 16c to 17c.

CEMENTS, ETC.—The shortage of stock has been somewhat relieved through better arrivals. There is, also, a large quantity expected this week, which will largely assist in restoring the movement to its normal state. Prices have not advanced here, although some Ontario makers have been asking higher prices. Quotations will advance, however, on 1st November, owing to freights. Arrivals for past five days were 8,400 barrels Belgian and German cement, 800 barrels English cement and 187,000 fire bricks.

CHEESE.—The market is still showing strength with a good trade passing and stocks moving quickly. Finest Western cheese is worth $11\frac{1}{4}$ c to $11\frac{3}{8}$ c, with Eastern $10\frac{7}{8}$ c to $11\frac{1}{8}$ c.

EGGS.—Supplies are decreasing, and the market shows strength. Demand is active with a tendency to higher prices. Select are worth 20 to 21c; straight gathered, 17c to $17\frac{1}{2}$ c; No. 2, 15 to 16c. There are a few limed offering and sell at 16 to 17c, but demand is light.

FISH.—There is quite a scarcity of choice Labrador herring, salmon, etc. Green cod is also scarce and with active demand, is likely to advance. Fresh fish meets with good demand, and as the season for smoked is now on, haddies, bloaters and kippers sell readily. Quotations: Salt fish.—Labrador salmon, No. 1, \$14.00 per barrel; Loch Fyne herrings, \$1.15 per keg; salt herrings, held over stock, bbls., \$4.50 to \$4.75; new Labrador herrings, barrels, \$5.25; do., half-barrels, \$3.00; green cod, No. 1, \$5.25; do. No. 2, \$4.25; large, \$5.50. Fresh fish.—Frozen

El Padre Needles

10 CENTS.

UNIVERSITY,

5 CENTS.

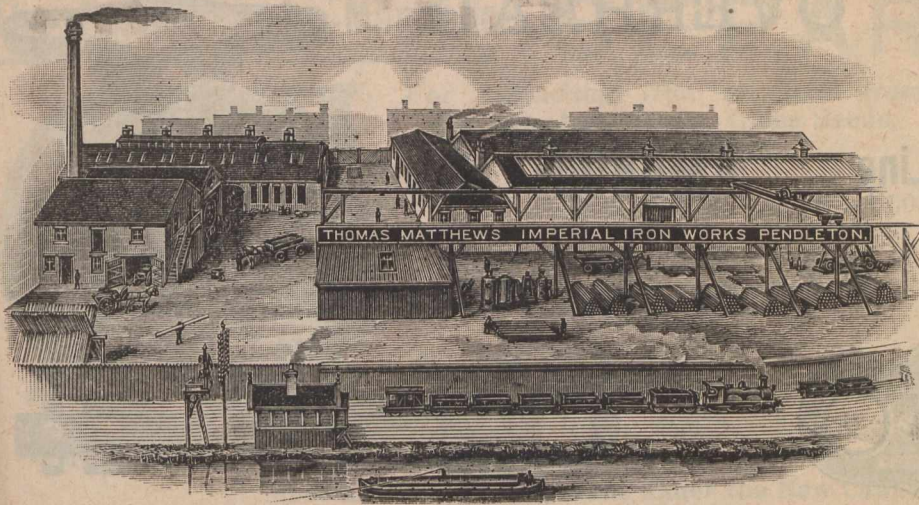
The Best CIGARS that money, skill and nearly half a century's experience can produce.

Made and Guaranteed by

S. Davis & Sons,
MONTREAL, Que.

Telegrams, "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

Restigouche or Gaspe salmon, 16c to 17c; B.C. salmon, 14c to 15c; haddock, express stock, 4c per lb.; pike, 7c; whitefish, 8c; pickerel or dore, 8c lb. Trout, 8 lb. Smoked fish.—Smoked herrings, 10c per box; finnan haddies, new stock by express, 6½c lb.; Yarmouth bloaters, \$1 per box; St. John bloaters, \$1.00 per box. Kippered herring, \$1.00 per half-box. Prepared fish—Boneless cod, in bricks, 6c lb.; boneless fish, loose, in 25-lb. boxes, 4½c; dry cods, in cwt., \$5 per cwt.; skinless cod, in cases, \$4.75 to \$5.00 per case.

FLOUR AND FEED.—The only change in values applies to bran and shorts, which are a dollar per ton lower. In flour there is a brisk and heavy movement, aided largely through the heavy export orders now being filled. The Ogilvie Co. are sending 35,000 bags to South Africa on the vessel which sails direct from this port on the 18th inst. The same company report large quantities billing for Newfoundland, so that trade will be brisk till the close of navigation. Grain:—Winnipeg closing prices of No. 1 hard, new crop, Manitoba wheat, 71½c, and No. 1 Northern at 69½c afloat Fort William, for delivery first half October. In hay the feeling is firm. Good demand and small offerings for season. We quote: No. 1, \$9 to \$9.50; No. 2, \$8 to \$8.75; clover, \$7 to \$7.50 per ton, in car lots.

GREEN FRUITS, ETC.—Jamaica Oranges, \$3.50 to \$6.00; do., boxes, \$3.00; lemons, 360s, \$3 to \$3.50; do., 300s, \$4.25 to \$4.50; bananas, \$1 to \$1.50; new figs, mats 3½c lb.; do. boxes 8c to 12c per lb.; new dates, 4½c per lb.; cranberries, \$8 to \$9; 50-lb. crates Spanish onions, 50c to 60c crate; bbls. apples, \$2.00 to \$3.00; Canadian peaches, 35c to 45c per

basket; blue plums, 60c per basket; Bart. pears, 40c to 50c; sweet potatoes, \$3.00 barrel; champion grapes, 20c basket; Malaga grapes \$5.50 to \$6.50 keg; crab apples, \$2.50 barrel; Tokay grapes, \$3.25 to \$3.50 per 4 basket crate; Niagara grapes, 22½c per basket; Roger grapes, 25c per basket; Delaware grapes, 30c per basket; cocoanuts, \$3.50 per bag; almonds, 13c; walnuts, 14c; pecans 16c; peanuts, Bon Ton, 12c; Sun, 10c; Coon, 7¼c; red onions, \$2.00 per barrel. Re inspection of fruit an Ottawa report says: Mr. McNeill, acting head of the fruit inspection department, has returned from a two week's tour of western Ontario. He states that the apple scab has developed very largely within the past few weeks, particularly on certain tender varieties. Greenings are more especially affected, and as they are extensively grown the blight is almost a calamity. Not one barrel in ten of market fruit will grade as "firsts." The balance will be condemned as "seconds" on account of the scab. Mr. McNeill attended five or six of the fall fairs in the fruit centres, and demonstrated to the farmers how to pack apples for themselves so that they would not be at the mercy of the buyers. Boxes were used for the finer quality of fruit, each specimen being wrapper in paper packing. "There is quite a revival in orcharding at present," said Mr. McNeill, "and the farmers are very eager to ascertain the proper variety to grow and how best to pack them. I regret, however, that in some sections unscrupulous dealers are making use of the fruit marks act to frighten the farmers and obtain fruit from them at lower prices. We have done our best to make farmers acquainted with the provisions of the act, but it seems that some are not yet posted."

GREEN HIDES.—Prices of calfskins have declined 2c lb., being now 10c and 8c as per grade. Lambskins are steady

Irwell Rubber Co., Limited.

MANCHESTER, - - ENGLAND.

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

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

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

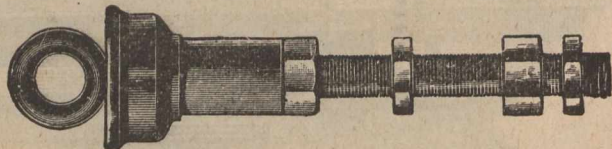
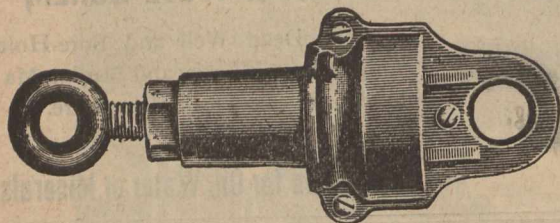
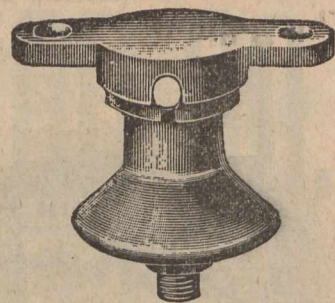
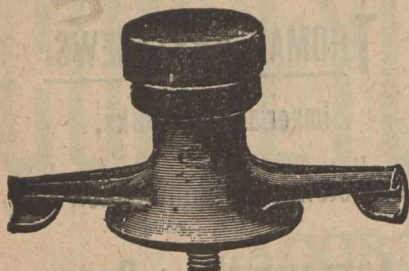
Give our "Brucoso" Belting a trial. Tensile strength of 6" x 4 Ply 12,000 lbs. The Latest, Strongest and Best Gripping Belt made.

Special rates under the new Canadian Tariff. Enquiries invited.

Telegrams : "ISOLABLE," London.

OVERHEAD

Line **AMBROIN** Material



ESTLER BROTHERS, 25 Laurence Pountney Lane, Cannon Street, London, E.C., Eng.

at 60c each. Beef hides are unchanged at 9, 8 and 7c lb. for No. 1, 2 and 3. The feelings in the market is dull, owing to the lower prices ruling in the United States.

GROCERIES.—Sugars are practically unchanged, standard granulated being steady at \$3.70. Montreal refiners have, however, introduced a new feature into the market by placing thereon an inferior or second grade granulated, which sells 20c per 100 lbs. less than the standard grade. This new grade is also put up in 100 lb. bags, following the mode adopted for the imported sugar. Labrador herring, salmon, etc., are quite scarce so far this season, and prices are, accordingly, very firm. Japan teas are scarce and rule very strong in price. In fact it is very difficult to secure stock. Samples, after accepted here as to price, have had values raised by cable before accepted letter had reached the primary market. A cable to this effect was received by a Montreal importing firm only this morning.

The Greek market for currants is firm, with holders resisting further decline; in fact, late cables note a firmer tendency in that quarter. According to mail advices from Greece under date of 18th ult., there had been shipped up to that time to all parts some 35,000 tons. Advices from Denia on Valentia layer raisins report the market there as being very firm, and that there is a scarcity of fruit for export.

HARDWARE AND METALS.—Importers refer to the prevailing shortage in many lines both English and American orders for goods being behind from 2 to 6 months. This in turn makes like delays with the trade here. Values show little change. L. & F. tin is reduced to 31c, and strip

tin to 32c. Iron and steel wire, plain, 6 to 9, has been reduced to \$2.50 base. Cut nails are steady at the recent advance to \$2.40, as base price, car lots.

LEATHER AND SHOES.—Dealers complain loudly of the shortage of plump jobbing leather, and say trade is considerably hindered thereby, for five times the quantity could be sold if stock could be had. Customers ask for a 20-lb. leather and take a 15 or 16-lb. as a compromise. There is a heavy movement of leather to England this week. Prices hold firm with a tendency to advance in some kinds.

OILS, PAINTS AND GLASS.—The only feature is an advance of 2c gallon in turpentine, which brings the price now to 75c and 76c as per quantity. The report was received too late for change in prices current. White lead is unchanged. A new combination, taking in 97 per cent. of all the glass factories in the United States shipping bottles to the Western market, went into effect on October 6, and an advance in price to the jobbers from 5 per cent. to 16 per cent. The jobbers had not determined what advance they will make.

POULTRY AND GAME.—Supplies are larger and prices are gradually receding. Turkeys are worth 10 to 10½c lb.; ducks, 9 to 10c lb.; geese, 6 to 7c lb.; fowls, 6 to 8c lb.; chickens, 8 to 10c lb. Game.—Partridges, 85c to 90c pr.; deer in carcass 6½c to 7 lb.; hind quarters, 10 to 11c lb.

PROVISIONS.—Trade is regarded as more steady, all lines being subject to a better movement. Fresh killed hogs are

Cable address : "FRIMAIRE, LONDON."

Codes used : A 1., A B C, 4th & 5th Ed., Agers & Private Codes

FRY, MARRIAN & WELLS,

Head Office, - - 3 Mincing Lane, E. C., London, Eng.

and
ENGLISH HARDWARE
CUTLERY GOODS.

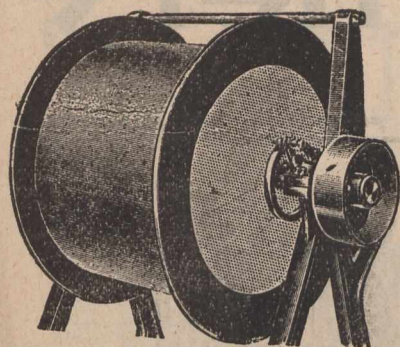
SOLE EXPORT AGENTS FOR

Messrs. SHRAGER BROTHERS, Calcutta. HESSIAN CLOTH and JUTE SACKS.

Special Terms to Canadians under the new Preferential Tariff.

Correspondence Invited.

The Patent Electro-Magnetic SEPARATORS,

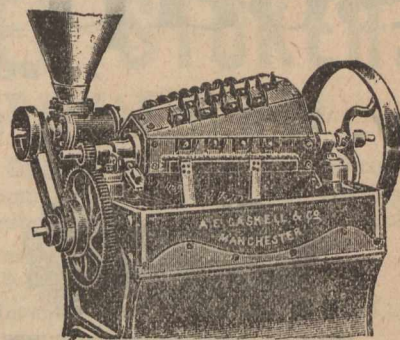


For extracting Iron or Steel from Borings, Ash-Metals, Glass Seeds, Slag Tobacco, &c

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

PRICES ON APPLICATION TO

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



Works: ROCHDALE, Eng.

Contractors to Admiralty.

Special Terms to Canadians under the New Canadian Tariff.

a trifle lower in price, being dealt in at \$9 to \$9.25 per 100 lbs. We quote: Heavy Canadian short cut mess pork, \$24.50 to \$25; Canada short cut back pork, \$23.50 to \$24; light Canada short cut clear pork, \$23.50 to \$24; finest kettle lard, 20-lb. pails, 12½c to 12½c; extra pure lard, in 20-lb. pails, 10¾c to 11¾c; choice refined compound lard, in 20-lb. pails, 9c to 9½c; Boar's Head brand, in 20-lb. wood pails, \$2 to \$2.08; Globe, at \$1.80 to \$1.90; 20-lb. tin pails, ¼c less per lb.; hams, 12c to 14c, and bacon, 14c to 15c per lb. Chicago, Oct. 14.—Provisions closed unchanged to 2½ lower. Future quotations: Pork, October, \$16.90; January, \$15.67½; May, \$14.85. Lard, October \$10.27½; November, \$10.10; December, \$9.45; January, \$8.97½; May, \$8.37½ to \$8.40. Ribs, October, \$11.50; January, \$8.27½; May, \$7.90. Cash quotations: Mess pork, per barrel, \$16.95 to \$17; short ribs, sides, \$11.10 to \$11.30; dry salted shoulders, \$9.25 to \$9.50; short clear sides, \$11.50 to \$11.67½. Liverpool, Oct. 14.—Hams, short cut, steady, 55s 6d. Bacon, Cumberland cut, dull, 61s 6d; short ribs, dull, 65s. Long clear middles, light,

quiet, 62s 6d; do. heavy, quiet, 61s 6d. Short clear backs, quiet, 57s. Shoulders, square, dull, 51s. Lard American refined in pails, firm, 55s 6d.

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JOURNAL OF COMMERCE
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EILLS & COMPANY, LIVERPOOL, Eng.

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

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

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WRITE FOR OUR EXPORT PRICE LIST.

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

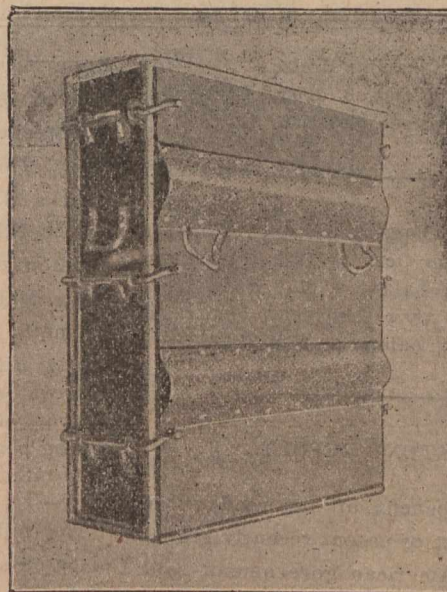
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Special rates to Canadians under the New Preferential Tariff

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PATENTS—No. 5107/93; No. 10362/99.



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

Easily Erected. Self-Caulking. Guaranteed not to Warp.

Wheels and Axles fitted if required.

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Jamaica Street, LIVERPOOL, Eng.

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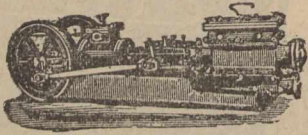
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Telephone: "No. 20, ST. HELENS."

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. . BONE AND TALLOW DIGESTERS . .

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SOAP, OIL, AND TAR SPECIAL PUMPS.

SOAP PANS, TANKS,
With all Fittings.

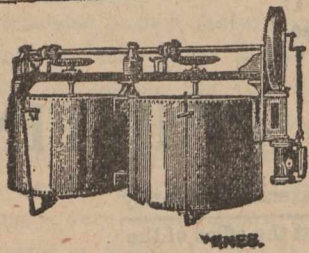
HOISTS.
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STEEL SOAP FRAMES
The Best in the Market.

CRUTCHING MACHINES
New Bar-Cutting and
Tabletting
Machines

MILLING MACHINERY
Hand and
Steam Stamping
Machines with Dies.

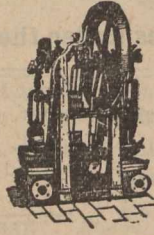
GLYCERINE PLANT,
With Fire or Steam Evaporation.



WHEELS.

**SOAP
COMPLETE PLANTS
CHEMICAL**

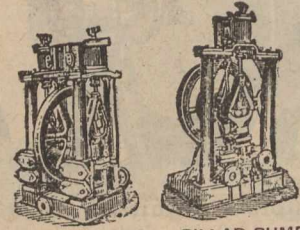
All on Newest Design.



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.

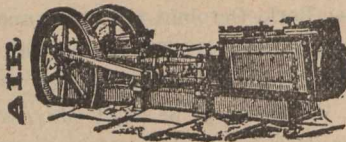
CHEMICAL PUMPS,
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AIR COMPRESSORS,
With Improved Valves.
Causticisers.
Agitators.

MECHANICAL FURNACES,
Absorbers,
Hoists, Cranes,
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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 Canadlans under the new Tariff

—London Clearing House.—Total for week ending Oct. 2, 1902, Clearings, \$743,454; balances, \$166,632.

—Ottawa Clearing House, total for week ending Oct. 2, 1902, clearings, \$2,079,094.03; balances, \$578,855.24; corresponding week last year, clearings, \$1,782,600.70; balances, \$391,212.29.

PATENT REPORT.

For the benefit of our readers we publish a list of patent recently granted by the American government, said patents secured through the agency of Messrs. Marion & Marion, patent attorneys, Montreal, Canada, and Washington, United States. Information regarding any of the patents cited will be supplied free of charge by applying to the firm above mentioned.—Joseph Bincette, St. Constant, Que.,

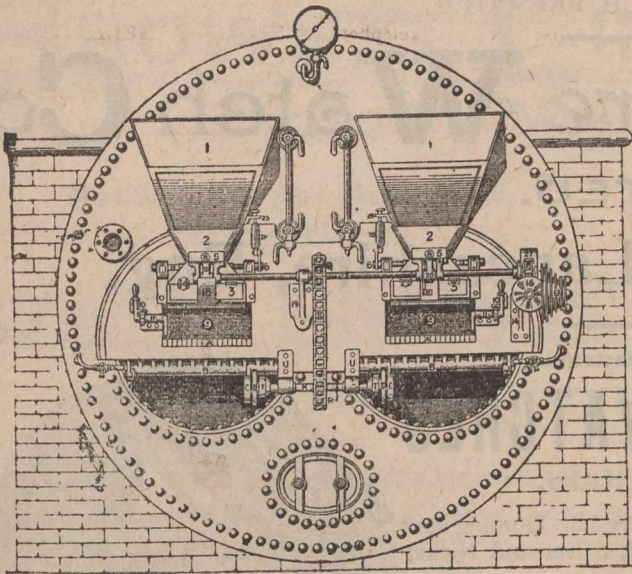
fire-arm; Paul Hector Gendron, Sherbrooke, Que., washing machine; Frank A. Breeke, forest Mills, Ont., spinning head; Thomas F. Melanson, Upper Charlo, N.B., car coupler; Thomas F. Charlo, N.B., car coupler; Edouard Gagne, Montreal, Que., trolley guard; Donald S. McDonald, Mabou, C.B., furnace; Kenneth D. McLay, clothes pounder, Rainy River, Ont.; R. McLaughlin, Oshawa, Ont., axle bearing; Antoine Charon, Montreal, Que., process of preparing peat for fuel; Henry Ditchburn, Gravenhurst, Ont., oar lock guard.

The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building. Canadian Patents.—G. J. Crean, magnetic separators; P. Larcher, shoes; S. D. Robinson, sheet iron stoves; W. Russell, machines for shocking grain; H. A. Fraser, heaters for buildings; A. Boldue, bread slicer;

A. Dobson, method of drying peat; Felix Mesnard, vehicle wheels; A. G. Campbell, drier for ores, etc.; H. T. T. Haultain and H. H. Stovel, concentration of ores; J. Leonius, alias N. Leclere, window openers; D. Chartrand, covers for sidewalk valves; W. H. Morden, letter files; W. L. McLean, steam engines for curd-cutting machines; R. L. Stewart, suspenders; G. G. Glenn, mops. American Patents.—A. Charon, preparing bog-peat for fuel purposes; A. M. Craig, tug and trace coupling; H. Ditchburn, car-lock guard; H. Mann, railway-track laying machine; H. Maynard, cinder-sifter; R. McLaughlin, axle-bearing; J. Meek, mechanism for removing selvage from box or cartoon blanks; A. Mitchell, churn; J. T. Slough, adhesive cement.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following patents granted to Canadians:—United States.—Log-carriage off-set for saws, Samuel Erb Chemainus; momentum car-brake, Thomas E.

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



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

65 PER CENT. of ORDERS received are from old customers, many of whom have had the machine working 25 years. Over 9,000 furnaces have been fitted with this machine
**20 per cent. more duty.
10 to 15 per cent. in Economy**

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

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

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

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

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

Manufacturer for Canadians, under the new Preferential Tariff.

McCollum; system of bookkeeping, Frederic Lapointe; anchor, James A. Pettes; refrigerator, Henry Aylmer. Canada.—Apparatus for harvesting peat, Alex Dobson; process and apparatus for treating peat; J. D. Oligny; pedals for bicycles, F. N. Cullen; process of hermetically sealing stoneware jars, J. Turnbull; fare boxes, N. Proulx; machine for coating paper with a transfer composition, L. Huffman; fire bricks, J. Ayling; systems of bookkeeping, F. Lapointe; Merry-go-rounds, J. L. McCrea; extension ladders, W. H. Sibley; smoke consumers, J. T. Ellis; sofa beds, Jos. A. Lesperance; clothes cabinets, R. Weir.

The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life

Building:—Canadian Patents—A. Dobson, apparatus for harvesting peat; J. D. Oligny, process of any apparatus for treating peat; F. N. Cullen, pedals for bicycles; J. Turnbull, process for hermetically sealing stoneware jars for the purpose of preserving articles of food. N. Proulx, attachment for fare boxes; L. Huffman and J. A. Denson, machines for coating paper with a transfer composition; J. Ayling, fire bricks; F. Lapointe, system of bookkeeping; J. L. McCrae, merry-go-rounds; W. H. Sibley, extension ladders, J. T. Ellis, smoke consumers; J. A. Lesperance, sofa beds; R. Weir, clothes cabinets. American patents.—H. Aylmer, refrigerator; S. Erb, log-carriage offset for saws; F. Lapointe, system of bookkeeping; T. E. McCollum, momentum car-brake; J. A. Pettes, anchor.

Owen N. Evans, solicitor of patents and expert. Temple Building, reports the following patents granted to Canadians:—United States. — Workman's time-checker, James Corbett; closure for retorts, James M. K. Letson; railway-car sander, Duncan N. Miller; interior charcoal attachment for cooking stoves, Robert Fletcher; paper-file, Zebulun C. Ketchum; Bicycle-canopy support, George Valiant; safety envelope, Alfred O. Anderson; bicycle-motor, Robert S. Anderson. Canada.—Amalgamators, Oscar H. Burden; roller bearings, Alb. E. Henderson; thrust bearings, Alb. E. Henderson; targets for miniature ranges, F. M. Gaudet; sub-bases for self-playing organs, Chas. Warren; process of packing fish, Howard D. Duff; signalling machines, Henry L. McGowan; wire fence machine, Jno. Brown.

For the benefit of our readers we publish a list of patents recently granted by the Canadian and American Governments secured through the agency of Messrs. Marion & Marion, patent attorneys, Montreal, Can., and Washington, D.C. Information regarding any of these patents will be supplied free of charge by applying to the firm above mentioned. Canada.—Joseph Alphonse Lesperance, Montreal, Que., sofa-bed; Howard Douglas Duff, Port Elgin, N.B., process of packing fish; Louis Primeau, St. Etienne (Beauharnois), Que., hay press; Joseph Philippe St.-Laurent, Campbellton, N.B., shaft holder; Messrs. Atkin & Eagle-son, Lillooet, B.C., acetylene gas generator. United States.—Alex. Mitchell, Oxbow, Assa., combination churn and clothes washer; Frederick Lapointe, Montreal, Que., system of book-keeping; Alfred O. Anderson, Levis, Que safety envelope.

RIPANS

I had taken but three or four boxes before everybody began to ask me what I was taking for my skin I told them Pipans Tabules.

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

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The Largest Manufacturers of

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Keywind and Keyless in Crystal, Hunting and Half-Hunting Cases in Gold, Silver and Nickel

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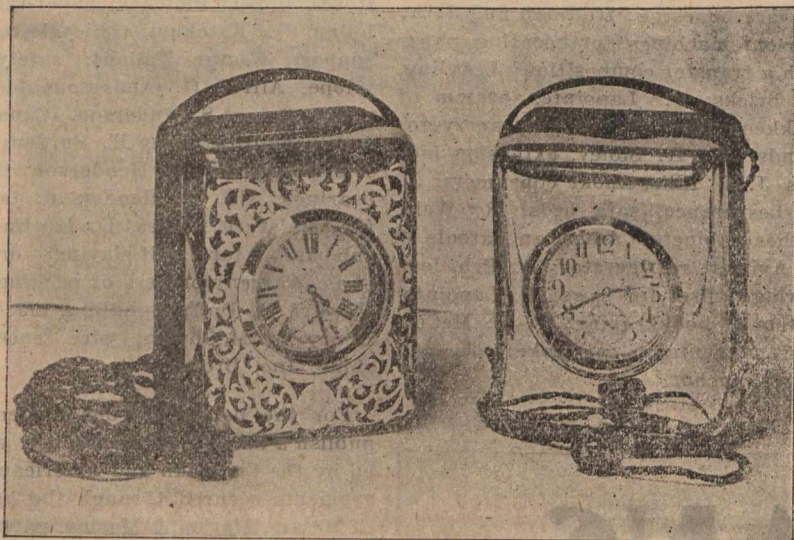
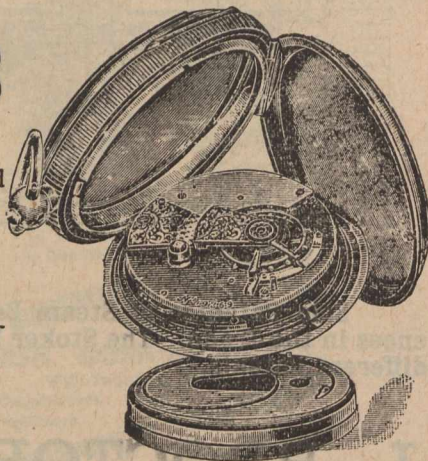
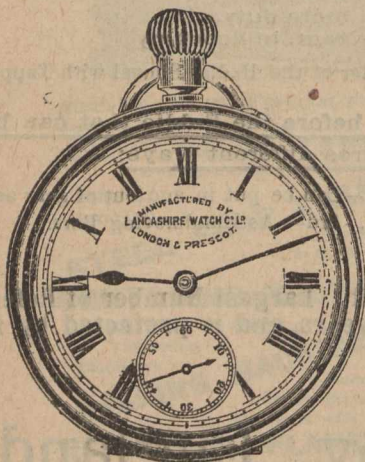
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Solid Silver Fronts, 5 x 4 x 3.

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GLAZIERS' PATENT DIAMOND MANUFACTURERS.

Prominent among manufacturers of glaziers' diamonds is the firm of Bush and Chipper, of 9 Percival street, Clerkenwell, London, E.C., England. Illustrated in this firm's catalogue are various makes and designs of diamonds for turning emery-wheels, circles, shades, pressure tubes, etc., embracing also the handy appliances affixed to pocket knives, those for tubes adjusted with set-screws, etc. On another page of this journal may be seen weekly an advertisement of this firm, who are desirous of extending their Canadian trade and will be pleased to send illustrated price list free on application. The new differential tariff gives one-third duty off in favor of Canada, so that dealers in these goods need have no hesitation in opening up negotiations. What this firm do not know about the art of adjusting and arranging diamonds for all such purposes, it would be beyond the lifetime of the average citizen to learn. This firm are wide-awake to the demands of the trade and believe in making permanent customers by pleasing all who favor them with an order, small or large. This firm are among the best known in Europe in this line, and as their output is very large and varied it will be freely admitted that they have catalogued prices at a minimum of profit to ensure the continuance of

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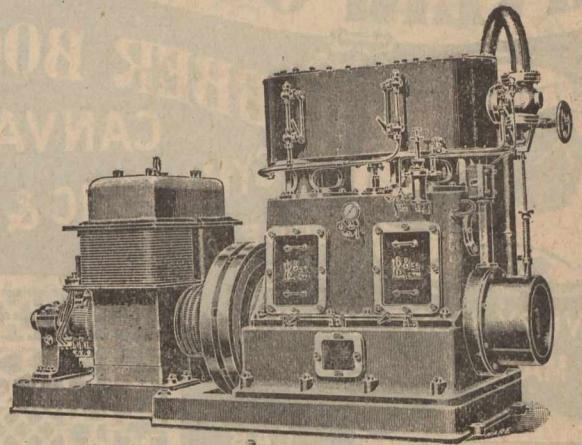
Patricroft, Manchester England.

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STEAM ENGINES,

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



SOUND & RELIABLE BRITISH MANUFACTURE.

STOCKS AND BONDS.

NAME.	Par Val'.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Oct. 15 (Bid)	Cash value per S.
British North Am.....	243	4,866,666	4,866,666	1,776,333	3	Apr. Oct	136	330 48
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3 1/2	June Dec	160	80 00
Commercial, Windsor..	40	500,000	350,000	60,000	3	.....	105	42 00
Dominion	50	2,500,000	2,500,000	2,500,000	2 1/2	May	244	122 00
Eastern Townships.....	50	2,000,000	1,742,535	1,200,000	3 1/2	Jan July	160	80 00
Halifax Banking Co	20	600,000	600,000	500,000	3 1/2	Feb. Aug	135	35 00
Hamilton	100	2,000,000	2,000,000	1,600,000	5	June Dec	232 1/2	232 50
Hochelaga	100	2,000,000	1,931,000	950,000	3 1/2	June Dec	135	135 00
Imperial	100	2,868,000	2,866,000	2,385,000	5	June Dec	240	240 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	162	162 00
Moisons	50	2,500,000	2,500,000	2,150,000	4	Oct April	216	108 00
Montreal	200	12,000,000	12,000,000	8,000,000	5	June Dec	259	518 00
Nationale	30	1,489,700	1,430,550	350,000	3	May Nov	195	58 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	3,800,000	4 1/2	Feb. Aug	260	260 00
Ontario.....	100	1,400,000	1,400,000	425,000	2 1/2	June Dec	135	135 00
Ottawa	100	2,000,000	2,000,000	1,765,000	4 1/2	June Dec	225	225 00
People's of N. B.....	150	180,000	180,000	155,000	4	.....	250	375 00
Provincial.....	25	873,487	781,248	.....	3	June Dec	155	155 00
Quebec.....	100	2,500,000	2,500,000	800,000	3	June Dec	118	118 00
Royal	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb Aug	182	182 00
Sovereign	100	1,300,000	1,031,000	193,000	.....	.....	.....	.....
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	246	123 00
Standard	50	1,000,000	1,000,000	850,000	5	April Oct	240	240 00
Toronto	100	2,500,000	2,499,000	2,599,000	5	June Dec	240	240 00
Traders	100	1,350,000	1,350,000	350,000	3	June Dec	125	125 00
Union (Halifax).....	50	1,000,000	1,000,000	505,606	3 1/2	Mch Sept	168	84 00
Union of Canada	100	2,000,000	2,000,000	650,000	2	June Dec	120	120 00
Western.....	100	500,000	419,000	150,000	3 1/2	Apr Oct	140	140 00
Agri. Sav. and Loan Co	50	630,200	630,200	207,000	3	Jan July	117	58 50
Bell Telephone Co.....	100	5,000,000	5,000,000	800,000	4 1/2	Jan *	160	160 00
Brit. Can. Loan & Inv. Co..	100	1,937,900	398,481	120,000	2 1/2	Jan July	.....	.....
Brit. Mortg. Loan Co.....	100	450,000	889,214	180,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co..	100	2,700,000	2,700,000	.....	.....	Jan *	65	65 00
Can. Landed & Natl Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	108	108 00
Can. Per. & W. Can. M. Corpn.	10	5,951,350	5,951,350	1,490,657	3	Jan July	120	12 00
Can. Sav. & Loan Co.....	50 & 7 1/2	750,000	750,000	250,000	3 1/2	Jan July	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	450,000	2 1/2	Jan July	136	136 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,300	40,000	1	July Dec	72	36 00
Dominion Telegraph Co ...	50	1,000,000	1,000,000	.....	1 1/2	Jan *	124	62 00
Dominion Cotton Mills Co..	100	3,335,600	3,333,60 0	.....	6	Mar *	56	56 00
Hamilton Prov. and Loan...	100	1,500,000	1,100,000	340,000	3	Jan July	119	119 00
Home Sav. and Loan Co	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	925,000	4 1/2	Jan July	183	91 50
Imperial Loan and Inv. Co..	100	839,853	734,590	74,300	3	Jan July	70	70 00
Landed Banking and Loan ..	100	700,000	700,000	210,000	3	Jan July	111	111 00
Lond. & Can. Loan and Ag.	50	1,000,000	877,287	87,500	3	Jan July	68	34 00
London Loan Co.....	50	679,700	678,550	160,000	3	Jan. July	110	50 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	51,000	.....	Jan July	75	75 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	164 1/2	61 40
Montreal Gas Co.....	40	3,000,000	2,998,640	.....	5	April	241	96 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,318	2 1/2	Feb. *	279 1/2	139 75
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. *	124	124 00
Merchants Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb.	70	70 00
Montreal Loan and Mortg...	25	500,000	500,000	360,000	3 1/2 & 1	Mch Sep	137 1/2	34 37
Ont. Indus. Loan and Inv.	100	378,000	271,993	150,000	3	Jan July	122	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	560,000	3	Jan July	.....	61 00
People's Loan and Dep. Co.	50	600,000	600,000	40,000	.....	Jan July	42	21 00
Real Est. Loan Co.....	40	578,840	373,720	50,000	.....	Jan July	76	30 43
Richelieu and Ont. Nav. Co.	100	2,088,000	2,088,000	163,355	3	May Nov	100	100 00
Mont. Heat, Light & Power Co	100	2,250,000	2,250,000	320,155	.....	Jan. *	95	95 00
Toronto Electric Light Co..	100	2,000,000	2,000,000	.....	.....	Jan. *	154	154 00
Toronto Mortgage Co.....	50	1,120,860	724,000	250,000	2 1/2	.....	89	44 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	.....	Jan. * July	114 1/2	114 50
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	112 1/2	112 50

* Paying quarterly dividends.

the large trade which they now enjoy and for which they have every facility for handling.

Write for price list to Bush & Chipper, 9 Percival street, Clerkenwell, London, E.C., Eng.

THOMAS NOAKES & SONS.

Prominent amongst London, Eng., manufacturers of mountings for steam engines and boilers, pumps, hydraulic valves, fittings, etc., is the firm of Thomas Noakes & Sons, who number among their patrons many of the largest users of these goods in Great Britain. This firm does a large export business and the extent of their plant, etc., warrants them in claiming to be in the front rank in so far as filling all distant orders with promptitude and with confidence of not only retaining new customers but gaining others thereby. To the Canadian trade there is now an added incentive to keeping business within the Empire, a growing feeling among our manufacturers, wholesale dealers and even retailers that if we can do as well, or nearly as well, by purchasing and dealing with Great Britain, it is there our money and there our products should go.

Monuments which are now being raised throughout the Empire bear standing and lasting testimony to the fact that though separated as to location we feel all the more united in heart, and whatever will place an order, a customer or a dollar in the path of our own should not be left wanting. This spirit, we are pleased to see, is daily becoming more manifest, and as its very existence is a source of strength, and of a kind that becomes contagious and quickly expands we have no hesitancy in saying that as the years go by stronger and more enduring ties will bind us together, in business, in sociability and in heart. It is for this reason as well

ESTABD 1859

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as for the financial reason that Canada now admits British goods within her borders at 33 1-3 per cent. reduction of duty, that we cannot be too earnest in seeking out the more substantial firms in Great Britain and giving them our trade for what we cannot produce at home.

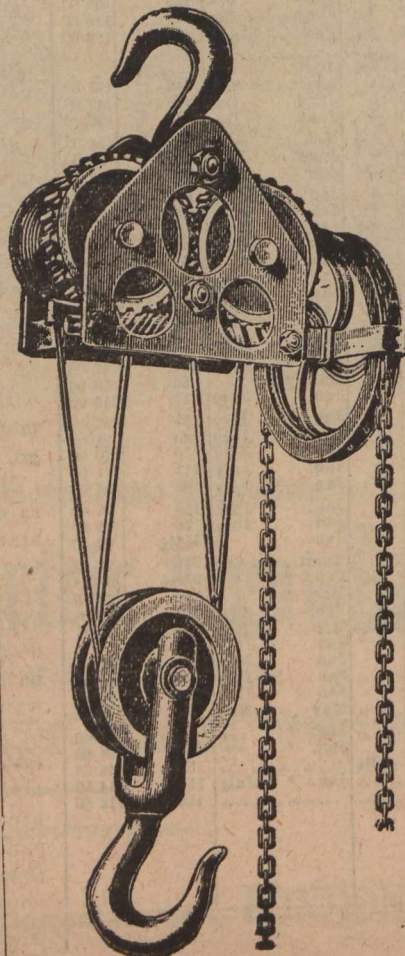
Prominent among manufacturers of London-made mountings of every kind and size for steam engines and boilers is the firm of Messrs. Thomas Noakes & Sons, whose name heads this article, whose illustrated advertisement is to be seen weekly on another page of this journal, and whose facilities are amply for all requirements of the trade at home and abroad. Canadian users would serve their interests by corresponding with this firm and finding out what their goods can be laid down here for. If this knowledge will prove that Thos. Noakes & Sons can save them, however little, on satisfactory materials, then our mutual efforts will not be unrewarded, and it will be but one more proof that we have those of our own who can not only supply us as carefully and well with what we require, but can save us a proportion in the transaction. Address: Thomas Noakes & Sons, 35 and 37 Brick Lane, Whitechapel, London, Eng.

SANITARY IRONWORK AND APPLIANCES.

But little heed is given by the average citizen as to the vast amount of skill, patience, and determination which are necessary in the production of the many latter-day achievements in sani-

tary and other specialty ironwork. That "it is all manufactured in the big foundries" is the usual way of getting over the mystery, but little thought is given to the amount of brains and skill required to furnish the latest improved ideas we hear of from time

to time. Among the oldest—if not altogether the oldest—known firm of sanitary, hydraulic and gas engineers, is that of Messrs. George Waller & Co., of 165 Queen Victoria Street, London, E.C., and whose works are at Stroud, Gloucestershire. This firm have sup-



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Cranes, Sheave Blocks,
Crabs, Pulley Blocks.

The Steel Rope
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LIMITED,

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"Union" Hair Belting

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"HERCULES" Solid Woven COTTON BELTING.

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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.

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plied the iron work required for many of the most important drainage works in the United Kingdom, and all parts of the world; also to a great number of corporations, public institutions and home authorities, and their work has been highly approved of by many of the most eminent engineers and sanitary experts, and they have supplied goods for their manufacture for use in all parts of the world for upwards of 100 years. This firm are in a position to execute any orders with the greatest promptitude, and at the lowest possible prices, having a very large and varied stock at their Stroud Works (which have recently been enlarged to meet the increased demand for this class of work) ready for immediate delivery. Special quotations and terms for large quantities upon application. This incentive to Canadian trade, coupled with that important item of saving, through the reduction of 33 1-3 per cent. in duty in favor of Canadians

should, combined, cause interest to be awakened throughout Canada by those interested in goods such as the firm of Geo. Waller & Co. produce. This firm's catalogue, finely illustrated, is, in itself, an interesting volume, and very instructive as pertaining to and detailing the very latest achievements in all sanitary ironwork and appliances, such as cesspool pumps, vans, hose reels, etc., hygienic and other airtight man-hole and inspection covers. Fresh air inlets and ventilating gratings, as used by the school boards for London, Birmingham, etc. Improved grease traps, cast iron disconnectors, 4 in. to 12 feet. Penstocks, flushing gates, tide valves (5 in. to 10 ft.), water and sewage pumps with steam, gas or oil engines, as supplied to corporations and waterworks, trapped rain, stable and brewery gulleys, improved concrete mixing machinery, etc., etc.

This firm are established over 100 years as makers of every description of

sanitary machinery and appliances, and as such are desirous of interesting Canadian users with the facilities they possess in catering to trade at home or abroad. Messrs. G. W. & Co. made the first penstocks over 50 years ago (the latest improved of which are fully illustrated in their catalogue), and since then most of those now in London and various parts of the country, and abroad. They have the largest stock of patterns in the world, of various sections, ready for use, or easily altered if required.

Latham's Patent Revolving Screen.—For extracting all solid matter from sewage. This arrangement was invented by Baldwin Latham Esq., C.E., and has been used at many drainage installations. The wheels are made from 10 to 16 feet in diameter, according to the volume of sewage to be dealt with. The casing is of sheet steel, the front edge being bevelled to run against a strip of india-rubber and forms a wa-

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

Refrigerating & Ice Making Machinery.

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

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

We Undertake the Following in any part of the World :

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

ARTHUR G. ENOCK & CO., REFRIGERATING ENGINEERS,

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

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(Cuts will be inserted as soon as received.)

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

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

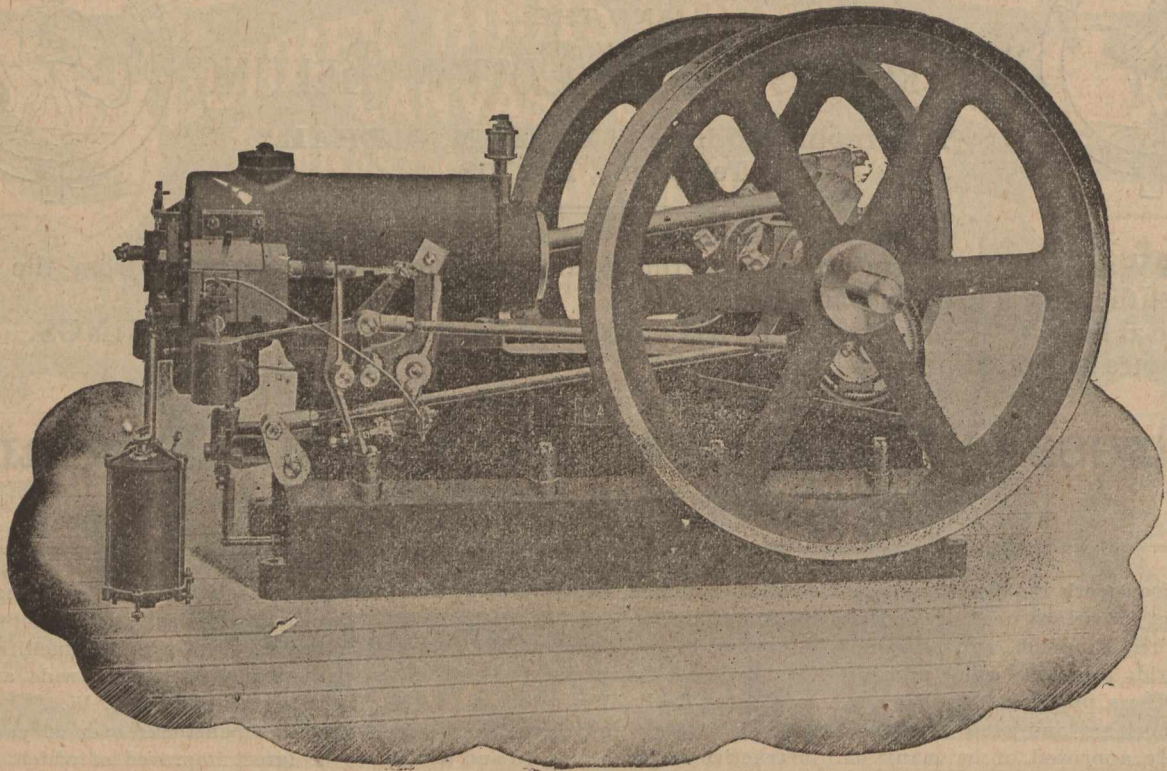


Photo of 20 B. H. P. Oil Engine.

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

Engines from ½ B. H. P.
 Horizontal and Vertical.
 Tube Ignition with Ignition Valves.
 Electric Ignition.
More than 2000 Engines Sold and Working Successfully in all Parts of the World.
200 Engines Always in Progress.

LONDON OFFICES AND SHOWROOMS,

87 QUEEN VICTORIA STREET, E. C.

ter-tight point at the sewage inlet. Cut No. 36 in catalogue shows a filth hoist for sewage works. This hoist has been designed by Geo. Waller & Co., for erection on sewage works and farms, and is fixed in conjunction with, or in place of a screw in the inlet to settling tanks, its object being to intercept the larger debris and solid matter. Another important article is the Hygienic Patent Air Tight Cover (Waller's patent) for hermetically sealing interception and inspection chambers, manholes, drain inlets, cesspits, grease traps, syphon tanks, etc.

We might continue describing the various new ideas patented and controlled by this well-known firm, but as we could not do ample justice without illustration, we will refer our interested readers to this firm's handsome, illustrated catalogue, a copy of which will be mailed free on application, and in which all interested will find much to enlighten. Address: George Waller & Co., 165 Queen Victoria Street, London, E.C., England.

HUMPHREY'S, LIMITED.

Fully in touch with the art of modern building, where durability, speed, economy, and accurate finish are all

combined, is the pioneer firm of Messrs. Humphrey's, Limited, whose expansive works, show grounds, etc., are situated at Knightsbridge, London, S.W., Eng. It is most desirable that in this young and rapidly-grow

ing country which is now stretching as rapidly north and west as rails can be placed and lumber and household utensils hauled, that a full knowledge of modern building should be acquired, if not by the thousands of pioneers

Telegraphic Address : "EXTINCTUM, London."

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Is Self Cleansing. No Carbon Deposit. Has Expanding and Contracting Nipple, so as to burn any Petroleum Oil.

The Leading Lamp in Gt. Britain.

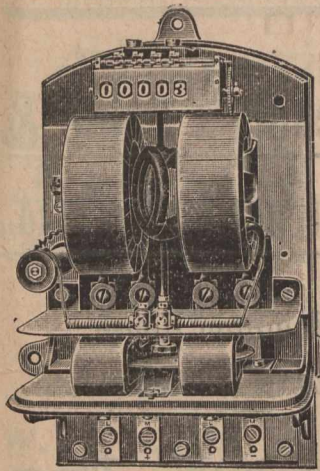
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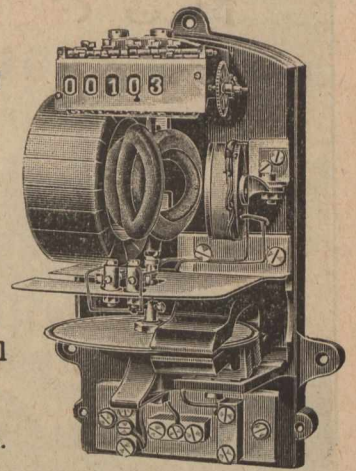


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A Large and Well Assorted Stock is kept of all
ELECTRICAL SUPPLIES,
thus insuring prompt attention to all indent orders.



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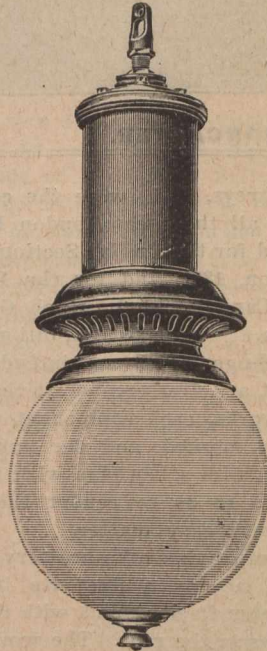
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For Continuous, Alternating and
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A Reliable, Cheap and Correct
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English made Arc Lamps, open
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Alternating Currents, also the new
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Incandescent Lamps.

Special figures quoted for contracts.
Volt and Ampere Meters, Switches,
Switchboards, Cutouts, and Lighting
Accessories

New Patent Couplings for Arc Lamps.

Allowing no strain on the rope;
accidents therefore an impossibility.

Price lists mailed
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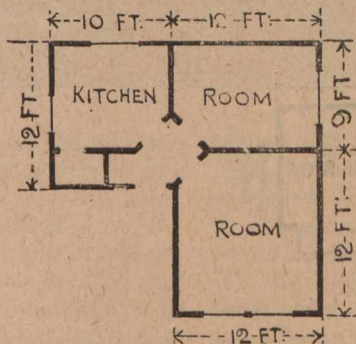
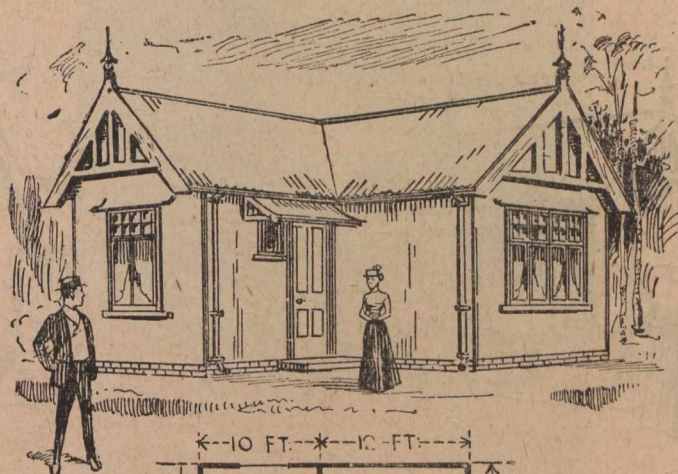
Correspondence is invited from well-established
houses in the Dominion, respecting agencies.

who are swarming into the farming
and mining districts, at least by those
who are constructing modern build-
ings in the older-settled portions
where towns and cities are steadily
growing and where all the latest appli-
ances and ideas should and eventually
must prevail.

We speak in special measure of the
world-renowned firm of Humphrey's,
Limited, because it is, as we before
pointed out, a real necessity that the
capacities of such firms be known in
every new and growing country. More
particularly is this the case where
such favourable tariff considerations
exist as have recently been adopted
between this country and Great Bri-
tain. We framed this favorable reduc-
tion of duty because we wanted to
prove in a most tangible way to our
people across the water that we want
such of their goods as we cannot make
as successfully here; and that it is
our full intention to have all obstacles
to the cheap entrance of these goods
into Canada removed. We have done
this, we want more trade with Great
Britain on these grounds, and statis-
tics prove that it is being accomplish-
ed. The firm of Humphreys, Limited,
is in the very best position to quote
lowest possible prices, best terms and
low rates of shipment for their pro-
ductions, and are most desirous of so
extending their trade with the Domin-
ion that they may be given the true

recognition here in Canada which
their productions have long since earn-
ed throughout European countries.

the United Kingdom in the manufac-
ture of iron and wood buildings and
portable buildings of all kinds, such



PLAN

The firm of Messrs. Humphrey's,
Limited, was established in the year
1834. It is the premier company of

as:—Houses, cottages, bungalows, sta-
bles, studios, laundries, covered ten-
nis courts, smoking rooms, billiard



Laying Callender Mains at DONCASTER.

Callender's Cable & Construction Co., Ltd.,

Hamilton House,
Victoria Embankment,
LONDON, Eng.

rooms, hunting lodges, halls, churches, mission rooms, gymnasia, cricket, golf and lawn tennis pavilions, drill halls, barracks and mess rooms, boat houses, sporting kennels, hospitals, nurses' homes, residences for medical staff, mortuaries, workshops, engine and machinery sheds, motor car sheds, boiler houses, navvies' huts, mining buildings, exhibition buildings, etc., etc.

Buildings made under this company's system are quite portable, and can be moved from place to place as required. The highest awards in the United Kingdom and the Continent of Europe have been awarded to this company's manufactures for excellence in workmanship and design. The awards include no less than twenty-one gold and silver medals.

The company's trade is not only extensive in Great Britain and Ireland,

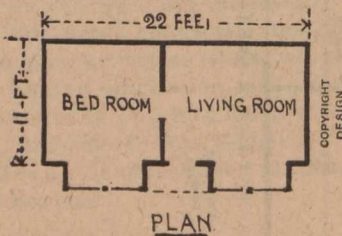
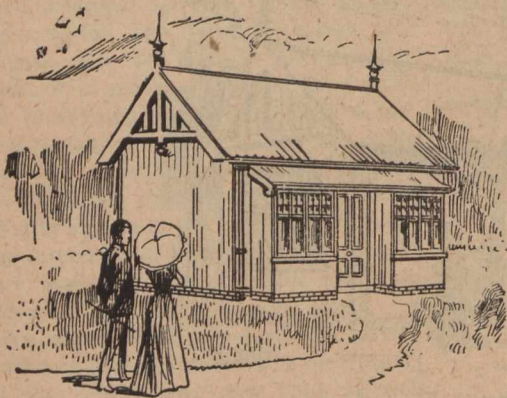
Humphreys, Ltd., were the contractors for all the great London Exhibitions and for the British Section, Paris Exhibition, 1889, and for the British, Indian, Canadian and British Colonial Pavilions at the Paris Exhibition, 1900. All buildings which are intended for shipment are first erected at the company's works, each component part is distinctly marked, and the purchaser furnished with a key plan with full instructions so as to render the erection a very easy matter.

The company's works are very extensive and occupy a fine site in the Buckingham Palace Road, with the river Thames in the rear. The works are replete with up-to-date machinery and are so constructed as to turn out the work in the least possible time. During the war in South Africa the company shipped for the British Govern-

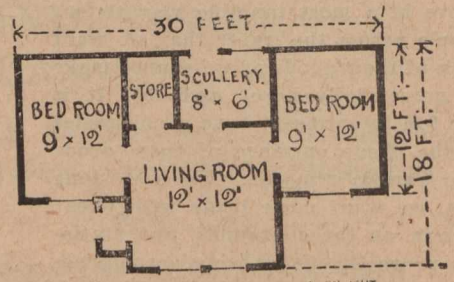
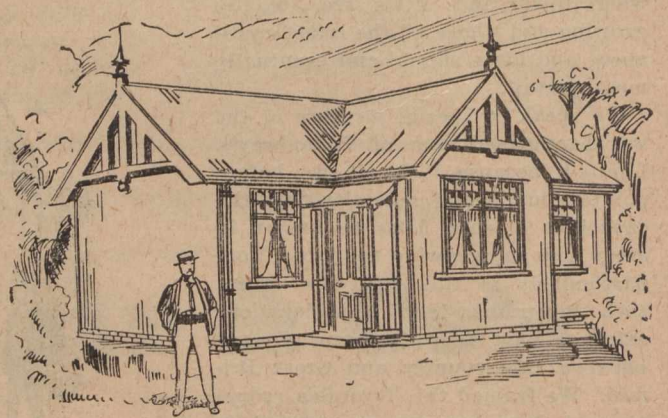
large transports. The company possesses a show ground where many types of their buildings are erected for inspection. Designs and price lists will be sent on application. ABC Code. Cables: Humphreys, Knightsbrige, London.

An elaborate catalogue has been issued by the above well-known firm of iron building manufacturers, giving profuse and elegant illustrations of many late iron buildings which have been erected from their manufacture. The importance as well as dimensions of these buildings at once conveys the impression that the firm of Humphreys, Limited, of London, are fully recognized as leading manufacturers in this line.

Among the iron structure catalogued in this interesting volume and manufactured by the firm of Hum-



PLAN



PLAN

but in most of the British Colonies, particularly in Africa, to which Continent the company are large shippers as well as to the Continent of Europe.

ment the largest order for iron buildings ever given at one time. To provide freight for the buildings the government specially chartered several

phreys, Limited, are: Indian Palace at the Paris Exhibition, 1900, erected by order of the Indian Committee of the Royal British Commission; the pa-

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DICOTTO, "LONDON."]Telephone
No. 4168 Av.]

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"Imperial" Anti-Fouling Composition.As Used by **ADMIRALTY** and **LEADING COMPANIES.****"ELASTIKUM"** FOR ALL WEATHER WORK, INSIDE AND OUT. **VERY DURABLE AND LASTING.****"JAPLAK"** QUICK-DRYING PAINT FOR HOLDS. **GUARANTEED TO PREVENT PITTING OR OXIDISING.****Dick's Marine Engine & Cylinder Oils,**

AS USED BY WHITE STAR, CASTLE, ORIENT, BRITISH INDIA, AND OTHER LEADING LINES.

Sole Proprietors and Manufacturers—

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WORKS: KING AND QUEEN AND LAVENDER WHARFS, ROTHERHITHE.

BRANCHES: LIVERPOOL, GLASGOW, CARDIFF, NEWCASTLE AND HAMBURG.

vilion of the English colonies at the Paris Exhibition, 1900, erected by order of the Colonial Committee of the British Commission golf club, erected for the Mitcham golf club, at Mitcham Junction Station, Surrey pavilion erected by command of H. M. the late Queen at Osborne, Isle of Wight; offices erected for the Royal Commission, Paris Exhibition; 1899; cricket pavilion, erected at St. Albans, Herts; Royal pavilion, erected at South Kensington Exhibitions; golf pavilion, erected at Douglas, Isle of Man; golf pavilion at Edmonton, Essex; pavilions for South Africa; goods station at Brighton for the L. B. & S. C. Ry. Co.

To this list might be added many more, but sufficient is given to cause those not already acquainted with the extent and variety of contracts compelled by the firm of Humphreys, Limited, to convince that this firm, whose manufactures are being shipped to all parts of the globe, are fully prepared to estimate on and furnish iron buildings of any design and size compatible with the greatest and minutest requirements of the 20th century. A substantial reduction of duty now exists in the shipping of goods from England to Canada, which alone gives an incentive to the furthering of our business relations with those of the Motherland. Write for illustrated catalogue, price list, etc., to Humphreys, Limited, iron bulding manufacturers, Knightsbrdge, London, S.W., England.

MR. T. K. BELLIS.

Were a writer, anywhere throughout the continent of Europe, asked to prepare for print a volume dealing exclusively with "The Turtle and its Uses," he would find it difficult indeed to fully sketch and finish his subject without coupling with it the name of Mr. T. K. Bellis, whose life has been devoted to the preparation of nutritious and health-restoring foods from this formidable and somewhat mysterious inhabitant of the world of fishes, and whose native ability, rare intellect and indomitable perseverance have made him, as he is widely known for many years, "The Turtle King." Yes, the writer who would devote his experienc-

ed pen to a history of the turtle would require to—as we have done—place the name of Mr. T. K. Bellis at the top if he would succeed in his task; just as he would be compelled to have a full knowledge of the turtle were he to attempt to sketch the career of Mr. T. K. Bellis, who has made a unique success of the turtle as a true and steadfast friend of man, whether in sickness, health, worry, distress, hunger, or ready for mirth and merry-making.

ways of living and our sentiments, are so much in keeping with those of the mother country. As introduction is only needed to cause refined palates to again seek longer acquaintance with the most superior turtle soups, known to the civilized world, Mr. Bellis is most desirous of opening up trade in this, his specialty line. His splendid and renowned success and life-long experience have made him master of the situation to the extent that instead of turtle, turtle soup, etc., of the very



In short, it has remained for Mr. Bellis to catch these monsters of the deep, land them, ship them, kill them, prepare them, and furnish pleasant and profitable nourishment for the world. Mr. Bellis is desirous that the Canadian trade should become acquainted with his various turtle preparations, feeling confident that a share of the success which has resulted from their introduction in other countries will also be the verdict here where our tastes, our language, our ideas of progress, our

highest and purest order, being looked upon as luxuries of the rich, he has combined economy with intellectual experience and has thus placed these purest of goods at prices so low that the day laborer can sup and enjoy these most nutritious dishes with as full a relish as can the owners of the great vessels than now carry them to all parts of the earth.

From the Caterer, January, 1897.—
Mr. T. K. Bellis, of 6 Jeffreys Square, St. Mary Axe, London, E.C., was born

GOLD MINERS DRILL STEELS

HOBSON, HOUGHTON & CO.SUCCESSORS TO FRANCIS HOBSON & SON
SHEFFIELD, ENGLAND.MINERS
HAMMERS
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HOBSON'S "CHOICE"
(XX) Extra Best & "Warranted" Best**Cast Steels,**
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as supplied to leading consumers for 90 years, in the
United States of America.

Specialty for Machine or Hand Drilling.

Established upwards of 100 Years.

in Liverpool, in 1841, and was educated at the Liverpool College. He commenced his business life in that city, in the local branch of the well-known East India House of Forbes, Forbes & Co. A few years later, at the age of 15, he entered the office of a leading West India House in London, and at that early age began life in earnest on his own resources. In this house he spent some eighteen years, rising from junior to manager, and only left when the firm ceased to exist. In 1874 Mr. Bellis commenced to trade on his own account, taking over the best part of the business he had been managing, and at once, seeing the varied

possibilities of turtle, he became a pioneer in this trade, being the first to introduce in a commercial form the now well-known article, dried turtle, and has steadily organized and developed the whole trade, from the erratic an uncertain supplies brought by the skippers of the sailing vessels to the now popular supply of live animals brought by each fortnightly West India Royal Mail. Mr. Bellis contracts for the West India turtle catch with the fishermen of the Mexican Gulf each year, and thus enables the English market to purchase at the moderate prices of these days, instead of the old-fashioned figures of very often 2s 6d per

lb. for the whole animal. The brand of T. K. Bellis is now well known throughout Europe in connection with preparations of preserved turtle and turtle-soup. Among his customers are the leading City and West End caterers. Mr. Bellis carried on a large mercantile business not only with the West Indies but also with Turkey and Greece, and is now opening up a new trade with Turkestan. He had, moreover, not confined his attention to trading as a merchant, but has been associated with some of the most successful undertakings of the day. The now well-known incandescent gaslight (Welsbach patent) was introduced un-

**Steel Forgings
And Castings.**

Horse Rasps, Files, Etc.

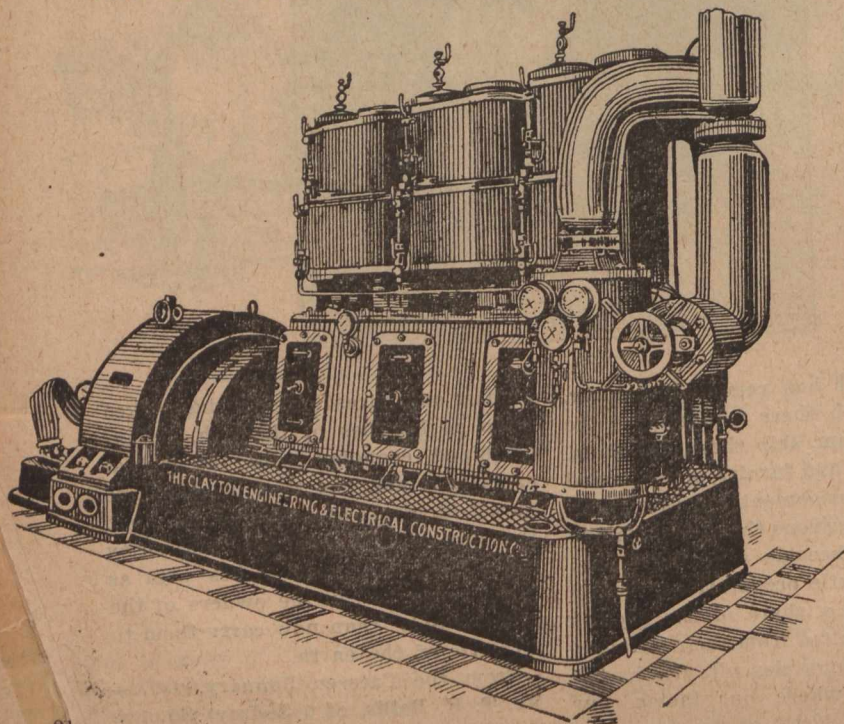
Sole Manufacturers of

"SOHO" Special Self-Hardening Steel

Best and Cheapest on the Market.

Canadians have 33 $\frac{1}{3}$ p.c., in their favour, by purchasing these English goods from us, under the new Canadian Preferential Tariff.

New York Office and Warehouse.

The CLAYTON ENGINEERING & ELECTRICAL CONSTRUCTION COMPANY, Limited.

HEAD OFFICE AND ENGINE WORKS:

Newton Hyde, near Manchester, Eng.

ELECTRICAL WORKS:

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Telephone: No. 62, HYDE.

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High-Speed Plants

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Traction or Lighting.

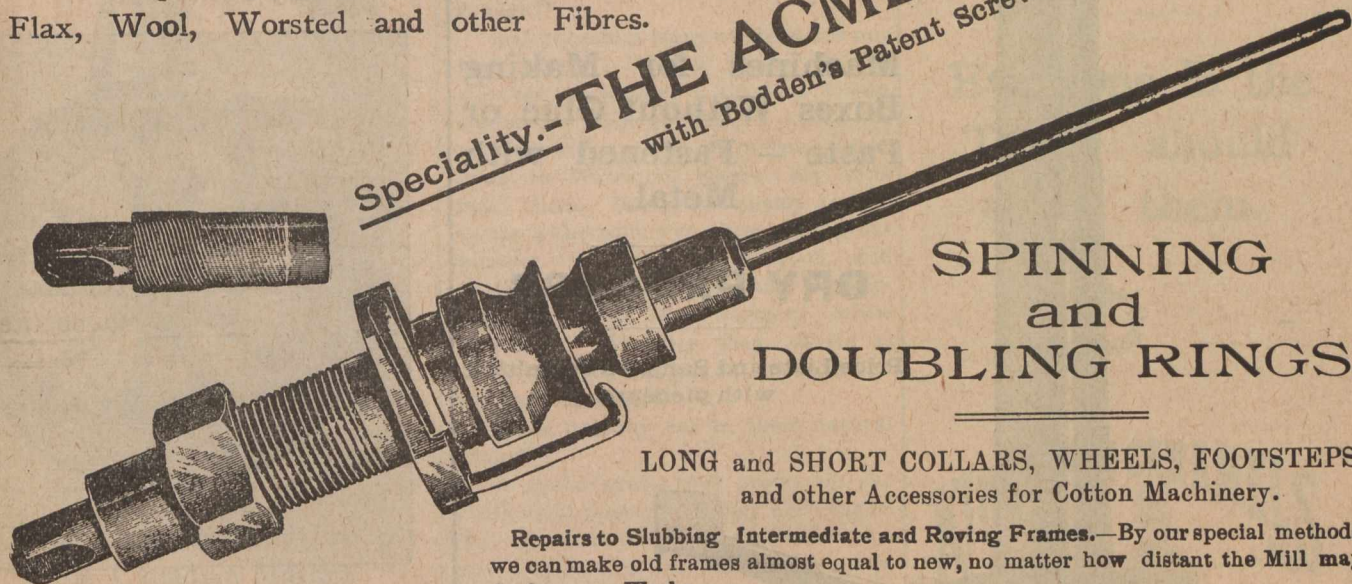
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Spindle and Flyer Manufacturers.

Steel Spindles and Flyers and Ring Spindles of all kinds

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

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



SPINNING
and
DOUBLING RINGS.

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

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

Hargreaves Works, - - Oldham, England,

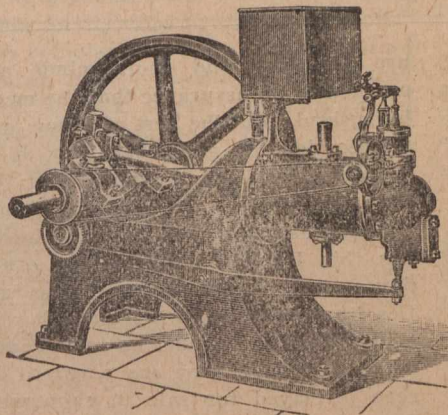
☛ SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF. ☛

der his auspices, and among other inventions, he is the largest proprietor and introducer of the coming pneumatic tyre—the "Fleuss Tubeless."

The Lancet, February 26th, 1898.—Turtle Soup. (T. K. Bellis, 6 Jeffreys Square, St. Mary Axe, E.C.) Turtle soup is notoriously nutritious and has the advantage of a pleasing, delicate flavor. Its properties as a valuable nutrient are undoubtedly due to the easily assimilable form in which the nitrogenous and gelatinous constituents exist in the flesh of the turtle. The expense of turtle soup somewhat militates against its use, especially for invalids, but in the present instance (as prepared by T. K. Bellis) we find clear turtle soup containing some slices of the turtle flesh conveniently put up either in glass jars or in tins at the comparatively moderate price of 5s. Two pint tins added to a quart of good home-made clear stock are said to make sufficient soup for twelve persons. We have very carefully examined the preparations submitted to us, but we could find no cause for reproach on any point. Thus in the specimen inclosed in the glass jar we found no preservatives, while in the tinned specimen we could obtain no evidence of injurious metal being present in the

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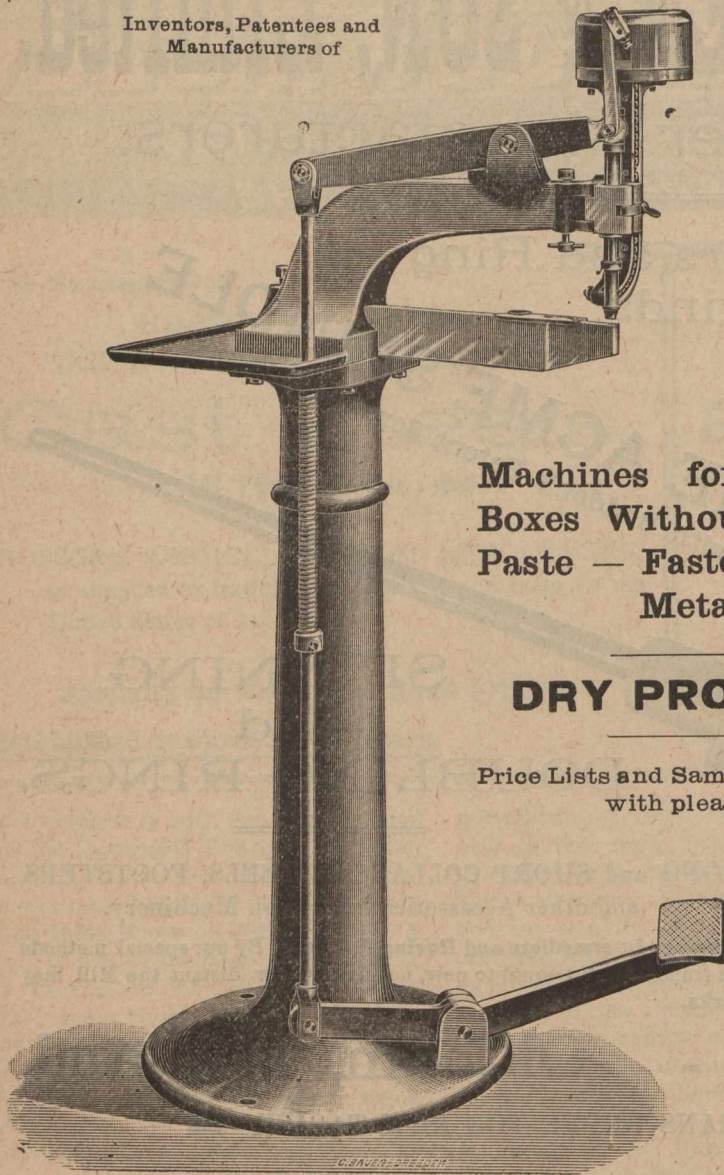
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LONDON, Eng.

soup or of the slightest corrosion of the tin. The soups are excellent in flavor, with a delicacy which must satisfy the gourmet, but, what is of more importance, which should appeal to the sensitive palate of invalids. The soups proved to be in sound condition. It is evident that great care is taken in the selection, conveyance, and treatment of the turtle, which under these conditions alone could produce such an excellent soup.

From the Golden Penny.—Turtle Soup is on!—Where the turtle comes from. Preparing for the Lord Mayor's Banquet.—It has been said—more or less truthfully—that a good French cook will turn you out a very palatable soup with no other ingredients than a pair of kid gloves. Be this as it may, Englishmen have a singular prejudice against this style of cookery. They like to know exactly how their dishes

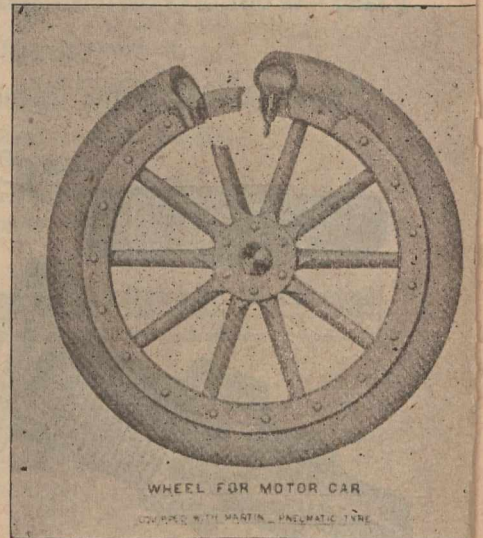
are prepared, and their minds are soothed by an assurance that the menu is truthful. But the best of menus will lie occasionally, and when they do it is generally about the matter of the soup, especially when the soup is proclaiming as being "real turtle." Knowing this I made inquiries the other day as to the whereabouts of the turtles from which soup is made. It was evident that there must be some somewhere, although they are never to be seen displayed for sale in shop windows.

I ran the turtles to ground in the cellars of Mr. T. K. Bellis, 6 Jeffreys Square, E.C. There they all were—thirty or forty of them—on a bed of nice clean straw. They did not appear to be very intelligent animals, but they looked happy and comfortable, and from time to time they lifted up their heads and gave forth a sound.

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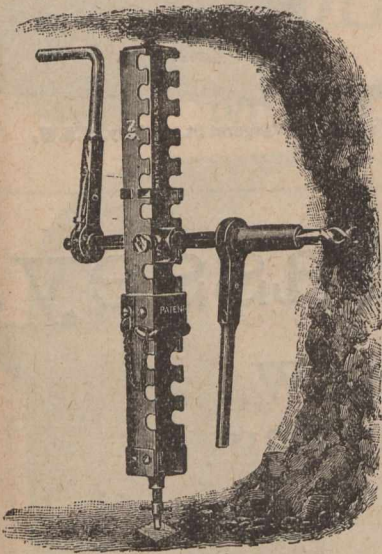
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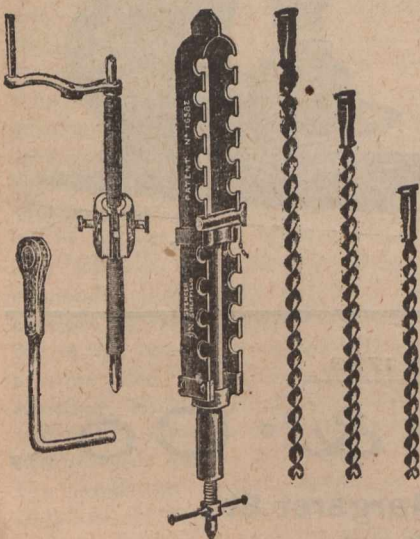
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Ratchet Handle charged extra.

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It was a queer noise; if you take a dog and make him bark till he has only got a whisper left, you will get it exactly. But the conversation of the turtles was particularly pleasing to Mr. Bellis.

"We like to hear them make that row," he said, "we know then they are well and strong."

"Is the turtle a delicate animal then?"

"I should think he is. All the turtles you see here are imported by me. I have a regular supply. Where do they come from? Well, they are caught off the coast of the Mexican Gulf, and are shipped direct to me by way of Kingston, Jamaica."

"How are they kept alive during the voyage?"

"Unfortunately many of them are not kept alive. I suppose I lose, in cold weather, sometimes a third of a consignment. They are landed at Southampton, and are sent up direct by fast train to Waterloo, where my vans meet them. The great enemy to the turtle is the cold. I've often lost a great number between Southampton and Waterloo; in the cold weather we supply them with foot-warmers while travelling. Directly they arrive at Waterloo they are put on the vans and hurried off here."

"What do they eat in their natural state?"

"A green grass that grows on the coral reefs near which they are caught. The grass colors their fat—hence the name 'green turtle.' The green turtle are the only kind used for eating purposes."

Write for price list, terms, etc., to Mr. T. K. Bellis, 15 Bury Street, London, T.C., England.

THE ELECTRIC SUPPLY.

Progress made by British Municipalities.—Electric supply, says a London letter, has become one of the important municipal industries of the United Kingdom. The provincial towns, having purchased and enlarged the gas plants for lighting houses and streets, were reluctant at the outset to introduce an electric system, and were disposed to allow private corporations to experiment with it; but as soon as its commercial value was ascertained they took advantage of the short periods for which concessions had been obtained by electric lighting companies, and obtained control of the business on reasonable terms. Parliament had been wiser than the town corporations in this matter. A select committee had conducted an investigation in 1879, and an act was passed in 1882 arming municipalities with full power to undertake electric supply, and either limiting the privileges of private enterprise to seven years or enabling the local authorities to acquire buildings and plants at the expiration of twenty-one years at original cost, less depreciation, without any allowance for goodwill or prospective profits. The term was subsequently extended by an

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Solely by
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Special prices to Canadians under the
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amended act to forty-two years, but the conditions for municipal ownership and operation were so liberal that private enterprise languished. The municipalities waited until the experimental period had passed and many private companies had failed. They profited by the experience of the United States and Germany, and finally took possession of the business when it could be scientifically conducted, and when, moreover, electric supply was required both for lighting and for tramway traction. Municipal enterprise in Great Britain is slow and cautious, but it secures control of every legitimate industry as soon as the commercial success of progressive methods is demonstrated.

Electric supply, being still in a tentative stage, is less conspicuous as a municipal industry than gas supply. Primarily the object was to cheapen gas for consumption rather than to create a source of revenue for municipalities; but the business has become profitable, and will be highly remunerative as soon as the capital and loans are repaid by the operation of the sinking funds. In Glasgow the surplus profits are used for effective reductions in charges, which have been lowered from 4s 7d to 2s 6d in the course of thirty years. In Manchester the charge for gas has been cut down to 2s 3d and the gross profits, amounting to \$103,405 in 1901, leave a net profit of £52,750 after the sinking fund payments are made; and this is turned over to the Treasurer for the relief of taxpayers. Salford applies £32,513 to the reduction of the rates, Birmingham £29,821, Leicester, £27,334, Bolton, £20,000. The price of gas ranges from 1s 5d a thousand feet at Widnes to 3s at Wigan and Blackburn, the ordinary rate being about 2s 3d. Out of 240 municipal gas undertakings, there is a gross profit of £1,657,725; and when the capital invested approximately £31,500,000, has been repaid through sinking funds, there will be a large source of revenue for the relief of local taxation. The gas supplied is of excellent quality and is cheap. There could hardly be a more practical illustration of the practical utility of municipal socialism.

The achievements of municipal trading in electric supply are less noteworthy than in gas supply, but are most encouraging. Bradford was the first city to enter upon this field of industry, and after a season of experimental work it now has a self-sustaining industry. With a capital of £454,204, and loans amounting to £266,158, there is a large investment to be covered by the operations of a sinking fund, and consequently the net profit, after the interest and fraction of principal have been paid, is only £3,528. The charges, however, are low—about 4¾d for lighting, and from 1d to 2d for motive power. Brighton, which was the second city to undertake municipal electric supply, has one of the best plants in the Kingdom, and has displayed exceptional enterprise and scientific management. The gas supply is controlled by a pri-

D. & S. Electrical Accessories

Circuit Boxes with Patent Tumbler Switches

and D. & S. Patent Damper

BRIDGE FUSES

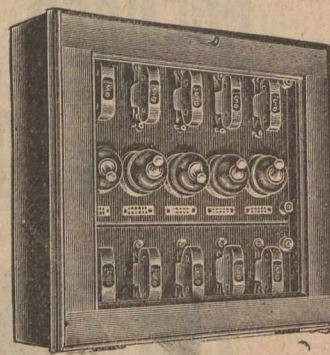
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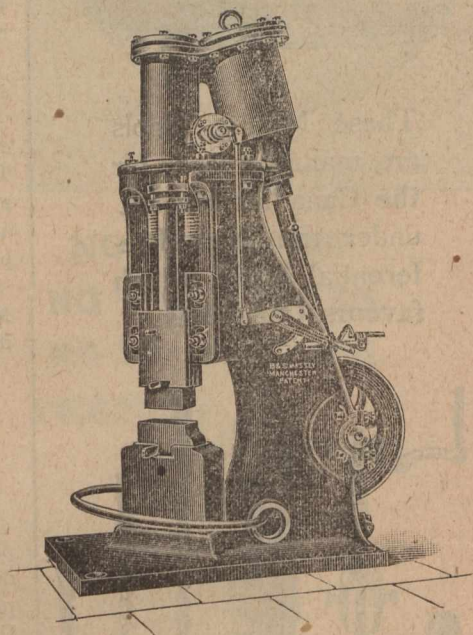
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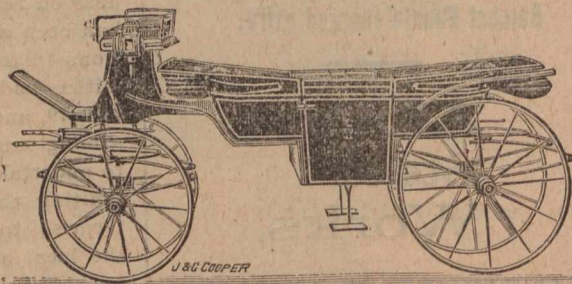
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MOTOR CAR TYRES EVERY DESCRIPTION.



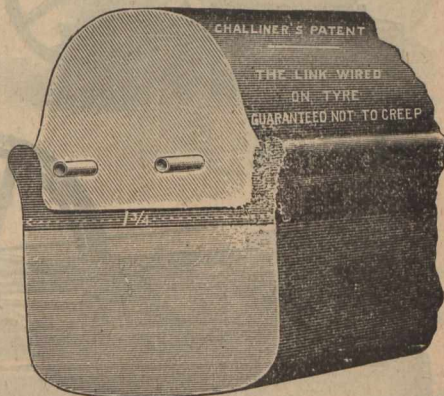
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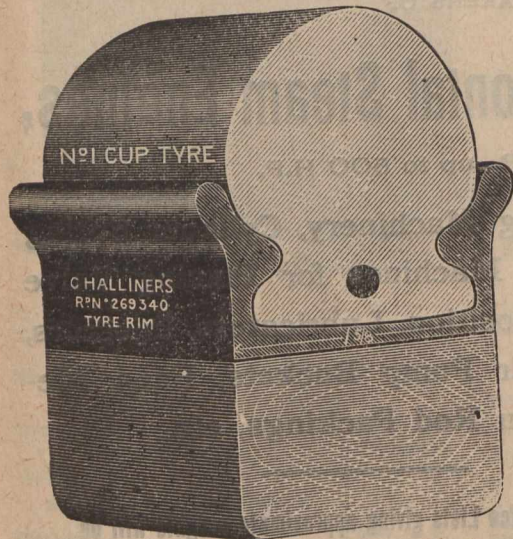
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vate company, but the electric lighting arrangements have been ordered by the municipality, and so marked have been the public preference for this system that a new power station has been constructed outside the town in Shoreham Harbor, where coal can be shot into the station from the bunkers of colliers. The station will cost over £400,000, and will effect material economies in electric service. The charges are on a sliding scale, according to the amount of current used, the average price being 32-5d. There is a working balance of £19,600, out of which the interest and sinking fund charges are paid. The current for the municipal electric tramways is obtained from special plant in the electric lighting station, and the two systems of lighting and power will be operated most economically.

About 175 municipal undertakings of this class are now in operation, but the financial results cannot be clearly ascertained until electric traction has been fully ordered. The majority of these enterprises are self-sustaining, and the plant has been supplied at moderate prices. Electric syndicates have not been employed in the United Kingdom in financing tramways and lighting companies and overweighting them with costly mechanism. This was done in Germany before the reaction

against speculative activity set in two years ago, and it was one of the causes of the prevailing depression. The British municipalities financed their own electric supply economically, and in many instances are now prepared to sell on the lowest commercial units for lighting, heating and motive power. The outlay for plant has been large, and in some instances the requirements of the community have been overrated, so that there is a small deficit in operating expenses and interest payments, but these electric enterprises have been cautiously conducted as a rule, and the business is in a sound condition. Prices vary in different localities, a sliding scale being generally adopted for both light and power in Board of Trade units. At Blackpool the charge for lighting is 7d for the first hour and 2d afterward, and power is supplied for the electric tramways at 2d per unit. At Aberdeen the sliding scale charges are 6d and 3d for lighting and 3d and 1 for power and heat. The charges at Liverpool, Sheffield, Leicester (Dundee and Leeds are 4d for lighting and from 2d to 2½d for power; at Huddersfield and Salford 4½d for lighting and from 2d to 2½d for power, and these are average prices for Board of Trade units. The most progressive provincial cities, after experimenting with electric lighting and

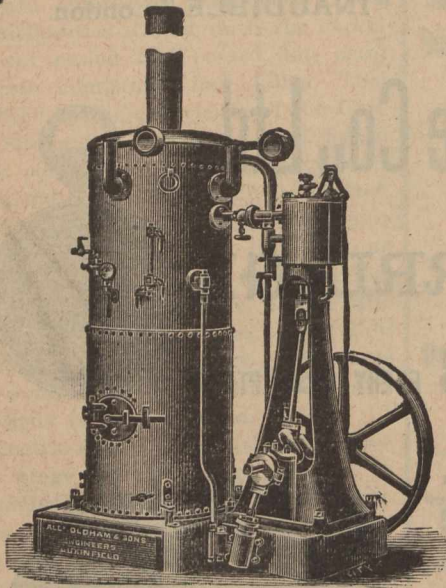
traction, have decided to anticipate the future requirements of the community and to monopolize the business of distributing light and power from central stations. There were seventy new municipal undertakings of this class last year, and scores of provisional orders have been granted by the Board of Trade for carrying out similar projects in every portion of the United Kingdom. About twenty electrical power distribution companies have also obtained authority for the supply of large areas.

One of the most remarkable experiments in municipal economics has been tried by Shoreditch, a benighted East End borough of the metropolis. This has been the production of electric power by the destruction of street dust and refuse. Over 25,000 tons of waste material are burned annually, and light and power are supplied at low rates for a large metropolitan area. For ordinary purposes the regular charges are 5d per unit for the first two hours and 2d afterward, and 2d with ½d discount for power. With 169 arc lamps in the streets and with over 600 private customers, the enterprise has been successful from the outset, a surplus of £2,063 for the first year having been converted into £7,745 for the second year, and the construction of a new

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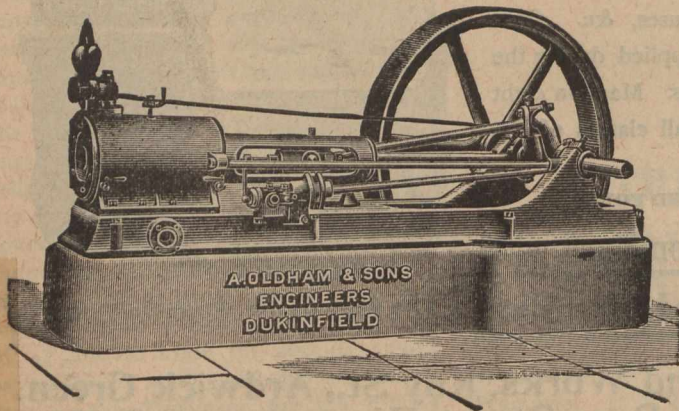
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From 2 H.P., up to 500 H.P.



Ice Making Machinery, Cylinder Boring
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Faces in Position, Lubricators, Injectors,
Pistons, Air Pump Buckets, Fans, Me-
tallic Piston Rod Packings, etc.

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

MONTREAL WHOLESALE PRICES CURRENT,
THURSDAY, OCT. 16, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Drugs & Chemicals		
Acid Carbollic Cryst medl.....	0 25	0 30
Aloes, Cape.....	0 16	0 18
Alum.....	1 40	1 75
Borax, xtlis.....	0 04	0 08
Brom. Potass.....	0 70	0 80
Camphor. Ref Rings.....	0 00	0 75
Ref oz. ck.....	0 75	0 80
Citric Acid.....	0 35	0 40
Citrate Magnesia lb.....	0 25	0 45
Cocaine Hyd. (oz).....	4 50	5 00
Copperas, per 100 lbs.....	0 75	0 80
Cream Tartar.....	0 20	0 25
Epsom Salts.....	1 25	1 75
Glycerine.....	0 17	0 20
Gum Arabic per lb.....	0 20	0 40
" Trag.....	0 50	1 00
Insect Powder lb.....	0 25	0 40
do per keg, lb.....	0 22	0 30
Menthol, lb.....	7 50	8 00
Morphia.....	1 35	1 45
Oil Peppermint lb.....	2 75	3 00
Oil Lemon.....	1 15	1 25
Oplum.....	3 50	4 00
Oxalic Acid.....	0 06	0 09
Phosphorus.....	0 50	0 75
Potash Bichromate.....	0 08	0 10
Potash Iodid.....	3 00	3 40
Quinine.....	0 30	0 40
Strychnine.....	0 65	0 80
Tartaric Acid.....	0 28	0 33
Licorice.—		
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.....	2 00	0 00
Acme Licorice Pellets, cans.....	2 00	0 00
Licorice Lozenges, 1 5 lb. cans.....	1 50	0 00
Heavy Chemicals.		
Bleaching Powder.....	1 75	2 50
Blue Vitriol.....	4 75	5 75
Brimstone.....	2 00	2 50
Caustic Soda.....	2 00	3 00
".....	0 00	0 00
".....	1 25	1 50
Soda Ash.....	1 75	2 25
Soda Bicarb.....	0 75	0 85
Sal. Soda.....	1 50	2 00
Concentrated.....		
Dyestuffs.		
Archil. con.....	0 27	0 29
Cutch.....	0 08	0 09
Ex. Logwood.....	0 09	0 12

station being required by increasing business. Municipalities like Birmingham, which have made large investments in sewage farms, may be induced by the conspicuous success of the Shoreditch dust destroyers to abandon enterprises of doubtful utility and to obtain a cheap supply of electric energy for lighting and for tramway traction by the destruction of street refuse and house sewage. The dust destructors have fulfilled the confident prediction of Lord Kelvin, made when the works were opened, and the financial operation of the Shoreditch scheme has been highly satisfactory.

The provincial cities and towns have experimented in various ways with electric supply, and are now in a position to profit by a wide range of experience. The Glasgow Corporation, after starting with a high tension station, substituted for it a low tension continuous current system, and eventually established an extensive and costly plant for the purposes of lighting and traction. The average price for lighting is 2.84d per unit. Edinburgh, with a smaller plant, reduces the price to 2.75d for large consumers of light and to 1½d for motive power and heating. Birmingham bought out the property of a private lighting company twelve years ago, and at heavy expense has been converting the mains and extending the circuits. Electric supply, while not yet self-sustaining in Birmingham, has been undertaken

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCT. 16, 1902.

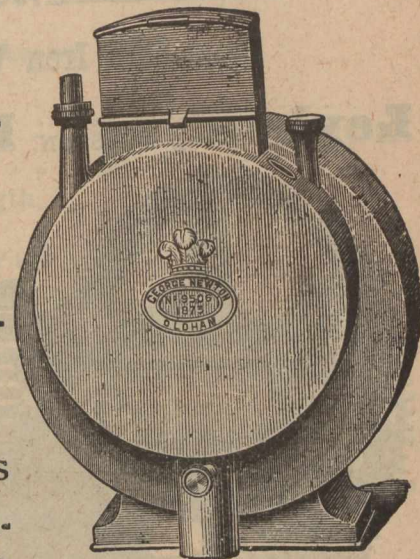
Name of Article.	Wholesale.	
	\$ c.	\$ c.
Chip Logwood.....	1 75	2 50
Indigo (Bengal).....	1 50	1 75
Indigo Madras.....	0 70	1 00
Gambler.....	0 09	0 12
Madder.....	50 00	55 00
Sumac.....	0 22	0 28
Tin Crystals.....		
Fish.		
Bloaters, per box.....	1 00	1 25
Labrador Herrings.....	0 00	5 00
do do Half brls.....	2 75	3 00
Mackerel No. 2, brls.....	0 00	12 50
" " ¼ barrel.....	6 00	6 50
Green Cod, No. 1.....	5 25	0 00
Green " large.....	0 00	5 25
No. 2.....	4 00	0 00
Large dry Gaspe per qntl.....	5 00	5 25
Salmon, brls Lab. No. 1.....	0 00	14 00
Salmon, (half brls).....	0 00	0 00
Brit. Col brls.....	0 00	0 00
Boneless Fish.....	0 04	0 00
" Cod.....	0 05	0 06
Skinless Cod, case.....	5 00	5 50
Loch Fyne Herrings, keg.....	1 10	1 15
Flour.		
Ogilvie's Hungarian.....	0 00	4 00
Ogilvie's Glenora Patent.....	0 00	3 80
Manitoba patents.....	4 00	4 00
Strong Bakers.....	3 70	3 80
Winter Wheat patents.....	4 00	4 10
Straight roller.....	3 65	3 80
do bags.....	1 75	1 85
Superfine.....	4 50	4 60
Rolled Oats.....	4 75	0 00
Corn meal, bag.....	1 50	1 55
Bran bulk.....	18 50	14 00
Shorts.....	19 00	20 00
Mouille.....	24 00	26 00
Farm Products.		
BUTTER; Choicest Cr.....	0 30	0 20
Eastern do.....	0 00	0 00
Under Grades Cr.....	0 19	0 20
Townships Dairy.....	0 19	0 20
Western Dairy.....	0 15	0 16
Good to choice.....	0 14	0 15
Fresh Rolls.....	0 16	0 17

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MANUFACTURERS.

OLDHAM,
ENGLAND.

Special quotations
under the new Canadian Preferential Tariff.



MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCT. 16, 1902.

Name of Article.	Wholesale	
	\$ c.	\$ c.
Farm Products.—Con.		
CHEESE:		
Ont. New.....	0 11	0 11
Eastern.....	0 10	0 11
Eggs: New laid (shipped).....	0 20	0 21
Straight gathered.....	0 17	0 17
Straight fall.....	0 00	0 00
No. 2.....	0 15	0 16
Maritime Prov.....	0 00	0 00
SUNDRIES:—		
Potatoes, per bag of 90 lbs.....	0 70	0 80
Honey, White Clov., Comb.....	0 11	0 11
" Extracted.....	0 07	0 08
Beeswax.....	0 25	0 30
BEANS: prime.....	2 10	2 20
do. Best hand-picked.....	0 00	0 00
Groceries.		
Sugars: Factory.		
Ex Granulated, brls.....	0 00	3 70
Acadia gran'd.....	0 06	3 65
Ex Ground, in brls.....	0 00	4 45
" in bxs.....	0 00	4 65
Powdered, in brls.....	0 00	4 20
" boxes.....	0 00	4 35
Paris Lump, in brls.....	0 00	4 45
" half brls.....	0 00	4 45
" 100-lb bxs.....	0 00	4 45
" 50-lb bxs.....	0 00	4 55
Branded Yellows.....	3 05	3 45
Molasses (Barbados).....	0 23	0 27
do brls. & 1/2s.....	0 25	0 30
Evaporated Apples.....	0 09	0 11
Raisins:		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 08	0 10
Layers, London.....	0 00	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 00	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 05	0 08
Selected.....	0 06	0 06
Layers.....	0 06	0 07
Currants, Provincials.....	0 05	0 05
Fillatras.....	0 00	0 06
Vatras.....	0 00	0 00
Vostizas.....	0 00	0 07
Prunes, Cal.....	0 07	0 09
do French.....	0 04	0 05
Figs in bags.....	0 03	0 00
new layers.....	0 08	0 13
Rice, C. O.....	2 82	2 92
standard B.....	2 92	3 02
Patna.....	4 25	4 75
Burmah.....	4 00	4 10
Crystal Japan.....	4 50	0 00
Carolina.....	0 00	3 07
Pot Barley, bag 48 lbs.....	0 90	2 00
Pearl " per lb.....	0 03	0 05
Tapioca, Pearl.....	0 02	0 00
Flake.....	0 02	0 00
Corn, 2 lb. tins.....	0 80	0 90
Peas, 2-lb tins.....	0 80	1 00
Beans, 4 doz. case.....	3 60	5 00
Salmon, 1/2 doz.....	1 00	1 10
Tomatoes, 1/2 doz.....	0 80	0 85
String Beans.....	0 80	0 85

on a large scale from the outset at Manchester and Salford, and small balances have been available year by year for the relief of local taxation. The necessity for introducing electric traction in the municipal tramway services has been of determining influence in the provincial towns. It has forced the local governing bodies to municipalize the tramways and to control the electric supply, and while the outlay for improved plant is enormous and there cannot be a wide margin for profit until the cost of the undertakings is fully liquidated through the gradual operation of sinking funds, facilities are offered for cheapening both traction and lighting, and absolute control of a future source of municipal revenue is obtained. Municipal socialism, when carried out with English caution and conservatism, is an investment which is likely to prove highly advantageous in the course of a generation or half a century. Electric supply is one of the resources upon which the municipalities can safely depend in the course of time as an instrument for easing the burdens of local taxation. Carping critics, like the writer of the series of pessimistic articles in the Times, are complaining of the increase of local indebtedness and of the introduction of improvements before the need for them is urgently felt; but there is no evidence outside of the maze of misgoverned London that the burdens of taxation have been increased by well-ordered municipal enterprises of a progressive character. The tramway service, gas and electric supply and housing and improvement schemes are self-sustaining branches of scientific local government, and the time is coming when all these sources of revenue will yield large returns.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, OCT. 16, 1902.

Name of Article.	Wholesale		
	\$	c	\$ c.
Hardware.			
Antimony.....	0 09	0 10	
Tin. Block, L & F, 1/2 lb.....	0 00	0 81	
" Straits.....	0 00	0 00	
" Strip.....	0 00	0 32	
Copper: Ingot.....	0 00	0 00	
CUT NAIL SCHEDULE.			
Base Price, per Keg, car lots.....	2 40	0 00	
Less quantity.....	2 45	0 00	
Extras—Over and above 30d, 40d, 50d, 60d and 70d Nails.....			
Cut and Fence Nails—			
16 and 20d Hot Cut, per 100 lbs.....	0 05	0 00	
10 and 12d " " " ".....	0 10	0 00	
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	
Out spikes 10c, per Keg advance.....			
Fine blued nails—			
2d per 100 lbs.....	1 00	0 00	
3d " " " ".....	1 50	0 00	
Casing, Box, Tobacco Box and			
Flooring Nails—			
90 to 30d per 100 lbs.....	0 55	0 00	
10 to 16d " " " ".....	0 60	0 00	
8 and 9d " " " ".....	0 65	0 00	
6 and 7d " " " ".....	0 70	0 00	
4 to 5d " " " ".....	0 95	0 00	
3d " " " ".....	1 20	0 00	
Finishing nails—			
3 inch and longer per 100 lbs.....	0 60	0 00	
2 1/2 and 2 1/4 inch.....	0 65	0 00	
2 and 1 3/4 " " " ".....	0 70	0 00	
1 1/2 and 1 1/4 " " " ".....	0 95	0 00	
1 1/4 and 1 1/2 " " " ".....	1 20	0 00	
1 " " " ".....	1 50	0 00	
Slating nails—			
1 1/2 and 1 1/4 inch per 100 lbs.....	0 95	0 00	
1 1/4 " " " ".....	1 20	0 00	
1 " " " ".....	1 50	0 00	
Common barrel nails—			
1 1/2 inch per 100 lbs.....	1 00	0 00	
1 " " " ".....	1 00	0 00	
3/4 " " " ".....	1 25	0 00	
1/2 " " " ".....	1 50	0 00	
Clinch nails—			
3 inch and longer per 100 lbs.....	0 60	0 00	
2 1/2 and 2 1/4 inch.....	0 65	0 00	
2 and 1 3/4 inch.....	0 70	0 00	
1 1/2 and 1 1/4 " " " ".....	0 95	0 00	
1 1/4 " " " ".....	1 20	0 00	
1 " " " ".....	1 50	0 00	
Sharp and flat pressed nails			
3 inch and longer per 100 lbs.....	1 35	0 00	
2 1/2 and 2 1/4 inch.....	1 50	0 00	
2 and 1 3/4 " " " ".....	1 65	0 00	
1 1/2 and 1 1/4 " " " ".....	1 85	0 00	
1 1/4 " " " ".....	2 50	0 00	
1 " " " ".....	3 00	0 00	
Cell Chain—No. 6.....			
" 5.....	0 11	0 00	
" 4.....	0 10	0 00	
" 3.....	0 09	0 00	
" 2.....	0 09	0 00	
1/2 inch.....	0 07	0 00	
5-16.....	4 35	0 00	
3/8.....	4 25	0 00	
1/2.....	4 00	0 00	

IDDON BROTHERS,

INDIA RUBBER
ENGINEERS,

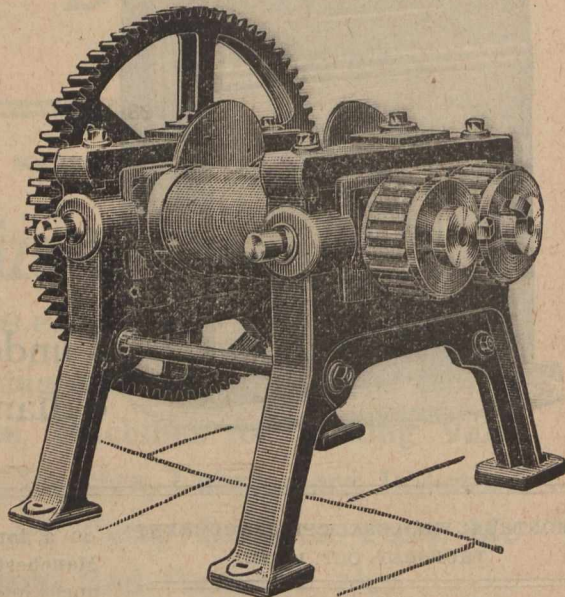
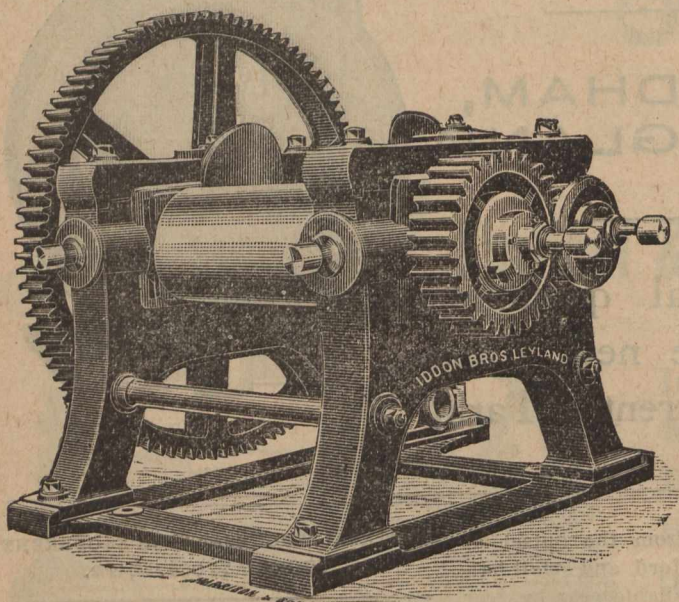
Brookfield Iron Works,

Leyland, ^{near} PRESTON, England.

ENGINEERS and
RUBBER MACHINISTS,

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

Specialities: — All kinds of Rubber Machinery.



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

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, OCT. 16, 1902.

Name of Article.	Wholesale.	
	\$	c
Hardware.—Con.		
Coil Chain—No. 1/4	3 85	0 00
9-16	3 75	0 00
1/2	3 65	0 00
3/4	3 76	0 00
1 & 1/2 in.	3 60	0 00
Galvanized Staples—		
100 lb. box, 1 1/4 to 1 1/2	3 25	0 00
Bright, 1 1/4 to 1 1/2	2 90	0 00
Galvanized Iron:		
Queen's Head, } gauge 28	4 40	4 65
or equal, } gauge 28	4 10	4 35
Comet do 28 gauge		
Iron Horse Shoes:		
No. 2 and larger	0 00	3 35
No. 1 and smaller	0 00	3 60
Bar Iron, per 100 lbs.	1 90	1 95
Car lots	0 00	0 00
Norway, base	0 00	4 25
Am. Sh. St'l, 6 ft. x 2 1/2 ft., 18	0 00	3 20
" " " 20	0 00	3 20
" " " 22	0 00	3 30
" " " 24	0 00	3 30
" " " 26	0 00	3 40
" " " 28	0 00	3 50
Boiler plates, iron, 1/2 in.	0 00	2 10
" " " 3-16 in.	0 00	2 10
Hoop Iron, base for 2 in. and larger	0 00	2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.		
Canada Plates:		
Full Polish	4 00	
Ord. 52 sheets	2 65	
" 60 do	3 70	
" 75 do	2 75	
Black Iron pipe, 1/2 in.	2 22	
1 in.	2 45	
1 1/2 in.	2 65	
2 in.	3 40	
2 1/2 in.	4 50	
3 in.	6 80	
3 1/2 in.	8 30	
4 in.	11 60	
per 100 ft. nett.		
Steel, cast p. lb., Blk Diam'd	0 08	base
" Spring, 100 lbs	3 00	0 00
" Tire	2 30	base
" Sleigh shoe, 100 lbs.	2 20	base
" Toe Calk	2 90	
" Machinery	2 75	base
" Harrow Tooth	2 50	
Tin Plates:		
IC Coke, 14 x 20	4 25	
IC Charcoal, 14 x 20	4 50	
IX Charcoal	5 50	
IV "	4 50	

COB CENTRE LETTER.

I am so trembly from excitement I can scarce hold a pen. I am a discoverer. I can now realize how Christopher Columbus must have felt when he hitched his boat to the Battery at New York and said to Peter Suyvesant, "Ahoj there! I have discovered you. Henceforard you are the subject of the good Queen Isabella, and the subject is not for debate." Those was truly great words, and I'm glad that they are printed in the first readers so children can learn them by rote.

It is a fine thing to be a discoverer. But I come by it natural. I can trace my pedigree clean back to James Watt, who discovered steam coming out of the spout of a tea-kettle and put it in a boat and run up and down the Hudson River until he was bought out by Commodore Vanderbilt. My wife Desire always said I was a discoverer—that I could discover a dozen reasons fur not getting more new business or fur not getting up to light the fire.

But this last discovery of mine is a big thing and will upset considerable the whole insurance business. When I come to New York I begun to hear the boys talking about the theory and principles of insurance and using a lot of hifalutin names. Up in Cob Centre our stock argument for insurance is "Pertection fur Many and the children." Once in a while we ring in about the reserve, but that is only chucking a bluff, fur not one of us could tell a reserve from a wheelbarrer.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, OCT. 16, 1902.

Name of Article.	Wholesale.	
	\$	c
Terne Plate IC, 20x28		
Russ. Sheet Iron	7 50	0 00
Lion & Crown tin'd sh'ts	0 10	0 00
22 and 24 gauge case lots	0 00	7 75
26 gauge	0 00	7 75
Lead: Pig, per 100 lbs;	3 25	3 35
Sheet,	0 00	0 04 1/2
Shot, 100 lb., less 2 1/2 p.c.	0 00	6 50
Lead Pipe, per 100 lbs.	7 00	0 00
	less 37 1/2 p.c.	
Zinc:		
Spelter, per 100 lbs.	0 00	5 25
Sheet, Zinc "	5 75	6 00
Black Sheet Iron,		
Per 100 lbs.		
8 to 16 gauge	2 40	0 00
18 to 20 do	2 30	0 00
22 to 24 do	2 35	0 00
26 do	2 40	0 00
28 do	2 45	0 00
WIRE:		
Plain galv'd, No. 5	3 95	0 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 55	0 00
do do No. 12	2 95	0 00
do do No. 13	3 05	0 00
do do No. 14	4 05	0 00
do do No. 15	4 55	0 00
do do No. 16	4 80	0 00
Barbed Wire—		
Spring Wire per 100, 1.25	3 00	f.o.b
net extra,		Montreal,
Iron and Steel Wire pl'n		
6 to 9	2 60	base.
Rope.		
Sisal, base	0 00	
" 7-16 and up	0 12 1/2	
" 5-16 "	0 13	
" 3-16 "	0 13 1/2	
" 3-16 "	0 14	
Manilla, 7-16 & lgr.	0 15	
" 7-16 "	0 15 1/2	
" 5-16 "	0 16	
" 3-16 "	0 16	
" 3-16 "	0 16 1/2	
Lath yarn	0 11 1/2	

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

Mantles Made to Customers Specifications at Lowest Prices.

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

Special prices to Canadians under the New Tariff, 33½ p.c., in favour of Canadians.

MONTREAL WHOLESALE PRICES CURRENT. THURSDAY, OCT. 16 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Wire Nails.		
Base Price carload	2 50	
Less than	2 55	
2d extra	1 00	
2d f	1 00	
3d	0 65	
3d	0 40	
4d and 5d	0 30	
6d and 7d	0 15	
8d and 9d	0 10	
10d and 12d	0 05	
16d and 20d	0 05	
30d to 60d	Base	
Building Paper.		
Dry Sheeting (roll)	0 35	0 00
Tarred "	0 45	0 00
Hides.		
Montreal Green Hides	0 09	0 00
" No. 1	0 08	0 00
" No. 2	0 07	0 00
" No. 3	0 07	0 00
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins	0 00	0 00
Clips	0 00	0 00
Lambskins each	0 00	0 60
Calfskins, No. 1	0 00	0 10
" No. 2	0 00	0 8
Horsehides	1 50	2 00
Leather		
No. 1 B. A. Sole	0 27	0 28
No. 2 B. A. Sole	0 25	0 26
No. 3 B. A. Spanish Sole	0 24	0 25
Slaughter, No. 1	0 28	0 29
Light medium & heavy	0 28	0 29
" No. 2	0 26	0 27
Harness	0 26	0 32
Upper, heavy	0 34	0 36
Upper, light	0 35	0 37
Grained Upper	0 34	0 35
Scotch Grain	0 35	0 38
Kip Skins, French	0 60	0 65
English	0 45	0 55
Canada Kip	0 50	0 60
Hemlock Calf	0 50	0 70
" Light	0 50	0 60
French Calf	0 85	1 10
Splits, light and medium	0 22	0 25
" heavy	0 17	0 20
" small	0 18	0 20
Leather Board, Canada	0 06	0 10
Enameled Cow, per ft.	0 16	0 18
Pebble Grain	0 12	0 14
Glove Grain	0 12	0 13
B. Calf	0 15	0 20
Brush (Cow) Kid	0 11	0 13
Buff	0 13	0 16
Russetts, light	0 35	0 40
" heavy	0 25	0 30
" No. 2	0 35	0 40
" Saddlers' doz.	7 50	9 00
Int. French Calf	0 65	0 75
English Oak lb	0 30	0 35
Dongola, extra	0 35	0 42
" No. 1	0 20	0 22
" ordinary	0 14	0 16
Colored Pebbles	0 13	0 16
" Calf	0 16	0 22

I seen before long that to get ahead in New York that a fellow must be up on theory. I never was spry in mathematics in school; history was my strong point even if I do say so myself as shouldn't. And I had heard tell that actuaries would rather see figgers than eat, which accounts fur their going to ballie shows so often. So I was afeared I wouldn't get fur on theory. But after I had learnt that the reserve was the loading divided by the mortality table, and that a natural premium was the product of the female rating and British Healthy Males, I seen that theory wasn't much to be a scairt of.

So I reckoned I would do some actuarial figgering myself. So I set down and begun to study the mortality table. I am 61 years old, but don't show it. I run my finger down the table and seen that there was 54,275 other folks the same age living. I didn't think there was so many living the same age as I be, but I suppose the census takers don't make no mistakes. I then come across a column headed "Expectation of Life," which I reckoned meant how long a feller expected to live.

It snowed that I, being as I was 61, oughter expect to live 13 years and no longer. Jehasophat! That made me bile. Here I came of long-lived stock on both sides of the family. There haint been a Watt in six generations die a natural death under 85, while no one on my wife's side ever thought of dying until they had stood up at the christening of a great-grandchild. Yet the table in that figger book said I oughter expect to live only 13 years.

I told Desire what the book said and she said it was all bosh. She allowed I was good fur 30 years yet. As I set figgering, all of a sudden I made my big discovery. Them mortality tables

MONTREAL WHOLESALE PRICE CURRENT THURSDAY, OCT. 16, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Oils		
Cod Oil	0 85	0 40
S. R. Pale Seal	0 00	0 55
Straw Seal	0 40	0 50
Cod Liver Oil, Nfd. Norw. Process	1 40	1 60
" " Norwegian	2 00	2 25
Castor Oil	0 08	0 10
Castor Oil brls.	0 07	0 08
Lard Oil, Extra	0 80	0 90
" "	0 70	0 80
Linseed, raw, nett	0 71	0 72
" boiled, nett	0 74	0 75
Olive, pure	1 05	1 15
Extra, qt., per case	0 00	3 70
Turpentine, nett	0 73	0 74
Petroleum:		
Benzine	0 22	0 30
Glass.		
Unilted inches, 00 to 25	0 00	2 10
do 26 to 40	0 00	2 20
do 41 to 50	0 00	4 70
do 51 to 60	0 00	4 95
Paints, &c.		
Lead pure 50 to 100 lb. kgs.	5 00	5 25
do No. 1	4 62½	4 87½
do No. 2	4 25	4 50
do No. 3	4 37½	4 62½
do No. 4	4 37½	4 62½
White Lead dry	5 50	5 50
Red Lead	5 00	5 50
Venetian Red Eng'h	1 75	2 00
Yel. Ochre, French	1 50	2 25
Whiting, ordinary	0 45	0 50
do Gilders	0 60	0 70
do Paris, do	0 85	1 00
English Cement, cask	2 15	2 25
Belgian do	1 65	1 90
German do	2 25	2 45
American do	2 00	2 40
Fire Bricks per 1000	16 00	22 00
Fire Clay	1 50	1 75
Rosin	2 75	5 50
Glue:		
Domestic Broken Sheet	0 13	0 15
French Casks	0 11½	0 13
do brls	0 00	0 14
American White, brls	0 16	0 20
Coopers' Glue	0 20	0 25
Brunswick Green	0 04	0 10
French Imperial Green	0 12	0 16
No. 1 Furnit's Varn'h. pr. gl.	0 65	0 70
do do do	0 75	1 00
Brown Japan	0 60	0 75
Black Japan	0 50	0 75
Orange Shellac, No. 1	2 00	2 25
do do Pure	2 25	2 75
White do	2 75	3 00
Putty Bulk 100 lb. brl	0 00	2 00
Parisgreen in drum 1 lb pk.	0 12½	0 19½
Kalsomine, 5 lb pkgs.	0 00	0 08½
Wool.		
Canadian Washed	0 00	0 14
North West	0 00	0 00
Unwashed	0 05	0 00
S. A. Scoured	0 35	0 37½
Natal	0 16	0 17½
Cape, greasy	0 16½	0 17½
Australian greasy	0 16	0 20

Established 1828.

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PURE LARD.



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

LARD OIL.

For delicate machinery is the finest known.

BAR MOTTLED SOAP.

IRVEN BROTHERS, LIVERPOOL, ENG.

Under New Canadian Tariff Law.

is all wrong, and I can prove it. That expectation of life business is a delusion and a snare, which is favorite words of our dominie at Cob Centre.

Here is how I prove it. I am now 61, and according to the figgers in the mortality table I'm going to live 13 years longer. Then I'll be 74. When I get to 74, the table says I'll live 6 years more. Then I'll be 80. When I get to be 80, my expectations will be 4 years. Then I'll be 84. At 84, the table puts me down fur 3 years longer. Follow me closely. Then I'll be 87. About that time I would ordinarily be thinking about ordering a tombstone, but according to figger I've got 2 more years coming. Then I'll be 89. But the table won't let me die and keeps me living on fur another 2 years. Then I'll be 91. After that I can expect to live a whole year before my friends will have a chance to pay their last respects.

Now, why in hemlock do them tables go through all that rigmarole?

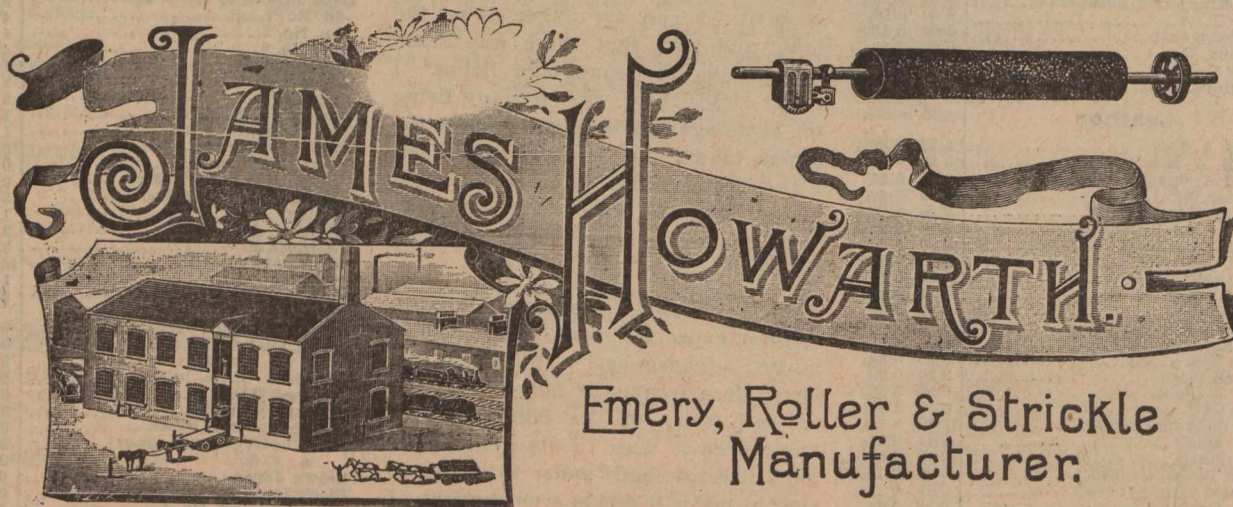
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Steel Moulders' Composition for Castings of every description.
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 for preventing the radiation of Heat, Saving Fuel, etc.
 Special Terms to Canadians under the New Preferential Tariff.

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

MADE IN LIVERPOOL, ENGLAND.

TRADE PRICE:

1/2 lb. tins	\$1.20
3/4 lb. tins	\$1.25
1/8 lb. package	\$1.30
1-16 lb. package	\$1.30

Per lb.

"Order direct or through your jobber."

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

Special prices to Canadians under the
 new Tariff.

Why don't they say at the beginning that I can expect to live until I'm 92? I knowed all along that I oughter live till about then because of my family history.

Well, then, I did some more figgering. I tried the tables at my grandchild's age, Henry, who will be 12 next birthday. After going through the same performance, it came out that he was going to live until 92, the same as men. I wasn't surprised though because he belongs to the same stock as me. Next I tried it on Abel Ryter. He is 41 and has had a hacking cough fur two years. Would you believe it? According to the table, he can expect to live too until 92. I don't believe it. There ain't been a member of his family that didn't die of lung or bronical trouble long before he was 60.

It appear queer that me and my grandchild and Abel was all good to live till 92, so I kept on figgering at

various ages, and dang me if it wasn't so that everybody was cut out fur 92 years; no more no less. That's ridikerlus. It's so foolish and self-evident, there can be no debating on it. I'm powerful glad I figgered on those mortality tables. My discovery will make me famous, and will show the insurance companies how their high-priced axtuaries have been fooling them. But they can't fool Seth Watt, who ain't been tricked yet at a county fair and that is more than most fellers in Schoharie County can say.

I knowed that as a journalist I would make a name in New York and I'm glad to give the Times such a great scoop. Before closing I want to add on a few words about our Underwriters' Association in Schoharie County. We are all ready to organize and want to get at it before the National Convention, so we can send a solid delegation fur P. F. for Presi-

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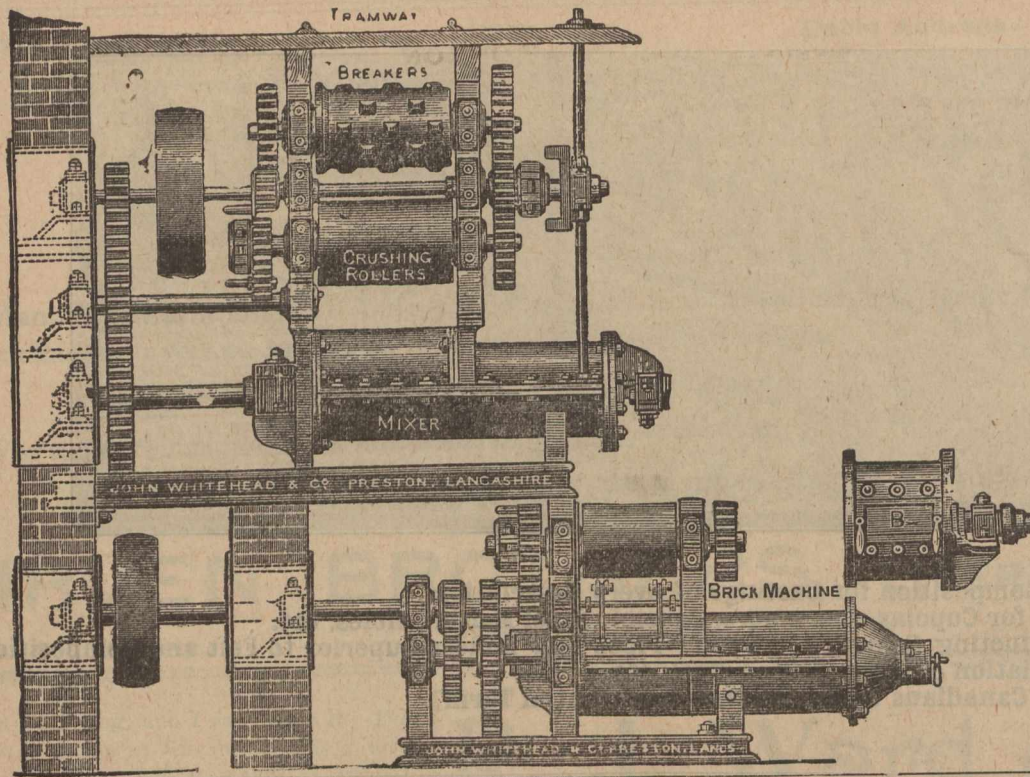
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“Brictile, Preston.”

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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.

dent. But we can't settle on a president for the local association.

I suggested the name of G. F. H., state agent of the M. B. He ain't joined the association yet, but maybe he will if we let him be president. I met H. two or three times when he had his head office in Albany, but he has since moved it to Syracuse. He would make a rattling good president. Put H. in a roomful of fellers and in a minute they would all be turning to him as leader. His great drawing power aint his looks. Nor it aint his dignity, howsoever he is at times as dignified as a judge. Its his personal magnetism. His is the real article, and not the kind what is advertised in the magazines by long-haired gents, which they can teach you by letter-writing at long range. He is the most magnetic man I ever met. He just draws you. You feel when he is talking that somebody was squirting a powerful tonic into you. He makes you think quick and feel spry and you want to go and do something. No wonder he gets so much out of his agents. He would put life into a fence post. He ain't got a blue streak in

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CASTINGS
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HOT BLAST STOVES.
VALVES & RADIAL DRILLS.

CAPACITY OF OUTPUT
30,000 TONS ANNUALLY.

Established 1838.

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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

Telegraphic Address,
“LEES, BARDSLEY, ASHTON-UNDER-LYNE,” Eng.

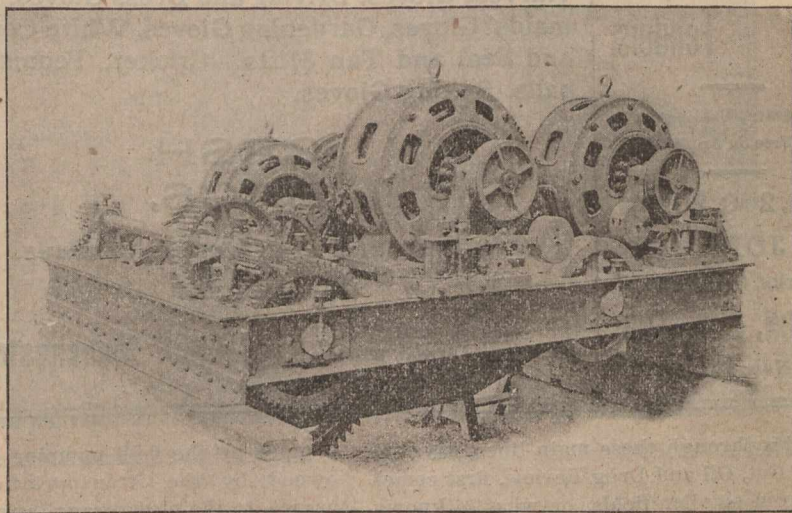
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Manufacturers of
**Electric Lighting Trac-
tion and Power
Transmission Plant.**



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. Send for Price Lists.

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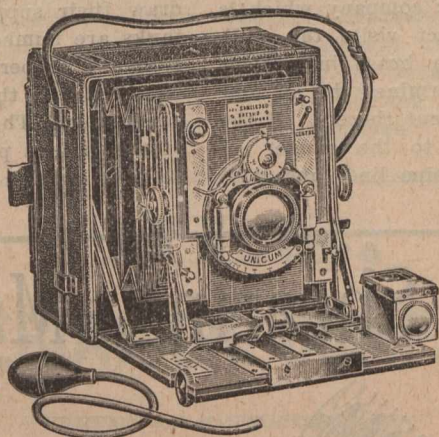
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him (nor a yellor one either). Every thing to him has got a rosy side and he finds it and then makes you see it. That and his personal magnetism makes his surcess with his agents and with his prospects, for they do say that he is a sure closer when out so-liciting. I'll let you know next month if he accept the high honor of being Schorarie's first president.—Seth Watt in N. Y. Insurance Times.

ARTIFICIAL INDIGO.

The story of the discovery and per-fection of the industrial manufacture of artificial indigo is one of the most fascinating in the whole range of commercial chemistry. Though known in the laboratory since 1877 it was not until 20 years later that a commercial process was evolved. In the early days the product was made from to-luol, coal-tar derivative, the supply of which was not sufficient to meet the world's demand for indigo.

Eclectic Steel Co., Limited,

Princess Street Works,
SHEFFIELD, Eng.

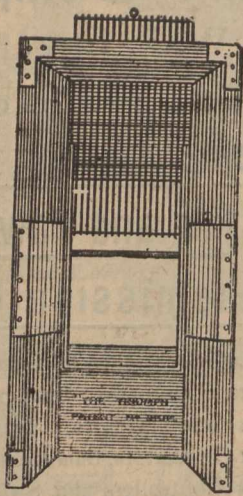
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HYDE Manchester Eng.

Later it was discovered by Prof. Karl Henmann, of Zurich, that naphthalene, also a coal-tar derivative, could be used to better advantage for the raw material, and fortunately the supply of this material is ample for the world's consumption of the famous dye-stuff. Notwithstanding the apparent success of the work, the problem has really been a will-o'-the-wisp for investors. The goal has always been in sight and apparently just beyond reach, and it has only been by the investment of millions of dollars in experimental investigations and equipment that artificial indigo is to-day commercially available.

It is asserted on good authority that the principal manufacturer of this product, at Ludwigshafen, in Germany, spent \$4,000,000 in developing his process, which of course is kept secret. The optimist asserts that it is only a question of time when the artificial product will be used to the exclusion of the natural product, the cultivation of which has been greatly curtailed during recent years.

ties through these main lines, says the Paint, Oil and Drug Review, first comes from smaller fields, or what is known as the pumping lease. The oil in these fields does not become the property of the pipe lines or transporting companies until it is turned into the pipes. At each individual well there is a small pumping station and a tank. When a well is drilled, and then torpedoed by means of 160 to 260 quarts of nitro-glycerine, plans are next made for pumping the oil into the private tank beside the well. As fast as these tanks become filled the district gauger of the pipe line company which is to buy the product visits the well, and by lowering a brass instrument into the tank determines the amount of worthless sediment therein. If the oil is satisfactory to the gauger he turns it into the pipe lines and it is

pumped by the field pumping stations, owned by the transportation companies, to the big storage tanks. If he determines that the quality is not satisfactory he refuses to let it into the pipes until it is so treated by certain processes to make it pass muster. The gauger's decision in the matter is final. A gauger may have charge of all the wells within a radius of ten miles.

The storage tanks have a capacity of 3,700 barrels. What are known as the "working" tanks are those from which the trunk line pumping stations draw their supply. All the storage tanks are numbered, and upon orders from the proper authorities the oil is switched into the pipes from any desired tanks. The opening and closing of the various pipes, either in the oil fields or on the main pipe lines is ac-

OIL CARRIED BY PIPE LINE.

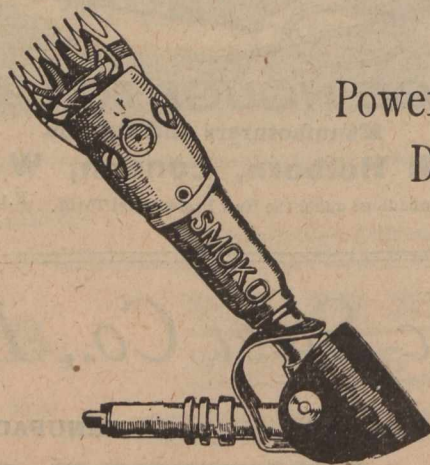
The petroleum pumping station at Lima, Ohio, is one of the largest in the world. It would be difficult for any oil producing territory to furnish more oil than this station could handle. By means of this and other stations, the oil of the great trunk or main pipe lines is handled, being forced through these main lines to the large refineries at Lima, Toledo, Findlay, Ohio; Whiting, Ind.; Oil City, Pa.; even from Ohio to the seaboard, often at the rate of 500 barrels per hour. The size of the pipes for such a capacity is 14 inches in diameter and the pressure required from the pumping station is 1,200 pounds.

This oil which runs in such quanti-

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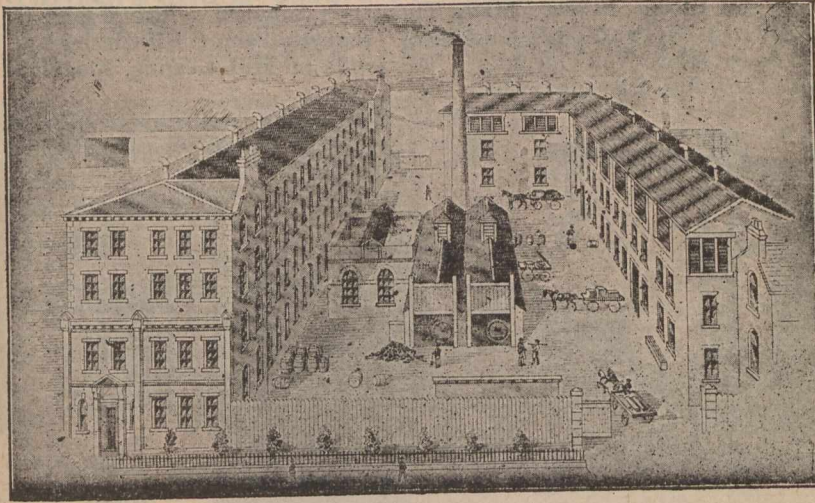
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completed by means of gates and valves operated from gate boxes at numerous points.

Returning to the work of the main line pumping station, the volume of oil that shall be pumped per hour depends altogether on orders. Somewhere along the main line, perhaps many miles away, as, for instance, between Lima, Ohio, and Whiting, Ind., there are pipe lines of less capacity from smaller fields which wish to empty their product into the trunk line. With the pig pumping stations, such as the one at Lima, pumping at the rate of 500 barrels per hour, it would be impossible for the smaller stations to pump a gallon into the

trunk line. Therefore, in order that they may be accommodated, the main stations must "slack down" to the capacity of the smaller feeders. This the engineer does whenever he gets orders to that effect. Each engineer is a telegraph operator, and thus receives his own orders. There are many telegraph lines in the oil fields, just as there are in connection with a railroad. From a big main line pumping station as many as six pumps may be operated in supplying the refineries. Between the main pumping stations of long distances there are relay stations. For instance between Lima, O., and Whiting, Ind., there are two relay stations.

This method of transporting crude oil in pipe lines over hundreds of miles of territory is quite in contrast with the methods employed some years ago. In years gone by entire railroad lines and much of their equipment were constructed with oil carrying as the main traffic. This was true of the Pittsburg, Youngstown and Ashtabula road and the Jamestown and Franklin branch of the Lake Shore. Luckily when the pipe lines supplanted the oil trains those roads found as great a traffic in the transportation of ore and coal. The oil cars for crude oil on railways are seen comparatively little nowadays, although they are in use to some extent in the transportation of the refined product.

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WINTERGREEN OIL FROM BIRCH.

The oil commonly called "wintergreen" is not made from the little plant called wintergreen, the Gaultheria procumbens of the books, says a writer in an Eastern paper. The wintergreen oil of commerce is extracted from black birch brush. The young brush and the smaller limbs of the birch trees are cut by machinery into small pieces, one to two inches long. These pieces are dumped into vats, into which live steam is introduced in pipes. The pieces of birch are in contact with the coils of the pipes. The distillation takes about 24 hours. This scented oil is condensed by passing from the vats through pipes surrounded by cold running water. The oil thus secured is reduced to about one-thirtieth of its volume to make the fragrant oil sold in the stores. The distillers pay about \$3 a ton for the birch brush. The size of brush used ranges from the smallest tips to wood two inches in diameter. The wood must be cut in the

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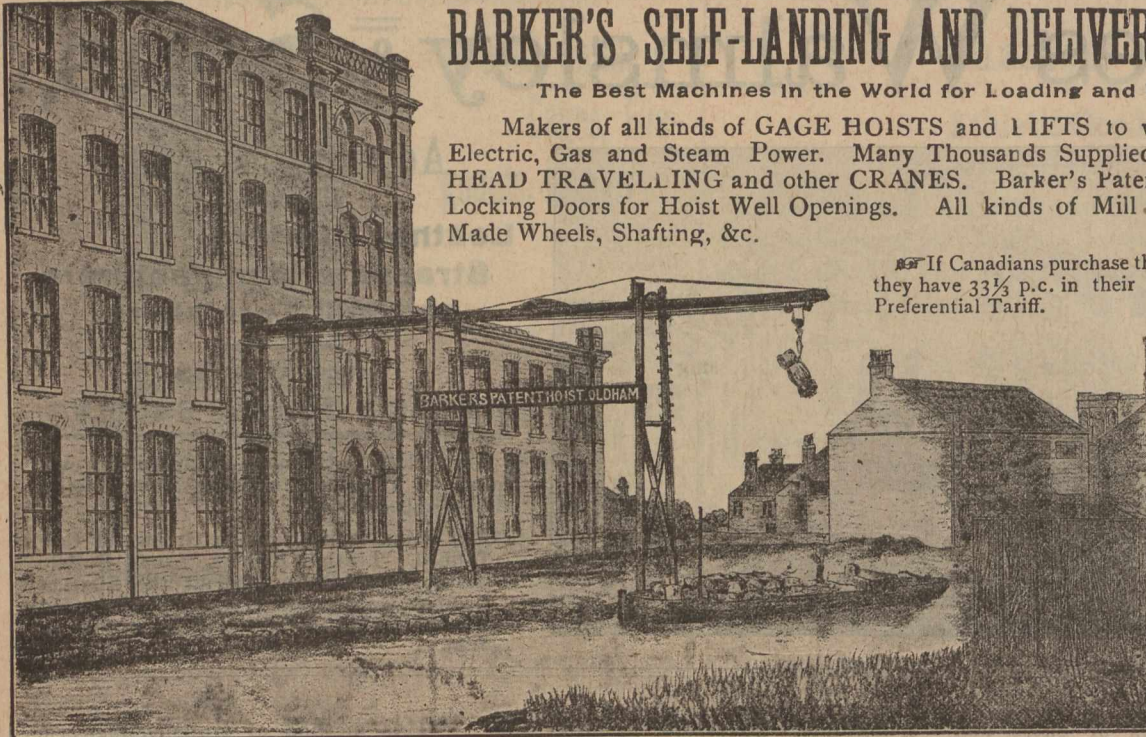
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70 ft. long, 30 ft. high. Winds one Bale per Minute.

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spring, when the sap is moving into it, but before the buds start. This trimming secures the largest possible proportion of the scented oil.

TEXAS PETROLEUM AS FUEL.

The U.S. geological survey has completed an exhaustive investigation of the fuel properties of Texas and other oils, compared with anthracite coal, the result of which will be issued partly in the form of a report prepared by Professor Charles Willard Hayes. The professor says that a single barrel of oil has a fuel value of at least \$3 compared with anthracite coal at \$6.50 to \$7.00 a ton. In view of the fact that 4,000,000 barrels of oil were shipped last year from the Texas field at a cost of not more than 40 cents a barrel the advantage of oil over coal as a cheap fuel is easily established.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Sept. 29, 1902.

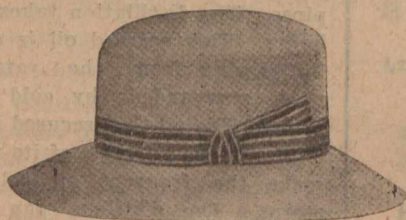
NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3 1/2-6mos.	350	\$50	96
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7 1/2-6mos.	100	10	.....
Western Assurance.....	25,000	5-6mos.	40	20	94 1/2
Guarantee Co. of North America.....	15,372	5	50	50	.....

BRITISH AND FOREIGN.—Quotations on the London Market, Sept. 20, 1902 Market value p. p'd up sh

Alliance Assur.....	250,000	5s. p.s.	20	2 1-5	9 1/2	9 3/4
Atlas.....	24,000	24 p.s.	50	6	26 1/2	26 1/2
British and Foreign Marine.....	67,000	25	20	4	19	20
Caledonian.....	21,500	12s. p.s.	25	5	5	28 1/2
Commercial U. Fire, Life and Marine.	50,000	27 1/2	50	5	44 1/2	46 1/2
Guardian Fire and Life.....	200,000	9	10	5	9	9 1/2
Imperial Fire.....	60,000	25	20	5		
Lancashire Fire.....	136,493	5	20	2		
Lion Fire.....	100,000	3	2 1/2	1 1/4		
London and Lancashire Fire.....	85,100	22	25	2 1/2	18 1/2	18 1/2
London Assurance Corporation.....	35,862	20	25	12 1/2	51 1/2	52 1/2
London & Lancashire Life.....	10,000	10	10	2	5	5 1/2
Liv. & Lon. & Globe Fire and Life.....	391,752	90	25	2	28	29
Northern Fire and Life.....	30,000	*22 1/2	100	10	74	76
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	5 1/2	35 1/2	36 1/2
Norwich Union Fire.....	11,000	*33 1/2	100	12	105	108
Phoenix Fire.....	54,776	35	50	5	231 1/2	234 1/2
Royal Insurance Fire and Life.....	125,234	50 1/2	20		47 1/2	48 1/2
Sun Fire.....	240,000	2s 6d p.s.	10	10	10	10 1/2
Union.....	45,000	18 p.s.	10	4	12 1/2	13 1/2

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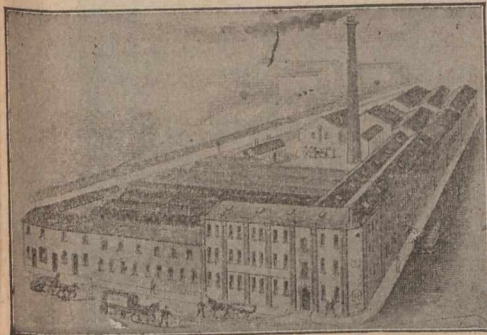
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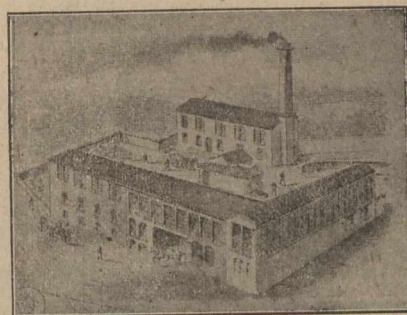
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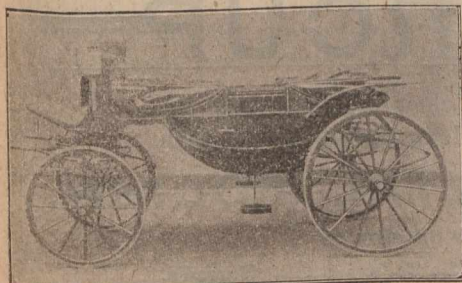


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Canadians can buy these carriages, under the New Tariff, 33 1/3 p.c., in their favour by purchasing in Manchester, from this firm.

Professor Hayes will point out that the capacity of the Texas field is practically unlimited and that with the substitution of devices for the consumption of oil for coal grates now so universally in use the shipments easily could reach 20,000,000 barrels a year without causing a material increase of price. Bulk steamers of 60,000 barrels capacity or more can deliver the oil from Texas to seaport cities at very low rates. Such a distribution is recommended as economical because the oil region of Texas as now developed is at no place over forty miles from the coast and the big wells are but twenty miles inland.

The oil region extends along the Texas coast some 200 miles. The oil is carried to the ports by pipe lines, which are comparatively inexpensive to build over such short distances. The pipe lines from the Pennsylvania oil region to the seaboard at New York are 600 miles long, or thirty times as long as the existing pipe lines in Texas to the gulf ports.

The effect on the price of coal of the introduction of fuel oil is a sub-

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

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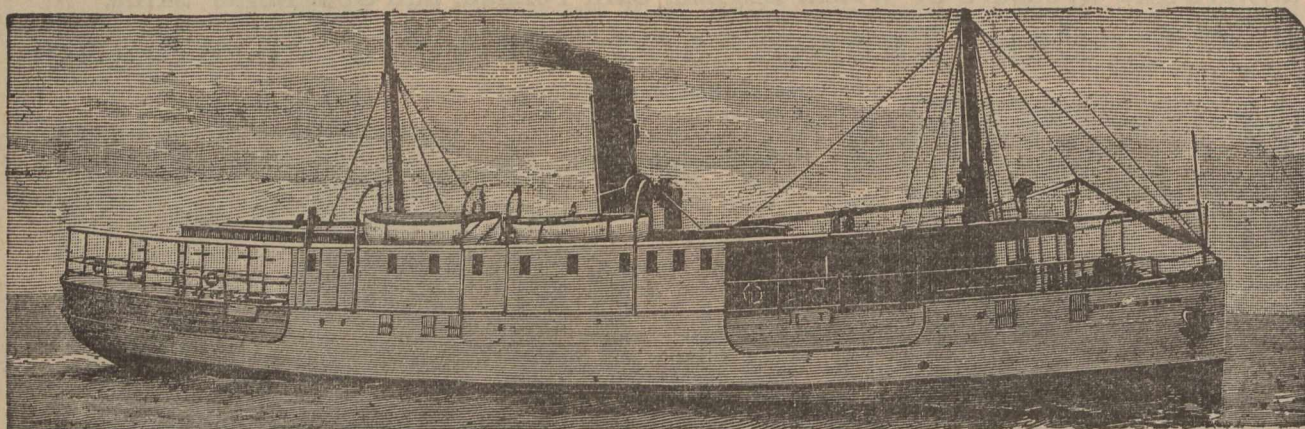
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STEAM LAUNCHES UNDER CONSTRUCTION FOR SALE. STEEL STEAM BARGES. TWIN & SINGLE SCREW
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ject of interesting speculation. The work of educating consumers of coal in the use of oil has been going on for several years, but has been a slow process, as the use of fuel oil has involved some difficult problems and consumers have hesitated to introduce it in their work until it has been fully tried and the economy of its use demonstrated.

Oil being the only means of breaking the coal monopoly, the possibility has been considered of monopolizing the supply of oil in Texas in order to keep its price up to a level very near that of coal in fuel value. In this connection is pointed out the difference in the production of coal and oil. The coal deposits are regarded as known quantities. It is known

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just where anthracite coal can be found and how much can be taken from the fields. The anthracite operators do not fear rivalry because of discovery of new fields. It is another story in relation to oil. The general oil regions that have been discovered are well defined, but how the oil is deposited in those regions defies the powers of the greatest experts to ascertain.

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A well-known authority asserts that whenever the annual consumption of salt falls below 20 pounds per head of the population the public health is likely to suffer. In regions of the earth where salt is scarce the article is regarded as a substance of great value. Salt starvation is, in its way,

as distressing as thirst or hunger, although it shows itself in a different way.

The want of salt does not produce a definite disease, but reduces the vitality of the body as a whole, so that the persons deprived of it will fall more readily victims to prevailing epidemics as well as epidemic maladies. But, as many ask, wild beasts do not have salt supplied to them, yet they manage to exist in fairly good form, and if left alone probably die of old age, full of years and sweet memories of juicy missionaries, eaten without salt. Well, even wild beasts take the advantage of salt when they can get it, but the reason why they can do without it better than we is that they eat their food whole and unprepared.

We use salt because there are salts in our food in its refined state as nature prepares it, before it is skinned

and boned and peeled and cooked; and we must replace these salts or our bodies will not be fully benefited by what we eat. We use salt also because our blood contains it, likewise our muscles, our nerves, and indeed our whole bodies, and it gets used up during life processes constantly being carried on within us.

But the salt contained in natural foods and that required for our living bodies is not "common" salt, but a combination of that substance with phosphates and other things, which are even more necessary and more natural than common salt itself. The humble corned beef of the lower ten as well as the same item on the bill of fare of the Waldorf-Astoria and the upper ten may be in answer to the human system which calls for salt. Too much salt is bad; it tends to produce scurvy and other human ailments.

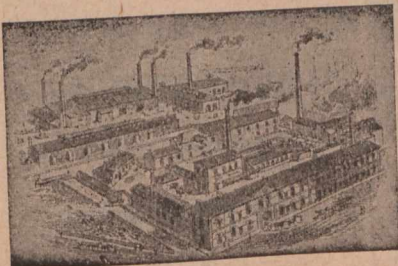
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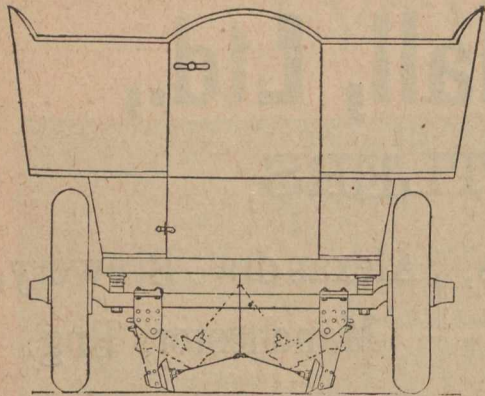
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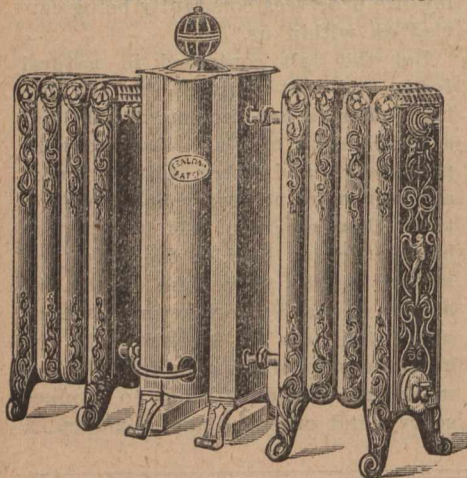
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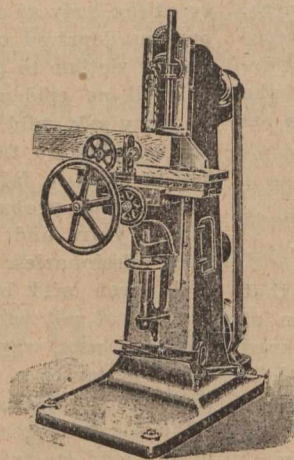
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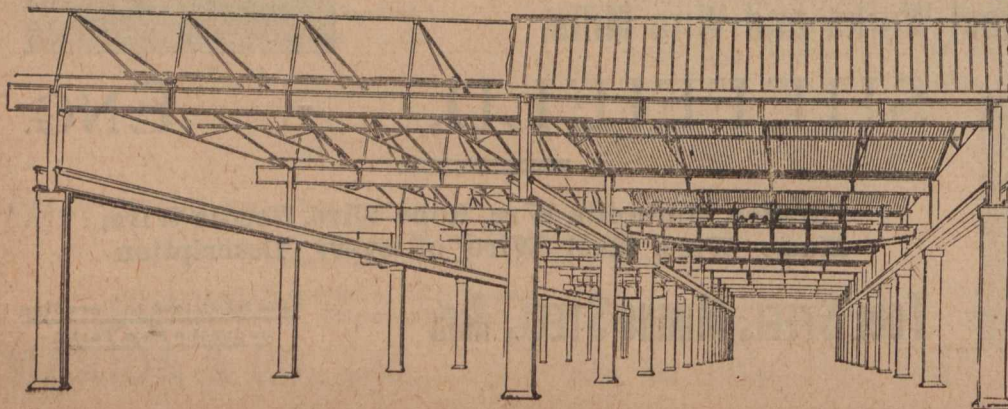
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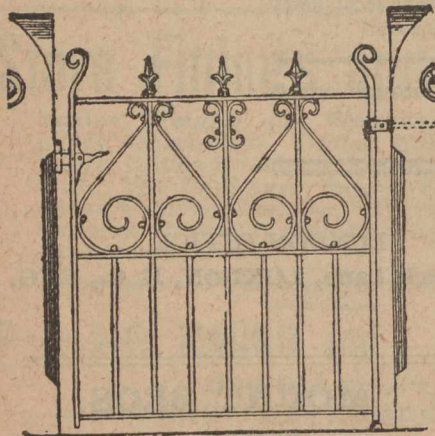


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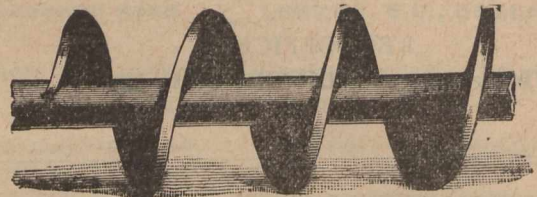
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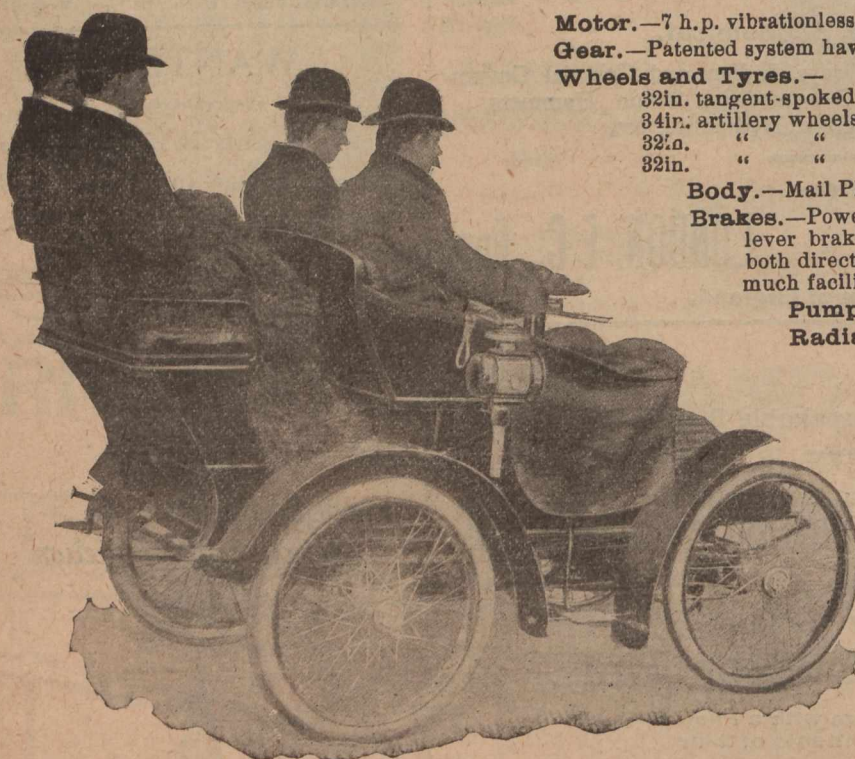
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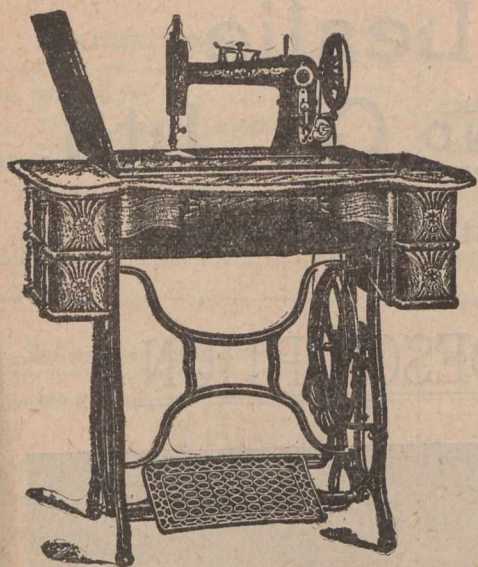
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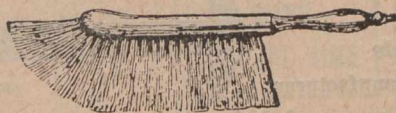
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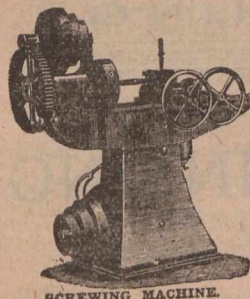
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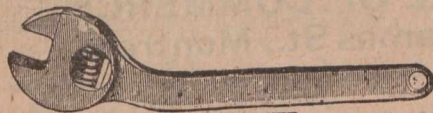
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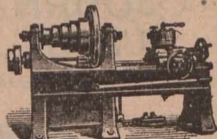
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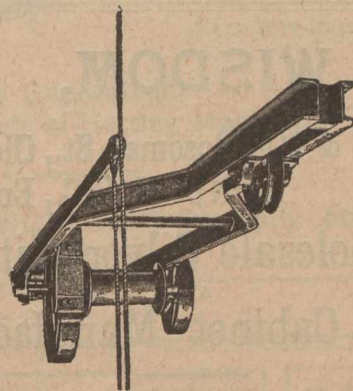
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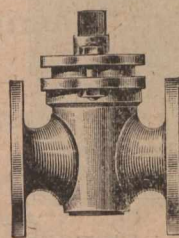
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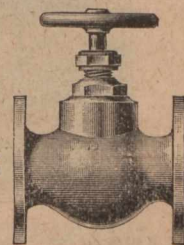
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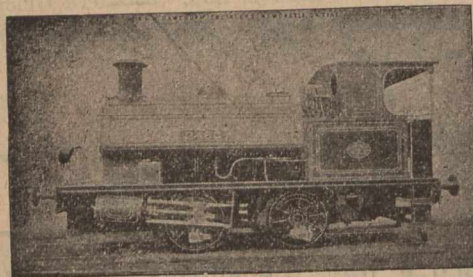
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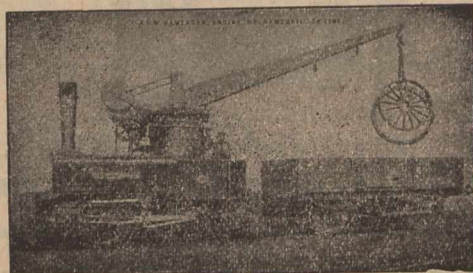


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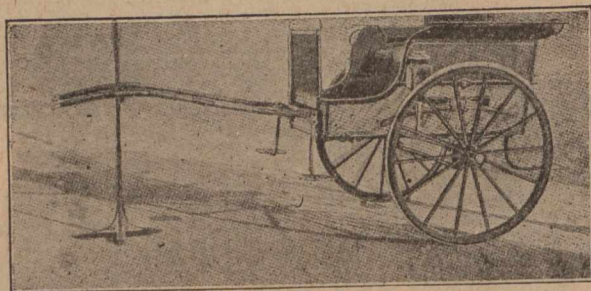
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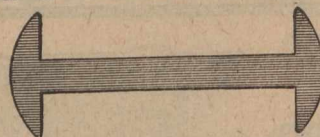
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1891-4, 3 p.c.	104 106
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3 per cent. loan, 1898-99	101 103
Debs. 1884, 3½ per cent.	88 90
2½ p.c. loan, 1897	108 110
Manitoba, 1885-6, 5 p.c.	

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	Quebec Provinces, 5 p.c., 1874.....	102 107
	1876, 5 p.c.	102 107
	1880, 4½ p.c.	104 106
	1883, 5 p.c.	109 112
100	Atlantic & Nth. Western 5 p.c. Guar	120 123
10	1st M. Bds	137 141
100	Buffalo & Lake Huron \$10 shr.	137 141
100	do 5½ p.c. bonds	
100	Can. Central 6 p.c. M Bds. Int.	
100	guar. by Gov.	
100	Canadian Pacific \$100	143½ 143½
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100	1st M.	110 102
100	Grand Trunk of Canada Ord. stock.	14 14½
100	2nd equip. mtg. bds. 6 p.c.	126 129
100	1st pref. stock. 5 p.c.	109½ 109½
100	2nd pref. stock.	98½ 97½
100	3rd pref. stock.	42¾ 43½
100	5 p.c. perp. deb. stock.	136 139
100	4 p.c. perp. deb. stock.	108 110
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100	Hamilton & N.W., 6 p.c.	105 107
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100	Montreal & Champlain 5 p.c. 1st	
100	mtg. bds	
100	N. of Canada, 1st mtg., 5 p.c.	
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100	T. G. & B. 4 p.c. bonds, 1st mort.	106 108
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100	redeem 1873	101 104
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100	redeem 1875	110 112
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100	5 p.c. stg. con. deb. 1874-1876.	103 109
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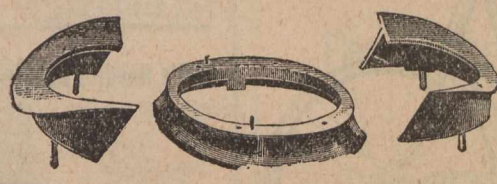
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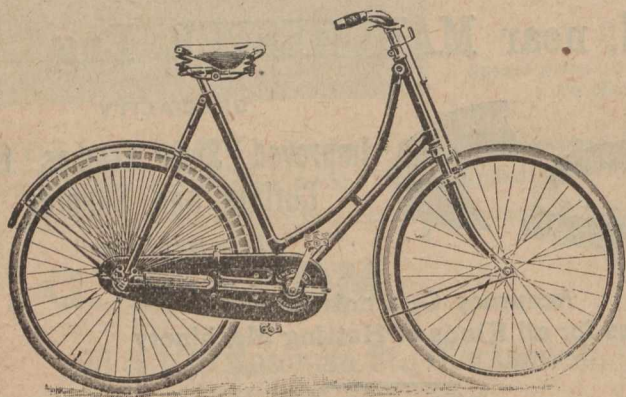
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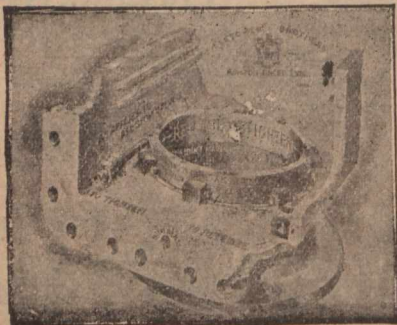
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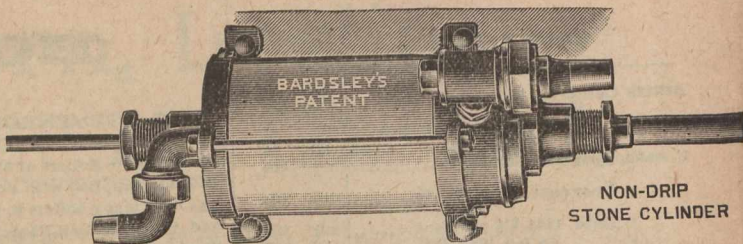
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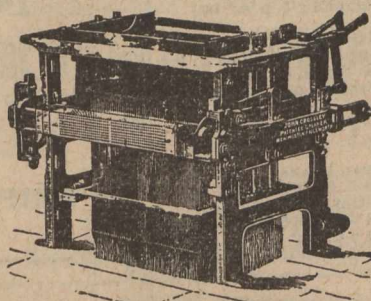
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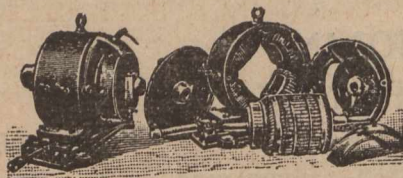
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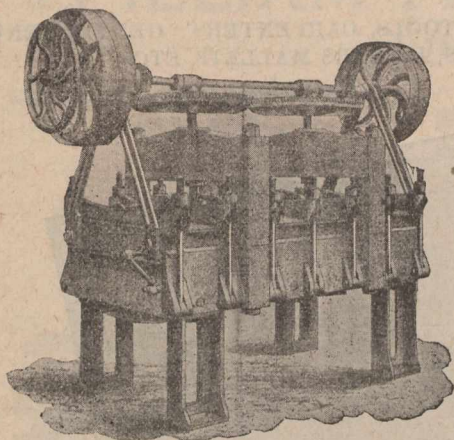
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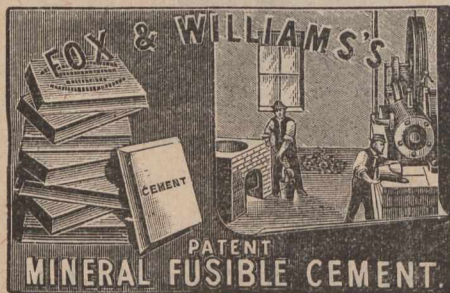
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FOX & WILLIAMS'S Mineral Fusible Cement,



(The
Strongest,
Hardest,
Most
Effective
and
Economical)

It is invaluable when used to secure shaken Walls or Engine Beds,
to run Wall Boxes or Iron Fixings fast in Brick or Stonework,
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**Soft, Stiff and Flexible
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Specialities in EXTRA LIGHT HATS for the Colonial Markets.

Special attention paid to Packing of Goods for Export.

Made for the Canadian trade under the New Prefer-
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C 118—Xylonite, Silver Ferrule, 28s. 6d.; Ivory, Silver Ferrule, 36s. 6d. doz



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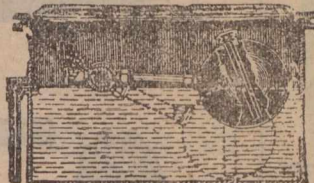
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ENGINEERS' AND MILLWRIGHTS' BRASS WORK.

WILLIAM ROBINSON'S Patent Improved

Syphon Box or Steam Trap

Over 50,000 have been sold.



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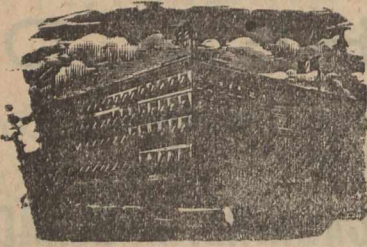
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Manufacturers of every description of

Pen, Pocket & Sportsmans Knives, Pruning &
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Garden Shears, and all kinds of Horticultural Tools.

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Leading Hotels in Canada.



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

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

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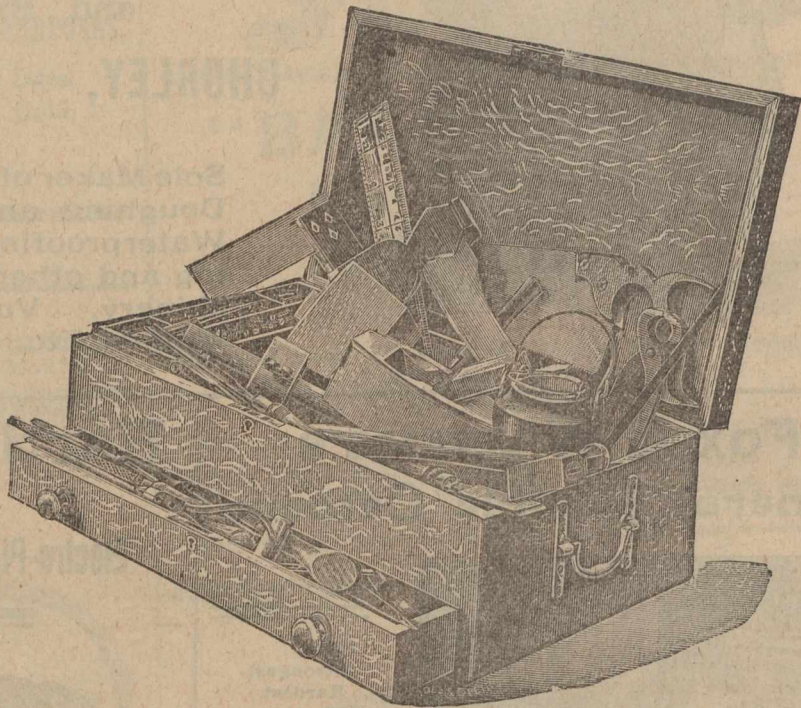
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Managers for Province of Quebec.
Royal Insurance Building, Place d'Armes Sq.,
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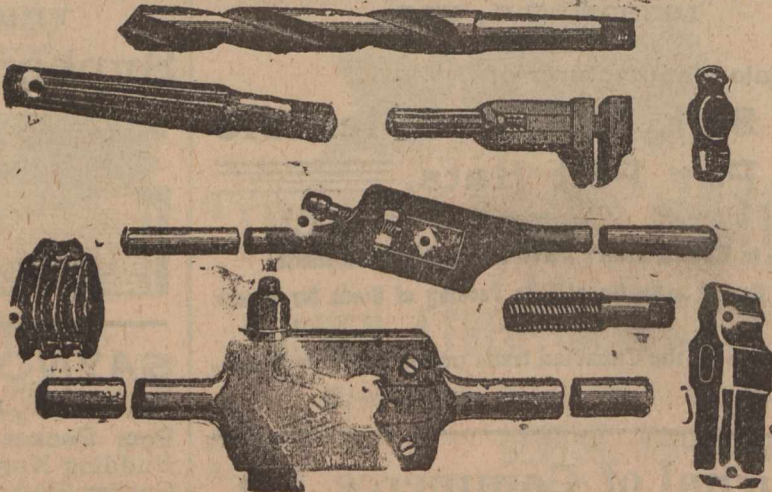


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ATTERCLIFFE,

RELIANCE STEEL WORKS,

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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.

Up-to-Date Canada!

RENOLD CYCLE CHAINS

For 1903.

Fitted by all the leading British Cycle Manufacturers to their High Grade Machines.

MANCHESTER, Eng.

Telegraphic Address:—"DAZZLE, MANCHESTER." A.B.C., Code.

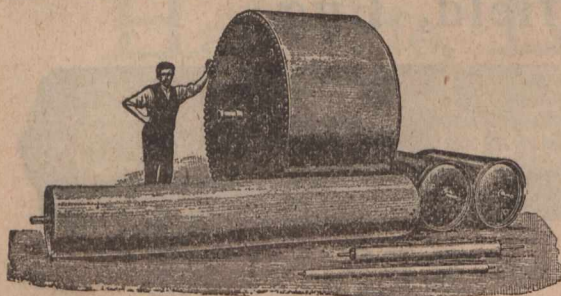
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Successors to

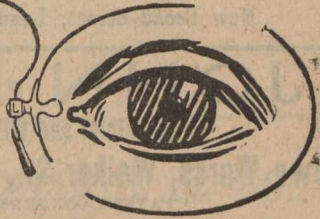
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Engineers, Tin and
Copper Smiths.


Designers of Special
Machinery.



Broughton Bridge Iron Works,
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"KEYSTONE"
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For the progressive merchant "KEYSTONE" Stationery fills the bill.

- It's padded;
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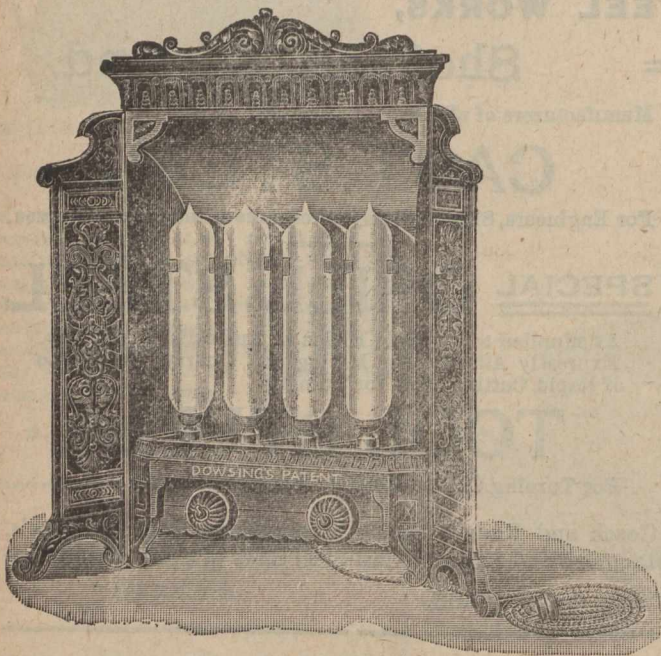
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Send for figures on your next lot.

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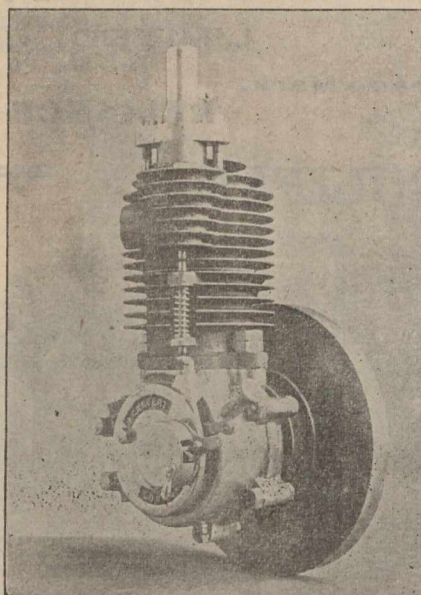
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For Diffusing Heat. Portable. No Reduction of Oxygen by Coal Fires. No Deleterious Fumes from Gas Stoves. No Dirt. No Ashes. No Dust. For Hospitals, Infirmaries, Sanitariums, Public Buildings, Private Mansions, &c.



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Down Hill, Any-
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will run, BUT Up
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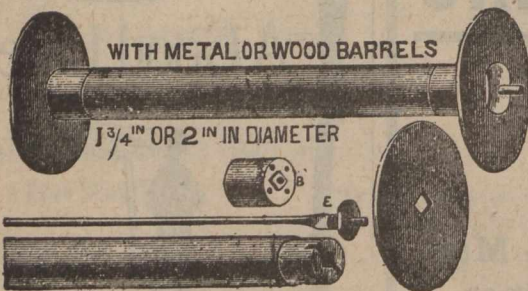
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Specially made for Canadians under the
New Preferential Tariff .

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PATENT CONDENSER BOBBIN.



WITH METAL OR WOOD BARRELS
1 3/4" OR 2" IN DIAMETER

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

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Steel Wire and Hemp
Rope Manufacturers,

LIVERPOOL, - ENGLAND,

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

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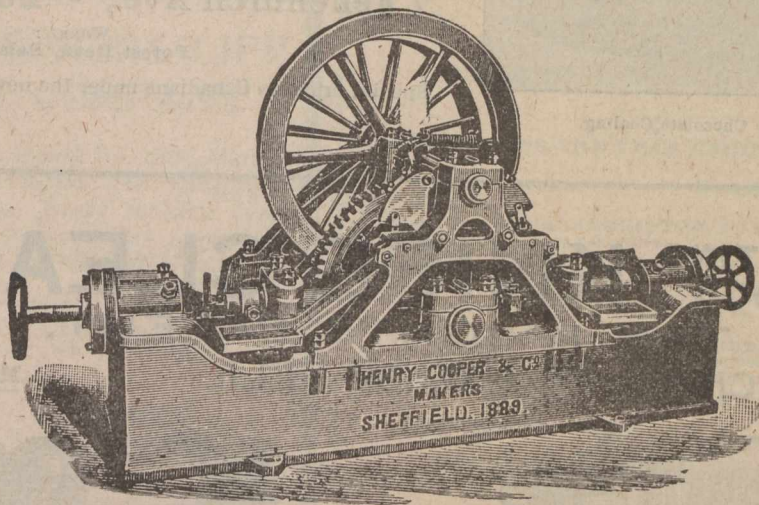
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Maker of every description
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**Wire
Mattresses.**

5½ Years with Rowcliffe's, Levenshulme.

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(Cut will be inserted as soon as made.)

Special Attention
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Cotton Waste, Sponge Cloths and Lamp Wicks.

Flags of all Nations,
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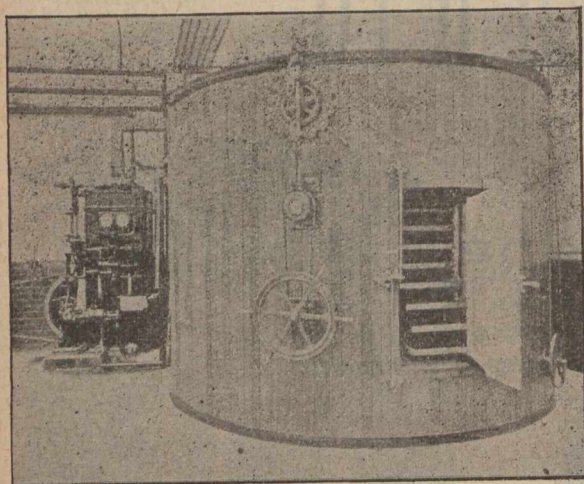
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Special quotations under the New
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A Revolution In Refrigeration ...

No loss of cold.



No. 4 Cooler as used for Chocolate Cooling.

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ROTARY COOLER.**

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Can be used in conjunction with existing plant. Results fully guaranteed. The Ideal Apparatus for Cooling and Preserving Articles of any kind. The highest standard of efficiency and economy.

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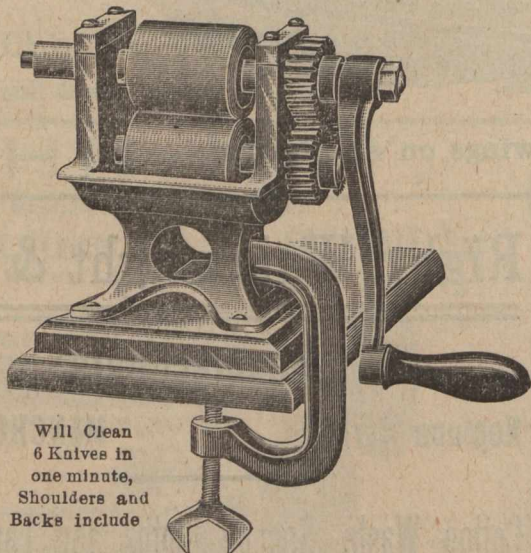
WORKS:
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Special prices to Canadians under the new tariff.

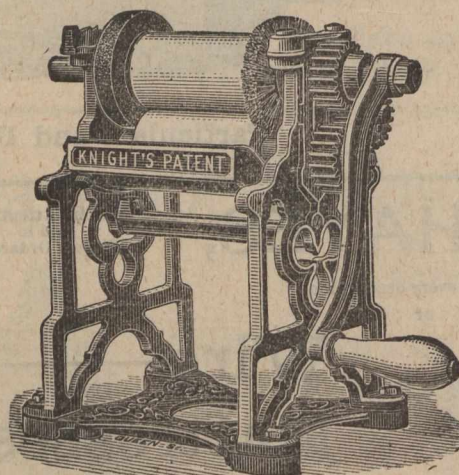
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A REALLY GOOD KNIFE CLEANER?
TRY KNIGHTS PATENT.
THE BEST MACHINE TO USE OR SELL.**

Made in 5 Sizes for 12/6 to 30

KNIVES
POLISHED
LIKE
SILVER.



Will Clean
6 Knives in
one minute,
Shoulders and
Backs include



Will clean 8 Knives or 6 Forks in
one minute.

NO
DAMAGE
TO
CUTLERY.

SPLENDID VALUE. QUICK SELLING LINE.

MANUFACTURED SOLELY BY

John Crowley & Co., Ltd., Sheffield, Eng.

Dermatine

Stands Heat, Cold, Steam, Damp, Oils, Grease, Acid and Rough Wear better than Leather, Gutta-Percha, or India-rubber.

SPECIALITIES:

**Belting, Ram Rings, Pump, Cups, Valve
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ONLY ONE QUALITY—THE BEST.

The Dermatine Company, Limited,

Contractors for Dermatine to the British, German, Russian, Austrian, Belgium and Danish Governments, the principal Corporations, and many of the large Railway Companies in the United Kingdom and abroad.

95 Neate Street, London, S.E., England

Special rates to Canadians under the New Preferential Tariff.

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 HEAD OFFICE - HAMILTON, CANADA.

Capital and Assets - - - - \$ 319,925.58
 Surplus to Policyholders - - - - 1,029,075.64
 Paid Policyholders in 1901 - - - - 182,925.67

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,
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 J. K. McCUTCHEON,
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THE MANUFACTURERS LIFE INSURANCE COMPANY

has proved by its annual report for 1901, that it is to-day one of the strongest life companies doing business in Canada. Every modern form of policy is issued at the lowest rates consistent with Positive Protection to Policy-Holders.

Business in Force, over - \$27,000,000.00

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

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. KEFNY, Vice-Pres. P. H. SMES, 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 DECEMBER 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	23,171,709.01
Receipts from all sources	65,624,305.51
Payments to Policyholders	42,452,606.60
Risks and annuities in force amounting to	1,243,568,101.11

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.

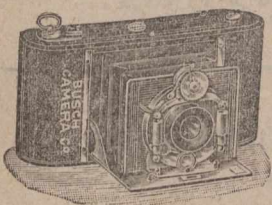
Agents Wanted throughout Canada.

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



Before Buying a Camera

—SEND FOR OUR LIST OF—

CAMERAS for PLATES or ROLL FILMS

FITTED WITH LENSES WHICH ENABLE YOU TO TAKE

PHOTOGRAPHS IN ALL WEATHER.

BUSCH CAMERA CO., - - - 31 Hatton Garden, London, England.

HUMPHREYS LIMITED.

ESTABLISHED 1834

Manufacturers and Shippers of Iron Buildings
 TO ALL PARTS OF THE WORLD.

Highest Awards—21 Gold and Silver Medals.

Shipping Price Lists and Designs on Application.

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 Cables:—"Humphreys Knightsbridge, London." Code:—A.B.C.

Cuts will appear as soon as received.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1901
\$163,000,000

AN UNPARALLELED RECORD.

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

WESTERN CANADA BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 124 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.
SAML. FINLEY, E. S. CLOUSTON.
HON. SIR ALEXANDRE LACOSTE, K.C.M.G.
G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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CONFEDERATION LIFE ASSOCIATION.

Policies Issued on all Approved Plans.

Cash Values,
Extended Insurance,
Paid up Policies,
GUARANTEED.

W. C. MACDONALD,
Actuary.

J. K. MACDONALD,
Managing Director.

Head Office, - TORONTO.

Montreal Office:
174 ST. JAMES ST.,

The Royal-Victoria

LIFE INSURANCE COMPANY.

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

Head Office, Place d'Armes, Montreal.

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VICE-PRESIDENTS:

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

HON. JAMES O'BRIEN. HON. ROBT. MACKAY.
JONATHAN BODGSON, Esq. DAVID MORRICE, Esq.
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T. G. RODDICK, Esq., M.D., M.P., F.R.C.S.

GENERAL MANAGER:

DAVID BURKE, Esq., A.I.A., F.S.S.

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

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

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

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.

ALLIANCE

ASSURANCE CO., LIMITED,

(With which is united the IMPERIAL FIRE OFFICE, established in 1803.)

Capital, \$25,000,000.

Head Office for Canada, - IMPERIAL BUILDING, MONTREAL.

P. M. WICKHAM,
Manager.

G. R. KEARLEY,
Asst. Manager.

NATIONAL ASSURANCE COMPANY

OF IRELAND.

ESTABLISHED 1822.

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

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H. M. LAMBERT, - MANAGER.

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-OF-

North Star, Crescent
and Pearl Battling.

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.

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Of London, England.

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

HEAD OFFICE, Canadian Branch, - MONTREAL.

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Over 3,200 Machines Sold.
Special Machines for DAIRIES, BUTCHERS, Etc.
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SOLE MANUFACTURERS
COLD-AIR-CIRCULATION SYSTEM.

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IMPORTERS of DRY GOODS.

DRESS GOODS,
SILKS,
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13 VICTORIA SQUARE.

ALFRED T. HOLLAND.

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TEMPLE BUILDING,
185 ST. JAMES STREET,
MONTREAL, Que.

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Agency Co., New York.

The Ottawa Trust & Deposit Co.,
Ottawa.

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business firms and manufacturers who may re-
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of Canada.

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OF EVERY DESCRIPTION.

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

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

GEO. W. REED & CO.,

MONTREAL.

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.

AGENTS FOR

BERLIN ANILINE CO.,

Berlin, Germany.

Manufacturers of Aniline, Colors and
other Coal Tar Products

The following Brands
Manufactured by . . .

THE American Tobacco Co.

OF CANADA, Limited,

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

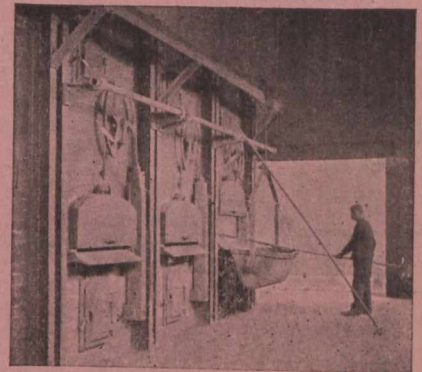
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Old Chum,
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CIGARETTES

Richmond Straight Cut,
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"Destructors for Town Garbage"



Horsfall Destructor Co., Ltd., Leeds, Eng.
Canadians can purchase these furnaces at
33% p.c. cheaper than any other Country.

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FOR SALE IN CANADA (ABOUT 5
MILES West of Niagara Falls) in the
Garden of the Dominion, that First-Class
Grain Pasture and Fruit Farm known as
"BEECHLANDS," near Thorold and St.
Catharines; about 1/2 mile from Market,
Churches, Schools, etc., about 90 acres
fertile loam clay; Fishing Stream, Barns,
Stables and other Outhouses, all for £1,500.
Contains large Stone House, Orchard,
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