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569

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 55 No 6.
NEW SERIES

MONTREAL, FRIDAY, AUGUST 8, 1902.

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EDITOR AND PROPRIETOR

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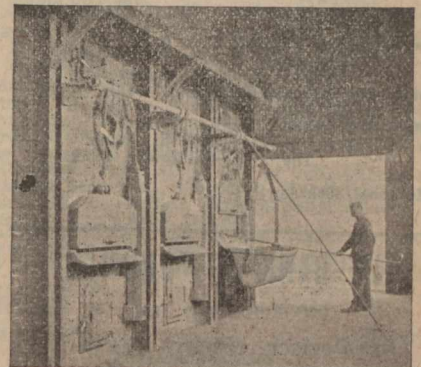
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Canadians can purchase these furcaces at 33 1/2 p.c. cheaper than any other Country.

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Reserve Fund, - - - 2,000,000

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Africa—Standard Bank of South Africa, Limited,
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(Incorporated by Act of Parliament 1885).
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Reserve Fund, .. 350,000

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Capital Paid-up, - 1,997,000
Reserve Fund, - 950,000

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Capital paid up.....\$1,955,225
Reserve Fund.....1,200,000

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remitted.

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Rest, .. 1,765,000

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The Chartered Banks.

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INCORPORATED 1882.
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Reserve Fund.....2,800,000.00

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PAID-UP - 2,500,000
REST - 800,000

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Incorporated 1872.
Capital Paid-Up, .. \$800,000
Reserve Fund, .. 500,000

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Reserve 2,125,000

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Capital Subscribed, 1,487,970.00
Capital Paid-Up, 1,455,396.00
Reserve, 850,000.00
Undivided Profits, 67,151.16

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Parliament) \$2,000,000
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Reserve Fund \$500,000

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FINANCE AND INSURANCE REVIEW

DEVOTED TO

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Manufacturing, Mining and Joint
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LIVERPOOL SERVICE.

From Portland. From Portland.
*Irishman, Aug. 9.....*Turcoman, Aug. 30.....
Californian, Aug. 16.....Colonian, Sept. 6.....
*Norseman, Aug. 23.....*Irishman, Sept. 13.....

*These steamers do not carry passengers.

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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.
*Roman, Aug. 9..... Commonwealth, Aug. 13
*Manxman, Aug. 23..... Merion, Aug. 30.....

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BOSTON TO THE MEDITERRANEAN.

Cambroman, Aug. 16..... Vancouver, Sept. 6.....

Midship saloons, electric light, spacious prom-
enade decks

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Capital Subscribed, \$1,000,000 00
Total Assets, 31st Dec'br, 1900 2,272,980 88

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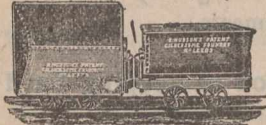
62—R. H.'s Patent Steel Goods Wagon, with Side Doors

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



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



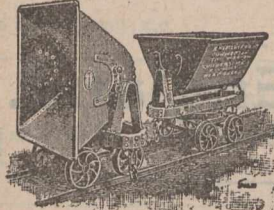
76—Hand Trolley, made to carry any weight or to suit any rail gauge.



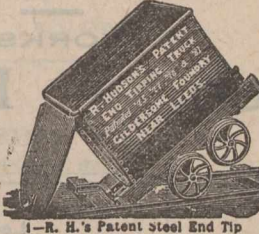
70—R. H.'s Patent Steel Mining Wagon



48—R. H.'s Patent Railway, for Delta, Rivets, or Loose Parts. Will last ten times as long as the ordinary kind. Guaranteed fit enough satisfactory



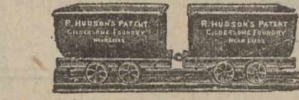
80—R. H.'s Patent Double-Centre Universal Tip Wagon tipping either Endways or Sideways at will



1—R. H.'s Patent Steel End Tip Wagon



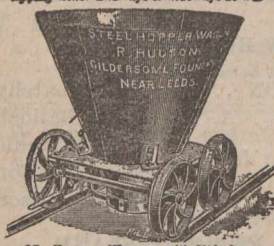
40—Turnout, with Fixed Points



38—Pass-by, with Fixed Points Castings only



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



27—Hopper Wagon, with Slide Door



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



10—Left-hand Steel Points & Crossing



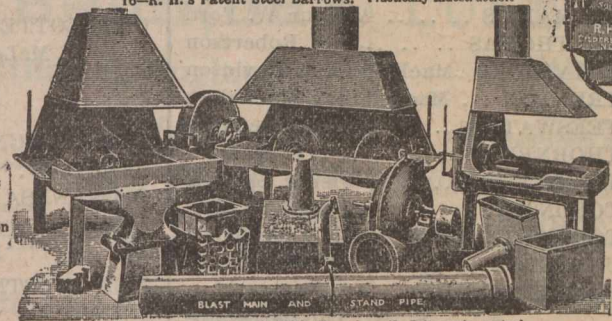
Steamship Barrow. Drawing V 10



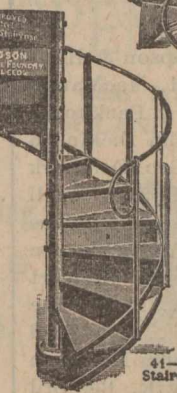
67—R. H.'s Improved Steel Ladder. Strong, very light, and durable.



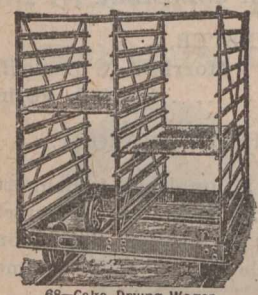
69—R. H.'s Improved Steel Hopper Wagon with Slide Door



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



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



68—Cake Drying Wagon



56—10-Ton Platform Railway Wagon



58—Steel Plate Bogie



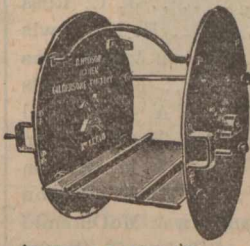
71—R. H.'s Improved Steel Tank Cart. 500 Gallons capacity



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



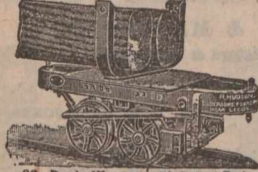
22—Two Tons Steel Plate Bogie. Practically indestructible.



78—Tipper for Mining Wagons



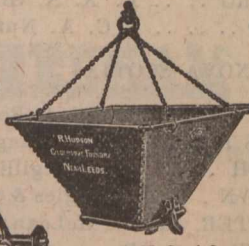
15—R. H.'s Improved Steel Cage, with Safety Grippers and Fallers complete



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



70—Foundry Fettling Box



57—Steel Coal Box with Drop Bottom



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



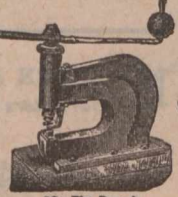
61—Rope Bucket, with R. H.'s Patent Catch for Wire Rope Transports



63—Mining Tub, with R. H.'s Patent Catch for Wire Rope Transports



4—Portable Coal Wagon



53—Fly Punch



52—Foundry Ladle

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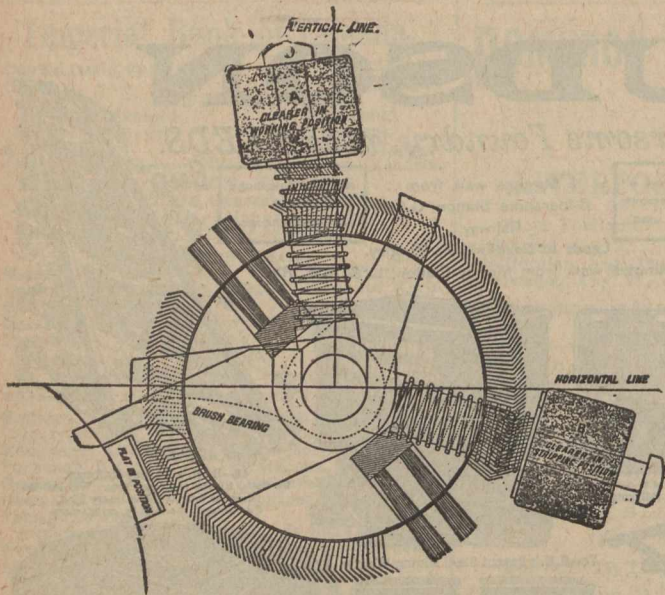
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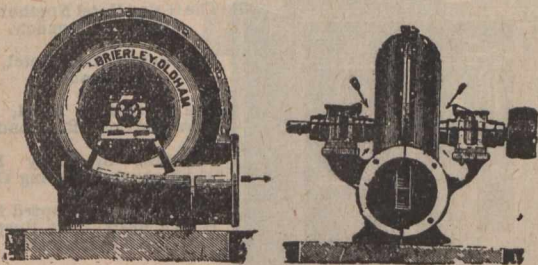
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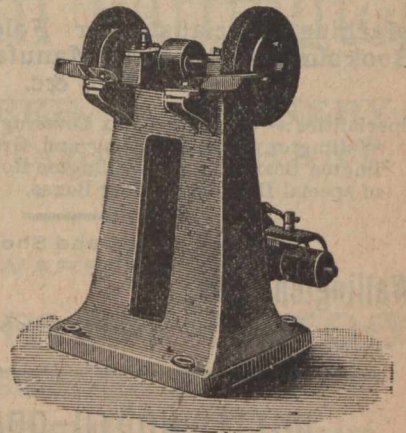
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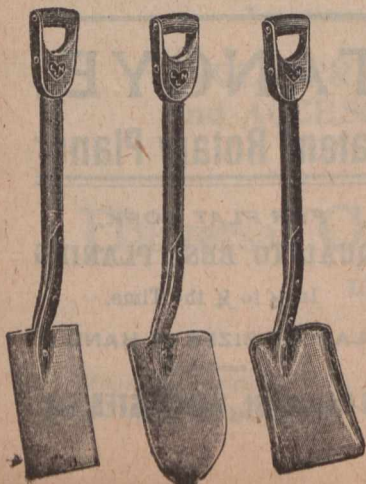
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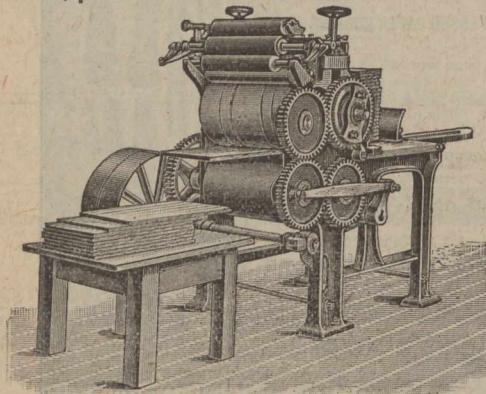
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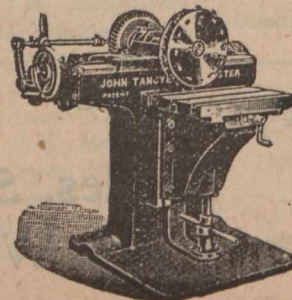
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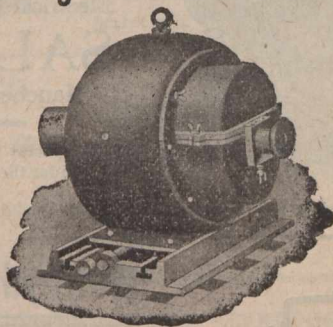
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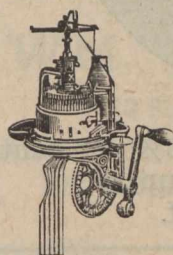
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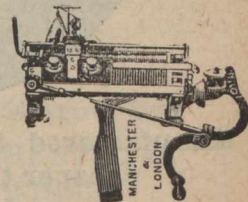
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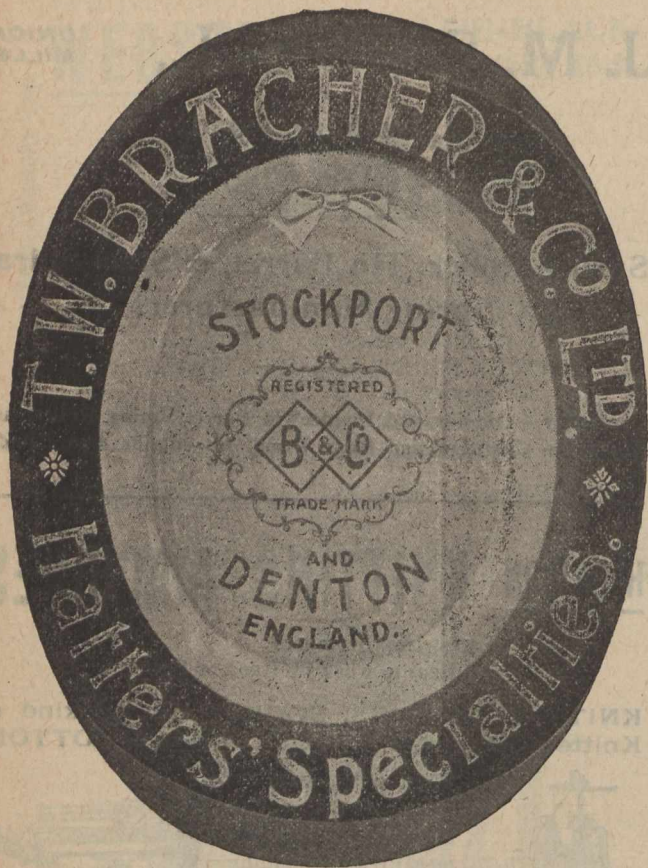
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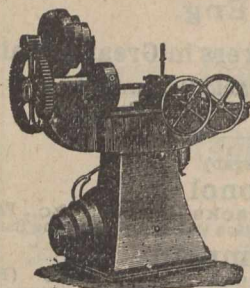
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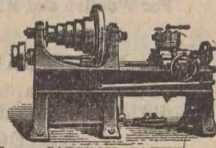


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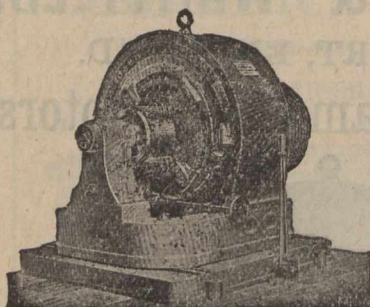
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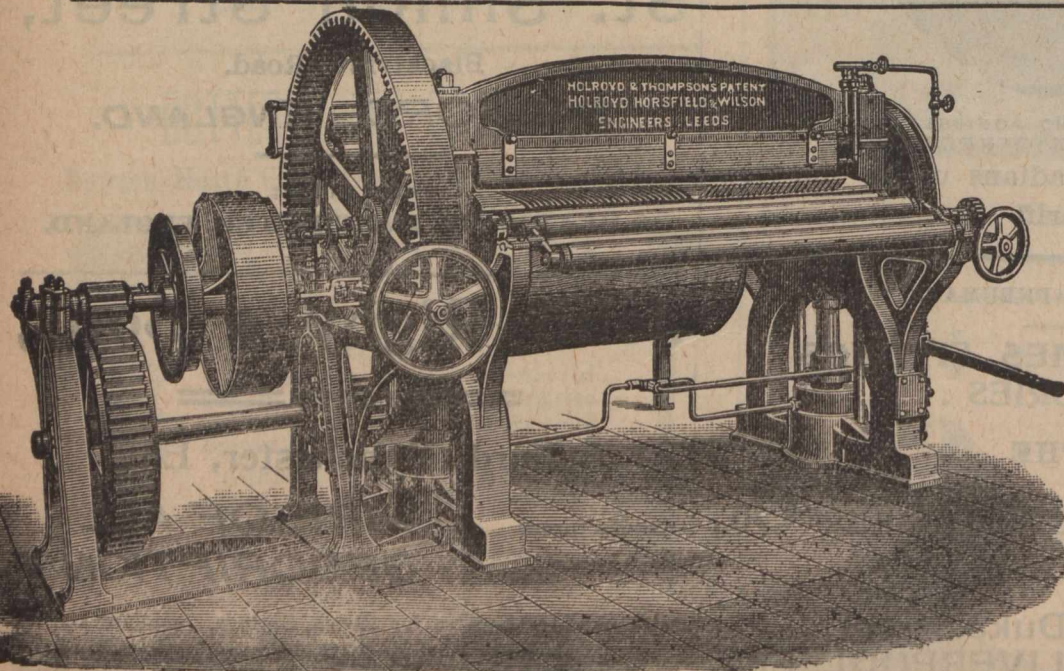
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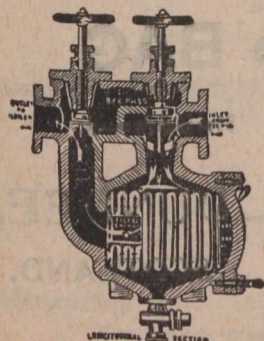
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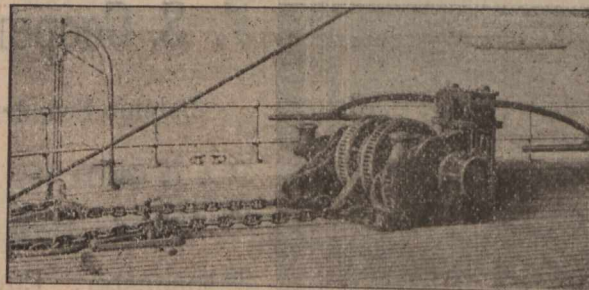
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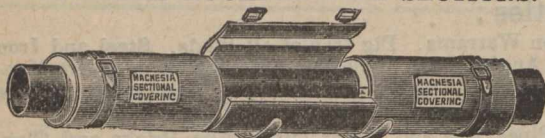
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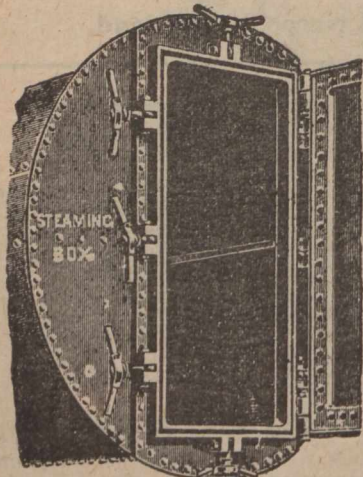
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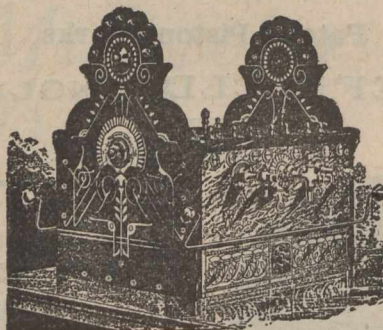
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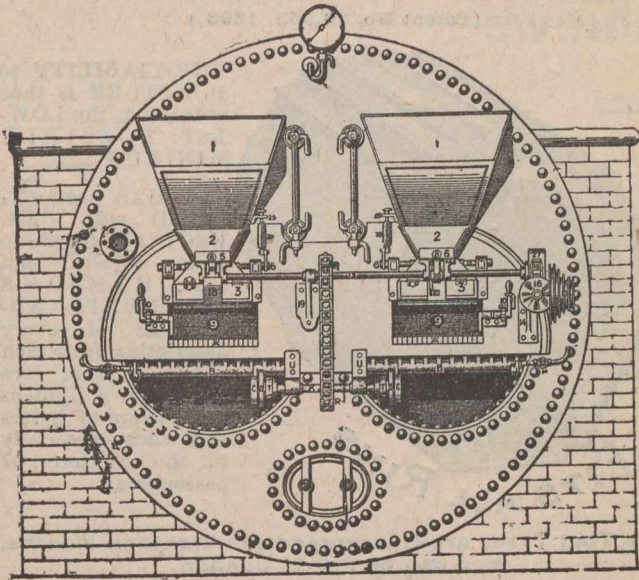
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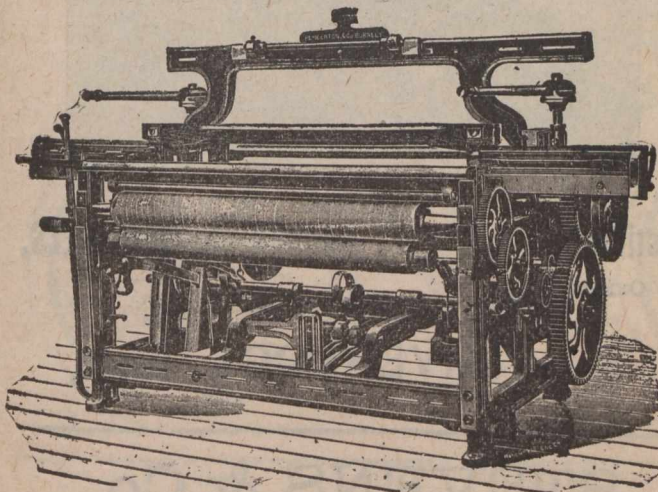


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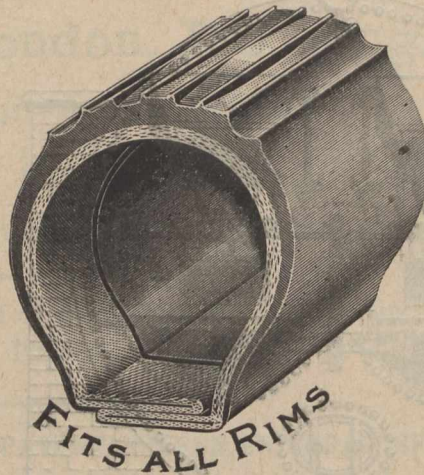
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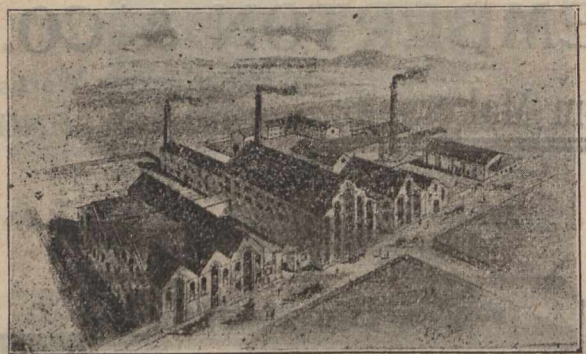
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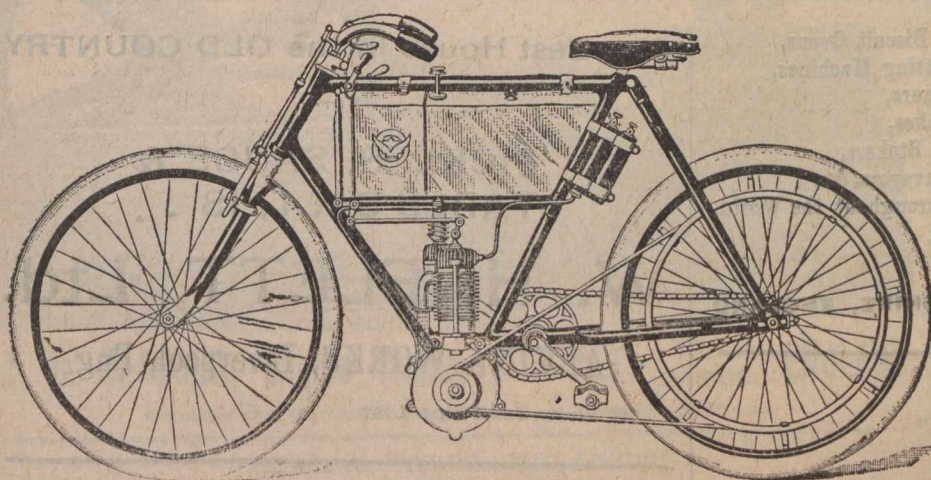
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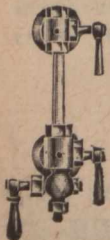
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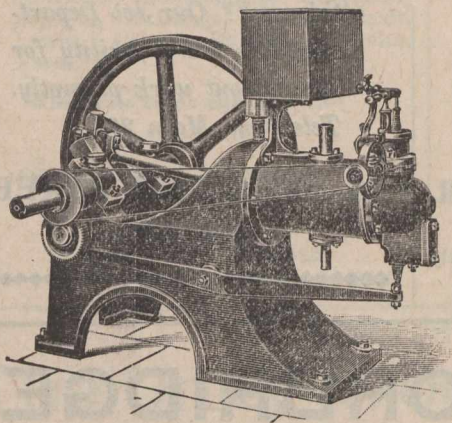
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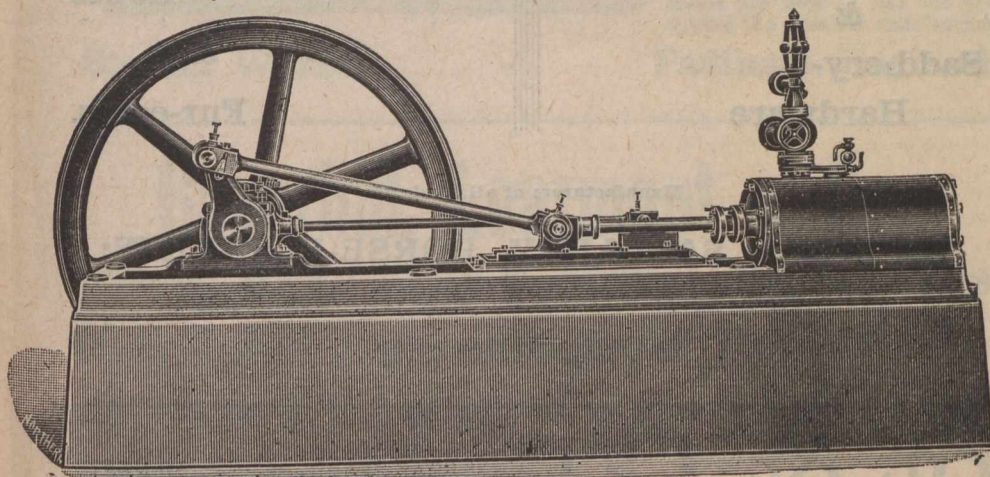
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The City Carpet Beating Co.,
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THE IMPROVED

Lancashire Steel Potato Peeler.

(Also for Apples, Carrots,
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Saves 1 lb. of Vegetable in 6 lbs., and Work done
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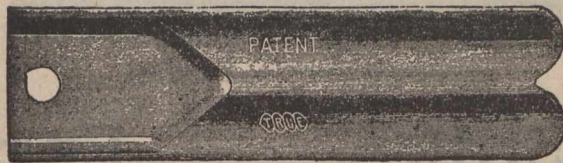
Patent Temple Makers and Patentees,

Guy Foundry, Padiham, Lancashire, England.

We are the oldest Temple Makers in existence, and have taken out more Patents
for Temples, and successful Improvements in Temples, than any other Firm.

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With Steel Cap and
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By far the best Roller Temple
yet produced, and superseding
Ring or Swiss Temples. Thou-
sands are now in use and are
giving the greatest satisfaction.

Station Works, - Padiham, England.

Commercial Summary.

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

—The customs collections at Wind-
sor, Ont., for July were \$31,569, while
the returns for July, 1901, amounted
to \$24,586, showing an increase of
\$6,981.

Following are the Canadian Pacific
Railway land sales returns for July,
1902:—155,344.93 acres for \$564,892.52.
The sales for July last year were 49-
089.96 acres for \$154,646.84.

—The C. P. R. workshops at Hoche-
laga began this week the construction
of 1,000 box cars of 30 tons capacity.
They will be the first of the kind to be
made at the Hochelaga works.

—From Glace Bay, N.S., we learn
that the Bank of Montreal building is
nearing completion. This, it is stat-
ed, will be one of the finest structures
in town.—The town council is nego-
tiating with Halifax brokers for a loan
of \$150,000 in connection with the in-
stallation of the town water system.
It is understood that a sewerage sys-
tem will also be installed this summer.

—The Ottawa City Collector has pre-
pared a comparative statement of the
amount of taxes collected during the
first half of this year and the same
period last year, January 1 to June
30, and finds that the increase amounts
to \$229,504—Mr. A. A. Taillon, manager
of the National Bank, has notified the
Hull City Council of the acceptance of
the option on the city debentures
amounting to \$96,000. The debetures
sold at 101, and bear 5 per cent. in-
terest.

Caverhill, Learmont & Co.,

Wholesale **HARDWARE & METAL MERCHANTS,**

Caverhill's Buildings, St. Peter St.,

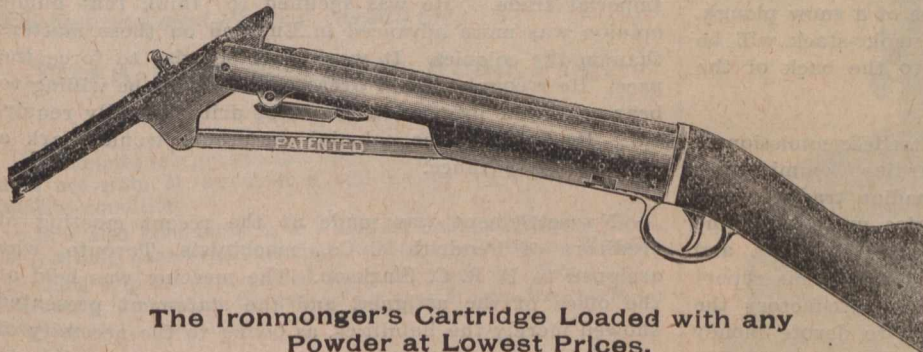
Largest and most complete stock of
SHARP HARDWARE in the Dominion.

MONTREAL.

Special 22 Rifle, Long Barrel,

**AT LOW
PRICE.**

AIR GUNS OF ALL KINDS, AIR PISTOLS,
DARTS and SLUGS and all ACCESSORIES.



The Ironmonger's Cartridge Loaded with any
Powder at Lowest Prices.

F. JOYCE & CO., 7 Suffolk Lane,
Upper Thames St., LONDON, E.C., Eng.

NOTE.—Buyers of these Guns in Canada have 33 1/3 p.c. in their favour, by
urchasing in England, under the new tariff, from this firm.

FERRANTI, LTD.

Electrical Power Distribution and Transmission Appliances.

Complete specifications and
particulars for

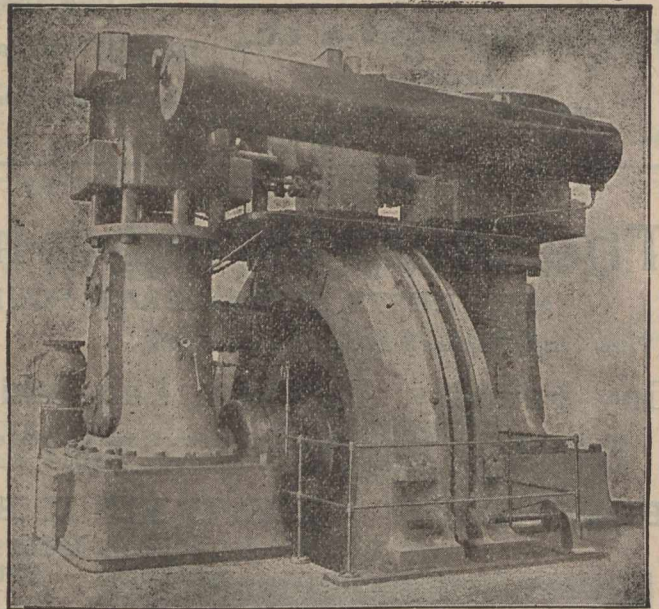
Engines,

Alternators,

Switchgears

Can be furnished for Power or Lighting schemes.
Write for descriptive pamphlets free on application.

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Offices and Works :



Armature of Iron Type Alternator.

HOLLINWOOD, LANCASHIRE, = Eng.

Prices of Canadian prints for next spring and summer have been issued by the Canadian mills. The prices are the same as last year.

—We learn from London that the Storey Cotton Company, of Philadelphia, has acquired a tract of land in the Transvaal. It is said that experiments have shown that cotton can be grown much cheaper in South Africa than in the United States.

—The Daily Express, London, announces that the American Tobacco Trust has paid £50,000 as its first quarterly dividend instalment of bonus to its customers. The Imperial Tobacco Company, the rival of the American concern, has not fulfilled as yet its promise to pay a bonus to its customers, who only buy its goods.

—A new military railway in Russia has been the scene of efforts to attain high rates of speed. The latest one is by means of overcoming air resistance by covering up projections and giving the engine the lines of a snow plough. In conforming with this scheme the smoke-stack will be replaced by a pipe from the engine to the back of the train to carry off the smoke.

—While giving testimony before the trade commission at Johannesburg, S. A., recently, Mr. Jardine, Commissioner of the Canadian Government, said Canadian traders could not compete successfully in South Africa until such time as a direct steamship line between South Africa and Canada is established. Mr. Jardine said that if his report on trade prospects in South Africa was satisfactory the Canadian Government would be willing to devote money to such a purpose, and that he hoped to have a steamship line running from Halifax to South Africa within six months.

Advices from Trinidad are to the effect that a deputation is starting from there for London to make strong

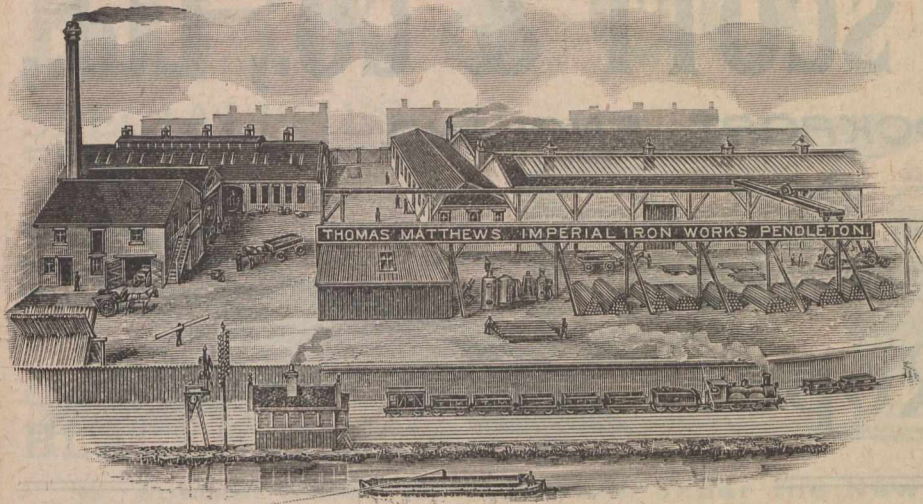
presentation to the Colonial Office on the island's financial condition. The party includes influential members of the Legislative Council and the President of the Island's Chamber of Commerce, who are instructed to point out the inadequacy of the £41,000 (\$205,000) refund of the immigration tax, which it is proposed to allot to the islands. The loss on the sugar crop just gathered is estimated at £150,000 (\$750,000), while the planters must continue to lose at the same rate for an indefinite period or be obliged to throw 50,000 laborers on the hands of the Government.

—A London cable of recent date reads:—Colonial Secretary Chamberlain and Gen. Kitchener received the freedom of the Grocers' Company of the City of London at a banquet this evening. Mr. Chamberlain made a speech, in which he said that his policy aimed at making the Empire a living entity, in which each part would contribute to the success and security of the whole. There were two main avenues to reach this end—Imperial defence and Imperial trade. He was inclined to think that public opinion was more advanced in England on these matters than in the colonies. It would not be wise to force the pace. He recognized that Great Britain must be willing to bear a greater proportion than was arithmetically required. He believed the colonial conference would mark a considerable advance.

No settlement was made at the recent meeting of creditors of Pendrith & Co., machinists, Toronto, who assigned to E. R. C. Clarkson. The meeting was held at the office of the assignee, and the statement presented showed merely the liabilities, as owing to the necessity of finishing the contracts on hand it was not possible to procure a list of the assets. The total liabilities are over \$30,000, of which \$23,000 are direct, \$2,600 preferred, and \$5,500 secured. Mr. George T. Pendrith offered for the assets \$6,500, of which \$500 was to be cash, and the balance on time. The creditors did not come to any arrangement,

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 Ma-
chinery (all sizes) for Sale or Hire.**Bore-Holes for Oil, Water or Minerals.**

but appointed inspectors to act with the assignee, and with power to dispose of the estate. Mr. Pendrith was asked to submit his offer in writing. The machinery is understood to have been valued at about \$16,000.

—To ensure immediate aid to persons injured in train wrecks, says a Berlin despatch, the State railway administration has decided to maintain ambulance cars at 77 of the principal stations throughout the country. The cars will contain a full hospital equipment, including operating tables and beds, calculated particularly to render everything necessary in the direction of first relief. Each car is to be in charge of a medical officer, while all railway employees will be required to be trained in the performance of first aid duties. The cars will be so located that none will be more than an hour and a half away from a hospital, thus rendering quick transportation for victims who require serious attention. Within the past year there has been an unusual number of railway fatalities in Germany, due to the inaccessibility of medical facilities.

—Winnipeg Notes.—Rain and a few thunderstorms were reported in the weather bulletins but the general weather over the west is fine, clear and warm, and just the kind of weather to hurry the crops. Indications are becoming more favorable every day. Work of construction is progressing rapidly on Grandview and McCreary extensions

of the Canadian Northern.—General Manager Webb of the Union Bank of Canada announces that the bank has purchased one of the most prominent business corners in Winnipeg, upon which an eight-story bank and office building will be erected next year.—Winnipeg Industrial Exhibition receipts this year show an increase of \$18,325.91 over last.—Contracts have been awarded by the Ogilvie Flour Mills Company for a 25,000-bushel elevator, to be erected behind its rolled oats mill on Higgins avenue. The big structure will be used exclusively for the storage and handling of oats. Workmen are engaged on the construction.

—Casualty Insurance Decisions.—Where a policy of accident insurance insures to a married woman the payment of a certain sum per week for the injuries set forth in a schedule referred to in the policy and forming a part thereof, and also insures the payment of a fixed sum to the husband in case of death, the right of recovery by the husband in case of the death of the insured from accidental burning is not barred because in the schedule referred to it is provided that "accidents resulting in bodily injuries

The Liverpool and Bankhall Chemical Company's*The best and most effectual remedy for***Ticks, Lice, Maggots, Scab, Foot-
Rot, &c.**

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

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

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

SOLE MAKERS:

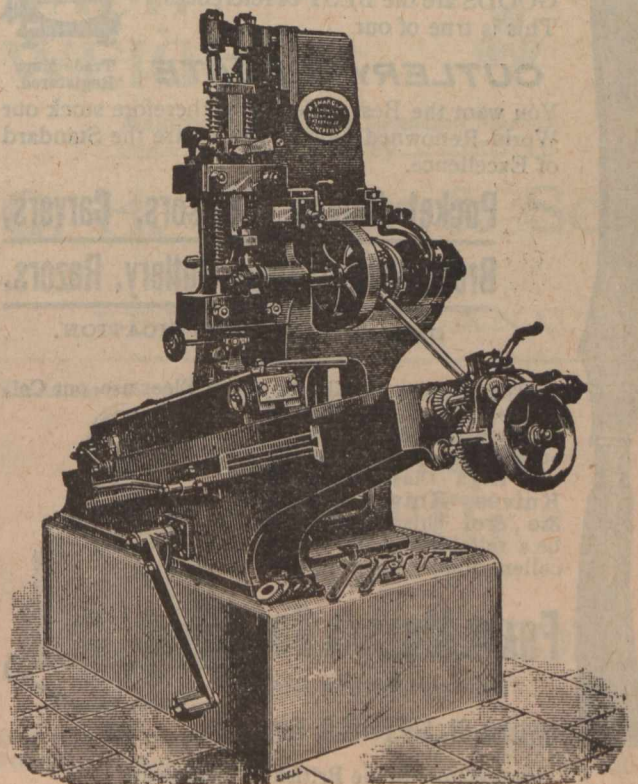
**The Liverpool & Bankhall Seed Crushing
& Chemical Co., Limited,**

Liverpool,

England.

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

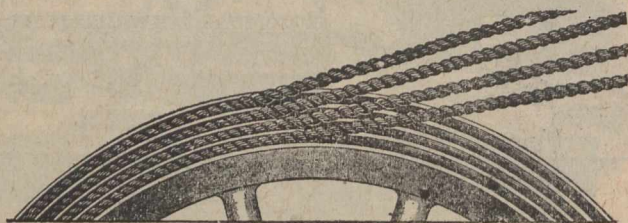
NEW TYPE.



HANSON, SCOTT & CO., Ltd.,

STOCKPORT, ENGLAND.

Cotton Driving Ropes.



not specifically named therein are not covered under the woman's policy." That schedule refers only to certain injuries for which the specific sum per week is to be paid for the number of weeks mentioned therein, and does not refer to cases of accidental death. *Chaterton vs. Central Acc. Ins. Co. of Pittsburg, Pa.*, 52 At. Rep. (N. J.), 212.—In an action before a justice on a policy of insurance, the complaint is not bad against a demurrer for failure to make a copy of the application an exhibit, though made a part of the policy by its terms. *Phoenix Accident Sick Ben. Ass'n vs. Horton*, 64 N. E. Rep. (Ill.), 105.—An accident policy contained this exception: "This insurance does not cover entering or trying to enter or leave a moving conveyance using steam as a motive power." The insured was walking along a railway track, the ground being slippery and icy, when a freight train overtook him, going slowly, and it occurred to him that he would step on the caboose and ride, and as he was about to step on, he slipped and fell, and his left foot was crushed by the hind wheels. Held, that what he did after the purpose to step on the car caused him to change his conduct from that of walking along the track to that of making preparations to step on the car was within the exception, whether he had caught hold of the car or not. *Huston vs. Travellers Ins. Co.*, 64 N. E. Rep. (Ohio), 123.

—Bulletin No. 10 of the census of Canada has been issued. In the tables the ages of the people are grouped to show for the Dominion and for the provinces and Territories. (1) The number of males and females by single years under five years of age, and by five year periods from five years and upwards to ninety-five years, together with the totals of both sexes for the several periods and the proportion which they bear to the whole population per 1,000 in 1901, and (2) the proportion per 1,000 of the whole population of persons under five years of age by single years, of persons from five to under ten by the period of five years of age and upwards in 1901 and in the four census years 1871, '81, '91, and 1902. There is also a table to show the proportion of married persons per 1,000 of the whole population in the four census years. The largest proportion per 1,000 of persons under ten years of age is shown to be in the North-West Territories, with Quebec and Manitoba closely following. By taking persons under 20 years, Quebec is found to lead with 490,292 per 1,000, followed by Manitoba with 485,277, and North-West Territories with 478,607 per 1,000, while of the older provinces Ontario stands lowest with 418,541 per 1,000. British Columbia, Manitoba, and the North-West Terri-

To Ironmongers and Others

Chas Dickens said: "Money and GOODS are the BEST of references." This is true of our



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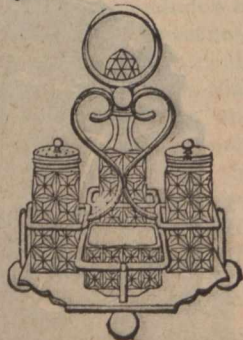
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You want the Best References, therefore stock our World-Renowned Goods, as they are the Standard of Excellence.

**Pocket Knives, Scissors, Carvers,
Bread Knives, Table Cutlery, Razors.**

CATALOGUE ON APPLICATION.

The Officers of His Majesty's Fleet use our Celebrated Carvers, Bread Knives, &c., &c. The men of His Majesty's Army use our High Class Butcher Knives, Knives, Forks, &c., &c. This we submit to be a reliable test of the excellent quality of our goods.



FRANK MILLS & Co.

Hanover Works,
Division St., SHEFFIELD, Eng.

(Contractors to the British Government.)

ESTABLISHED 1869.

Bottled Beer and Stout

FOR EXPORT.



The "Compass" Brand

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

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

W. E. JOHNSON & CO.,

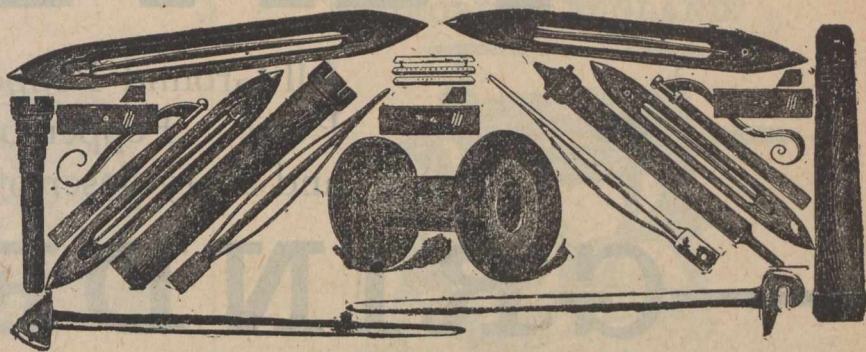
67-69 Leeds St., LIVERPOOL, Eng.

KIRK & CO.,

SHUTTLE
And Bobbia Makers and General
MILL FURNISHERS.

SPECIALITIES.

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



Cob Wall Works,
BLACKBURN, Eng.

Special Rates to Canadians under the New Preferential Tariff.

tories are the regions of young men, as shown by the large proportions from the age of 20 years to under 45. British Columbia, however, rates exceptionally high, because her proportion under 20 years of age is low. For the same reason, apparently, the proportion of persons in Ontario from 20 to under 45 years is relatively high. The provinces showing the largest proportion over 70 years are Prince Edward Island, Nova Scotia, New Brunswick and Ontario, while those showing the lowest are Manitoba, the North-West, and British Columbia. The number of persons whose ages are not given constitutes less than one per cent. of the whole population, the great majority of whom are in the unorganized Territories.

—A line of steamships between some Canadian port and South Africa appears to be an almost immediate possibility, and October 1st may see the first steamship sail. A cablegram received from Sir William Mulock, to the Canadian Manufacturers' Association, reads:—"Arranging for service this moment from Canadian ports to South Africa. Wire at once by what time you can fill first ship." The following was sent:—"Association delighted with prospects of African service. Think October 1st best date." The movement that has been going on for some time looking to the establishment of such a service would appear from the above cable to have had a definite result. Last November at the annual convention of the Canadian

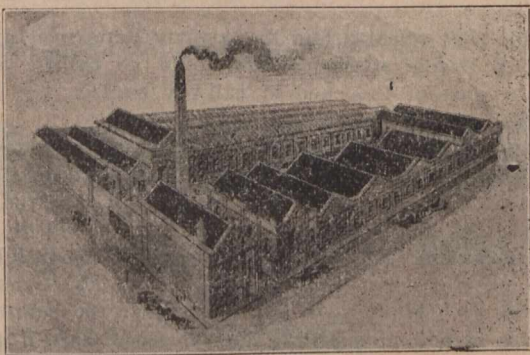
Manufacturers' Association resolutions were passed calling for such a service, and stating that Canada was in a position to provide the cargoes. These resolutions were presented to Sir Wilfrid Laurier, and as a result space was set apart on the transports which left Halifax for South Africa with supplies for the British Government. This space was, it is said, always filled, and when the transports were discontinued the agitation for a fast line continued. It is rumoured that the Leyland Line was negotiating to place some of its boats on the South African route, for a telegram was recently received by the Canadian Manufacturers' Association from the Montreal agents of the Line stating that their London principals had asked them to cable what were the prospects for securing freight from Canada to South Africa, New Zealand and Australia, also the quantity obtainable and the profitable rates. In answer the Association said that the shipments of general merchandise might be estimated at about 4,000 tons a month, in addition to unlimited timber at sailing rates. The rates for general merchandise must always compete with those from New York. Following this despatch to Montreal comes the cable from Sir Wm. Mulock, and the official of the Manufacturers' Association consider that there is a direct connection between them. The estimate of 4,000 tons a month is based upon the amount of freight that goes via New York, it being considered that, freight being equal, the Canada line will obtain the business. There is also said to be business

Established 1861.

.. Bootle Jute Factory Co., Limited ..

SPINNERS
AND ...
MANUFACTURERS.

JUTE BAGS AND BAGGING.



JUTE SACKING & SHESSIAN'S.

DUNDEE WORKS,

BOOTLE, - Liverpool, Eng.

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

SASH WEIGHTS



Manufactured for the Canadian Market
under the New Tariff, by

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

Established 65 years. Telegrams: "SURLIME, Liverpool.

DESSICATED COCOANUT.

•••

JOHN SHORE & SON,
39 Old Hall St.,

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

LIVERPOOL, Eng.

ESTABLISHED 1870.

Codes—A.B.C. 4th Edition. LIEBERS, PRIVATE.

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

Telegrams: "MOTOR, LEYLAND," ENGLAND.

HIGHEST AWARDS.

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

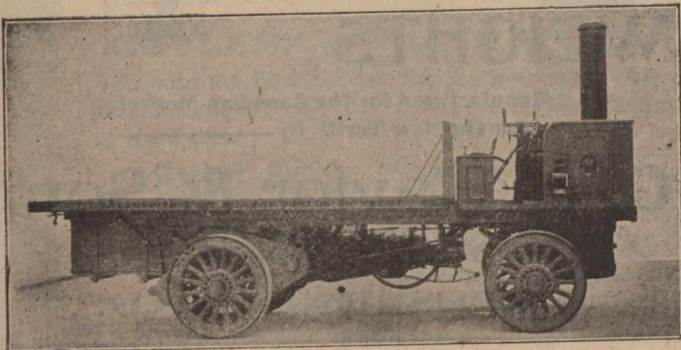
1st Prize, £100, Liverpool Self-Propelled Traffic Association.

Gold Medal, Highest Award,

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Etc., Etc., Etc.

STEAM WAGONS.



The Lancashire
Steam Motor Co.,
LEYLAND, ENGLAND.

Special prices to Canadians under the new preferential tariff.

Carbide Stores, Warehouse and Salesrooms :
GEORGE STREET, CHAPEL STREET, SALFORD, ENG.

THE IMPERIAL "S. C."

Acetylene • Gas • Company,
LIMITED.

30 St. Ann Street,
MANCHESTER, Eng.

Telegraphic Address:
"ACETYLENE, MANCHESTER."

Awarded the GOLD MEDAL
(Highest Award) at the International
Acetylene Exhibition, 1899, BUDA
PESTH.



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

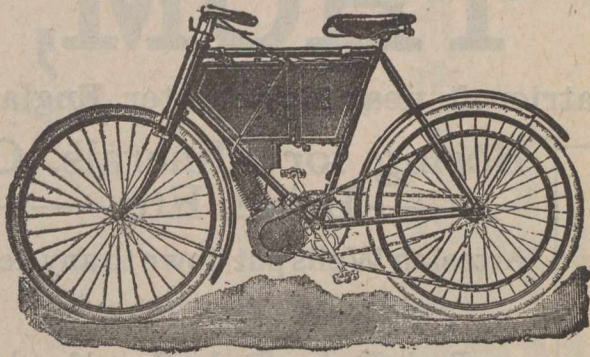
available that tries to find its way via Vancouver and the Canadian Pacific steamers but would go by the eastern route because of the cheaper railway haul.

—Fire Insurance Decisions.—A mortgage provided that the mortgagor should keep the buildings insured for the benefit of the mortgagee. The mortgagor procured insurance, and, at the mortgagee's request, deposited the policy with its banker. The policy provided that it should be void if the premises were mortgaged without the consent of the insurer. Mortgagor, without insurer's consent executed a second mortgage. The premises were destroyed by fire, and insurer refused payment. Held, that mortgagee's possession of the policy did not charge it with the duty of obtaining the consent of the insurer to the second mortgage, so as to render it liable, on foreclosure to account for the amount of the policy. Union Sav. Bank & Trust Co. vs. Bedell et al., 52 At. Rep. (Vt.), 270.—A fire policy provided that it should be void if other insurance was procured without the consent of the company written

ESTABLISHED 1837.

Telegrams:—"PNEUMATIC, Leeds."

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



THE IMPERIAL MOTOR BICYCLE,

MANUFACTURED BY THE

LEEDS MOTOR EXPERTS,

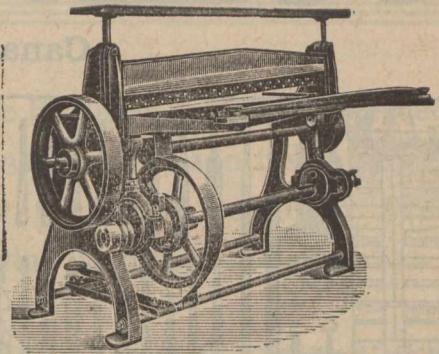
WALKER BROS.,

"PRIMO" WORKS.

Meanwood Road, LEEDS, Eng.

A. Kinghorn & Co.,

Phoenix Ironworks, Millwood, TODMORDEN, ENGLAND.



Power Geared Squaring Shears

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

on the policy, and that no agent except the secretary of the company should have authority to waive or modify the terms of the policy, or waive any forfeiture, any contract with the agent to the contrary notwithstanding. Insured obtained additional insurance, without the consent of the company, but notified the company's general agent, residing where the property was located who had authority to issue permits for additional insurance, and he made no objection to the additional insurance, and no action was taken to annul the policy until after a loss. Held, that the provision prohibiting additional insurance was waived. *Thompson vs. Traders' Ins. Co. of Chicago*, 68 S. W. Rep. (Mo.), 889.—Where, in an action on a fire policy, it was in issue whether an alleged agent of the defendant was its agent, and, if so, whether his powers were such, that he could waive a provision of the policy, an instruction assuming such facts as not prejudicial error; it appearing from the evidence that the alleged agent did have the authority to bind the insurer by a waiver. *Citizens' Ins. vs. Stoddard et al.*, 4 N. E. Rep. (Ill.), 355.—Where a mutual insurance company becomes insolvent, the order of the court appointing a receiver cancels all policies, and the statute of limitations then runs against the right of the creditors of the company to enforce any liability to the company by the holders of such policies. *Boyd et al. vs. Mutual Fire Ass'n of Eau Claire, et al.*, 90 N. W. Rep. (Wis.), 1,086.

—What is regarded by ordnance experts of the army and navy as the most important advance in modern war devices since the perfection of the Krupp face-hardening

process for armor, says a Washington, U. S., letter, has been achieved by the Ordnance Department of the army, under the direction of its chief, Brigadier-General William Crozier. It is a new time-fuse for armor-piercing shells. The importance of this time-fuse lies in the fact that it will not detonate the shell until the penetration ability of the projectile is exhausted. Its great value to the United States will be understood when it is stated that with a shell equipped with this fuse and loaded with the powerful secret explosive discovered by the ordnance experts, fired from a 12-inch gun a penetration of 14 inches of Krupp armor has been secured before detonation. The heaviest Krupp armor used in any battleship in the world is only 12 inches thick. Heretofore it has been regarded as absolute protection against the best shells and the most powerful rifles in existence. The naval authorities have been informed of the achievement of the army ordnance officers, and they are intensely concerned over the matter, as the success of the test demonstrates that it is possible to fire a projectile which can penetrate thicker Krupp armor than protects the sides of any American battleship. It has not been shown, however, that the results achieved by the army can be duplicated with navy ordnance. The army 12-inch rifle, with which the tests were made, is heavier than the navy 12-inch rifle. Of course, the properties and arrangements of the fuse are as great a secret as the formula of the high explosive. The fuse has a time arrangement by which the actual moment of detonation is governed. It is said to have worked perfectly, not exploding the shell charge until the time fixed had expired.

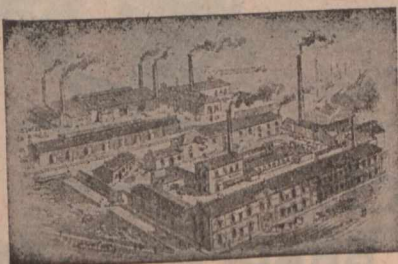
Telegrams, "SHIPMAN, SHEFFIELD."

Honourable Mention International Exhibition, 1862

J. SHIPMAN & CO.

Attercliffe Steel Works and Wire Mills,

SHEFFIELD, - ENG.



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

TOOL STEEL, MINING STEEL, &C.

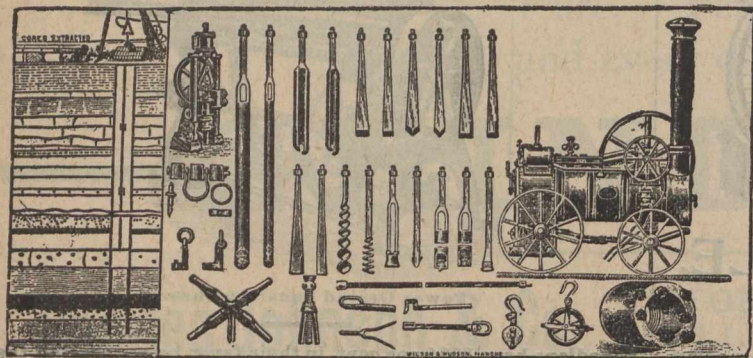
Special Prices to Canadian under the New Tariff.

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.

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

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

Manganese

LUMP, FINE and GROUND.

EVERITT & CO.,

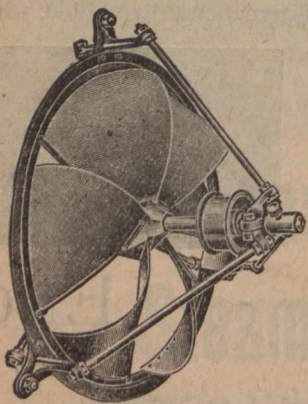
40 Chapel Street, Liverpool, England.

—James G. Cannon, Vice-President of the Fourth National Bank; Samuel Woolverton, New York, and Thomas Ewing, a New York lawyer, who, with W. Porter, another New York banker, compose what is known as the Reorganization Committee of the Dominion Securities Company, says a Halifax, N.S., letter, arrived in Sydney by special train, and proceeded to Louisburg to examine the terminal of the Cape Breton Railway. To correspondents who accompanied the party as far as Glace Bay, Mr. Cannon outlined the object of their visit. He stated that the Reorganization Committee of the Dominion Securities Company represented the stockholders of that company, and virtually controlled its policy, although the management was still Webb, who had resigned the office of President. The Reorganization Committee also represented 103 banks which had dealings with the Dominion Securities Company. "Yes," began Mr. Cannon, "the affairs of the company have been satisfactorily settled. It is our intention to examine the properties of the company and determine what is best to be done with them. This morning we went over ten miles of the Cape Breton road and found everything as had been represented. I have seen documents which purport to promise subsidies from the Dominion Government for the Cape Breton road, and I haven't the slightest doubt that we will get such subsidies." The party appeared favorably impressed with the outlook of the road, and intimated that it would likely be completed through

"Sun" Ventilating Fans

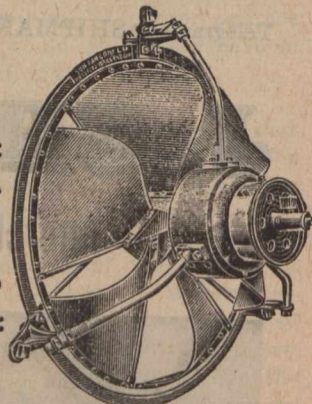
Highest Efficiency, Strength
and Lightness

MADE ENTIRELY OF WROUGHT
OR MALLEABLE IRON.



Belt Driven.

For Ventilating, Drying and
All Cooling Purposes . . .



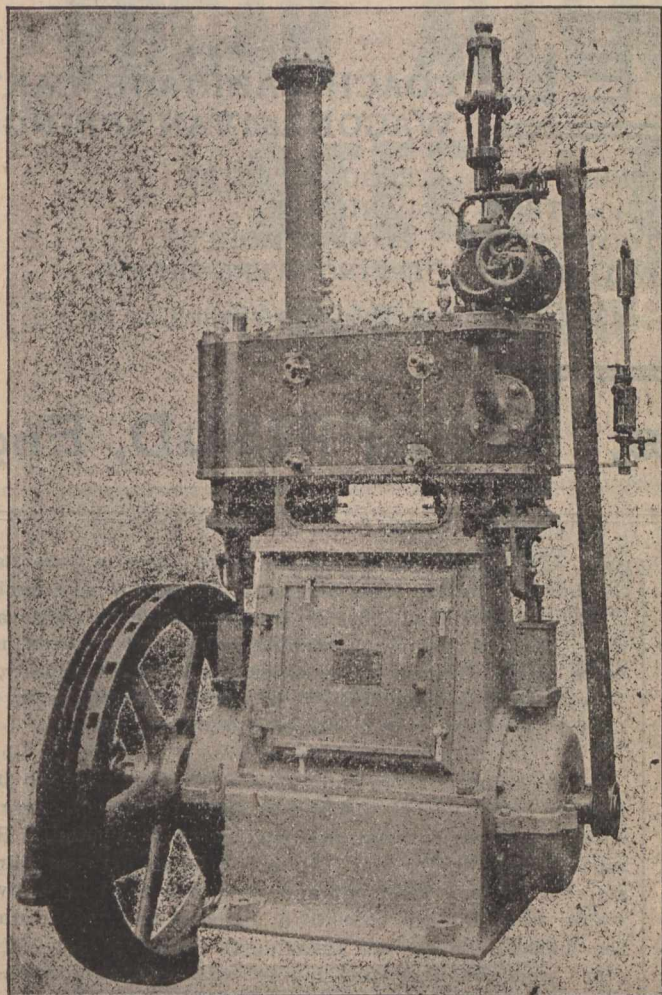
Electrically Driven.

"Sun" Fan Co., Ltd.,

GENERAL BUYING
AGENTS WANTED.

Special prices to Canadians
under the New Tariff.

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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.

to Louisburg. They will first, however, await the report of the engineer, Mr. Evans.

—"The Cerberite Company, of Canada, Limited," is the name of a new company which has been authorized by letters patent to "manufacture, buy, sell, deal in and with chemicals and chemical compounds, dynamite, cerberite, gunpowder, and other explosives and their derivatives, compounds and extracts, and chemicals of every nature and kind, raw and manufactured, and all kinds of kindred products and the by-products thereof respectively." The provisional directors are Dr. W. Beattie Nesbitt, M.P.P., Dr. John Noble, James Pearson, barrister, and J. K. Pais-

ley, all of Toronto, and Hugh Mann, of Winnipeg. The capital is placed at \$500,000, and head office at Toronto. A charter has also been issued to A. W. Allen, A. P. Allen, Frederick Woodland, Sarah Allen, and Minnie Woodland, of Toronto, authorizing them to carry on a general laundry business and to acquire the assets of the "Allen Manufacturing Company," now being carried on, the capital being placed at \$500,000.—Other companies incorporated are:—The Butchart Bros. Real Estate Company, Limited, with a capital of \$150,000, and head office at Owen Sound; the Manitoulin Reformer Printing and Publishing Com-

SLADE & Co., Ltd.

THE ROYAL
TOFFY WORKS,

LEEDS, ENGLAND.

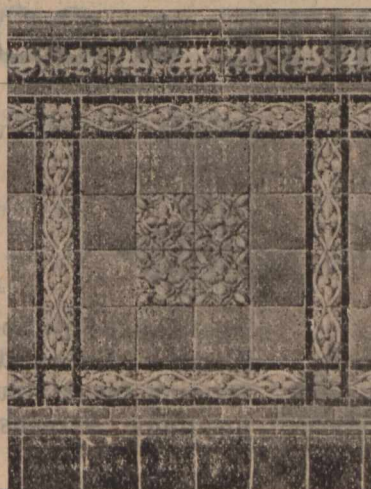
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the finest

HOME
MADE
TOFFY.

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

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Manufacturers of



Tiles for Floor and Wall
Decorations, Mosaics
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Special prices to Cana-
dians under the New
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AUSTIN & DODSON, LIMITED,

Manufacturers of

SPRING STEEL

FOR

COACH, CARRIAGE, CART
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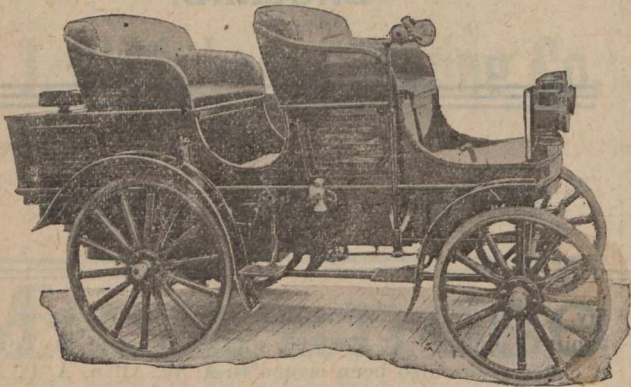
SPRING STEEL SHEETS.

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

Cambria Steel Works, SHEFFIELD, Eng.

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.

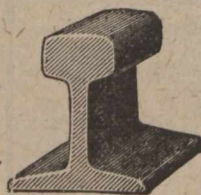
pany, Limited, capital \$5,000, and head office at Gore Bay; the London Rolling Mills Company, Limited, with a capital of \$200,000, and head office at London; the J. M. Green and Sons, Limited, Lumber Company; capital \$50,000, and head office at St. Thomas.—The American Bridge Company, of New York, has been licensed to carry on business in Ontario at a capital not to exceed \$100,000.

—Life Pointers from the Press.—“Every man shall bear his own burden.”—As a mater of fact you do not carry insurance. It carries you, and may carry your family. How much is there under you? If none, the sooner you take a ride the better.—Life insurance is worth more to a living widow and children than to a husband and father under the daisies.—Be on the endowment insurance side of the fence and you and your family will always be safe.—If you have no life insurance you should surely have some. If you have some it is not sure that you should not have more.—Thomas Carlyle said that the general public were “mostly fools.” But a goodly number have their lives insured. That part are not fools, anyhow.—Betting is a fool's argument. “Life insurance is a game that you must die to win at” is another.—Sure headache cure: A good life insurance policy in your safe or safe somewhere else. Testimonials without number.—If you refuse to sign an application to-day how do you know you will be able to sign one on the morrow? Do not parley with Time.—In the Philippines a man's wife becomes a slave to his parents at his death. An uninsured man here may leave his wife to become a slave to her children and herself. How is it in your case?

—From figures supplied by farmers and agents, the Manitoba Government has computed that some 18,300 harvest hands will be needed to garner the Prairie Province's crop this year. The figures for the North-West Territories are not yet complete, but it is expected that between four

R. WHITE & SON, WIDNES, ENGLAND.

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



Cable Address:
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A.B.C. & Universal Mining
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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.



EDGAR ALLEN & CO., LTD.,

Imperial Steel Works,
SHEFFIELD,
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.

and five thousand men will be required. Twenty-three thousand men will thus be needed for the Western harvesting operations, three thousand more than for last year's big crop. This furnishes an interesting commentary upon the rapid development of the West. It is understood that the arrangements for the proper distribution of this army of laborers will be much better planned than they were in 1901. Plenty of men went West last season to assist in the harvest work, but the arrangements were so bad that many sections were over-supplied with labor, while in others the crops suffered from lack of help to get them in. This was not only detrimental to the farmers, but resulted in severe loss to many men, who spent their earnings on the long railway journey west, and were then unable to secure employment. Proper precautions will be taken against a recurrence of such troubles this year, the men being distributed from Winnipeg.

—Recent rumors of "hitches" in the Morgan Steamship merger have evidently been born of keen imagination. A London cable of the 4th inst., states:—J. P. Morgan goes back to America with every plan accomplished that he had set out to achieve. He goes back one of the greatest figures of his time, a man to whom kings and emperors paid court, and whom they acknowledge, in fact, if not in title, their equal. The shipping combination is fully formed. Every contract is being fulfilled to the letter, and all reports to the contrary, are as White Star officers answered, "Simply dubbish." The governments of Great Bri-

tain and Germany are in complete accord with Mr. Morgan's plan, and the kaiser, King Edward and Premier Balfour are among Mr. Morgan's firmest friends. The Anchor line, with its branches reaching out in the Mediterranean, and India, as well as America, admits an understanding with Morgan, and it is probable that all existing transatlantic lines not in the combination will either enter it later, or agree on a modus vivendi, that will eliminate disastrous competition.

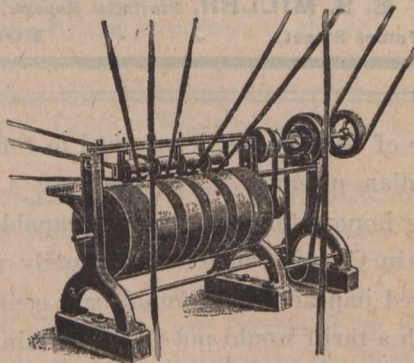
—Manufacturing Lancashire is certainly beginning to wake up. It is announced, says a London cable, that a large portion of the ordinary weaving of the Lancashire mills will soon be done on automatic looms in place of using the present belated methods. The British Northrop Loom Company will begin to manufacture their special loom before the end of the year, having acquired the English patents of the American Northrop Company. The report of the Manufacturers' Committee which visited America is eagerly awaited. Despite the differing conditions in Lancashire and America, the gradual adoption of the American automatic loom is certain for many classes of goods. The deputation is convinced that Lancashire is still first in the quality of labor, but she loses ground in the matter of administrative skill. Skilled labor is wasted in cleaning, etc., which could be better and more cheaply done by women and boys.

—It is semi-officially announced that the Russian Ministry of Finance expects a reply in the negative from the powers to the note regarding international action against trusts. When such replies are received, the Russian Government will once more affirm that any increase in duties on Russian sugar will be regarded as an infringement of existing treaties, and if such increase is enforced the Russian Government will consider itself free to disregard its treaty stipulations. The Ministry of Finance does not propose to take measures against the powers collectively, but special circumstances in each case will be considered, with a view to the adoption of the measure most advantageous to Russia. It is known, however, that Russia already intends to raise the duties on wine and several classes of goods imported by trusts, chiefly by way of the western frontier.

—Kansas farmers have of recent years been ignoring local grain figures, and have been sending their grain abroad under the medium of a local co-operative company. A recent dispatch from Kansas City now adds:—Kansas City is to be the centre of the greatest co-operative movement in the world. George Washburn, a Boston millionaire, who is at the head of the People's Trust Company, of New England, and Walter Vrooman, the owner of the Western Co-operative Association, have decided to merge the two associations. Washburn is to be the general manager of the new concern and Vrooman will handle a special line of work in connection with the business. It is said several million dollars are behind the project.

EDWARD DAVIES & CO., Engineers, Millwrights and Ironfounders.

Water Lane Works, Thornton Road,
BRADFORD, ENGLAND.



Warp Splitting Machine.

.....Makers of.....

Hydraulic Pumps, Horizontal and Vertical Steam Engines, Improved Warp Steeping Motion, Dyeing, Sizing, Drying, and Balling Machines, Indigo Vats, Crabs, Pads, Dolleys, and Hoists, Cranes, Shafting, Wrought & Cast-Iron Pulleys, Plummer Blocks, Couplings, Hingers, and Gearing Mortar Mills and Castings.

Repairs Promptly
Attended to.

Special prices to Canadians under
the New Tariff.

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.

Insurance.

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ASSURANCE CO'Y., Ltd.
 OF LONDON, ENG.

Established in 1783. Canadian Branch
 Established in 1864.

No. 164 St. James St.
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PATERSON & SON,
 Agents for the Dominion

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

INSURANCE COMPANIES placing orders for Printing should make it a point to get our figures before closing their

Full contracts. We have facilities for handling insurance work to the best advantage and are thus enabled to give our customers the benefit. If you are interested in any way write, or come and see us,

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

Caledonian... INSURANCE CO.

The Oldest Scottish Fire Office.
 Canadian Head Office, 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.

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.

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,

General Insurance Agents and Brokers

ESTABLISHED 1865.

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

THE MANCHESTER FIRE ASSURANCE COMPANY.

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

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
 JAS. BOOMER, Manager.
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EVANS & JOHNSON, Resident Agents, MONTREAL,
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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,
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 Huntingdon, Waterloo, Drummondville.
 Farham, 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.

THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, AUGUST 8TH, 1902.

TRADE BETWEEN CANADA AND GREAT BRITAIN.

HAS GREAT BRITAIN CULTIVATED THE CANADIAN MARKET AS DILIGENTLY AS OTHER COUNTRIES HAVE DONE?

There are several aspects presented by the conditions of trade between Canada and Great Britain, upon which little, if anything has been said, or which have only been alluded to indirectly without a distinct perception of what those aspects imply.

It is in the highest degree unreasonable to entertain prejudices against importations of British goods into Canada on the ground that they may diminish the home production of goods, so long as there is a

neighbour of ours who is determined to compete with the Canadian producer. To advocate a tariff by which the importation of all goods capable of being produced in Canada would be absolutely prohibited, or rendered impracticable, would be a consistent policy. Such a tariff would put Great Britain on a level with the United States, Germany, Belgium, France and all other countries whose exports have any chance of competing in the home market, with those produced in Canada. How far such a policy would be in harmony with, or directly antagonistic to, Imperial sentiment and Imperial interests we need not state—the antagonism to such sentiment and to such interests is too glaring to need pointing out. No practi-

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.

cal step can be taken in discussing the trade situation of this country without a recognition of there being an emphatic, almost universal desire entertained by Canadians to come into more intimate trade associations with the Mother Land.

To regard those who have this desire as merely wishing that Great Britain would buy more Canadian products while we kept on buying less and less of British goods, is to question the common sense, and to throw a slur on the intelligence of such persons. That there are a few who occupy this absurd position is manifest by their opposition to the preferential tariff, and their irritation at efforts made to draw the attention of the British exporters to the advantages of the Canadian market. They wish to confine Canada's trade with Great Britain to exports of Canadian products to the Old Land. Such an ambition is almost ludicrous.

The broader-minded, the more enlightened, indeed, the only rational policy is to develop both classes of trade, as they each are, or may be made, mutually stimulating and helpful. Our idea is that the best interests of Canada are furthered by making every reasonable effort to reciprocate the liberal purchases by Great Britain of Canadian products by affording the British people privileges in offering the products of Great Britain for sale to the people of Canada. That policy, we submit, is more in accordance with the teachings of commercial experience, and of sound economic principles, and more in harmony with the Imperial sentiment and Imperial bonds that are happily so dominant a feature in the present day poli-

tics of this Dominion. If British trade does not follow the flag westward in as full a tide as it does eastward, we will try to give the flag more drawing power when moving to our shores from the Old Land. When this is sneered at by some organ that is half American in sympathy, we simply disdain to pay any respect to expressions which are inspired by their ill-concealed anti-British proclivities.

The Preferential Tariff is Canada's cordial invitation to Great Britain to trade in our markets; it is a practical demonstration that Canada is deeply in earnest in offering this invitation, and if the opportunity is not as yet fully realized, nor as eagerly seized as it is freely offered, we are confident that in time the invitation will be gratefully accepted and its opportunities grasped and valued.

But to the question, Has Great Britain cultivated the Canadian market as diligently as other countries have done? Let us look at the trade returns of the Dominion. We give below the values of the imports into Canada from several foreign countries in the years 1897 and 1901, showing the increases made as compared with those from Great Britain:

IMPORTS INTO CANADA.

Countries.	1897.	1901.	Increase per cent.
	\$	\$	
United States	70,766,316	119,306,775	....
Increase in value.. . .	48,540,459	.....	68.59
France..	2,507,128	5,503,405	....
Increase in value.. . .	2,996,277	.....	119.00
Germany	5,785,546	6,679,264	....
Increase in value.. . .	893,718	.....	15.40
Belgium	1,189,441	3,783,919	....
Increase in value.. . .	2,594,478	.....	218.11
Italy..	373,700	544,002	....
Increase in value.. . .	170,302	.....	45.50
Spain	385,487	813,411	....
Increase in value.. . .	427,924	.....	111.00
Holland	373,479	839,995	....
Increase in value.. . .	466,516	.....	124.60
Great Britain..	29,339,576	43,164,297	....
Increase in value.. . .	13,824,721	.....	47.11
Total imports from foreign countries	87,655,754	143,547,752	....
Increase in value.. . .	23,008,758	.....	46.00

EXPORTS FROM CANADA.

Countries.	1897.	1901.	Increase per cent.
	\$	\$	
	1897.	1899	1901.
	\$	\$	\$
United States	49,373,472	72,382,236	....
Increase in value.. . .	23,008,758	.....	46.00
France	690,696	1,581,331	....
Increase in value.. . .	890,635	.....	130.00
Germany	1,045,432	2,141,552	....
Increase in value.. . .	1,096,120	.....	32.30

Belgium..	354,584	2,806,142	....
Increase in value.. . . .	2,451,558	.....	4.40
Italy..	108,627	315,063	....
Increase in value.. . . .	206,436	.....	24.40
Spain	50,452	155,354	....
Increase in value.. . . .	104,902	.....	200.00
Holland	104,422	187,378	....
Increase in value.. . . .	82,956	.....	79.00
Great Britain..	77,227,502	105,328,956	....
Increase in value.. . . .	28,101,454	.....	36.38
Total exports to foreign countries	55,712,230	83,104,475	....
Increase in value.. . . .	27,392,245	.....	49.00
Imports from Gt. Britain	29,339,576	36,945,465	43,164,297
Increase 1901 over 1897	13,824,721	.....	.....
Exports to Gt. Britain..	77,227,502	99,091,855	105,328,956
Increase 1901 over 1897	28,101,454	.....	.....
Per cent. of increase in imports	47.11	.....	.....
Per cent. of increase in exports	36.38	.....	.....

The fact brought out by above statistics that since 1897, the imports of Canada from Great Britain have increased by 47.11 per cent., is demonstrative of Canadian buyers having availed themselves of the opportunities afforded by our preferential tariff to so large an extent as gives promise of still further expansion. It utterly falsifies the pretensions of those who have persistently declared for some years past that the capacity of Canada to purchase British goods was limited by the imports of 1897.

In comparing our imports from the States with those from Great Britain two things are usually overlooked: First, that it has taken the Americans, who are at our doors, over thirty years' hard work to raise their sales of dutiable goods in this country to \$53,600,278, and that their sales here of a further amount of \$53,549,047 are chiefly coal and raw materials for our manufactures which Great Britain could not supply. If, then, from the increase of American imports since 1897 those are deducted which were caused by the enlarged consumption in Canada of American fuel and raw materials it will be found that there is not so large a difference between such increase and the increase of British imports as some imagine and as some declare who never look at the official returns.

This country is a natural market for British goods, our people prefer them, other things being equal, but we have our special tastes and needs in Canada, which the Americans have studied and catered to for many years, hence their hold on the Canadian market. Let our British friends show the same determination to capture this market, and display the same skill and patience as have been shown by Americans, they will go on enlarging their sales in Canada as they did between 1897 and 1901. Trade connections need time to establish, some present sacrifice has to be made to ensure future success. Canadians desire to trade with their fellow subjects in the Mother Country, and they will do so on a much larger scale in the near future.

NATIONAL TRAITS IN BUSINESS.

An occasional correspondent of this journal, writing from New York some months ago, was believed by many to have hit the nail on the head when he remarked that the success which he, an Englishman of some fifteen years' sojourn, claimed for the great manufacturers of the United States arose from the fact that they were always foremost to recognize what he termed "the value of the dump-heap." There is no doubt that our southern neighbours are ever and keenly on the watch for improvements in labour-saving machinery, while manufacturers in other countries are content to work along with plant that has served their purpose well for so many years, and who hesitate to make a "dump-heap" of it to make way for the modern machine. The result is not far to seek.

There is a feature of business which is generally disregarded in making modern comparisons among the people of the various civilized nations, and this more especially as between Great Britain and the United States. On this continent there is far more risk taken by business men. A man (or company) in America may fail in business, and more than once, but this has nothing akin to the effect upon him which failure has upon his cousin in England, or in France or Germany. The Yankee sets to work the next day after his reverse with courage unabated; he has on all sides of him examples of men who have risen to great prosperity after failure, and if he be possessed of the personal elements of success, he finds some bank ready to lend him of the proportionately large deposits which it holds, and for which it must find employment. The numerous vicissitudes among such banks, usually of small capital, afford other examples of the kind—but resulting from the free encouragement of enterprise. On the other hand, the Englishman or the Frenchman who fails in business, however he may succeed in the field or in diplomacy, has scarcely courage to raise his head again; the opportunities for a fresh start are few and far between. The consequence is that enterprise is more or less repressed, for let him plan or adventure ever so wisely, if failure overtake him, his chances of recovery are poor indeed.

In a new country there are to be sure more and greater opportunities for success in trade or manufacture, and hence the readiness with which people avail themselves of whatever in the shape of new openings or inventions promises advantages in competition in the markets of the world, markets that are gradually becoming more and more accessible all round.

In this connection we avail ourselves of the report recently made by a commissioner appointed in England last year to inquire into the industrial conditions and competition of the United States. The report of that commission, which has been recently presented, is briefly reviewed by the London Commercial Intelligence, which says:

It is, indeed, marvellous, and to the British manufacturer and trader in some respects a most discouraging story. The British Iron Trade Commission gives details of the mineral resources of the United States as affecting that fundamental industry—the manufacture of iron and steel; shows the extraordinary richness of the principal fields of coal, iron ore and kindred minerals, and demonstrates by concrete examples how the natural inventiveness of the American has enabled him to apply to the operations of production and distribution a wealth

of original ideas and methods that are as yet little known in Europe. It is also made manifest now on land, on lake, on river and on canal, the American people have applied their minds to the solution of the conditions and problems of cheap transport until they have at last attained a level of rates and charges such as we have hardly had any experience of on this side of the Atlantic.

It is not, however, to be supposed that the triumphs of the American people in these matters has been achieved without effort. Much testimony is borne to the fact that in the conditions of organization and administration, in their dealings with labour, in the confidence and enterprise with which they have embarked on industrial operations of great magnitude, in the efforts made to adapt themselves to new conditions, in the eagerness with which they have endeavored to create new demands both at home and abroad, and in the care and attention given to the successful cultivation of foreign markets, the American people have laboured strenuously for many years, until labour, ingenuity and enterprise have become their most distinguishing characteristics. When one has appreciated all that the Americans have done for themselves, it is neither natural nor reasonable to grudge them the success which has attended their labours.

The Commercial Intelligence presents the following picture of the relative growth of the iron and steel industry in the United States, the United Kingdom, and the principal countries of the world:

Production of pig iron in the United States, United Kingdom, Germany and all other countries, in thousands of gross tons:

Year.	U.S.	U.K.	Ger. many.	All others.
1865..	832	4,819	760	2,839
1870..	1,668	5,964	1,369	2,902
1875..	2,024	6,365	1,997	3,510
1880..	3,835	7,749	2,686	3,201
1885..	4,045	7,415	3,629	4,439
1890..	9,203	7,904	4,585	5,738
1895..	9,446	7,703	5,379	6,376
1900..	13,789	8,960	8,386	9,265
1901..	15,878	7,750	7,737	9,042

The bottom figures for the U. S. and Germany are from the reports of the Iron and Steel Association.

THE PIG-IRON WARRANT MARKET.

According to the Economist, speculation on the Glasgow pig-iron warrant market has not been at so low an ebb for years as it is now, and has been for some months past. For days on end many members of the once famous "ring" never exchange a warrant, and how they all "manage" passes the wit of the ordinary business man. It has occurred, however, to some firms that matters might be mended, were Scotch and Cleveland irons made interchangeable on a basis of value. That is to say, it is recommended that a seller of Scotch should be free, of his own option, to deliver Cleveland, the difference in price being duly accounted for; in the same way Scotch could be given for Cleveland. It is also proposed that the warrant should have a 100-ton denomination instead of a 500-ton, as is the case just now. It is pretended that the object is to aid legitimate dealing, but this is all humbug. The Iron Ring never did and never will consider the wants or wishes of legitimate consumers who, if consulted to-morrow, would vote for the abolition of the derelict combination. The

aim of the proposal, which is not new, and which emanates at this time from the London Metal Exchange, is to, if possible, enlarge the scope of the speculation. A lower denomination of warrants would accommodate, not the legitimate consumer, but a class of speculators who cannot face the present 500-ton warrant. Whether the 'Change would raise the status of the "Ring" is a moot point. Nothing has been decided, and it will probably be months before the matter is voted upon.

CONDUCTING A CASH BUSINESS.

When a dealer sells his goods only for cash he has a standing argument in his favour, both as regards the price at which he sells and the quality of his goods. These, it must be admitted, are two strong points in favour of one dealer as against another, but there are still more. Other qualifications being equal the cash merchant is presumed to be a sounder-thinking man than his credit competitor, because, as every man's mind is limited as to its capacity for keeping detailed track of both ends of the wedge, it is but natural to admit that with the main cause of worry removed, or rather avoided, a clearer perception is allowed for the other matters pertaining to the intelligent conducting of business. The credit dealer, in hustling around, endeavouring to head off dodging creditors, is adding the value of his time to the original cost of his business, and to keep accurate account of his running (or walking) expenses, he requires to add this time to the other fixed items.

There are locations where it is absolutely necessary to give a certain amount of credit, such as in the case of country stores, which depend almost entirely on farmers' trade, where, if produce is not turned in in exchange, credit is looked for until harvest time, but of these this article does not treat. The dealer who moves from the village to the city is apt to learn too slowly that the excuses brought to his counter in place of cash are of a more intense make, harder to meet, and more difficult to penetrate than the forms of excuse for credit with which he had been accustomed to deal.

Here is one instance: A retail butcher in the outskirts of Montreal was induced last spring to purchase a cow from a neighbour, who offered her at a low figure, giving as the reason that he was out of work and had no money to buy feed for her. In about a week along comes a customer inquiring if the butcher had purchased such an animal. Satisfied on that question he requested payment, some fifteen dollars more than the butcher had paid, as the beast had been fraudulently sold by a man who had been boarding with him. The butcher refused second payment, it went to court, and the matter was settled by the butcher being compelled to pay again; the latter, with costs amounting to about \$100. But the story does not close here. The butcher, naturally enough, told of the affair to many of his customers, some of whom saw in him one who was "too easy" in dealing. Among them was a man who did a little meat trade, and bought in quantities. He managed to get his credit with this butcher lengthened until, some weeks ago, it amounted to \$50.30. He gave a check for the \$50, and, paying the balance in cash, the butcher receipted his bill. A few days afterwards the check, now endorsed, was again turned over to a wholesale dealer, but a few days more found it returned to the endorser as worthless. The latter called on the maker of the check, and was told to wait a couple of days and it would be all

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right. Subsequent calls found the party absent, and the next heard was that the man had failed. Losses, like profits, go together, and being sifted out, there is generally found sufficient reason for their being grouped.

The following, in the words of a retail grocer now doing business in a small town in the Middle States, is a fair sample of the vigor and determination which so largely assist a cash business:—"My location is second class. The room is small, only 17 by 40 feet. Bank account is small but growing. I do a cash business—nothing sold on credit—will not take credit business. My weekly sales are over one-third of what saleable good will invoice. About five years ago my finances were in a desperate state. I knew something about the grocery business, so I rented the small room I now occupy and started in. My stock was so small it fitted a room like a pea fits a quart pot. The first year I lost one-third of my capital and I concluded there was but one way to save my bacon. That was to blow my horn, to advertise. I felt my way carerully, but it was not long before my sales began to increase, and during the last three years my sales have increased over \$12,000, and in a side street store only 17 by 40 feet. The business, as I have said, is strictly cash, don't trust anybody—it is the only cash grocery in the county.

I have written over 1,000 advertisements and publish a new ad. in the papers daily—never run the same ad. twice. My advertising has been so successful that I can truthfully say to-day that I sell more goods than any competitor. My profits are good. I don't cut prices. I am prosperous. Advertising is what did it. Two years ago I made up what I had lost, the investment being the same as when I started, so that when I say I am turning my investment over 60 times a year I mean the investment of two years ago. That is what I am doing,—turning my investment over 60 times a year. My sales at this time will amount to over one-third of what the goods in stock will invoice—I mean goods and not fixtures.

It costs me eight per cent. to do business. I figure the cost of doing business in this way—suppose my sales would be \$300 for the week and it costs me \$22 to \$24 to do it, I say it cost me eight per cent. If I should sell \$350 or \$400 a week I still say it costs me eight per cent. I try to get an average gross profit of twenty per cent., but the conditions are such at this time I am not doing it. I handle bulk goods principally. We sell a good deal of coffee, and ten pounds of package coffee will last me three or four weeks. When the goods come into

the store we put up all we can in the sized packages we usually sell. We are at work all the time putting up goods or waiting on the trade.

I buy the goods as I need in small quantities—try to have one lot come in just at the time it is needed. I carry as small a line of proprietary or advertised goods as possible. I am not working for somebody else. I sell goods. In buying I am particular to know about the quality. Am careful about that. Then I will put an article in the place of like goods that are advertised. We carry an extra large stock of canned goods and fruit. I run one delivery waggon. It is a very light one, so light that a man can lift it around with ease. My waggon, harness and horse cost me only \$49—they do the work as well as if they had cost \$490. I have one clerk and a driver and work like a beaver myself. My stock, including fixtures, will invoice \$1,600. I watch every detail as closely as possible and claim nothing goes to waste that can be saved. We weigh everything closely—if a piece of meat comes to nineteen cents that's what we get for it—no more, no less. If it comes to twenty-one cents that's exactly what we get for it. If there's something I can't make a profit on I let the other fellow sell it. When conditions change I sell it. I never worry about what somebody else gets. I get all I can and let the other fellow do the same. In writing my advertisements I never look at the old ones. I tell the truth and nothing but the truth. Yet there are lots of people who don't believe me. Strange, isn't it? Considering the small size of my store and the location I feel that I am doing a pretty nice business. I claim I could take \$1,000 or \$1,500 and go into some towns and do a cash business of \$40,000 to \$50,000, just turning money over and over."

Many now doing a credit business would be only too glad to change over and make it strictly cash were they assured that they could sell enough to make it pay. A point against their changing is shown by the percentage of cash sales being made; but it is a mistaken idea that such a percentage would not be vastly increased were they to cease selling on credit. Some introduce this method by change of location, but this is often unnecessary as well as sacrificing. Each year finds a larger percentage of goods retailed for cash in the towns and cities, and exchanged for an equivalent in the country stores. The more rapid march of progress, of late apparent, will eventually cause the credit system to be entirely abandoned by the retail trade, and with this accomplished failures will be fewer in both the retail and wholesale lines.

WHAT CANADA BUYS.—(5.)

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.
Books, &c.—(Con.)—Photographs, chromos, chromotypes, and similar works of art, N.O.P., &c.—								
Great Britain		51,393		11,263	2,252.60		38852	5180.68
Austria-Hungary		173		170	34.00			
Belgium		667		667	133.40			
China		11		11	2.20			
France		5,287		5,146	1,029.20			
Germany		25,939		25,894	5,178.80			
Holland		54		50	10.00			
Italy		30		30	6.00			
Japan		100		100	20.00			
Switzerland		776		776	155.20			
United States		161,952		148,743	29,748.60			
Total		246,382		192,850	38,570.00		38852	5180.68
Boot, shoe and stay laces of any material—								
Great Britain		61,265		5,436	1,630.80		56160	11232.00
France		131		131	39.30			
Germany		13,488		11,804	3,541.20			
United States		10,558		10,553	3,165.90			
Total		85,442		27,924	8,377.20		56160	11232.00
Boots and shoes and slippers of all kinds, except rubber and leather—								
Great Britain		6,512		528	132.00		5782	963.77
Austria-Hungary		37		37	9.25			
China		5,212		5,212	1,303.00			
France		2,268		2,268	567.00			
Germany		18,045		18,079	4,519.75			
Japan		4		4	1.00			
Switzerland		135		135	33.75			
United States		41,931		42,003	10,500.95			
Total		74,144		68,266	17,066.70		5872	963.77
Braces and suspenders and metal parts of—								
Great Britain		32,434		1,274	445.90		31452	7339.28
France		1,947		1,947	681.45			
Germany		41		41	14.35			
United States		36,213		36,218	12,676.30			
Total		70,635		39,480	13,818.00		31452	7339.28
Brass and manufactures of—Nails, tacks, rivets, and burr or washers—								
Great Britain		163		42	12.60		121	24.20
France		98		98	29.40			
Germany		1,058		1,058	317.40			
United States		5,625		5,625	1,687.50			
Total		6,944		6,823	2,046.90		121	24.20
Pumps—								
	No.		No.			No.		
Great Britain	3	63				3	63	12.60
United States	1,656	7,105	1,683	7,188	2,156.40			
Total	1,659	7,168	1,683	7,188	2,156.40	3	63	12.60

UNITED STATES FINANCES.

The banking house of Henry Clews & Co., New York, reports under date August 2, 1902:—

Stock market prospects are much confused by conflicting conditions. The stronger undertone imparted by the satisfactory crop outlook and the concentration of stocks has been somewhat modified by gold exports and public criticism of the New Rock Island plan of capitalization. While the latter are only temporary influences, they very properly modify over-enthusiastic expectations and induce a much needed spirit of caution as to the future. One important fact must be kept in mind: prices are exceedingly high and many stocks are selling far beyond what current dividends justify. At their present level there are few buyers, because capital can find more remunerative fields in other directions. It is true earnings are large and astonishingly well sustained; but expenses are increasing with almost corresponding rapidity, and a very small proportion of the increased earnings of the old established properties will go to enlarge the dividend account. Some of the newer non-dividend payers may be put on or near the dividend list; but the old fully developed systems cannot be expected to distribute very much more in the way of profits than they are now doing without stimulating new competition.

At the same time we find the holding of these properties very highly concentrated, more so perhaps than ever in their history. With a small floating supply of such stocks it has been comparatively easy for a few bold and wealthy outsiders to mark up values to the inflation level. Meanwhile, the owners of these large lines of stocks—often held unwillingly through fear of loss of control—are waiting for a suitable opportunity to lessen their present holdings. Good crop prospects and continued business activity afford them an excellent opportunity. With such a basis the chances of creating a bull market are much improved, and there is little in sight to hinder plans of that sort except the monetary outlook and the indisposition of the public to accept a load which the insiders are so willing to have them to snare. Despite clever manipulation it is much more difficult to deceive the public now than it was ten or twenty years ago. The present era of prosperity is in marked contrast with previous ones where the public have usually been the losers. In 1901 the public made handsome profits in Wall Street, since when it has followed a cautious policy, allowing the big capitalists to carry their load without assistance. This the latter are abundantly able to do; but the continued rumors of important deals and the invention of new methods of financing and stock watering prove the exercise of a great deal of ingenuity on the part of the leaders to infuse new life and activity into the market.

Of the purpose of the big men to create a bull market there can be little question; as to the chances of success no safe prediction can be made. The general situation is sound, and so long as the financial horizon continues as bright as now there is little to hinder them except tight money and crop failure. At the moment the two latter are the controlling influences. Unexpectedly heavy gold exports this week gave the market a setback. A large portion of this gold went to Paris where the French rente conversion scheme causes a temporary demand for funds. How long the latter will continue only time can tell. As we have already stated, however, in previous advices, the great banks of Europe are carrying considerably more gold than a year ago; and, with decreasing other requirements and increasing supplies resulting from end of the war, it is probable that any stringency or urgency in this market would quickly stop the export movement and turn gold this way. Unfortunately our banks have not been able to build up the reserves as usual, and we are close upon the seasonal crop and trade demands which must be accommodated. The prospects, therefore, are for a firm money market which is generally adverse to great activity in stocks. We continue largely indebted to Europe; but these obligations we hope to partially settle by larger exports of breadstuffs, especially corn, which was lost to last year's international account. Europe is quite likely to extend our credit if necessary when the rente con-

version scheme is completed, and it is also possible that important sums may be released at any time by home syndicate liquidations; so there is no occasion for special concern about the money market.

There is nothing new to be said regarding the crops. The outlook in the West is promising, though slightly less so than a week ago. Each day, however, reduces the possibility of damage, and the agricultural sections of the country seem assured of a season of greater abundance and prosperity than a year ago—a most important offset to other drawbacks. The industrial situation is perhaps less satisfactory than a year ago. There is a large demand for manufactured products but strikes and increased costs of production impose a set of conditions upon manufactures necessitating a policy of caution regarding the future. Distribution of commodities is often checked by high prices and buyers hold off in anticipation of recessions in values. In a few weeks we shall be in the midst of a sharp political agitation. Trusts and tariffs will be the chief issues, and while no radical action need be anticipated, still the discussion will exert a restraining effect upon Wall Street operations. During the next few weeks a fairly active market may be expected with good opportunities for quick turns. Upon all sharp rallies, however, stocks ought to be a good sale.

FRESH EGGS.

It seems anomalous, but it is nevertheless well known to the better class of family grocers and other caterers that it is much more difficult to procure fresh eggs (new laid) in summer than in winter. To be sure the price in winter ranges from forty to sixty cents and upwards per dozen to the consumer, while in the spring, summer and fall months the price is from twenty to thirty cents, but with all his endeavours the caterer is unable to procure the kind of stock required by his customers, and great is the trouble usually arising. Efforts have been made from time to time for many years to discover some means by which the absolute freshness of the egg eaten from the shell—and many people will have them no other way—is preserved. The London Lancet has published some views on the subject. "Some urge," it says, "that the newly laid egg should be kept dry, and others that it should be kept moist or even immersed in a fluid. Of course, by effectually sealing the pores of a shell as with wax or grease the moment the egg is laid no difference in weight by the loss of moisture can occur, and it is unlikely that anything can enter the egg from the outside. There is little doubt that the change from a fresh to a stale condition is partly a question of the loss of moisture and partly a disturbance of equilibrium by external agencies. The simple method described by Sir W. T. Gairdner about a year ago would appear to establish this view. The method consists merely in greasing the eggs the moment they are laid and before they have cooled. This procedure is so successful that eggs so treated are said to be as fresh to the taste when weeks and even months old as they are when eaten an hour after being laid. It is also suggested to immerse the eggs in a strong solution of silicate of soda or water glass. In this case the preservative effect is probably due to the formation of a hard glassy silicate of lime within the substance of the shell, forming so to speak, perfect airtight envelope of glass. The egg is in a way hermetically sealed. This, however, is no argument in favor of wet storage, and even by the silicating process we imagine that the absolutely newly laid warm egg must be selected for the purpose. It is well known, further, that water glass possesses a powerful antiseptic action. Eggs treated in this way are said to preserve their fresh milky taste for six months and to be indistinguishable from the egg taken straight from the nest. Eggs, of course, merely submerged in water would probably get stale more quickly than when kept under dry conditions. The question of the effectual preservation of eggs is of the utmost importance, and one which British producers have persistently ignored, an inexplicable attitude by which much valuable food is wasted and a source of profit thrown away."

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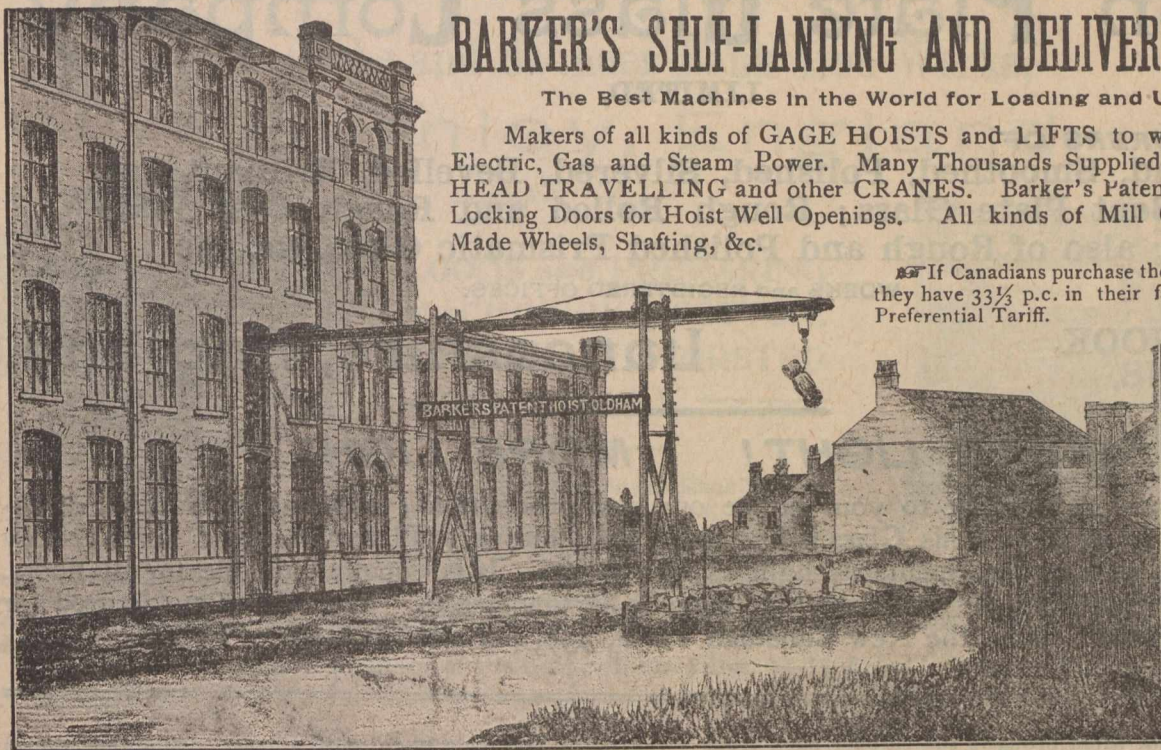
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70 ft. long, 30 ft. high. Winds one Bale per Minute.

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A HURRIED EXIT.

The man of business who can "pull up stakes" about this season and seek "the fairer fields away" leaving his cares behind, may be considered for the time being a fortunate individual. Not far from the shadows of the City Hall, Montreal, there started as clothier a few months ago, one Solomon Werner, under the style of S. Werner & Son. Matters went along apparently smooth for a while, superficial knowledge implying that the foun-

dition of a good business was being laid. A different story is heard to-day. Solomon Werner has gone away, and his stock is being held by a couple of local dealers who make a business of advancing money on merchandise. In his way this modern Solomon was also wise. And right here it might be stated that just so sure as "figures will lie, liars will figure."

This man of clothing hit on a plan whereby the pen could do more than the needle, so after gaining possession of considerable quantities of woollens, linings, and other tailors' necessities, he gently yet cleverly, it is alleged, changed the prices per yard on the several invoices so that double the price was shown, one dollar goods being changed to \$2, etc. With these "watered" papers he next hid him to those who lend on goods to the amount of one-half of the face value. He got the money. It is claimed Solomon is ahead a few thousand dollars, and the last echoes of his hurrying feet told of the distance widening between him and some two or three Montreal creditors. Some of the more wide-awake, who were not quite at ease as to the man, traced his footsteps and recovered the

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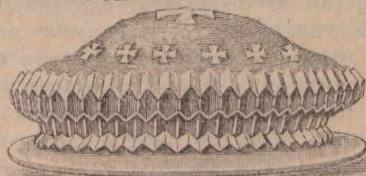
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MORE LIGHT! MORE LIGHT!

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

amount due. One of them brought the skipper back from Sherbrooke. The Montreal Woollen Mills Co. will likely retain a few souvenirs. Werner had distributed some experiences in Bradford, England, to the extent, it is stated, of about \$18,000 before coming to Canada. One who knew him there gave some timely warning here. He is better out of the city.

LAYING OF THE PACIFIC CABLE.

The new cable ship *Colonia*, which is to be used to lay the British Pacific cable, is practically ready for her journey. She is 500 feet in length, with beam of 56 feet, and is designed to carry close upon 10,000 tons dead weight. When loaded she is to steam 11½ knots. The length of cable that she can carry is about 4,000 miles, which is a greater length than could be put on board the *Great Eastern* when she was engaged in her cable-laying expeditions. The builders have designed an elegant-looking craft in spite of the special conditions which had to be fulfilled, and in this respect the *Colonia* is a pleasing contrast to cable ships afloat. The spar deck of the ship is of teak and is flush right fore and aft, making a spacious promenade. Amidships is accommodation for the officers and numerous electrical experts. There are also bath-rooms, large gallery, butchery, bakery, and on the deck below a refrigerator chamber. Adjoining the cabins is a spacious dining saloon, panelled in oak and beautifully fitted, even to the minutest detail. On the bridge deck above are the apartments of the captain, being a suit of three rooms. Next to these is a chart-room of ample proportions, and above it is the navigating bridge and boat deck.

In the after part of the vessel on the spar deck are two houses of special interest to electricians, one of them being the test room, and the other the drum room. These have a very complete installation of galvanometers and other testing instruments, together with a quantity of the special appliances by means of which all the calculations are made as to the amounts of cable paid out, the strain on it, and its electrical resistance. The aftermost deck-house is occupied by the powerful steering apparatus, which is a combined hydraulic and steam-steering engine, actuated by a telemotor on the flying bridge. The vessel is lighted throughout with electricity, and as much of her work is in tropical seas, special attention has been given to ventilation. On the main deck is accommodation for the crew, the cabinhands, and the stewards, and there is also a well-aired hospital. Amidships will be found an

engineer's repairing shop, with a lathe, drills and several other machines. Below the main deck are the four huge cable tanks, two of them being forward of the bridge and two aft. The propelling machinery consists of two sets of triple expansion engines, working at a pressure of 190 pounds per square inch. The outfit of pumps, feed-water heaters, evaporators, filters, and other machinery is exceptionally complete.

As soon as the cables have been loaded the *Colonia* will proceed on her long journey via theuez Canal to Victoria. She will then lay the cable from that point to Fanning Island, the little patch of dry land in mid-Pacific. The cable from Fanning Island, Fiji, New Zealand and Australia has already been laid, so that as soon as the *Colonia* has accomplished her work in hand, the British nation will have a complete circle round the world of telegraphic cables, all of which lie between points of British territory.

THE INVASION CHECKED.

Figures given out by the Statistical Bureau of the U. S. Treasury Department, showing in detail the imports and exports of the United States for the fiscal year ending June 30, 1902, indicate unmistakably, says a Washington letter that America's commercial invasion of Europe has greatly slackened. The first startling revelation made by these figures is that the exports of the United States have decreased during last year more than \$106,000,000 as compared with the year previous, while the goods imported from foreign countries show an increase in value of more than \$80,000,000. Although the United States has made slight gains in extending her commerce with North America, Asia and Africa, she has lost so much of her trade in Europe, South America and Oceanica that the balance is decidedly against her in the final summing up. Exports from the United States to European countries during the last fiscal year aggregated \$1,008,108,221 which is \$128,396,384 less than the year previous. The loss in trade to South American countries was nearly \$6,500,000, while to Oceanica it was more than \$1,000,000. Gains in exports to North American countries amounted to a little more than \$7,000,000, nearly \$8,000,000 to Africa and \$14,000,000 to Asia.

The principal item in the increased imports of the United States for the last year was under the head of raw material, which constituted \$58,000,000 of the \$80,000,000 total increase. On the other hand, the articles of export which have fallen off include the product of the American farm as the heaviest loser. There is a decrease of more than

Butterworth & Dickinson,

TELEGRAPHIC
ADDRESS:

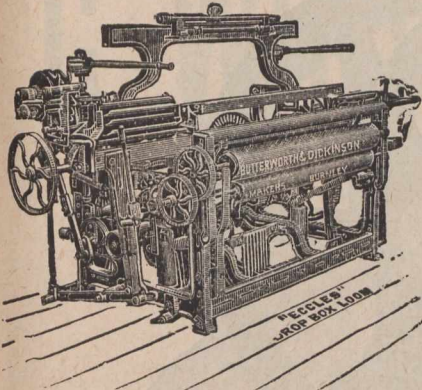
"Globe Burnley,"

Globe and Saunder Bank Iron Works,
Burnley, England.

A. I. and

A. B. C.

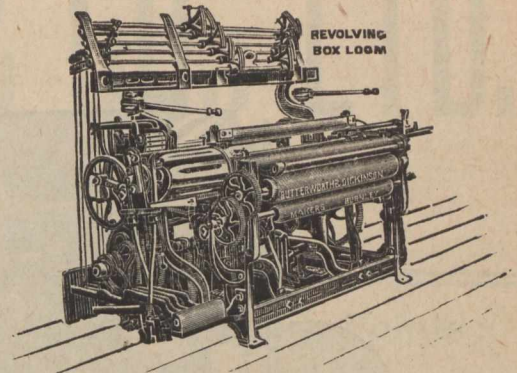
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Makers of all
kinds of ...

**LOOMS and PRERARING
MACHINERY For COTTON,
LINEN and WORSTED
GOODS.**

Cop, Ring-Bobbin and Hank Wind-
ing Frames Self-stopping and Sec-
tional Warping Machines. Cylinder
and Hot Air Slasher Sizing Machines.



Looms of various Types, Strengths and Widths, for weaving Light, Medium or Strong Goods, Plain, Twill, Satteen or Serge. Drop-Box and Revolving Box Looms for Checks, Oxfords, etc. Dobbies, Plaiting Machines, Hydraulic Piece Presses, Malleable Iron Flanges for Warpers' and Loom Beams. Enquiries will receive immediate attention. Estimates given F.O.B. Liverpool.

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

\$92,000,000 in the exports of agricultural products. Exports of manufactured articles have decreased nearly \$10,000,000. Exports of the product of the mine show an increase of about \$2,000,000, which marks the only increase, with the exception of a small amount under the head of "miscellaneous." Perhaps the most significant figures in the whole collection are those relating to imports and exports of iron and steel. This country sold abroad in 1901, \$117,319,320, including machinery. But in 1902 it sold only \$98,552,562. Of this total, with respect to iron and steel exports, this year 1902 shows a decrease in the exports of steel rails of \$6,227,569, the exports being \$4,613,620. This may not mean anything so far as the prosperity of American steel manufacturers is concerned, as it is generally asserted that they are booked ahead for two years with orders for domestic consumption to the full capacity of their plants.

The movement of gold and silver to and from the United States during the last fiscal year was not as great as the year previous. Gold imports for 1901 were \$66,051,187, and for this year \$52,021,254. Gold exports for 1901 were \$53,185,177, and for this year \$48,568,950. Imports of silver for 1901 were, in round numbers, \$36,000,000, and for 1902 \$28,000,000, while exports of silver in the former year were \$64,000,000 and this year \$49,000,000. A slight increase is shown in the tonnage of American sailing and steam vessels. The total tonnage of sailing vessels for 1901 was 4,036,965. This year it is given as 4,009,206. The increase in steam tonnage is shown by the figures for 1901 of 25,731,056 tons, and for 1902, 26,558,237. The clearing figures show that all of this tonnage was employed in the carrying trade.

FIRE LOSSES.

Kingston, Ont., August 5.—A thunder and lightning storm occurred at Croyden on Sunday. Isaac Harrison, living about two miles north, lost his barns, stables, drive house, about forty tons of hay, two horses, thirty hogs and all his farming implements. The loss is estimated at between \$2,000 and \$2,500; insurance \$625.—Winnipeg.—Fire on Point Douglas destroyed the blacksmith and machine shop of John Mutch, the stables of Stephen Tait, and the stable of John Buttershell. The total loss is estimated roughly at \$4,500.—Ste. Rosalie, Que. 4.—The telegraph office and freight shed were burned. The fire is supposed to have been caused by a spark from a C. P. R. engine. The damage will amount to several hundred dollars.—Essex, Ont., Aug. 1.—A house owned by Mrs. Griffith was

damaged by fire to-day to the extent of \$400; no insurance.—Napanee, Ont., Aug. 3.—Lightning struck the barn of Amos Huffman, a farmer living a mile from Moscow. The barn was burned, with contents, 40 tons of hay and 14 loads of wheat.—Neustadt Ont., July 31.—Fire broke out at Binkley Bros.' foundry. A saw mill, shingle mill, foundry and dwelling house belonging to Binkley Bros. were completely destroyed. Flying embers set fire to a stable and the dwelling house of Paul Miller, about a quarter of a mile from the first fire, destroying both. Binkley Bros.' loss will be \$8,000, insured for \$1,000 in Waterloo Mutual. Mr. Miller's loss about \$800, small insurance.—Winchester, Ont., Aug. 4.—Lightning struck the barn of Alex. Campbell, about three miles from here. The out-buildings, including barns, were burned, and 50 tons of hay. The stock was saved and nearly all the farming implements and carriages.—Chatham, Ont., August 4.—A heavy thunder storm swept the northern part of Chatham yesterday. The barns of Mr. Barker, on the ninth concession, were struck and burned, destroying a small amount of grain and a number of live hogs.

WASTE PRODUCTS UTILIZED.

The blood, bones, and, in fact, all parts of animals slaughtered at the Chicago stock yards are now utilized. The bones from the feet of cattle are used in the manufacture of tooth-brush handles, knife handles, chess men, and for whatever purpose ivory was used years ago. These bones are hard and take a very high polish. The knuckles from the bones are cut off and used in the manufacture of glue and for fertilizer. The tips of horns are sawed off, split, and pressed into flat plates used in the manufacture of combs, backs of brushes, large buttons, etc. The tip of the horn is also made into mouthpieces for pipes.

Hoofs, which some years ago were thrown away, are now sorted into three grades. White hoofs are sent to Japan and there used in the manufacture of various ornaments; striped hoofs are worked up into buttons and horn ornaments; black hoofs are used in the manufacture of cyanide of potassium for gold extraction, and are also ground up to make a fertilizer for the use of florists, grape growers, and others. Glycerine, once a waste article, and allowed to flow off into the drains or rivers, and the loss per week at some factories in the old time was \$2,000. It is now one of the most valuable of by-products. Red bone marrow, gelatin, neat's foot oil, soap, and glue are among the by-products that have

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

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

Patricroft, Manchester, England.

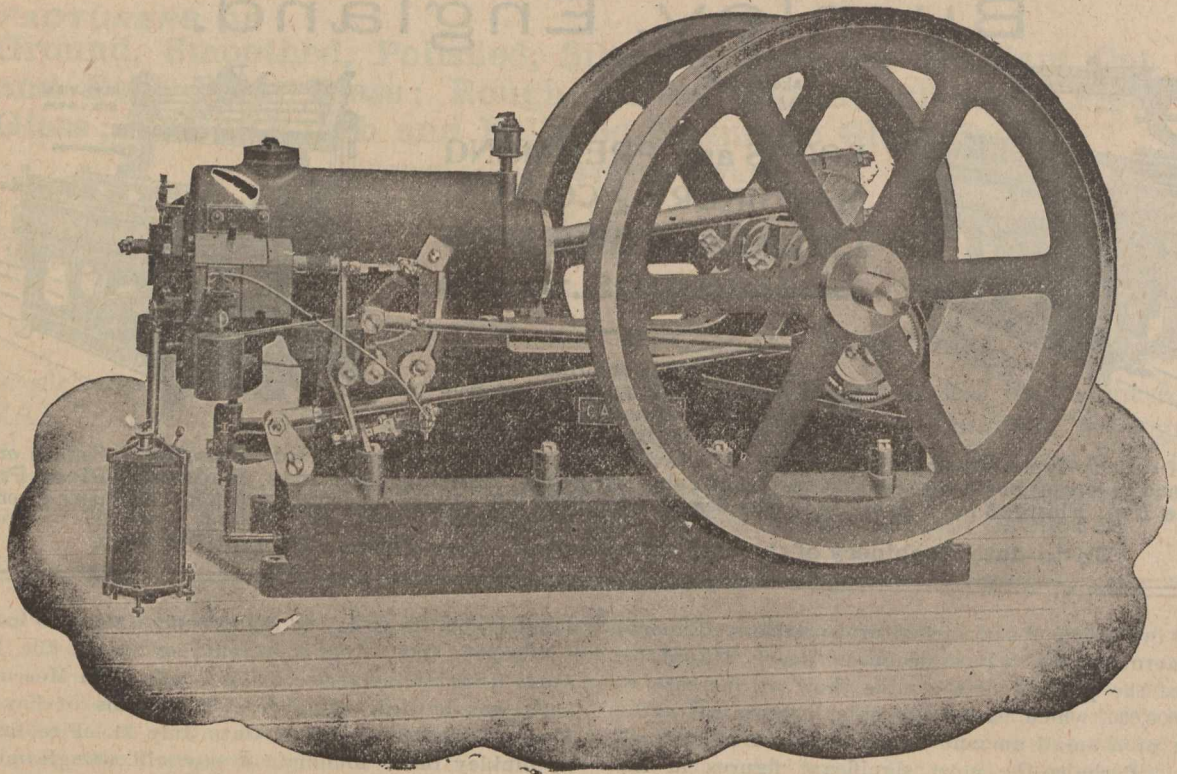


Photo of 20 B. H. P. Oil Engine.

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.

LONDON OFFICES AND SHOWROOMS,

Engines from $\frac{1}{2}$ B. H. P.
Horizontal and Vertical.
Tube Ignition with Ignition Valves.
Electric Ignition.
More than 2000 Engines Sold and Working Successfully in all Parts of the World.
200 Engines Always in Progress.

87 QUEEN VICTORIA STREET, E. C.

great money value. The waste of the Chicago slaughter-houses which it was so hard to dispose of thirty years ago is now worth millions of dollars annually.

DAIRY PRODUCE.

A private London circular, dated 25th ult., treating of the dairy produce situation, says:—Butter—The cold weather which prevailed at the end of last week has passed away, and warmer temperatures are now being experienced, though these are far below the normal heat of July.

The demand for Canadian butter for current consumption remains about the same as last week though prices have risen about 2s per cwt. Saltless Canadian has also shared in the advance, and as there is a scarcity of this kind in Canada prices for it are likely to advance still further. As is usual at this season of the year considerable quantities of Canadian butter are being put into cold store against the deficient supplies from October onward. "Choicest" grade Canadian is making 98s to 100s, with 102s for saltless. "Finest," 94s to 96s.

The Copenhagen official quotation remains unchanged at 90 kroner, where it has stood since 1st May. The total imports of butter are still larger than last year and the home production is also greater. The Russian import last week reached 27,176 cwts., and the total import was no less than 97,612 cwts., thus the record of 95,590 cwts. two weeks ago has been exceeded by 2,022 cwts. although the Canadian import was only half its usual quantity. It is difficult to understand why Russian butters are being offered at such ridiculously low prices, when their intrinsic merits and values, compared with other butters, would

justify at least several shillings per cwt. more being made.

Cheese.—There is a very strong market for Canadian cheese at 49s to 50s. Inferior quality cheese is selling at 47s to 48s, but is very dear at the price. Quotations on a c.i.f. basis are firmer at 49s 6d to 50s. Corresponding week, 1901, Canadian choicest sold at 47s to 48s, and finest at 44s to 46s.

PAPER MILK BOTTLES.

Of the various uses to which paper has been put of recent years that of the manufacture of bottles is among the latest. The North Adams Paper Box Company, according to a Springfield, Mass., letter, has made arrangements with Luther P. Brown, of Burlington, Vt., inventor of a new process for making paper cartons, whereby the exclusive manufacture of his invention will be conducted in North Adams.

The invention consists in a process whereby the paper can be made waterproof and air-tight and the chief article of manufacture will be milk bottles. The paper costs little, and the bottles, as they are called, can be made cheaply enough to be used once and then thrown away, thus doing away entirely with the use of glass bottles. Mr. Brown had several offers from manufacturers for the use of the invention, and Manager Rising, of the North Adams company, was able to secure the rights. Mr. Brown has a number of orders, and those to whom the invention has been shown are enthusiastic. The paper cartons will be used for many other purposes than for milk bottles, and the manufacture of them is expected to develop into a large business.

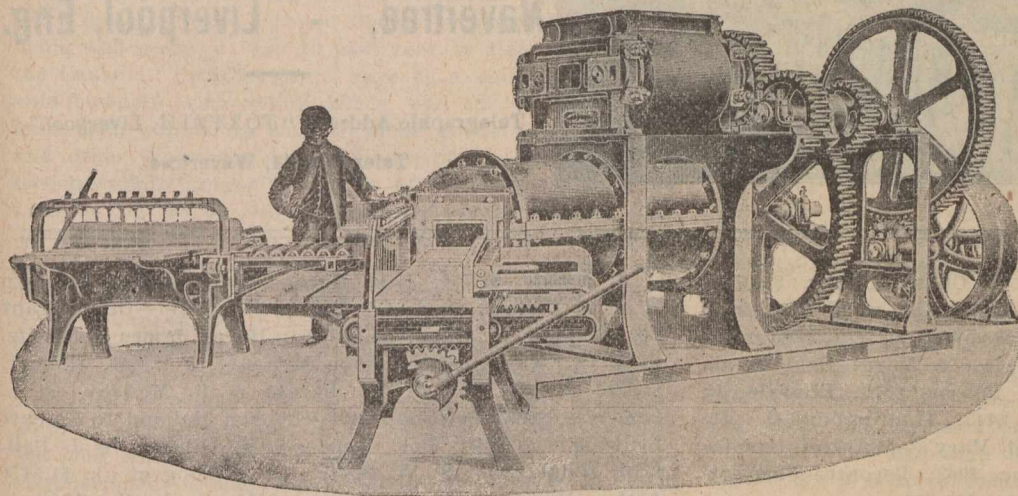
..Clay-working Machinery..

Manufactured by

C. WHITTAKER & CO., LTD.

HORIZONTAL PLASTIC BRICKMAKING MACHINE.

Double Delivery Machine.



Main Points :

Strength.

Durability.

Economy of Power.

Efficiency.

*Special Terms to
Canadians Under
the New Tariff*

Dowry Street
Iron Works,

ACCRINGTON Lancashire, England.

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

HARMLESS SHAFTS.

When Dennis, the would-be rival of the Bard of Twickenham accused the latter in no measured terms of incredible conduct, he knew there was little merit or dignity in assailing him with the law or other means. He was satisfied the lies would not stick, and therefore contented himself with putting him in the Dunciad, in lines which conclude with the following couplet:—

"Unheeded let the harmless monster rage,
Secure in dullness, madness, want and age."

A customer in Manchester, England, refers to the abuse of a latter-day Dennis, as "remarks evidently prompted by animus."

BEET SUGAR.

The original sugar beet grown in France did not contain enough sugar to make it pay. The amount of sugar could be easily determined in the beet, but in making the test the reproductive qualities of the plant were always destroyed. One Vilmorin, learned how to extract the pulp without destroying the plant, and by selection and cross-breeding he grew a plant upon which the great industry is now founded. We owe also to Vilmorin the present carrot, a vegetable which was nothing more than a thin, dry, hard, woody root, unfit for the stomach of a sheep or a cow. Year after year, he sowed in a bed and carefully examined every root. By selecting seed from only the best plants for the new sowing, he produced a carrot with more flesh and less wood. The horse-radish, the turnip, and, indeed, the potato vine, were once plants with thin, dry, woody roots, without the least suggestion that they would ever develop into food for man or beast.

Chaudiere, Ottawa.—As you say you believe,—no claim or statement of the kind has ever been made. The Journal has been for years favoured by the government with a trifle of recognition, but it has never compromised its attitude of independence. It has been singular throughout in endeavouring to promote trade relations with the United Kingdom, in this respect following up the objects aimed at by the Government in framing the Differential Tariff.

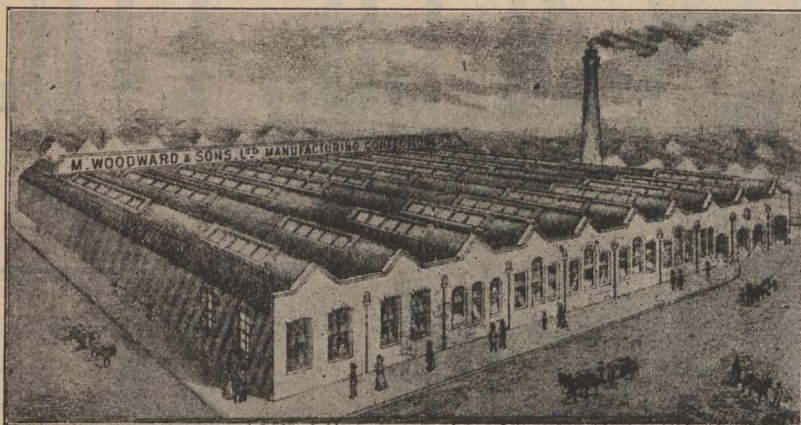
LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Guelph—G. Griffin, vs Lydia Williamson & The Griffin Couch and Parlor Furn. Co., \$501; Hamilton—O. W. Shipman Co., vs E. S. Brennen, 426; Rawdon—H Greenburg, vs. P. A. Lott, \$1,000; Toronto—G. W. Lee & Co., vs A. S. Case, \$358; R. J. Henderson, vs G. F. Davis, \$5,000 damages; R. S. Williams & Son Co., vs W. H. McFarlane, \$306; Lachine—J. A. Pare, agt Henri Robert, \$855; Montreal—F. de S. A. Bastien, agt P. C. Shannon esq. \$1,735; St. Theresa—F. Tremblay, agt Horm. Deschambault, \$337;

ESTABLISHED 1848.

M. WOODWARD & SONS, Ltd.,**WHOLESALE & EXPORT****Manufacturing
Confectioners,**

Manufactory and Office :

Navertree, - Liverpool, Eng.

Telegraphic Address: "TOXTETH, Liverpool."

Telephone 44, Wavertree.

\$323; Farmers' L. & S. Co., vs Chas. Murray, \$14,729; Wiar-ton—Wiar-ton Beet Sugar Manfg. Co., vs W. J. Byrne, \$1,028; Belleville—Elizabeth Donohue, vs Wm. Doran et al., \$900; Chaffey Tp.—C. J. Myles, vs Margt Dent et al., \$572; Clinton—G. Garvey, vs N. Robson, \$370; Elmvale—E. Courtney vs John Courtney, \$443; Huntingdon—G. McIntyre vs James Collins, \$350; St. Mary's—McIntosh Granite & Marble Co., vs Seale & Cline, \$963; Toronto—Farmers' L. & S. Co., vs Elmes Henderson, \$12,000.

WRITS ISSUED—BRITISH COLUMBIA.

Nelson—Crichtie & J. G. Scott, \$1,458.

JUDGMENTS RENDERED — ONTARIO.

Hamilton—T. H. & B. Railway Co., agt Nickel Copper Co., Ltd., & Hoepfner Refining Co., \$1,981; North Bay—W. C. McIntyre, agt John Ferguson, \$455; Toronto—A. R. Bremer Co., agt A. R. Bremer Co., Ltd., \$788; Farmers' L. & S. Co., agt Robt. Kidney, \$5,784; W. Nichol agt T. D. Ledyard, \$1,792; Ontario Bank, agt, Saml. Wright et al., \$1,178;—G. A. Joanson, agt John & Sarah T. Browne, \$2,565.

JUDGMENTS RENDERED — QUEBEC.

Montreal—J. S. Carter et al., agt De Margt Cassidy et al., \$314; Quebec—Camille Lalonde, agt Theodore Lambert, Toronto—De S. Williams et al., agt W. J. Hill, \$1,050.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

Greenwood—A. Laidlaw, \$447; Van Anda—Van Anda Cop- per & Gold Mining Co., \$613.

JUDGMENT RENDERED—NOVA SCOTIA.

Old Bridgeport—D. D. McDonald, \$405; Springhill—Jas. Horton, \$892; Sypney—Mrs. E. A. Beaton, \$1,047; Halifax—E. B. Sutcliffe, \$353.

EXECUTIONS—QUEBEC.

Farnham—Rev. A. C. Larose esq., agt C. Boisvert, \$338; Montreal—J. Hare agt E. Brabank et al., \$301; N. Faulkner, agt J. N. Faulkner, \$1,291; H. G. Garden, agt J. H. Leclair, \$352; E. Day et al., agt Gedeon Sevigny, \$876.

CHATTEL MORTGAGES—ONTARIO.

Bowmanville—J. & H. Gale, to Sarah Gale, \$1,772; J. & H. Gale, to Sarah Gale, \$1,772; Chesley—Jas. Thompson, to

C. J. Mickle, \$1,751; East Dover—Adolphus Cherbonneau et al. to Elgin L. & S. Co., \$6,330; Hamilton—Hotel Brant Co., to Bank of Hamilton, \$3,564; Harry James and wife, to E. A. Kuntz, \$3,000; John McKean, to R. M. Moncor, \$1,120; Korah Tp.—A. H. Parent & P. McAvoy, to L. Lemerise, \$600; Peterborough—Stephen Holland to Calcutt Brewing Co., \$690; Port Hope—W. T. Gibson, to J. Ball, \$720; Ridgeway—N. W. Porter, to A. Long et al., \$1,547; Arthur Ward, to N. W. Porter, \$855; Sault Ste. Marie—Levi Lambert, to Canada Perm. Corp., \$9,000; Sombra Tp.—J. W. Daley, to Port Huron Engine & Thresher Co., \$1,389; Teeswater—Wm. Hobkirk, to J. Button, \$888; Toronto—Hall & Downey to Can. Perm. Corp., \$7,604; Geo. Lightbound, to Toronto Gen. Trusts Corp., \$1,200; J. D. Prentis and wife, to Toronto Brew. & Malt Co., \$9,000; J. D. Prentis and wife, to G. J. Foy, \$6,000; J. D. Prentis and wife, to L. Reinhardt, \$9,000; Waterloo—Edward Dermull, to L. S. Weber, \$1,268; Wheatley—Jas. Lamarsh, to A. M. Hungerford, \$900; Windsor—Clarendon Mining Co., Ltd., to E. J. Kelsey \$15,000; Wingham—Jas. Broadway, to O'Keefe Brewery Co., \$1,133; Elora—Mrs. Eliza J. Alexander, to G. Kyle, \$1,587; Napanee—Sarah J. & Walter Coxall, to C. G. Coxall, \$585; Saml. & F. L. Hooper, to W. S. Detlar, \$4,000; Sombra Tp.—G. E. Oliver, to E. Bouressa, \$1,400; Toronto—A. A. Alexander and wife, to A. A. Allan, \$824; P. W. Hynes, to J. F. Hynes, \$9,554; P. W. Hynes, to J. F. Hynes, \$3,500.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Revelstoke—E. Corning, \$1,027; Vancouver—L. T. Dundas, \$10,000; Kalso—F. S. Attwood, \$1,700; Nelson—J. F. Deane, \$12,200; Slocan—D. D. Robertson, \$1,000; Three Forks—H. Nivin, \$600.

BILLS OF SALE—ONTARIO.

Cnatham—L. E. Johnson, to C. P. Wilcox, \$700; Midland—Turner Lumber Co., to Skillings Whitney Co., \$17,000; Norwood—W. C. Stewart & Jno. McDonald, to G. A. Green- ley, \$1,200; Ottawa—Jas. Malloy, to E. Malloy, \$2,627; Ridgeway—N. W. Porter, to A. Ward, \$4,250; Sault Ste. Marie—Robt. A. Devine, to Foley Bros., Porter & Whalen, \$4,881; Petrolia—R. D'O. Noble, to Canadian Oil Fields, \$750.

BILLS OF SALE—BRITISH COLUMBIA.

Van Anda—Maloy & Larkin, \$3,000; Kalso—C. Kapps, \$5,000; New Denver—Hill Bros., \$12,000.

—The Customs revenue at Ottawa for July amounts to \$2,603,231, an increase of \$329,163 over last year.

VENTILATORS & SMOKE CURES

HEAT,
GOOD,
CHEAP.
IN
ZINC.

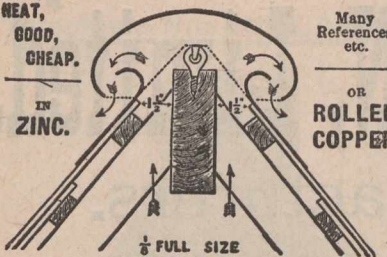


Fig. 8.—Section.
Acme Patent Concealed Ridge Ventilator Outlet.

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

Many References, etc.

OR
ROLLED
COPPER

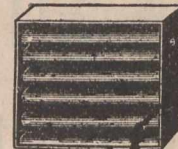


Fig. 4.
ACME LOUVRES for Walls, Gables, Roofs, etc

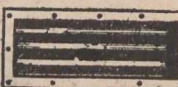


Fig. 10.
ACME Door and Partition Louvre Ventilator

"Acme" Mechanical Ventilator. SPHERICAL VENTILATORS.





Fig. 20.
By Electricity, Water, Gas, Steam, Hand or Horse Power.



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




Fig. 24.
Venetian Dry Wall Inlets. Valves Slide from 1/4.

ACME VENTILATING & HEATING CO.,
LIVERPOOL, ENGLAND.

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

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

The announcement that the Government has arranged for a direct service between Canada and South Africa is being well received. For the past year, or eighteen months, the Canadian manufacturers have been doing a considerable business with South Africa, and for the most part have been obliged to ship all their goods via New York and other American ports. Heavy orders for flour and feed have left Canada for South Africa recently, both the Lake of the Woods Milling Company and the Ogilvie Milling Company being heavy shippers of flour. Robert Munro, president of the Canadian Manufacturers' Association, who has been persistent as regards a direct steamship service between Canada, South Africa, and also Australia, reported being highly pleased over the cable which the association had received announcing that the necessary arrangements had been concluded. "It is very gratifying," said Mr. Munro, "and particularly so at this time. I am sure that the idea will be received most enthusiastically when the announcement is made at the annual meeting of the association, which takes place in Halifax within the next two weeks. Further, I feel sure that the Canadian manufacturers will take hold of the project with a great deal of enthusiasm, and make good use of the facilities which are being offered." What steamship line has secured the service is not announced as yet, though several of the companies now doing business in Canada and making the port of Montreal are known to have moved in the matter.

—It is reported from Boston that the Standard Oil Company will build in England for its oil trade in the far east twelve huge steamships, each of the size of the Kennebec, which recently left that port with 2,000,000 gallons of refined oil in cases for China and Japan. What effect the use of the projected new steamers which could carry 48,000,000 gallons of oil to the Orient annually would have upon the large fleet of sailing vessels now engaged in this trade is problematical, but it is probable that they would be driven to seek some other business just as the oil ships of Europe have given way to the Standard's tank steamers.

—We learn from London that J. H. Hoadley, of the International Power Company, and G. S. Drummond, of the Manhattan Transit and British Traction Company, sailed for New York recently, with contracts which have been signed in London for the construction of a transit

tunnel from Park Place, New York, to Brooklyn, by the New York and Brooklyn Tunnel Company. The tunnel will have a double-track railroad, and the construction will be entirely fireproof. The tunnel, it is said, will be finished and in operation before July, 1904. Work will be commenced at once. The entire deal is to be financed by English capital. The British Electric Traction Company, of which G. S. Drummond is the managing director, and Earl Grey, Lord Kintore President Sir Charles Rivers Wilson, of the Grand Trunk Railway, and Geo. Hume are directors, is interested in the scheme.

—With a view to improving the quality of sheep raised in the North-West, the Territorial Sheep-breeders' Association has decided to hold a sheep show and auction sale of rams at Medicine Hat from Sept. 30 to October 2. As there are comparatively few pure-bred sheep in the Territories, it has been decided to allow two carloads of first-class registered rams to be imported from Ontario for the sale. It is said that the purchase of Ontario rams will be entrusted to Mr. Robert Miller, of Stouffville, Ont., in order to encourage the movement the Canadian Pacific Railway has agreed to give free transportation of the rams from North Bay to Medicine Hat.

—Our correspondent at Teeswater, Ont., writes:—You will be pleased to hear that notwithstanding the heavy rains which have prevailed and the cold spring and early summer that this section promises one of the most abundant harvests. I drove a circuit of between 30 and 40 miles last Monday, touching at Walkerton, and I have never seen such abundant promise. Very few spots where grain was lying down, and I think from what I can hear the majority of the hay has been properly cured. Since then we have had a week of fine weather, and the work of cutting and drawing in must be well advanced. The quality of the grain, of course, will not be generally known until threshed, but from appearance it should be very good.

A by-law will be submitted to the ratepayers of Stratford, Ont., on the 14th inst., to guarantee the bonds of the Kemp Manufacturing Co. to the extent of \$15,000 for fifteen years, if they erect a large factory in the city for the manufacture of fertilizer spreaders. The company will employ upwards of one hundred hands. A trial of the

Eclectic Steel Co., Limited,

Princess Street Works,
SHEFFIELD, Eng

MANUFACTURERS OF

CRUCIBLE CAST STEEL

FOR ALL PURPOSES.

Special Miners Drill Steel

Ground and Polished Steel for Shafting.

SPECIAL NOTE.—This Special Steel is manufactured for the Canadian Market, under the new preferential tariff, 33 1/3 per cent. in favour of the English makers,

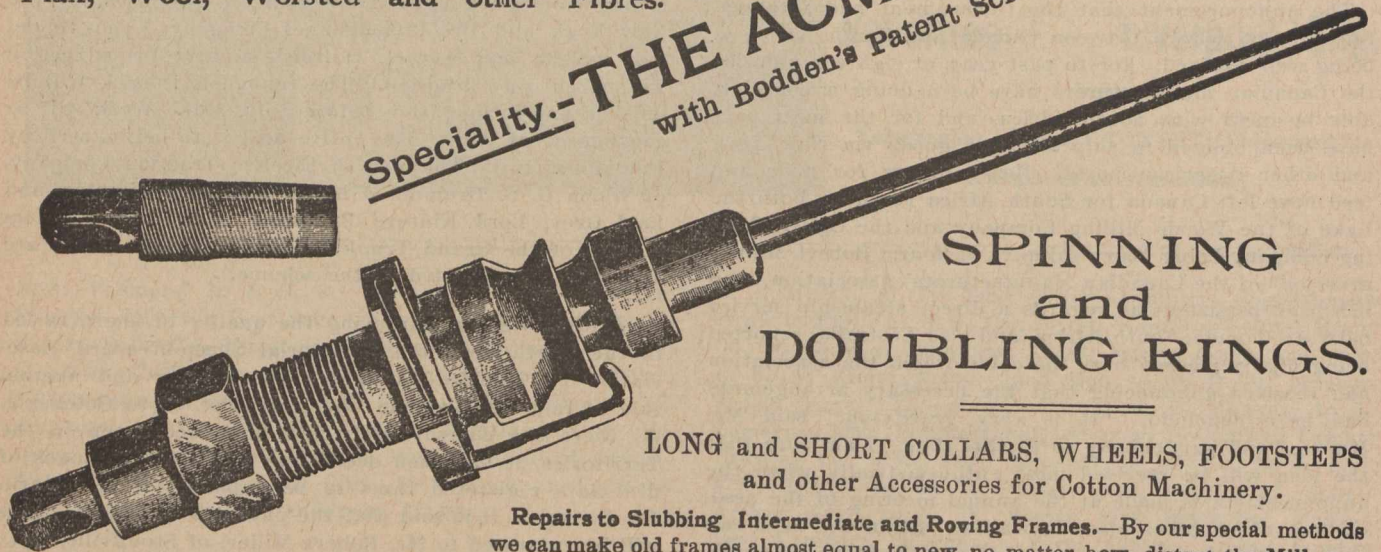
WILLIAM BODDEN & SON, Limited.

Spindle and Flyer Manufacturers.

Steel Spindles and Flyers and Ring
Spindles of all kinds

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

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



SPINNING
and
DOUBLING RINGS.

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

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

Hargreaves Works, - - Oldham, England.

☛ SPECIAL PRICES TO CANADIANS UNDER THE NEW TARIFF. ☚

machine was made, and farmers pronounce it a most serviceable implement. The United States factory is situated at Newark Valley, N.Y. The Stratford Board of Trade have in charge the organization for bringing out the vote, and it is hoped the by-law will be carried by a satisfactory majority.

—Mr. Jas. Crathern, past-president of the Board of Trade, who has served as the Board's representative on the Harbour Commission for the past two years, to complete the unfinished term of the late Mr. D. G. Thomson, has been re-elected by acclamation. Mr. Crathern, therefore, will continue his career of usefulness on the Harbour Board for the next four years. There are few men in Canada with more practical and thorough knowledge of business than Mr. Crathern, a knowledge largely acquired in what continues after his retirement a few years ago to maintain its high standing and position among our leading wholesale houses.

—From London we learn that in an article in The Morning Leader the writer expresses the devout hope that the news of the negotiations now said to be proceeding for the sale of certain Lancashire cotton undertakings to American capitalists, is true. He asserts that the introduction of American methods would stimulate the trade immensely and benefit Lancashire's teeming population, while if American capitalists become interested in the Lancashire industry they would be an important factor in securing a continuance of cheap supplies of raw cotton, as any cornering of the cotton in America could then only be done at the expense of American capital.

—Most smokers, says a London letter, now know that the Egyptian cigarettes are made of Turkish tobacco, none

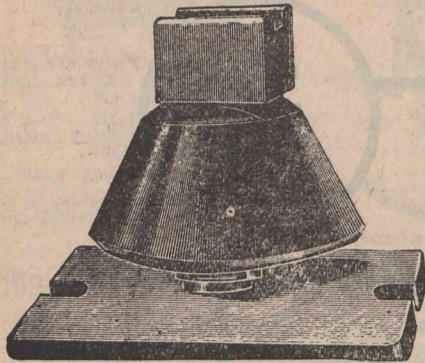
being grown in Egypt. The following figures will give an idea of the vastness of this industry. Five hundred and thirty-two tons of cigarettes were exported from Egypt in 191. Of this amount 239 tons came from Port Said, valued at £195,600; 182 tons from Alexandria, and 111 from Suez. Of these Germany was the principal buyer with 122 tons. The United Kingdom bought 47 tons and India 49 tons. These figures only include cigarettes manufactured in Egypt and not blended tobacco exported in bulk to be made up in other countries.

—That famous Bowling Green landmark, the old Stevens house in New York, will it is stated, be demolished in the near future to make way for a \$9,000,000 office building, planned to be the largest in the world. William H. Mairs, who owns the Stevens house property, will erect a 20-story structure on a plot which contains over an acre of land. It faces the great Standard Oil building. The Mairs site is valued at \$200 a square foot for the Broadway half, or \$3,500,000. The Greenwich street half of the block will make the entire site for the new structure worth \$4,500,000. The construction outlay will be \$4,500,000.

—Texas ranchmen are now looking north for more profitable pastures. A recent dispatch from Dallas states that a company of prominent Texas stockmen have arrived at Dallas en route to Canada, where they will engage a range for next season. Heretofore Texas cowmen have been sending cattle to the Dakotas and the Wyoming country, but next spring they will try the experiment of using a Canadian range, as they expect in Canada to meet with less disturbance from public authorities. The Texas combination expect to pasture about 2,000 head of cattle in Canada next year.

Telephone No. 6096, BANK.

Telegrams:—"ISOLABLE, LONDON."



**THIRD
RAIL
INSULATORS.**

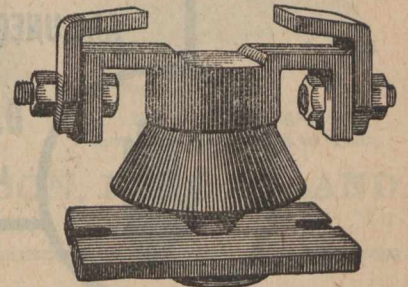
AMBROIN

Strong. Durable. Non-Eygroscopic. Perfect Insulation.

ESTLER · BROTHERS,

25 Laurence Pountney Lane,

Cannon St., LONDON, E.C., Eng.



Special Terms to Canadians under the New Tariff.

—The "Soo" ship canals according to a late report, have broken all previous records for the tonnage for the month of July, exceeding five million tons, or about equal to the entire tonnage passing through the canal in 1887, fifteen years ago. Of 5,558,462 tons of freight passing the canals last month, 4,558,462 passed through the American locks

and 223,936 tons through the Canadian locks. The increase of traffic for last month over July, 1901, is 301,326 tons. The excess of traffic up to August 1 in the present year over the corresponding period last year is 5,000,000 tons.

—As the net estimates for the City of Winnipeg stand, says a recent letter, the total amount to be raised is \$696,170.54. The rate of taxation proposed is 24.33 mills on the dollar. This rate will raise \$692,738.42. Council will therefore have to prune their estimates by the amount of \$3,432.12, or make a slight increase in the rate. The gross estimates amount to \$913,290.27, but of this amount \$217,199.73 is raised by revenue from water rates, licenses, fees, etc., other than taxation. The total amount expended last year was \$835,451.38.

Telephone 320 Holborn.

Private Wire to Works.

Established 1780.

RAMSEY'S GLASS WORKS
OFFICES+
78 FARRINGTON 78
STREET,
E.C.
LONDON.

ENGLAND.

Domestic and Fancy

**CHINA
AND...
GLASS.**

The Largest and Best Value and Selection.
(Cuts will be inserted when received.)

CANNON IRON FOUNDRY,
Nos. 156 & 158, GOSWELL ROAD, LONDON, E.C.
ENGINEERS & IRONFOUNDERS
JONES'S IRONFOUNDRIES & ENGINEERING CO. LTD
Manufacturers of all kinds of Cast & Wrought Iron Work.
ESTIMATES GIVEN FOR ERECTING VERANDAS, CONCERNING, ORNAMENTAL CAST AND WROUGHT IRON RAILINGS, GATES, COLUMNS AND STRAIGHT IRON STAIRCASES, BALCONIES, TOWER BARRIERS, ACETYLENE COMPRESSORS, PUMPS AND STEAM BOILERS, AND ENGINEERS' CASTINGS. EXECUTED ON THE SHORTEST NOTICE.
A LARGE QUANTITY OF PATTERNS OF EVERY DESCRIPTION KEPT IN STOCK.
Architects' Designs Estimated for, and Carefully Carried Out by Experienced Workmen.

ADMIRALTY CONTRACTORS.

Tel. Address: "PUMPS," Leeds.

THE
LEEDS ENGINEERING & HYDRAULIC Co.,

Manufacturers of

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

ELECTRICALLY DRIVEN PLANT.

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

Special prices to Canadians under the new tariff.



“RED HAND”

ROOFING

Foundation Felts.
Inodorous Felts.
Slaters' Felts.

ARE UNEQUALLED

FELTS,

Dry Hair Felts.
Silicate Cotton
Patent Hair Fabric.

THE WORLD OVER

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

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

LOYALTY TO THE TRADE IS OUR MOTTO.

—Several months ago, says a St. John, N.B., dispatch, two young Englishmen came here and opened business under the style of J. C. Williams & Co. They claimed to belong to Manchester, England, and purchased goods for export. They dealt in flour, provisions, hay, etc. A few weeks ago they locked up their store and departed. Their absence was not commented on, as it was thought they had gone to the country. They claimed to have bought for cash, and owed only a few small amounts around the city. It seems, however, they worked some sharp games on Ontario men. They ordered a quantity of flour, valued at \$590, from Neil McCahill & Co., Forest, Ont., but when it came with the bill of lading attached they telegraphed they would not take it that way. McCahill & Co., wired instructions to give the firm the flour, a sight draft was accepted, Williams & Co. sold the flour from the cars below cost, put the money in the pockets and left town. To-day Judge McLeod granted a warrant under the absconding debtors' act to Mr. C. S. Hanington, acting for McCahill & Co., and the goods in the store have been seized. There is little in the store except some hay, a roller desk and some chairs. As Senator Dever has distrained \$50 for a quarter's rent, the Ontario men and other creditors will receive little.

—A special meeting of the Sun Savings & Loan Company of Ontario was held in the head office of the Company, Toronto, on the 5th inst., to consider the proposal for the amalgamation of the Hastings Loan & Investment Society with the Sun Company. A large percentage of the shares says the Globe, were represented at the meeting, and the vote was unanimously in favor of the amalgamation. The negotiations looking to this have been going on for some time, and it is expected that they will be shortly carried to a successful completion. The shareholders of the Hastings Loan & Investment Society will meet at Belleville on Saturday next to vote upon the proposal for amalgamation.

—One of the most important sales recorded in the Ottawa lumber trade is announced. By it the Hawkesbury Lumber Company secures the entire output of logs cut on the Deep River limits of Mr. Robert Hurdman during the past season. There was about 73,000 logs in the lake, aggregating fully 6,000,000 feet board measure. The logs are now at the Quyon boom on the Upper Ottawa. They will be taken down the river to the Hawkesbury Company's mills at Hawkesbury, where they will be sawn. The financial consideration is about \$70,000.

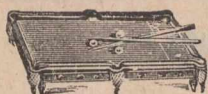
—A Berlin cable of the 6th instant states that Emperor William will attend the launching of the North German Lloyd steamer Kaiser Wilhelm II. at the Vulcan Shipyard, Stettin, on the 12th inst. The ship will be the largest, and is designed to be the fastest in the world. Her length is to be 707 feet, her beam 71½ feet, her depth 39 feet, and her draught 29 feet. She is to be of 39,000 horse-power, 19,500 tons displacement, and will accommodate 1,000 cabin passengers.

The expected conference of the colonial premiers with Colonial secretary Chamberlain, says a London cable of the 6th inst., discussed army and navy supply contracts, the reduction of Imperial postage rates and the exclusion of Canadian live cattle from Great Britain to-day. No definite conclusion was reached on the last mentioned question, which, it is understood, the Canadian Ministers will take up with Robt. W. Hanbury, the President of the Board of Agriculture.

At a recent dinner of the Metropolitan club, New York, it is said that after all present had partaken liberally of seven kinds of wine and other delicacies, the Hon. Dr. Shares rose and said that, on account of the blessings which had been showered so plentifully on their respective paths, they all ought to give something to the destitute, whereupon President Gotrox of the Amalgamated syndicate, with eyes dimmed with emotion, rose and said, "Gentlemen, I propose we give three cheers for the poor."

—New Orleans La., advices of recent date announce that the steamer Condor which has arrived here from Puerto Cortez, Honduras, brings the news that the British Government has withdrawn all claim to sovereignty over the Bay Islands of Utila, Ruatan, Bonacoa, or Guanaja, Elena, and Barbarat, and acknowledges that they belong to the Republic of Honduras. Great Britain's formal acknowledgment was carried to the Islands by the cruiser Psyche, which sailed from Havana, under sealed orders, on July 17.

—Our correspondent at St. John, N.B., writes:—Robertson & Givan, hardware and groceries, Moncton, N.B., suffered a loss by fire on the 30th July of about \$8,000 or \$10,000. The origin of the fire is unknown. They had insurance of \$5,600 on the building, divided among the following companies:—\$2,300 in Manchester; \$1,500 Western; \$1,200 Sun, and \$600 Imperial. They had \$5,000 on stock, divided among different companies. Their loss will not be heavy, and business will not be interfered with very much.

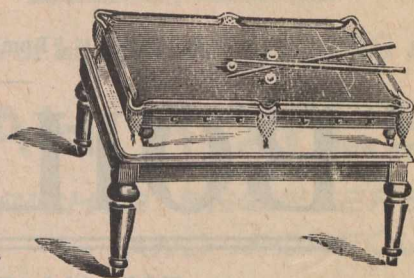


No. 1—3 ft. 6 in. Slate Bed. Real Ivory Balls, and Full Accessories. Price £2.15.0.

No. 2—4 ft. 6 in. Slate Bed. Real Ivory Balls. Full Accessories. Price £5.5.0.

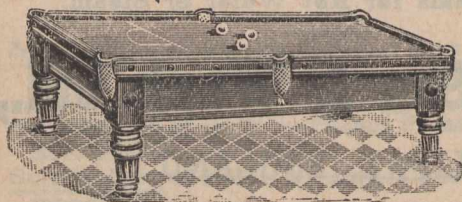
Stand for same, Price £15.0.

Can be placed on any ordinary Dining Table.



Send for Particulars of the

"Mally-Simplex" Billiard and Dining Table Combined.



No. 3—6 ft. table, Slate Bed. Real Ivory Balls. Full accessories. Price, £9.10.0.

Stand for same, Price, £33.0.

No. 4—7 ft. Table, Slate Bed. Real Ivory Balls. Full accessories. Price, £210.0.

Stand for same, Price, £410.0.

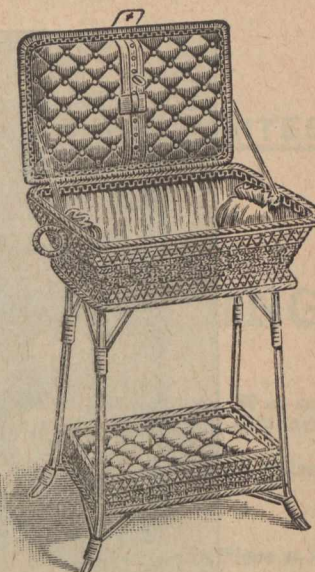
No. 5—8 ft. x 4 ft., on six legs, complete Price, £28 0.0.

No. 6—9 ft. x 4 ft. 6 in., six legs, complete, Price, £35.0.0.

Full size Tables from £50.



No. 1240. Six sizes.



No. 1186. Three sizes. Enamelled Crane, Rush or Raffia.

J. R. MALLY & CO., Patentees, Showrooms and Factory: 15 GOSWELL ROAD, LONDON, E.C., ENGLAND.
Special Terms to Canadians under the New Tariff.

—News from St. Petersburg is that M. de Witte, Minister of Finance, is considering the establishment of a Government tobacco monopoly similar to the French one. Arrangements are pending between Belgian and Russian capitalists to secure the funds necessary to acquire private concerns. It is estimated that 263,000,000f. will be necessary. The action is believed to be owing to the intention of the American Tobacco Trust to begin operations in Russia.

—The International Mining Company, Limited (no personal liability) has been granted a charter, with a capital of \$1,500,000, divided into \$10 shares, to carry on mining, milling, reduction and development work. The head office of the company is to be at Caultte Marie. The incorporators are:—L. C. Holden; W. M. Snell; V. E. Metzger; M. J. Magee, of Sault Ste. Marie, Michigan; S. E. Fleming, J. L. O'Flynn and G. W. Goodwin, of Sault Ste. Marie, Ont.

—The Austrian Consul at Cape Town calls the attention of Austrian manufacturers to the following articles as being most in demand in South Africa: Motor cars, brick-making machines, water pipes, electric and telephonic appliances, milling and brewery machinery, refrigerators, tin plates, barbed wire, textiles, ready-made clothing, and boots and shoes. Numerous Austrian commercial travellers have started for South Africa.

—The customs receipts at Hamilton, One., for July, 1902, amounted to \$70,847.43, as against \$51,680.75 for July, 1901; increase, \$19,166.68.—The customs collections at London, Ont., for July amounted to \$60,099.64, an increase of \$2,254.48 over the same month last year.—The collections at Winnipeg customs office for July were: \$178,858.67. In July, 1901, they were \$143,818.66, showing an increase of \$35,040.01 for July this year.

The naval agents of the Japanese government have purchased in England a complete plant for the purpose of building ships in that country. The mills furnished are among the largest in the world. No other mill, it is said, has rolls of equal diameter namely 48 inches and with these it is possible to deal with an ingot direct from the furnace and to dispense with the intermediary process of squeezing under an hydraulic press.

Ottawa advices state that several \$2 counterfeit bills have been passed upon residents and the police have one in their possession. The imitation is poor, but in the dark the bill could not be readily distinguished. The lettering is fairly good, but the engraving is poor, while the paper is undoubtedly the worst ever seen in a counterfeit. The paper is thin, and the ink in some places very faint.

—A raft containing five million feet of logs has left Parry Sound, Ont., bound for Saginaw. These logs were brought by the Central Lumber Company and were cut on what is known as deeded lands. No logs cut on Crown or Indian reserve lands in Canada can be exported. This is the only raft of Canadian logs that will go to Michigan this year.

We learn from Prescott, Ont., that there is much excitement in Caledonia Township, a few miles distant, over the supposed finding of oil and gas wells. Mr. C. R. Cunningham, of Ottawa has men on the ground and is endeavoring to secure options on various farms in the vicinity of where the discovery was made.

—What undoubtedly is the largest known tree in the world, says a Fresno, Cal., letter, has been discovered on the Government reservation far us in the Sierras, in this county. Six feet from the ground it took a line 154 feet 8 inches long to encircle the tree, making it over 51 feet in diameter.

—The State Department at Washington has received the following cablegram from Minister Squiers dated Havana, August 4: "The House has passed a bill authorizing the loan of \$35,000,000; minimum rate of issue, 90 per cent.; maximum interest, 5 per cent.; redeemable in forty years."

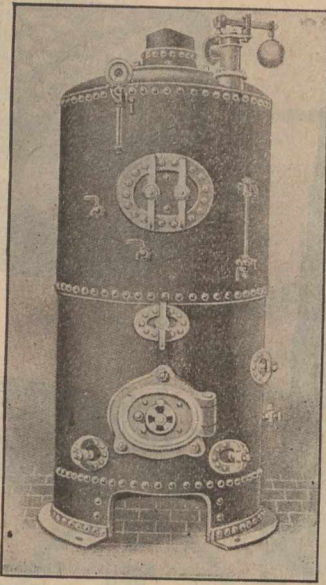
—The net surplus of earnings over expenditure on the Intercolonial Railway for the year ending June 30 last is given at \$86,952. The road is in excellent condition throughout. The year's figures show the traffic, both passenger and freight, to be the largest on record.

—The customs revenue is still growing. A statement given out by the department shows that the increase of revenue for the month of July was \$329,000. The figures for the month were \$2,603,231, as compared with \$2,274,067 for the month of July last year.

—Three by-laws for local improvements voted on at Hawkesbury, Ont., carried by large majorities. By the by-laws, \$100,000 will be raised for the installation of a system of waterworks, \$53,000 will be expended on sewers, and \$20,000 on good roads.

—It is learned from Sydney, N.S., that the Portland Rolling Mills of St. John, have decided to locate works in Sydney. A committee of the town council are, it is stated, in communication with them respecting concessions and other matters.

—Of the silks used in the United States \$26,000,000 worth is imported and \$107,000,000 worth home-made. The do-



Telegrams :—"Lumby, Halifax, Eng."

BOILERS

FOR ALL PURPOSES.

All Wrought WELDED without rivets, and without seams for Hot Water or Steam.

Lumby, Son & Wood, Ltd.,
HALIFAX, ENGLAND.

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

mestic silk industry employs 24,000 men, 36,000 women, and 6,000 children in 483 mills, with \$681,000,000 capital.

—A new railroad bridge which it to be constructed over the river Tyne at Newcastle will be the largest bridge-building undertaking in the United Kingdom since the completion of the famous Fourth Bridge.

—The Customs duties collected at Toronto during the month of July show an increase of \$98,524.67 over the corresponding month last year. The figures are:—July, 1901, \$446,656.25; July, 1902, \$545,180.92.

—An increase of \$12,883.52 is noted in the inland revenue receipts at Toronto for the month of July, the receipts

last month being \$95,225.57, against \$82,342.05 for July last year.

—It has been decided by the C. P. R. to run a refrigerator car into Montreal from Masonville; cheese, etc., will be picked up at all the way stations.

—Official figures of the United States fiscal year, closing June 30, show a decrease in exports of \$106,000,000, and an increase of imports of over \$80,000,000.

—The Montreal customs receipts for July, 1902, were \$989,185.70, as compared with \$936,532.63 for July, 1901, an increase of \$52,653.07.

FERRANTI, LIMITED, HOLLINWOOD, LAN.

This house, whose advertisement will be found on another page was started by Mr. Ferranti in a comparatively small way at Charterhouse Square in 1883. The business was subsequently converted into a limited liability company, in June, 1890, and was the forerunner of the exten-

sive works which now exist at Hollinwood. About the beginning of 1887 two 700 h.p. Ferranti alternators were put down at the Grosvenor Gallery for the Grosvenor Gallery Company, the business of which was taken over by the London Electric Supply Corporation. The two alternators were subsequently removed to Deptford and, with other machines then installed, are working successfully to the

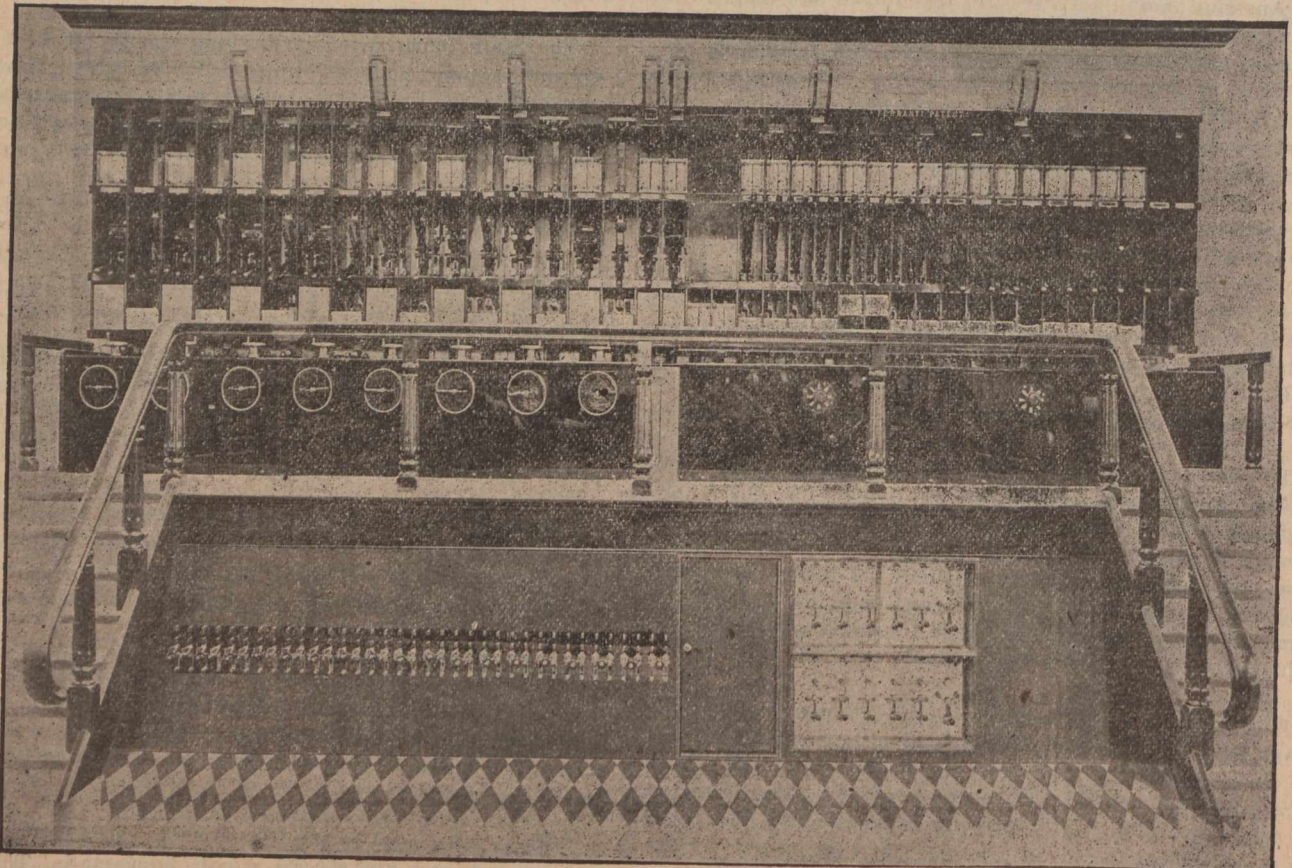


Fig 1.

Telegraphic Address : "ELKANAH, HALIFAX."

National Telephone, No. 193.

Makers of all kinds of DYEING and Finishing Machinery.

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

present day. Soon after this machinery of Mr. Ferranti's design was erected at Deptford to transmit 10,000 volts and the first current at this voltage was successfully transmitted on May 9th, 1888. The work in regard to heavy plants being accomplished, attention was given to

the Hollinwood works find employment for about 1,000 hands. The chief departments are four in number, covering the manufacture of all plants required for the generation and distribution and supply of electric light and power, viz., the engine, dynamo, switchgear (including



Fig. 2.

the measuring of electrical currents, thus laying the foundation of the very large meter business which forms part of the present Company's operations. In 1896 the works were removed from Charterhouse Square to Hollinwood near Oldham, these works being laid out for the production in bulk of all appliances required for the transmission and distribution of electrical power from the generators at the Central Station to the meters measuring the current on the consumers' premises.

The rapid growth and expansion of the firm may be gauged from the fact that, compared with a maximum of about 300 hands employed at the former London works,

transmission and distribution) and the meter departments. At the present time large additions and extensions are being carried out at the present works in order to cope with the increasing demands for the productions of the Ferranti Company.

It is not surprising, therefore, to find this Company occupying a prominent position in the list of exhibitors at the Wolverhampton Exhibition. The switchgear controlling the light and power of the exhibition is of the Ferranti type (see Fig. 1). Messrs. Ferranti have given a great deal of attention with a view to perfecting their switchboards and that shown in the illustration is an ex-

HUMPHREYS LIMITED.

ESTABLISHED 1834.

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

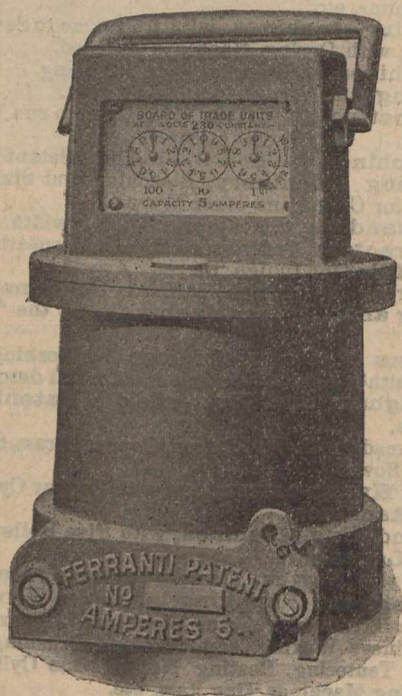
Highest Awards—21 Gold and Silver Medals.

Shipping Price Lists and Designs on Application.

Humphreys Ltd., Knightsbridge, London, S. W.

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

Cuts will appear as soon as received.



cellent example of their standard practice in the design of continuous current switchgear. The rapid change that is being made in switchboard constructions in this country for continuous current work is very noticeable and is undoubtedly due to the troubles which have been caused by the old type of flat-back switchboards, with its innumerable connections behind. It is remarkable that the switchboard, which is practically the heart of the central station, has not, before now, received the skilled attention to design which Messrs. Ferranti have given it with so much success.

The Ferranti switchgear installed at the Wolverhampton exhibition is used for 500 volts three wire system. Eight feeder panels are on the extreme right of the switchboard, each three-wire feeder panel consisting of two ammeters, two single pole switches and two sets of fuses. Two feeder voltmeters are mounted on the top slate and coupled up to the voltmeter switches on the regulating table.

The earth and mid-wire ammeters are mounted to the left of the feeders. The switch gear for the balancer is mounted to the left again between feeders and dynamo panels. The balancer starting switch will be seen under the regulating table in front of the board. Next will be seen the eight generator panels which can be distinguished by the two different types of switches used; the positive side being arranged with an automatic attachment,

Cable Address: EILLS, Liverpool.

EILLS & COMPANY, LIVERPOOL, Eng.

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

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

SPECIAL AGENTS FOR

Danish and Irish Butter

IN TINS.

WRITE FOR OUR EXPORT PRICE LIST.

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

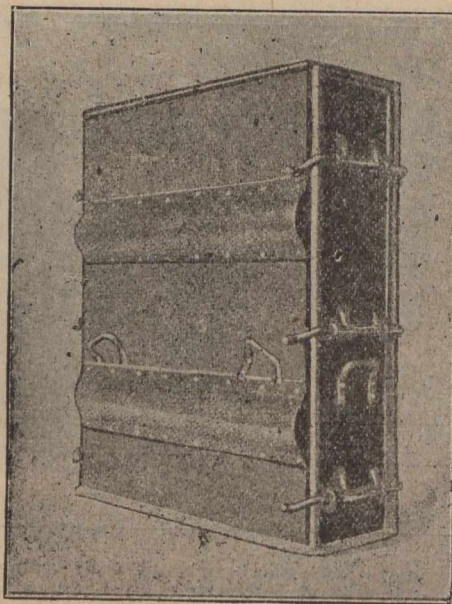
OFFICE:

12 Hanover Street, - LIVERPOOL, Eng.

Special rates to Canadians under the New
Preferential Tariff

SOAP FRAMES

PATENTS—No. 5107/93; No. 10362/99.



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

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

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

Soap Trade Supplied under the new Tariff

Bray's "Adjustable Special" Gas Burners

Contain all advantages of our "SPECIAL" Burner being in two parts, a top and bottom, which can be adjusted to suit any pressure of gas. See Woodcuts.

			<p>SIZES.</p> <p>|||</p>			
<p>TOPS</p>			<p>Union-Jets</p> <p>Batwing</p> <p>Slit-Unions</p>	<p>} 3 to 8</p>		
<p>BOTTOMS</p>			<p>Union-Jets</p>		<p>00 to 5</p>	

GEO. BRAY & CO. Gas Burner Manufacturers Bagby Works, LEEDS, ENG.

the negative having fuses. Each of these generator panels contains an ammeter and a quick break switch which is operated by an automatic device (designed to open the machine circuit on reversal of current) fixed in the recess under the switch, a quick-break knife switch, and a fuse with duplicate contacts. Edgewise voltmeters are mounted on the top slate for paralleling and bus-bar volts. The regulating table in the front contains a switch in the field circuit of the dynamos and a hand wheel for regulating the pressure across the terminals of the machine, the resistance being of the Ferranti open type, mounted underneath the switchboard platform.

greater security to the operators and chance of dangerous shocks and burns; (4) simplicity of construction, thus reducing possibilities of error in manipulation; (5) no back or entanglement of cable (6) all connections are mechanical and visible from the front so that they can be easily

This Company have this type of switchboard in hand for a number of places. It has become a standard for continuous current work, and is as successful as their high tension alternating switchboards. The great advantages of the design are obvious, and embody: (1) Mechanical

design and construction; (2) Minimum fire risks; (3) traced. In addition to the switchgear described above, all the continuous current meters (Fig. 2), in use at the exhibition have been supplied by the Ferranti company.

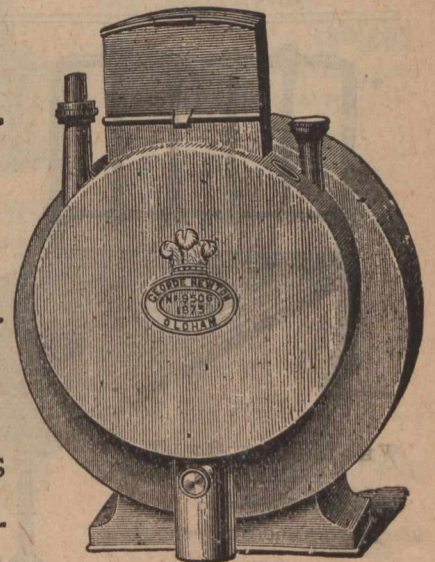
The Ferranti meter is in principle exactly the same as a small series motor. The current which is to be measured passes into the mercury contained in a small bath, and passes radially outwards from the centre to a circular conducting ring. This ring conveys the current to a copper coil which surrounds the iron core, in the top of which the mercury bath is placed. The current passing round the coil magnetizes the iron core, and the electro-magnetic action of the magnet thus formed on the current passing through the mercury causes the mercury to revolve. A little paddle or fan is placed in the mercury and this communicates the motion of the mercury to the train of wheels which actuate the fingers on the front. It will thus be seen that great simplicity of moving parts has been secured in the design of the meter. There are no contacts nor brushes to spark and no pendulums. The instrument is the simplest on the market. This type of meter was the first really successful commercial instru-

GEORGE NEWTON, LTD.



GAS METER = MANUFACTURERS.

OLDHAM, ENGLAND.

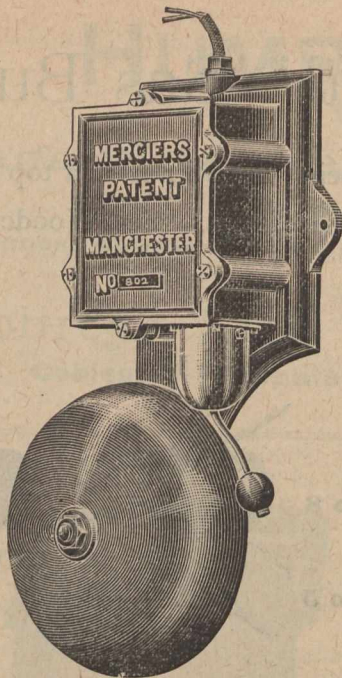


Special quotations under the new Canadian Preferential Tariff.

Tel.grams:
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Mercier's Patents Limited,

SALFORD, MANCHESTER, ENGL.



Hanging Pattern, Nemulous.

... WATERLIGHT ELECTRIC BELLS ...

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

MANUFACTURERS of every DESCRIPTION of
Hydraulic & Electric Machinery.

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

Telegraphic Address: "Muskers, Liverpool."

ment and has been almost exclusively adopted by the most important British supply companies and corporations.

Messrs. Ferranti do a very large export trade with this apparatus. Over 60,000 of these meters have been made and sold. Besides this main switchboard and meters, Messrs. Ferranti are exhibiting a number of their specialties, including a rectifier, two transformers of 30 k.w. and 62.5 k.w. respectively, a number of oil break fuses, includ-

ing one for 1,000 amperes, three phase extra high tension switches fitted with oil break, junction boxes and other of their specialties.

The exhibit of the Ferranti Company is one of the most interesting to be seen at the Exhibition and one which does credit to British electrical industry.

The annexed illustrations will have some interest in this connection for our readers.

—Winnipeg advices state that farm laborers are being offered \$40 per month and board. There is apprehension that there will not be sufficient help in the West this fall. Arrangements have been made by the Provincial Government with the C. P. R. whereby laborers can come West by the ordinary passenger trains on harvesters' tickets.

—Grand Trunk Railway System earnings 22nd to 31st July, 1902, \$848,523; 1901, \$793,310; increase, \$55,213.

FINANCIAL REVIEW.

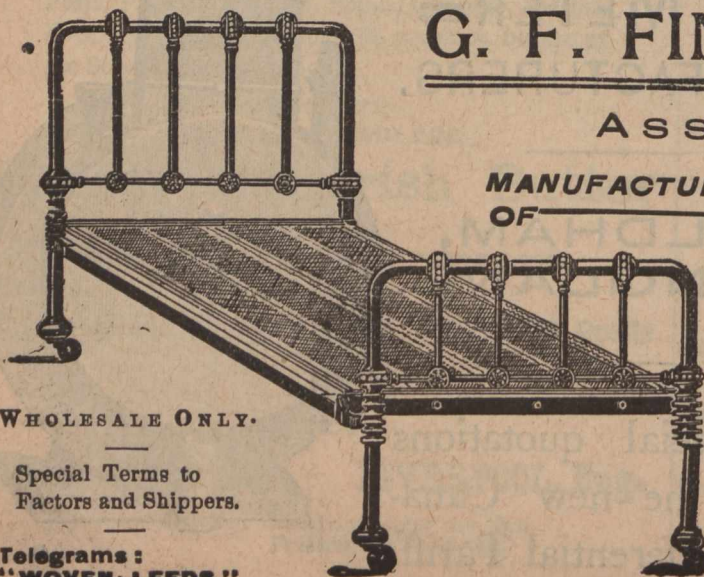
Montreal, Thursday Ev'g.,

August 7th, 1902.

Next week is a time of critical interest financially as the value of the

harvest of Manitoba and the North-West depends largely upon the weather conditions of the coming ten days. At present the outlook is bright for a heavy crop. The supply of labour is too scanty to meet the occasion, so some wheat must be damaged for lack of gathering in good time. A Scotch friend just home from the old land states that Scotch bakers are desirous of having our wheat ground in Scotland. They find that American flour does not make as good bread as flour ground where it has to be consumed. Hence the flour milling industry in Scotland is reviving. The project for running fast steamers between Halifax and Liverpool is exciting great interest in England, where the feeling runs very high in favour of any scheme that will checkmate the Morgan Syndicate. There is money enough in the

old land to do this half a dozen times over, but the holders of wealth in Great Britain have so long devoted their vast incomes to social display, to keeping up their palaces that their resources are not available for the purpose of keeping up the maritime supremacy of the country. Some hard experiences will probably teach the wealth owners of the old land to have some thought for the welfare of their country. The London stock market is languid, as is usual in the dogdays. So many are away, yachting, touring, shooting, holidaying in some form that the operators are few and are indisposed for much activity. Consols are down to 94 $\frac{7}{8}$, money being worth more than they yield. Gold mine stocks are depressed and they affect the market generally. The fire loss on this continent is a financial feature that is



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Special Terms to
Factors and Shippers.

Telegrams:
"WOVEN, LEEDS."

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

Assembly Works,

MANUFACTURER
OF

BEDSTEADS.

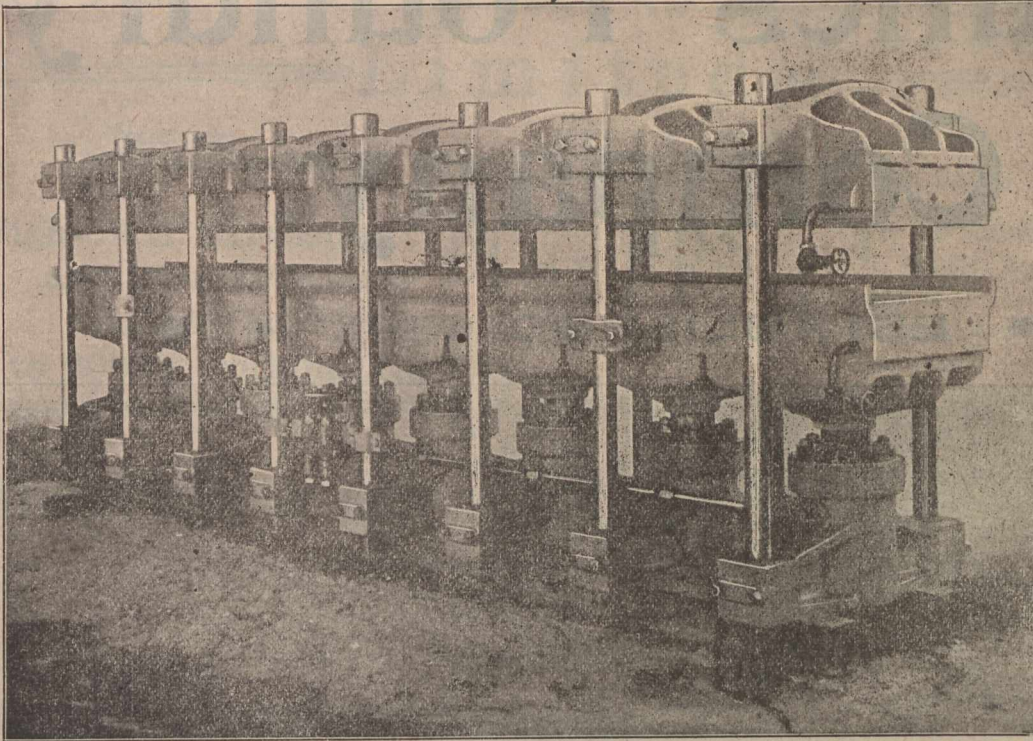
Folders, Chair-Bedsteads, Wire Spring Mattresses,
and Coppered Diamond Spring Mattresses.

WIRE MESHES FOR MATTRESS MAKERS.

Angle Irons and Dovetails for Wood Bedsteads.

Special terms to Canadians under the New Preferential Tariff.

IDDON BROTHERS



**INDIA
RUBBER
ENGINEERS,**

Brookfield Iron
Works,
LEYLAND,
nr. Preston,
ENGLAND.

**Engineers and
Rubber Machinists,**

Plans for erection and Com-
pletion of New Rubber Works
throughout, on the most mo-
derna principle.

SPECIALITIES: All kinds of
Rubber Machinery.

SPECIAL NOTE: Buyers of Rubber Machinery, have 33 1/2 p.c. in their favor by purchasing from the Makers and Inventors in England under the new Canadian Preferential Tariff.

generally overlooked or underestimated. Up to the end of last month there was property burnt this year valued at over \$97,000,000. This is less by 6 1/2 millions than in first seven months of 1901, and 20 millions less than in 1900, rate of 14 millions a month is an appalling sacrifice. Apart from some lively dealing in Dominion Steel the local stock market has been quiet and

featureless. Steel under active demand advanced from 66 to 68, with prospect of going up. They are essentially a speculative stock, therefore liable to be moved up and down by mere rumours. There seems something in the wind about these and Dominion Coal stock, but nothing definite is known. The manipulators are not likely to give out anything to take the cream off

their own operations. Pacific has been firm, with a tendency upward, sales having been made from 137 to 138 1/2, and new 133 1/2. Dominion Coal has sold from 139 to 141 1/2; Twin City 121 3/4; Richelieu, 107 1/2 to 109; Ogilvie, pfd., 123 3/4; Nova Scotia Steel, 115 1/2; Detroit R'way, 86; Toledo R'way, 33 1/2; Toronto Street Railway, 121 3/4; Cable, 164 to 164 1/2; Montreal Street bonds,

Telegraphic Address: "Hall, Bury."

ROBERT HALL & SONS BURY LTD

BURY,

near Manchester,
... England

Specialties in

**Weaving...
Machinery**

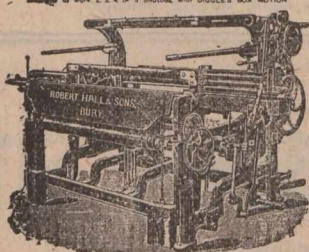
OFFICE:
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Attendance at Manchester Royal Ex-
change, No. 8 Pillar every Tuesday
and Friday.

Complete lists of Machinery made
on application.

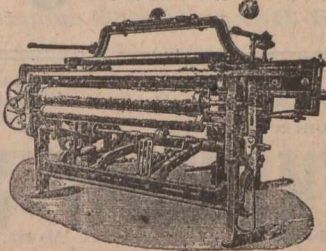
Special prices to Canadians under
the new Preferential Tariff.

No. 4 MEDIUM LOOM.
FOR FANCY FABRICS.



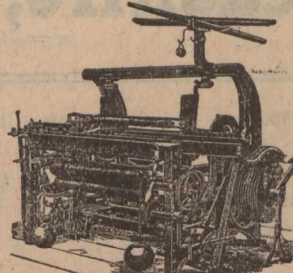
POWER LOOMS OF EVERY
DESCRIPTION.
ALL KINDS OF PREPARING AND FINISHING MACHINERY
FOR WEAVING PURPOSES.

OVERPICK No 5c LOOM
TO WORK 1 SHUTTLE



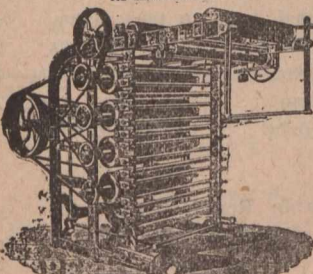
**ROBERT HALL & SONS,
BURY,**
Near MANCHESTER.

No 1 LOOM with Positive Taking-up Motion, Double Case

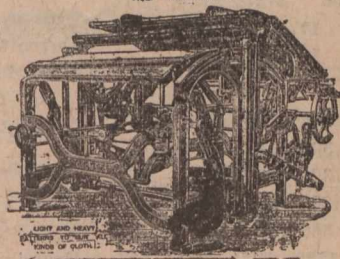


ESTABLISHED 1844.
COMPLETE LISTS OF MACHINERY MADE ON APPLICATION.
LETTERS TO BE ACCOMPANIED BY
HOPE FOUNDRY, BURY, LANCASHIRE.
PATENTS AND GENERAL CORRESPONDENCE.

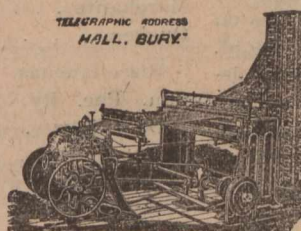
TELEGRAPHIC ADDRESS
HALL, BURY



RAISING MACHINE
FOR PLAIN AND FANCY GOODS



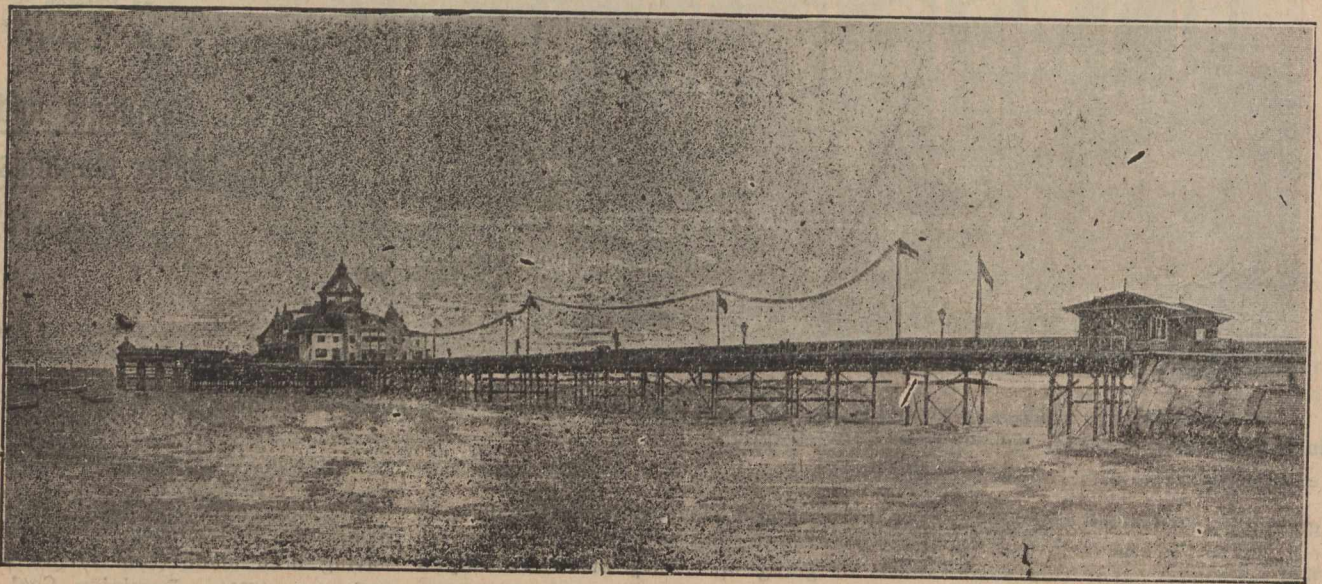
IMPROVED PLATING OR FOLDING MACHINE,
WITH PATENT GRIP AND RELIEVING MOTION,
AND IMPROVED TAKING-UP MOTION FOR LONG AND SHORT PLAYS.



PATENT SECTIONAL BEAMING MACHINE.

Widnes Foundry Company.

✦ ✦ ESTABLISHED 1841. ✦ ✦



Morecambe Pier (East View),

ERECTED, 1898, BY

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

107; Steel bonds, 91¼. A few Molsons Bank shares have sold at 215½; Montreal, 257; Quebec, 117; Merchants 155¼; Commerce, 162; Dominion 253½; Imperial 240¼; Ontario, 135; Hamilton, 235. Pacific land sales for July were 155,300 acres against 49,100,000 in July, 1901. In London money for short-dated bills is 2½ to 2 5/8. In New York trade paper, 4½ to 5, and call money 3 per cent. Paris, exchange on London, 25f 19½c; Berlin, 20m. 49½pf. Local foreign exchange, 60's, 9¾; demand, 9¾. Money rates unchanged. The New York Exchange will close on Coronation Day in honour of our King—a very pleasant act of international courtesy.

The following is a comparative table of stocks for week ending Aug. 7th,

supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

Banks.	Shares.			
	sold.	Highest.	Lowst.	1901.
Montreal	6	258	257	255
Molsons	100	215½	215¼	204¼
Merchants	17	155¼	155⅛	151
Quebec	10	117	117	...
Miscellaneous.				
Can. Pac. Ry.	2355	138½	136	107½
Do. New	336	134½	133¼	...
Montreal St.	326	276	273	287
Montreal Power	1207	100	99	93
Toronto St.	560	122	121¾	109
Toledo Ry.	1729	34¾	33¾	...
Twin City xd.	800	124	121¾	91¾
Twin City, New.	181	120¼	120	...

Richelieu	665	109	107	114¾
Com. Cable	340	164½	164	179
Montreal Tele.	15	168¾	168¾	170
Bell Tel.	2	167	167	172½
Do. New	2	160	160	....
Mont. Cotton.	39	128	127	129
Dom. Cotton	25	57	57	70
Republic	2500	10	9	2
Dom. Coal Com.	1340	144	136	38¼
Ogilvie prd.	10	123¾	123¾	....
Detroit U. E. R.	3170	88	85	....
Dom. I. & S. pfd	374	99½	97¾	79
Do. Com.	11846	69¾	62¾	76
Nova Scotia	1685	115½	112	....

Bonds.				
Com. Cable Reg.	2500	100	100	....
Mo. St. Ry.	4000	107½	107	....
Ogilvie	18000	114¼	114	....
Dom. I & S.	27000	92	91¾	82
Nova Scotia	5500	110½	109¾	....

DAVY BROTHERS

Limited.

TELEGRAMS:
"Motor, Sheffield."

SHEFFIELD, England.

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

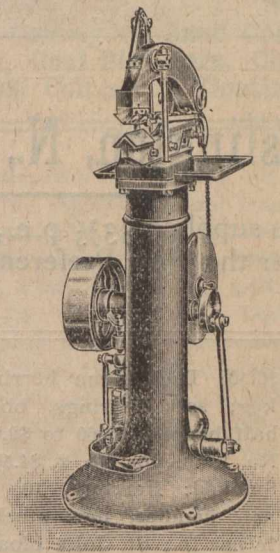
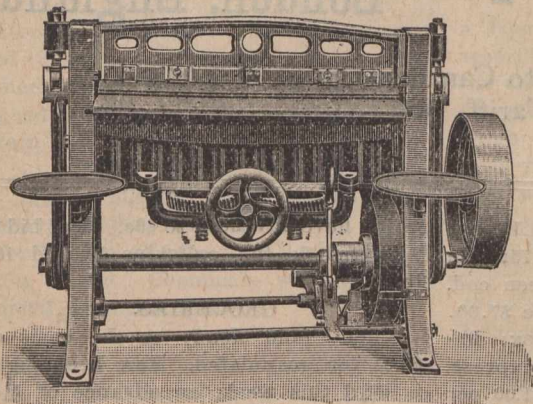
BOILERS

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.

Machines for Boxmakers

Inventors, Patentees and
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Machines for Making Boxes Without Glue or
Paste—Fastened with Metal.



DRY PROCESS.

Price Lists and Samples Submitted with Pleasure.

The REMUS COMPANY, Ltd.,

30, 32 & 34 Tabernacle Street and 8 Castle Street,

LONDON, Eng.

reports from the country this morning state that conditions could not be better for a record harvest. More favourable weather during the past week has improved the crops in Ontario and Quebec provinces.

BUTTER.

The market shows a decidedly weak tendency, though at time of writing there is talk of a better feeling existing; but from actual business passing we cannot see any improvement. Receivers are all anxious sellers and meet buyers on any fair offers in preference to losing sales. Finest fresh creamery, for export, 19½c to 20c, with grades a little under offering down to 19c. Western creamery is not in favor and seems neglected, there appearing to be no outlet. In dairies there appears to be a good trade passing locally, and also a fair export demand for choicest quality. Sales of selected Western are made at 16½c to 16¾c, and of 2nd grades at about 15c.

CEMENTS, ETC.

Trade confined to jobbing needs, which aggregate a fair volume. There are inquiries for couple of round lots, but tenders have not been called for as yet. Arrivals for week ending 5th inst. were 900 bbls. Belgian and German cement and 85300 fire bricks.

CHEESE.

There is rather more doing and the market is looking improved. At the decline of last week orders are coming in more freely and it now looks as though prices would not go lower, but are likely to hold steady; the indications being that as the month advances a small advance in price will take place. Western is quoted at 9½c to 9¾c, with Eastern 9¼c to 9½c.

EGGS.

The advanced prices ruling for a week or more have tended to curtail demand by shutting off consumption,

MONTREAL WHOLESALE MARKETS.

Thursday, August 7th, 1902.

Midsummer conditions admit of little or no changes in values. Trade is fully

up to the average for the beginning of August. Crop conditions continue favourable. A Winnipeg despatch of today says: The weather is threatening here, but there is no rain as yet, and

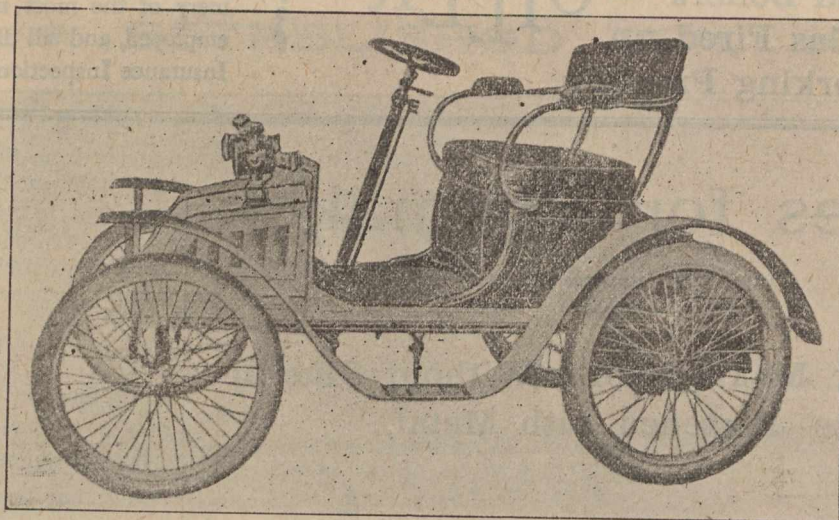
FACTORS OF: Motor Accessories, Motor Bodies in Wood and Aluminum, Electrical Parts, Rubber Goods, Lubricating Oils, &c.

Telegraphic Address: "AUTOLATRY."


AUTOMOBILE COMPONENTS, LIMITED,

MANUFACTURERS OF

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



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

NOTE—These Cars are supplied $33\frac{1}{3}$ p.c., less to Canadians, F.O.B. London, under the New Preferential Tariff. 

Therefore, it takes less to supply the market. Berries and other summer fruits, as usual affect the consumption of eggs at this season. Anyhow, the market is better supplied and receipts are more than requirements call for. Prices have eased off $\frac{1}{2}$ c to $\frac{3}{4}$ c. Sales to-day at 15c for straight arrivals, and at 15c to 16c for recandled stock. No export business; the extra warm weather and high values preventing it.

FISH.

Salt B.C. Salmon, good stock is pretty well cleaned up in this market, although several lots of inferior quality can be had at very low prices. Quotations are:—Fresh eastern salmon, 16c to 17c; haddock, express stock, 4c to 5c; pike, $6\frac{1}{2}$ c to 7c; whitefish, 8c; trout, 8c; halibut fresh, express stock, 12c to 14c; dory or pickerel, 8c. Salt Labrador salmon, No. 1, \$14 per barrel; No. 2, \$11.50 to \$12; half barrels,

\$6.50; Lock Fyne herrings, \$1.15 per keg; salt herrings, bbls., \$4.75; do. half barrels, \$2.60 to \$2.75; green cod, No. 1, \$6; do., No. 2, \$4.50; large \$7.00. Smoked: Herrings, 10c per box; finnan haddies, new stock by express, 7c per lb.; St. John bloaters, \$1.00 per box; Prepared: Boneless cod, in bricks 6c lb.; boneless fish, loose, in 25 lb. boxes, $4\frac{1}{2}$ c; dry cod, in cwts., \$4.75 to \$5 per cwt. New skinless cod in 100 lbs. cases at \$5 per case. Most lines of fresh fish are scarce at present, but owing to hot weather demand is not so good as usual.

FLOUR AND FEED.

Millers report a good demand all round, both locally and for export. Prices steady, except for corn meal, which is 5c per bag lower.

GREEN HIDES

No change except for lambskins,

which have advanced to 40c. Beef hides 9, 8 and 7c lb.; calfskins 12 and 10c lb.

GROCERIES.

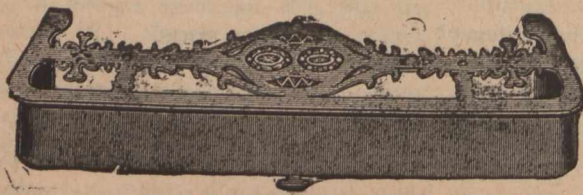
Sugars hold steady on the basis of \$3.65 for granulated. Raw beet sugar is $6\frac{3}{4}$ d this week, an advance of $\frac{1}{4}$ d. General groceries are unchanged from last week's list, with orders confined to immediate needs.

HARDWARE AND METALS.

Discounts on horse-shoe nails have been changed to 40, 10 and $7\frac{1}{2}$ per cent. Other prices are steady as per list. In both structural steel and that used by carriage and implement makers, etc., supplies are still very light, both in U. S. and Canadian goods; yet, notwithstanding this, leading wholesale dealers state that the amount of business doing is much ahead of that of former seasons.

LEATHER AND SHOES.

A better local trade is noticeable, but no large lots are moving except for export, which demand is both



R. GREENLESS & Co.,

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

Works: 30 East Howard Street.

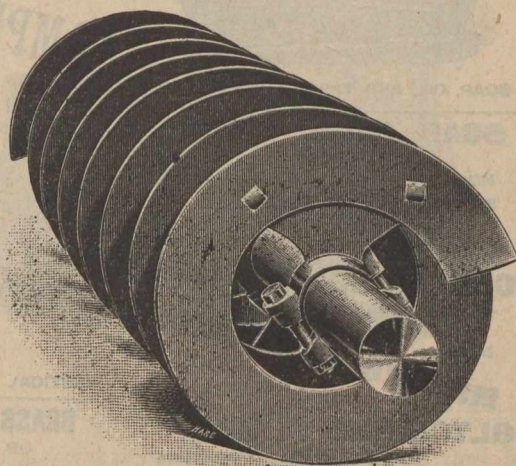
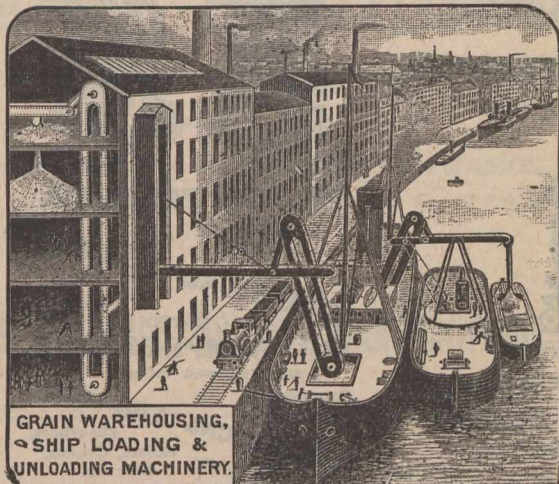
Illustrated Price Lists on Application.

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.

steady and good. An actual scarcity of jobbing leather still exists. Shoe men report improved mail orders as good crops seem each week more certain.

OILS AND CHEMICALS.

Linseed oils are steady at last week's heavy decline; raw 73c to 74c; boiled 76c to 77c. Turpentine unchanged at 67c to 68c. Chemicals very quiet as usual during August.

POTATOES.

Reports from several Quebec centres tell of stock spoiling in the fields or soon after digging. It is feared last year's experience in this respect will be more than realized. Selling price is equal to from 3/4c to 1c lb.

a Winnipeg dispatch of the 30th ult., according to the reports received from the crop correspondents is as follows: Eastern, 1,105; south central, 5,500; north central, 3,740; northwest, 1,430; southwest, 6,525; total, 18,300. Last year the estimate was about the same, although 20,000 was the number advertised as required, as the Northwest Territories required an extra number of men also. This year the Northwest Territories will require more men than they did last year, so that the indication is that it will require considerably more than 20,000 to supply Manitoba and the Territories.

The auction sale of the plant, stock, etc., the estate of the shoe manufacturing firm of Seguin, Lalime & Co., St. Hyacinthe, Que., took place on the

El Padre Needles

10 Cents.

VARSAITY,

5 Cents.

The Best

CIGARS

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

Made and Guaranteed by

S. DAVIS & SONS,

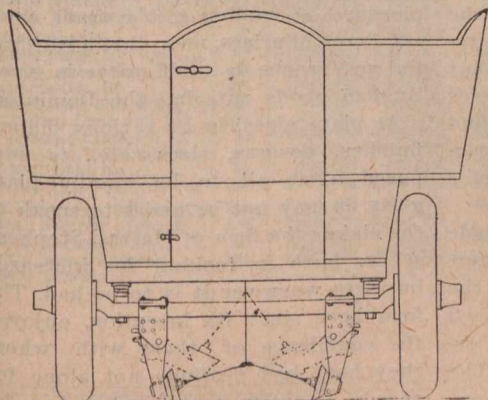
MONTREAL, Que.

LICENSES GRANTED TO MANUFACTURERS.

THE COUNTER-SKID

(Williams' Patent)

Renders Side-Slip an Absolute
—Impossibility—



IT is an attachment to the back axle of the car, consisting of two hinged brackets working on the positive and negative principle. At the bottom of each bracket there is a free running saucer-shaped steel disc which engages, instantly, and automatically, with the road surface as soon as any tendency to side-slip occurs. Trials conducted on greasy wood and asphalt pavements in London, have proved its perfect reliability beyond all question. It may be seen attached to a 12 H.P. Milnes Car at Messrs. Laurie and Marners of 311 Oxford St., W., and it may be tested or seen at work by arrangement with.

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

33 1/3 per cent. in favour of Canadians.

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

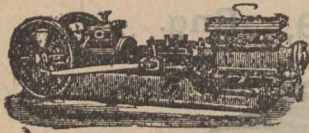
Telegrams : "NEILL, ST. HELENS."

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

Soap Machinery

... BONE AND TALLOW DIGESTERS ...

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



SOAP, OIL, AND TAR SPECIAL PUMPS.

SOAP PANS, TANKS,
With all Fittings.

HOISTS.
SWIVELS.

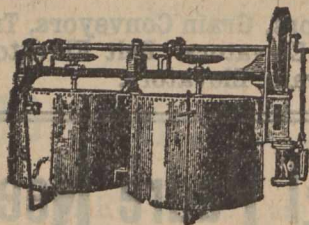
STEEL SOAP FRAMES
The Best
in the Market.

CRUTCHING MACHINES

New Bar-Cutting and
Tabletting
Machines.

MILLING MACHINERY
Hand and
Steam Stamping
Machines with Dies.

GLYCERINE PLANT,
With Fire or Steam Evaporation.



**SOAP
COMPLETE PLANTS
CHEMICAL**

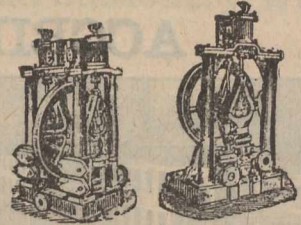
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VERTICAL FRAME PUMPS FOR LIQUORS.

BRASS AND IRON CASTINGS
OF EVERY DESCRIPTION.

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



CAMERON PUMPS. PILLAR PUMPS.

FILTER PRESSES,

In Cast Iron
or Gun Metal.

CHEMICAL PUMPS,
Pans
and Stills.

NOTED
AIR COMPRESSORS,

With Improved Valves.
Causticisers.
Agitators.

MECHANICAL FURNACES,
Absorbers,
Hoists, Cranes,
Winches.

GRINDING MILLS,

Edge-Runner or Burr with Patent Necks.



**ACID
AIR COMPRESSORS & BLOWING ENGINES.**

ST. HELENS JUNCTION, LANCASHIRE, ENGLAND.

Chemical Plant

PRICES AND PARTICULARS ON APPLICATION.

Special Prices to Canadians under the new Tariff

6th instant. The finished stock brought 62½c in the dollar, and goods in process 56c in the dollar. The building and bulk of machinery were sold for \$21,000.

OTTAWA CLEARING HOUSE.

Total for week ending July 31, 1902, clearings, \$1,657,568.30; balances, \$590,420.57.

S. RAMSAY & CO.

An interesting catalogue is that issued by the well known English firm of S. Ramsay & Co., manufacturers, factors, and importers, with workers to His Majesty's Government, London, E.C., Eng. Illustrations by the hundred, in various colours, point out the details of the almost countless array of wire utensils made by this firm. One of the first points observable in glancing over the catalogue is the new improved designs in various household and garden requisites. The names of these articles are quite familiar to the

ordinary reader, and their uses recall suggestions, perhaps of his own in earlier days; but, on inspection of the formation of these he is tempted to stop and wonder to himself how is it that such improved and yet simpler methods were not long since thought of and adopted.

The firm of S. Ramsay & Co. appear to have hit on the modern idea as regards all the commodities, small and great, from a bird cage cleaner to a wire gate or summer house, each of these being shown in their catalogue with such detail and perfectness of finish as to at once convey to the reader exactly what he wants to know in this respect. To specify all the articles enumerated would be too tedious here; but we feel satisfied that any dealer in these goods who secures one of this firm's catalogues will find it sufficiently interesting and instructive to frequently refer to it in their trade requirements.

This firm do a large export trade and in addition to the large preference to Canadian buyers under the new preferential tariff make a liberal carriage allowance on all outside orders over specified small sums. The firm make a specialty of bird cages,

among their designs being some altogether unique. Write the firm. The address is: 198, 200, 202a, St. John St., London, E.C., Eng.

STEVENS & CO.

Prominent among manufacturers of the various kinds of plate glass is the London, E.C., England house of Messrs. Stevens & Co., whose advertisement is to be seen weekly on another page of this Journal. This company desires to increase their trade in Canada, and thereby request the pleasure of sending to the trade their catalogue of prices, now that a substantial preference in tariff rates is given English goods entering the Dominion.

As plate glass, in its various shapes, finishes, designs, sizes etc., is supposed after all to be merely plate glass, it may not be amiss to speak of the claims the firm of Messrs. Stevens & Co. have in looking for increased business wherever it is to be had. The firm have since its inception, enjoyed the confidence of those with whom they have had dealings not alone for speedy attention to all orders but for

BROWETT LINDLEY & CO. LTD.

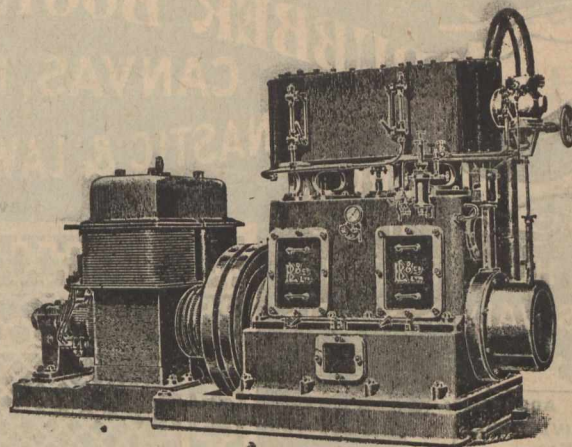
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Manufacturers of High-Speed,
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STEAM ENGINES.

For Driving Dynamos Direct.

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SOUND & RELIABLE BRITISH MANUFACTURE.

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Aug. 7 (Bid)	Cash value per S.
British North Am.....	243	4,866,666	4,866,666	1,776,333	3	Apr. Oct	136	380 48
Can. Bank of Commerce	50	2,000,000	2,000,000	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	4,500,000	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	158	79 00
Hamilton.....	100	2,000,000	2,000,000	1,600,000	5	June Dec	230	230 00
Hochelega.....	100	1,993,700	1,967,000	950,000	3 1/2	June Dec	107 25	151 00
Imperial.....	100	2,500,000	2,500,000	2,125,000	5	June Dec	329	329 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	155	153 50
Moisons.....	50	2,500,000	2,500,000	2,150,000	4 1/2	Oct April	215	107 50
Montreal.....	200	12,000,000	12,000,000	8,000,000	5	June Dec	256	512 00
Nationale.....	30	1,489,700	1,430,550	353,000	3	May Nov	95	28 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	2,000,000	2,000,000	1,800,000	4 1/2	Feb. Aug	232	232 00
Ontario.....	100	1,500,000	1,400,000	425,000	2 1/2	June Dec	135	135 00
Ottawa.....	100	1,984,900	2,000,000	1,765,000	4 & 1	June Dec	206	206 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	117	117 00
Royal.....	100	2,000,000	2,000,000	1,700,000	3 1/2	Feb. Aug	171 1/2	115 1/2
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	850,000	5	April Oct	233	116 50
Toronto.....	100	2,500,000	2,500,000	2,600,000	5	June Dec	245	245 00
Traders.....	100	1,350,100	1,314,420	350,000	3	June Dec	112 1/2	112 25
Union (Halifax).....	50	800,000	900,000	505,606	3 1/2	Mch. Sept	160	75 00
Union of Canada.....	100	2,000,000	2,000,000	650,000	3	June Dec	133	133 00
Western.....	100	500,000	401,239	150,000	3 1/2	Apr. Oct	.....	.....
Agri. Sav. and Loan Co.....	50	630,200	630,200	192,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	5,000,000	5,000,000	800,000	4 1/2	Jan	167	167 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	389,214	130,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	3	Jan	57 1/2	57 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3	Jan July	90	90 00
Can. Per. & W. Can. M. Corpn.....	100	5,951,350	5,951,350	1,490,057	3	Jan July	115	57 50
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
Central Sav. and Inv. Co.....	50	1,000,000	934,200	40,000	3	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	3,333,800	2,333,600	.....	6	Mar	58	58 50
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	356,752	3	Jan July	112	112 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	890,000	4 1/2	Jan July	179	89 50
Imperial Loan and Inv. Co.....	100	732,724	720,647	175,000	3	Jan July	70	70 00
Landed Banking and Loan.....	100	700,000	700,000	210,000	3	Jan July	111	111 00
Land. & Can. Loan and Ag.....	50	1,000,000	877,257	87,500	3	Jan July	68	34 00
London Loan Co.....	50	679,700	678,550	160,000	3	Jan July	110	50 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	50,000	.....	Jan July	55	55 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	168 1/2	67 50
Montreal Gas Co.....	40	3,000,000	2,998,640	.....	5	April Oct	241	96 50
Montreal Street Ry. Co.....	50	5,000,000	4,500,000	560,318	2 1/2	Feb. Mch.	212	26 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	.....	13	125 00
Montreal Cot. Co.....	100	1,250,000	1,250,000	.....	4	Feb. Aug	80	80 00
Merchants Lot. Co.....	25	500,000	500,000	380,000	3 1/2 &	Mch. Sep	137 1/2	34 37
Montreal Loan and Mortg.....	100	466,800	314,386	150,000	3	Jan July	.....	.....
Ont. Indus. Loan and Inv.....	50	2,000,000	1,200,000	560,000	3	Jan July	121 1/2	60 75
Ont. Loan and Deb. Co.....	50	600,000	600,000	.....	2	Jan July	24	12 00
People's Loan and Dep. Co.....	40	373,720	373,720	50,000	2	Jan July	70	35 00
Real Est. Loan Co.....	100	2,088,000	2,088,000	162,355	3	May Nov	107 1/2	107 50
Richelieu and Ont. Nav. Co.....	100	2,250,000	2,250,000	320,155	.....	Jan	99 1/2	99 1/2
Mont. Heat, Light & Power Co.....	400	2,000,000	2,000,000	.....	.....	Jan	136	136 00
Toronto Electric Light Co.....	50	1,445,860	724,540	250,000	2 1/2	.....	76 1/2	76 50
Toronto Mortgage Co.....	100	6,000,000	6,000,000	.....	.....	Jan. July	121 1/2	121 75
Toronto Street Railway.....	100	.....	.....	.....	.....	.....	112 1/2	112 50
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	.....	.....

* Paying quarterly dividends.

faultless construction of all they have placed upon the market. These two points insure repeat orders and it is on such continuance of business relations the firm altogether depend. As to prices, the firm have full confidence in the figures they cheerfully send out on application, for they are merely consistent with the highest quality of workmanship to which all their glass is subject. These prices embrace silvered and bevelled polished plate glass in stock sizes, suitable for brackets, mounts, overmantels, pier glasses, sideboards, wardrobes, and all kinds of cabinet work. Prices are also given for silvered plates in black board frames, convex and concave mirrors, transparent and silvered plate glass, and bevelling to order.

Prices on application for English and foreign sheet glass, silvered and transparent patent plate, pot and flashed opal etc., etc.

Write for price list and special terms to Messrs. Stevens & Co., 322 Old street, London, E.C. England.

THE INVENTOR'S WORK.

Below will be found a list of patents recently granted by the Canadian government through the agency of Messrs. Marion & Marion, patent attorneys, Montreal, Canada, and Washington, D.C. Information regarding any of these patents will be supplied free of charge by applying to the above-named firm:—76,674, Charles Eustache Brodeur, St. Hyacinthe, Que., milk aerator; 76,696, Elie Douville, Montreal, Que., ventilator; 76,742, George F. Jones, Wapella, N.W.T., grain car; 76,773, Antoine Charon, Montreal, Que., process of preparing peat for fuel; 76,819, Albert E. Morissette, Megantic Sta., Que., coal unloader; 76,836, Hormidas Denis, Ville St. Louis, city, rotary steam engine; 76,844, Frederick C. Harris, Sackville, N.B., snow-cleaning machine,

ESTABD

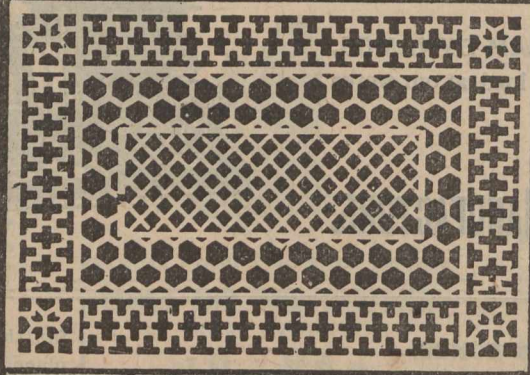
1859

LIVERPOOL RUBBER COMPANY LTD

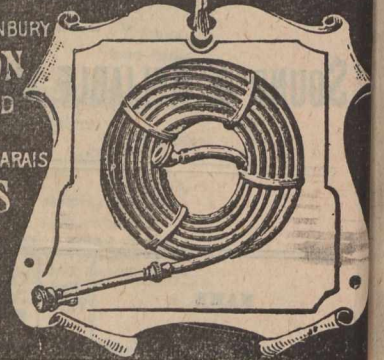
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PATENT REPORT.

Owen N. Evans, Solicitor of Patents and Expert, Temple Building, Montreal, reports the following United States and Canadian patents granted to Canadians last week:—United

States:—705,592, air-brake system, William C. MaLaughlin; 705,839, thrust-bearing, Albert E. Henderson; 705,951, fencelock, William B. MacLean. Canada:—76,752, corn, grain and cutting tool, William Pratt; 76,770, carriage gears; A. B. Bryant; 76,773, process for preparing bog peat for

fuel, A. Charron; 76,776, woven wire fabric for spring mattresses, P. J. Smyth; 76,788, apparatus for forging car wheels, Alex. N. Cameron; 76,789, hair restorer, Marie O. Noiseux; 76,790, speed changing and reversing gear, W. Redpath; 76,792, spike drawing tools, J. K. Reid; 76,800, washing ma-

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Registered Offices: Salford, England.

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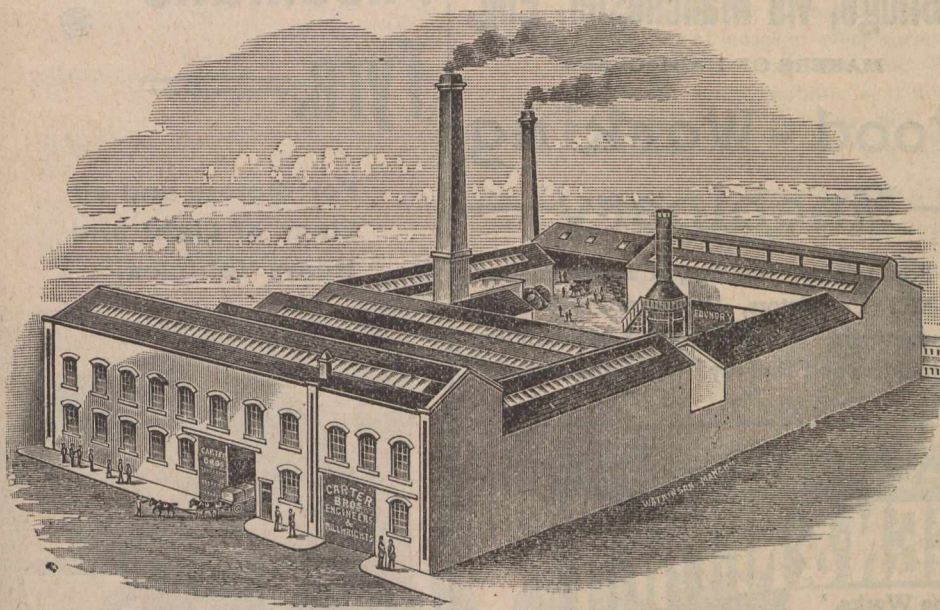
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Engineers and Millwrights,



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Specialty in

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Special terms to Canadians, under
the New Preferential Tariff.

hines, George Drinkwater; 76,819, ice creepers, Geo. B. Farmer; 76,831, dress chart, Catherine Ryan; 76,835, coal unloaders, A. E. Morissette; 76,836, rotary steam engines, H. Denis; 76,841, broom heads, Jno. McDonald; 76,844, snow cleaning machines, F. C. Harris; 76,845, supplemental fire grates or feed receptacles for cooking stoves, Fannie Perryman.

The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Montreal:—Canadian Patents:—S. M. Barre & C. Migneault, pasteurizers; J. T. Slough, composition of matter to be used in the manufacture of furniture and veneered wood; A. Merner, couplings for traction engines; D. McArthur, grass dividers for mowing machines; S. Fader, door handle attachments; W. Wilson and T. W. Baker, paking cases or crates; W. Wilson and T. W. Baker, trays for holding eggs or fruit; T. N. Huddleston, band cutters; T. N. Huddleston, boilers; J. Hardill, double or single acting tandem compound steam engines; J. Hardill, automatic steam engine governors; J. Hardill, double acting cross compound steam engines; E. E. Pulling, machine for setting saws; T. Martin, weight raising platforms; C. E. Brodeur, milk aerators; Elie Douville, ventilators; R. J. Barry, controlling attachments for trolley poles; H. H. Pitts, acetylene gas generators; H. W. Hixon, apparatus for conveying slag, sand, tailing, etc.; J. H. Kerr, curd agitators, W. J. Hare and J. P. Hare, electric train signals; A. Weatherhead, window blind openers; W. E. Johnson, power windmill; G. E. Jones, grain cars. American Patents:—W. J. Cass, slip link for trace chains; G. Cassidy, rotary engine; J. McVey, nut-lock.

ADDRESS OF WELCOME.

At the annual convention of Michigan Bankers, convened on board the steamer "City of Mackiack," June 4 to 7, William Livingstone, President Dime Savings Bank, Detroit, said:—Mr. President, ladies and gentlemen of the Michigan Bankers' Association: The very pleasurable duty and honor has been assigned to me by the bankers of our city to welcome you to Detroit and the Great Lakes, and to assure you that Detroit always highly appreciated the pleasure of having the members of the State Bankers' Association with us, and in their behalf I extend you a most cordial greeting. Even the bright waters sparkling in the sunlight as they dance on their way to Niagara bid you thrice welcome. And I am not sure but that the great pleasure of having our brother bankers from all sections of this great peninsular State; from the north, with its mines teeming with riches; from the west and south, with its wealth of manufactures and products of the soil, make us feel to-day like the local orator in Vermont who was called on to make the opening address at the county agricultural fair, and closed his peroration thus: "Fellow citizens, there will have been three great days in the history of our country. First, was when the morning stars sang together and all the angels shouted for joy. The second, when Columbus sailed on his great voyage for the discovery of the new world. But the third and greatest of all, fellow citizens, is to-day, to-day, fellow citizens, the opening of the Windsor County Fair."

But I will say in the words of that master poet, "Sirs, you are very welcome to our house; it must appear in other ways than words. Therefore, I scant this breathing courtesy."

It has been quietly intimated to me that my allusions to certified checks, consolidated banks, etc., had better be left unsaid, and so I can only remark "I would that my tongue could utter the thoughts that arise in me." In fact, there were some good points I would like to have made. Like Mark Twain's description of his first horse in California, after he had ridden him all day he said: "That he (the horse) had some very good points; in fact, some of them were so good that he could hang his hat on them."

I asked some of the committee if these subjects were tabooed; what points, if any, they would suggest to touch on. One very kindly said: "Oh, just talk and let your mind rest." Another said: "In view of recent events, I think it would be well to say something about the faith and confidence that should exist between the banker and his depositor." His idea of faith struck me very much as of a kind that the lamented Henry W. Grady told a story to illustrate, a number of years ago in New York, at a New England Society dinner. He said there was an old minister in the southern part of Georgia who believed in the Bible literally, and resented any other interpretation. In addition to his ministerial duties, he had a large Bible class. One day he told the scholars the chapter he was going to talk from at their next meeting. Some of the older boys, knowing his peculiarities, looked the chapter over and pasted two of the leaves of the Bible used in the Sunday school together. So, on the succeeding Sunday afternoon, the old gentleman started to read as follows:

"When Noah was one hundred and twenty years old he took unto himself a wife, and," it being the bottom of the page, he then turned the leaf over, "she was one hundred and forty eu-

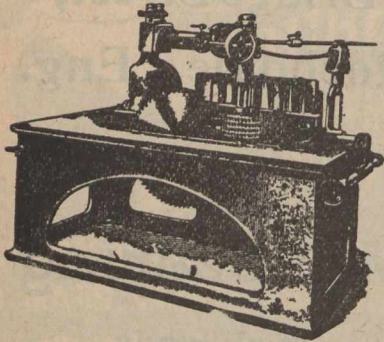
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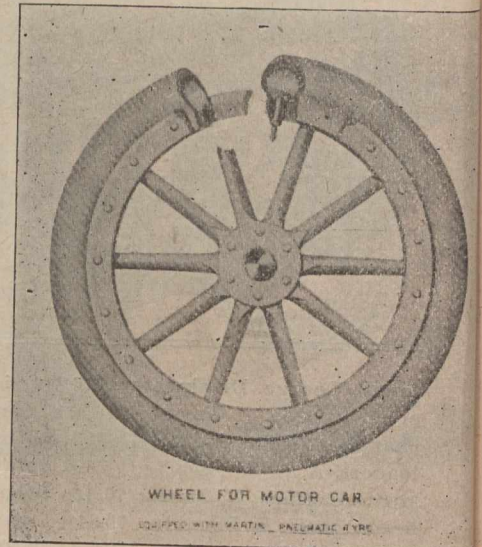
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bits high, forty cubits wide, built of gophir wood and pitched inside and out." The old gentleman looked astonished, took his spectacles off and wiped them, looked at the passage again, and finally said: "My hearers, I do not remember of ever having read this passage before, but it only illustrates the fact that man is fearfully and wonderfully made.

I do not propose to talk of figures and statistics on banking in Michigan. Speeches, business discussions and papers which will follow will undoubtedly fairly bristle with them. By the way, I believe the Hon. Carroll D. Wright once keenly remarked on a somewhat celebrated occasion, referring to the common saying: "I know it is said that figures lie, but, unfortunately, liars

will figure." No reflections on papers to follow intended.

I am a firm believer in these reunions. Amidst the cares and anxieties of life that come to each and all of us, it is the little bright spots that make life endurable; that make memories that are always pleasant to look back on; that enable us to understand each other better; that draw us closer together in a common bond of unity; that help to keep us young and fresh; the ripples of laughter soothe us, and the blossoms of good nature brighten our weary way. They are the highest men who have the keenest sense for these things; and so it follows that this sense is close akin to that which is best in us. And the pleasant memories gathered on these occasions for-

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Price complete as described above, 5 by 4 plate, £6 10 0
 Extra Plate-Holders, 5 by 4, each..... 2 9

No. 21 Folding Imperial.

As above No. 20, but for 7 by 5 or 1/2-plates..... £8 10 0
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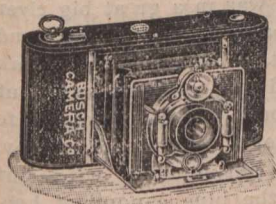
The Five Cent packet is enough for an ordinary occasion. The family bottle 60 cents, contains a supply for a year.

the largest, in the point of freight tonnage passing through them, in the world. And I thought it might add to your interest to give you a few brief figures relative to the enormous growth of the lake commerce in Lake Superior during the past twenty years. In 1881 the total freight tonnage passing through the Sault Canal was a little over one and one-half million tons, or, to be accurate, 1,567,000 tons. It was not until 1892 that this commerce had passed the ten million mark; but in 1898 it passed the twenty million mark. Last year, 1901, it had increased to twenty-eight and one-half million tons, and, in my judgment, another year will surely see it pass the thirty million ton mark. This makes the tonnage passing through the Sault Canals last year over three times the freight tonnage passing through the Suez Canal; the freight tonnage passing through that canal last year being a little less than nine million tons, and in this connection also it must be borne in mind that the Suez Canal is open the entire three hundred and sixty-five days in the year and has the whole world to draw from, whereas the Sault Canal only averages two hundred and twenty days a year, and to quite an extent it has to draw its traffic from the territory which surrounds it.

I have been speaking now exclusively of Lake Superior commerce. To be

cibly emphasize the words of the poet wherein he says: "When time, which steals our years away, shall steal our pleasures too, The memory of the past remains, and half our joys renew." It has occurred to me that on this specially interesting lake trip that a word or two about the Great Lakes and its immense commerce might not be uninteresting. Nearly one-half of

the fresh water of the globe is contained in the Great Lakes. Now, do not look so serious, gentlemen; we won't ask you to drink more than half of it. We want a little left for navigation purposes. I doubt if the majority of the people outside of those engaged in the business realize the immense proportions the commerce on the Great Lakes has attained. The Sault Canals, which we are about to visit, are



Before Buying a Camera

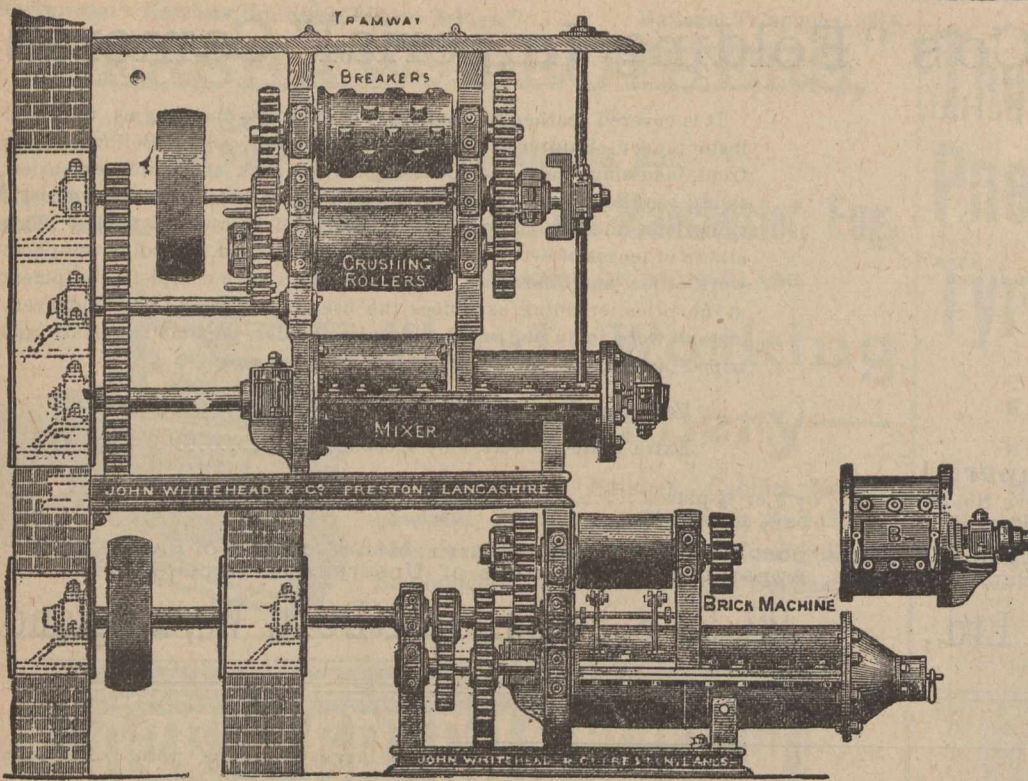
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added to this is all the tonnage shipped by water to and from all other lake points, Lakes Michigan, Huron, etc., which, added to the Lake Superior tonnage, will increase the amount to about forty-seven million tons of freight that passes through the Detroit River. This is more tonnage than all the vessels entering and clearing in the foreign trade at all ports of the United States. In this connection also over one-half of our American steamers of one thousand gross tons or upwards, and nearly half of our American steam tonnage, are on the Great Lakes.

I will also briefly add that for loading and unloading facilities, the facilities on the Great Lakes for dispatch far exceed any and all others points in the world. As an illustration of this, in several instances steamers of 7,000 gross tons capacity have been loaded in four hours and unloaded in ten hours, incredible as the statement may seem. In grain the steamer Superior City delivered at the Northern Elevator, Buffalo, 270,000 bushels of oats and barley in ten hours.

About thirty-five years ago a vessel passing through the Welland Canal, carrying 600 tons, or an equivalent of 20,000 bushels of corn, and had to be shaped like a dry goods box to fit the canal, was considered a large vessel and large cargo. Last year the steamer William Edenborn carried in one cargo, from Two Harbors, Lake Superior, to Conneaut, 8,339 net tons of ore, which is equivalent to 297,000 bushels of corn, which up to the present time is the record cargo of the lakes, almost fifteen times the cargo of thirty-five years ago. Taking the average production of wheat or corn per acre, think of the enormous extent of land required to raise a cargo for a boat of this size for one single trip. Thirty-five years ago over 93 per cent. of the vessels on the lake were sail; less than 7 per cent. steam; now 95

per cent. are steam; less than 5 per cent. sail; and included in that are the consorts towed by the steamers. What would be the thoughts, if such a thing were possible, of Champlain, the father of New France, the first white man who gazed on the sparkling waters of Lake Huron, with his interpreter, Etienne Brule, by his side, that dauntless woodman and pioneer or pioneers, as the historian Parkman calls him; or Cadillac or Marquette, among the first white men who visited these shores when a wilderness; or the Indian, who, with his dusky maiden, paddled these waters in his little bark canoe, could come to life again and view the procession of stately steamships as they pass up and down? And if they could be taken aboard the new Eastern States, the "Queen of the Lakes," with her thousand electric lights and partial furnishings, is, it any wonder that when an Englishman asked a Yankee in London recently what he thought of the Thames replied: "Why, the whole of your little river hasn't water enough in it to make a gargle for the mouth of the Mississippi." This Yankee must have been a twin brother of the man who, when a Swiss asked him as he arrived in that country from Italy if he had noticed the magnificence of the Alps, and he replied: "Well now I come to think of it, I guess I did pass some risin' ground."

I believe Disraeli once said that candor is the brightest gem of criticism, and I know that an honest confession is good for the soul. And I, therefore, want to say to you, gentlemen of the State Bankers' Association, that glad as we are to have you in our midst and highly honored as we feel to be with you, candor compels me to say that the real guests of honor on this occasion are the ladies.

And to say to the ladies that they are welcome,

'Would be to gild refined gold, to paint the lily;
To throw perfume on the violet.'

I remember admiring the nerve of a distinguished ex-president of the American National Bankers' Association on the occasion of his being elected president of that association. The sessions were held in the Detroit Opera House. On being called to the platform to respond to his election, said that he would like to shake hands with all the men and embrace all the ladies.

But we all agree with Artemus Ward, who was lecturing one evening on "Babes in the Woods," and made no allusion to his subject until the very end, and then remarked that babes in the woods were good children, and added: "I like little boys and girls," and then, after a short pause, as though it just occurred to him, "And I like big girls, too."

Not long ago, at a dinner party composed entirely of men, a certain gentleman, who shall be nameless, and I will not even state whether he is a member of this association or not, where they were telling some stories with a great deal of gusto about the much maligned mother-in-law and wives in general, and to illustrate how little fear he had of womankind, told the following story, which he said he heard from Billy Rice:

Billy said to Johnson: "Johnson, supposing you was in a great big river in a little boat with your wife and mother, and the boat sprung a leak and sunk, and you couldn't save but one, which would you save, your wife or your mother?" John said: "Why, Billy, I could get anudder wife, but where under the blue canopy of heaven could I get anudder dear old mother?" "Well," said Billy, "Johnson, supposing, then, you were in a small boat in a great big river with your wife and mother-in-law, and the boat struck a snag and sunk and you could save but one, what would you do?"

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"Why, Billy," said Johnson, "I'd save the snag. I could get another wife and I could get anudder mudder-in-law, but where, oh where, under de blue canopy of hebben, could I get such anudder dear thoughtful, old snag?" Yet that same man, standing on his doorstep that morning at two o'clock, remembering his solemn promise to be home at eleven, fumbling in his pocket for his door key, and thinking that there was a divinity within that shaped his ends, what do you think his feelings were then? It is no breach of confidence for me to tell you that this lord of creation told me the following morning that to his excited imagination his divinity loomed up like Noah's wife.

It is said men delight in being called the lords of creation. At the same time every single last man of us knows that it isn't true and every true man recognizes the fact. But, seriously, I sometimes think that of all that has been written upon this subject of women, that perhaps the somewhat unfortunate William Ross Wallace was the truest and best. Out of the many articles which he wrote for magazines and periodicals, two of them only, like nuggets gleaming from the indifferent mass, will live for all time, "The Sword of Bunker Hill," which appeals to our patriotism, and his poem entitled "What Rules the World?" There are two lines of this latter poem which will live down through all the ages to come. It occurs in the following verse:

"They say that man is mighty,
He governs land and sea,
He wields a mighty sceptre
O'er lesser lights that be.
But a mightier power and stronger
Man from his throne has hurled,
For the hand that rocks the cradle
Is the hand that rules the world."

Many of the greatest and most distinguished men the world has produced have borne testimony to the great power and influence of women. Numberless incidents might be cited did time permit. Napoleon said the great need of France was mothers. Presbyterian Scotland, with all its religion, has a proverb: "That an ounce of mother is worth a pound of religion."

We all recognize that there is no aspiration which any man here to-day entertains, no achievement he seeks to accomplish, no great and honorable ambition he desires to gratify, that is not directly related to either or both a mother and wife. From the hearthstone around which lingers the tender memories of our mother, from the fireside where our wife awaits us, come all the purity, all the hope and all the courage with which we fight the battle of life. And I know, ladies, that I voice the sentiments of every single member of the Michigan Bankers' Association when I say to you with Shakespeare's words:

"That for you our welcome ever
smiles,
And our farewell goes out sighing."

**SULPHATE OF AMMONIA FROM
COKE OVENS.**

In the course of a special report upon the manufacture of coke in the United States in 1901, the U. S. Geological Survey points out the magnitude of the by-products of the industry in the way of tar, sulphate of ammonia and ammoniacal liquors obtained from the distillation of coal in the so-called by-product ovens, which are now rapidly superseding the old beehive ovens in which all the products of combustion with the exception of the coke were practically lost. The development in this direction may be gathered from the fact that there were 1,165 completed by-product ovens in operation January 1, 1902, and no less than 1,533 in course of construction, practically all of which will combine during the current calendar year to swell the total by-products referred to, and the survey urges that manufacturers investigate this source of supply with a view to employing these domestic products in place of importing others from abroad. The report says, in part: It may be well at this point to call particular attention to the value of the products obtained in the manufacture of the 1,179,200 tons of coke produced at the by-product ovens in 1901. The total value of the coke

produced at these ovens last year amounted to \$2,894,077. The value of the tar, sulphate of ammonia, and ammoniacal liquor produced at the by-product ovens in 1901 was \$1,029,876, equivalent to 35 per cent. of the value of the coke produced. Assuming that the ammonia and tarry products would average approximately the same for the whole United States and estimating the value at the prices which obtained throughout 1901, the value of these products which were wasted from coke making in beehive ovens last year alone would amount to more than \$18,000,000, or, allowing for a decline of 50 per cent. in value because of a larger production, the loss may be stated at between \$9,000,000 and \$10,000,000. There is always a good demand for ammonia and ammoniacal liquor at remunerative prices. These products in 1901 furnished more than two-thirds of the total value of the by-products, exclusive of the gas.

At most of the establishments no account whatever is taken of the gas produced. It is not measured, nor is any value placed upon it. It may be estimated, however, at about 12,000,000 cubic feet in 1901, which, at 25 cents per thousand cubic feet, would be worth \$3,000,000. It can be readily seen from this that at much lower prices the value of the by-products really exceeds that of the coke produced. The late Joseph D. Weeks, in the course of an investigation into by-product coke making in Germany, ascertained that in some instances the by-products paid all the costs of coal mining, coke making, depreciation of plant, etc., and that the resultant coke was absolutely net profit to the producer. The values on the tar products given in this report are for the crude tar at the works. As shown later, the values are much enhanced by the manufacture into aniline colors, salts, etc., and into other chemical products.

In 1900, the by-products recovered in the production of coke in by-product ovens were as follows: Tar, 11,937,488 gallons; ammonia liquor, 90,112 gallons; ammonia sulphate, 26,366,600 pounds; no values are recorded for these products for 1900, but the products for 1901 are presented as follows: Tar, 12,695,190 gallons, valued

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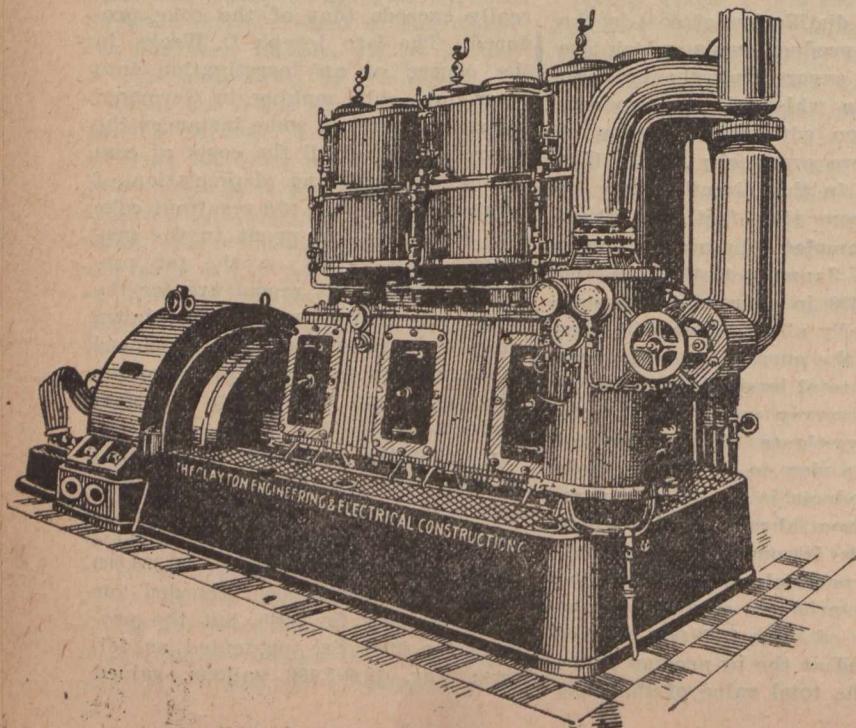
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at \$320,476; ammonia liquor, 2,537,510
gallons valued at \$365,080; sulphate of
ammonia, 12,927,627 pounds, valued at
\$344,320; total value of by-products,
\$1,029,876.There is no doubt that the by-pro-
duct coke-making industry would have
increased much more rapidly than it
has were it not for the apprehension
that, with large amounts of by-pro-
ducts thrown upon the market, prices
would so rapidly decline that there
would be no margin sufficient to repay
the increased outlay necessary for the
construction of recovery plants. It
does not seem that the amounts so
far produced have had any appreciable
effect upon the market. On the other
hand, the indications are that, onceassured of a steady supply of these
materials, a demand for them, par-
ticularly the tarry products for chemi-
cal manufacture, would be created. In
fact, the consumers of coal-tar pro-
duct in the United States are paying
from \$10,000,000 to \$12,000,000 annually
for these materials, imported princi-
pally from Germany. The import into
the United States in 1901 was \$6,139,559,
upon which \$1,300,901 duty was paid,
making a total cost, exclusive of
freight, of \$7,440,460. The values are
for the products at the point of ship-
ment. Adding freight charges, insur-
ance, profits of middlemen, etc., it can
be readily seen that the actual cost
to the consumer has not been over-
stated in the above amount.Ammonia is obtained at the retort
ovens in the form of a weak liquor,
containing ammonium sulphide and
ammonium carbonate. It is concen-
trated into a crude, impure liquor con-
taining from 20 to 25 per cent. NH₃,
40 to 50 grams per liter of H₂S, and
from 100 to 120 grams per liter of CO₂.
Some of this value of the coal-tar pro-
ducts imported is worked up into vari-
ous ammonium compounds, such as
ammonium chloride, ammonium car-
bonate, ammonium sulphate, aqua am-
monia and anhydrous ammonia. At
some works all the liquor is worked
up into ammonium sulphate and sold
as such.Considerable quantities of ammo-
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ported into the United States, the former being used for galvanizing and electrical purposes, and the latter in the manufacture of baking powder, etc. With a regular supply of these compounds from domestic sources, which will be provided by the extension of the use of by-product ovens, a decrease in the importation may be anticipated. In fact, a decrease of over 10 per cent. was shown in 1901. Aqua and anhydrous ammonia are used extensively for refrigerating purposes. Recent discoveries have shown that potassium cyanide, largely used in the treatment of certain classes of gold ores, can be profitably made from ammonia. Any excess of production will be readily taken though possibly at lower prices, for fertilizing purposes.

Another important by-product, a constituent of the gas which thus far has not been recovered, is cyanogen. It is an impurity in the gas and may be removed by the use of an alkaline iron salt. The cyanogen is formed into a ferrocyanide of potassium or sodium in solution; the solution is evaporated to the crystallizing point and the crystals are then purified. The amount of cyanogen obtained varies according to the amount of volatile matter in the coal and the percentage of nitrogen, and with the temperature to which the ovens are heated, high

temperature tending to increase the cyanogen in the gas.

At present the principal use made of coal tar is in the manufacture of roofing paper, the creosoting of lumber, and for street paving. With the development of the chemical manufacturing industry in the United States the demand for coal tar will be increased and prices will probably be advanced. Chemical manufacturers who use coal tar as a crude material in the manufacture of aniline colors, salts, etc., are now assured of a steady supply of raw material. The statistics of the imports of coal tar products into the United States are themselves sufficient argument in favor of the utilization of our coal tar in this manner.

In order to show to what an extent the coal tar products are consumed in the United States it is interesting to inspect the returns for importations in 1901, from which it is seen that the value of such products was \$6,139,559, as compared with \$4,713,200 five years ago. The importations of 1901 included the following items:—Salicylic acid, \$76,786; alizarine and colors of dyes, natural and artificial \$713,392; aniline salts, \$589,535; coal tar colors or dyes not specially provided for, \$4,034,171; coal tar products not medicinal, not dyes, including benzol, toluol, etc., \$383,559; other coal tar preparations, \$342,116. The duties paid on these products imported in 1901 amounted to

\$1,300,901, which has been about the average for the past four years.

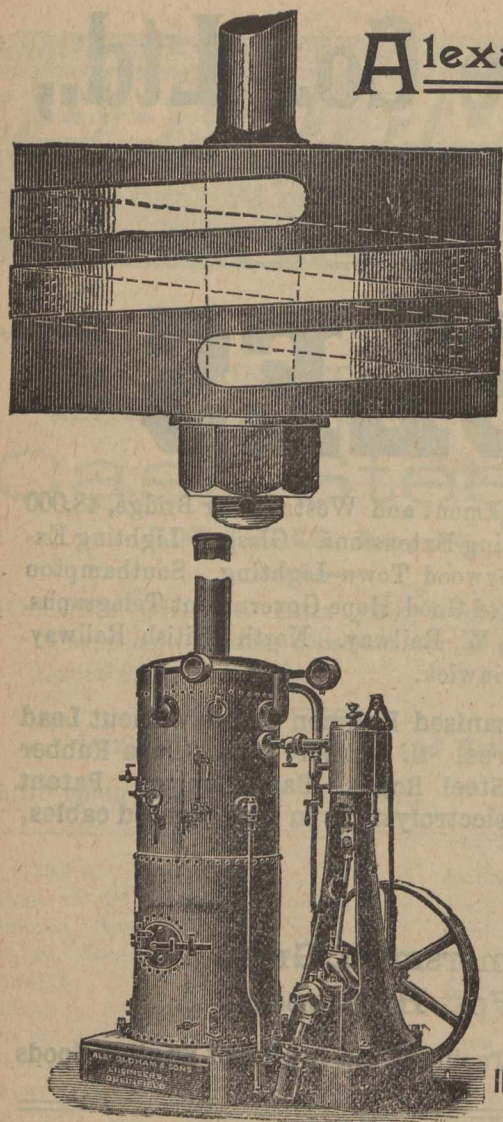
DROUGHT IN AUSTRALIA.

The Australian Commonwealth has commenced the present winter handicapped by circumstances so disastrous and appalling as to be unparalleled in the history of the continent.

For eight years, says a London paper, King Drought has exercised an almost undisputed sovereignty throughout the length and breadth of the land, but more particularly in the Eastern States. His sway is still absolute, and no sign has yet been manifested that his sceptre is wielded with decaying power. Moreover, he is a monarch who reigns at his own evil pleasure and his ruined, famine-stricken subjects, however bitterly they detest his blasting rule, are helpless to depose him from the throne he has usurped.

Eight years ago he usurped that throne and instituted his fell dominion, whose purpose now is almost consummated.

Australia was then a land, if not flowing with milk and honey, never-



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theless self-supporting, rich and prosperous. It is now an impoverished, debt-ridden country, and its always sparsely populated interior has been decimated of its human inhabitants, and turned into a sun-parched, waterless and barren desert.

During his dreadful reign King Drought has already claimed from New South Wales more than 20,000,000 sheep, from Queensland 7,000,000, and from Victoria 2,000,000, as well as countless numbers of cattle. The export of wool has shrunk from £11,000,000 in 1891 to less than £7,000,000 in 1901. These figures will be better appreciated on consideration of the fact that the pastoral industry is the very basis not only of the prosperity, but of the financial existence of the Commonwealth.

Last year the export of pastoral products amounted to £8 8s per head of the entire population, while the value of all other commodities put together, including even coal and silver, amounted merely to £3 18s per head of the population. But this was the state of affairs last year. Since then the ruinous progress of King Drought has proceeded at a pace so rapid that the pastoral industry, upon the country's very life, as has been shown, depends, is now actually threatened with extinction.

The few millions of sheep and other

stock still living in Australia are being fed with fodder at enormous cost, for fodder there is at the present time not more than four weeks' supply within the confines of the Commonwealth. Moreover, thousands of sheep are dying daily of thirst and starvation, and thousands more are being slaughtered by their despairing owners for the sake of their hides.

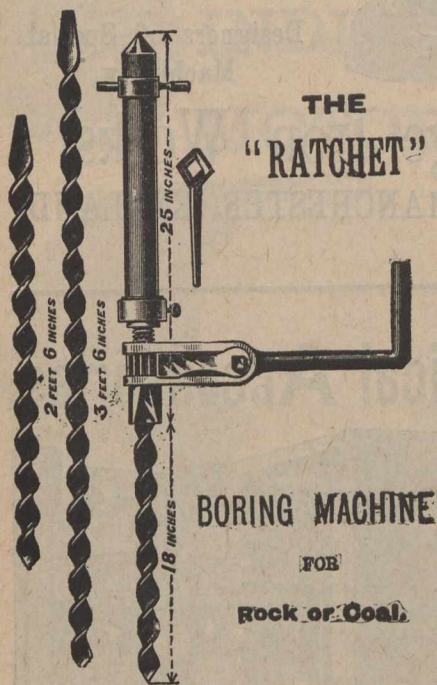
Many great station-holders and squatters of erstwhile princely fortune have already given up the struggle for want of funds. Millions of acres of once magnificent grazing land have been abandoned. Vast numbers of lambs are being killed every day to save the ewes, while the prospects of the forthcoming lambing are desperate in the extreme. Within a month, unless King Drought abdicates in the meantime, the miserable remnant of Australia's stock must be fed on fodder such as hay, corn, chaff, and molasses imported from New Zealand, New Caledonia, and the Mauritius, for by then all home supplies will have been used up. The Commonwealth will be then confronted with famine prices for meat and food of every kind, and with hundreds of thousands of unemployed, work scarce and food dear, the wicker has also to be reckoned with.

So much for the pastoral and agricultural industries. Australia's next best asset is her mining industry.

Of this nothing can be recorded that is not alarming and calamitous. Nearly all Australian mines are dependent upon the natural water supply afforded by rivers, creeks, and streams. The vast majority of the smaller waterworks have already dried up, and even the largest rivers now present the spectacle of chains of bog-holes—having ceased to run. Without water very few mines can continue to work, and numbers have already shut down turning adrift their workmen to swell the ranks of the unemployed. Numbers cease working day by day.

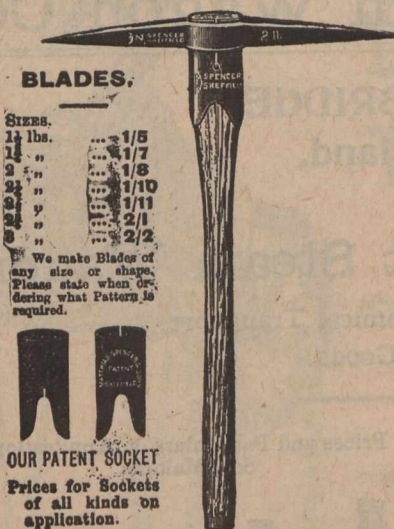
But not only on the country districts has King Drought set his seal. The great centres of population, the larger inland towns and the coastal cities, the capitals of the States, have all reluctantly submitted to his sway. The banks and financial institutions, the great pastoral and wool exporting houses, merchant firms of every description, and even the larger distributing retail dealers, have been obliged to enter upon a system of retrenchment. Employes who have spent their lives in the service of such establishments are being discharged in increasing numbers day by day. The inhabitants of most inland towns have already to purchase water for domestic purposes. Brisbane is in the throes of a water famine, and Sydney—the premier city of the Commonwealth—

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has scarcely one week's supply by gravitation remaining in her reservoirs. The average annual rainfall for forty-three years has been 49,828 inches, but the total rainfall during the six months ending May 31 was only 8,360 inches.

The crisis, serious as it is—and it is the most severe that the continent or any single State has ever been required to contend with and notwithstanding the fact that Australia must inevitably face for years to come the dire effects of the unprecedented droughts which have culminated in this same crisis—will, nevertheless, prove a blessing in disguise if the Commonwealth and the States take to heart the lesson that it teaches. And doubly will it prove a blessing if it induces Australia's English creditors (who still rush fatuously to supply Australian governments with money for any and every purpose for which they require it) to enquire into and control the expenditure of the vast sums which they place at the country's disposal.

Australia's greatest asset—indeed her only appreciable asset—is her pastoral industry, in which term I include agriculture.

Now, King Drought's eight years' reign has conclusively proved to the intelligence of every unprejudiced observer that the continuing value of this asset depends absolutely upon Australia's ability to contest her dread sovereign's supremacy. Bad seasons are normal seasons; and, however true it may be that one good season atones for several bad ones, it can only be accounted folly to persevere in the time-honored course of indulgently enduring several bad seasons for the sake of one good on which must come at last, especially after such an object lesson before us, that a drought can last eight years and threaten the pastoral industry with actual extinction.

Australia is at the present time utterly unequipped to face any continued period of drought. She needs, and vital is her need, the adoption and prosecution by those who govern her of a comprehensive policy of water conservation. If one-thousandth part of her waste flood waters which roar their way to sea by river stream, and creek after every considerable rain-storm were conserved, she could snap her fingers at even an eight years' drought and regard with complacency every encroachment of the tyrant.

This work, though costly, can be effected. It is the duty of Australia's rulers to embrace the task, but—and it is the recollection of innumerable duties which Australia's rulers have shirked in the past that impels me to the suggestion—it is the interest of Australia's creditors, present and prospective (if they wish to preserve that asset upon which the return of their capital advanced and to be advanced most depends), to see that it is done.

My earnest advice to English capitalists and investors is as follows:—When Australia or any of her States, particularly the Eastern States, approaches the English market asking for a loan, refuse to lend unless sub-

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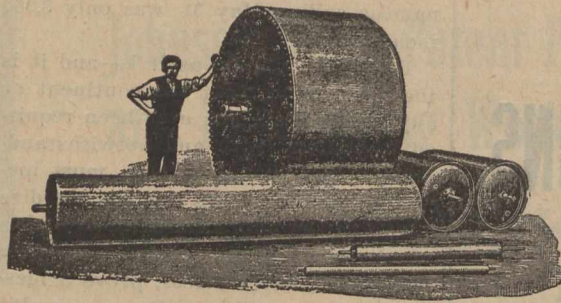
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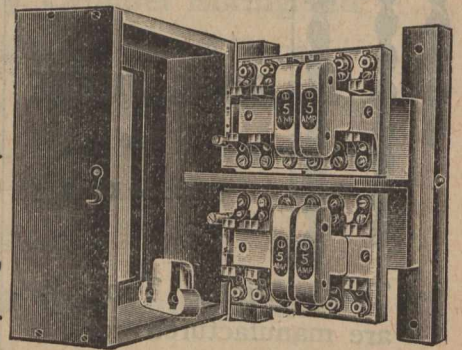
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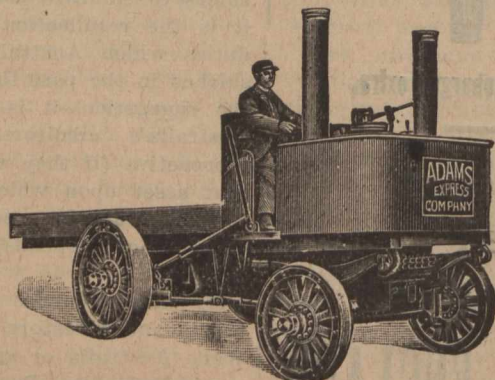
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stantial guarantees are given that the moneys asked for will be at least partially expended in safeguarding that industry which is your principal security for the advance. Such an attitude is more than justified by past and existing circumstances. Moreover if you resolve upon it, you will have an undoubted right to be therefore considered merciful in the truest sense. If mercy as Shakespeare declared, "blesses him that gives and him that takes."

HONESTY.

Following is an extract from an address delivered at a recent meeting of the Rochester, N.Y., Retail Grocers' Association:—We are engaged in business for profit. There is little of the sentimental about the average business man. His self-preservation among his mercantile associates and the protection of those dependent upon him are what command his constant and earnest attention and make bearable the

Three Gold Medals Awarded, 1899.
Silver Medal, Highest Award, Al-
trincham Show, 1900.

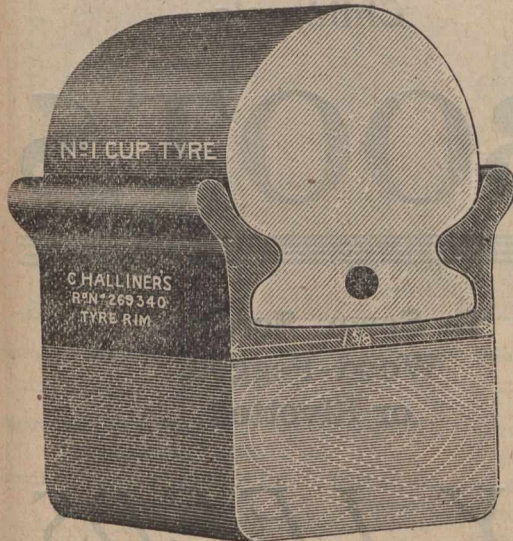


Telegrams :
"CHALLINER," Manchester.
"INAUDIBLE," London.

THE
Shrewsbury & Challiner Tyre Co., Ltd.,

MANUFACTURERS OF

**INDIA RUBBER CARRIAGE
.....AND.....
MOTOR CAR TYRES** OF EVERY DESCRIPTION.

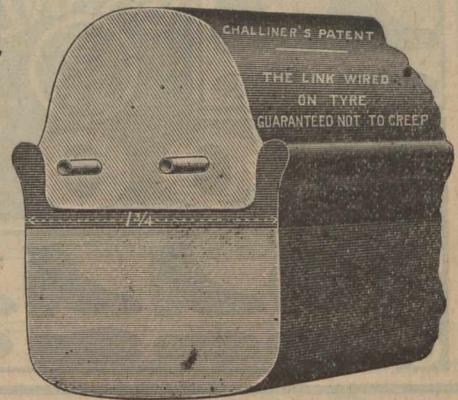


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CUP TYRE

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

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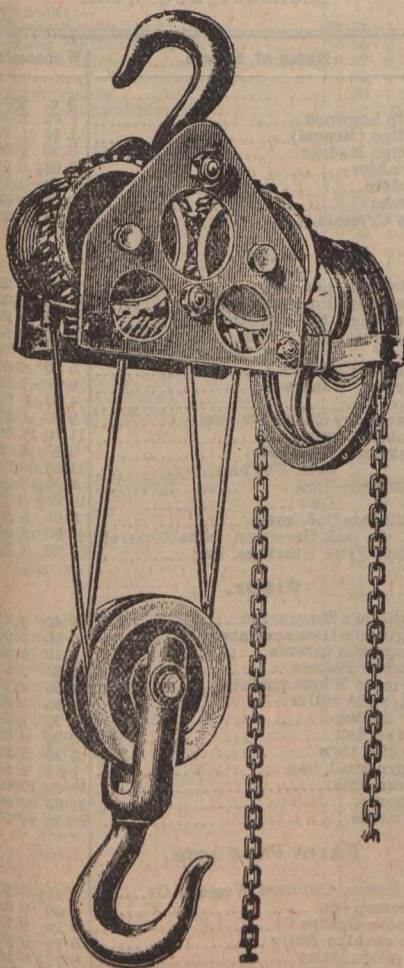
Comfort, Combined with
Strength and Durability.



The King of the Wired-on Tyres.

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

WRITE FOR DESCRIPTIVE PRICE LIST.



**Lifting
Tackle**

FOR ALL PURPOSES.

**Cranes, Sheave Blocks,
Crabs, Pulley Blocks.**

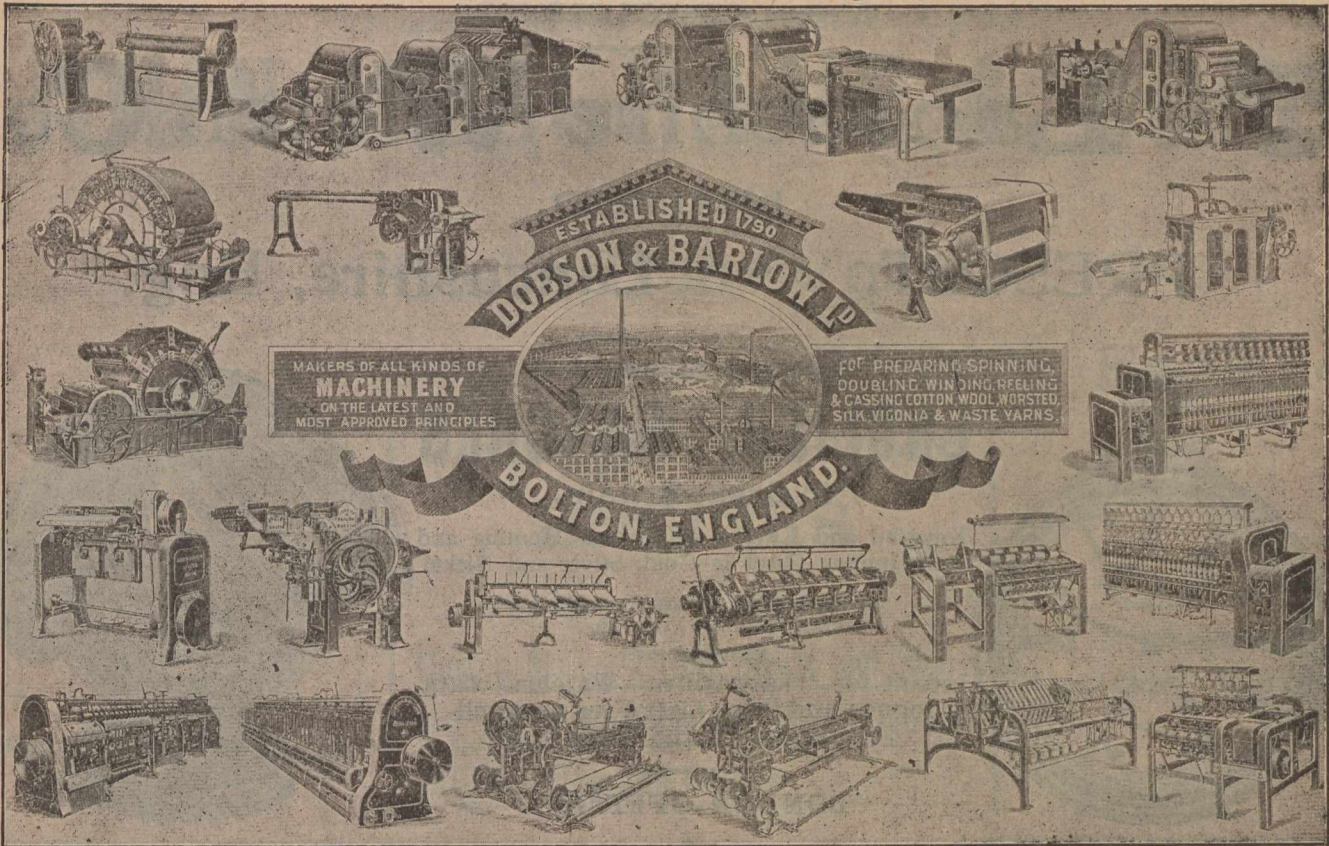
The Steel Rope
Pulley - Block Co.,
LIMITED,

**WASHFORD ROAD,
Sheffield, Eng.**

routine drudgery incident to commercial life.

The discouraging fact ever confronts the struggling business man that over 90 per cent. of those who engage in mercantile pursuits fail, either directly or indirectly. Notwithstanding this disturbing feature of our business, we should keep prominently before us the truth that there is something in life's struggles besides dollars and cents. A man who is confronted with inevitable failure and who sacrifices honor and integrity for any salvage in the nature of dollars and cents is dishonest and unworthy of confidence; while, on the contrary, the man who preserves his honor and integrity, even at great financial cost, retains in a higher degree than before the respect and admiration of his fellow men. We should be at all times manly, honorable, faithful and reliable. These qualifications are indispensable to every successful business man, and, what is more to the point, they are within the reach of all.

There are at least three essential requisites for the successful management of business. These are character, capacity and capital. While all these requisites are fundamental, the greatest is character. No man can hope to permanently succeed in life's struggle whose line of action is not based upon the principles of honesty,



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

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, AUG. 7, 1902.

Name of Article.	Wholesale	
Farm Products.—Con.		
CHEESE:	\$ c.	\$ c.
Ont. New.....	0 9½	0 09½
Eastern.....	0 9¼	0 09¼
Eggs: New laid (shipped).....	0 15	0 16
Fresh gathered.....	0 15	0 00
Straight fall.....	0 00	0 00
No. 2.....	0 00	0 00
Maritime Prov.....	0 00	0 00
SUNDRIES:—		
Potatoes, per bag of 90 lbs.....	00 90	1 10
Honey, White Clov., Comb.....	0 13	0 14
" Extracted.....	0 07	0 08
Beeswax.....	0 25	0 30
BRANS: prime.....	1 30	1 35
do. Best hand-picked.....	0 00	0 00
Groceries.		
<i>Sugars: Factory.</i>		
Ex Granulated, brls.....	0 00	3 65
Acadia gran'd.....	0 06	3 60
Ex Ground, in brls.....	0 00	4 40
" in bxs.....	0 00	4 63
Powdered, in brls.....	0 00	4 15
" boxes.....	0 00	4 30
Paris Lumps, in brls.....	0 00	4 40
" half brls.....	0 00	4 40
" 100-lb bxs.....	0 00	4 40
" 50-lb bxs.....	0 00	4 50
Branded Yellows.....	3 00	1 40
Molasses (Barbados).....	0 23	0 27
do brls. & ¼s.....	0 26½	0 30½
Evaporated Apples.....	0 09½	0 11
<i>Raisins:</i>		
Sultanas.....	0 09	0 12
Loose Musc. Malaga.....	0 08½	0 10
Layers, London.....	0 06	1 50
Con. Cluster.....	0 00	2 00
Extra Dessert.....	0 08	2 75
Royal Bucking'm.....	0 00	3 25
Valencia.....	0 05	0 06
Selected.....	0 06	0 06½
Layers.....	0 06½	0 07
Currents, Provincials.....	0 05	0 05½
Filiatras.....	0 00	0 06
Patras.....	0 00	0 00
Vostizzas.....	0 00	0 67
Frances, Cal.....	0 07	0 09½
do French.....	0 04	0 05
Figs in bags.....	0 08½	0 00
new layers.....	0 06	0 13
Rice, C. O.....	2 82½	2 92½
standard B.....	2 92	3 02½
Patna..... 100 lb.....	4 25	4 75
Burmah.....	4 00	4 10
Crystal Japan.....	4 50	0 00
Carolina..... Java.....	0 00	3 07½
Pot Barley, bag 48 lbs.....	6 90	2 00
Pearl " per lb.....	0 03	0 05
" " ".....	0 02½	0 00
" Flake.....	0 02½	0 00
Corn, 2 lb. tins.....	0 80	0 90
Peas, 2-lb tins.....	0 80	1 00
Salmon, 4 doz. case.....	3 60	5 00
Tomatoes, 1s. per doz.....	0 09	0 05
String Beans.....	0 80	0 05

mous with his bond, and that he is ever keenly sensitive to the necessity of preserving his good name. Without honor, integrity and manhood, a man has nothing and can have nothing. These qualities are vital to every man, whether in business or out of business, and their value cannot be estimated on a basis of dollars and cents.

Secondly, a merchant should be honest with his patrons. This implies that there should be on hand a well-arranged stock of merchandise, kept in neat and attractive manner. It means also that it is incumbent on him to give honest value, full weights and correct measurements. It means, too, that there should be absolutely no misrepresentation. Trading stamps, chromes, prizes and other subterfuges should not be employed to secure patronage. The unreasonable plaints that arise in the life of the merchant should be met with tact and diplomacy and the patron appeased if possible, but not at the cost of principle or self-respect. A merchant should also be honest with his fellow business man. This implies that when called upon to give his experience with regard to the standing of a certain customer, the information should be candid and reliable. This brings us face to face with the most deplorable feature of mercantile life, viz., loss sustained through worthless accounts.

UTILIZATION OF WASTE PRODUCTS.

The utilization of by-products, which in most cases were formerly regarded as waste products, has made remarkable progress during the last score of

MONTREAL WHOLESALE PRICES CURRENT,
THURSDAY, AUG 7, 1902.

Name of Article.	Wholesale	
Hardware.		
	\$ c.	\$ c.
Antimony.....	0 09½	0 10
7½" Block, L & F, 7 D.....	0 00	0 34
" Straits.....	0 00	0 00
" Strip.....	0 00	0 33
Copper: Ingot.....	6 00	0 00
CUT NAIL SCHEDULE.		
Base Price, per Keg, car lots.....	2 37½	0 00
Less quantity.....	2 45	0 00
Extras—Over and above 30d. 40d, 50d, 60d and 70d Nails.....		
Cut and Fence Nails—		
16 and 20d Hot Cut, per 100 lbs.....	0 05	0 00
10 and 12d ".....	0 10	0 00
8 and 9d ".....	0 15	0 00
5 and 7d ".....	0 30	0 00
4 and 5d ".....	0 40	0 00
3d ".....	0 65	0 00
2d ".....	1 00	0 00
Cut spikes 10c, per Keg advance.		
Fine blued nails—		
2d per 100 lbs.....	1 00	0 00
1d ".....	1 50	0 00
Casing, Box, Tobacco Box and Flooring Nails—		
20 to 30d per 100 lbs.....	0 55	0 00
10 to 16d ".....	0 60	0 00
8 and 9d ".....	0 65	0 00
6 and 7d ".....	0 70	0 00
4 and 5d ".....	0 95	0 00
2d ".....	1 20	0 00
Finishing nails—		
3 inch and longer per 100 lbs.....	0 60	0 00
2½ and 2¾ inch.....	0 65	0 00
2 and 2½ ".....	0 70	0 00
1½ and 1¾ ".....	0 95	0 00
1¼ ".....	1 20	0 00
1 ".....	1 50	0 00
Slatting nails—		
1½ and 1¾ inch per 100 lbs.....	0 95	0 00
1¼ ".....	1 20	0 00
1 ".....	1 50	0 00
Common barrel nails—		
1½ inch per 100 lbs.....	1 00	0 00
1 ".....	1 00	0 00
¾ ".....	1 25	0 00
½ ".....	1 50	0 00
Clinch nails—		
3 inch and longer per 100 lbs.....	0 60	0 00
2½ and 2¾ inch.....	0 65	0 00
2 and 2½ inch.....	0 70	0 00
1½ and 1¾ ".....	0 95	0 00
1¼ ".....	1 20	0 00
1 ".....	1 50	0 00
Sharp and flat pressed nails		
3 inch and longer per 100 lbs.....	1 35	0 00
2½ and 2¾ inch.....	1 50	0 00
2 and 2½ ".....	1 65	0 00
1½ and 1¾ ".....	1 85	0 00
1¼ ".....	2 50	0 00
1 ".....	3 00	0 00
Coil Chain—No. 6.....	0 11½	0 00
" 5.....	0 10	0 00
" 4.....	0 09½	0 00
" 3.....	0 09	0 00
" 2.....	0 07½	0 00
" 1½.....	4 35	0 00
" 1.....	4 25	0 00
" 7-16.....	4 00	0 00

Telegrams : "WATCH, PRESCOT."

The Lancashire Watch Co.

LIMITED.

PRESCOT, Lancashire, Eng.

The Largest Manufacturers of

ENGLISH WATCHES

In Great Britain.

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

SPECIALITIES FOR THE CAPE TRADE.
SPECIAL TERMS TO SHIPPERS.

Indent for "Lancashire" Watches. Catalogues and Price Lists Free on Application by the Trade.

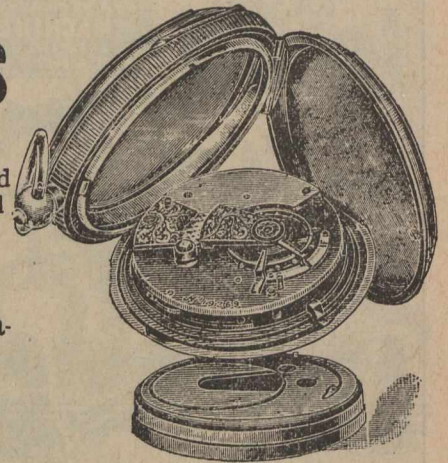
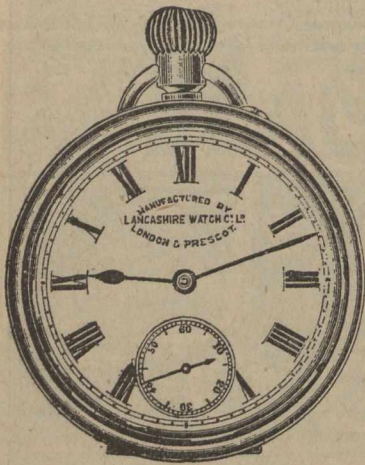
LONDON OFFICES:

56 to 60 Holborn Viaduct, E. C., England.

Birmingham Offices:—62 ALBION STREET, ENGLAND.

AGENTS FOR CANADA:

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



MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, AUG. 7, 1902.

Name of Article.	Wholesale.	
	\$ c	\$ c
Hardware.—Con.		
Coil Chain—No. ¼ ..	3 85	0 00
9-16 ..	3 75	0 00
¾ ..	3 65	0 00
¾ ..	3 75	0 00
¾ & 1 in.	3 60	0 00
Galvanized Staples		
100 lb. box, 1½ to 1¾ ..	3 25	0 00
Bright, 1½ to 1¾ ..	2 90	0 00
Galvanized Iron:		
Queen's Head, } or equal. } gauge 28	4 49	4 85
Comet do 28 gauge.....	4 18	4 35
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 2½ ft., 18 ..	0 00	3 20
" " " " 20 ..	0 00	3 30
" " " " 22 ..	0 00	3 30
" " " " 24 ..	0 00	3 30
" " " " 26 ..	0 00	3 40
" " " " 28 ..	0 00	3 50
Boiler plates, iron, ¼ in.	0 00	2 10
" " " " 3-16 in.	0 00	2 10
Hoop Iron, base for 2 in. and larger.....	0 00	2 90
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size Extras.		
Canada Plates:		
Full Polish.....	4 00	
Ord. 52 sheets ..	2 65	
" 60 do ..	2 70	
" 75 do ..	2 75	
Black Iron pipe. ½ in ..	2 22	
1 in.	2 45	
¾ in.	2 65	
¾ in.	3 40	
1 in.	4 80	
1¼ in.	6 90	
1½ in.	8 30	
2 in.	11 60	
per 100 ft. nett.		
Steel, cast p. lb., Blk Diam'd ..	0 08	base
" Spring, 100 lbs ..	3 80	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 30 ..	4 25	
IC Charcoal, 14 x 20 ..	4 50	
IX Charcoal ..	5 50	
JX " ..	5 50	

years and is increasing every year, and almost every month some use is found for a product which has formerly been discarded as useless. In many instances, says the Paint, Oil and Drug Reporter, these products which, through experimentation and chemical and mechanical research have been converted into valuable commodities, were formerly regarded as nuisances by manufacturers, who frequently found difficulty in disposing of them, and sometimes only at considerable expense. It is useless to cite instances, but cottonseed and coal tar may be instances as among the more important, the former formerly a waste products and the latter a nuisance from the gas works which polluted the streams and caused no end of annoyance to the gas companies. The most unpromising residuals and wastes from the chemical and other industrial establishments have been made to yield useful and profitable products, in some instances these latter becoming of more value than was the product of which they originally were a waste. Many will recall the filthy nuisance caused by the dumping of sludge acid in the streams and bays, and no more unpromising material could be imagined; yet this despised and troublesome substance has been made to yield fair returns to those engaged in its recovery and conversion. These and many other instances have encouraged investigators and experimentors to extend their efforts,

MONTREAL WHOLESALE PRICES CURRENT
THURSDAY, AUG. 7, 1902.

Name of Article.	Wholesale.	
	\$ c.	\$ c.
Terne Plate IC, 20x28.....	7 50	0 00
Russ. Sheet Iron.....	0 10	0 00
Lion & Crown tin'd sh'ts.....	0 70	7 75
22 and 24 gauge case lots.....	0 70	7 75
26 gauge.....	3 25	3 35
Lead: Pig, per 100 lbs; ..	9 00	0 04½
Sheet, ..	6 60	6 50
Shot, 100 lb., less 23½ p c.....	7 00	0 00
Lead Pipe, per 100 lbs.....		less 37½ 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 45	0 00
18 to 20 do ..	2 40	0 00
22 to 24 do ..	2 45	0 00
26 do ..	2 50	0 00
28 do ..	2 55	0 00
Wire:		
Plain gal'd, No. 5.....	3 95	0 00
do do No. 6, 7, 8.....	3 45	0 00
do do No. 9.....	2 80	0 00
do do No. 10.....	3 55	0 00
do do No. 11.....	3 65	0 00
do do No. 12.....	2 95	0 00
do do No. 13.....	3 05	0 00
do do No. 14.....	4 05	0 00
do do No. 15.....	4 55	0 00
do do No. 16.....	4 80	0 00
Barbed Wire—		
Spring Wire per 100, 1.25.....	3 00	f.o.b Montreal,
net extra.		
Iron and Steel Wire pl'n		
6 to 9.....	2 80	base.
Rope.		
Sisal, base.....	0 00	
" 7-16 and up ..	0 12½	
" ¾ ..	0 18	
" 5-16 ..	0 18½	
" ¾ ..	0 18½	
" 3-16 ..	0 14	
Mamilla, 7-16 & lgr.	0 15	
" ¾ ..	0 15½	
" 5-16 ..	0 16	
" ¾ ..	0 16	
" 3-16 ..	0 16½	
Lath yarn.....	0 11	

Telegraphic Address :—Musgrave, Bolton, England.

JOHN MUSGRAVE & SONS,

LIMITED,

Globe Iron Works,

BOLTON, England.

Horizontal and Vertical ENGINES

Of Designs to Suit Purchasers for

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

Makers of all classes of
BOILERS,
Up to 300 lbs. pressure
per square inch.
**Musgrave's Patent
SUPERHEATERS.**

Over....
70,000
I. H. P. Supplied for
Electrical Purposes
alone.

MONTREAL WHOLESALE PRICES CURRENT.
THURSDAY, AUG. 7, 1902.

Name of Article.	Wholesale.		
	\$	c.	\$ c.
Wire Nails.			
Base Price carload.....	2	50	
Less than ".....	2	55	
2d extra.....	1	00	
2d 1/2 ".....	1	00	
3d ".....	0	65	
4d and 5d ".....	0	40	
6d and 7d ".....	0	30	
8d and 9d ".....	0	15	
10d and 12d ".....	0	10	
16d and 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			
" No. 1.....	0	09	0 00
" No. 2.....	0	08	0 00
" No. 3.....	0	07	0 00
Tanners pay \$1 extra for sorted cured & inspect'd Sheepskins.....	0	00	0 00
Clips.....	0	00	0 00
Lambskins each.....	0	00	0 30
Calfskins, No. 1.....	0	00	0 12
" No. 2.....	0	00	0 10
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 35
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	35	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	38	0 42
" No. 1.....	0	20	0 22
" ordinary.....	0	14	0 16
Colored Pebbles.....	0	13	0 15
" Calf.....	0	14	0 23

until at the present time no substance or waste product is thought to be of too little value to engage the attention of chemical experts.

The production of sulphate of ammonia and ammoniacal liquors by the improvements introduced in the manufacture of coke is revolutionizing that industry and we have the authority of the United States Geological Survey for the statement that the value of the tar, sulphate of ammonia and ammonical liquor produced during the past year by the coke producers using the new process of separating and saving these products amounted to fully thirty-five per cent. of the value of the coke produced. More recent is the utilization of waste lumber from the saw mills, the slabs and other waste wood being now converted into charcoal, wood alcohol, acetic acid, etc. More recently still is the utilization of the stumps of trees in the timber belts for similar purposes, and now several concerns have begun the conversion of the immense accumulations of sawdust into the chemical constituents. As these waste products may be obtained at a low cost, in many cases for their removal, their utilization doubtless proves very profitable. Sawdust and the other waste from the mills has heretofore been an unmitigated nuisance, and legislation has been necessary to prevent the damming of streams thereby.

It would seem that nearly all what were formerly waste substances are now being converted into useful and more or less valuable products, but as the industrial progress of the country is increasing and new manufactures are constantly added other wastes or by-products are produced, and these open profitable fields for the chemist and inventor or investigator. In the neighborhood of many of the manufacturing towns, and especially along the banks of the streams on which

MONTREAL WHOLESALE PRICE CURRENT
THURSDAY, AUG. 7, 1902.

Name of Article.	Wholesale.		
	\$	c.	\$ c.
Oils			
Cod Oil.....	0	85	0 40
S. R. Pale Seal.....	0	50	0 52 1/2
Straw Seal.....	0	40	0 50
Cod Liver Oil, Nfld. Norw.....			
Process.....	1	40	1 60
Norwegian.....	2	00	2 25
Castor Oil.....	0	09 1/2	0 10
Castor Oil brls.....	0	00	0 09 1/2
Lard Oil, Extra.....	0	75	0 85
".....	0	65	0 75
Linseed, raw, net.....	0	73	0 74
" boiled, nett.....	0	76	0 77
Olive, pure.....	1	05	1 15
Extra, qt., per case.....	0	08	3 70
Turpentine, nett.....	0	67	0 68
Petroleum:			
Benzine.....	0	20	0 30
Glass.			
United 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.....	0	00	5 87 1/2
do No. 1.....	0	00	5 50
do No. 2.....	0	00	5 12 1/2
do No. 3.....	0	08	4 75
do No. 4.....	0	00	4 62 1/2
White Lead dry.....	5	50	5 50
Red Lead.....	5	00	4 50
Venetian Red Eng'h.....	1	75	3 00
Yel. Ochre, French.....	1	50	3 25
Waiting, 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 20
German do.....	2	25	2 45
American do.....	2	00	2 40
Fire Bricks per 1000.....	16	00	23 00
Fire Clay.....	1	50	1 75
Rosin.....	2	75	5 50
Gins—			
Domestic Broken Sheet.....	0	13	0 15
French Casks.....	0	11 1/2	0 13
do brls.....	0	06	0 14
American White, brls.....	0	16	0 30
Coopers' Gins.....	0	25	0 25
Brunswick Green.....	0	04	0 10
French Imperial Green.....	0	12	0 15
No. 1 Furnit's Varn'h, pr. gl.....	0	65	0 78
a do do.....	0	75	1 00
Brown Japan.....	0	80	0 75
Black Japan.....	0	50	0 75
Orange Shellac, No. 1.....	2	00	2 25
do do Pare.....	2	25	2 75
White do.....	2	75	3 40
Pasty Bulk 100 lb. brl.....	0	00	2 00
" in green in drum 1 lb pk.....	0	12 1/2	0 12 1/2
Kalsomine, 5 lb pkgs.....	0	00	0 08 1/2
Wool.			
Canadian Washed.....	0	12	0 13
North West.....	0	13	0 15
Unwashed.....	0	08	0 00
B. A. Scoured.....	0	34	0 35 1/2
Natal.....	0	16	0 17 1/2
Cape, greasy.....	0	16 1/2	0 17 1/2
Australian greasy.....	0	16	0 20

Established 1828.

Cable Address: "DUCHY," Liverpool.

PURE LARD.



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

LARD OIL.

For delicate machinery is the finest known.

BAR MOTTLED SOAP.

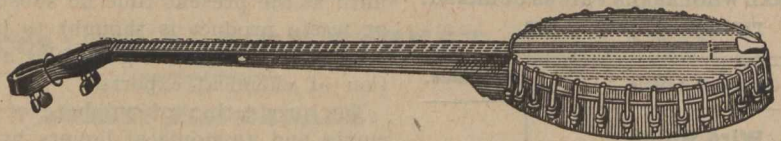
IRVEN BROTHERS, LIVERPOOL, ENG:
Under New Canadian Tariff Law.

such are located, may be seen evidences of objectionable wastes which may in the future be made to yield their hidden wealth and it is probable the next decade will develop advances in this direction outstripping those of the past.

STEEL WIPES OUT IRON INDUSTRIES.

Henry Simpson, in the mining and metallurgical number of Cassier's Magazine, points out that less than a quarter of a century ago Middlesborough (Eng.), had little to do with the manufacture of steel, though it was one of the most important finished iron making centres in the world, and in the zenith of its prosperity so far as regards the value of the iron output, which was as recently as 1873, it had 2,136 out of the 7,159 puddling

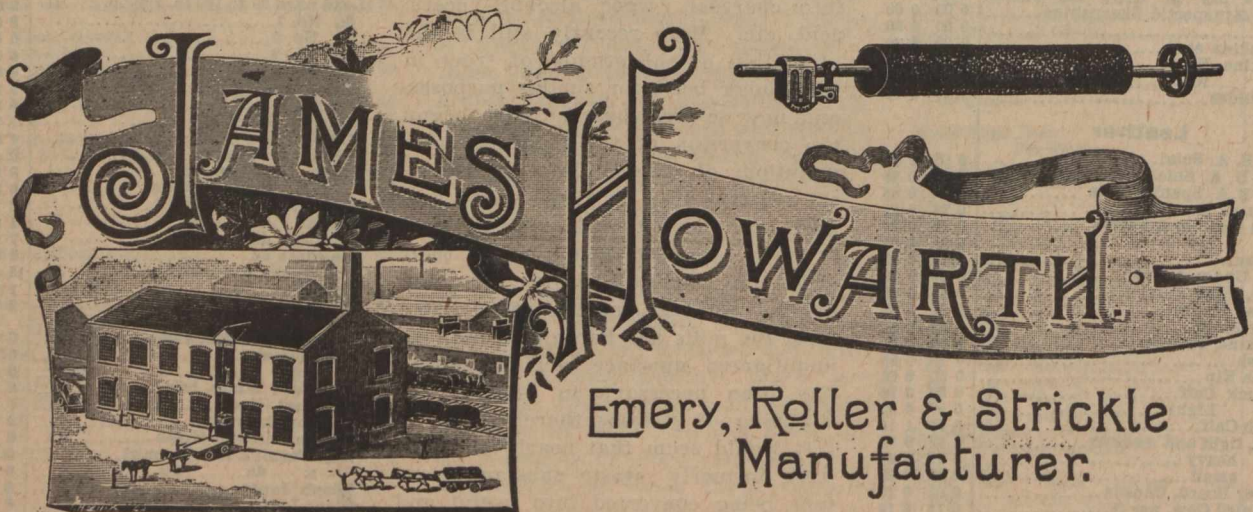
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Military Musical Instrument Manufacturers.

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Per lb.

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furnaces at that time in existence in Great Britain. The make of finished iron even twenty years ago was 726,000 tons, but directly after 1882 there commenced a rapid decline, so that in 1900 only 136,000 tons were produced, and in 1901 about 94,000 tons.

This remarkable change has been brought about solely by the supersession of iron by steel, first as a material for use on the permanent way of railways and afterwards as a material for the construction of both steam and sailing vessels.

It was about the year 1875 that steel began to encroach on the business of the iron rail makers, and in this district the production of iron rails (which in 1873 was over 374,000 tons, and formed 53 per cent. of its total output of finished iron) had by 1876 dropped to 124,000 tons, owing to the competition of steel. In 1879 the output had dwindled to 8,000 tons, or only 2 per cent. of the total production. This decline in the iron rail trade was a heavy blow to the iron manufacturers of the north of England, which had been the chief seat of that business in Great Britain.

But to counterbalance this falling off there sprang up towards the close

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of the seventies a vast extension of shipbuilding, so great, in fact, that it required more iron than was necessary to make up for the decline to the loss of the rail trade. Now both the iron rail and plate trades are of very little importance.

How severely the extension of the steel trade in the district has affected the finished iron trade will be appreciated when it is stated that out of the forty-five finished iron manufactories that were in operation in the north-east of England a quarter of a cen-

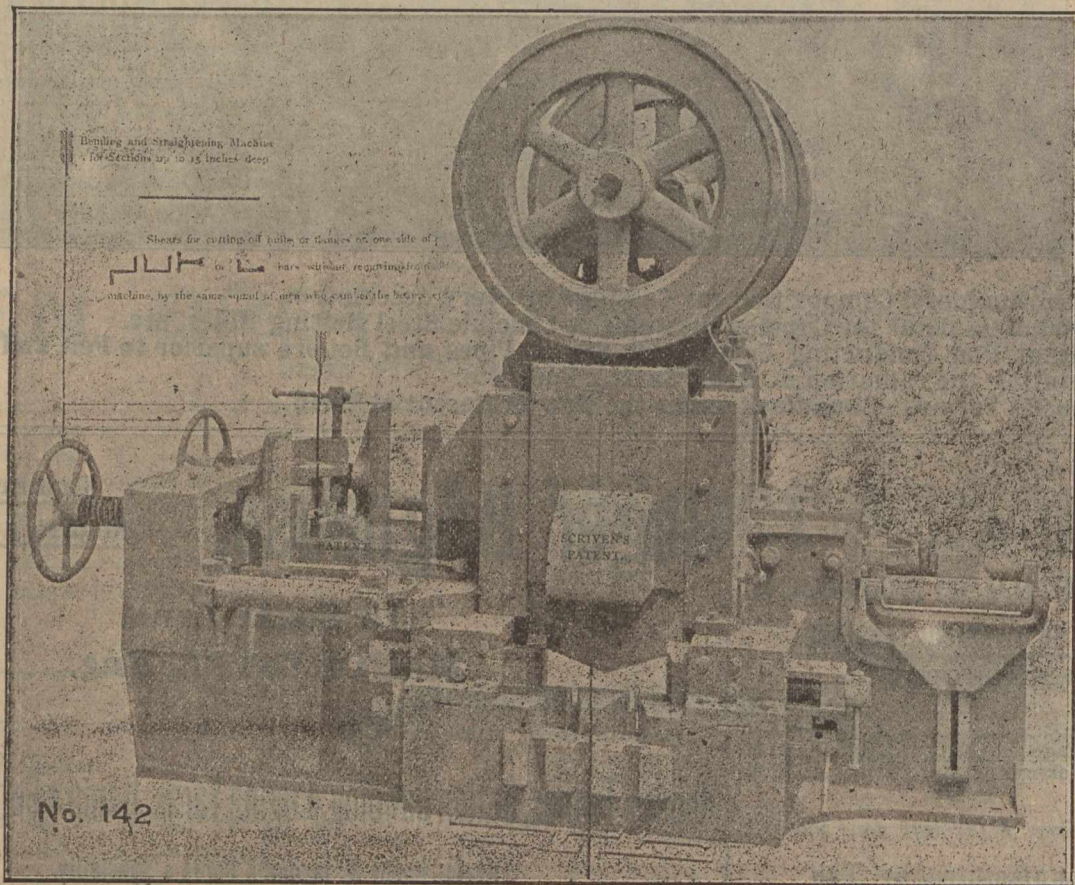
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tury ago, twenty-five have completely disappeared; nine still exist as iron rolling mills; two have added a steel plant to their iron works; six have been converted into steel rolling mills, and have abandoned altogether the manufacture of finished iron; two roll steel but do not make it, and one is now a foundry. Thus, only twenty of the old works are still in existence. Four entirely new steel rolling mills have been established since 1876, and at the present time twenty-three works are engaged in the north of England in the production of manufactured iron and steel, of which ten are steel works pure and simple.

PATENT FOODS.

In a lecture delivered before the South-west London Medical Society, Dr. Robert Hutchison has been doing his best to smash some popular idols. He asks at the outset what is the necessity for patent foods at all, and, although he admits that there are certain scientific conditions which might justify their existence, he proceeds

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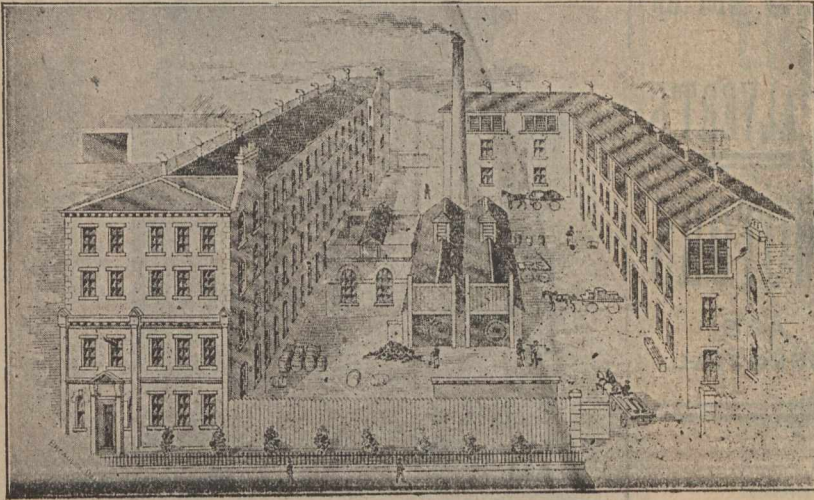
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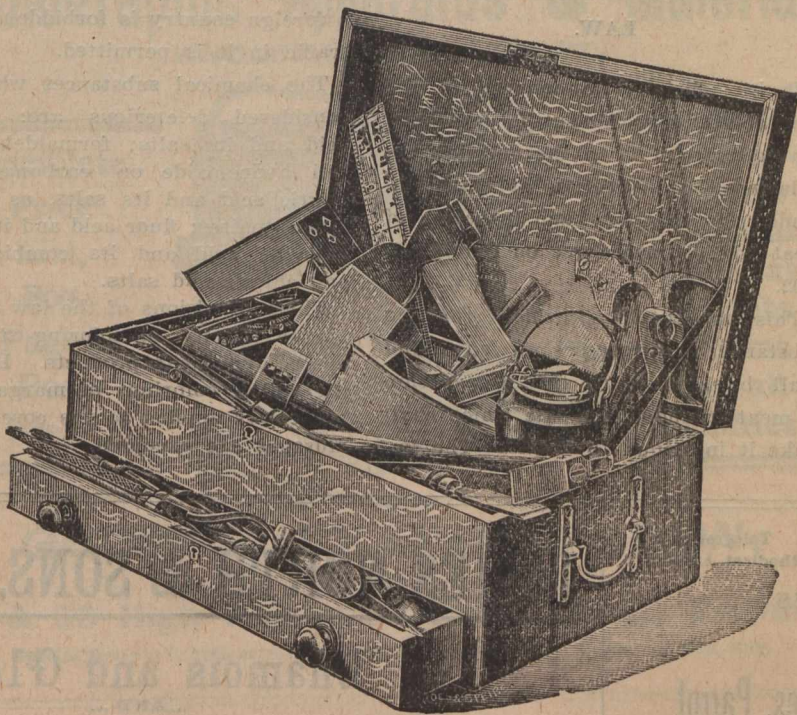
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CITY OAK WORKS,

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roundly to declare that "not one of them is worth the money asked for it." In one much-used food there are six units of energy for a shilling, in another nine; and in another sixteen and a half, while in a shilling's worth of meat there are 511; of eggs, 1,067; of milk, 3,440, and of sugar, nearly 5,000. Even in the matter of compactness, says Dr. Hutchison, artificial foods, as given to the patient, do not compare favorably with many natural foods. For example, if it is a question of giving sugar, a pound of honey, at 9d, is a better source of sugar than a pound of malt at 5s. Again, take cod liver oil emulsions as a means of administering fat. "In cream you get a more valuable substance, because ordinary cream contains more than 50 per cent. of fat, and butter fat is as easily digested and absorbed as the fat of cod liver oil, besides being much more palatable and considerably cheaper."

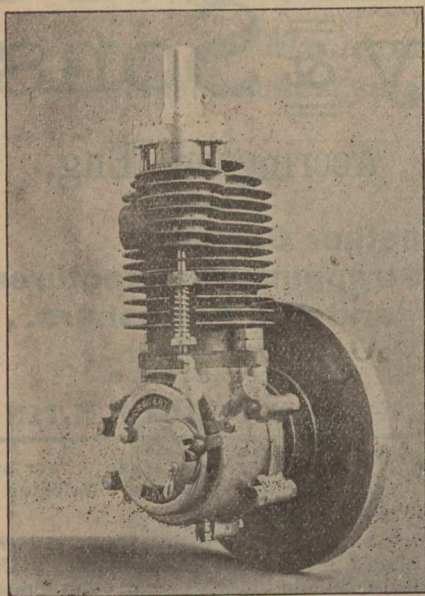
There are emulsions of lard, but they are no richer in fat than butter, which contains 80 per cent. Again, there are other foods, combining fat and carbohydrates, or sugar, which cost 8d or 9d for two ounces, but chocolate contains more of both, and common Everton coffee consists of equal quantities of fat and carbohydrates without water. So the doctor goes on, saying greivous things of many products we look on with great respect, but he observes that human nature is the same as in the days when Maaman, the

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will run, BUT Up
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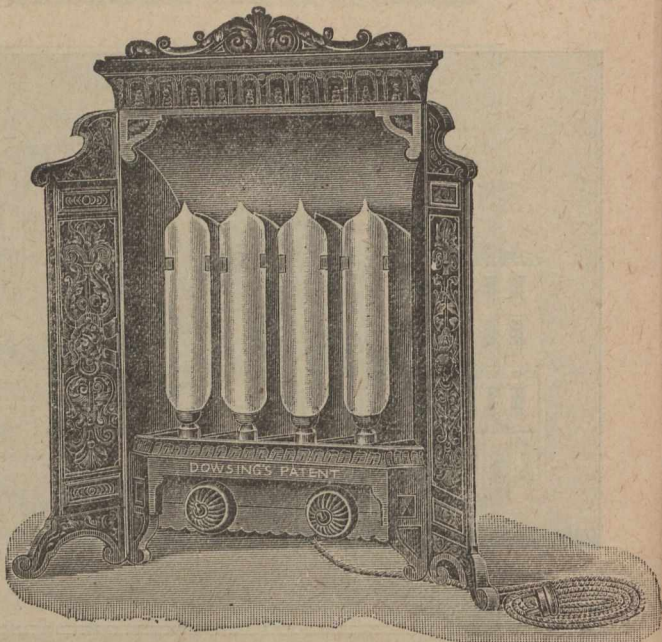
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New Broad Street, London, E.C., England.

leper, refused to bathe in Jordan, considering the cure too simple.

"If you tell a man to drink milk or to take any ordinary food, he will probably pay no heed to your advice, but if you tell him to take so-and-so's patent food, which he has some trouble to get, and for which he has to pay a good deal, then he will diligently take large quantities of it, and boast that he is doing so." At the same time there is no doubt that in the vastly complex chemical-physiological problems of diet there is a place for patent foods, and, as the doctor admits, from the mere point of view of faith they will often be more valuable than more commonplace remedies.

NEW GERMAN MEAT-INSPECTION LAW.

It is officially announced in the Reichsblatt, says Consul T. J. Albert, that paragraph 21 of the new law regulating the inspection of cattle intended for slaughter and inspection of meat will go into force on October 1, 1902.

This paragraph provides that no substance or processes of any kind shall be applied to the preparation of meat intended for sale which shall make it injurious to health. The im-

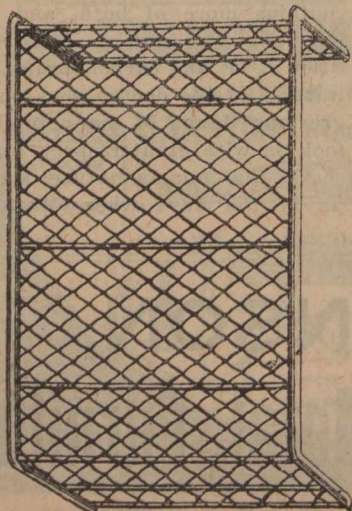
portation of such prepared meat from a foreign country is forbidden and no traffic in it is permitted.

The chemical substances which are considered deleterious are: Boracic acid and its salts; formaldehyde, alkali hydro-oxide or carbonate; sulphuric acid and its salts, as well as hyposulphites; fluor acid and its salts; salicylic acid and its combinations; and chloric-acid salts.

These provisions of the law also apply to the use of coloring stuffs for meats and meat products. However, the yellow colorings of margarin and the colors applied to the coverings of sausages are excepted.

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Manufacturers of BIRD CAGES
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Harvest Gloves, Driving and Dress Gloves, House-
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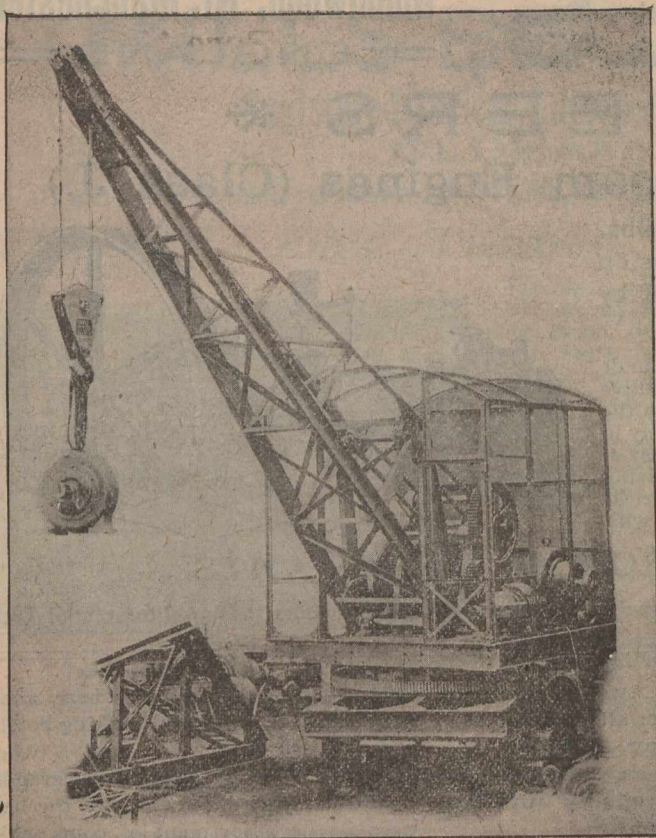
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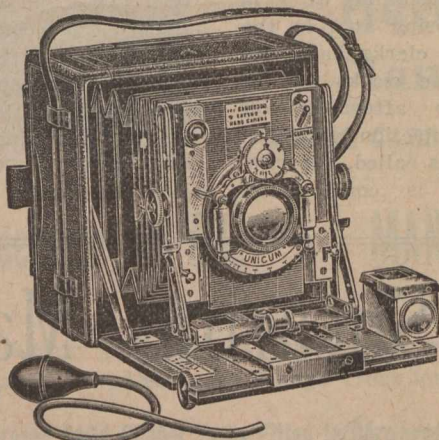
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The world's supply of nitrate of soda is derived chiefly from the northern provinces of Chile. The deposits occur in a narrow bend following the eastern foot of the coast line of hills, at an elevation of from 3,000 to 4,000 feet, and at a distance from the sea varying from 15 to 35 miles. The crude nitrate is formed under a covering of dust a few inches thick. The first layer is extremely hard rock, containing from 10 to 20 per cent. of nitrates. The rock varies in thickness from a few inches to 18 feet, and is bored through in order to reach the richer material called caliche, which sometimes contains as much as 80 per cent. of nitrate. The caliche layer also varies in thickness up to 7 feet. The rock nitrate is neglected and the caliche is carted away to crushers. The statistics relating to nitrate products show that the exports to the United States increased last year over 40,000,000 pounds.

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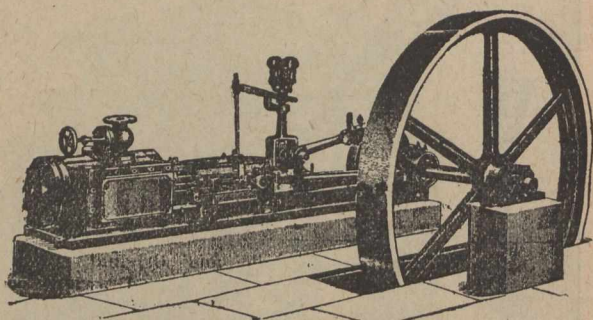
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THE PHILIPPINE DRUG STORE.

The most striking thing about the Philippine Islands is the variety of the nationalities which they include. These include French, Spanish, German, English and Chinese, together with a large number of Filipino stores.

On account of the number of nationalities represented on the island, the amount of stock which must be carried in one store to meet all demands is simply immense, and for this reason it is practically impossible to do business successfully on a small scale. Add to this the fact that orders must be calculated at least six months in advance, and it can be readily seen that a large capital is essential to conduct business.

There is a great deal of delay and trouble in getting goods through the custom house. The different classifications under which imports are entirely arbitrary. For instance, rose water pays a duty of \$17 per five-pint bottle, and cream of tartar is classified as a pharmaceutical product instead of under tartrates. American and English exporters have much to learn about packing goods. Scarcely a case imported from these countries reaches its destination intact, while with French goods it is quite the contrary, and only once in a great while is a damaged package received.

The manner of conducting a pharmacy here is naturally quite different from the American plan. We have a Chinese department, where the Chinese are supplied with what they consider medicine. All the detail work of the store and the filling of prescriptions are done by native clerks, called 'despachadores,' who work under the supervision of white men. Prescriptions are not kept on a file, as at home, but are copied into a book, the original being stamped with the firm's stamp and returned to the patient. We get prescriptions here

which have from two to a dozen stamps on them from all parts of the world, and in many different languages. The German and Spanish take the prize of illegibility, with the French a close second.

In our business we use the English, German, Spanish, French, Tagalog, Visayan and Pangasinan languages, besides which our three Chinamen know between them ten Chinese dialects. This makes it necessary that we never have less than seven on duty at one time during the day. The hours of work are very much better than in America, beginning at 7 in the morning and closing at 7 in the evening. The white clerks have two nights on duty three weeks out of four, and have two afternoons off every week. In connection with the pharmacy, or, as it is called, the "Botica Inglesa," there is conducted a

soda-water manufactory, where about fifty men are employed making bottled soda water, ginger ale, and a whole assortment of carbonated beverages.

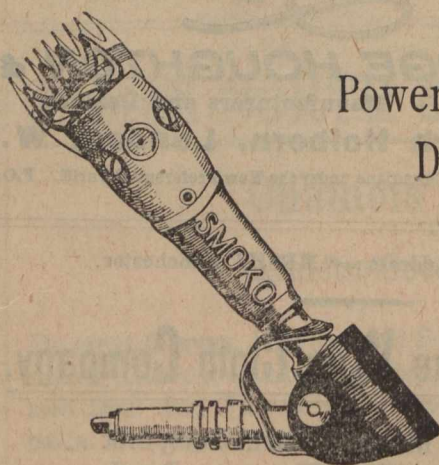
Another peculiar feature of the business is the assortment of coins which are taken in the course of business. They represent nations all over the world, and to place the proper value upon them one requires considerable experience.

A large amount of credit business is done on what is called the "chit system." A customer desiring anything sends in an order for it which he heads "Vale Por," and afterwards signs his name. At the end of the month these vales are presented with the bill. Living is very expensive in Manila, and there is very little social life, but still there is something enticing about the slow, lazy life which attracts and holds one here.

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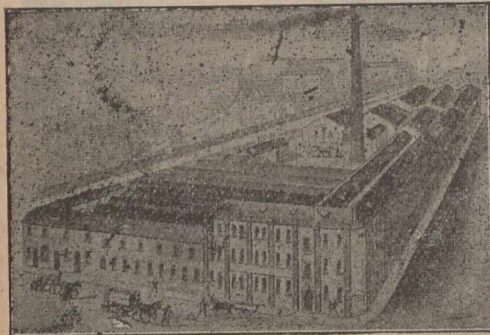
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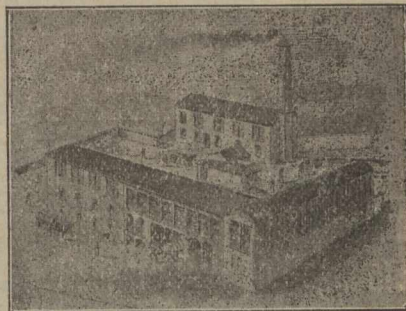
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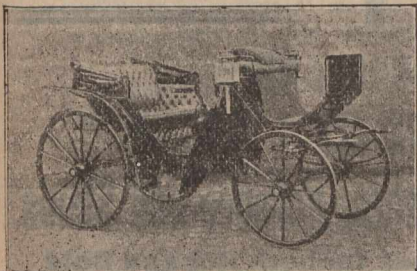
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MANUFACTURE OF HEMP.

The principal industry of the Philippine Islands is the production of hemp. The southern part of Luzon Island, and all other islands to the south, are given up largely to hemp cultivation, all of the product being shipped to other countries to be manufactured. It is the industry which supports a large proportion of the population of those islands where it is extensively grown, and, according to the opinion of those most familiar with the trade, there is no danger of an over-production and a consequent decrease in the selling price of this product—at least so it is stated in an official report on the trade of the Philippines recently issued by the United States War Department at Washington. Manila hemp is used in the manufacture of cordage of a superior class; for ships' purposes it is superior to any other material considering its cost and wearing qualities. The cultivation of hemp, while carried on extensively in the Philippine Islands, is conducted in a most primitive manner. It is found nowhere else in the world, and while it is now extensively cultivated and large tracts of land are planted therewith, it is still found growing wild in certain portions of the island, and in quanti-

Established 1838.

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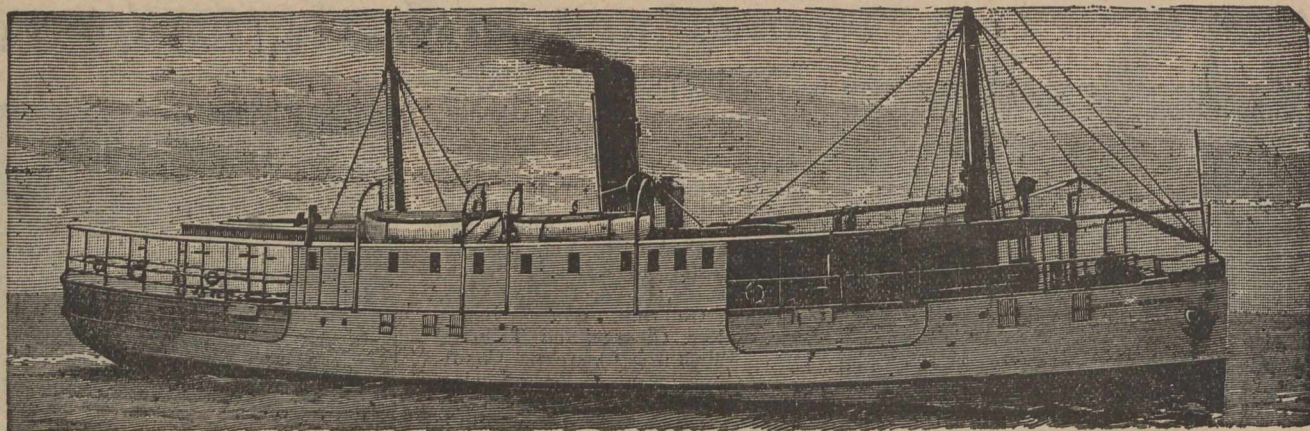
New Front Lines of Rollers, Steel Hardened, or with Necks and Squares Hardened, or Ordinary. Spare Top Rollers, Loose

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STEAM TUG BOATS. Telegraphic Address: Sternwheel, Lytham.

ties which make it worth while to gather it for shipment.

Hemp, or "abaca," as it is called in the Philippines, is a product of a species of the plantain tree. In its wild state it grows to a height of eight to twelve feet, but under cultivation it grows to a height of fifteen to twenty feet, with a trunk from eight to twelve inches in diameter. The stalk of this tree is in appearance something like the banana plant, merely a collection of fibrous leaves, which are closely joined together, and which can be easily cut with a single blow of a sharp knife. The trees are allowed to mature, which requires about three years, this being dependent upon the soil and the elevation of the land upon which it is planted above sea level. When the tree has attained the proper age, it is cut down, and divided into long strips, which are put under a large knife weighted with a lever under which the strips are drawn. This separates the stalk and juice from the

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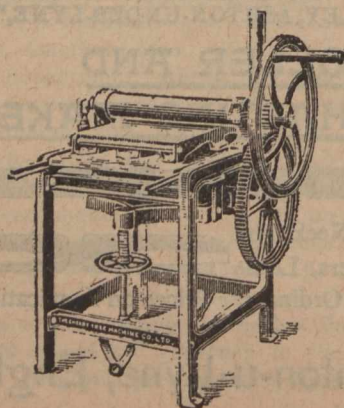
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Leather Merchants and Mill Strap Manufacturers.

fibre, and the latter is then spread out on the ground to dry. This work is all done at the plantations, and, after the abaca or nemp is sufficiently dried, it is gathered up and taken in bullock carts to the nearest waterway and shipped to some port, where it is made into bales ready for export. The production of hemp is carried on extensively by natives, by Spaniards, and by foreigners. The export business is practically all in the hands of foreigners—mostly English, Belgian, and German houses.

PRODUCTION OF CAMPHOR IN CHINA.

An account has been given by Dr. Augustine Henry of camphor and other well known Chinese drugs. Camphor, he said, was not, as might be supposed, a product known to China in ancient times. The tree which produces ordinary camphor (*Cinnamomum camphora*, Nees) was indeed well known

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations July 15, 1902

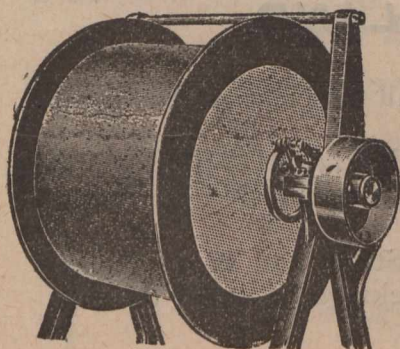
NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	3½-6mos.	350	\$50	98
Canada Life.....	2,500	4-6mos.	400	400	160
Confederation Life.....	10,000	7½-6mos.	100	10	.....
Western Assurance.....	25,000	5-6mos.	40	20	96½
Guarantee Co. of North America.....	13,372	6	50	50	.....

BRITISH AND FOREIGN.—Quotations on the London Market, July 5, 1902 Market value p. d' up sh

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9½	93½
Atlas.....	24,000	24 p.s.	50	6	26½	228½
British and Foreign Marine.....	87,000	25	20	4	18	19
Caledonian.....	21,500	12s. p.s.	25	5	44½	28½
Commercial U. Fire, Life and Marine.	50,000	27½	50	5	9½	45½
Guardian Fire and Life.....	200,000	9	10	5	.....	9½
Imperial Fire.....	60,000	25	20	5	.....	.....
Lancashire Fire.....	125,493	5	20	2	.....	.....
Lion Fire.....	100,000	3	20	1½	.....	.....
London and Lancashire Fire.....	25,100	22	25	2½	18	19
London Assurance Corporation.....	35,262	20	25	12½	52	53
London & Lancashire Life.....	10,000	10	10	2	8	8½
Liv. & Lon. & Globe Fire and Life...	391,752	20	St.	2	28	29
Northern Fire and Life.....	30,000	*22½	100	10	70	72
North Brit. & Merc. Fire and Life....	110,000	30s. p.s.	25	6½	36	37
Norwich Union Fire.....	11,000	*33½	100	12	103	106
Phoenix Fire.....	52,776	35	50	5	231	22
Royal Insurance Fire and Life.....	125,224	58½	20	.....	48½	49½
Sun Fire.....	240,000	8s 6d p.s.	10	10	10	10½
Union.....	45,000	18 p.s.	10	4	12½	13½

*Excluding periodical cash bonus.

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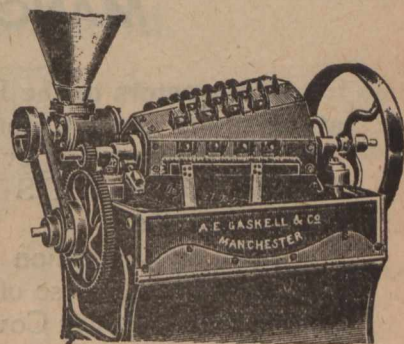


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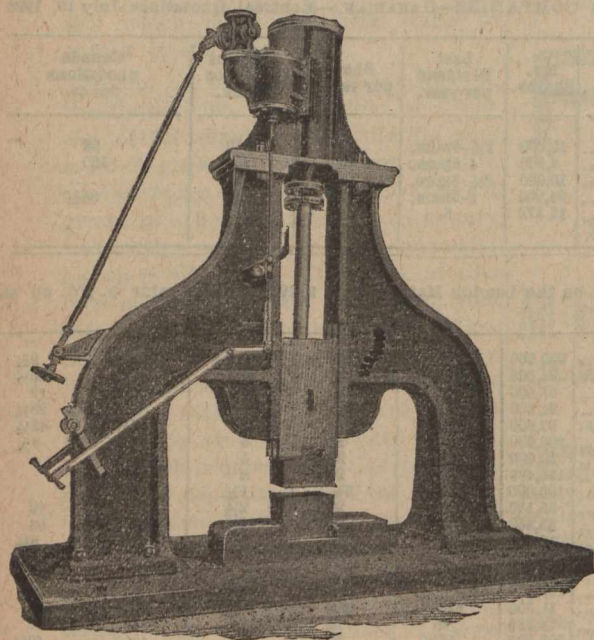
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to the ancient Chinese, but only as an excellent timber tree. The camphor which was first known in Europe and to the Chinese was that produced in Sumatra from the dryobalanops tree, what is now known in Eastern commerce as camphor baroos. It would appear that it was possibly through the Dutch or Chinese in their employment that the commencement of the camphor industry in Formosa and Japan originated, from the discovery that Cinnamomum camphora could yield a product analogous to that of the Sumatran tree. The strong odor of the leaves of the Chinese tree might have led them to this discovery. At present, the manufacture of camphor on the Chinese mainland is very trifling, and the world's supply is now a monopoly of the Japanese. It has recently been shown that camphor occurs in large quantities in the young leaves of Cinnamomum camphora; and some method of extracting it from the leaves, which could be clipped off the trees, might prove more efficacious than the costly and destructive practice heretofore in use, by which the tree is cut down and chips of the wood distilled. A third kind of camphor is obtained by distillation with water from the leaves of Blumea balsamifera, D. C., in the island of Hainan.

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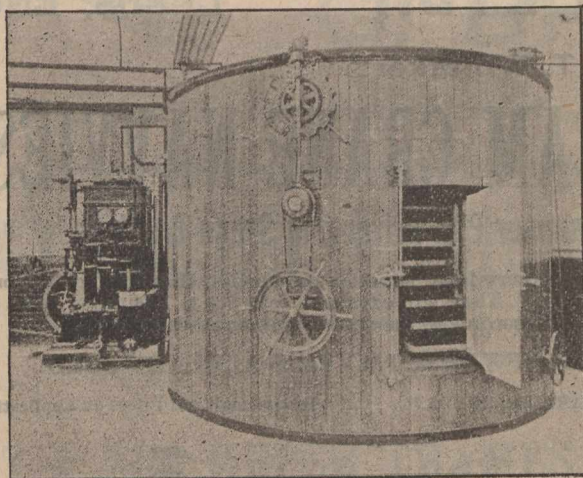
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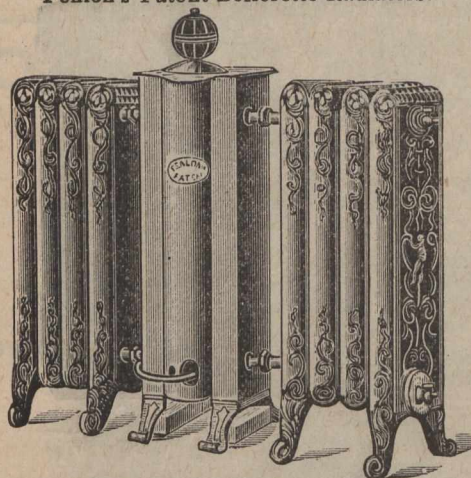
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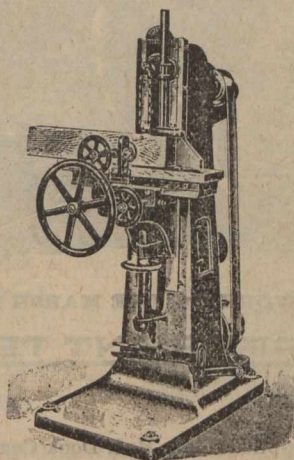
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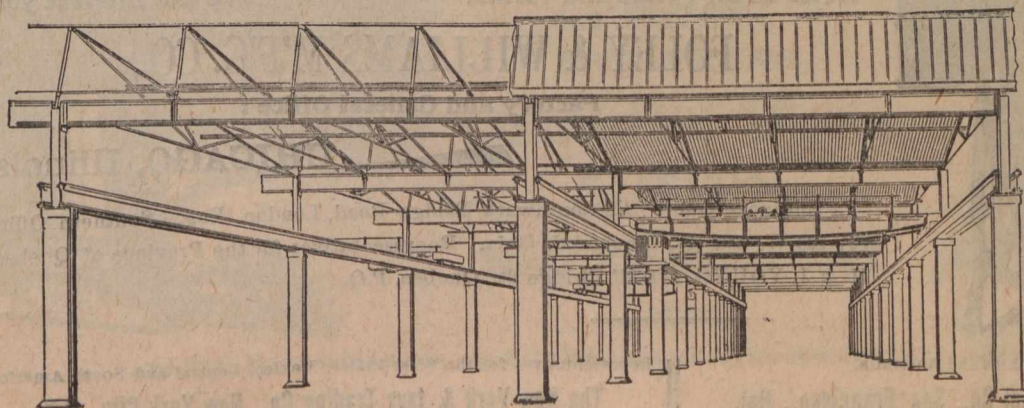
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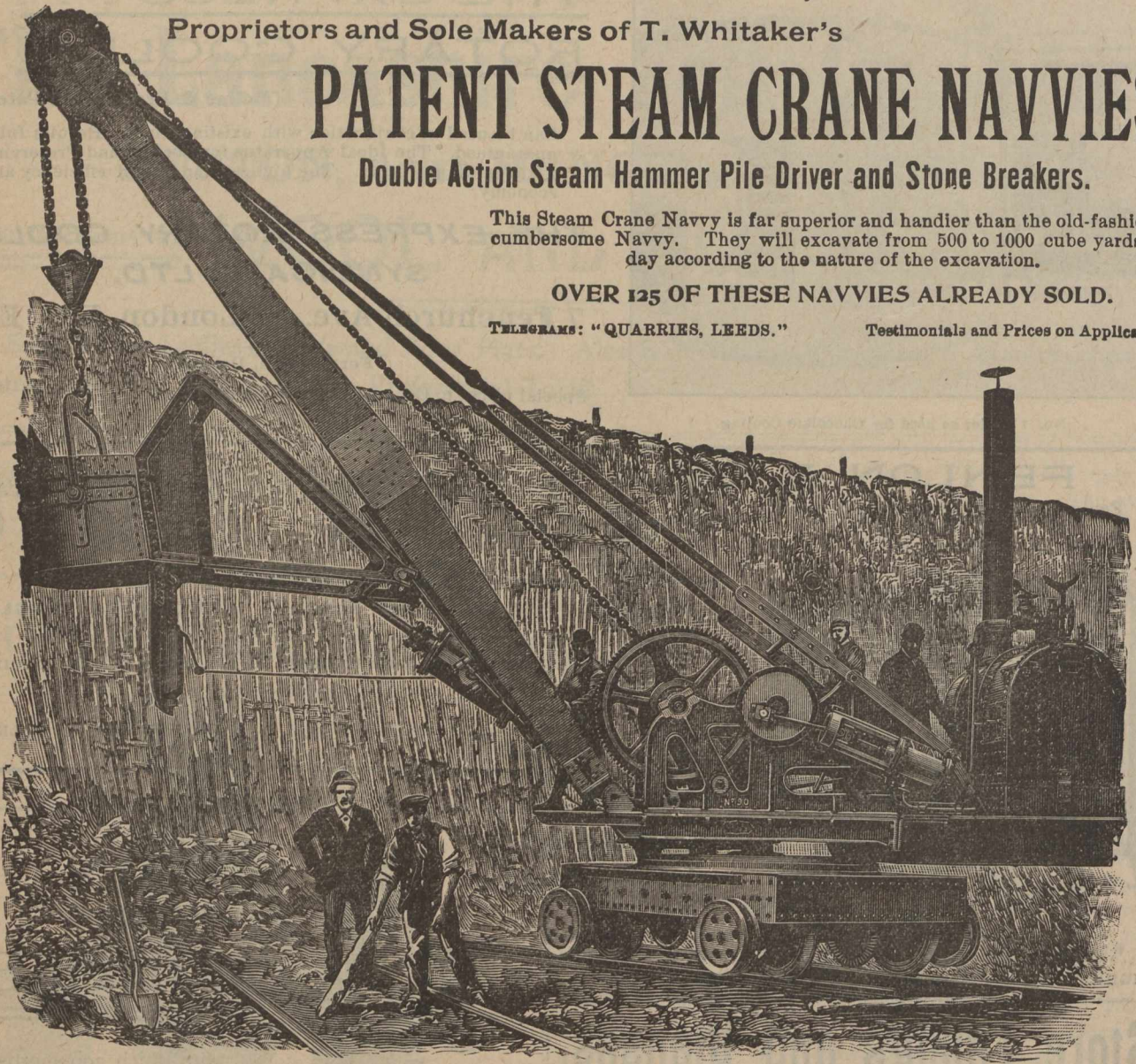
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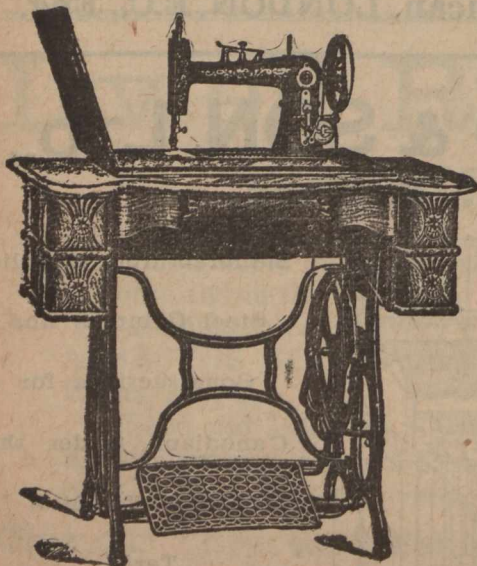
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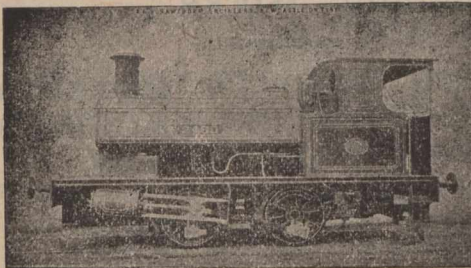
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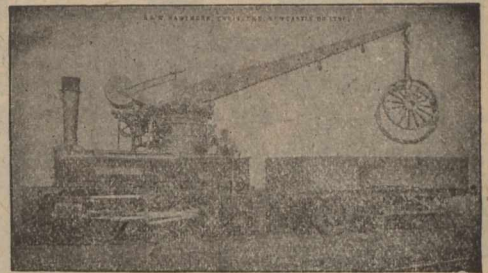


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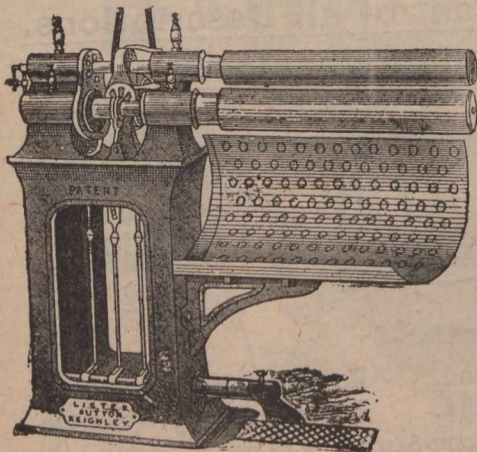
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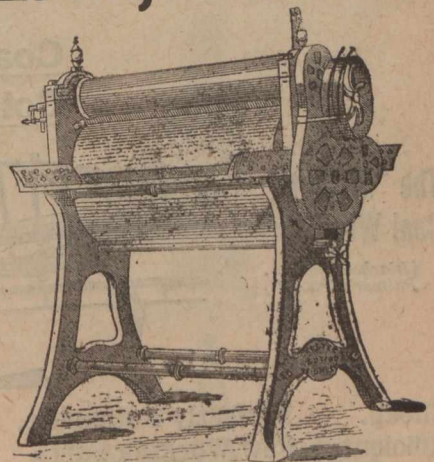
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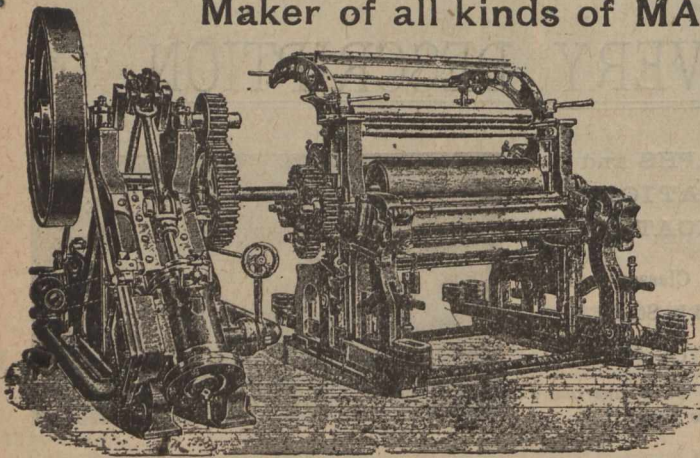
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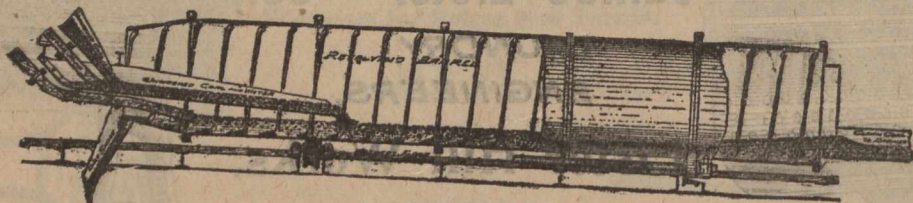
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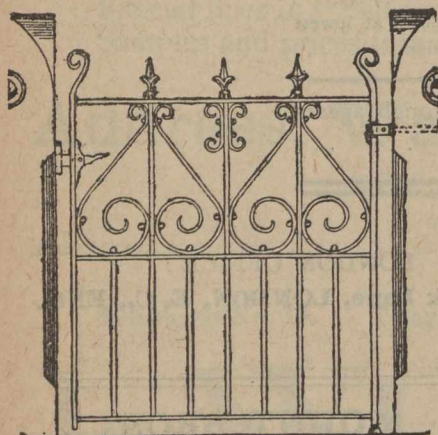
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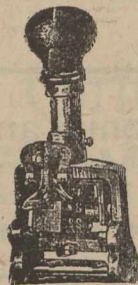
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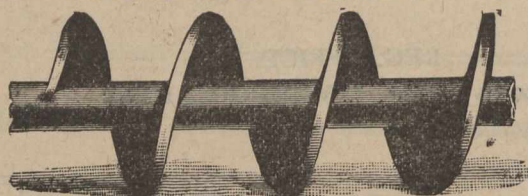
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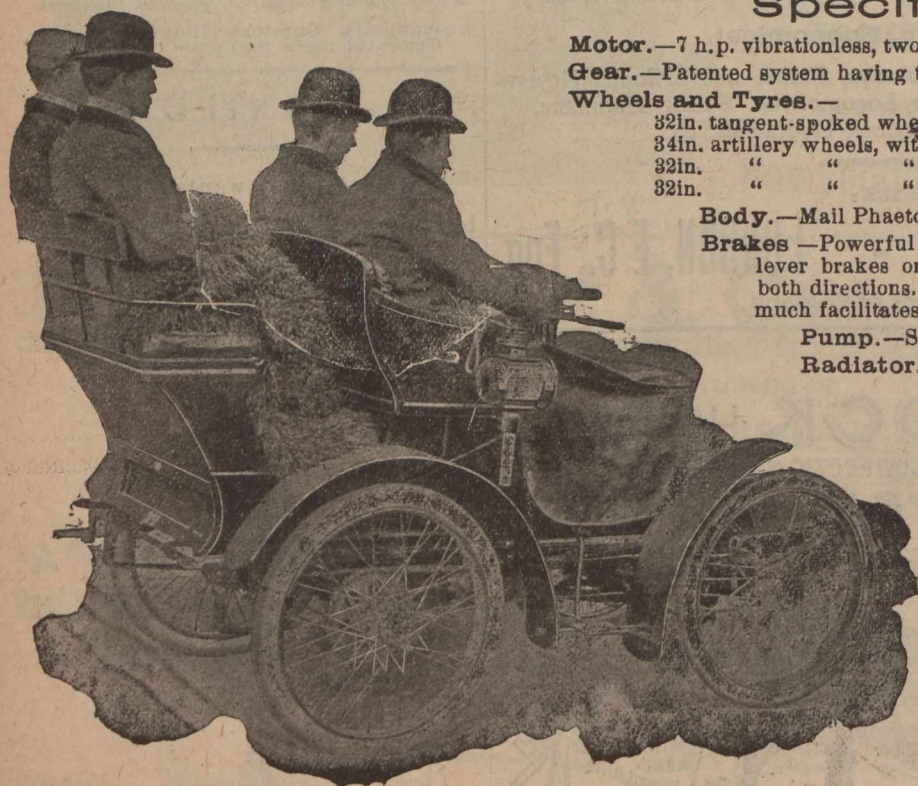
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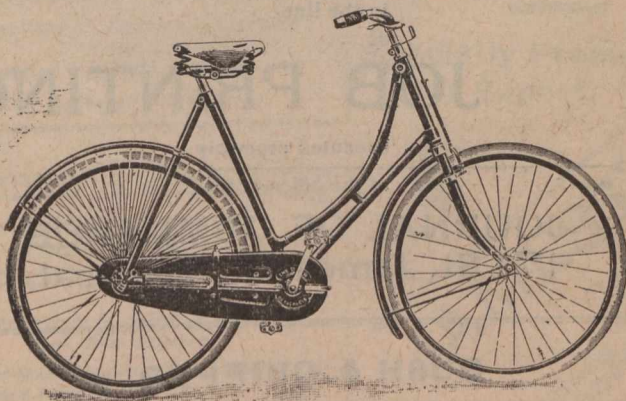
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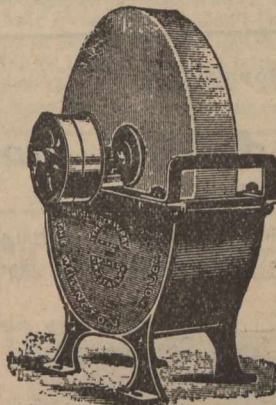


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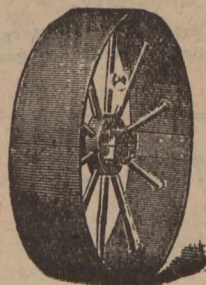


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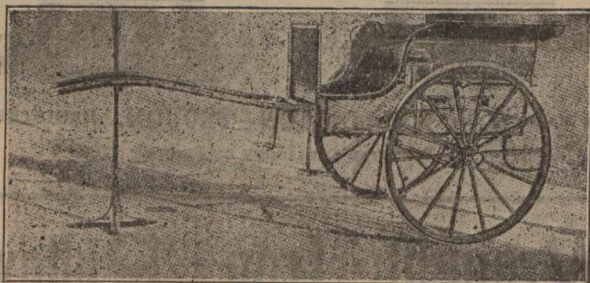
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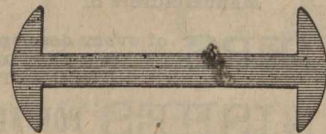
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British Columbia, 1877 5 p.c.	106	110	
1887, 4% per cent ...	92	92	
1891-3, 5 p.c.	104	106	
Canada, 4 per cent. loan, 1880	102	104	
3 per cent. loan, 1888-99	101	103	
Debs. 1884, 3% per cent.	99	93	
3% p.c. loan, 1897	107	109	
Manitoba. 1885-6, 5 p.c.			
Railway and other Stocks.		July 24	
Quebec Province, 5 p. c., 1874.....	100	105	
1876, 5 p.c.	100	105	
1880, 4% p.c.	103	105	
1883, 5 p.c.	106	108	
Atlantic & Nth. Western 5 p.c. Gua 1st M. Bds	119	121	
Buffalo & Lake Huron \$10 shr.	134	14	
do 5% p.c. bonds	138	141	
Can. Central 5 p.c. M Bds. Int. guar by Gov			
Canadian Pacific \$100.....	139 1/2	140 1/2	
Grand Trunk, Georgian Bay, &c.... 1st M.	160	103	
Grand Trunk of Canada Ord. stock. 2nd equip. mtg. bds. 6 p.c.	13 1/2	13 1/2	
1st pref. stock. 5 p.c.	107	107 1/2	
2nd pref. stock.	91 1/2	9 1/2	
3rd pref. stock.	89 1/2	89 1/2	
5 p.c. persp. deb. stock.	136	139	
4 p.c. persp. deb. stock.	103	110	
Great Western shares, 5 p.c.	135	138	
Hamilton & N.W., 6 p.c.	—	—	
M. of Canada Stg. 1st Mort. 5 p.c.	104	106	
Montreal & Champlain 5 p.c. 1st mtg. bds			
N. of Canada, 1st mtg., 5 p.c.	108		
Quebec Central, 5 p.c. 1st Inc. Bds.	106	103	
T. G. & B. 4 p.c. bonds, 1st mort.	107	109	
Well., Grey & Bruce, 7 p.c. bds. 1st Mort	109	111	
St. Law. & Ott. 4 p.c. Bds.	106	108	
MUNICIPAL LOANS.			
City of London (Ont) 1st pref 5 p.c.	—	—	
City of Montreal stg. 5 p.c 1874	101	103	
City of Ottawa, 4 p.c., stg.	102	104	
redeem 1873	100	103	
redeem 1875	101	104	
City of Quebec, op. c. redeem 1875 ..	105	107	
redeem 1878	110	112	
City of Toronto, 4 p.c. 1889-93	99	101	
6 p.c. stg. con. deb. 1874-1876.	103	109	
5 p.c. gen. con. deb. 1879	109	111	
4 p.c. stg. bonds,	101	103	
City of Winnipeg deb., 1884, 5 p.c.	105	107	
Deb. scrip. 1883, 5 p.c	—	—	
MISCELLANEOUS COMPANIES.			
Canada Company	38	42	
Canada North-West Land Co.	21	23	
Hudson Bay	27 1/2	27 3/4	
BANKS.			
Bank of British North America.....	67	69	
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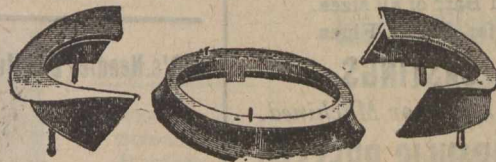
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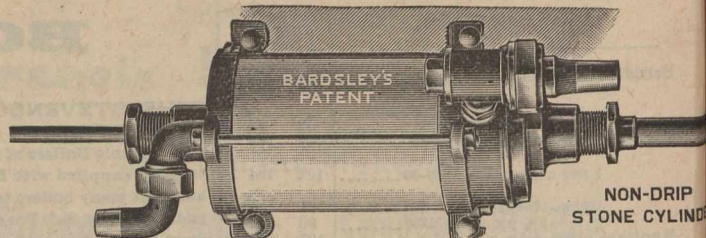
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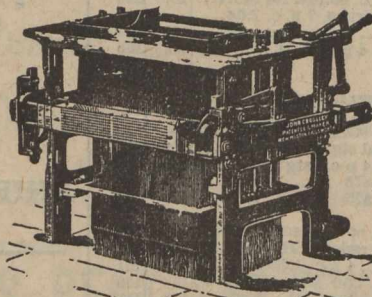
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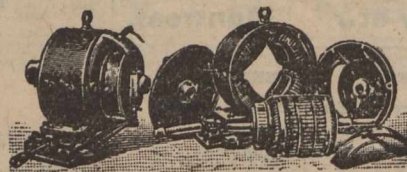
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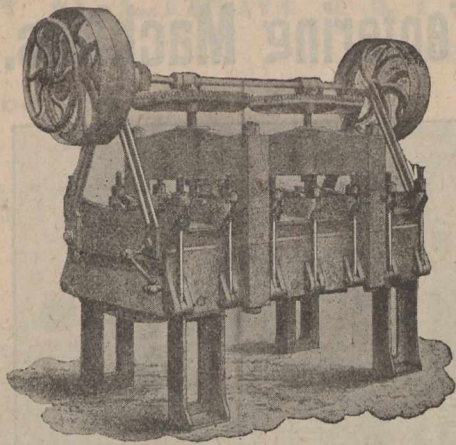
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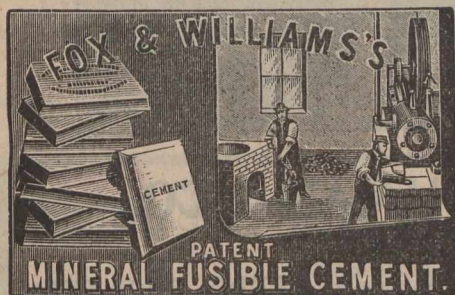
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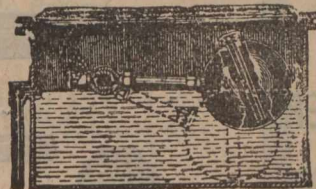
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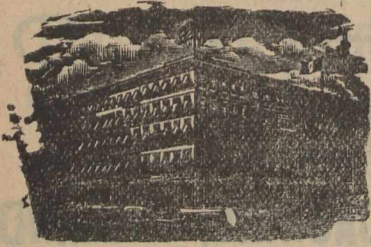
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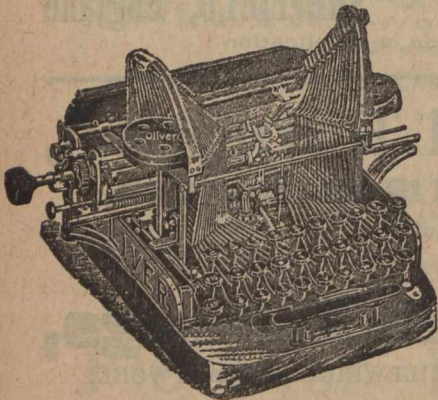
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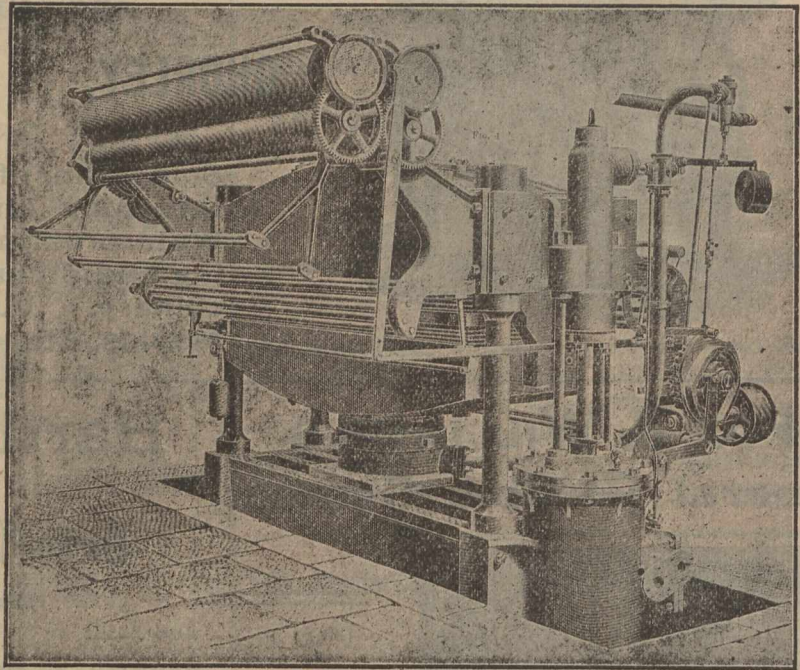
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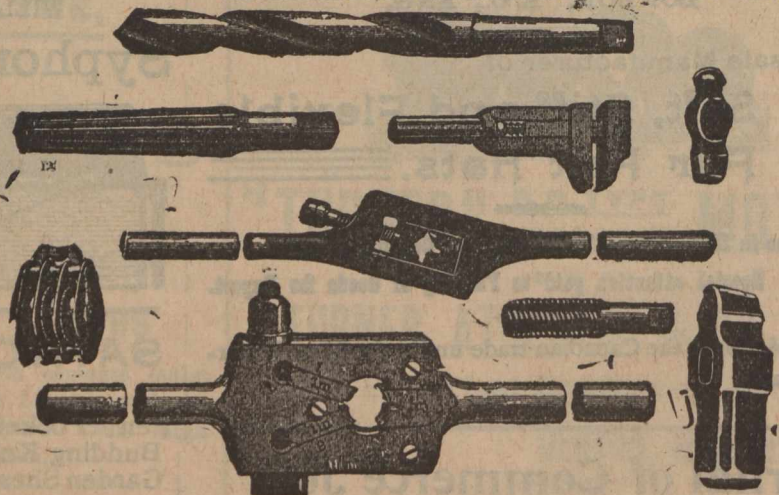


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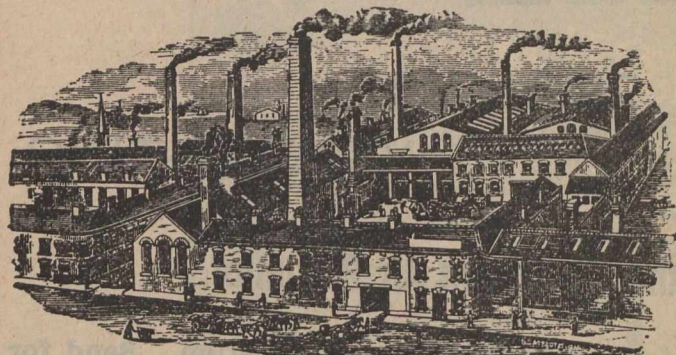
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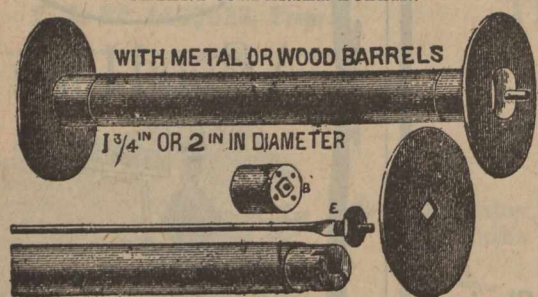
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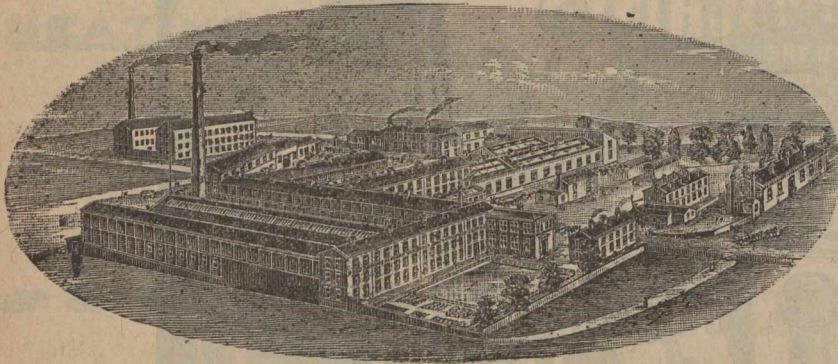
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—Tanners, Curriers,-
Enamellers & Japanners.



Russet Lining Bellies and Shoulders, of Light Substance, Soft, Bright and Dry Finish. ENAMELLERS and JAPANERS of the finest goods in ENAMELLED and JAPANED LEATHERS in SHOULDERS and HIDES, SEALSKINS and CALF SKINS in Black and Colours.

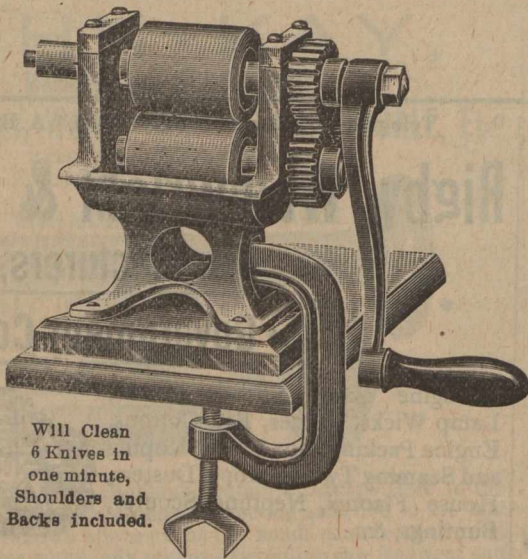
NOTE.—The "Eagle" Perfection Brand is the motto for the High-class Standard of Selection and Quality in these Goods.



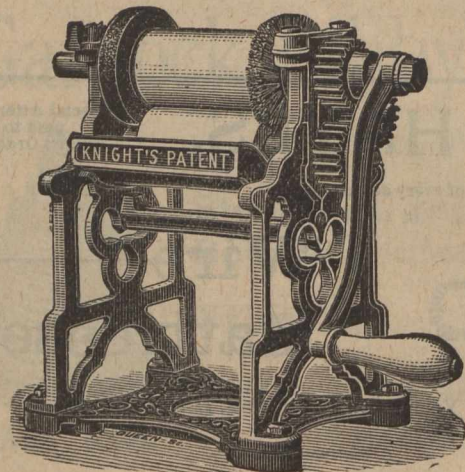
Enamelled Shoulders. Enamelled Sealskins. Enamelled and Japanned Hides. East India Kips, Offal, etc., Waxed or Russet Kip Butts. Levant Kip Shoulders and Bellies. Levant Imitation Seal Grains. Split and Russet Shoulders for Enamelling. Japanned Shoulders (in black and colors). Japanned Seal Splits. Japanned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

ARE YOU WANTING 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 included.



Will clean 8 Knives or 8 Forks in
one minute.

NO
DAMAGE
TO
CUTLERY.

SPLENDID VALUE. QUICK SELLING LINE.

MANUFACTURED SOLELY BY

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

ESTABLISHED OVER A CENTURY.

GEORGE JOHNSON & CO.,

Cutlery and Razor Manufacturers,

Schwab's Razors, Full Hollow Ground.



Never requires Re-grinding. Black handles 3s., per doz. Ivory handles, 50s. per doz. Makers of the Celebrated "Seven Stars" and "Pipe and Dart" Razors, in great variety, with either Flat or Hollow-Ground Blades. Made from Highly Refined Steel.

29. Norfolk Lane, - - SHEFFIELD, ENGLAND.

BEST and CHEAPEST ADVERTISING MEDIUM.

Cheap Enough to give away.

PATENT CORK SCREW



Any name or firm printed on free of charge.

For Prices, &c., Apply to

BECK & POLLITZER, 29 Upper Thames Street
LONDON, E.C., Eng.

USEFUL AND ATTRACTIVE PRESENT

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$2 319,925.58
 Surplus to Policyholders - - - 1,029,075.64
 Paid Policyholders in 1901 - - - 182,925.67

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,
 President and Managing Director.

J. K. McCUTCHEON,
 Supt. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

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.

Scottish Union and National INSURANCE COMPANY,

Of Edinburgh, Scotland.

ESTABLISHED 1826.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

FIRE AND MARINE.

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

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

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER 31st, 1901

Assets, - \$352,338,971.67

Reserve on Policies (American Table, 4 p.c)..... \$289,652,388.84
 U.S. Bonds and other Securities 193,963,981.24
 Surplus, 23,171,709.01
 Receipts from all sources..... 6,624,305.51
 Payments to Policyholders..... 42,452,606.50
 Risks and annuities in force amounting to..... 1,243,563,101.11

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

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.

POLICYHOLDERS AND AGENTS ALIKE PROFIT BY
 A GOOD SELECTION.

The unexcelled financial position of the Company, its large surplus; its handsome dividends; its liberal policies; and its promptness in paying all legitimate claims make THE NORTH AMERICAN LIFE a most desirable Company for both.

Active men who will become active agents will find it to their interest to represent

THE NORTH AMERICAN LIFE

112-118 King St., W., Toronto.

L. GOLDMAN, Secretary. Wm. McCABE, Managing Director.

Messrs. AULT & McCONKEY,
 Managers for Province of Quebec.
 Royal Insurance Building, Place d'Armes Sq.,
 MONTREAL.

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

OILS.

The IMPERIAL OIL COMPANY, Ltd.

—REFINERS AND MANUFACTURERS OF—

CANADIAN PETROLEUM PRODUCTS,

Under New Patent Process

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

Refineries: SARNIA and PETROLIA, Ont.

Branches:

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

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

The QUEEN CITY OIL COMPANY, Limited,

Head Office: TORONTO, Ont.

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

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President;Gain in Insurance in force 1901
\$163,000,000

AN UNPARALLELED RECORD.

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

WESTERN CA BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 121 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 DAVISONImperial 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, - \$3,800,000

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.

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

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.

BOARD OF DIRECTORS.

PRESIDENT: JAMES CRATHERN, Esq.

VICE-PRESIDENTS:

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

HON. JAMES O'BRIEN,
JONATHAN HODGSON, Esq.
SAMUEL FINLEY, Esq.
REV. B. H. WARDEN, D.D.HON. ROBT. MACKAY,
DAVID MORRICE, Esq.
H. N. BATE, Esq.
GASPARD LeMOINE, Esq.

MEDICAL DIRECTOR:

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

GENERAL MANAGER:

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

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

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

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

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$3,260,000.00
Annual Income, 3,880,000.00

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.

Canadian Branch:

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

H. M. LAMBERT, - MANAGER.

B. S. & W. WHITELEY

Press

Paper

Manufacturers,

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

DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent
and Pearl Batting.****Purity, Brightness, Loftiness.**No Dead Stock, oily threads nor miserable yellow fillings of short staple.
Not even in lowest grades. Three grades—Three prices and far the best for the price.**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINE

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

HEAD OFFICE, Canadian Branch, - MONTREAL.

JAMES MCGREGOR, Manager.