

See it

If you haven't seen it. It is a business paper for everybody. No man engaged in mercantile pursuits can afford to be without it. It gives you in a convenient form the gist of everything published in all of the most prominent financial and trade papers in the country, besides an abundance of fresh and original matter upon the most important topics affecting the business world. When you read the "Lawyer and Credit Man and Financial-Trade-Press Review" you feel as if you had read everything worth reading along business lines—and you have.

WINSBOROUGH-IRVINE CO.,
Times Bldg., N. Y.

Sample copy sent free if you will mention this paper.



Is what
a Wheel
should be

Gendron

BICYCLES
fulfil all conditions.

Truest bearings. Most rigid frames. Swiftest.
Lightest. Strongest.

Our handsome Catalogue tells all about them. What is your name and address?

Gendron Manuf'g Co., Ltd.,
TORONTO

UNPRECEDENTED !!



The Net Surplus results
under the first
quinquennial
policies in

The Ontario Mutual

Life



Declared
in 1896,
were

10 per cent. Higher

Than the estimates
put in the hands of the
Company's agents
for canvassing
purposes in 1891.

—The occupation of a boiler inspector is one in which a man cannot grow fat without losing his job, and perhaps is a funny business in that respect. Each boiler inspected is drained of its contents, and then the inspector rigs himself for a dirty job and wriggles himself into the inside of it through the manhole. This aperture cannot well be made large enough to admit a large man, hence the smallest-sized fellows have the monopoly of the business. But though that fact may be funny, the business itself, getting into dirty and stifling places, and wriggling like a human worm into every hole and corner to know its real condition, is anything but fun. The most scrupulous care is required in these examinations, and as everything is out of sight, the insurance company have to depend wholly upon the trustworthiness of their men. Hence these get pay that makes amends for all they have to undergo, sufficient, indeed, to keep them from getting too big for their business!—*Lewiston Journal*.

Commercial.

MONTREAL MARKETS.

MONTREAL, 15th July, 1896.

ASHES.—A very dull market is reported at the moment. Since last writing a few moderate lots have been shipped to Britain, including one of 55 brls.; but the demand is now very limited, and owing to the low values receipts have been much checked. For first quality pots, the quotation is only \$3.35 to 3.40; seconds, \$3.10; and pearls, nominal, at about \$4.60 per cental.

BUTTER AND CHEESE.—The butter market is if anything a shade weaker than a week ago, and while sellers are asking 16½c. for creamery, some dealers are not willing to go beyond 15½c., though others offer 15½ to 16c. per lb. The shipments to Britain last week were 1,247 pkgs. Of cheese there were shipped last week 53,783 boxes, respectable figures, but some 19,000 boxes behind the same week of 1895, which was a very heavy one. The usual weekly receipts here from the French districts on Monday were some 7,000 boxes, which realized from 6½ to 6¾c., and the range is about from 6½ to 7c. per pound.

DRY GOODS.—Quite a number of orders for fall dry goods are being received from the country, but the general report is that they are small in extent, and the determination to buy closely is evidently general among retailers. One leading house here reports the number of July orders so far received quite a little ahead of last year, but the aggregate of business really smaller. City retail trade is dull, and orders from this quarter are principally confined to such merchandise as cottons, prints, etc. Payments are characterized as slow; such payments as fell due on the 4th inst. were fairly met, but the general run of payments is behind those of this date last year. With regard to changes in values of textiles we hear of nothing new. Woolen manufacturers are shortening terms to the wholesale trade, and now quote four months from 1st March and September, instead of four months from 1st April and October.

MONTREAL GRAIN STOCKS IN STORE.

	July 6, '96.	July 13, '96.
Wheat, bushels.....	394,650	370,536
Corn, ".....	50,040	23,737
Oats, ".....	300,020	298,445
Rye, ".....	6,484	6,484
Peas, ".....	77,329	107,135
Barley, ".....	36,822	35,542
Total grain.....	865,345	841,879
Oatmeal.....	5,219	4,619
Flour.....	37,550	35,346
Buckwheat.....	7,818	8,551

GROCERIES.—An improved demand is reported for sugars, and the accumulation of refined goods is being worked down a little. The market for raws is rather a weak and fluctuating one, but refiners' quotations are steady at the last decline, ranging from 4½ to 4¾c. per lb. for standard granulated; few low grade yellows are being produced now, and the range in these goods is from 3½ to 3¾c. Of molasses there have been recent liberal receipts, but sales are small; Barbadoes quotes at 30 to 31c. per gal. in puncheons, Porto Rico 29 to 30c. in brls., and half brls. 2½c. more. Teas on spot are dull; importers and agents all report a difficulty in making sales. Latest Japan advices

report a shortage in settlements of six million pounds, as compared with a year ago, but this does not seem to stiffen the market much. It is reported that the Japs are only going to pick half the third crop, owing to the higher cost of labor and charcoal, and this is causing a more active demand for common grades on the Japan market. From London, Ceylons are reported easier, large receipts of lower grades having forced the market down. Coffees are dull and easy; we quote Rio 16 to 17½c., Maracaibo 17½ to 18c., Java 23 to 25c., Mocha 23 to 26c. Packers seem to be easing up on quotations for new canned vegetables, and are said to be offering corn, tomatoes and peas in car lots at 67½c., or a shade under.

HIDES.—Prices of beef hides are firmer. Some of the tanners have put a couple of buyers on the market, in opposition to the dealers combine, and while the nominal figure is still 6c. per lb. for No. 1 green, higher prices are being paid to butchers in some cases. The quotation to tanners is 7c. for No. 1. In calfskins, lambskins and clips there is no change.

LEATHER.—No improvement can be noted in the general demand; but there is no weakening in values: indeed, several Western tanners have written their representatives in this market to ask a cent higher for glove grain and pebbled leather, but in the face of the light enquiry it is hard to realize any advance. Sole is very firmly held at quotations. Stocks on spot are not large, in fact, supplies of splits and waxed upper are on the small side. We quote:—Spanish sole B.A. No. 1, 20 to 22c.; do. No. 2, 19 to 20c.; No. 1 ordinary Spanish, 19 to 21c.; No. 2, 18c.; No. 1 slaughter, 21 to 22c.; No. 2 do., 19c.; common, 17 to 18c.; waxed upper light and medium, 27 to 30c.; do. heavy, 25 to 28c.; grained, 25 to 30c.; Scotch grained, 25 to 30c.; western splits, 16 to 20c.; Quebec do., 12 to 14c.; juniors, 13 to 16c.; calf-splits, 30 to 35c.; calf skins (35 to 40 lbs.), 60 to 65c.; imitation French calf skins, 65 to 75c.; colored calf, American, 25 to 28c.; Canadian, 20 to 22c.; colored pebble cow, 13 to 14c.; russet sheepskin linings, 30 to 40c.; colored, 6 to 7½c.; harness, 24 to 27c.; buffed cow, 11 to 13c.; extra heavy buff, 14c.; pebbled cow, 10 to 12c.; polished buff, 10 to 12c.; glove grain, 10 to 11c.; rough, 20 to 22c.; russet and bridle, 35 to 45c.

METALS AND HARDWARE.—Some moderate sales of No. 1 pig iron smelted at Hamilton are reported here at \$18, and satisfaction is expressed with the quality; in other lines of pig iron little is doing. There is said to be some shortage of Siemens No. 1, but No. 2 is in good supply at \$16.25. Scotch warrants are cabled at 46s 6d. Tin plates are decidedly stronger, and producers of plates of all kinds in Britain are reported to be pressed to fill orders. Copper is firm: a sale of a ton lot of L. & F. tin is reported at 15c., but for ordinary lots quotations below are firm; spelter steady, a 5 ton transaction is reported at \$4.40. We quote:—Summerlee pig iron, \$19.00 to 19.50, ex-wharf; \$20 ex-store; Carron, \$19 to 19.50; Ayrshire, \$18.50; Shotts \$18.25 to 18.50; Siemens pig, No. 1, \$16.50 to 17; Fegrona, No. 1, \$16.50 to 17.00; Hamilton No. 1, \$18.00; No. 2, ditto, \$17.50; machinery scrap, \$15.00; common do., \$12.00 to 13.00; bar iron, Canadian, \$1.55 to \$1.60; British, \$2.00 to 2.15; best refined, \$2.40; Low Moor, \$5.00; Canada plates—Blaina, or Garth, \$2.10, 52 sheets to box; 60 sheets \$2.15; 75 sheets \$2.20; all polished Canadas, \$2.30 to 2.75; Terne roofing plate, 20x28, \$5.50 to 5.75; Black sheet iron, No. 28, \$2.40; No. 26, \$2.30; No. 24, \$2.30; Nos. 17 to 20, \$2.10; No. 16 and heavier, \$2.40; tin plates—Bradley charcoal, \$5.50; charcoal, I. C., Alloway, \$3.25; do. I.X., \$4.00; P.D. Crown, I.C., \$3.75; do. I.X., \$4.75; Coke I.C., \$2.75 to \$2.90; coke, wasters, \$2.65; galvanized sheets, No. 28, ordinary brands, \$3.90 to 4.15; No. 26, \$3.60 to 3.90; No. 24, \$3.65 in case lots; Morewood, \$5.15 to 5.40; tinned sheets, coke, No. 24, 5½c.; No. 26, 6c.; the usual extra for large sizes. Canadian bands, per 100 lbs., \$1.85; English ditto, \$2; hoops, \$2.15. Steel boiler plate, ½ inch and upwards, \$1.85 to 1.90 for Dalzell, and equal; ditto three-sixteenths inch, \$2.60; tank iron, ½ inch, \$1.50; three-sixteenths do., \$2.25; tank steel, \$1.70; heads, seven-sixteenths and upwards, \$2.45 to 2.50; Russian sheet iron 9 to 10c.; lead, per 100 lbs., pig, \$3.25; sheet, \$4 to 4.25; shot, \$6 to 6.50; best cast-steel, 9 to 10c.; toe calk, \$2.25 spring, \$2.50; sleigh shoe, \$1.90; tire, \$2; round machi-