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The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00
Reserved Fund, - 7,000,000.00
Undivided Profits, - 1,427,180.80

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., President.
Hon. Geo. A. Drummond, Vice-President.
A. T. Paterson, Esq., Ed. B. Greenhields, Esq.,
Sir Wm. O. Macdonald, R. B. Angus, Esq.,
A. F. Gault, Esq., James Ross, Esq.,
R. G. Reid Esq.

E. S. CLOUSTON, General Manager.
A. Macender, Chief Inspector and Supt. of Branches.
W. S. Clouston, Insp. of Branch Returns.
F. W. Taylor, Asst. Insp. James Aird, Sec.

BRANCHES IN CANADA:

MONTREAL, H. V. Meredith, Manager.
West End Branch, St. Catherine St.
Seignours St. Branch.
Point St. Charles Branch.
Almonte, Ont. Perth, Ont. Amherst, N. S.
Belleville, " Peterboro, " Halifax, N.S.
Brantford, " Picton, " Sydney, N.S.
Brockville, " Sarnia, " Calgary, Alta.
Chatham, " Stratford, " Lethbridge, Alta.
Cornwall, " St. Mary's, " Regina, Ass'a.
Deseronto, " Toronto, " Winnipeg, Man.
Ft. William, " Yonge st. br. Greenwood, B.C.
Goderich, " Wallaceburg, " Nelson, B.C.
Guelp, " Montreal, Que. New Denver, B.C.
Hamilton, " Quebec, " New Westminster.
Kingston, " Chatham, N.B. " " "
 Lindsay, " Fredericton, N.B. Rossland, B.C.
London, " Moncton, N.B. Vancouver, B.C.
Ottawa, " St. John, N.B. Vernon, "
Victoria, " "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.

IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E.C.
Alex. Lang, Man.

IN THE UNITED STATES:

New York—R. Y. Hehden and J. M. Greata,
Agents, 59 Wall Street.
Chicago—Bank of Montreal.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.
The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of England
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank and
Branches.

BANKERS IN THE UNITED STATES:

New York—The National City Bank.
The Bank of New York, N.B.A.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, 20th April, 1900.

THE BANK OF TORONTO.

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Paid-up Capital - - - - - \$2,000,000
Reserve Fund, - - - - - 1,800,000

DIRECTORS:

GEORGE GOODERHAM, Esq., President.
WM. H. BEATTY, Esq., - Vice-President.

Henry Cawthra, Esq., Geo. J. Cook, Esq.,
Robt. Reford, Esq., Charles Stuart, Esq.,
William George Gooderham, Esq.

DUNCAN COULSON, - General Manager.
Joseph Henderson, - Inspector.

BRANCHES:

Toronto, Brockville, Peterboro',
" King St. W. Br. Cobourg, Petrolia,
Montreal, Collingwood, Port Hope,
" Pt. St. Charles Gannoque, Stayner,
Barrie, London St. Catharines,
Rossland, B.C.

BANKERS:

London, Eng.—The London City and Midland
Bank, Ltd.

New York—The National Bank of Commerce.
Chicago—First National Bank.
Manitoba, British Columbia and New Brunswick—
Bank of British North America.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1858.

Incorporated by Royal Charter in 1848.

Paid-up Capital, - - - - - \$1,000,000 estg.
Reserve Fund, - - - - - 825,000 "
London Office, 3 Clement's Lane, Lombard St., E.C.

COURT OF DIRECTORS:

J. H. Brodie, Ed. Arthur Hoare,
John James Cater, H. J. B. Kendall,
Gaspard Farrer, Frederic Lubbock,
Henry R. Farrer, John Paton,
Richard H. Glyn, George D. Whatman,
Secretary, A. G. Wallis.

Head Office in Canada - St. James st., Montreal.
H. STIKEMAN, General Manager.

J. ELMSELY, Inspector.

BRANCHES IN CANADA:

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

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES.

Agents in the United States:
New York, (62 Wall St.) W. Lawson and J. O. Welsh, Agents.
San Francisco, (120 Sansone Street), H. M. J. McMichael and J. R. Ambrose, Agents.
London Bankers—The Bank of England and Messrs. Glyn & Co.

Foreign Agents—Liverpool—Bank of Liverpool
Australia—Union Bank of Australia, New Zealand
—Union Bank of Australia, Bank of New Zealand,
Colonial Bank of New Zealand, India, China and
Japan—Chartered Mercantile Bank of India, London
and China, West Indies—Colonial Bank Paris—
Messrs Marcuard, Krausz & Co Lyons—Credit
Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, - - - - - \$1,377,150
Rest Fund, - - - - - 1,625,000

BOARD OF DIRECTORS:

Wm. Molson Macpherson, President.
S. H. Ewing, Vice-President.
W. M. Ramsay, Samuel Finley,
Henry Archibald, J. P. Cleghorn,
H. Markland Molson.

JAMES ELLIOT, Gen. Manager.

A. D. Durnford, Chief Inspector and Superintendent
of Branches; W. H. Draper, Inspector.
H. Lockwood, W. W. J. Chipman, Asst. Inspectors.

BRANCHES:

Alvinston, Ont. Montreal, Ont. Sorel, P.Q.
Aylmer, " Montreal, P.Q. St. Thomas, Ont.
Montreal, St. Catherine St. Branch.
Brockville, " Morrisburg, Ont. Toronto, Ont.
Calgary, Alberta, " Norwich, " Toronto, Ont.
Chesterville, Ont. Ottawa, " Trenton, "
Clinton, " Owen Sound, " Valleyfield, Que.
Exeter, " Port Arthur, " Vancouver, B.C.
Fraserville, Que. Quebec, P.Q. Victoria, B.C.
Hamilton, Ont. Revelstoke, " Victoria, B.C.
Hensall, " Station, B.C. Waterloo, Ont.
Kingsville, " Ridgetown, Ont. Winnipeg, Man.
Knowlton, Que. Simcoe, " Woodstock, Ont.
London, Ont. Smiths Falls, Ont.

AGENTS IN CANADA.

British Columbia—Bank of British Columbia.
Manitoba and North-West—Imperial Bank of
Canada.

New Brunswick—Bank of New Brunswick.
Newfoundland—Bank of Nova Scotia, St. John's.
Nova Scotia—Halifax Banking Company, Bank of
Yarmouth.

Ontario—Canadian Bank of Commerce, Dominion
Bank, Imperial Bank of Canada.
Prince Edward Island—Merchants Bank of P.E.I.,
Summerside Bank.

Quebec—Eastern Townships Bank.
IN EUROPE.

London—Par's Bank, Ltd.; Chaplin, Milne,
Grenfell & Co., Ltd.
Liverpool—The Bank of Liverpool, Limited.
Cork—Munster and Leinster Bank, Ltd.
France, Paris—Societe Generale, Credit Lyonnais.
Germany, Berlin—Deutsche Bank.
Germany, Hamburg—Hesse, Newman & Co.
Belgium, Antwerp—La Banque d'Anvers.

IN UNITED STATES.

New York—Mechanics' National Bank; National
City Bank; Hanover National Bank; The Morton
Trust Co. Boston—State National Bank; Kidder,
Peabody & Co. Philadelphia—Corn Exchange National
Bank; First National Bank; Philadelphia
National Bank; Fourth Street National Bank.
Portland—Casco National Bank. Chicago—First
National Bank. Cleveland—Commercial National
Bank. Detroit—State Savings Bank. Buffalo—
City National Bank. Milwaukee—Wisconsin National
Bank of Milwaukee. Minneapolis—First
National Bank. Toledo—Second National Bank.
Butte, Montana—First National Bank. San Francisco
and Pacific Coast—Bank of British Columbia.

Collections made in all parts of the Dominion
and returns promptly remitted at lowest rates of
exchange.

Commercial Letters of Credit and Traveller's Circular
letters issued available in all parts of the
world.

The Chartered Banks.

MERCHANTS BANK OF HALIFAX.

Capital Paid-up, - - - - - \$1,255,070
Reserve Fund, - - - - - 1,700,000

BOARD OF DIRECTORS:

Thos. K. Kenny, President,
Thomas Ritchie, Vice-President.
M. Dwyer, Wiley Smith, Henry G. Bauld,
Hon. H. H. Fuller, M.L.C., Hon. David MacKeen.

HEAD OFFICE: HALIFAX, N.S.

E. L. Pease, General Manager (Office of the General
Manager, Montreal); W. B. Torrance, Sec. and
Supt. of Branches; W. F. Brock, D. M. Stewart,
Inspectors.

Antigonish, N.S. Montreal, Westmount.
Atlin, B.C. Nanaimo, B.C.
Bathurst, N.B. Nelson, B.C.
Bennett, B.O. Newcastle, N.B.
Bridgewater, N.S. Ottawa, Ont.
Charlottetown, P.E.I. Picton, N.S.
Dorchester, N.B. Port Hawkesbury, N.S.
Fredericton, N.B. Rosland, B.C.
Grand Forks, B.O. Sackville, N.B.
Guysboro, N.S. St. John, N.B.
Halifax, N.S. Shubenacadie, N.S.
Kingston, N.B. St. John's, Nfld.
Londonderry, N.S. Summerside, P.E.I.
Louisburg, C.B. Sydney, N.S.
Lunenburg, N.S. Truro, N.S.
Mattland, N.S. Vancouver, B.C.
Moncton, N.B. Vancouver, East End, B.O.
Montreal, Que. Victoria, B.C.
Montreal, West End Weymouth, N.S.
Woodstock, N.B.

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

CORRESPONDENTS:

New York, Chase National Bank. Boston, National
Shawmut Bank. San Francisco, First National
Bank. Chicago, American National Bank.
Spokane, Exchange National Bank. Seattle, First
National Bank. China and Japan, Hong Kong
and Shanghai Banking Corporation. Great Britain,
Bank of Scotland. France, Credit Lyonnais. Germany,
Deutsche Bank. Spain, Credit Lyonnais.
Collections made at lowest rates and promptly
remitted for. Telegraphic transfers and drafts issued
at current rates.

ST. STEPHEN'S BANK.

Incorporated 1855.

St. Stephen, N. B.

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

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

AGENTS:

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized - - - - - \$1,000,000
Capital Subscribed - - - - - 500,000
Capital Paid up - - - - - 388,239
Reserve - - - - - 128,000

BOARD OF DIRECTORS:

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

T. H. McMillan, - - - - - Cashier.

BRANCHES—Whitby, Midland, Tilsonburg, New
Hamburg, Paisley, Penetanguishene, Pickering,
Port Perry, Ont., Tavistock, Ont.

Drafts on New York and Sterling Exchange bought
and sold. Deposits received and interest allowed
Collections solicited and promptly made.

Correspondence at New York and in Canada—
Merchants Bank of Canada. London, England—
Royal Bank of Scotland.

THE ONTARIO BANK.

Capital Paid-up - - - - - \$1,000,000
Reserve Fund, - - - - - 200,000
Profit and Loss Account, - - - - - 17,687

HEAD OFFICE: TORONTO.

DIRECTORS:

G. R. R. Cockburn, Esq., - President.
Donald Mackay, Esq., - Vice-President.
A. S. Irving, Esq., Hon. J. C. Aikins,
D. Uilyot, Esq., J. Hallam, Esq., C. D. Perry, Esq.,
O. MCGILL, General Manager.

BRANCHES:

Alliston, Fort William, Ottawa,
Aurora, Kingston, Peterboro'
Bowmanville, Lindsay, Port Arthur.
Buckingham, Q., Montreal, Sudbury,
Corwall, Mount Forest, Tweed,
Newmarket.

Toronto: Scott & Wellington Streets,
Queen & Portland "
Yonge & Richmond "

AGENTS.

London, Eng.—Par's Bank (Ltd.).
France and Europe—Credit Lyonnais.
New York—The Fourth National Bank and the
Agents of the Bank of Montreal.
Boston—Elliot National Bank.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO.
Paid-up Capital, \$6,000,000
Res. 1,250,000

DIRECTORS:
HON. GEO. A. COX, President.
ROBERT KILGOUR, Esq., Vice-President.
Jas. Crathern, Esq., W. B. Hamilton, Esq.,
John Hoskin, Esq., Q. C., L. D., Matthew
Leggat, Esq., J. W. Flavelle, Esq., W. E. H.
Massey, Esq., A. Kingman, Esq.
B. E. WALKER, General Manager.
J. H. PLUMMER, Ass't General Manager.
A. H. Ireland, Inspector and Supt. of Branches.

BRANCHES OF THE BANK IN CANADA.
ONTARIO: Simcoe, Stratford, Strathroy, Toronto, Toronto Jc., Walkerville, Windsor, Woodstock.
QUEBEC: Montreal, Winnipeg, Atlin, Fort Steele, Cranbrook, Greenwood, Fernie, Vancouver.
BRITISH COLUMBIA: Vancouver, White Horse.
YUKON DISTRICT: Dawson.

IN THE UNITED STATES:
New York, New Orleans, Seattle, Wash., Skagway, Alaska.

Bankers in Great Britain:
The Bank of Scotland - London.
Correspondents: India, China and Japan - The Chartered Bk of India, Australia & China, Germany, The Deutsche Bk; France - Lazard Freres & Co., Paris; Belgium - J. Mathieu & Fils, Brussels; Holland - De Nederlandsche Maatschappij; Australia & New Zealand - The Union Bk of Australia, Limited; South Africa - Bank of Africa, Limited; Standard Bank of South Africa, Limited; South America - London and Brazilian Bank, Ltd.; Bank of South America, Limited; Mexico - Banco de Londres y Mexico; Bermuda - The Bk. of Bermuda, Hamilton; West Indies - Bank of Nova Scotia, Kingston, Jamaica; Colonial Bank and Branches; British Columbia - Bank of British Columbia; San Francisco - Bank of British Columbia; New York - The Am. Ex. National Bank; Chicago - The North-Western Nat'l Bank.

Traders Bank of Canada
(Incorporated by Act of Parliament 1855)

Authorized Capital \$1,000,000
Capital Paid Up 1,000,000
Reserve Fund 150,000

Board of Directors:
C. D. Warren, Esq., President.
John Drynan, Esq., Vice-President.
W. J. THOMAS, Esq., C. KLOEFFER, Esq., M.P.,
J. H. BEATTY, Esq., Geo. H. TUCKERT, Esq.,
of Thorold, Hamilton.
Head Office, Toronto.
H. S. STRATHY, General Manager.
J. A. M. ALLEY, Inspector.

BRANCHES:
Arthur, Ont., Ingersoll, Sarnia,
Aylmer, Leamington, Strathroy,
Drayton, Newcastle, St. Mary's,
Dutton, North Bay, Sturgeon Falls,
Elmira, Orillia, Sudbury,
Glencoe, Port Hope, Tilsonburg,
Guelph, Ridgeway, Windsor,
Hamilton.

BANKERS
Great Britain - The National Bank of Scotland
New York - The American Exchange Nat. Bank.
Montreal - The Quebec Bank.

BANQUE D'HOCHELAGA.

Capital Paid-Up, \$1,485,870.
Reserve Fund, 680,000.

DIRECTORS:
F. X. ST. CHARLES, President.
R. BICKERDIKE, M.P.P. Vice-Pres.
Chs. Chaput, Hon. J. D. Rolland, J. A. Vaillancourt
M. J. A. PRÉDÉREAST, Manager
O. A. GINOUX, Assistant Manager
C. E. DORAIS, Inspector

BRANCHES - Joliette, P.Q.; Montreal, P.Q.; Quebec, Sorel, P.Q.; Sherbrooke, P.Q.; Trois Rivières, P.Q.; Valleyfield, P.Q.; Vankleek Hill, Ont.; Winnipeg, Man.; Montreal, 1393 St. Catherine St. E., 1756 St. Catherine St. C., 2204 Notre Dame St. W.
CORRESPONDENTS - London, Eng. - The Clydesdale Bank (Limited), Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris, Paris, France - Credit Lyonnais, Crédit Industriel et Commercial, Comptoir National d'Escompte de Paris, Société Générale, Brussels, Belgium - Crédit Lyonnais, Vienna, Austria - Banque Impériale-Royale Priv. des Pays Autrichiens, Berlin, Germany - Deutsche Bank, New York - National City Bank, National Park Bank, Importers and Traders' National Bank, Messrs. Ladenburg, Thalmann & Co., and M. M. Heidebach, Ickelheimer & Co. Merchants' National Bk. of N. Y., Boston - National Bank of Redemption, Third National Bank, Chicago - National Live Stock Bank, Illinois Trust and Savings Bank.
Collections made throughout Canada at the cheapest rates. Letters of credit issued available in all parts of the world. Interest on Deposits allowed in Savings Department.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL paid up \$1,708,312
RESERVE FUND 1,234,110
HEAD OFFICE HAMILTON.

Directors:
JOHN STUART, President.
A. G. RAMSAY, Vice-President.
John Proctor, Geo. Roach,
Wm. Gibson, M.P., A. T. Wood, M.P.
A. B. Lee, (Toronto.)
J. TURNBULL, Cashier.
H. S. STEVEN, Assistant Cashier.

AGENCIES:
Berlin, Hamiota, Man. Palmerston,
Blyth, Jarvis, Plum Coulee, M.
Brandon, Man. Lestowel, Port Elgin,
Carman, Man. Lucknow, Simcoe,
Chesley, Manitow, Man. Southampton,
Delhi, Milton, Toronto,
Dundas, Morden, Man. Vancouver, B.C.
Georgetown, Niagara Falls, Wingham,
Grimsby, Orangeville, Winkler, Man.
Hamilton, K. End Owen Sound, Winnipeg, Man.
Barton St.

British Correspondents: - National Provincial Bank of England [Ltd.] London.
American Correspondents: - New York - Fourth National Bk. and Hanover National Bk. Boston - International Trust Co. Buffalo - Marine Bank. Chicago - Union National Bank. Detroit - Detroit National Bank. Kansas City - National Bank of Commerce. St. Louis - National Bank of Commerce.

Eastern Townships Bank.

Authorized Capital \$1,500,000
Capital Paid-Up 1,500,000
Reserve Fund 900,000

BOARD OF DIRECTORS:
R. W. HENNERER, President.
Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, H. B. Brown,
N. W. Thomas, J. S. Mitchell, G. Stevens,
C. H. Kathan.
HEAD OFFICE, SHEPHERDROCKE, Que.
Wm. FARWELL, General Manager.
Branches - Bedford, Coaticook, Cowansville,
Granby, Huntingdon, Magog, Ormstown, Richmond, Stanstead, St. Hyacinthe, Waterloo, Grand Forks, B.C.

Correspondents:
Montreal - Bank of Montreal.
London, England, National Bank of Scotland.
Boston - National Exchange Bank.
New York - National Park Bank.
Collections made at all accessible points and promptly remitted for.

The Dominion Bank.

TORONTO.

NOTICE is hereby given that a Dividend of 3 per cent. upon the Capital Stock of this Institution has been declared for the current quarter, being at the rate of 12 per cent. per annum, and that the same will be payable at the Banking House, in this city, on and after

Wednesday, the first day of August next.
The transfer books will be closed from the 21st to the 31st of July next, both days inclusive.
By order of the Board,
T. G. BROUGH, General Manager.

The Standard Bank of Canada

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

HEAD OFFICE, TORONTO.
DIRECTORS:
W. F. COWAN, President.
JOHN BURNS, Vice-President.
W. F. Allan, Fred. Wyld,
T. R. Wood, A. J. Somerville

AGENCIES:
Allea Craig, Cannington, Kingston,
Bowmanville, Chatham, Markham,
Brantford, Colborne, Parkdale, Toronto
Bradford, Durham, Picton,
Brighton, Forest, Richmond Hill,
Brussels, Harristown, Stouffville,
Campbellford.

BANKERS.
New York - Importers and Traders National Bank
Montreal - Can. Bank of Commerce.
London, England - National Bank of Scotland.
All banking business promptly attended to. Correspondence solicited.
GEO P. REID, General Manager.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.
Capital subscribed \$1,494,900
Capital paid up \$1,781,030
Res. 1,403,310

DIRECTORS:
CHARLES MAGEE, President.
GEORGE HAY, Esq., Vice-President.
Hon. Geo. Bryson, Jr., M. L. C., Alex. Fraser,
John Mather, David MacLaren, D. Murphy,
George Hay, Charles Magee.
Branches - Alexandria, Arnprior, Avoismore, Bracebridge, Carleton Place, Dauphin, M., Hawkesbury, Keewatin, Kemptonville, Lachute, Lanark, Mattawa, Parry Sound, Pembroke, Port. la Prairie, Man., Bank St., Rideau St., Ottawa; Rat Portage, Renfrew, Smith's Falls, Toronto, Vankleek Hill, Ont.; Winnipeg, Man.; Montreal, Que.; Hull, Que.
GEO. BURN, General Manager.
D. M. FINNIE, Local Manager

The Chartered Banks.

UNION BANK OF CANADA

Capital Paid-up \$2,000,000
Res. 500,000

HEAD OFFICE, QUEBEC

Board of Directors:
ANDREW THOMSON, Esq., President.
JAMES KING, Esq., M.P.P., Vice-Pres.
D. C. Thomson, Esq., E. J. Hale, Esq.
Ed. Giroux, Esq., Hon. John Sharples,
Wm. Price, Esq.
E. E. Webb, Gen. Manager
J. G. Billelt, Inspector
F. W. S. Crispo, Asst. Inspector

Branches:
Alexandria, Ont. Indian Hd., N.W.T. Quebec Creek,
Boisevain, Man. Killarney, Man. N.W.T.
Calgary, N.W.T. Lethbridge, N.W.T. Quebec, Que.
Carberry, Man. Macleod, N.W.T. do St. Louis St.
Carleton Place, O. Manitow, Man. - Regina, N.W.T.
Carman, Man. Merrickville, Ont. Shelburne, Ont.
Crystal City, M. Melita, Man. Smith's Falls, O.
Deloraine, Man. Minnedosa, Man. Souris, Man.
Grenboro, Man. Montreal, Que. Toronto, Ont.
Gretna, Man. Moosomin, N.W.T. Virden, Man.
Hamiota, Man. Moose Jaw, N.W.T. Wawanesa, Man.
Hartney, Man. Morden, Man. Winton, Ont.
Hastings, Ont. Neepawa, Man. Winchester, Ont.
Holland, Man. Norwood, Ont. Winnipeg, Man.
Yorkton, N.W.T.

Foreign Agents:
London, Liverpool, Parr's Bank, Limited
New York, National Park Bank,
Minneapolis, National Bank of Commerce,
St. Paul, St. Paul National Bank,
Great Falls, Mont. First National Bank,
Chicago, Ill. Commercial National Bank,
Buffalo, N. Y. The City National Bank,
Detroit, Mich. First National Bank

THE QUEBEC BANK.

HEAD OFFICE, QUEBEC
Founded 1818. Incorporated 1832.
CAPITAL AUTHORIZED \$3,000,000
PAID-UP 2,500,000
REST 700,000

DIRECTORS:
JOHN BREAKEY, Vice-President.
JOHN T. ROSS, President.
Gaspard Lamoine, W. A. Marsh, Vesey Boswell,
F. Billingsley, C. F. Smith.
THOMAS McDOUGALL, Gen. Manager.

Branches:
Quebec, St. Peter St. Pembroke, Ont.
do Upper Town. Throld, Ont.
do St. Roch. Trois Rivières, Que.
Montreal, St. James St. Toronto, Ont.
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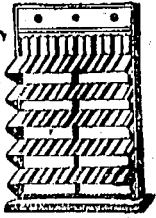
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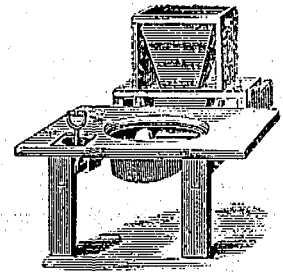
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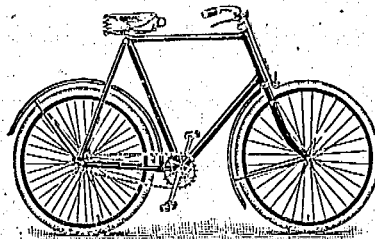
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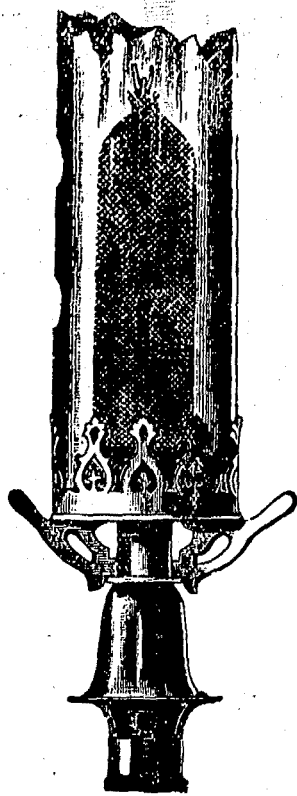
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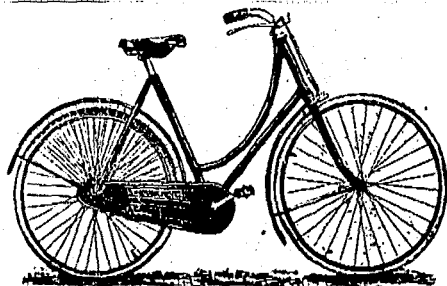
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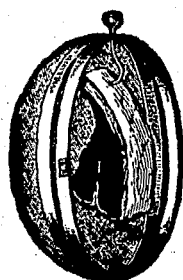
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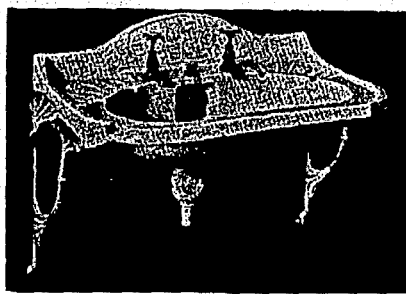
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STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations July 24, 1900.

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	3¼-6mos.	250	\$50	107
Canada Life.....	2,500	5-6mos.	400	50	....
Confederation Life.....	10,000	7¼ 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	129
Guarantee Co. of North America.....	12,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, July 14, 1900, Market value p. p'd up sh.

Company Name	Value	Dividend	Share	Amount	Quotation
Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	10 10½
Atlas.....	24,000	24 p.s.	50	6	£26 27
British and Foreign Marine.....	67,000	25	20	4	20 21
Galedonian.....	21,500	12s. p.s.	25	5	36 7-1
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	43 44
Guardian Fire and Life.....	200,000	9	10	5	92½
Imperial Fire.....	50,000	25	20	5	24½ 10½
Lancashire Fire.....	136,493	6	20	2	2½ 55½
Lion Fire.....	100,000	3	1¼	1¼	3 3
London and Lancashire Fire.....	85,100	22	25	2½	16½ 31
London Assurance Corporation.....	35,862	20	25	12½	52 17½
London & Lancashire Life.....	10,000	10	10	2	7¼ 54
Liv. & Lon. & Globe Fire and Life.....	391,752	90	8t.	2	45 73½
Northern Fire and Life.....	30,000	*22½	100	10	74 76
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	5¼	87½ 38½
Norwich Union Fire.....	11,000	*23¼	100	12	118 119
Phoenix Fire.....	53,776	35	50	5	£37 538
Royal Insurance Fire and Life.....	125,234	59¼	20	20	48 49
Sun Fire.....	240,000	8s 6d p.s.	10	10	10 10½
Union.....	45,000	18 p.s.	10	4	21½ 22½

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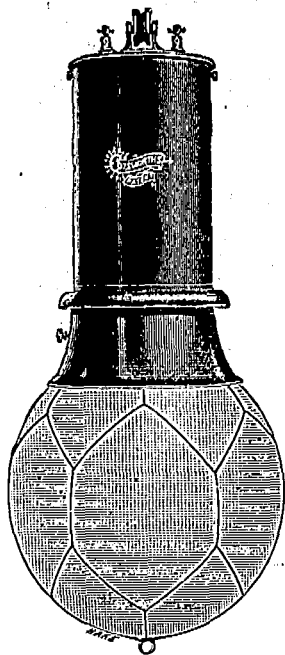
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574 tubes, 3 screws and 2 bags, 207½; 581 tubes, 3 screws and 2 bags, 210; 588 tubes, 3 screws and 2 bags, 212½; 595 tubes, 3 screws and 2 bags, 215; 602 tubes, 3 screws and 2 bags, 217½; 609 tubes, 3 screws and 2 bags, 220; 616 tubes, 3 screws and 2 bags, 222½; 623 tubes, 3 screws and 2 bags, 225; 630 tubes, 3 screws and 2 bags, 227½; 637 tubes, 3 screws and 2 bags, 230; 644 tubes, 3 screws and 2 bags, 232½; 651 tubes, 3 screws and 2 bags, 235; 658 tubes, 3 screws and 2 bags, 237½; 665 tubes, 3 screws and 2 bags, 240; 672 tubes, 3 screws and 2 bags, 242½; 679 tubes, 3 screws and 2 bags, 245; 686 tubes, 3 screws and 2 bags, 247½; 693 tubes, 3 screws and 2 bags, 250; 700 tubes, 3 screws and 2 bags, 252½; 707 tubes, 3 screws and 2 bags, 255; 714 tubes, 3 screws and 2 bags, 257½; 721 tubes, 3 screws and 2 bags, 260; 728 tubes, 3 screws and 2 bags, 262½; 735 tubes, 3 screws and 2 bags, 265; 742 tubes, 3 screws and 2 bags, 267½; 749 tubes, 3 screws and 2 bags, 270; 756 tubes, 3 screws and 2 bags, 272½; 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2415 tubes, 3 screws and 2 bags, 865; 2422 tubes, 3 screws and 2 bags, 867½; 2429 tubes, 3 screws and 2 bags, 870; 2436 tubes, 3 screws and 2 bags, 872½; 2443 tubes, 3 screws and 2 bags, 875; 2450 tubes, 3 screws and 2 bags, 877½; 2457 tubes, 3 screws and 2 bags, 880; 2464 tubes, 3 screws and 2 bags, 882½; 2471 tubes, 3 screws and 2 bags, 885; 2478 tubes, 3 screws and 2 bags, 887½; 2485 tubes, 3 screws and 2 bags, 890; 2492 tubes, 3 screws and 2 bags, 892½; 2499 tubes, 3 screws and 2 bags, 895; 2506 tubes, 3 screws and 2 bags, 897½; 2513 tubes, 3 screws and 2 bags, 900; 2520 tubes, 3 screws and 2 bags, 902½; 2527 tubes, 3 screws and 2 bags, 905; 2534 tubes, 3 screws and 2 bags, 907½; 2541 tubes, 3 screws and 2 bags, 910; 2548 tubes, 3 screws and 2 bags, 912½; 2555 tubes, 3 screws and 2 bags, 915; 2562 tubes, 3 screws and 2 bags, 917½; 2569 tubes, 3 screws and 2 bags, 920; 2576 tubes, 3 screws and 2 bags, 922½; 2583 tubes, 3 screws and 2 bags, 925; 2590 tubes, 3 screws and 2 bags, 927½; 2597 tubes, 3 screws and 2 bags, 930; 2604 tubes, 3 screws and 2 bags, 932½; 2611 tubes, 3 screws and 2 bags, 935; 2618 tubes, 3 screws and 2 bags, 937½; 2625 tubes, 3 screws and 2 bags, 940; 2632 tubes, 3 screws and 2 bags, 942½; 2639 tubes, 3 screws and 2 bags, 945; 2646 tubes, 3 screws and 2 bags, 947½; 2653 tubes, 3 screws and 2 bags, 950; 2660 tubes, 3 screws and 2 bags, 952½; 2667 tubes, 3 screws and 2 bags, 955; 2674 tubes, 3 screws and 2 bags, 957½; 2681 tubes, 3 screws and 2 bags, 960; 2688 tubes, 3 screws and 2 bags, 962½; 2695 tubes, 3 screws and 2 bags, 965; 2702 tubes, 3 screws and 2 bags, 967½; 2709 tubes, 3 screws and 2 bags, 970; 2716 tubes, 3 screws and 2 bags, 972½; 2723 tubes, 3 screws and 2 bags, 975; 2730 tubes, 3 screws and 2 bags, 977½; 2737 tubes, 3 screws and 2 bags, 980; 2744 tubes, 3 screws and 2 bags, 982½; 2751 tubes, 3 screws and 2 bags, 985; 2758 tubes, 3 screws and 2 bags, 987½; 2765 tubes, 3 screws and 2 bags, 990; 2772 tubes, 3 screws and 2 bags, 992½; 2779 tubes, 3 screws and 2 bags, 995; 2786 tubes, 3 screws and 2 bags, 997½; 2793 tubes, 3 screws and 2 bags, 1000; 2800 tubes, 3 screws and 2 bags, 1002½; 2807 tubes, 3 screws and 2 bags, 1005; 2814 tubes, 3 screws and 2 bags, 1007½; 2821 tubes, 3 screws and 2 bags, 1010; 2828 tubes, 3 screws and 2 bags, 1012½; 2835 tubes, 3 screws and 2 bags, 1015; 2842 tubes, 3 screws and 2 bags, 1017½; 2849 tubes, 3 screws and 2 bags, 1020; 2856 tubes, 3 screws and 2 bags, 1022½; 2863 tubes, 3 screws and 2 bags, 1025; 2870 tubes, 3 screws and 2 bags, 1027½; 2877 tubes, 3 screws and 2 bags, 1030; 2884 tubes, 3 screws and 2 bags, 1032½; 2891 tubes, 3 screws and 2 bags, 1035; 2898 tubes, 3 screws and 2 bags, 1037½; 2905 tubes, 3 screws and 2 bags, 1040; 2912 tubes, 3 screws and 2 bags, 1042½; 2919 tubes, 3 screws and 2 bags, 1045; 2926 tubes, 3 screws and 2 bags, 1047½; 2933 tubes, 3 screws and 2 bags, 1050; 2940 tubes, 3 screws and 2 bags, 1052½; 2947 tubes, 3 screws and 2 bags, 1055; 2954 tubes, 3 screws and 2 bags, 1057½; 2961 tubes, 3 screws and 2 bags, 1060; 2968 tubes, 3 screws and 2 bags, 1062½; 2975 tubes, 3 screws and 2 bags, 1065; 2982 tubes, 3 screws and 2 bags, 1067½; 2989 tubes, 3 screws and 2 bags, 1070; 2996 tubes, 3 screws and 2 bags, 1072½; 3003 tubes, 3 screws and 2 bags, 1075; 3010 tubes, 3 screws and 2 bags, 1077½; 3017 tubes, 3 screws and 2 bags, 1080; 3024 tubes, 3 screws and 2 bags, 1082½; 3031 tubes, 3 screws and 2 bags, 1085; 3038 tubes, 3 screws and 2 bags, 1087½; 3045 tubes, 3 screws and 2 bags, 1090; 3052 tubes, 3 screws and 2 bags, 1092½; 3059 tubes, 3 screws and 2 bags, 1095; 3066 tubes, 3 screws and 2 bags, 1097½; 3073 tubes, 3 screws and 2 bags, 1100; 3080 tubes, 3 screws and 2 bags, 1102½; 3087 tubes, 3 screws and 2 bags, 1105; 3094 tubes, 3 screws and 2 bags, 1107½; 3101 tubes, 3 screws and 2 bags, 1110; 3108 tubes, 3 screws and 2 bags, 1112½; 3115 tubes, 3 screws and 2 bags, 1115; 3122 tubes, 3 screws and 2 bags, 1117½; 3129 tubes, 3 screws and 2 bags, 1120; 3136 tubes, 3 screws and 2 bags, 1122½; 3143 tubes, 3 screws and 2 bags, 1125; 3150 tubes, 3 screws and 2 bags, 1127½; 3157 tubes, 3 screws and 2 bags, 1130; 3164 tubes, 3 screws and 2 bags, 1132½; 3171 tubes, 3 screws and 2 bags, 1135; 3178 tubes, 3 screws and 2 bags, 1137½; 3185 tubes, 3 screws and 2 bags, 1140; 3192 tubes, 3 screws and 2 bags, 1142½; 3199 tubes, 3 screws and 2 bags, 1145; 3206 tubes, 3 screws and 2 bags, 1147½; 3213 tubes, 3 screws and 2 bags, 1150; 3220 tubes, 3 screws and 2 bags, 1152½; 3227 tubes, 3 screws and 2 bags, 1155; 3234 tubes, 3 screws and 2 bags, 1157½; 3241 tubes, 3 screws and 2 bags, 1160; 3248 tubes, 3 screws and 2 bags, 1162½; 3255 tubes, 3 screws and 2 bags, 1165; 3262 tubes, 3 screws and 2 bags, 1167½; 3269 tubes, 3 screws and 2 bags, 1170; 3276 tubes, 3 screws and 2 bags, 1172½; 3283 tubes, 3 screws and 2 bags, 1175; 3290 tubes, 3 screws and 2 bags, 11

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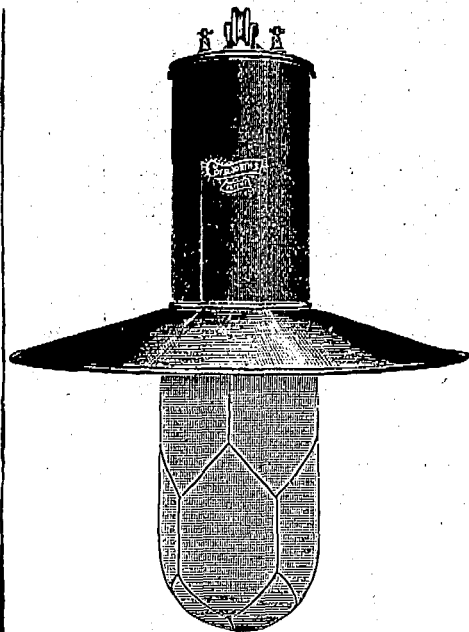


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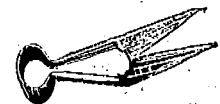
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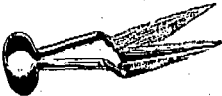
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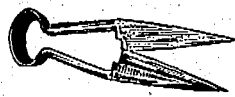
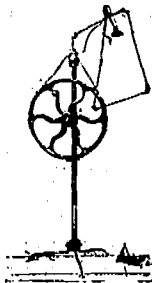


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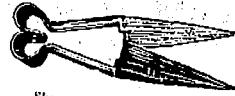
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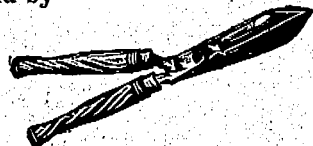
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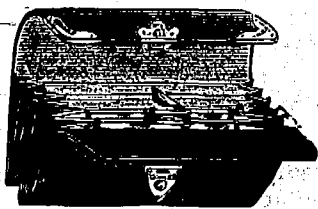
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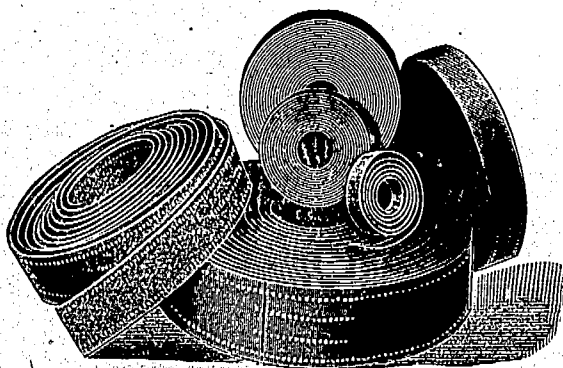
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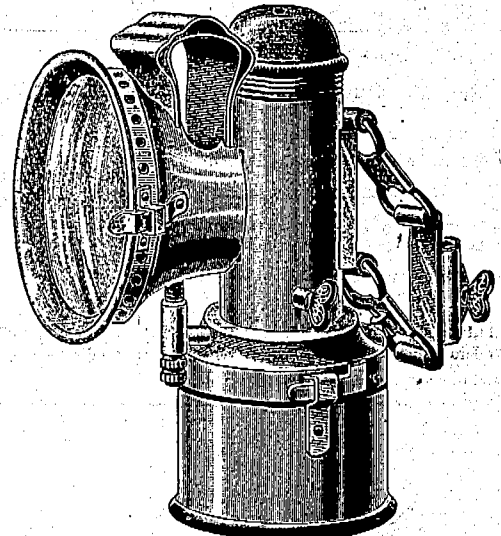


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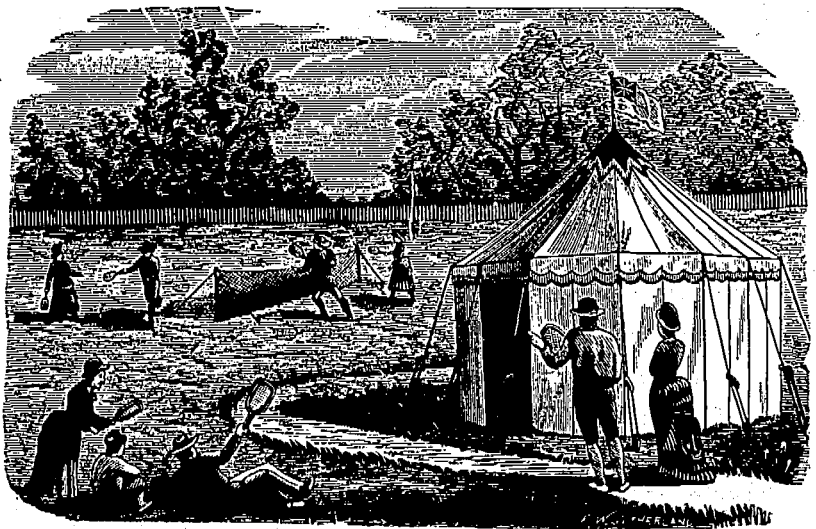
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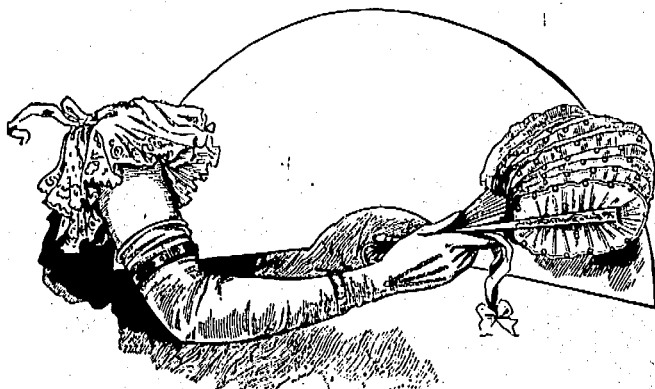
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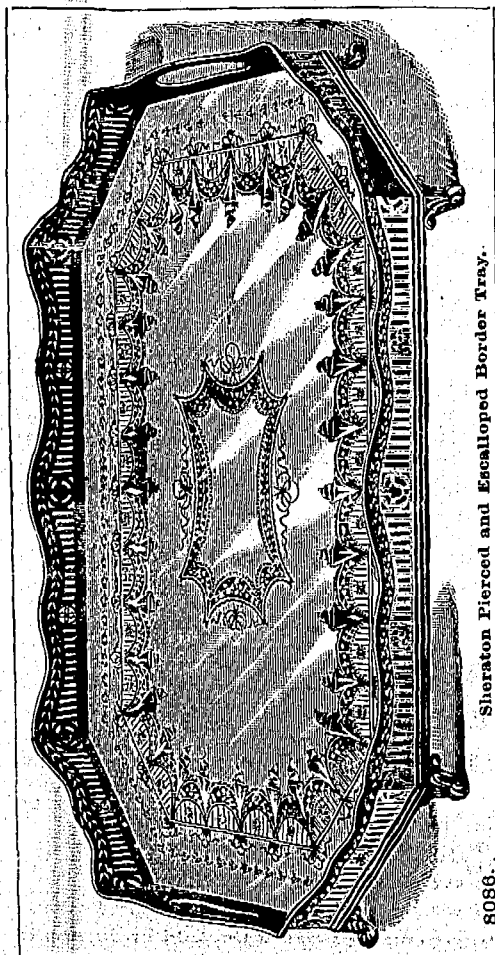
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Commercial Summary.

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

—Official advices from Dawson City report an expected output of \$25,000,000 gold this season.

—The recent mysterious disappearance of Wm. Irving, confectioner, etc., Niagara Falls, Ont., has been causing some apprehension among his friends.

—The law respecting sidewalks is being enforced in Montreal. Several retail merchants were this week fined \$5 and costs for leaving goods outside their stores.

—There is a project afloat for the construction of an electric railway line connecting Three Rivers, Que., with Grand Mere, Shawinigan, St. Barnabe, St. Severe, Louisville and Yamachiche. The principal promoters are Mayor Paquin, of Three Rivers, and Mr. P. E. Panneton.

—The Northern Pacific Railway crop report for the week ending July 21, shows that there is a decided improvement in the appearance of growing grains and vegetables throughout Manitoba and the West. Farmers claim that if good weather continues many fields will be ready for the binder in a week and in two weeks time harvesting will be general. Morris, Aldun, Belmont, Hilton, Brantford, and Elgin districts expect to have 10 to 12 bushels to the acre, while Minto district expects 15 to 20 bushels to the acre.

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—The Customs Department has adopted a regulation requiring importers of cigars and cigarettes to show the total numbers as well as the weights of the cigars and cigarettes on each Customs entry.

—The Ottawa Free Press is authority for the statement that a joint stock lumber company is to be formed in Ottawa with a capital of fifty million dollars. The object of the syndicate will be to regulate the markets and to prevent an over-supply of lumber being taken out in any one season. It will seek to regulate the supply to suit the demand. Mr. J. R. Booth is spoken of as first president.

—An innovation, saving some time in delivery of mails from the Pacific Coast and intermediate points by the train reaching the Union Station, Toronto, at 3.10 p.m., has been inaugurated by the introduction of an automobile service, which met the train at North Parkdale and carried the mails, which had been previously sorted, to the distributing offices for delivery the same day. The central office was reached in 11 minutes after the arrival of the train, Spadina avenue in six minutes, Yorkville in ten minutes, Parkdale in one minute, and Riverside in 20 minutes. The carriages used were a locomobile and two automobiles, one using electricity and the other having a hydro-carbon engine. A few days ago a similar system was put in operation on the arrival of mail from the Atlantic coast and intermediate points, and now letters both from east and west are all ready sorted by the time they reach Toronto and within half an hour are in the hands of the letter-carriers. What has Montreal done to be so neglected by the Postmaster-General?

TELEGRAPHIC ADDRESS "STEAMPOWER, LONDON,"
TELEPHONE No. 997 Hop.

Robert Millar,

Engineer

— and —

Mechanician,

44, LANCASTER STREET,
BOROUGH ROAD,
LONDON, S. E.,
England.

—The number of passengers carried during the year ending June 30, 1899, on the American railways, as shown in the annual reports of railways, was 523,176,508, showing an increase for the year of 22,109,827. The number of passengers carried 1 mile—that is, passenger mileage—during the year was 14,591,327,613, there being an increase in this item of 1,211,397,609. There was an increase in the density of passenger traffic, as the number of passengers carried one mile per mile of line in 1899 was 77,281, and in 1898, 72,462. The number of tons of freight carried during the year was 959,763,583, an increase of 80,757,276 being shown. The number of tons of freight carried one mile—that is, ton mileage—was 123,667,257,153. The increase in the number of tons carried one mile was 9,589,680,848. The number of tons carried one mile per mile of line was 659,565. These figures show an increase in the density of freight traffic of 41.755 tons carried one mile per mile of line. In the reports is inserted a summary of freight traffic analyzed on the basis of a commodity classification, and also a summary indicating in some degree the localization of the origin of railway freight by groups of commodities. The average revenue per passenger per mile for the year ending June 30, was 1.525 cents; for the preceding year it was 1.973 cents. The revenue per ton of freight per mile was .724 cent, while for 1898 it was .753 cent. An increase in mileage earnings is shown for both passenger and freight trains. The average cost of running a train one mile increased nearly 3 cents as compared with 1898. The percentage of operating expenses to earnings shows a slight decrease as compared with the previous year.

—General Manager Hays says the prospects for business on the Grand Trunk next winter are very favorable, and he thinks that the people of Portland will see the busiest times, as far as that railway is concerned, that they have ever known. He thinks there will be over 100 steamers call at Portland next winter.

—It is announced at Quebec that the Government cartridge factory is soon to be considerably increased.

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Wood Stains to imitate all kinds of Wood.

—Mr. Macgillivray, accountant in the Bank of Commerce, Toronto, has been promoted to the managership of the Walkerton branch. Mr. McKee, of Walkerton, goes to Woodstock, Mr. O'Grady of Woodstock to London, Mr. Dewar of London to Hamilton, and Mr. Roberts of Hamilton is superannuated.

—Where, in a controversy over the liability of an insurance company under a policy of insurance after a loss has occurred, certain grounds are assigned as a reason for denial of liability, the company, after litigation has begun, cannot be heard to urge other and additional grounds as reasons for their refusal to pay the loss sustained. Continental Ins Co. vs Waugh, 83 N.W. Rep. (Neb.), 81.

—Foreign firms, particularly Germans, have a power of imitation that helps to increase their business with the Latin-American countries. They acquire a knowledge of the tastes and habits of the people and of the prices they usually pay for certain articles of home manufacture, such as wearing apparel, etc.; they then make the same article, underselling the natives themselves. To illustrate: The Indians of Guatemala make a certain article called the mountain coat. They spin and weave the raw cotton and wool in the crudest possible way; yet the garment is woven so closely that it is practically waterproof. The Germans imitate this article so closely that the Indians themselves cannot tell the difference, and, to cap the climax, give them to the Indians to sell. If our manufacturers will make up their minds to meet the conditions that are to-day influencing and controlling trade throughout Central and South America, they will win the markets.

—Some shareholders of the Western Loan and Trust Co. are reported to have decided to take action against the directors for causing the collapse of the company. It is also said that the directors of the Winnipeg Land Investment Co. will be included in the suit as the affairs of the two concerns appear to have got badly mixed up.

—The University of Toronto Alumni Association has favored us with the first number of its monthly magazine which has been founded in order to promote the interests of that university. The new venture has our best wishes, as its objects have our warmest sympathy.

—The city authorities of Ottawa have been notified that unless more effective fire protection is provided the local insurance rates will be increased.

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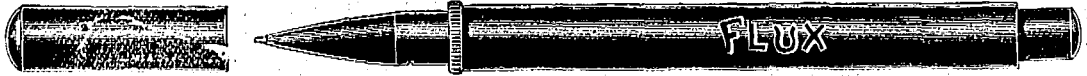
Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurtling, so common with cheap Fountain Pens.



Plain Cases, or chased in various elegant patterns, also chased and gold mounted. Prices: 5/-, 5/6, 8/6, 10/6, and 13/6 each.

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No. 500—Plain Polished Vulcanite (size as illustrated) **Price 3s. each.** Each Pen supplied in box with Filler and full directions for use. By imperial Parcel Post, single Pen to one dozen, 8d. extra. Illustrated List, fully describing each sort Free!

M. LINDNER, Patentee, Manufacturer, etc., 170 Fleet Street, London, E.C., England.

—Provision in a fire policy making it void if gasoline is kept on the premises, applies where it was brought to the store to be used in a gasoline stove in an upstairs room having no direct connection with the store, but reached by an outside stairway. *Boyer vs Grand Rapids Fire Ins. Co.*, 83 N. W. Rep. (Mich.), 124.

—A dispatch from Sault Ste. Marie, Ont., states that on the 20th inst., the steamer Theano of the Algoma Central Steamship Line passed down through the Canadian canal with the first cargo of iron ore ever shipped from the Canadian shore of Lake Superior. She had 2,153 tons and was bound for Midland. In future it is expected to ship three or four cargoes per week to the same port.

—Railway construction in the far West goes steadily on. A Winnipeg letter states that articles of incorporation for a new railway company, which will construct a road from Bemidji on the line of the Great Northern Railway, in Bertram county, northeast to a point on the international boundary at Rainy Lake, was filed with the Secretary of State at St. Paul, Minn. The incorporators are officials of the Northern Pacific Railway. The company will build a bridge across the Rainy River into Ontario, and will build and operate a steamer line on Rainy Lake and its tributary waters, including the Lake of the Woods. These lake lines will be used as feeders for the railway. The new railway will in a measure form a continuation of the Brainerd and Northern Minnesota, which is under Northern Pacific control.

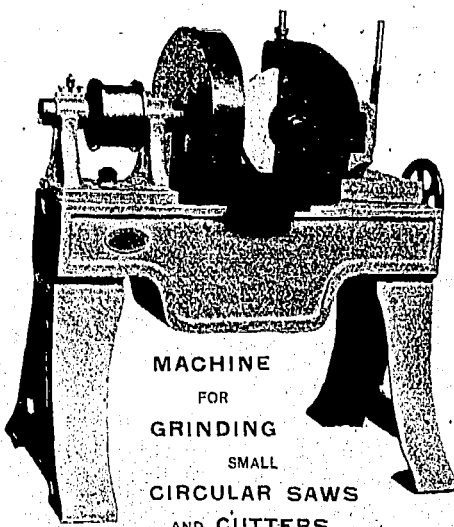
—The prominence accorded Canadian cheese in the English market and the growing favor of Canadian butter, owing to greatly improved methods of manufacture, packing and shipment, are worth much to the whole Dominion. It is pleasing in this regard to note the continued exertions being put forth to still further improve the quality of these important articles of commerce. An Ottawa letter states that an experiment in the curing of cheese is being carried out at Carp (Carleton county) under the direction of the Commissioner of Agriculture and Dairying. The English palate likes a Canadian cheese of a flavor similar to the English Cheddar, which is cured at 62 degrees Fahrenheit. At Carp a special room has been set apart in the factory, the air of which is drawn into the room through tile drains, cooling it so that the temperature of the room is continuously under 65 degrees, a flavor being given to the cheese cured in it equal to the best English make. Last year similar experiments were carried on, and the unanimous opinion of the Montreal Cheese Board was that cheese so cured was worth half a cent per pound more than cheese from the same vat cured under ordinary circumstances. In addition, the shrinkage in weight of the cheese in the cooler room is much less. On the basis of last year's output of cheese in Canada the increased value represented by the new method would be about \$900,000, or to a small factory it would represent an annual increase of \$40,000 after the initial expense of \$250. The general adoption of the new system in Canada is likely.

—Many labourers, teamsters, etc., are leaving Toronto to take up farming in New Ontario. This is a move in the right direction. These men will be more economical in their chosen calling than were they lacking an experience in that regard which city life bestows.

—An Ottawa report says that the Russian Government is going to compensate Canadians as well as Americans whose schooners were seized by that Government in 1892.

DAVID ASHTON & CO.,

SPECIALITY:
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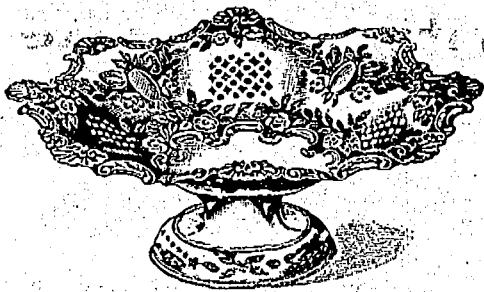
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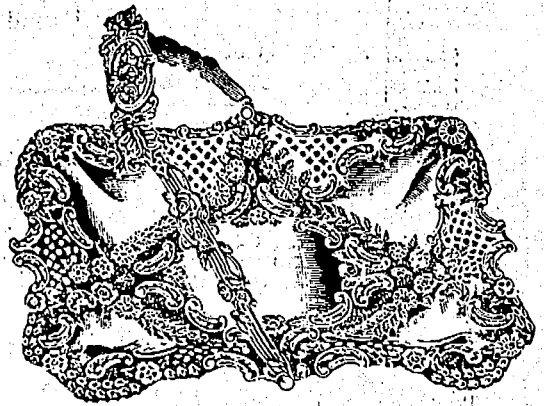


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Electro-Plated Goods.
..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—In the Parry Sound district, Ontario, lumbering is reported as very active. All mills are working three shifts a day, the demand for lumber being sufficient to require this for some time.

—Guélfh, Ont., has again shown its capacity for drawing trade, regardless of whether the distance spans the Atlantic or a little beyond the Speed or Grand River. The Robertson-Taylor Co., of Galt, manufacturers of cream separators, has decided to move to the "Royal" city and work on the plant has already begun.

—Since Spain laid down her arms and quit thinking about outside dependencies, she has been giving more attention to home industries. The British Vice-Consul at Bilbao, states in a recent letter that since the termination of the war with the United States a brisk revival of business has taken place all over Spain. Bilbao, where capital is very abundant, has taken the initiative, and is financially interested to a large extent in the most important companies that have been formed lately. As many as 61 large companies were registered in 1899, with a capital of 125,000,000 pesetas, of which 23 were shipowning, 7 banks, 8 sugar factories, 6 electric works, 7 mining and metallurgical companies, and 10 of different sorts. Thirty-nine were established in other parts of Spain. A Spanish company called "Aurora" has been started this year, with the object of undertaking marine insurance, banking, etc. It has a capital of 20,000,000 pesetas. Doubtless this company owes its birth to the annually increasing number of Spanish ships owned at Bilbao. Up to now Spanish marine insurance has been entirely effected in foreign companies. In the province of Guipuzcoa all the established industries are flourishing and many fresh ones have been started. This is especially the case with regard to hydro-electric industries, of which there are now 34 actually working with water-power and one worked entirely by steam. Fifty-seven additional concessions have been petitioned for, representing about 11,525 horse-power.

HENRY GATEHOUSE,
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RECEIVER AND SHIPPER OF
FISH, GAME AND POULTRY,
WHOLESALE AND RETAIL.
COLD STORAGE CAPACITY - - - 40,000 CUBIC FEET.

Consignments solicited. Prompt returns.

—A paper published in Vienna says: "The Boers cannot be held free from blame. Their fatal blunder consisted in their stubborn ultra-conservative attitude and their short-sighted selfish conduct in local affairs. They did not understand how to deal with the great city which had suddenly sprung up through the agency of the Uitlanders. They sought their advantage by getting immediate profit out of them and giving as little as possible in return. But precisely because behind those Uitlanders stood the British nation it would have been wise to be accommodating."

—A cone-shaped lump of gold weighing 7,897 ounces and worth \$135,275 was received in New York on 17th inst., at the agency of the Bank of Montreal. It comes from the Consolidated Cariboo Hydraulic mines at Quesner Falls, British Columbia, and represents sixty days' clearances of that mine. The gold was in the form of a cone.

—The Canadian Northern Railway Company is offering £700,000 4½ per cent. first mortgage debenture bonds to the public at 90 per cent.

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT
REMUNERATIVE PRICES.

The new Railway Regulations as to the carriage of Liquid Carbonic Acid Gas are now so stringent, and the cost of carriage so great, that any Brewers or Distillers adopting the Company's Process in a provincial town would practically have a monopoly in the district served by them.

FULL PARTICULARS AS TO PLANT AND METHOD OF WORKING PATENT SYSTEM MAY
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All kinds of Gold Watch Cases
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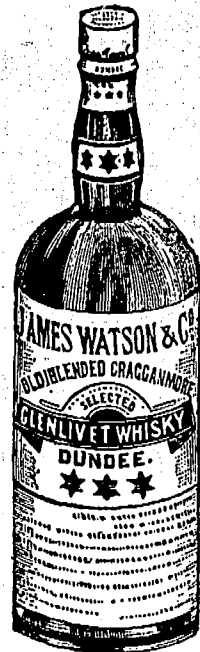
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ELECTRO & PLATED GOODS.

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A Safer Drink has
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**Watson's
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Undoubtedly the
Finest Imported.

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Agents for Canada,

28
HOSPITAL ST.,
MONTREAL.

—Grand Trunk Railway System—Earnings 15th to 21st July, 1900, \$125,540; 1899, \$120,138; increase, \$5,402. Chicago and Grand Trunk earnings omitted.

—Advices from Victoria, B.C., state that the sealers have formed a joint stock company and will control forty-seven schooners now in business. They have a capital of half a million, their object being to regulate wages and maintain the prices of skins.

—A consignment of buttons from New York bearing the inscription "Independence of Canada" has been stopped at the Custom House. It might have been well to have let them be distributed here as it is often very useful to find out who has the mental characteristics of a certain animal without examining the length of his ears or waiting to hear him bray.

—Some years ago it was said that certain areas of London were so valuable that the price would be represented if the land were covered by sovereigns. Since then values have greatly increased. Every inch of land between King William's statue and Trinity square, London, England, cost £30 10s, or at the rate of £191,000,000 per acre—beyond all doubt the highest price ever paid in England for land. The South Eastern Railway Company was asked at the rate of \$65,000,000 per acre for a piece of ground in Bermondsey, which had a depth of 16 feet only. The demand was so exorbitant that even a railway company had to pause, finally declining to purchase. In the year 1880 land in Cannon street was sold for \$30 a square foot, and six years later the price of land in this identical street went up to \$75 a square foot—an increase typical of the growth of land values in London, even in such a short period of time as elapsed between 1880 and 1886. In 1672 the rental of the corporation property in Liverpool reached the sum of \$65; to-day it is worth \$62,500,000. Last year, in the principal street of the city the high-water mark of land value was reached in the purchase by the stock exchange, at the rate of \$1,130 per square yard of some land necessary for the extension of its buildings. In Glasgow land has been sold at \$300 per square yard, which could be matched in this city.

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No Families who value their Health should be without one

Patronised by H. M. the Queen and Royal Family, numerous Hospitals, Sanitary Institutions, etc.; also by the elite of the Medical Profession.

Testimonials from the Highest Authorities. Indents through Shippers only.
Full Particulars and Prices from Secretary, 157 Strand, London, Eng.

—With a view to improving the condition of Canadian apples and cheese for export, Prof. Robertson has written to all the steamship companies urging that the holds and other parts of the steamships in which apples and cheese are carried to Great Britain should be ventilated by forced circulation of air during the voyage, which is much approved by the shippers of these products. To encourage the equipment of steamships with ventilating shafts and fans necessary for the purpose indicated, the Minister of Agriculture has authorized the payment of \$100 towards the initial expense of fitting up each approved steamship, to be paid after such ventilating equipment has been kept in use for at least three voyages. Two or more agents of the department will be at Montreal to observe how cheese and apples are loaded in order that the department may be able to make recommendations to the producers looking towards improvement of their quality and the condition of the packages. It is intended to have agents of the Department also in at least four of the cities of Great Britain to observe the condition in which cheese, butter, and apples particularly are discharged from the various steamships.

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

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

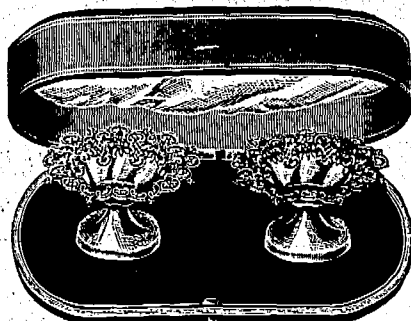
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**North Star, Crescent
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Purity, Brightness, Loftiness.

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.



S. E. Breakspear

Manufacturing Jeweller

AND Silversmith,

38 St. John's Lane, - - CLERKENWELL.
LONDON, E.C., ENGLAND.

—The grading for the Toronto, Hamilton & Buffalo spur line at Hamilton, has been completed, and the work of laying the steel rails will be commenced without delay. The spur is some four miles in length, and will cost about \$25,000 a mile.

—L'Aurore, a Paris newspaper, informs us that: "Between the pavilion of Mauritius and that of Canada at the Exposition, the British Indian Committee has placed a group in bronze, the principal figure of which is none other than the Queen of England. Not a day passes without the police having to remove from this monument little multi-coloured labels bearing the inscription, 'Down with the English.' What must our guests think of France and the French?" What visitors to the Paris Exhibition think of being thus openly insulted we need not state. The effect of such rudeness is being seen in the poor attendance at the show.



Gavin C. MacDougall,

(Late Pipe-Major DUNCAN MACDOUGALL)

BAGPIPE MAKER.

Bagpipes from 50s. to £50.

By Special Royal Warrant appointed September, 1892, Bagpipe Maker to Her Majesty the Queen. Chanters, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application to JOURNAL OF COMMERCE.

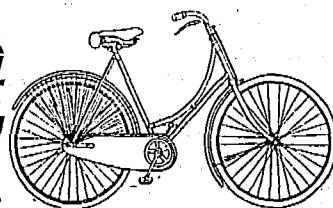
Gavin C. MacDougall, Dunolly, Aberfeldy, Scotland.

—Ottawa advices state that a report received at the Department of Trade from the commercial agent for Canada, at Antigua, West Indies, shows the sugar crop to be a disappointing one. Of that product very little was sent to Canada, but there has been a good demand for molasses from this country. The report further states that the increased preference on sugar offered by Canada will not affect this season's crop as it was nearly all shipped before the preference took effect. Considerable development in trade between Canada and the West Indies is expected, consequent upon the improved steamship service. Advices have been received by the Department of Trade and Commerce from Trinidad of the imposition by that colony of export duties for this year upon certain products with the object of aiding immigration. The duties affect sugar, rum, cocoa, coffee, molasses and cocconut. On sugar the rate is \$1.20 per ton; on cocoa, 18 cents per hundred pounds; on molasses 60 cents per hundred gallons.

—A French paper, L'Argus, in a recent issue says: "The American people are barely separated from the swaddling clothes of barbarity, they have elementary things to learn." Such language following close upon the Lafayette demonstration will discount that affair as a display of French affection for America.

—The Director of the Department of Roads for Ontario states that work on an extensive scale is being carried on at Almonte, Renfrew, Carleton Place, Smith's Falls, Cornwall, Welland, Niagara Falls and Berlin, besides on a smaller scale, at many other points.

AGENTS



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For
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FINE ART METAL PLAQUES.

ENGLISH MAKE !!

Imitation Dresden China a wonderful reproduction, 11 inches in diameter printed in 18 colors and enamelled, patent invisible ring attachment for hanging, superseding wire frames, packed 1 pair in a parcel 6 gross in a Case—Free case, Free London, 2½% Cash, equal to any line in the market at double the price.



Sample mailed on receipt of 1s. 3d. to cover postage and package. Price per gross 45s. THIS IS A GOOD THING. New price list mailed free to Wholesale Houses.

S. Gottschalk & Co.,

BUNHILL ROW,
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The Novelty Inventors.

Cables—"Reminders," London. A. B. C. Code used.

Payments against documents or through shipper. See our November, December and January advts. in this Journal.

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THE ROYAL PALACE HOTEL,

Adjoining the Royal Kensington Palace, Kensington, W.,
overlooking Kensington Gardens and Hyde Park,
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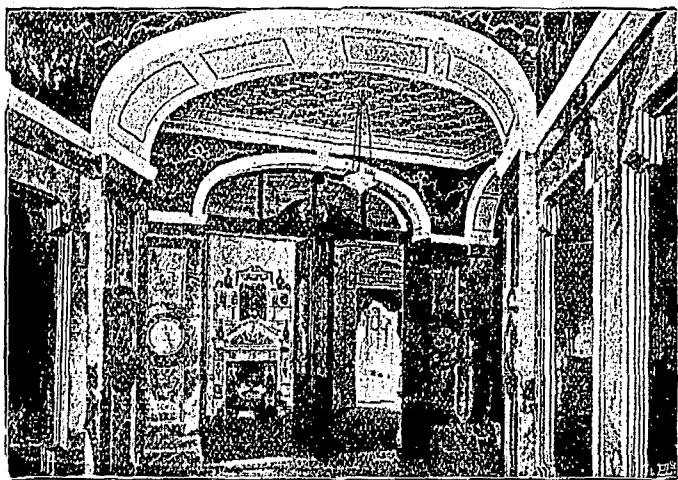


Table d'Hôte Dinner (separate tables) open to Non-Residents, 6 P.M. to 8.30 P.M. Exceptional Cuisine (French), Lounges, Elevators, Electric Light throughout. Recherché Dinners à la carte.

Erection of buildings, &c., cost nearly a Quarter of a Million Sterling. Sumptuously furnished. Every modern improvement. Telegraphic Address—"PRECEDENCE, LONDON."

DRY GOODS TRADE.

—It is whispered by some on the inside of millinery movements that feathers—principally ostrich—and velvet, will predominate—as fall and winter hat trimmings.

—A Yokohama private circular of the 2nd inst., treating of the raw silk situation says: Since date of last circular our market has continued to show an upward tendency, owing no doubt to the fact that prices of cocoons have continued rising, and the rendita being considered less favorable than last year the cost of new silk stands in considerably higher than was expected. Estimates of the crop are lowered somewhat by the natives in consequence of the unsatisfactory quality of a large portion of the cocoons. Total settlements from 1st July, 1899 to 30 June, 1900 (including 17,152 bales direct shipments by Japanese), 57,020 piculs; against corresponding period—season 1898-99, 51,259 piculs; 1897-98, 58,185 piculs; 1896-97, 50,500 piculs. Stock: 1,700 piculs, against 863 piculs last season.

—Our correspondent at Bedford, Que., writes, under date 24th instant: The product of last week of Stanbridge creamery, 4½ tons, sold here to-day to Ayer & Co., for 20¼c; 200 boxes of other factories sold for 20¼c to 20½c. Dairy butter did not offer in large quantities, as farmers are haying; it sold from 16c to 17c. Eggs, 11c. Cheese was not offered. One carload hogs shipped at 5c and 5¼c per lb.



Reg. Telegraphic Address:
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Thos. B. Cumpston & Son

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Works: St. Helen's Mills, Hunslet,
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Railway Carriage Roofing Canvas
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Contractors to the following British Rail-
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..IMPORTERS OF..

FOREIGN FANCY GOODS.

and Factors of English Toys
OF EVERY DESCRIPTION.

91 HIGH HOLBORN, LONDON, W. O. England.

Bone Goods with Sea Side Views.

—It is rumored at Ottawa that a large lumber syndicate is in process of formation. The present high price of lumber and the prospects of it proving scarce for some time have been instrumental in causing more attention being given this industry. The amount of capital to be involved in the lumber company is fifty million dollars, which will make it the largest of its kind in Canada. The object of the company will be to regulate markets and prevent over-supply in any one season. One of the parties interested stated that such a company should be in existence, as it would prevent sacrificing of lumber and prove advantageous to the lumber interests of Canada.

—Referring to the return—without fish—of some of its friends, an exchange remarks: "It rained every day they were gone and was grand weather for 'chips that pass in the night.' The whole bunch ought to join some life-saving crew instead of a fisherman's club and we would bait 'em to the limit to rescue more schooners off the bar in a given time than any other quartette on the street."

—A Sydney, C.B., dispatch states that officials of the Nova Scotia Steel Company, accompanied by a coke expert, have visited Sydney mines and selected a site for coke ovens near Winning Pit. Twenty-five ovens will be built before winter.

LOOM=Y=NOOS

(REG'D TRADE MARK.)

PRISMS

.....MAKE.....

Dark Rooms Light as Day.

SAVE GAS BILLS—IMPROVE HEALTH.

WEBSTER BROS. & PARKES,

228 St. James Street, MONTREAL, Que.

THE GROCERY TRADE.

—Lemons are much higher owing to a shortage in supplies aided by the extremely hot weather which increased the demand.

—Another 10 cents per 100 lbs. has been added to sugars this week, which makes granulated \$5.20 for railway delivery. It is beginning to seem like old times in the sugar business.

—A Yokohama private circular of 2nd inst., treating of the tea situation, says: A steady demand has continued and prices have ruled very firm. Second crop leaf is now coming to market, but the quality is poor and prices are very high. Native tea men assert that there will be a small second picking. Total settlements for the season to June 30, amount to 112,297 piculs against 138,879 piculs at corresponding date last year.

—A private London circular of the 14th inst., referring to the dairy situation, says: Butter.—Since the last report was issued a complete change has taken place regarding the temperature and the rainfall, consequently the pastures and hay crops have considerably improved and are even better than they were last year at this time, and are about 5 per cent. better than the average of the past five years at this period. The years 1897 and 1898 were both better than 1900. Last season, however, the drought began in July, while this year there are no signs of any repetition of similar weather. The change mentioned above has caused an increased make of both home and Continental butter, and consequently prices have been easier during the last week or two. The time of year, however, forbids any important fall in values, and should the weather continue hot and dry prices will advance considerably. The sale of Australian and New Zealand butter is now nominal, at prices ranging from 96s to 98s for "Choiceest," with very small demand for "Finest." Arrivals during the month of June have been 10,985 cwts. from New Zealand, and 2,340 from New South Wales. The only Colonial butter now on the market is Canadian, which is growing in bulk week by week. In June, 8,546 cwts. arrived; while last week 8,719 cwts. were received. There is a good demand for Canadian, and "Choiceest" is making 96s to 98s per cwt. with a few special brands at 100s. The arrival of Canadian since June 1st, is however, 6,000 cwts. below last year's receipts. The Copenhagen Official quotation for Danish butter was 86 kroner at the date of our last report, on 8th June. It rose the following week to 92, and the next week to 95, which is the highest quotation at the end of June since 1885. During the first week of this month it fell to 92 kroner, where it now remains. This is the highest for the second week in July since 1893, when a severe drought afflicted this country and Europe generally. The abnormally high prices of June and July are due to the cold and consequently late Spring we have lately experienced, and the two best months of the year for butter production, viz., May and June, have passed with a comparatively short make. Even if July and the coming months are most favorable for pasture land, the amount of butter produced in Europe and the United Kingdom during the summer of 1900, cannot be so great as it would have been with an ordinary May and June. The high prices which have hitherto prevailed, have prevented large purchases for cold storage purposes, and as there is every probability of high prices continuing, there will be less butter in cold store than usual. There appears to be no probability of the European and home supply exceeding the current demand. Canada seems the only place from which large supplies can come during the next three months, and the question of high prices in September, October and November depends very largely upon the amount Canada sends us. In America prices of butter are likely to remain too high for a large export business to be done. Cheese.—Trade, at the present moment is dull, and prices for Canadian on the spot are 48s to 49s for "Choiceest," c.i.f. quotations are about the same value. The arrivals from Canada and the States this season have been large and are estimated at about 180,000 boxes in excess of last year, but are about the same quantity as arrived in the corresponding period in 1897. Both Canada and the States have shipped close up to the hoops, and consequently the cheese has not been so mature as usual. New Zealand cheese arrivals are large for the time of year, and prices may be quoted at 55s to 56s for "Choiceest."

FRIDAY, JULY 27TH, 1900.

HATS.

The present season has been particularly bad for straw hats. Dealers, both wholesale and retail, have lost money on this branch of the business, not because of any sudden changes in styles, but owing to circumstances akin to those which will cause the Manitoba farmer to lose on both his straw and grain. There is an individuality apparent in the straw hat which neither its softer nor harder brothers pretend to assume. This is first shown in the reluctance about purchasing a straw hat at first sight. Neither will the average wearer purchase one on the first hot day, this latter being responsible for the lack of interest so far displayed during the present season, now drawing pretty well to a close. It requires a succession of hot days early in the summer to bring interest in the straw hat down to the purchasing stage. The present season has been particularly noticeable for one or two hot days mixed with a week of comparatively cool weather, and followed by such incessant rain that it has become a novelty to see the sun. Yet the brave straw did its best to invite an outing. It appeared in plats from the finest seen in the \$15 Panama to that somewhat coarser make shown in the ten cent chip market basket. It came to the front door with bands composed of all the various weaves and textures known to the loom, and with polka dots from the size of pin head calico to those shown beneath the whippoorwill's wing.

A straw hat with expanding rim,

A cool hat it would be to him,

but he did not wear it.

To become sufficiently popular for dealers to do a profitable season's trade, the straw hat must be seen out early and often. A man meets his friend with a straw hat and it merely suggests to him that he might do well to wear one also. A second and third acquaintance, similarly decked, forces the suggestion and the trade has become richer by another sale. The straw is in the majority, and to be in sight is to be in it. But fate decreed otherwise this term and the grey fedora has the field. It has been introduced with a little more airy appearance, something about its general make-up suggesting a coolness—carelessness, if you like—not hitherto apparent. Its durability has also been a point in its favor, likewise its correctness in places where the more timid straw is wont to hesitate before entering. These preferences and weather conditions have sent the light grey fedora up head where it will likely remain for the season.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)
WESTMINSTER, S. W., ENG.
THE LARGEST & FINEST IN LONDON.



*Luxury and Home Comforts.
Unexcelled Cuisine.*

Inclusive Terms, from 10/6 per day.

TELEGRAPHIC ADDRESSES:

For Management, "UNPARALLELED," LONDON.

For Visitors, "ERMINITES," LONDON.

"Canada's Leading Company"

The Canadian business of the Canada Life for 1899 was not only the largest of any year since its establishment in 1847, but exceeded that of any other company doing business in the Dominion.

Canada Life Assurance Company,

Head Office, Toronto.

President, Hon. Geo. A. Cox. Assistant General Manager, E. W. Cox.
Treasurer, H. B. Walker. Secretary, R. Bills.
Superintendent, W. T. Ramsay. Actuary, Frank Sanderson.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$46,300,000
Investments in Canada, 14,600,000

[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.

W. M. RAMSAY, Manager D. M. MCGOUN, Assistant Manager.
J. HUTTON BALFOUR, Secretary.

NORTHERN ASSURANCE CO'Y.

INCOME AND FUND (1892)



Capital and Accumulated Funds, \$38,355,000
Annual Revenue from Fire Premiums,
Annual Revenue from Life Premiums, 5,715,000
Annual Revenue from Interest upon Invested Funds,
Deposited with Dominion Government for the security of Canadian policy-holders, 200,000

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

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. Canadian Branch Head Office, - TORONTO.
JAS. BOOMER, Manager.
R. P. TEMPLETON, Assistant-Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL,
1723 Notre Dame St.

—THE— IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Head Office, - - Toronto, Canada.

President: — Hon. SIR OLIVER MOWAT, P.C., G.C.M.G.
(Capital, \$1,000,000.00)

The Government Deposit of THE IMPERIAL is larger than that of any other Canadian Life Company.

AN UNEQUALLED RECORD.

The unparalleled success which has attended the operations of the IMPERIAL LIFE is abundantly evidenced by the following facts and figures, culled from its last Annual Report:—

1. INCREASE in Insurance in force	\$2,973,100
2. INCREASE in Assets	253,382
3. INCREASE in Cash Income	163,412
4. INCREASE in Premium Income	148,497
5. DECREASE in Expenses	5,000

Provincial Manager, - CHARLES PIERCE,
BANK OF TORONTO BUILDING,
MONTREAL, Que.

FIRE. LIFE. MARINE.

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

ESTABLISHED 1866.

* 11 HOSPITAL STREET.

MONTREAL.

Telephone Main 1277. P. O. Box 2081.

Insurance.

PHENIX ASSURANCE CO'Y OF LONDON, ENG.

Established in 1782. Canadian Branch
Established in 1804.

No. 164 St. James St.

MONTREAL, P. Q.

PATERSON & SON

Agents for the Dominion

City Agents:

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

STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT,

CUSTOMS BROKERS,

418 to 417 St. Paul Street, Montreal

Bell Telephone Main 1808 P. O. Box 684.

R. WILSON-SMITH

FINANCIAL AGENT.

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

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

THE

Trust & Loan Company of Canada

(Incorporated A. D. 1845 by Royal Charter.)

Capital Subscribed - \$7,500,000.00
Paid Up Capital - 1,581,666.00
Cash Reserve Fund - 870,375.00

Negotiate Loans on City Property and improved Farms at low rates and on very desirable terms.

Address, THE COMMISSIONER,

THE TRUST AND LOAN COMPANY OF CANADA,

26 St. James St., MONTREAL, QUE.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, JULY 27TH, 1900.

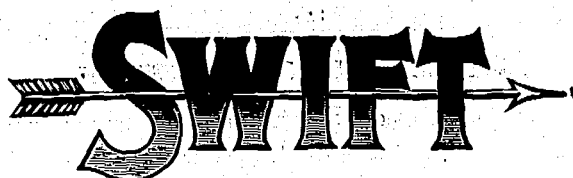
BANK STATEMENT FOR JUNE.

In this issue we publish the complete bank returns for June, and below will be found our usual comparative table. The more salient changes which occurred in June were pointed out in our last issue. The increase of circulation from \$42,856,762 to \$45,577,387, an advance of \$2,720,625, is very remarkable. Last year the June increase was two millions which was exceptionally high, the increase last month was indeed greater than has often occurred when the crop movement had set in. The June circulation for past five years was as follows:

1900.	1899.	1898.	1897.	1896.
\$45,577,387	\$39,097,708	\$36,539,103	\$32,366,174	\$30,336,844
and the increase in each year over May was:				
1900.	1899.	1898.	1897.	1896.
\$2,720,625	\$2,084,794	\$277,343	\$545,729	\$941,400

DISTINCT *By Special Appointment* **DISTINGUE**
 IN  IN
CONSTRUCTION *TO H.R.H. THE PRINCE OF WALES* **APPEARANCE**

We are seeking reliable houses in Canada who will take up the sale of our world-renowned



CYCLES.

We made the first Bicycles in England in 1869, and are making the best Cycles to-day.

Applications and Enquiries to
The Swift Cycle Co. Ltd.,
 WITH WHICH IS INCORPORATED
THE COVENTRY MACHINISTS' CO'Y, Ltd.,
 CHEYLESMORE WORKS,
 COVENTRY, ENGLAND.

The Investment Company, Limited.
AUTHORIZED CAPITAL, \$500,000.

Officers:—HON. A. W. OGILVIE, President. C. H. CATELLI, Esq., Vice-President. W. L. Hogg, Esq., Manager.

Directors:—HON. A. W. OGILVIE, Senator of Canada; HON. RICHARD TURNER, Quebec; C. H. CATELLI, Montreal; J. N. GREENSHIELDS, Q.C., Montreal; W. BARCLAY STEPHENS, Montreal; S. BEAUDIN, Q.C., Montreal; W. L. Hogg, Montreal.

Auditors:—P. S. ROSS & SONS, Montreal.

Notary Public:—E. W. H. PHILLIPS.

Solicitors:—MESSRS. BEAUDIN, CARDINAL, LORANGER & ST. GERMAIN.

Bankers:—IMPERIAL BANK OF CANADA.

Agents for the buying, selling and negotiating of mortgages, debentures, stocks and other securities, and guaranteeing payment of the interest thereon.

47 ST. FRANCOIS XAVIER ST., MONTREAL.

Tel. Main 182.

The deposits on demand were increased by only the trifling amount of \$182,336, and those payable after notice by \$1,050,560. These are small figures but June is not famous for its heavy deposits. The record for past five years is as follows for deposits on demand, numbered 1, and those payable after notice numbered 2.

No. 1—	1900.	1899.	1898.	1897.	1896.
	\$99,702,599	\$91,852,400	\$82,313,900	\$71,466,457	\$62,934,531

No. 2—	1900.	1899.	1898.	1897.	1896.
	\$177,554,117	\$166,549,940	\$144,749,443	\$129,675,231	\$120,835,461

No. 1—	1900.	1899.	1898.	1897.	1896.
	\$182,335	d. \$348,017	\$2,111,885	\$1,282,912	\$1,053,191

No. 2—	1900.	1899.	1898.	1897.	1896.
	\$1,050,756	\$2,432,853	1,548,025	\$143,100	d. \$1,099,260

The balances due from foreign banks, those in the United

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.
 Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898
 Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,134,327.27
 Death Losses Paid, 1898, \$3,887,500.95
 Total Paid Members, 1898, \$4,584,095.13

CASH AND INVESTED ASSETS.

Net Surplus invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898. \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898. Policies, 12,779 Ins., \$32,027,390
 Total Business in Force Dec. 31, 1898. 102,379 " 269,169,321
 Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN 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, - - - 97 St. James St.
T. W. PATERSON, 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

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES:

CANADA BRANCH:
 Cor. St. James and McGill Streets, - **MONTREAL.**

T. L. MORRISEY, Manager.

States, moved down in June from \$21,217,311 to \$19,833,013, while the amount of call loans, which means much the same thing, were increased from \$28,900,129 to \$29,272,904. Current loans and discount advanced from \$282,876,813 to \$285,488,152, an increase of \$2,611,339; the same amount within a trifle, of the increase in circulation. Last year the discounts were \$250,974,389, the increase in June having been \$1,805,218, and the increase since June, 1899, \$34,514,063. Although business generally continues active there are not wanting signs of reaction, but whether these are mere passing phenomena, or have a deeper significance time alone can declare. It is hardly likely, however, that trade will be as prosperous generally as last season, considering the shortage in the Manitoba crops.

BANK STATEMENTS.

	June, 1900.	May, 1900.	June, 1899.	June, 1896.
Capital authorized	79,108,664	79,108,664	76,808,664	76,008,666
Capital subscribed	65,791,368	65,723,218	61,743,448	61,858,832
Capital paid-up	61,735,145	61,589,447	63,674,085	59,569,764
Amount of rest	32,792,608	31,699,989	28,954,908	21,991,031

LIABILITIES.

Notes of circulation	45,577,387	42,856,702	39,097,708	32,059,177
Balance due to Dominion Gov't.	5,127,918	3,358,098	5,201,375	4,089,741
Bal. due to Provincial Govts.	2,501,401	2,772,751	2,200,621	2,722,010
Deposits on demand	99,702,599	99,520,204	91,852,400	53,273,531
" after notice	177,554,117	176,503,361	166,549,940	75,357,921
Loans on banks in Can. sec.	478,032	479,170	42,000	272,775
Dep. on demand in Can. banks	2,822,434	2,622,000	3,829,152	1,073,503
Bal. due Can. banks dly exch.	133,307	66,852	144,822	825,384
Bal. due agencies, &c., abroad.	893,945	925,571	684,032	367,606
Bal. due agencies, &c., in U.K.	5,301,036	6,158,346	6,536,052	2,556,840
Other liabilities	484,050	917,911	485,392	255,604
Total liabilities	340,295,278	336,183,352	310,330,478	174,601,421

ASSETS.				
Specie	10,185,868	10,729,280	9,240,810	6,123,070
Dominion notes.	18,035,008	18,404,705	18,050,927	9,705,380
Deposits securing circulation . .	2,130,421	2,058,822	2,016,573	.....
Notes & cheques on other banks	10,012,221	9,076,405	11,015,870	7,567,408
Lean to other bks in Can. sec. .	445,438	458,185	40,185	.....
Dep. on demand in Can. banks.	3,025,552	3,022,420	3,000,522	3,200,081
Bal. due from bks dly exchgs.	217,388	233,171	280,073	.....
Bal. due from for'n bks, &c..	19,833,013	21,217,311	21,074,085	11,459,943
Bal. due from bks, &c., in U.K.	6,605,016	5,902,243	10,170,005	1,269,602
Dominion Govt. Deb. Stocks .	4,501,727	4,510,133	4,898,019	2,556,758
Can. Municipal & public secs.	17,376,603	17,130,908	10,232,301	5,816,734
(not Dominion.)				
Can., Brit. & other R.R. secs.	14,373,066	14,093,698	14,875,470	.....
Call loans on banks & stocks.	20,272,004	28,900,120	30,059,460	11,008,522
Current Loans & Discounts .	285,488,152	282,876,813	250,074,359	153,081,973
Loans to Govt. of Canada . . . . .	.....	.....	.....	008,811
“ to Provincial Govts	2,009,815	2,144,420	3,150,714	902,651
Overdue debts	1,873,564	1,533,931	2,080,089	2,807,807
R. E. besides bank premises . .	993,560	1,031,602	1,810,380	968,811
Mortgages on real estate	613,661	650,227	607,875	723,738
Bank premises	6,103,359	6,051,020	6,012,083	4,034,070
Other assets	6,165,994	4,282,511	2,624,712	2,552,607
Total assets.	440,318,102	436,049,338	408,036,411	254,628,694
Li'ns to directors and their firm	10,147,112	10,005,081	7,132,672	7,282,584
Average specie for month. . . .	10,420,174	10,147,371	9,308,030	6,201,623
A'vge Dominion notes for mo..	17,769,712	17,094,077	16,383,215	9,691,010
G'eatst circulation during mo.	46,859,110	45,853,285	39,313,896	.....

BANK OF BRITISH COLUMBIA ON THE AMALGAMATION.

A circular has been issued by the Bank of British Columbia to its shareholders in explanation of the reasons why a scheme has been entered into for amalgamating with the Canadian Bank of Commerce. The Bank, it appears, has found the competition of Eastern Canadian banks so active as to have interfered with its capacity to earn adequate profits and maintain its position as the leading bank of British Columbia. The bank cannot retaliate by entering the eastern field, as it is confined by its charter to the Pacific Coast and territory east of the Rocky Mountains. Instead of keeping up a fight with the Bank of Commerce it has been decided to merge the two banks. The present board of directors of the Bank of British Columbia will continue to act as the London Board of the Bank of Commerce, and the official staff will be taken over, and become entitled to the benefits of the Bank of Commerce pension fund.

The financial terms of the amalgamation as thus stated by the Bank of British Columbia: By the terms of the agreement holders of fully paid shares of £20 each in the Bank of British Columbia will be entitled for every three shares held to receive four fully paid shares of \$50 each in the Canadian Bank of Commerce, which taken at \$72.50 per share=\$290, and a cash payment of £6 8s 3d. It will thus be seen that the shareholders in the Bank of British Columbia will receive the equivalent of £22 per share. The Canadian Bank of Commerce has a fully paid-up capital (in \$50 shares) of \$6,000,000, and a reserve fund of \$1,250,000. Under the agreement this capital will be increased by the issue of \$2,000,000 of shares (for acquiring the Bank of British Columbia) to \$8,000,000, and the reserve fund will be increased to at least \$1,750,000. Their shares are now marketable at \$74 per share, and they have steadily paid dividends on their stock at the rate of 7 per cent. per annum, so that by the change proposed shareholders in

the Bank of British Columbia will (assuming that the cash payment is invested) obtain a return equal to the dividends received by them for some years past.

The market price of the shares of the Bank of British Columbia have stood for some time past at from £16 10s 0d to £18 7s 6d per share. The shares have been ranging at a discount of from £3 10s 0d to £1 12s 6d per share, so that in getting the equivalent of £22 per share, for their stock, the shareholders of the Bank of British Columbia will make a very favourable exchange.

A LITTLE DEAL IN MINING STOCK.

Once on a time recently, when mining stocks, ground almost as fine as rolled oats—the kind to which the name of “chips” was not inaptly given by a writer on this journal—were dealt in more freely than they are now, and owners could even borrow on them with a little trouble, four or five city men were seated at a fashionable restaurant-table waiting for the orders of the day to be served. Even these “ad interim” portions of time were not usually wasted; and many a profitable deal had been devised on such impromptu occasions. Thus these business friends, nothing loth, were easily led into a discussion of the merits of certain mining stocks, one of which we shall name here “The Three Crows.” One of the lunchers who had been on the “ground floor” in respect of the stock from its very inception, offered in a friendly way to let each of those around the board have ten thousand shares at 30 cents a share, or 5 cents less than par, but on condition that they held it until it reached a quoted value of 50 cents—which it was firmly believed it would do ere six months should have elapsed. After some attention to the meal and the situation, they at length—before finishing their repast and parting for their respective offices,—agreed upon the terms:—No one was to sell until the shares reached 50 cents, and without first acquainting and obtaining the consent of his fellow-holder in the deal. “The number of shares thus taken over at the price of thirty cents constituted a goodly proportion of the total issue. During the discussion some surprise was now and then expressed that one of the messmates was absent that day. “Some kind voice” occasionally murmured

“I wish he were here.”

As he did not turn up, it was proposed that a portion of the stock taken over should be reserved for the absent one. Two of the friends competed in securing for him an equal portion to their own. Ten thousand shares were accordingly allotted to him and—all was “merry as a marriage bell.” The stock would recover its strength—would now go up, and they not only should all be able to unload without loss as soon as the value had become steady, but likely obtain a handsome advance on the par value (35 cents)—enough, as one of them remarked, to pay their expenses to the Paris Exposition of 1900. The saying that

“Les absens ont toujours tort”

did not apply in this case. The absent friend was quite satisfied with his portion and the conditions, but one might have observed a pleasurable twinkle in his eye on accepting his allotment, which was, however, interpreted as the result of the satisfaction he felt at the thoughtfulness of his friends on his behalf. But “he naething spak.” Next day’s repast was

“Worthy of a grace as lang’s my arm.”

The deal did not have the effect, however, of sending the stock up to the fifty cents limit. . . . Here we must pause. . . . There is a saying in common use

"A fool for luck, but a poor man for babies",

which saying had no application to Mr. N. . . . Luck he has had—if business ability well directed and well rewarded deserve the name. But what shall we call that which his absence secured for him that day at table? One of our ablest senators when delivering an address on a certain occasion, while president of the Board of Trade, tagged two words on to Disraeli's saw, that,

"Everything comes to him who waits",

—"and works," added our worthy Senator. Now, in the great majority of cases, the proverb, as amended, should prove true. "There must be something in 'Luck' after all," as many will say. The result of the present case as it eventually turned out called forth a feeling of admiration for him who won, although with little effort of his own. But among these "wise saws and modern instances" "there are others."

"Qui facit per alium, facit per se"

is one of them, and Mr. N. found this to bear the bree "aboon them 'a."

Some days had elapsed before the companions all met again around the board. The party who had been absent on the occasion noted, found himself some few weeks later in the far west at the mouth of the shaft in which the intrinsic value of the stock was supposed to be located. The engineer, a canny body from away north of the Tweed, was questioned and cross-questioned as to his opinion of the mine. His taciturnity was at length overcome, and he went so far as to admit that he would not himself accept many of the shares for a consideration; he had rather take the ready money even at a much lower valuation. The interviewer returned home, resolved in his mind what course he should pursue.

The stock had been steady in Montreal for some time at the high-water mark, for all had been pledged not to sell for at least six months. A few days after Mr. N's return to town it began to drop; it backed to 27, to 25, then to 20, thence down to 15 where it stood for a while. The causes assigned were various,—other stocks were becoming popular. It could not last; but again it started on the down grade and kept on till it reached 10. Here a determined effort was made, but it kept sagging, though more slowly. For a few days it recovered a few points, but it lost them again. It went down eventually to 7, to 5. Suspicion was aroused; a few incautious words had the effect merely of sending it down to 3!

The limit was drawing to a close; they felt that "Luck" was somehow against them. Mr. N. seemed the only optimist remaining. His confidence was not lost. There surely must be a reaction sooner or later. At length it was discovered that the man whom his messmates had treated "like a vera brither" in regard to that stock, had been a holder of eighty thousand shares for some time before his allotment of that ten thousand! He is one of those who "recks the rede" in the lines—

"Aye free aff han' your story tell,

When wi' a bosom crony;

But keep still something to yoursel'

Ye scarcely tell to ony."

As the scene of the play is at present suffering from mid-summer quiet, it is hoped that Time which is said to heal all things, may dispel any little trifle of coolness that may have resulted, especially when it is remembered that Mr. N. honourably held on to his ten thousand shares as

stipulated and agreed to, and by that means prevented the stock falling still further—down below the 1½ cent per share at which it has been quoted or valued lately. As none of the lunchers could possibly feel the loss involved in so small (to them) an affair, it is goodhumouredly looked upon by the majority—perhaps by all by this time—as what is termed a lively game "a wee sma' hour ayont the twal" is usually regarded by somebody or two or three the morning after. But one of the parties pocketed \$15,000 by what people generally term "mere luck."

WALL PAPER TRUST COLLAPSES.

Five years ago the wall paper manufacturers of the United States were nearly all absorbed by a trust company, the combined capital being \$38,000,000. The first step was to close up some seven or eight factories, then the process commenced of raising prices, so as to provide for dividends upon the two classes of stock, that held by the original proprietors by which they were paid for transferring their business to the trust, and the other class of stock issued to the public—which represented water. Vast as was this aggregation of interests, and extensive as were its ramifications amongst the retailers of wall paper, there arose competition which was developed by the high prices fixed by the trust. Dealers found also that trade was stimulated by having a greater variety of goods than the trust produced. The fight for some time has been keen between the trust and a number of independent firms. Last week it was announced that at a meeting of the shareholders a resolution was passed to dissolve the concern. Some of the original proprietors will take back their factories, and the remaining ones will be put up to auction. A body of shareholders having already been "sold" will have to bear their fate as well as they can. This is another illustration of the futility of trying to stop the operation of natural, economic laws by sheer weight of capital. Surely, it was thought, with \$38,000,000 of capital at command a company can control the trade. But it failed in this endeavour as the very policy adopted to acquire strength, the fixing of high prices all over the States, of one line of goods, brought out capital which is ever on the alert to seize an opportunity of making good returns. Monopoly is almost certain sooner or later to develop fatal competition.

NO CHATTEL MORTGAGES IN QUEBEC.

A recent case heard before Mr. Justice Curran shows how schemes to set the law practically at defiance are upset when exposed to the ruling of a Court. It is well known that the laws of this Province do not recognise chattel mortgages, as do those of Ontario, as many know to their sorrow. A company in this city organized to lend money advertised that it was prepared to make loans on the security of furniture, horses, waggons, etc., without the goods being removed from the custody of the borrower. This is the chattel mortgage system. In order to get around the law this money lending company adopted the plan of getting the borrower to execute an undertaking to sell, and deliver certain properties then in his possession. This undertaking was never intended to be enforced unless the borrower failed to pay his loan. When he became a

defaulter the lender sought to compel his debtor to carry out the bill of sale by handing over the goods specified therein. The distinction between such an arrangement and a straight chattel mortgage is too thin to mislead any one. It was shown in Court that the borrower was paying 66 per cent interest.!! In giving judgment Mr. Justice Curran said: "Chattel mortgages are not recognized in this province, yet this bill of sale bears all the marks of a chattel mortgage, and it is, therefore, null and void." He also pointed out a passage in an authority on Bills of Sale which reads: "It is hardly necessary to cite authorities to show that a bill of sale absolute in its terms, becomes a chattel mortgage, upon proof by parole, that it was made to secure a debt. It is the nature of the transaction, at its inception, which determines the character of the investment." The Court here is of opinion that the pretended bill of sale relied upon by defendant is an absolute nullity, and gives him no title whatever to the goods. An attempt has been made to evade the clear enactment of our code. As the goods had been seized the Court ordered them to be restored, or their declared value paid, with costs. We have reason to believe that the above scheme is freely practised by a class of money lenders in this city, whose vulture-like beaks sadly need clipping.

AMERICAN LAW ON DEPARTMENTAL STORES.

Last week we gave an account of legislation passed by the Prussian Diet, tantamount to one of our Legislative Assemblies, to prevent the carrying on of departmental stores in that country. It will be interesting to contrast this with the action of one of the Supreme Courts of the United States. The Missouri Legislature passed an Act restricting the stock held for sale by any merchant to one class or group, with the intention to prevent departmental stores being opened in that State without a special license. The Supreme Court has decided that such an Act is unconstitutional. The decision reads: "In no sense can this most extraordinary act be regarded as a police measure, and consequently it does not fall within the protection of the police power. It shows upon its face that regulation is not its purpose, but that revenue, or undue restriction, in the interest of others not embraced in the class designated, is the aim in view. In order to sustain legislation of the character of the act in question as a police measure, the court must be able to see that its object to some degree tends toward the prevention of some offence or manifest evil, or has for its aim the preservation of the public health, morals, safety, or welfare. If no such object is discernible, but the mere guise and masquerade of public control, under the name of an act to "regulate business and trade, etc.," is adopted, that the liberty and property rights of the citizens may be invaded, the court will strike down the act as unwarranted. While the Legislature, under its vested authority and power may arbitrarily impose taxes, restraints, and burdens of various kinds, within the constitutional limits prescribed, that may become most onerous and oppressive to the citizen, which the courts can do naught but uphold, it cannot create conditions of fiat classes, that will operate to make legislation alone applicable to those artificial conditions and classes, as general law within the meaning of the constitution; or that will entitle it to the designa-

tion of 'the law of the land,' or that will make the act 'due process of law,' by which alone the liberty of the citizen may be restrained, or his property burdened or disposed of."

Stripped of legal verbiage and technicality this important decision declares that there is no legislative power in the United States which constitutionally can restrain a merchant from dealing in as many articles as he thinks well to keep on sale, and that to so restrict any trader would be to create a class subject to class legislation, which restraint of liberty is not permitted in the United States.

U. S. EXPORTS OF BREADSTUFFS.

The U. S. Bureau of Statistics has issued returns of the country's foreign trade for year ending 30th June last. The British returns were published three weeks ago, those for Canada are not yet issued. In view of the discussion relating to the scheme for a discrimination being made by England in favour of Canadian breadstuffs, by imposing a duty on all foreign wheat and flour, it will be interesting to note the extent of the U. S. exports which would be affected by an English Corn Law. It is also important to compare the exports in various years in view of the contemplated shortage in the grain crops.

It is regarded as probable that the total yield will be from 20 to 30 millions of bushels smaller than the aggregate crop of 1899, which was estimated at 547 millions of bushels. What is left over is always of considerable moment in calculating what the supplies will be in coming year. The U. S. Statistical Bureau estimates the left over amount of wheat in hands of farmers on 1st July as 51 million bushels, which is 13 millions less than was stated as held at same date in 1899. On the other hand, as the New York "Chronicle" points out, the visible supply of grain at the principle points of accumulation on the 30th June last was nearly 13 millions of bushels more than at same date 1899. These statistics indicate that the exports in current year will not materially differ from those of 1899-1900. According to a table published by our contemporary the total value of the exports of breadstuffs from the States for year just closed was \$262,300,000 as compared with \$273,999,699 in previous year. The exports for last ten years are reported as follows:

	Wheat.	Flour.	Corn.	Total Breadstuffs.
1900	73,250,000	\$66,750,000	\$85,250,000	\$262,300,000
1899	104,269,169	73,093,870	68,977,448	273,999,699
1898	145,231,261	69,263,718	74,196,850	333,897,119
1897	59,920,178	55,914,347	54,087,152	197,857,219
1896	39,709,868	52,025,217	37,836,862	141,356,993
1895	43,805,663	51,651,928	14,650,767	114,604,789
1894	59,407,041	69,271,770	30,211,154	166,777,229
1893	95,534,970	75,494,347	24,587,511	200,312,654
1892	161,399,132	75,362,283	41,590,460	299,363,117
1891	51,420,272	54,705,616	17,682,687	123,121,656

The values of the breadstuffs imported into England from the United States in the past half year were as follows:

	Wheat.	Flour.	Corn.	Total Breadstuffs.
	\$25,556,000	\$19,990,800	\$22,460,000	\$76,656,800
From Canada in same period the receipts were:				
	Wheat.	Flour.	Corn.	Total Breadstuffs.
	\$4,437,000	\$1,145,000	\$1,040,000	\$7,452,000

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For the same years the exports in bushels and average prices were as follows:

	Wheat.	Ave.	Flour.	Ave.	Corn
	bushels.	per bshl.	brls.	per brl.	bushels.
1900	103,000,000	\$0.718	17,650,000	\$3.834	209,000,871
1899	139,432,815	0.748	18,502,690	3.954	174,089,100
1898	148,231,261	0.983	15,349,943	4.512	208,745,000
1897	79,562,020	0.753	14,569,545	3.840	176,916,360
1896	60,650,080	0.655	14,620,864	3.558	99,992,835
1895	76,102,704	0.576	15,268,892	3.383	27,691,137
1894	88,415,230	0.672	16,859,533	4.109	65,324,840
1893	117,121,109	0.799	16,620,339	4.542	46,037,274
1892	157,230,350	1.026	15,196,769	4.959	75,451,849
1891	55,131,948	0.933	11,344,304	4.822	30,768,213

As regards the imposition of a duty on foreign breadstuffs entering England, leaving those from Canada free of duty the returns of past half year show that in that period the imports of breadstuffs from Canada were less than one-tenth of those from the United States, and the supplies from Canada were only a little over 5 per cent. of the total received in England. The prospect of England imposing a duty on 94 to 95 per cent. of her breadstuffs imports in order to encourage the trade of Canada is not bright. The above table shows the decrease in total of imports of American breadstuffs last year into England to have been \$11,699,699, as compared with previous year. But the imports of what are more commonly regarded as "breadstuffs," that is, wheat and flour, were very much less, the decrease on those two items being \$37,463,039. The difference between this amount and that of the total decrease is accounted for by enlarged imports of corn, barley and oats. The consumption of corn in England is becoming very great, being used largely in manufacturing processes and for making all manner of fancy foods. It is evident that so far as the United States imports of cereals are concerned the wheat crop is not the dominating factor, as it is open to be exceeded in value by that of corn and other grains.

THE FINANCES OF THE TRANSVAAL.

In reference to the future financial system of the Transvaal it is declared by the London "Statist" that the Boer financial system was utterly bad, and that sweeping reforms will have to be introduced may be taken for granted. It is pointed out that out of a total expenditure by the Transvaal Government of \$19,800,000, in 1898, several items will entirely disappear or be greatly reduced under British authority. The heading of "fixed salaries" ate up \$5,350,000, and it is declared that while the British administration will consist of picked men, competent to perform the different duties to which they will be called, "the salaries will certainly not amount to anything like the enormous sum which President Kruger and his entourage divided amongst themselves. Among the other items were "public works, special expenditure, sundry services, and war department," amounting together to \$6,252,000. This included the secret preparations of the Boer Government for war with England. The "Statist" sums up the situation by declaring:

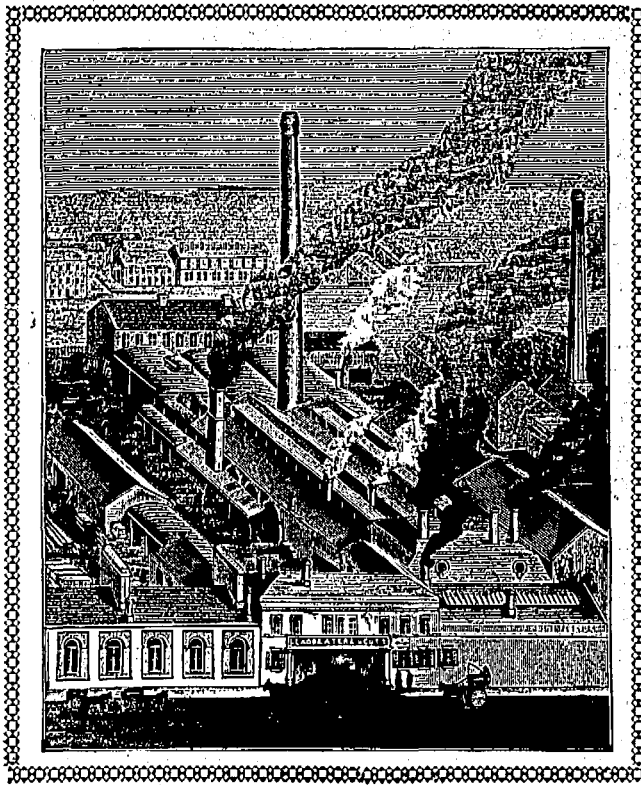
"Nearly half the total outlay of 1898, it will thus be seen, was for purposes that will cease with the Boer regime. The real expenditure in 1898 upon objects more or less useful, was not very much more than 40 per cent. of the revenue. And great savings can, and, no doubt will, be effected by conversion of debt and other processes to be immediately noticed, and by stopping leakages of all kinds."

A loan for the purpose of reimbursing the British Government in part for the cost of the war will probably be authorized on behalf of the Transvaal district. If this loan is guaranteed by the Imperial Government to the amount of \$100,000,000, an annual charge for interest and sinking fund would be imposed amounting to \$3,250,000. A dividend has been derived by the Boer Government from its shares in the Netherlands railway, connecting the Portuguese frontier with Pretoria. These

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ESTIMATES ON APPLICATION.

Telegraphic Address:—"Leadbeater, Sheffield."

shares will now be taken over by the British local government, and it is proposed that the entire railway be purchased and made a source of profit. In regard to the economic future of the Transvaal, the "Statist" declares:

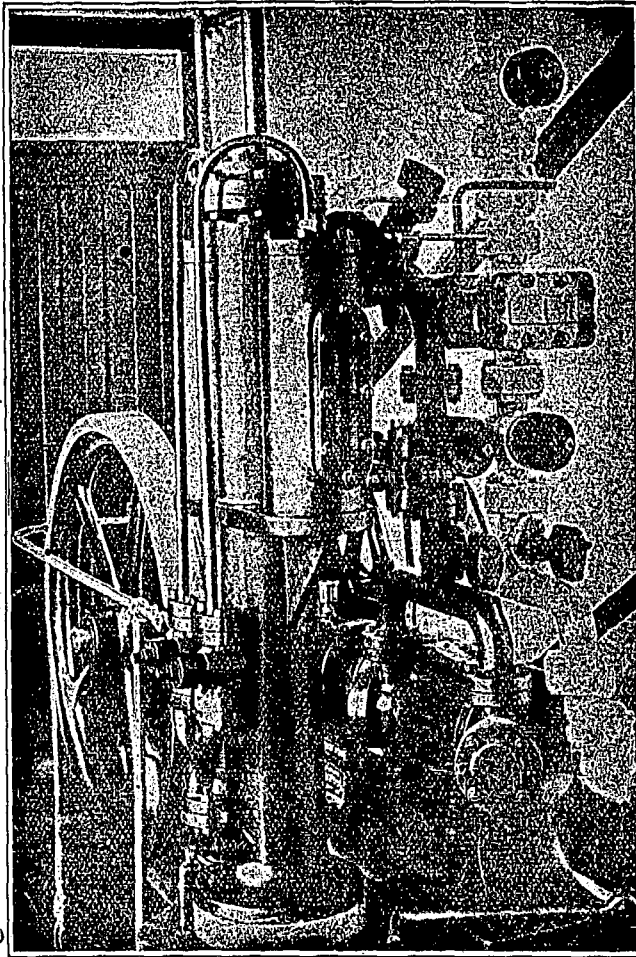
"The lowering of rates and fares by the Netherlands Railway Company will increase the traffic, and so ultimately add very considerably to the efficiency of the company; while the outburst of activity that is sure to follow the settlement of the country, the inpouring of European capital, skill and labour, and the general development of South Africa, will likewise improve the position, not only of the Netherlands Railways, but of the whole of South Africa, and therefore will make the taxes of all kinds in the Transvaal more productive. The abolition of monopolies will relieve the gold industry enormously. So will the reduction in the rates and fares of the railway. And a further stimulus to gold mining will thus be given; while those who find capital, and the shareholders generally, will be benefited by the general improvement of the country, and development will make residents better able to contribute to the revenue."

A LESSON FOR THE BOERS.

It is manifest that the only operations of a warlike nature now being carried on, or possible to be pursued by the Boers, are of a guerilla character. Indeed, the whole course of the war has been very much on the lines so classified. Not one single pitched battle has been fought in South Africa, in which both contestants faced each other like brave men. The Boers never once came into the open, they fought always behind natural fortresses; they were never once in sight in large numbers,

being concealed by boulders, rocks, or hillocks. The only time they were caught outside such natural protections was at Paardeburg, when they had to surrender. They are now moving about the Transvaal not like a regularly organized army but as bands of freebooters, or guerilla marauders. They can thus cover an enormous area with small bodies of raiders who can cut telegraph wires, tear up railway tracks, damage bridges, and generally make things very disagreeable to the British troops, without doing anything towards achieving what they claim to be fighting for. To repress such operations is one of the most difficult of military tasks, especially in such a wild, rugged, unsettled country as the Transvaal. In the last conflict between France and Germany the Germans were, for some time, harassed by franc-tireurs who acted like guerillas. To stop this, there was more than one town and village utterly destroyed where these marauders took refuge.

During the American war the northern forces were worried much as the British are who are in the Transvaal. The course adopted to stop these raids is thus described by the Detroit News: "It is not probable that any more battles will take place in the Transvaal, with heavy loss of life, but the Boers can maintain a nagging, worrying policy in order to make the stay of their unwelcome guests as unpleasant as possible. If it is long continued such a policy brings disaster upon the local residents. During the war of the rebellion, whenever the army of the north pressed dangerously close to Richmond, the rebels could compel a precipitate retirement by sending a force down the Shenandoah Valley to cross the Potomac and menace Washington. It took some time to apply a remedy, but when it came it was sharp and sure. Gen. Sheridan was ordered to raid the Shenandoah coun-



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try and so devastate it that the rebels would be unable to make one of their accustomed raids while subsisting their army off the rich country. In a few days one of the most prosperous agricultural districts of Virginia was converted into a desert. Houses, barns and crops were destroyed in one general conflagration, and the resident population was ruined."

The Boers will, we hope, appreciate the significance of a prominent American journal giving Lord Roberts a tip as to the best course to pursue to stop the Boers keeping up their guerilla tactics. We also suggest to some American papers that they might serve the Boers better than by encouraging them to keep up a course which is certain to bring down upon them the severest punishment, the punishment which their own hero, General Sheridan inflicted upon the Southerners who were fighting for their independence and freedom.

DEPOSIT HELD TO SECURE NOTE.

A correspondent enquires whether a bank has a lien upon the deposit in its hands in the name of a person whose unpaid promissory note is held by the bank? A recent judgment given by Chief Justice Meredith gives an answer to this question. A person named Routhier at the time of his death was indebted to plaintiffs, the Ontario Bank, in the amount of an unmatured promissory note, and there was to his credit in the Ottawa branch the sum of \$134. The assets of deceased were insufficient to pay his debts. This action is to recover the amount of the note now matured. The Court held, that plaintiffs are entitled to deduct from the amount of the promissory note the amount at the credit of deceased, and to rank on the estate for and receive a divi-

dend on the balance. Judgment for plaintiffs for amount, to be calculated accordingly to be recovered "de bonis propriis."

Correspondence.

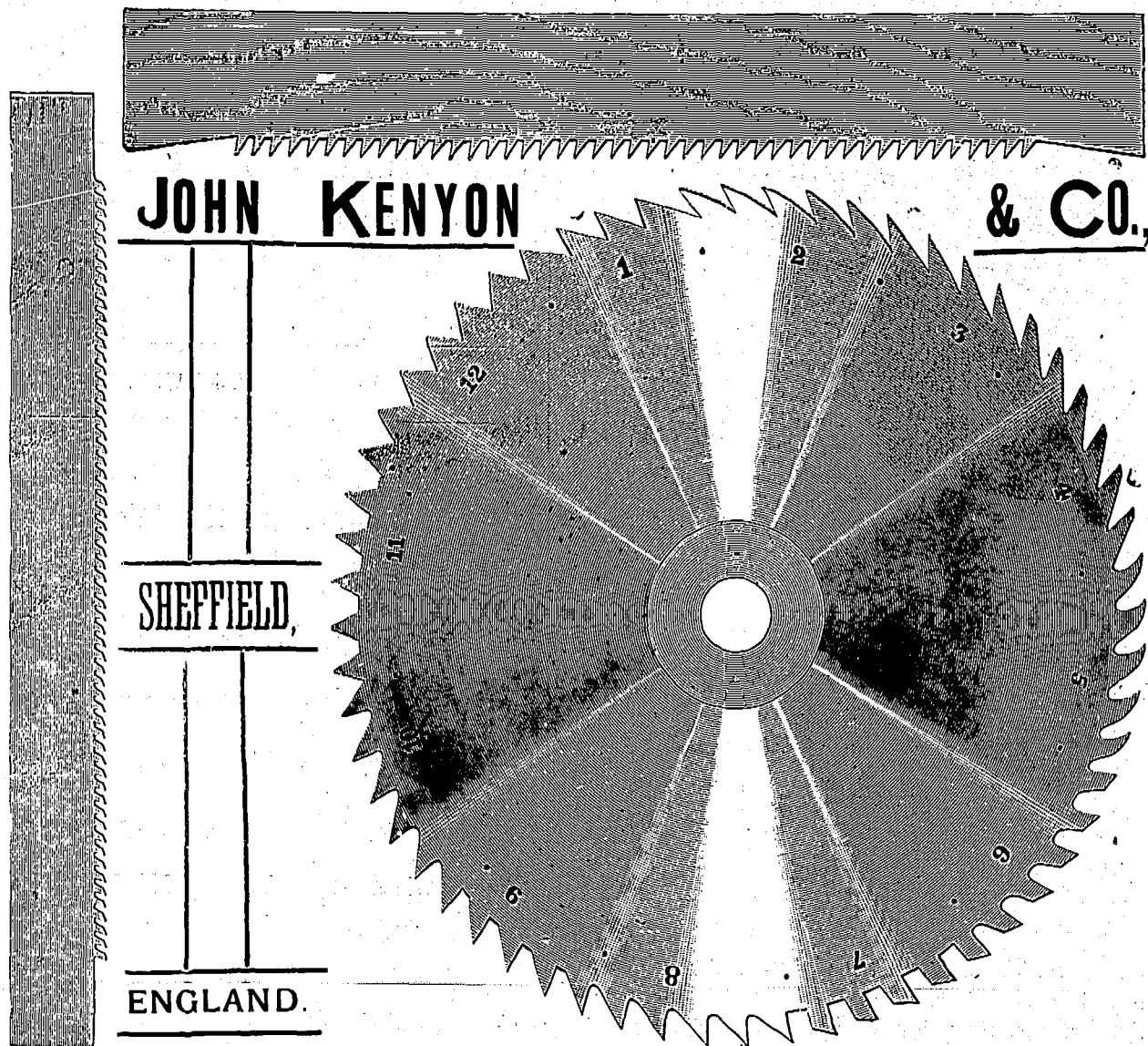
To Correspondents.—Owing to stress of matter our reply to a "Subscriber" at St. Mary's is held over until next week.

HARBOUR QUESTIONS.

To the Editor of the Journal of Commerce:

Sir,—I have been greatly interested for the last four years in the questions concerning our Montreal Harbour to which your Journal has devoted so much attention, and you would, I am sure, do your readers in general as well as myself a great service if you were to state what is really the position of the matter judging from the nature of the discussion in Parliament last week between Mr. Mulock, representing Mr. Tarte, and Mr. Bergeron, supported by other members, bitterly unfriendly to Mr. Tarte.

The charge against Mr. Tarte was that for the last four years he has—to repeat the exact term used—been "humbugging" (for political objects) the East End for the benefit of the central harbour, and the West End generally, and that we will never hear any more of deep water wharves at the East End below the current or of harbour improvements generally in that direction. I am not familiar with political double waters and the currents which really prevail and direct the course of navigation at Ottawa. But should have said that the charge itself, however the discussions, now generally bruited abroad, between Mr. Tarte and Mr. Prefontaine, both originally hot East End partisan may have given rise to, it is without foundation. Mr. Tarte is still in favour of deep water wharves at the East End and the central harbour piers adopted were for the pu-



pose of developing the eastern end of the harbour and closing the controversy which has been so violently raging between East and West since the Hon. John Young's time.

What I believe Mr. Tarte and Mr. Prefontaine quarrelled about, and what threatened political trouble at the next election, was in connection with the dry docks which were to be built principally with the money voted two years ago for harbour improvements at the East End. Mr. Prefontaine, if I am rightly informed, wanted them built at Hochelaga, and for the purpose, wished the money voted to be applied to purchase the Reford and Barsalon properties. This scheme was opposed—not always scrupulously—as extravagant and corrupt, mainly by partisans of the West End and opponents of all improvements at the East End, who, however, in this particular instance, based their opposition on the statement that the Harbour Board had land of its own at Longue Pointe and if the dry docks were wanted at all, which was very strongly doubted, they were not pressing; and if they were pressing, they should be built at Longue Pointe. On the other hand, East End partisans carried the Longue Pointe idea to the verge of violence. What part Mr. Tarte really took in the controversy is not exactly known, but from something mentioned in the "Journal of Commerce," it would appear that a map of the proposed harbour of Montreal, prepared in Mr. Tarte's Department, shows the dry docks as situated at Longue Pointe.

In 1894 the Conservative Minister of Public Works—with the support of the City Council of Montreal, the Harbour Board and the partisans of the East End generally—as good as adopted Mr. Hurteau's plan of having wet docks as well as dry docks at Hochelaga; and in view of this, speculators belonging to both political parties combined as a syndicate and bought land at Ruisseau Migeon and around it; but although Mr. Tarte originally saw no great harm in this, if the spot was really qualified and naturally destined to become an important part of the national harbour, he seems

latterly—with what motive is not very certain, although it is pretended that his motive was to put down the growing influence of Mr. Prefontaine—to have been opposed to the idea of Mr. Hurteau about the inland wet docks, and to have favored the using of the river shore for the wet docks. Of course it was represented or assumed that inland basins must involve the buying of the land by the Government at a corrupt figure as the West Enders insist, and the cost of pumping the water from the river to the site of the inland basins must be equally useless and corrupt. As it is, it seems if the deep water wharves approved of by Mr. Tarte and to be built at the East End were to be 2,000 feet long from Hochelaga, to join the boundary of Maisonneuve, and those wharves it is supposed would serve every purpose of inland basins. But it now appears that those wharves would have to be protected from the shoving of the ice in the spring and a guard pier built—at a cost of four millions, some say—so that after all it may not be certain that the wharves on the river shore may not be as expensive, or more so, than the inland basins proposed by Mr. Hurteau. But there is more. The building of wharves at the East End involve the building of elevators there also, and not only elevators but sheds, store and warehouses, cattle, lumber and coal yards, a cavalry remount depot, and all the concomitants of a national harbour, all which should be for the general benefit of the public and not for the benefit of grasping monopolists. In other words, the property should be controlled by the public to be used on fair terms by all who use the national port.

If the building of the wharves now proposed does not block up Ruisseau Migeon for ever and make it impossible to have inland basins as originally proposed and the acquisition by the Government of the land required for sheds, ware and storehouses, etc., as above, there is still possible, later on, no great harm done, since what is decided to be right is only delayed, while all unnecessary expense is

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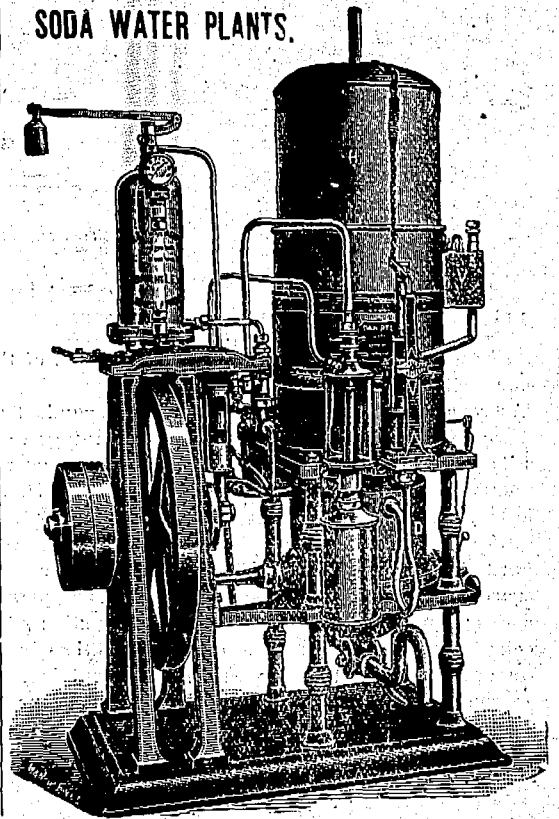
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stopped for the present. But if it is decided that eventually all land in the locality for public purposes and the prevention of monopoly must be owned by the public—that is, by the Government or the Harbour Board—it is well worthy of consideration how circumstances in the locality have altered during the last 15 years—that is, since the syndicate in the expectation that the Hurteau idea would be carried out, bought their property. The syndicate's offer at that time was that they would sell to the Government at cost price. Values at Hochelaga have since fallen enormously, while it has risen in the same proportion in Maisonneuve, which is much more distant from Montreal, and this owing to the most unfortunate circumstance which is even now giving so much trouble and is destined to give so much more without any possible remedy—I mean the power possessed by Maisonneuve to exempt manufacturers from taxation. At present the property in the market is not worth what it cost, and the Government could buy it now for less than it ever can until all the property in Maisonneuve is disposed of by the speculators who bought it "en bloc"; in other words, if the Government must in its own interest buy it, this is the time to do so.

To me, it looks as if before Montreal actually becomes a national port, many questions still remain to be investigated by thoroughly competent and impartial men who will decide what must be done at the same time to make it a national port, really fit to enter into the race with the Atlantic ports.

The coming general elections may bring all the questions connected with Montreal as a national port up for serious examination and solution. The friends of Montreal, I should think, will never allow the dry dock to be built at Longue Pointe which would in its turn give municipal exemption from taxation to the proprietors leaving Montreal which has voted a million for the harbour, see the neigh-

bouring municipalities which voted nothing get the bulk of the benefit.


Montreal, 17 July, 1900.

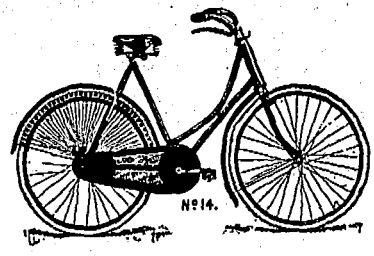
[Our esteemed correspondent "LEX" who, as he says, has given much attention to harbour matters, gives expression to some opinions of his own and asks us for information on a variety of phases of this long vexed and complicated matter. It is not possible for us to answer all the points he raises, but since the date of his letter the position has changed materially. The Dominion Government has given out within the last few days a contract for building a combination of high and lower level pier to be built at Hochelaga opposite the Carmelite convent, immediately above the sugar refinery company's wharf at Maisonneuve. This work is independent of the Harbour Commissioners and must be accepted as the earnest intention of the Government to carry out their declared policy. It is a part of the general plan, which has been adopted, which is to extend a succession of similar piers extending down the river, the whole to finish with a dry dock to be built on the fore-shore of the river opposite the property of the Vian estate and the Protestant House of Industry at the lower end of the municipality of Maisonneuve. That plan seems to be authoritative and was recently sent to the Paris Exhibition as such. The work as now decided upon differs from that proposed by the Harbour Commissioners, somewhat. That scheme was to commence only below the sugar refinery wharf. The one adopted commences above it and will give a continuous system connecting with the present wharves. This, as was pointed out in this Journal at the time the Harbour Commissioners' plan was brought out, more than a year ago, will doubtless be a wiser point at which to begin the extension downwards and will probably commend itself

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"Olympic" Cycle Works, - - GRANVILLE STREET, WOLVERHAMPTON, ENGLAND.

to all those who are interested in the extension of the harbour facilities eastward.

As regards the dry dock, that our correspondent alludes to, we do not think that it will be any advantage to the locality where it may be located. It will not attract trade or population wherever it may be constructed. Many people believe, with reason, that the best and most economical location for that work would be on the shoals inside the guard pier opposite Windmill Point, for various reasons. As regards the conflicting opinions of individual persons we have nothing to say, and we fancy the question of inland docks is now practically disposed of for all time by the action now taken by the Dominion Government in awarding the contract for the first pier shown on the general plan adopted by the Public Works Department.—[Ed. J. or C.]

A PERCENTAGE CORRECTION.

To the Editor of the Canadian Journal of Commerce, Montreal:

Sir,—Referring to the article in your issue of 20th inst., page 180, on Reserve Funds, while I do not wish at present to say anything respecting the comparative strength of the banks judged by the theory here discussed, it is evidently important that the figures should be correct. If you refer to the percentage our Reserve Fund bears to Current Loans and Discounts, you will find that you have put the decimal point in the wrong place. Instead of 2.42 it should be 24.2. If the other figures are correct ours should be at the head instead of the foot of your list. Our Current Loans are \$2,881,963 and Reserve, \$700,000.

Yours truly,

G. A. SCHOFIELD,

Manager.

Bank of New Brunswick,
St. John, N.B., 24th July, 1900.

WHEN TO STOP ADVERTISING.

An English journal requested a number of its largest advertisers to give their opinions concerning the best time to stop advertising, and the following replies were received:

When you have convinced everybody whose life will touch yours that you have better goods and lower prices than they can get anywhere else. When you can forget the works of the shrewdest and most successful men concerning the main cause of their prosperity. When younger and fresher houses in your line cease starting up and using the trade journals in telling the people how much better they can do for them than you can. When you would rather have your own way and fail than take advice and win.

To which we may add, When you have decided to throw up the sponge, having been beaten by a more enterprising advertiser; or, When you know that you have no goods on sale worth the attention of buyers; or, When your store is too crowded to enable proper attention to be given to customers, and you do not wish to enlarge it. The best time, however, is when you have lost all interest in your business, while that exists advertising is a necessity.

—A ship labourers grievance at St. John, N.B., has been causing considerable trouble in the lumber shipping of that port.

—The excessive heat has had a depressing effect on the Paris Exhibition. Admission tickets have been greatly reduced.

—The honey crop in the vicinity of Kingston, Ont., is said to be almost an entire failure, in addition, the yield is of inferior quality.

—The Belle Isle coal mine strike ended with concessions in favor of the miners, amounting to almost the full extent of their grievance.

—A late cable from Patras, Greece, states that the total quantity of currants available for export this season will not exceed 75,000 barrels.

—A by-law has been passed by which the adjoining municipality of St. Louis will purchase the Montreal Water & Power Company's rights in that suburb for \$135,500.

—Some U. S. sugar refiners are allowing additional discounts to grocers, presumably to maintain more friendly relations as against the encroachments of the foreign article.

—A Guelph, Ont., barber has perfected a bicycle bont, which, at a test on the Speed river, travelled against the current at a rate which scarce allowed its astonished guide time to safely turn it at the curves.

—Toronto journeymen bakers have declared their desire for an increase of wages of \$2 to \$3 per week. In the meantime the baker has his own little fight in the endeavor to get nine cents for an eight-cent loaf and get it peaceably.

—During the excessive heat of last week snow fell at Marshall, Michigan. The mysterious troubles in China, while yet the Philippines are in turmoil, have bothered Uncle Samuel and caused him to contract a temporary cold in his head.

—The Cunard line steamship Campania, en route for Liverpool from New York, collided with the Liverpool barque Embleton, bound for New Zealand, on the 21st inst., and the latter sank immediately with 11 of the crew. The accident happened in the Irish Channel during a fog.

—The treatment of drunkenness as a disease is being advocated by some temperance writers. The chief objection to its enforcement would be that the man who drinks too much usually lays claim to the fact that he does so to cure some other disease; worry, for instance, or a form of disease sometimes called thirst.

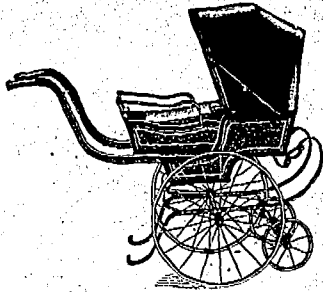
—Ratepayers of East Flamboro Township, Ont., who recently appealed against their increased assessment, have been allowed a reduction. The acting judge reduced that township's equalized assessment for the county rate from \$50 to \$46. Barton has been increased from \$79 to \$96, Beverly from \$36 to \$40, and Saltfleet from \$52 to \$59.

—Advices from Waterloo, Ont., state that the by-law to bonus the Port Dover, Brantford, Berlin & Goderich Railway to the extent of \$9,000 was voted on at that town on the 23rd inst., and was carried by 143 majority. This road promises to give Berlin and Waterloo C.P.R. connections.

SIMMONS & CO., Export Manufacturers

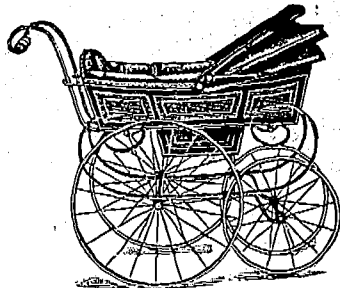


THE "WEST END."



THE "POPULAR."

Will seat one or two or accommodate baby asleep.



THE "CYNOSURE."

On registered "Ovoid" Springs.



Every Carriage Guaranteed.

Perfect and Durable.

3, 5, & 7 TANNER STREET, LONDON, S.E., Eng.

Telegrams:—"QUADRICYCLES." A.B.C. Code.

....On parle français.

with a population of over 15,000 and with two of the largest manufacturing towns in Canada.

—Bay of Quinte Notes.—The steamer Nile made trips down the river this week, from Deseronto; one to Cape Vincent with lumber and the other to Ogdensburg with hemlock and cedar ties.—The steamer India came to Deseronto from Two Harbors, Mich., with 1,315 tons of iron ore for the Deseronto steamer and her consort, the Ceylon, had 1,474 tons. They cleared light for Escanaba, Mich.—Trenton now possesses a public library and reading room. The library was opened about ten days ago.—Although the extremely dry weather retarded the hay crop, the recent rains did some good. The hay secured on what is known about here as the Big Farm consisted of about 125 tons in good condition.—There is a movement in Deseronto among the merchants to close down their places of business one afternoon each week. This is a move in the right direction, and is popular in other towns.—A rate war between rival steamboat companies doing business among the Thousand Islands has gone into effect. The company operating the steamer Unique lowered the rate from Thousand Islands points to Kingston from 50 cents to 25 cents. The Folger Bros. went them one better, and cut the rate to 15 cents.—At the Napance cheese board last week 1,530 boxes were offered, of which 710 were white and 820 colored. The sales were 210 white and 275 colored at 9½c; 100 colored at 9¼c.—The sloop Madcap cleared on Saturday last with 750 bushels of peas for Kingston from this port. When near Glenora the schooner sprung a leak and soon sank.—We are having fine weather for harvesting, of which farmers are taking advantage—Berry picking is the present order of the day in this vicinity.—A second section has been formed in Deseronto of the Fifth Field Battery. Deseronto may yet have a full battery if the enthusiasm which has prompted the formation of these two sections keeps up.

—Our Orangeville, Ont., correspondent writes: J. J. Kelly, hardware merchant, this town, sold his stock which was comparatively a new one some weeks ago to F. J. Marshall

also of Orangeville, at 65c in the dollar, realizing about \$2,000, which went to pay off the bank with which Mr. Kelly dealt. He leaves his wholesale creditors, who are of Toronto and London (Ont.), to mourn, to the tune of about \$2,500; and as he put \$1,700 cash into the business, the creditors are wondering what became of the loss of \$263 per month, he having been in business only about 16 months. The creditors have not as yet tried to find out by judicial proceedings although they threaten to do so. Mr. Kelly's expenses were about \$34 per week in salaries, rent and insurance, and they think that the maintenance of his small family was scarcely sufficient to absorb the difference between this sum and his alleged deficiency. He is offering 25c in the dollar in settlement of his debts, which his creditors so far, I believe, have refused to accept.—Undeterred by the above disastrous experience of one who started a fourth hardware store in this town of 3,000 inhabitants, supported almost exclusively by a farming community, Mr. Robert Robinson who, for the last 22 years has been head salesman in the grocery department of Mr. Marshall Green of this town and his late father and predecessor in the business, has concluded to start a general grocery store on his own account. Thus the mercantile world goes merrily along. One fails, another rises to take his place. The financially strongest, the most skilful and economical survive, the rest go to the wall. No field of enquiry, perhaps, presents more interest to the student of the Darwinian theory of the "survival of the fittest" than that of the mercantile. Mr. Robinson, however, is popular, gained the confidence of the customers of his former employers for honesty and efficiency and will start shortly with the best wishes of a large number of friends. He has a reasonable capital consisting of savings.—The McDonald & Co. Coffin and Casket Manufacturing Company, which started here some months ago, seems to be a success so far, the works running to their utmost capacity, and obtaining sufficient orders to exhaust all they can manufacture.—The voting took place here some days ago on a by-law to grant \$6,000 to a cement works factory to

RICHARDS BEAU IDEAL CYCLE CO. LTD.
CYCLE MANUFACTURERS

WHEELS, FLEETWAYS, WOLVERHAMPTON

HEATH TOWN WOLVERHAMPTON ENGLAND

PRELIAL ADDRESS FREDERICK ST.

Established 1787.

Telegrams: "Mazepa, Sheffield."

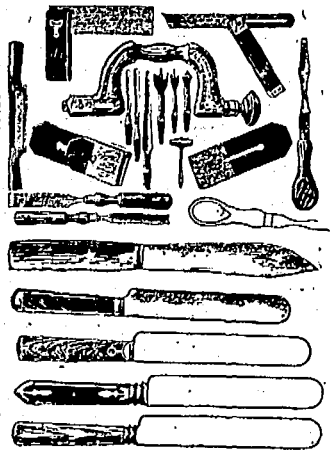
SAMUEL HANCOCK & SONS,

MAZEPPA
WORKS: Sheffield,

England.

Manufacturers of

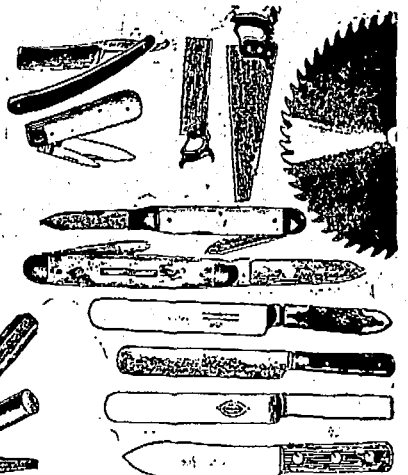
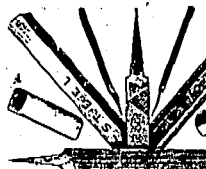
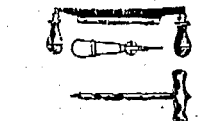
Table Knives.
Butchers' Knives.
Spear Knives, Daggers.
Pocket Knives.
Pen Knives.
Bowie Knives.
Sword Knives, Matchets.
Pruners.
Lancets.
Fleams. Razors.
Scissors.
Farriers' Knives, Etc.,
Etc.



CORPORATE MARK.



MAZEPPA.



be established here, and it has been declared by the clerk of the town, whose duty it is to decide in the first instance, to have been defeated by a small majority. The abstentions from voting were numerous, which, owing to the Provincial statute requiring a majority of three-fifths of all freeholders and long leaseholders in order to carry by-laws granting such bonuses, were equivalent to votes against the by-law. The defeat cannot be attributed to any lack of enterprise or desire on the part of the citizens for industries, but principally to two causes, first, to the pretty general feeling that the works would be established in any event, and secondly, to some objectional or suspected objectional destination of the bonus. Owing to some ambiguity in the wording of the statute the supporters of the by-law contend that it was actually carried and that the clerk should have so declared. They threaten to appeal to the Court from the clerk's decision.

RECENT FIRES.

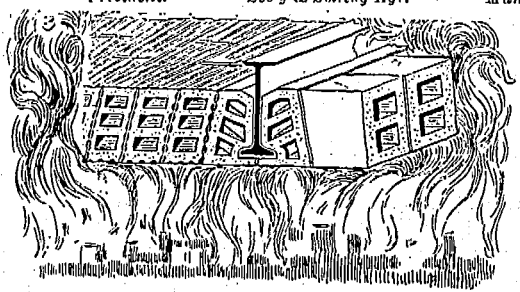
Brockville, Ont., July 20th.—Pilgrim's ginger ale works damaged with much loss to contents. Building owned by Mr. N. Cossitt. Insurance on plant, \$2,000. — Bridgetown, Ont., 20.—Dwelling of Mrs. G. Elliott burned. Cause, lamp explosion. — Kingston, 20.—Cheese factory at Battersea destroyed. Loss about \$1,100; insurance, \$700. — Winnipeg, 20.—Loretto cheese factory burned, also 6,000 boxes cheese. — Toronto, 20.—Stable owned by John Macdonald & Co., and used by J. Dougherty, damaged. Two horses perished. Loss to building, \$1,000. — yr, Ont., 20.—Barn owned by S. Paterson and leased by W. Paterson, burned, together with the stored crops. Insurance, \$1,200. — Winnipeg, 20.—Outbuildings owned by H. S. Hiran, near Moosemin, burned by lightning. — Toronto, 21.—Plate Glass Importing Co.'s business badly damaged. Loss to building, owned by the Canada Permanent Co., and Western Canada Mortgage Corporation, about \$5,000; fully insured. Glass Co. loss about \$18,000. Fully insured in the following companies: Caledonian, Queen's, Lancashire, Royal, Anglo-American, Traders', Merchants and Quebec companies. — Winnipeg, 22.—Warehouse used as bicycle riding school burned. At Thornhill Station, Hunt's blacksmith shop, Jordan's general store, Park's confectionery and Anderson's blacksmith shop destroyed. — Pickering, Ont., July 20.—Barn and stables of H. Gordon burned, with contents. Loss about \$1,500; insurance \$600 on buildings in Maple Leaf and slight amount on contents. — Waterloo, Ont., 23.—Bowman's planing mill, sash and door factory, three miles distant, destroyed. Supposed to have started in dry kilns. Loss about \$2,000; no insurance. — Hamilton, 23.—Counsell residence at Hamilton Beach, owned by Counsell estate, burned. Loss about \$3,000; insurance about \$2,000.

BUSINESS CHANGES.

Ontario.—G. R. Watson, physician, Arkona, moving to Parkhill; Mrs. J. A. Lashbrook, shoes, London, adding clothing; Lanark County Peat-Fuel Co., Ltd., Perth, incorporated; A. Shephard, fancy goods, etc., Toronto, offers business for sale; D. H. Winters, hardware, Chatham, reported selling out; D. Chapman, mfr. bricks, Coleman, advertises business for sale; E. Robertson, general store, Lyons, sold out to Winder Bros.; R. J. McConkey, groceries, Toronto, out of business; R. J. Cameron, pumps, Lucknow, offers business for sale; J. E. Rolls, butcher, Markham, advertises business for sale; J. A. Zimmerman, drugs, Milton, has sold branch at Milton; Canada Crown Cork Co., Toronto, sold out to F. B. Hayes.

Quebec.—Dolphin Beauchamp, general store, L'Epiphanie, succeeded by J. G. Pelletier; H. Gagnon & Co., general store, Quebec, dissolution registered; Batterbury & Jackson, commission, Montreal, dissolved, S. R. Batterbury continues under same style; Girard & Descoteaux, grain, &c., St. Maurice, partnership registered; A. S. Campbell & Co., clothing, Montreal, have sold manufacturing department to Campbell Mfg. Co.; J. Richard & Co., groceries, Montreal, partnership registered; W. W. Scott & Co., mfrs. furniture, Montreal, dissolved; W. J. & G. Mulraney, station-

HON. A. DESJARDINS, President. N. T. GAGNON, Sec'y & Selling Agt. HUBERT DESJARDINS, Man. Dir.



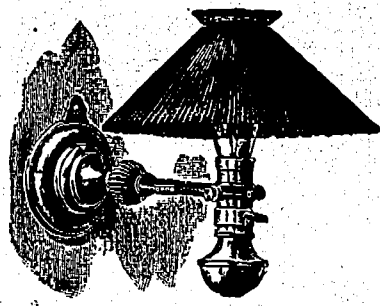
NOTICE—That this is the ONLY system that protects the bottom of the X bean s.

ALL THE BEST BUILDINGS ARE FIRE-PROOFED WITH
Porous Terra-Cotta.

The
MONTREAL TERRA-COTTA LUMBER CO.,
(Limited)

204 St. James Street, MONTREAL, Que.

Send Postal for Circular and Estimates.



PORTABLE
**SWINGING
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Always use
IMPERIAL LAMPSJust the thing for Office Desk,
Work Room, Library, Etc.WE STOCK PORTABLES, ELECTROLIERS,
BRACKETS, Etc.
GENERAL ELECTRICAL SUPPLIES.**JOHN FORMAN,**

Nos. 708 & 710 Craig Street, - - MONTREAL.

TRADE MARK

Gold Medal, Saltire, 1887.

Telegraphic Address:
"STAR, LEEDS."**HUNSLET NAIL WORKS,**

South Accommodation Road,

REGISTERED.

Leeds.

ENGLAND

B. MOUNTAIN & SON, Ltd.

.....MANUFACTURERS OF.....

Cut Nails.—Clasp, Glout, Floor, &c. in Iron, Steel, Copper and
Lead. Patent Steel Rose Flat Points, Plate Nails,
Dog Spikes, Cut Tacks, Tingles and Gimp Pins.**Wire Nails.**—Round, Square, & Oval, Countersunk Glout Wire Plate
& Pipe Nails, Lead Wire Nails, Cooper's Hooks,
Tenter Hooks, Staples, Wire Tacks, Panel & Escutcheon Pins.**Shoe Rivets.**—Brass & Iron Outlan Stads (by patent machinery),
Steel Pins, &c.**Bills.**—Cut, Imitation Wrought,
Hobs, Tip, &c. &c. **Washers.**—Buckles & Light Stamp-
ings, Corie Plates, &c.**Wire.**—For Nail, Screw and Fencing Purposes, or to any Section.
Nails made to Sample.

ers, Quebec, partnership registered; Canada Cold Storage Co., Ltd., Montreal, seeking incorporation; Charlebois & Co., traders, Montreal, dissolved; Guaranteed Pure Milk Co., Montreal, incorporated; Preeceurt & Gatien, pulp, Sherbrooke, partnership registered.

Manitoba & N. W. Territories.—D. Macdonald & Co., butchers, Shoal Lake, succeeded by S. Arnold; Deering Implement Co., lumber and implements, Edmonton, discontinuing lumber business; Closson & Wood, dry goods, Edmonton, dissolved, Wm. C. Wood retires; T. M. Briggs, general store, Minnokin, succeeded by T. H. Whale; Richard & Co., clothing, Winnipeg, opening a branch at Montreal; Glines & Walker, real estate agents, Winnipeg, dissolved, Glines & Co. continue.

British Columbia.—Ashcroft Drug Co., Ashcroft, opening branch at Lillooet; E. J. Saunders & Co., groceries, etc., Victoria, incorporated as the Saunders Grocery Co., Ltd.; Kaslo Drug Co., Kaslo, succeeded by C. E. Reid; T. Pogue, cigars, Moyie, succeeded by D. J. Elmer.

Nova Scotia.—F. H. Reynolds, men's furnishings, Sydney, stock advertised for sale by auction; Chishalm & Co., plumbers, New Glasgow, dissolved.

New Brunswick.—Chas. Pickard, clothing, Sackville, closed business; F. E. Williams, groceries and meats, St. John, applying for incorporation.

Prince Edward Island.—Fred. Wright, grist mill, Bedeque, succeeded by J. P. Leard; W. B. Bowness, carriage builder, etc., New Amman, removed to Summerside.

Newfoundland.—Selater & Shears, com'n. St. John's, dissolved.

LEGAL RECORD.

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

WRITS ISSUED—ONTARIO.

Barton—F. B. King vs J. W. Flewilling, \$723; Dresden—S. R. Doney vs J. W. Sharpe, \$396; Fredericksburg—C. E. and Armenella Fije vs Hedley Unger, \$1,000; Hamilton—W. Corson vs Hamilton Steamboat Co., Ltd., \$3,000; Harwick Tp.—C. Sharpe & Co. vs F. W. Wilson, \$662; Hintonburg—Sylvestre Bros. vs C. R. Armstrong, \$493; Merrickville—A. Andrews vs M. K. and Amanda C. Church, \$500; Oxford Tp.—T. H. Black vs Jas. Morrison, \$542; Saultfleet Tp.—Lamsden Bros. vs Robt. Bell et al, \$658; Thurlow Tp.—W. Frost vs Albert Wright, \$314; Toronto—R. Duffield vs Edward and M. Adamson, \$824; T. Burke vs Hy. Smith, \$441; Eby, Blain Co. vs Willoughby & Co., \$975; Wallace—T. Marks vs Herbert Rolls, \$500; Westminster—A. Taylor et al vs Wm. Cousin et al, \$400; Kingston—E. Riley vs J. C.

Landeryou, \$349; Lindsay—M. Wilson vs Jas. Goslin et al, \$1,898; Ottawa—M. Beatty & Sons vs O'Leary & Robillard, \$1,917; Toronto—Canada Perm. & Western Canada Mortgage Corp'n. vs Wm. Blair, \$469; Vaughan Tp.—W. F. Mathewson vs Leeds, Richardson et al, exrs., \$501; Montreal—W. Earner vs Croil & McCullough Dairy Co., Ltd., \$447; Cannington—Canadian Savings L. & D. Assoc'n. vs Chas. & E. Cavana, \$374; D. Galbraith vs Mary and John Northwood, \$417; Clarke Tp.—J. Hallett vs T. J. Ballagh et al, \$340; Dundas—E. H. Corneli vs J. T. and M. A. Hourigan, \$1,271; Fort William—R. W. Smith vs Henry Harkness, \$400; Lindsay—Midland Loan & Sav. Co. vs Wm. Grace, \$6,554; Ottawa—Bank of Ottawa vs J. C. Kelly et al, \$676.

WRITS ISSUED—MANITOBA & N.W.T.

Mather—John Caughlin, \$664; Minnedosa—Minnedosa Sash & Door Co., \$3,600; Douglas—C. F. Kent \$355; Elphinstone—Middleton & Aske, \$1,613; Roland—Steen Bros., \$1,491; Winnipeg—J. A. and E. Tizard, \$769.

WRITS ISSUED—BRITISH COLUMBIA.

Vancouver—A. J. Hickley, \$512; Oppenheimer Bros., Ltd., \$400, disputed; N. J. Sjolander, \$4,065; Barkerville—E. Cochrane, \$421; Nelson—Nelson Furniture Co., \$2,775; Silverton—J. A. McKinnon & Co., \$355.

JUDGMENTS RENDERED—ONTARIO.

Tyendinaga Tp.—Deroché & Madden agt T. A. Gordon, \$576; Vienna—W. Gray & Sons Co. agt Eichenberg & Yokom, \$663; St. Paul, Minn.—E. A. Magee, exr agt F. C. Genge, \$671; Arnprior—R. Dulmage agt Mary Monaghan et al, \$490; Essa Tp.—J. A. Ferguson agt Wm. Speers et al, \$577; Finch Tp.—O. Fulton agt D. G. McMillan, \$784; Hay Tp.—W. Proudfoot agt Josephine Cantin, \$1,184; King Tp.—J. Campbell agt Neil Campbell, \$2,020; Prescott—R. H. Klock & Co. agt Joseph Steel, \$387; Toronto—E. C. Clarkson et al agt J. B. Miller, \$6,436; Eby, Blain & Co. agt Willoughby & Co., \$975; Hespeler—Lehigh Valley Coal Co. agt Herman Kreis, \$783; Paris—R. C. Struthers & Co. agt N. P. Finch Co., \$318.

JUDGMENTS RENDERED—QUEBEC.

Edmonton—Hon. T. Berthiaume agt F. E. Villeneuve, \$1,040; Montreal—Helen Wilson et al esq agt Olivier Courtemanche, \$12,777; McKay Milling Co. agt J. A. W. David, \$343; M. Vineberg agt M. Fred, \$879; Dme. L. B. de Niverville agt Theo. Goulet, \$975; J. Ward agt Geo. McGarry, \$727; J. Masson agt Marie Louise Mocoek, esq., \$195; Petit Cote—S. J. Nisbett agt Aime Lescarbeau, \$409; Sherbrooke—Eastern Twps. Bank agt T. W. Page, et al, \$475; Montreal—E. Power agt Jno. Couler et al, \$555; Albina Tertrault agt Lady Mary J. Lafontaine, et al, \$1,633; P. Demers et al agt Michel Lapointe et al, \$183; T. Berthiaume agt Emile Lasalle, \$437; The Queen agt Napoleon Lamarche, \$200; J. D. Ivey Co. agt Dme. D. Martel et al, \$401; J. B. Roy agt J. B. Pare, \$300; Quebec—G. Leclere et al agt Hon. T. B. De la Bruyere, esq., \$2,267.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

Winnipeg—P. W. Reimer, \$493.

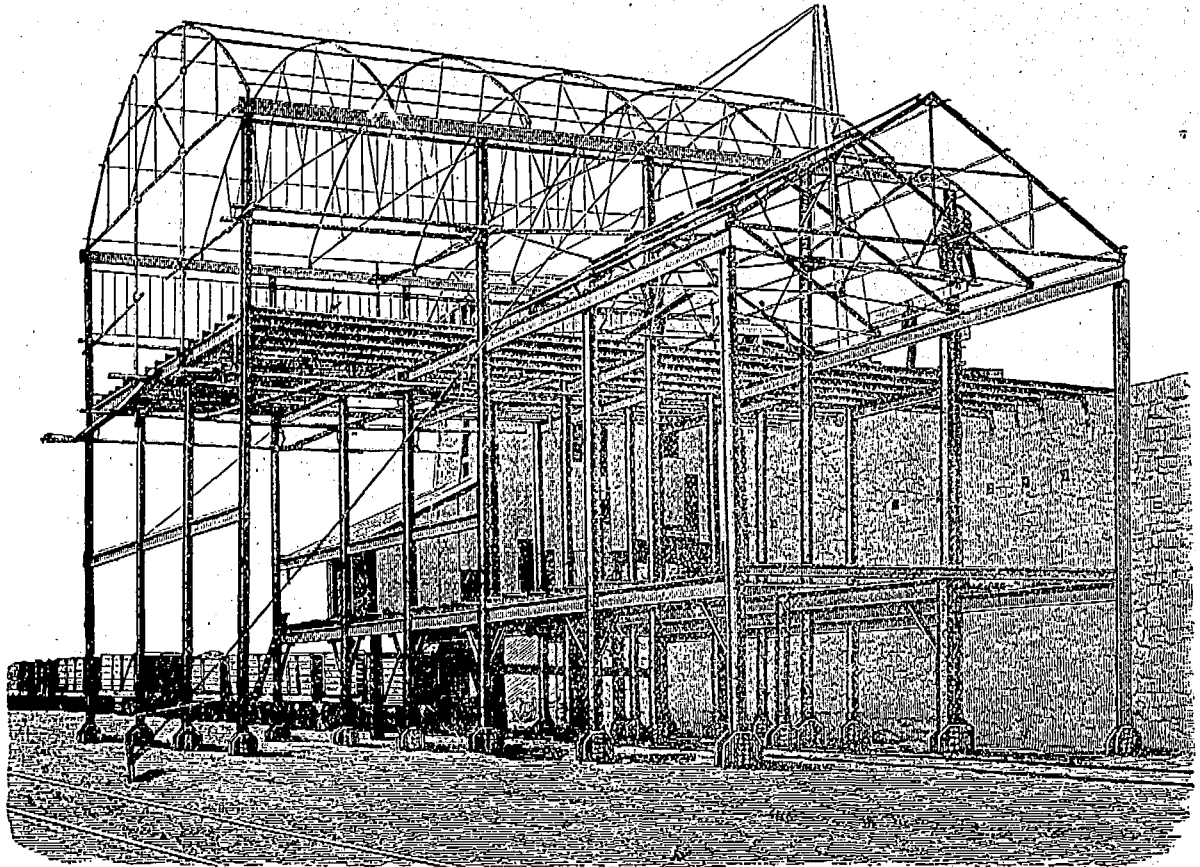
JUDGMENTS RENDERED—NOVA SCOTIA.

Barton—Hansford Van Blarecom, \$5,859.

Telegraphic Address:—"WIRE, GLASGOW."

CONTRACTORS TO H. B. M. GOVERNMENT, F. O. B., GLASGOW.

G. B. SMITH & CO. Craighall Ironworks,
Saracen Street, - - GLASGOW, Scotland
MANUFACTURERS OF **COLLIERY BUILDINGS, BRIDGES, PIERS, STEEL ROOFS,**
Iron and Steel Fireproof Flooring, Plate, Lattice, and Compound **GIRDERS, Steel Roof Principals,**
Constructional Work of all kinds, Hay Sheds, Iron Fencing, Gates, Railing.



Ralston's Patent 'Dual' Canvas Target Apparatus.

EXECUTIONS—QUEBEC.

Montreal—J. A. Hurteau agt Atlantic & Lake Superior Ry. Co., \$304; A. Sincennes et al agt Instu. Cath. Sourds—Multa, \$309; Rev. B. Watkins agt A. R. Johnson, \$1,184; J. O. Dupuis et al agt H. Laurin, 491; D. Cesare agt Ryan & Macdonald, \$364; W. A. Stephenson agt Dme. Ida J. Ward, \$388; Pointe Claire—Delle. C. Letang agt Isidore Charlebois, \$1,973; Dme. P. Mitchell agt Isidore Charlebois, \$1,959; Montreal—W. J. Telfer agt Duncan McInnes, \$211; S. Godmer agt Ls. Sauve, \$3,499; Asbestos & Asbestic Co. agt Wm. Selater Co., \$218; St. Henri—P. Galibert agt Hyp. Gourgeon, \$1,493.

CHATTEL MORTGAGES—ONTARIO.

Aurora—A. W. Davis to W. H. Conover, \$611; Bothwell—Van Arlington Statia to W. N. Richards, \$999; Brantford—Jennie and J. W. Quirk to Bixel Brew. & Malting Co., \$3,400; Brockville—H. H. and Mary A. Cossitt to N. Cossitt, sr., \$1,000; Dunnville—F. R. Lalor to Corp'n of Dunnville, \$6,000; Goderich—F. B. Holmes to W. J. R. Holmes, \$3,200; F. B. Holmes to W. J. R. Holmes, \$2,000; Jas. Mitchell et al to H. A. Price, \$600; Kingsville—George & Benj. Jasperson to E. Scratch, \$2,141; Napanee—J. G. Fennell to T. Johnstone, \$650; Stratford—Eliza Hodgins to J. & R. Forbes, \$1,200; Tara—S. E. Putnam to T. J. McNally, \$1,200; Toronto—P. J. McNally and wife to H. Wickham, \$700; Zorra Tp.—D. A. Braby to Sawyer Massey Co., \$968; Alliston—N. B. Brown to L. Reinhardt, \$650; Aurora—A. W. Davis to W. N. Conover, \$611; Callander—Henry Marsh to E. Chappell, \$2,000; Goderich—Mrs. Marilla Becker et al to A. B. Cornell, \$653; Guelph—F. W. Galbraith, et al to Elsie Davidson, \$10,712; Hespeler—Bowman & Reutler to P. Bernhardt, \$1,590; Lindsay—Freemont Crandell to C. S. Blackwell, \$967; Ryerson Tp.—W. J. Shea to J. H. Fairbank, \$699; Toronto—

L. O. and A. E. Genereux to J. T. Carnaghan, \$838; W. R. Mewbery to L. Reinhardt, \$1,058; Wm. Sprinks to Toronto B. & M. Co., \$4,933; Woodstock—Walter Willison and wife to Carling Brew & Malt. Co., \$919; Bowmanville—James Gale et al to Sarah Gale, \$1,660; Dunnville—F. R. Lalor to Corp'n of Dunnville, \$6,000; Erin—I. M. Teeter to J. W. Faulkner, \$600; Hamilton—F. Leist and wife to J. Gompf, \$3,480; Orangeville—T. G. Fletcher to Elliott & Co., \$692; Oshawa—J. W. Ray to T. H. McMillan, \$2,210; Percy Tp.—W. J. Thomas et al to J. H. Douglas, \$1,060; Picton—Martha W. and Jas. Collins, to C. S. Wilson, \$750; Seaforth—John Lyons to Imperial Bank, \$1,330; Toronto—Mrs. M. B. Bond to Cosgrave Brewing Co., et al, \$1,018; W. F. Hayes to H. W. Power, \$1,100; H. J. Rea to W. Chatimer, \$1,000; Jas. Seymour to G. J. Foy, \$2,000; Jas. Seymour to Cosgrave Brewing Co., \$5,000; Jas. Seymour to L. Reinhardt, \$5,000; Weston—W. J. Lillas to O'Keefe Brew. Co., \$2,352; W. J. Lillas to G. J. Foy, \$1,396.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

Brandon—H. Main, \$1,147; Calgary—McLaren & O'Reilly, \$796; Minnedosa—David Cannon, \$1,052; Winnipeg—Manitoba Club, \$5,508.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

Sandon—F. Hulton, \$600.

BILLS OF SALE—ONTARIO.

Paisley—John Trelford to S. E. Putnam, \$2,200; Paris—Margt. P. Meldrum, as trustee, to Paris Electric Light Co., \$10,000; W. H. Meldrum to Margt. P. Meldrum, \$10,000; Toronto—W. R. Taylor and wife to W. A. Murrell, \$700; Hamilton—Jos. Cable to F. Leist, \$800; John Nelson to J. W. Crooks, \$620; H. W. Power and E. J. Murphy to W. F. Hayes, \$2,000.

—A railway official, back from an inspection of 18 miles of the Central Ontario Railway, which is to run in Hastings county from Ormsby to Bancroft,

refers to that portion as having been completed, while the grading has been done for the road a mile and a half further. Already this road is being used

to bring out ore, cedar posts, pulpwood and tan bark. The contractors expect to have the road completed within six weeks.

WE SUPPLY the Largest Firms in
GREAT BRITAIN

WITH OUR SPECIALITIES:

Spokes, Nipples, Steel Balls, Rims

(WESTWOOD AND JOINTLESS)

YOU can buy from us with advantage. Our Shipping Trade is a most extensive one, and we fully understand Export requirements. All our goods are fully warranted.

We will mail Samples and Quotations on receipt of P.O. State probable quantities.

TREECE & FUNK,

9 New Broad Street, LONDON, E. C., Eng.

Sole Agents for Great and Greater Britain for the famous "F. N." Frames and "N. S. U." Fittings.

By Special Appointment to H. R. H. The Prince of Wales

HEATON, BUTLER & BAYNE,



Artists in
Stained Glass,
Mosaics and
Decoration.



14 GARRICK STREET, LONDON, Eng.

Estimates and References to completed Works on application.

The new mercantile agency which Mr. E. Winan and his able associates have been organizing for some time past, is almost ready for launching. Mr. Matthews, lately manager for Dun's, is conducting the business in Montreal.

BUSINESS DIFFICULTIES.

A. A. McClosky & Sons, tobacco, cigars and confectionery manufacturers, St. John, N.B., have suspended payment. A meeting of creditors will be held on August 1st. Among the principal creditors is Mr. J. M. Fortier, Montreal. The liabilities will aggregate \$25,000 to \$30,000. The firm began business about four years ago. In June last application was made for incorporation under the style of the A. A. McClosky Mfg. Co., Ltd.

FINANCIAL.

Montreal, 26th July, 1900.

Nothing positive is known about what is the situation in China. Such a flood

of absolute falsehoods was never poured out as the so-called news from China during the last few weeks. To the recent assurance of the Chinese Ambassador that the English Envoy and staff at Peking were all safe, Lord Salisbury replied: Why, then, are we not in receipt of direct communication from them? To this pointed query no reply was given. Whether the Europeans and Americans in Peking have been slaughtered or not is unknown. The uncertainty is alarming and forecasts enormous operations which are needed to bring order out of the present chaos in China. Those operations will involve expenditures that will affect the money market seriously. Cheap money is not likely to be in sight for a length of time. The enormous total of failures in United States for last half year is exciting much remark. It seems, however, that the figures are swollen to an extraordinary extent by the liabilities of financial concerns, as bankers, brokers, loan companies, etc., which were excessively large during the last half year. But there are other items of a mighty unsatisfactory character, as the liabilities of insolvents in 15 trades were larger than in same term in 1899. The production of iron has been checked under clear signs of overstocking and a slacker demand, but it has been foreseen for some months that the time was approaching for calling a halt. The fall in prices has been considerable, and some furnaces have gone out of blast, but there is every confidence in the trade becoming all the sounder for a little pruning. The stockholders of the Bank of British Columbia have unanimously approved of the scheme for amalgamating with the Bank of Commerce. Stock exchange business has been stagnant all the week. Pacific has sold down to 88, Richelieu, 101; Gas, 181½ to 182. A few Merchants Bank shares were taken at 152½ to 153; Bank of British N.A., 132; Commerce, 147; Molsons, 182¼, but

in each case the transactions were trifling. The shipments of gold from the States to Europe, which have been considerable of late, are more than counterbalanced by receipts of gold from Australia and the Klondyke. Consols have reached 97½. The London Times has an advertisement for tenders for the Pacific cable which must be in by 14th August. Tenders for \$10,000,000 new Treasury bills are in. The British government will have to pay 4 per cent. for the loan for one year. Mr. McNulty, for some years with L. J. Forget & Co., has been elected a member of the Montreal Stock Exchange. Fears of tighter money are being felt in London and other monetary centres. Local money rates remain as last week.

The following is a comparative table of stocks for week ending July 26th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year.
Bank of Montreal	36	253	251	256
Bank of B. N. A.	8	132	132	....
Molsons Bank	39	183	182¼	....
Molsons Bk. Rights	3	80	80	....
Merchants Bank	88	154	152½	170
Quebec Bank	15	123	123	125
Can. Bk. of Com.	2	147	147	149½
MISCELLANEOUS.				
Can. Pacific	372	89¼	88	97½
War Eagle	500	149	149	165
Montreal Teleg	20	160	160	170
St. John Ry.	10	119¼	119¼	....
Rich. & Ont. Nav.	250	101	101	109
Republic	14200	89	87	119
M. S. R.	147	250	248¼	320
Virtue Co.	10500	61	58	....
Montreal Gas Co.	65	182½	181½	201
Royal Electric	712	195	192	175
Toronto Ry	50	96¾	96¼	115½
Twin City	150	61	60	68
Halifax Ry	25	85	85	106
Payne Co.	500	97	97	135
Mont. Cotton Co.	140	135	134	158

BRAZILIAN EXCHANGE for the week ending July 24th, is as follows:

July 18	12¼d
" 19	12¼d
" 20	12¼d
" 21	12¼d
" 23	12d
" 24	11

El Padre Needles

10 cents.

Varsity,

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.

THE FIRTH CO., LIMITED,

(CONTRACTORS TO THE WAR OFFICE AND THE ADMIRALTY)

Florence Mills, WARRINGTON, England,

..... MANUFACTURERS OF.....

IRON AND STEEL WIRE.

SPECIALITY—TINNED AND GALVANISED STEEL MATTRESS WIRE.

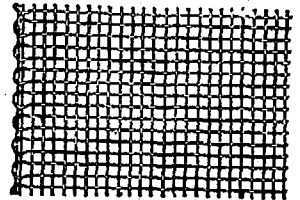
Bright, Tinned, Galvanised and Coppered Wire,
In Coils or Straight Lengths.

WOVEN WIRE MATTRESSES of Every Description.

Specially Prepared

WIRE CLOTH or GAUZE For Screening or
Stamp Battery Purposes.

UPHOLSTERERS' SPRINGS, Etc.,



MONTREAL CLEARING HOUSE.

Clearings. Balances.

Total for week ending July 26, 1900.	14,034,439	2,121,222
Corresponding Week of 1899....	14,548,635	2,455,625
" " 1898....	13,686,643	2,134,327
" " 1897....	11,857,044	1,842,573

MONTREAL WHOLESALE MARKETS.

Montreal, July 26th, 1900.

Dry goods trade is fairly active, though retail business suffered by extremely wet weather. Dairy products are in good demand for export and prices are comparatively high. Hardware shows declines in many items, excepting in tin which is higher. Sugars are dearer. Teas are firm at the recent advance; canned goods are dearer. Flour is lower under more favorable crop prospects. Leather is moving more freely, a good demand being shown from England. Crop conditions in Manitoba indicate an average wheat yield of 10 bushels to the acre.

BUTTER.—There is a large trade passing at further advances, and prices close firm with a strong upward tendency. It now looks as though the next two months will witness a good export demand at higher figures. Finest fresh creamery meets with ready sale at 20½¢ to 21¢; well kept lots of earlier make, 19½¢ to 20¢. Dairy is in small supply, Townships bringing 18¢ to 19¢, and Western, 17¢ to 18¢.

CEMENTS, ETC.—Arrivals for week ending 25th were: 65,000 fire bricks; 3,300 brls. English cement and 3,700 brls. Belgian and German cement. Trade is good, but the wet weather has interfered with both movement and work. Prices are steady.

CHEESE.—There is an apparent difference of opinion as to value and the feeling is not so strong. Orders are arriving rather sparingly. Finest Ontario make is worth, 9¼¢; Eastern, 9½¢ to 9½¢.

DRUGS & CHEMICALS.—Aside from the disturbing influence in a few commodities caused by the Chinese trouble, the midsummer admits of but little demanding attention. China galls and Aleppo galls from Turkey used for fur dressing and also in the manufacture of ink, are much firmer, the latter appreciating in value owing to the possibility of shortage of the China product. Quinine is again higher, also coccoanut oil of which there is a decided scarcity in some quarters. Opium has advanced, also morphine, oil of cassia, oil of cedar leaf, oil of cloves, and Zanzibar cloves. Cape aloes have declined.

DRY GOODS.—Importing houses report better prospects for the coming season than previous indications warranted. New goods are meeting with extra attention, the retail trade not being as long on these as on staples. Conspicuous among these are zebeline, a fabric in quiet plaid with camel's hair effect. This cloth is destined to increase in favour. Serges, homespuns, and tweeds will be popular. A plain Amazon cloth with satin finish is among the English goods commanding much attention. This is in six quarter width and is expected to retail at 70¢ to 80¢. The shades will be green, blue, fawn, castor and navy. Black goods will also be popular. These include figures and mohair finish.

EGGS.—The market shows considerable strength with prices somewhat higher. Arrivals are light and demand active. Finest fresh stock is scarce at 13¢ to 13½¢; straight candled, 12½¢ to 13¢, and No. 2, 10¢ to 11¢.

FLOUR & FEED.—Millers reduced prices on flour on the 24th, as will be seen by subjoined quotations. Feed is also lower in proportion. Business is better since the drop in values, the expectation of which held back transactions the week previous. Present values are expected to hold for a time, as the growing wheat crop is pretty well gauged and prices are proportioned. Quotations are: Flour—Winter wheat patents, \$3.90 to \$4.25; straight rollers, \$3.85 to \$3.90; in bags, \$1.80 to \$1.85; Manitoba patents, \$4.65; strong bakers, \$4.35; bran, bulk, \$14; shorts, \$16; moule, \$19 to \$22 ton; oatmeal, \$3.30 to \$3.35; and \$1.60 to \$1.65 per bag; baled hay, No. 1, \$9.50 to \$10; No. 2, \$8.25 to \$9; clover and mixed, \$7 to \$7.50. Best timothy hay in bulk is held at \$8.75 to \$9 per load, averaging 1,500 lbs.

GREEN FRUITS, ETC.—Weather conditions have been responsible for much variation in prices of berries. Raspberries have sold as low as 5¢ during the week and as high as 10¢. Arrivals of all fruit are liberal and prices keep at a profitable mark for growers and dealers. A few Canadian apples are arriving in baskets and sell at 35¢ to 40¢. Oranges are scarce, California fruit is arriving in large quantities, in fact, for the first time, it is heard that supplies are in excess and tend to demoralize prices. Strawberries are about out. Bananas are a little lower. Blackberries are yet scarce at 10¢ to 12¢ box. Lemons are very firm and likely to go higher, owing to a general scarcity. Other quotations are:—Oranges, Valencias, 410s, \$7.50 to \$8.00; ovals, boxes, \$4.25; do. half boxes, \$2.75 to \$3; Messinas, \$3.25 to \$3.75; Sorren-

tos, \$3.50 to \$4; bloods, \$2.75 to \$3 per half box; lemons, fancy, \$3.50 to \$3.75; choice, \$2 to \$2.75; bananas, 8 hands, \$1.25 to \$1.50; No. 1, \$1.75 to \$2.25 per bunch; pineapples, 7¢ to 18¢ each; tomatoes, carriers, 85¢ to \$1.10; coconuts, \$3.50 per 100; strawberries, 5¢ to 6¢; cucumbers, 15¢ to 20¢ per dozen; Bermuda onions, \$2.60 per crate; California apricots, \$1.00 to \$1.25 per crate; peaches, \$1.25 to \$1.50; Bartlett pears, \$1.60 to \$1.80; currants, 60¢ to 75¢ basket, 4¢ to 5¢ cup; raspberries, 7¢ to 9¢ box; plums, 85¢ to \$1.25 box; asparagus, baskets, 90¢ to \$1; cabbages, per crate, large, \$1.25 to \$1.50; do. small crates, \$1.00; beans, 80¢ to \$1; cherries, 80¢ to \$1.50; green gooseberries, 30¢ to 40¢ per basket; watermelons, 15¢ to 25¢ each.

GROCERIES.—Sugars continue to draw attention, keeping interest centred in their movements by steady advances. Another 10¢ per 100 lbs. has been added this week, granulated being now \$5.20 for country delivery, with yellows in proportion. Teas are firm. None can be purchased to-day under 14¢ to 15¢, some wholesale firms having disposed of all their 12¢ holdings at these figures. Siftings, or dust, which formerly sold at 4½¢ to 5¢ is now firm at 7¢ to 7½¢. Sultana raisins have advanced 1½¢ lb., now worth 5½¢ to 11¢. No Valencias on the market. Currants are dearer, 5¢ being the cheapest to-day. Canned corn is reported out of the market; best sold at \$1.25 dozen. Tomatoes are also higher and scarce at 90¢ for lowest grade. A telegraph to a Montreal house from the Coast, received 25th, stated River Inlet salmon were a failure, not more than 25 per cent. of pack expected, and Fraser River short by 30 per cent. Packers had sold more than they could pack, and had withdrawn all quotations on "Horse Shoe" and "Clover Leaf" brands. The trade here question if any Fraser River salmon can be bought now for less than \$4.75; the former price was \$4.25.

HARDWARE & METALS.—The lower prices for iron and steel are still influencing values in manufactured goods, list prices during the past week showing slight reductions on several articles. Coil chain is among those affected. New prices are given in itemized page. Iron and steel wire steady at \$1 base. Discounts have been raised on bolts and nuts. Car bolts 5-16 and smaller 60 p.c.; ¾ and larger, 55 p.c.; coach screws, 70 p.c.; sleigh shoe bolts, 75 p.c.; nuts, 4 to 4½¢ per lb. off list. Tin continues to advance. L. & F. is higher at 37¢ and strip tin, 38¢. Latest advices from London, however, show

Contractors to the War Office and The Admiralty.

Telegraphic and Cable Addresses: "SMITH, WARRINGTON."

Wm. SMITH & SON,

..... MANUFACTURERS OF.....

PATENT STEEL MUSIC WIRE,

Bicycle Saddle Spring Wire, Chain Wire, Wire for Bicycle Spokes and Balls,

Brass and Steel Pinion Wire, Wire for Machine Needles and Bars,

Square, Oval, Centre, Hexagon Wires, &c., &c.

Patent Steel Rope, Plough, Hawser Wires, etc. Best Round Cast Steel Wire ^{FOR TWIST} _{DRILLS.}

MILD CAST STEEL WIRE OF EVERY DESCRIPTION.

Dallam Wire Works, Warrington, England.

BRANSOM'S PATENT DETACHABLE GEAR CASE



Excels all others for ease & Simplicity of Fitting, Efficiency and Appearance.

Bransom, Kent & Co. LIMITED.
GOSWELL RD., LONDON E.C.

EXPORT MANUFACTURERS OF EVERY DESCRIPTION OF

CYCLE FITTINGS AND ACCESSORIES, TOOLS & MACHINERY FOR THE CYCLE TRADE.

THE B.K. ADJUSTABLE RIM BRAKE
The most Powerful Brake on the Market. Does not Injure Tyre or Rim. The only Brake NOT rendered useless by Soft Deflated or Punctured Tyres.



THE ABOVE BRAKE HAS BEEN DESIGNED TO REMEDY THE DISADVANTAGES OF GREAT INEFFICIENCY OF THE OLD-FASHIONED RUBBER SPONGE BRAKE. THIS BRAKE ENCASES ON THE RIM INSTEAD OF ON THE TYRE DOES NOT IN ANY WAY PUNCTURE OR WEAR THE TYRE. IS MUCH MORE POWERFUL. ADJUSTABLE. CAN BE FIXED TO ANY MACHINE IN A FEW MOMENTS.

BRANSOM'S ADJUSTABLE MUD-GUARD BRIDGE



MADE IN WHITE METAL. POLISHED. IMPOSSIBLE TO TARNISH OR RUST. THE NEAREST PERFECT DETACHABLE MUD-GUARD BRIDGE ON THE MARKET.

SLIDING STRAP



PATENT APPLIED FOR

ALL THE ADVANTAGES OF FIXED STEEL GUARDS CAN BE ATTACHED OR DETACHED IN A FEW SECONDS. ADJUSTABLE TO ANY MACHINE.

BRANSOM'S DETACHABLE STEEL MUD-GUARD.

LISTS FORWARDED ON APPLICATION.

a decline of 10 per cent. on pig tin, following recent advances. Pig lead is dull, buyers holding off. Iron and steel are dull with reports of heavy supplies at Southern points against light demand. Confidence is felt in the near future.

LEATHER & SHOES.—Trade is better. Manufacturers of shoes report orders as being equal to last year's and are now buying freely where needed. Of course, the trade, which would have gone to a firm recently closed, will be divided up which will add an occasional invoice. Export trade is good. A letter received by a Montreal importing firm to-day from a prominent Ontario tanner says: "Export demand for sole improving. Received a large cable order yesterday and another to-day." Quebec dealers report trade quiet.

PETROLEUM.—Prices are steady at the recent decline. We quote: Silver star, 15½c to 16½c; Imperial Acme, 16½c to 17½c; Am. W. W., 18c to 19c; Astral, 19c to 20c.

PROVISIONS.—Receipts are comparatively light. A good local trade is being done in hams and bacon while export shipments go forward regularly. Cured meats are fairly firm at the recent advance. The extreme heat and dampness of past weeks appear to have affected to some little extent the quality of the latter, grocers having complaints which they think arises from this source. The quotations are: Heavy Canadian short cut mess pork, \$18.50; short back, \$17.50; selected heavy short cut mess pork, boneless, special quality, \$19.50; and heavy mess pork, long cut, \$17.50; pure Canadian lard, 9½c to 10c per lb.; and compound refined, 7½c to 8½c per lb. Hams, 11c to 14c and bacon, 10c to 14c per pound.

WOOL.—Trade is quiet. Importers are selling a little but sample lots seem to predominate. Manufacturers are holding off. The London sales closed with better prices for fine wools. The next sales, the last for the year, will open October 9th. The quantity is limited to 250,000 bales. Holders are confident in their views and state that goods bought before October will command full prices. A cargo of Cape wool is on the way to this port and is due to arrive in about a month. Prices are: Cape, 18c to 21c; Natal, 21c to 24c; B. A. scoured, 40c to 45c. Two carloads Canadian sold here on Tuesday (24th) at 16½c to 17½c. Over 2,000,000 lbs. are held in Texas, growers refusing to sell at current prices.

ESTABLISHED 1855

Taylor's Safes

145 & 147 FRONT STREET EAST TORONTO

Old Outer Covers

Repaired Equal to New or Bought for Cash

Re-Lining with Canvas, 3s. 0d. each
 New Rubber (any pattern) 6s. 6d. to 5s. 6d.
 (According to quality and weight.)

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

N.B.—We cannot Repair or put in New Wires.

A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.
 [Of the Best Workmanship and Material.]

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

TORONTO WHOLESALE TRADE.

Toronto, July 26, 1900.

General trade is quiet in wholesale circles. Owing to favorable outlook for spring crops, there is a cheerful feeling among merchants, and the movement of autumn goods is likely to be large. Prices of staple goods are all very firm, and manufacturers continue busy. There is a fair sorting-up trade in summer dry goods, and the movement of groceries is satisfactory. Sugars are again higher and teas firm. Leather in moderate demand, and hardware and metals, are in fair request. Payments fair. Money on call 5½ per cent. and prime discounts 6 to 6½ per cent. Stocks are quiet and prices irregular. Latest sales: Bank of Commerce 148, Imperial 217, C.P.R. 88½, Toronto Electric 131½, Gen. Electric 153, Dunlop Tire pr. 102, Toronto Ry. 96½.

Butter.—The butter market is quiet, with supplies moderate. Choice dairy tub jobs at 16c to 17c and medium at 13c to 14c. Creamery is firm at 20c to 21c, for the best rolls and at 19c to 19½c for tub. Eggs lower at 12c to 12½c per dozen in case lots, and at 14c to 15c in small lots, of really fresh. Cheese dull at 10c to 10½c in a jobbing way.

Dressed Hogs.—Offerings are small, and prices unchanged. Small lots sell at \$7.50 to \$7.75.

Flour and Grain.—The flour trade is quiet, and prices easier. Sales of 90 per cent. patents at \$2.50 to \$2.90 in buyers' bags, and at \$3.05 to \$3.10 in barrels west. Choice brands 15c to 20c additional. Manitoba patents sell at \$4.50 and strong bakers \$4.25. Bran steady at \$11.50 to \$12 west, and shorts at \$13.50. Oatmeal, dull, at \$3.10 in bags, and \$3.20 in barrels on track here. Wheat, easy; white and red winter quoted at 69c north and west, Spring at 69c east, and goose at 68c to 69c west. Manitoba No. 1 hard quoted at 88½c Toronto and west; 85½c Owen Sound and Midland, and 81½c Fort William. Barley dull, with prices purely nominal. Oats are steady, with white selling at 28c east and 27c west; mixed, 26½c west. Peas sold at 61c west. Rye, 53c to 54c outside. Corn is easy at 39c for Canadian west, and at 47c to 48c for American on track here.

Groceries.—Trade is fair, with sugar 10c per 100 lbs. higher. Granulated sells at \$5.35 and yellows at \$4.53 to \$4.88. Coffees firm, Rios, 11c to 14c. Teas in good demand and firm. Dried fruits, unchanged, with Valencia raisins, layers, 8½c to 9c. Currants, 4½c to 5c. Canned goods, steady; tomatoes new, 90c to 95c; peas, 75c to 85c; corn, \$1.10 to \$1.15.

STOCKS AND BONDS.

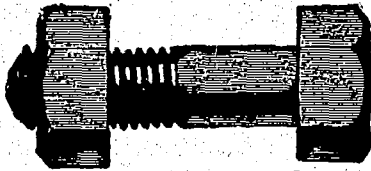
NAME.	Par Val'.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price July 26. (Bid)	Cash value per S.
British North Am.	243	4,265,666	4,265,666	1,581,000	2½	Apr. Oct	145	73 00
Can. Bank of Commerce	50	6,000,000	6,000,000	1,250,000	3½	June Dec	105	113 50
Commercial, Windsor..	40	500,000	350,000	80,000	3	.....	105	42 00
Dominion	50	1,737,800	1,676,050	1,500,000	3	May	227 xd	113 50
Eastern Townships.....	50	1,500,000	1,500,000	900,000	3½	Jan July	156	78 00
Halifax Banking Co	20	500,000	500,000	400,000	3½	Feb. Aug	158	79 00
Hamilton	100	1,780,000	1,700,000	1,235,030	4	June Dec	187½	187 50
Hochelaga	100	1,500,000	1,495,836	650,000	3½	June Dec	162	162 00
Imperial	100	2,458,803	2,600,000	1,700,000	4 & 1	June Dec	216½	216 50
Jacques Cartier.....	35	500,000	500,000	.....	3	June Dec	.....	.....
Merchants' Can.	100	6,000,000	6,000,000	2,600,000	3½	June Dec	152	152 00
Merchants' Halifax	100	2,000,000	1,997,240	1,700,000	3½	Feb. Aug	180	189 00
Molson	50	2,460,150	2,335,230	1,625,000	4 & 1	Oct	182	91 00
Montreal	200	12,000,000	12,000,000	7,000,000	5	June Dec	252	504 00
Nationale	30	1,200,000	1,200,000	200,000	3	May Nov	95	23 50
New Brunswick.....	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia.....	100	1,833,300	1,833,200	2,243,500	4½	Feb. Aug	220	220 00
Ontario.....	100	1,000,000	1,000,000	200,000	2½	June Dec	126	126 00
Ottawa.....	100	1,094,300	1,169,250	1,427,487	4 & 1	June Dec	205	205 00
People's of N. B.	150	180,000	180,000	140,000	4	.....	250	375 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	123	123 00
St. Stephen's.....	100	200,000	200,000	45,000	2½	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	700,000	4	April Oct	102	192 00
Toronto	100	2,000,000	2,000,000	1,900,000	5	June Dec	235	235 00
Traders	100	1,000,000	1,000,000	150,000	3½	June Dec	112½	112 50
Union (Halifax).....	50	1,500,000	630,000	350,000	3½	Mch Sept	160	75 00
Union of Canada	100	2,000,000	2,000,000	500,000	3½	June Dec	.....	.....
Western.....	100	500,000	388,289	138,000	3½	Apr Oct	.....	.....
Agri. Sav. and Loan Co	50	630,000	629,544	160,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4½	Jan	172	172 00
Brit. Can. Loan & Inv. Co...	100	1,987,900	398,481	120,000	3	Jan July	65	65 00
Brit. Mortg. Loan Co	100	450,000	816,504	100,000	3	Jan	.....	.....
Can. Colored Cot. Mills Co	100	2,700,000	2,700,000	.....	.....	Oct	78	78 00
Can. Landed & Nat'l Inv't Co.	100	2,000,000	1,004,000	350,000	3	Jan July	80	80 00
Can. Perm. Loan and Sav. Co.	50	600,000	2,600,000	1,200,000	3	Jan July	111½	55 75
Can. Sav. & Loan Co	50	750,000	750,000	220,000	3½	Jan Dec	114	57 00
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	385,000	3	Jan July	124	134 00
Dominion Sav. and Inv. Co	50	1,000,000	334,200	20,000	2½	Jan Dec	75	37 50
Dominion Telegraph Co	50	1,000,000	1,000,000	.....	1½	Jan	126	64 00
Dominion Cotton Mills Co	100	3,000,000	3,000,000	.....	.....	Mar	80	86 00
Freshold Loan and Sav. Co.	100	2,221,500	1,311,100	300,000	3	Jan Dec	.....	.....
Hamilton Prov. and Loan	100	1,500,000	1,100,000	345,824	3	Jan July	110	110 00
Home Sav. and Loan Co	10	2,000,000	200,000	200,000	3½	Jan July	140	14 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,400,000	750,000	4½	Jan July	173	86 50
Imperial Loan and Inv. Co	100	340,000	720,647	160,000	3	Jan July	85	85 00
Landed Banking and Loan	100	700,000	688,098	160,000	3	Jan July	109½	109 00
Land. & Can. Loan and Ag.	50	5,000,000	700,000	210,000	4	Mch Sep	61	30 50
London Loan Co.....	50	679,700	661,450	81,000	3	Jan July	107	53 50
Land. and Ont. Inv. Co	100	2,750,000	550,000	160,000	3½	Jan July	96	96 00
Manitoba & North-W. Ln Co	100	1,500,000	375,000	51,000	.....	Jan July	40	40 00
Montreal Telegraph Co	40	2,000,000	2,000,000	.....	2	Jan	169½	63 80
Montreal Gas Co	40	2,500,000	2,997,916	.....	5	April Oct	182	72 80
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	334,247	2½	Feb. *	247½	123 75
Montreal Cotton Co	100	1,400,000	1,400,000	600,000	4	Mch.	134	134 00
Merchants M'fg Co.....	100	600,000	600,000	.....	3½	Feb. Aug	135	135 00
Montreal Loan and Mortg. Co.	25	500,000	500,000	300,000	3	Mch Sep	140	35 00
Ont. Indus. Loan and Inv. Co.	100	466,800	314,386	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	615,000	3	Jan July	120	60 00
People's Loan and Dep. Co	50	600,000	600,000	40,000	2	Jan July	80	15 00
Real Est. Loan Co.....	40	578,840	373,720	50,000	3	Jan July	65	32 50
Richelieu and Ont. Nav. Co	100	1,350,000	1,350,000	250,000	.....	.....	100	100 00
The Royal Electric Co	100	1,500,000	1,500,000	232,862	.....	Jan.	103½	193 50
Toronto Electric Light Co	100	500,000	20,000	20,000	.....	Jan. *	131½	131 50
Toronto Mortgage Co	100	1,445,880	724,640	350,000	2½	.....	77½	77 50
Toronto Street Railway	100	6,000,000	6,000,000	.....	.....	Jan. *	96½	96 50
Western Can. Loan and Sav.	50	3,000,000	1,500,000	770,000	3	Jan July	.....	.....
Western Loan & Trust Co..	50	2,201,300	561,721	52,000	3½	June Dec	.....	.....
Windsor Hotel .....	.....	.....	.....	.....	.....	.....	105	105 00

* Paying quarterly dividends.

Telegraphic Address: "COOPER, SHEFFIELD."

11927

Manufacturers of every description of



Bolts, Nuts, & Rivets.

Geo. Cooper & Sons,
 EFFINGHAM NUT and BOLT WORKS,
 SHEFFIELD, ENGL.

**Railway Spikes,
 SET SCREWS, WASHERS, &c.**

Agents:—Messrs. GEORGE BERKLEY & Co.,
 Victoria St., Westminster, London, Eng.

Leather.—Trade is good for the season, with harness leather rather easier. Good demand for splits and sole for export.

Hides and Skins.—The hide market is steady, cured selling at 8½c for cows and at 8¾c for steers. Green, 7½c for No. 1, and at 6¾c for No. 2. Calfskins unchanged at 9c for No. 1 and at 8c for No. 2. Lambskins, 35c to 40c and pelts 25c to 30c.

Live Stock.—The cattle market is quiet, with prices of choice exporters unchanged. Offerings of grass-fed cattle are free and prices weaker. The best shippers sold at 4¾c to 5½c per lb. and ordinary at 4½c to 4¾c. Choice butchers' cattle sell at 4¾c to 4½c lb., and medium, 3¾c to 3½c. Stockers, dull, at 3c to 3½c. Sheep, 3½c to 4c per lb. for choice ewes. Lambs, 4½c to 5c per lb., and spring lambs, \$2.75

to \$4 each. Hogs, unchanged, the best bacon lots bringing 6¼c per lb.; light and heavy fats, 5¼c to 5½c per pound.

Provisions.—There is a good demand for cured meats and prices continue to rule firm. Mess pork, \$16.50 to \$17; and short cut at \$18.00 to \$18.50. Bacon firm, at 8¼c to 8½c for car lots of long clear and at 8¾c to 9c for small lots. Rolls, 9½c to 10c. Hams, smoked, 12c to 13c. Lard is steady at 8½c to 9c, according to package. Dried apples, 5½c to 6c. Potatoes, new 35c to 40c per bushel. Hops are dull at 10c to 12c. Beans, \$1.10 to \$1.20 for common and \$1.70 to \$1.75 for hand-picked.

Wool.—The market for fleece is steady, with buyers at 16½c, and holders asking 17c to 18c. Unwashed, 10c to 10½c. Pulled supers, 19c to 20c, and extras, 20c to 21½c.

SILVER CANDLESTICKS AND CANDELABRA.

Gas and electricity have done much to put candlesticks and candelabra out of use, but we doubt whether, even where they are available, these illuminants will ever entirely abolish the old-fashioned light holders. There is a certain elegance in a wax light which gas and electricity do not rival. Hence in many houses where there are fittings for the more modern and showy lights, it is the custom to light the dinner table with wax tapers in silver candelabra. For toilette tables also many ladies prefer the old-fashioned light and would regret their table

JOSEPH PEACE & CO. Ltd.,

MERCHANT WORKS, . . . SHEFFIELD, ENGLAND.

REGISTERED TRADE MARKS.

J. ROEBUCK.



S. FISHER & CO.

SEE SAW

MANUFACTURERS OF ALL KINDS OF SAWS,

. . . ALSO . . .

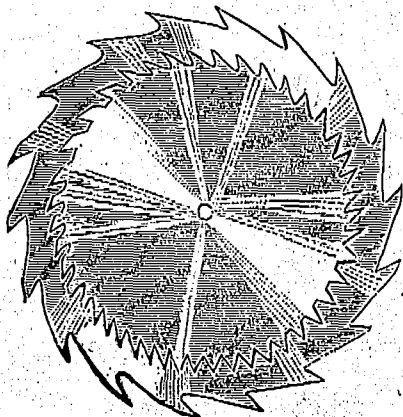
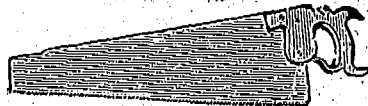
Stay Buses, Legging Springs, and all kinds of Shutter and Webbing Springs.

Correspondence concerning these Special Lines is invited.

C. S. Hand Saw.



Pit Saw.



Cross Cut Saw.

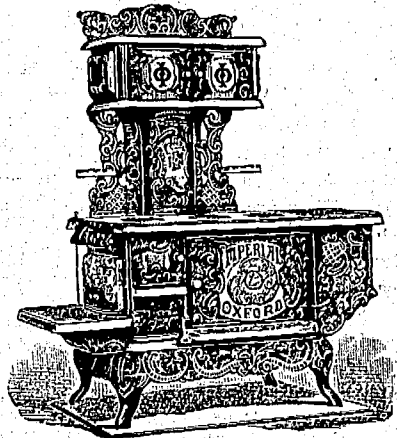
The Patent Front Draw-out Grate

Of the

IMPERIAL OXFORD

Is one of the Special Features that give it precedence over all other Ranges.

The arrangement is of special advantage, as nothing—not even the warping of the frame—can interfere with its easy working.



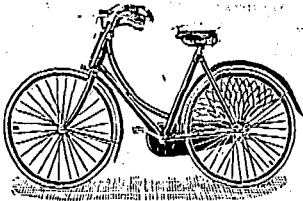
The DIFFUSIVE FLUE CONSTRUCTION
 DRAW-OUT OVEN RACK
 and OVEN THERMOMETER

Are other features that make the Imperial Oxford Canada's favorite range.

If you're not handling them, write—they're wonderful sellers.

The GURNEY MASSEY CO., Ltd.
 MONTREAL.

High-Grade Machines at Popular Prices.



BUY FROM
THE MAKERS
AND
SAVE MONEY.

THE WILDAY CYCLE CO.,

BUTTS, COVENTRY, Eng.

SEND FOR PRICE LIST—IT WILL PAY YOU.

TOWN of ARNPRIOR.

Debentures for Sale.

\$75,000.

SEALED TENDERS will be received by the undersigned and marked "Tender for Debenture," up to 8 o'clock P.M., THURSDAY, AUGUST 2ND, 1900, for the purchase of

Debentures to the amount of \$75,000.

The said debentures are payable in thirty years from the fourth day of September, 1900, and bear interest at the rate of Four Per Cent. Per Annum, payable yearly. The money to be payable in Arnprior free of charge to the town.

The highest or any Tender not necessarily accepted.

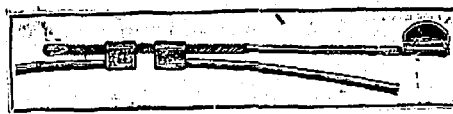
W. M. HOWE,
Mayor,
Town of Arnprior, Ontario, Can.
Mayor's Office, Arnprior, July 31st, 1900.

lacking if not furnished with silver candlesticks. In places distant from gas or electrical supply, these goods must always be in service. Mr. Walter Latham, of Sheffield, England, makes a specialty of this class of goods. His patterns are artistic, and the quality of the goods thoroughly reliable. Silver plated goods in constant wear must be excellent in quality or they quickly become shabby and an eye sore. Mr. Latham turns out first class articles for wear as well as for attractiveness. Dealers who desire such goods as will do them credit and establish their reputation should put Mr. Latham's goods in stock. They are now only charged two-thirds the duty imposed on American goods, and are far more to be relied upon.

VARNISHES, JAPANS, STAINS.

Messrs. Naylor Bros., of London, England, have the highest reputation for Varnishes, Japans, and Stains, for all purposes. They are contractors to the British Government, to English and Foreign Railways, and to Tramway Companies. They have agencies in France, Spain, Austria, Australia, New Zealand, Brazil, and elsewhere, which of itself is the highest testimony to the supreme excellence of their goods. The Naylor Bros. firm was established in 1800, so that it is the oldest in the varnish trade, and consequently possessed of unique experience in the art of manufacturing this class of goods. Their finishing varnishes have the greatest durability, they dry reliably and dust-free quickly and do not bloom. Their undercoat varnishes do not sweat, and outside ones stand the greatest exposure to the weather without losing brilliancy. Indeed, all their goods meet every pos-

This little joint in the wire accounts for the extreme ease of detaching the Scottish Tyre.



Combined with superfine quality of rubber and fabric, it also accounts for the popularity of the tyre.

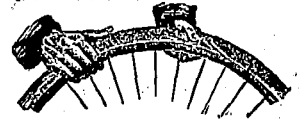
WE INVITE EVERY CYCLE MANUFACTURER TO EXAMINE THE "SCOTTISH" TYRE.

Its simplicity convinces at first sight. Its excellent quality speaks for itself. "The Scottish non-slipper is really a non-slipper."—The Cyclist.



These PRESTON DAVIES TYRE & VALVE CO., Ltd.

Broad Street,
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BOWDEN RIM BRAKES AT WHOLESALE RATES.

HIGHEST AWARDS.



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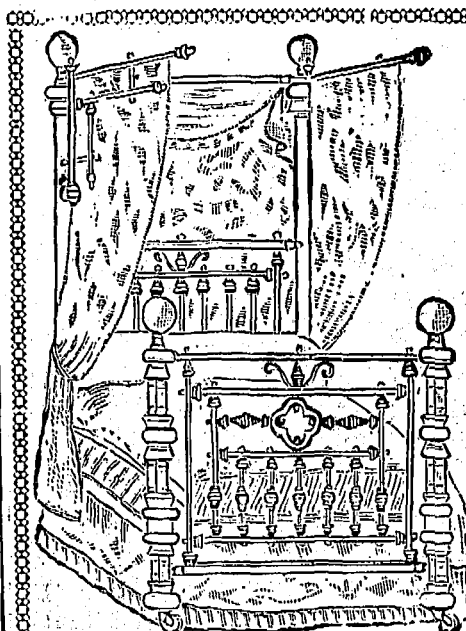
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ART GLASS WORKS.

Every description of Ornamental Glass requisite for Hotels, Taverns, Public and Private Buildings, &c.

PLAIN AND PAINTED MIRRORS,
EMBOSSSED AND STAINED GLASS,

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Gold Medals: { Warrington, 1895.
Manchester, 1893.
Auckland (New Zealand), 1899.

THE
MERSEY BEDSTEAD

CO., LTD.,

Hadfield Works,
WARRINGTON, England.

Manufacturers of HIGH CLASS

Bedsteads, Cots,
Folders &c.,

of every description, IN BRASS & IRON.

The Exhibits of this Company were awarded Gold Medals as above for excellence of design and workmanship.

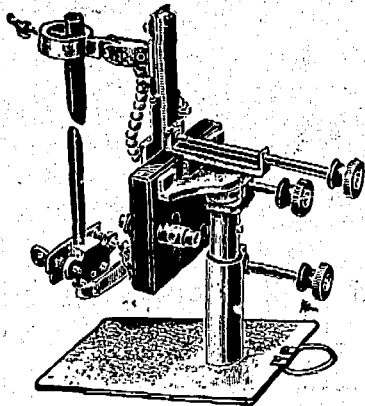
Write for Pattern Book of Latest Designs

GOLD MEDALS AWARDED.

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ELECTRICAL * *
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SHOW ROOMS & OFFICES }
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ST. ANN'S WORKS,
LEEDS, YORKS,
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TELEGRAMS: "ELECTRIC," LEEDS.



ARC + LAMP.

MANUFACTURER OF

- Dynamos,
 - Motors,
 - Arc Lamps,
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 - Instruments,
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- Of every description.
- Motor Cars, Storage Batteries,
 - Kinematographs,
 - Kinetoscopes,
 - Graphones,
 - Telephones,
 - Phonographs,
 - Bells,
 - Indicators,
 - Fire Alarms and every
- Description of Electrical Apparatus.

sible requirement as to wear and appearance, and everything known to the trade is made by the firm of the highest quality. A varnish made for window blind manufacturers as it will stand exposure to the sun without blistering or losing lustre, is an article that would be highly appreciated and sell largely in Canada when its superior merits were once known. The trade will find advantage in communicating with Messrs. Naylor Bros., whose goods and prices will give eminent satisfaction.

—Considerable dissatisfaction is expressed by the residents of Toronto over the night service rendered by the Street Railway Company of that city. The Globe thus speaks out: "Every now and then, particularly on the night service, cars are run off the track. This almost always means that one trip is missed and that passengers stand on the corners from a half-hour to an hour wait-

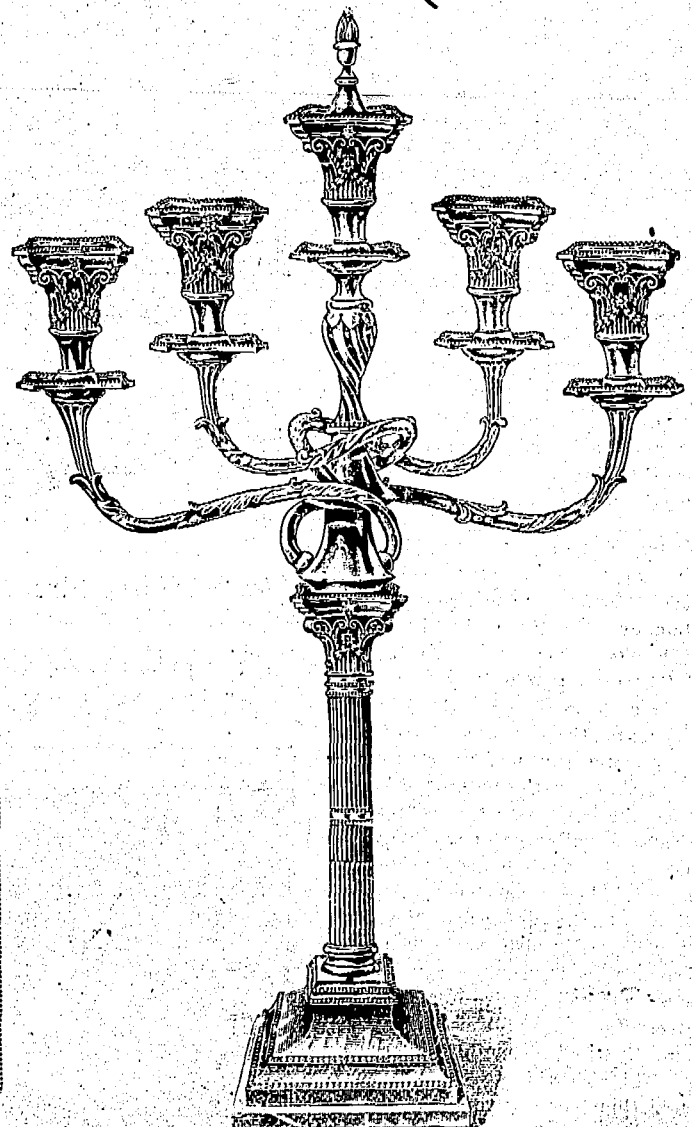
ing until the time comes round for the next trip. . . A greater grievance is the character of the cars maintained on the night service. Some of them ought to have gone to the bone yard years ago. They are better fitted to haul manure from a farm yard than to carry passengers. They are rickety, moth-eaten and generally shattered and dilapidated."

WALTER LATHAM and SON,

THERMOMETERS, ANEROIDS, &c.

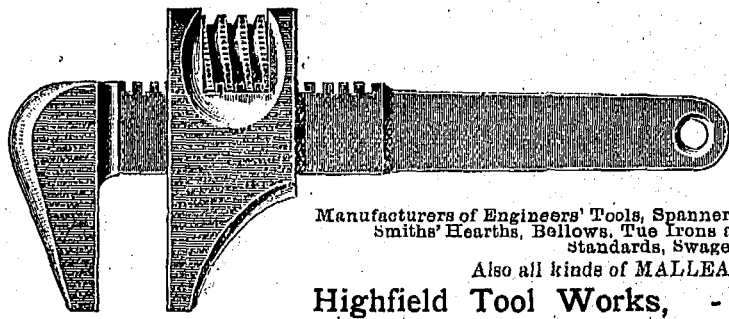
Messrs. F. Darton & Co., of London, England, as manufacturers of Thermometers, and every class of optical instruments have an enviable reputation. Every style of thermometer is made by this firm from the low-priced article for popular use to the thermograph, for self-recording, and terrestrial radiation, solar radiation and other thermometers which are made especially for scientific use. Indeed every article known to trade or to science for the measuring and recording of temperatures is made by Darton & Co. Their clinical thermometers are highly popular with the medical faculty in Great Britain as they are so reliable, and so free from the ordinary defects of this class of instrument. The firm has received the highest awards for their goods. They have a leading reputation for all kinds of glasses, telescopes, drawing and surveying instruments, photographic apparatus, lenses, electric fittings of all kinds. Their watch aneroid with altitude scale measuring heights to 10,000 feet is the travellers' favourite. The firm supplies a "Luminous Lamp" which by a slight pressure of the finger brings out a light instantly without smoke, smell, or danger. For a bedroom, smoke room, billiard room, or restaurant bar, or any place where a light may be required suddenly, this lamp is just the thing and it is very cheap. All dealers in optical goods would do well to put themselves in communication with Messrs. F. Darton & Co.; their goods lead the market in quality and price. They are allowed a rebate of one-third on the ordinary Custom duties charged on foreign goods of this class.

Manufacturers of SILVER & E. F. Candelsticks and Candelabra.



General Stampers to the Trade.

BROCCO WORKS, SOLLY ST., SHEFFIELD, Eng.



SPECIALITE-CLYBURN SPANNERS.

The Largest Makers in England.

JOSEPH EVANS & SONS,
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Manufacturers of Engineers' Tools, Spanners, Hammers, Steel Files Vices, Water Tuo Irons, Anvils
Smiths' Hearths, Bellows, Tue Irons and Cisterns, Vice-Benches Parallel Vices Blast
Standards, Swage Blocks, &c. Vices Repaired.

Also all kinds of MALLEABLE CASTINGS of the finest quality
Highfield Tool Works, - HEELEY, SHEFFIELD, Eng

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Legitimate Detective work. Terms reasonable
Under the patronage of Provincial and Federal
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WANTED:
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Address Correspondence to
C. P. W., POST OFFICE BOX 103,
AYLMER EAST, Que.

—A Chicago letter tells of plans for the construction and management of a *Palace of Industries*, to be erected in Lake Front Park, which were adopted at a meeting of the directors of the Commercial Association of that city recently. A great exposition building to cost \$2,000,000, designed to accommodate 20,000 persons, and after fifty years to become the property of the city, is projected. The money is to be raised by the sale of 50-year 5 per cent. bonds, and it is expected that the earnings during the fifty years will retire the bonds and leave the property free of indebtedness. The park systems and small parks which will be established by the city are to receive a proportion of the annual earnings.

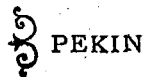
—Advices from Philadelphia, U. S., state that the first cargo of Pennsylvania soft coal ever sent from that city to London will leave shortly on the British steamship *Queenswood*. It is said that only two other cargoes have ever been shipped to London from this country, and these were sent from Norfolk. Among coal men unusual importance attaches to the present shipment because the coal is to be used as fuel by English railroads, principally the London and North-western, whose expenses have been considerably increased of late by the high prices they have had to pay for English coal. The cargo will consist of 4,000 tons, for which the *Queenswood* will receive about \$4. per ton freight. This will make the coal cost in England something like \$7 a ton. This is said to be somewhat cheaper than the native coal.

—A dispatch from Skagway, Alaska, states that the work of delimiting the

CORPORATE MARK.

ESTABLISHED 1823.

CORPORATE MARK



Marsden & Beeten,

MANUFACTURERS OF EVERY DESCRIPTION OF

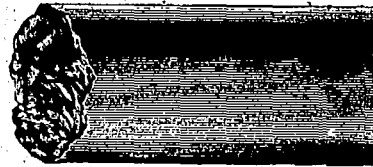
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MIDDLESEX WORKS, NEWCASTLE STREET.



SHEFFIELD, ENGLAND.



Telegrams—
"FILES, SHEFFIELD."



NATIONAL TELEPHONE,
No. 174.



RUSSELL, HORSFIELD, & WHITE,



MANUFACTURERS OF SAWS, Etc.

CANADA WORKS,

38 CHARLES STREET, Sheffield, Eng.

TELEGRAPHIC ADDRESS
WHEEL'S
Telephone 1021
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1859



A large Stock of Machine Cut Patterns
from which Castings can be
Supplied in iron or
Steel.

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PATTERN MAKER WHEEL & RACK CUTTER,
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WHEEL CUTTING
& HOBGING IN ALL ITS
BRANCHES ALL KINDS OF
MACHINE MOULDED WHEELS SUPPLIED

PRIVATE WORKSHOPS &c SPECIAL
MACHINERY FOR COMPLETE INVENTIONS
OR EXPERIMENTING PURPOSES.

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 "Hallford, Dartford." "Hallford, London,"

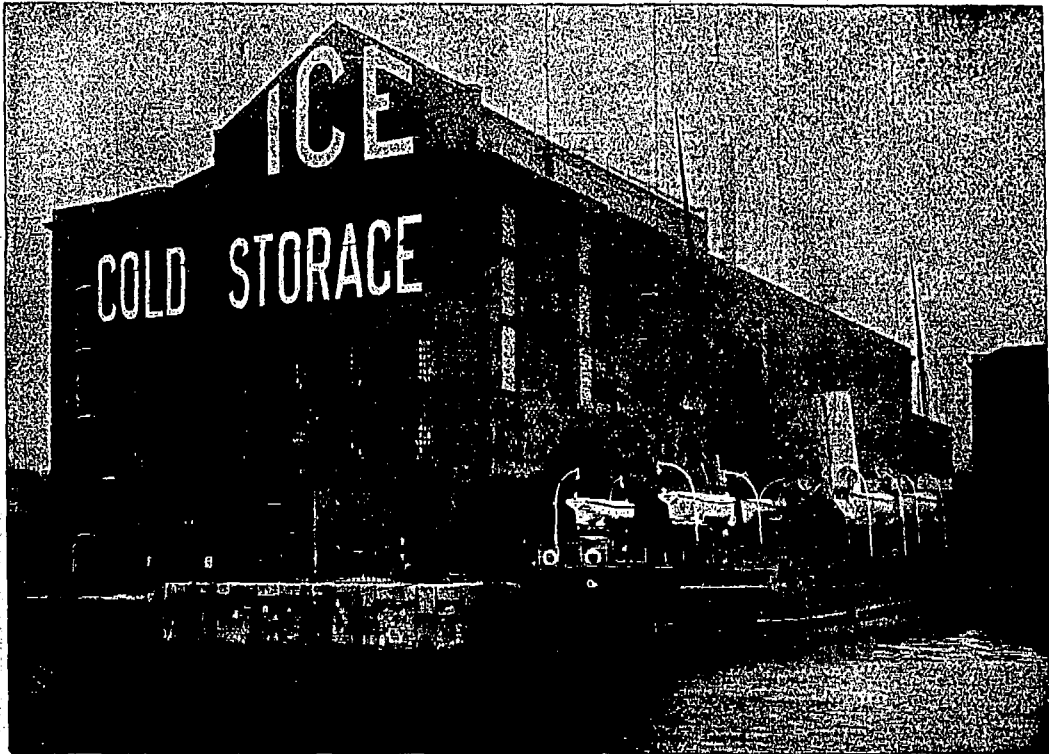
Telephone Numbers :
 London, 846 Bank. Dartford, 7.

Codes Used, A. 1, and A. B. C. (4th edition.)

J. & E. HALL'S REFRIGERATING & ICE-MAKING MACHINES,

(Patent Dry Air Carbonic System.)

Over 1,250 Machines Supplied, of which 700 are fitted on board ship.



THE RIVERSIDE COLD STORAGE AND ICE COMPANY, LTD., LIVERPOOL.

Refrigerating plant manufactured and supplied by J. & E. HALL, Limited. (Patent Carbonic Anhydride System.)

CAPACITY, 1,000,000 cubic feet of cold storage.

50 TONS OF ICE MADE PER DAY.

These machines are extremely simple. Use a material having no noxious or poisonous fumes. Being fitted with a safety valve, no neglect or ignorance can cause an accident.

OVER 100 MACHINES SUPPLIED FOR DAIRIES IN ENGLAND AND COLONIES.

☞ Fruit Cold Storage a speciality. ☞

J. & E. HALL'S

Refrigerating Machines Supplied to

H. M. Admiralty; H. M. War Department; H. M. Inland Revenue; H. M. Ordnance Department; H. M. Niger Coast Protectorate; London County Council; American, Russian, French, Japanese and Chilian Admiralties. The South Australian, Queensland, Victorian, Western Australian Governments; the three Government Hospital Ships at the Cape, and the Red Cross Society's "Princess of Wales."

J. & E. HALL, Limited, 23 St. Swithin's Lane, LONDON, E. C., Eng.

.....AND.....

DARTFORD IRON WORKS, KENT, Eng.

Bank Statement to Govt. Month ending June 30, 1900	Capital Authorized.	Capital Subscribed.	Capital Paid up	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes Circulation	Bal. due to Dom. Gov. after'd ct. a/vnce for credits, &c.	Balance due to Provincial Govts.	Deposits by the public, payable on demand.
Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,900,000	10	\$1,696,806	\$ 25,385	.....	\$ 4,188,595
Commerce	6,000,000	6,000,000	6,000,000	1,210,000	7	4,325,023	174,079	\$ 312,990	7,230,189
Dominion	1,500,000	1,500,000	1,500,000	1,500,000	12	1,454,138	22,197	28,261	3,943,646
Ontario	1,000,000	1,000,000	1,000,000	200,000	5	994,411	16,578	231,020	1,997,879
Standard	2,000,000	1,000,000	1,000,000	700,000	8	896,005	20,044	192,783	1,623,528
Imperial	2,500,000	2,500,000	2,485,593	1,704,519	9	1,874,768	23,954	429,925	4,568,218
Traders	1,000,000	1,000,000	1,000,000	150,000	6	984,925	.....	55,412	1,453,577
Hamilton	3,000,000	1,735,700	1,713,220	1,240,725	8	1,412,415	21,367	183,951	3,059,068
Ottawa	2,000,000	1,991,900	1,898,310	1,521,232	9	1,731,998	43,767	9,307	2,973,285
Western	1,000,000	500,000	400,739	128,000	7	315,635	.....	.....	231,893
Total, Ontario	21,000,000	19,233,600	18,967,832	10,394,476	.....	15,718,102	347,351	1,440,263	31,323,978
Montreal	12,000,000	12,000,000	12,000,000	7,000,000	10	5,982,010	3,273,209	32,008	32,543,456
British North America	4,866,666	4,866,666	4,866,666	1,581,000	6	2,925,746	18,630	43,108	5,563,556
Du Peuple	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jacques Cartier	500,000	500,000	500,000	Nil.	6	267,749	20,097	139,810	155,744
Ville Marie	.....	.....	.....	.....	.....	.....	.....	.....	.....
D'Hochelega	2,000,000	1,500,000	1,494,830	680,000	7	1,460,048	20,044	85,606	1,502,323
Molson	2,500,000	2,467,750	2,372,605	1,634,000	7	2,247,000	32,416	208,959	4,013,737
Merchants	5,000,000	6,000,000	6,000,000	2,500,000	8	3,400,210	191,676	3,866	5,533,930
Nationale	1,200,000	1,200,000	1,200,000	200,000	6	1,188,048	14,752	100,279	1,159,021
Quebec	3,000,000	2,500,000	2,500,000	700,000	6	1,348,774	16,961	98,948	2,742,874
Union	2,000,000	2,000,000	2,000,000	500,000	6	1,525,082	10,015	529,933	1,469,295
St. Jean	1,000,000	500,200	252,154	10,000	6	140,976	.....	44,295	19,791
St. Hyacinthe	1,000,000	504,600	340,840	75,000	6	290,460	.....	37,268	94,610
Eastern Townships	1,500,000	1,500,000	1,500,000	900,000	7	1,280,951	2,572	32,564	968,735
Total, Quebec	37,500,000	35,539,216	35,022,055	15,871,000	.....	22,067,125	3,619,602	1,357,633	54,767,072
Nova Scotia	2,000,000	1,852,470	1,852,300	2,272,570	9	1,819,043	560,846	.....	3,961,608
Merchants of Halifax	3,000,000	2,000,000	2,000,000	1,700,000	7	1,844,952	130,896	.....	2,932,039
People's	801,000	700,000	700,000	241,000	6	691,943	8,569	.....	401,720
Union	1,500,000	774,900	684,035	387,017	7	639,115	5,774	.....	573,004
Halifax B. Co.	1,000,000	552,560	549,784	424,899	7	508,785	4,562	.....	602,699
Yarmouth	300,000	300,000	300,000	30,000	5	87,704	18,515	.....	71,445
Exchange	280,000	280,000	280,421	30,000	5	82,702	.....	.....	37,569
Commercial, Windsor	500,000	500,000	35,000	81,000	6	199,537	14,538	.....	106,249
Total, Nova Scotia	9,380,000	6,959,860	6,695,536	5,144,466	.....	5,874,181	779,696	.....	8,626,513
New Brunswick	500,000	500,000	500,000	700,000	12	489,423	50,507	.....	518,050
People's	180,000	180,000	180,000	130,000	8	154,203	9,165	.....	87,209
St. Stephen's	200,000	200,000	200,000	45,000	8	97,643	16,122	.....	120,739
Total, N. B.	880,000	880,000	880,000	895,000	.....	721,269	75,784	.....	720,998
Brit. Col.	9,733,832	2,919,996	2,919,996	486,666	5	1,008,000	305,485	2,063	3,916,696
Summerside, P. E. I.	48,666	48,666	48,666	21,000	7	41,690	.....	.....	38,096
Merchants, P. E. I.	500,000	200,020	200,020	80,000	8	157,020	.....	.....	314,346
Grand Total	79,108,664	65,781,358	64,735,145	32,792,808	.....	45,577,387	5,127,918	2,361,461	69,702,599

BANKS. Liabilities—Continued.	Deposits by the Public payable after notice on a fixed day.	Loans from Banks in Can. secu'd	Depos. pble. on demand after notice or fixed day by other b'ks in Can.	Balances Due other Banks in Canada.	Balances Due bks or agts not in Canada	Balances Due other Bks or agts in U. K.	Other Liabilities.	Total Liabilities.
Toronto	\$ 8,070,898	.....	\$ 157,259	\$ 9,216	\$ 8,151	\$ 6,155	\$ 995	\$ 14,213,414
Commerce	21,395,194	.....	139,158	23,007	87,785	1,450,707	8,428	35,150,573
Dominion	11,928,925	.....	.....	.....	.....	35,899	.....	17,410,667
Ontario	4,916,500	.....	.....	25,000	.....	232,792	.....	8,408,190
Standard	5,506,605	.....	.....	.....	.....	514,694	.....	8,792,558
Imperial	8,898,051	.....	.....	478	.....	.....	.....	16,783,386
Traders	6,075,124	.....	.....	394	5,672	477,564	.....	2,932,039
Hamilton	6,594,154	.....	5,803	.....	859	155,025	.....	11,491,846
Ottawa	6,576,102	.....	126	.....	962	261,838	.....	11,597,375
Western	1,609,138	.....	.....	1,924	.....	24,579	315	2,183,285
Total, Ontario	80,573,561	.....	293,443	60,019	95,429	3,218,356	9,738	133,038,764
Montreal	19,621,084	.....	395,747	43,037	.....	.....	.....	61,880,593
British North America	7,545,876	.....	118,612	279	264,997	.....	2,125	16,473,191
Du Peuple	.....	.....	.....	.....	.....	.....	.....	.....
Jacques Cartier	563,178	478,032	.....	.....	.....	.....	47,861	1,961,474
Ville Marie	.....	.....	.....	.....	.....	.....	.....	.....
D'Hochelega	4,173,642	.....	.....	457	16,850	.....	.....	7,322,396
Molson	8,631,598	.....	137,962	378	.....	.....	62,415	16,274,268
Merchants	11,779,508	.....	856,997	3,324	60,059	281,765	120	20,118,933
Nationale	2,640,511	.....	10,579	.....	.....	94,744	8,098	5,201,937
Quebec	4,219,497	.....	205,511	110	.....	200,922	.....	8,833,600
Union	4,543,745	.....	2,519	775	39,076	236,956	.....	8,336,400
St. Jean	187,999	.....	.....	.....	.....	.....	1,365	394,427
St. Hyacinthe	775,823	.....	.....	.....	.....	.....	4,500	1,202,601
Eastern Townships	4,933,543	.....	.....	.....	15,234	43,238	.....	6,746,799
Total, Quebec	69,354,996	478,032	1,716,348	59,489	385,225	857,625	126,484	154,769,609
Nova Scotia	9,715,366	.....	2,048	4,057	82,475	204,798	.....	16,290,244
Merchants of Halifax	7,573,168	.....	57,440	.....	225,122	502,163	.....	18,355,786
People's	1,820,905	.....	9,479	.....	.....	.....	70,011	2,434,090
Union	2,002,951	.....	65,935	.....	.....	412,186	27,049	3,725,898
Halifax B. Co.	2,475,482	.....	.....	.....	.....	109,868	17,938	3,755,336
Yarmouth	471,006	.....	.....	.....	.....	.....	.....	648,671
Exchange	144,857	.....	.....	.....	.....	.....	.....	245,551
Commercial, Windsor	735,132	.....	6,764	.....	.....	.....	69	1,062,869
Total, Nova Scotia	24,428,667	.....	141,660	4,057	307,597	1,228,956	117,166	41,518,521
New Brunswick	1,478,876	.....	98,446	.....	.....	.....	.....	2,610,303
People's	243,538	.....	.....	8,037	.....	.....	82	502,226
St. Stephen's	174,960	.....	.....	1,755	742	.....	275	412,238
Total, New Brunswick	1,897,374	.....	98,446	9,792	742	.....	357	3,524,767
Brit. Col.	953,198	.....	82,531	.....	16,952	.....	222,178	6,505,008
Summerside, P. E. I.	107,859	.....	.....	.....	.....	.....	.....	182,670
Merchants, P. E. I.	283,432	.....	.....	.....	.....	.....	.....	707,934
Grand total	177,554,117	478,032	2,322,434	133,307	808,945	5,304,936	454,059	340,295,278

Imperial Bank of Canada bonus 1/2 per cent. equal in all to a dividend of 5/8 per cent. per annum.
 Standard Bank of Canada bonus of one per cent. equal in all to a dividend of 9 per cent. per annum.

provisional boundary in the disputed Alaska-Canadian territory having been completed in that part crossing the Dalton trail and touching the Porcupine district, the Americans in the district find that nearly one half of the Porcupine gold mines are in British territory. It had been the general opinion for a long time that the mines and in fact the entire Porcupine district were on the American side. Much of the Dal-

ton toll-road leading to Porcupine City also lies within Canadian territory, according to the survey. The commission will be in the vicinity of Skagway a month delimiting the provisional line on White Pass and Chilkoot Pass. The Porcupine placer mines, it is estimated, will yield \$250,000 this year.

—Simplicity in telegraphy is about to reach a higher stage. A Chicago

letter states that telegraphy by the use of typewriters in place of the ordinary clicking keys and receivers has been made possible by two residents of that city. They have devised a mechanism by which a message written with ordinary spelling on a machine that has a keyboard exactly like the keyboard of the ordinary typewriter will be printed, if transmitted over a telegraph wire by another

BANKS.	Specie.	Domini'n Notes	Deposits with Dom Govt. for security of note cir.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep. pay. on dem'd on fixed day with bks. in Can.	Bal. due from bks. in Can. in daily exch'ng's	Bal. due from bks not in Canada.	Dom. Gov. Deb. or Stock.	Prov'l or Pub. Sec's not Can.	Can., Brit. and other Railway Securities.	Call Loans on Bonds and Stocks
1 Toronto	8650,004	\$ 933,407	\$ 92,401	\$ 845,535	\$ 6,720	139,138	4,155	\$ 730,002	\$ 236,785	\$ 556,599	\$ 1,948,847	\$ 1,646,979
2 Commerce	430,634	1,161,275	180,570	825,531	139,138	139,138	4,155	736,005	245,769	3,995,832	2,116,327	3,177,474
3 Dominion	6,467	966,474	100,000	631,322	3,238	3,238	75,513	75,513	821,554	1,687,455	1,827,573	1,828,573
4 Ontario	93,539	297,955	50,000	448,833	82,410	82,410	219,777	219,777	184,159	615,557	436,671	436,671
5 Standard	178,319	244,012	50,000	159,481	258,114	258,114	86,264	86,264	373,686	1,328,665	158,300	764,622
6 Imperial	551,212	999,011	92,702	489,490	408,611	408,611	282	734,173	218,142	1,346,972	756,555	2,130,394
7 Traders	130,657	374,335	50,000	132,660	215,231	215,231	78,261	48,666	635,341	329,719	152,493	3,121,822
8 Hamilton	237,343	49,599	70,000	261,555	205,523	205,523	82	258,375	394,702	547,156	96,666	1,343,381
9 Ottawa	3,799	672,342	90,000	222,955	149,044	149,044	18,249	42,007	30,527	367,239	.....	1,196,581
10 Western	23,049	21,249	19,817	28,261	.....	.....	.....	.....	.....	.....	.....	.....
Total Ont.	3,207,143	6,231,641	785,490	3,540,762	1,787,202	1,787,202	22,771	3,940,777	331,202	1,592,726	10,413,279	15,646,409
11 Montreal	2,133,363	2,805,492	300,000	1,344,922	100,000	100,000	14,701	12,236,349	5,504,463	316,722	1,545,802	938,099
12 B. N. A.	503,464	1,442,281	79,643	405,026	.....	.....	9,909	13,300	.....	.....	.....	268,274
13 Jacq. Cartier	495	21,000	.....	14,212	.....	.....	99,372	.....	.....	121,665	.....	667,307
14 D. Hochelaga	152,297	7,579	53,120	410,738	.....	.....	24,836	363,619	169,901	427,299	253,089	667,307
15 Moleons	338, 52	1,168,281	100,000	621,979	147,369	147,369	1,425	361,969	28,559	324,644	811,418	466,243
16 Merchants	477,639	694,799	160,000	1,013,250	176,012	176,012	150,000	6,578	1,381,116	796,680	-2,620,238	5,332,530
17 National	49,509	173,170	60,000	317,333	.....	.....	66,118	60,932	35,000	.....	.....	87,355
18 Quebec	231,958	616,367	87,000	321,836	169,426	169,426	2,107	152,214	201,060	226,154	395,302	1,656,234
19 Union	245,989	683,668	80,000	250,519	.....	.....	45,742	31,060	.....	7,046	121,666	533,958
20 St. Jean	6,311	10,210	3,616	6,197	.....	.....	47,992	7,593	.....	.....	.....	16,140
21 St. Hyacinthe	17,551	14,013	12,022	13,764	.....	.....	42,181	2,003	45,504	.....	.....	83,005
22 E. Townships	116,649	111,225	54,484	54,739	.....	.....	721,867	205,755	13,000	325,360	.....	.....
Total Que.	4,277,667	5,352,373	993,785	4,734,486	445,433	445,433	1,264,435	137,773	14,279,692	5,702,923	2,691,055	9,999,265
23 Nova Scotia	832,133	1,176,633	76,032	705,199	.....	.....	6,026	847,103	11,247,850	1,111,905	1,111,905	2,139,624
24 Merchants	809,656	690,118	76,413	455,978	193,447	193,447	1,406,505	161,737	103,000	1,406,505	433,954	1,067,530
25 People's Bk.	41,699	170,376	29,289	73,651	41,995	41,995	28,269	26,812	.....	26,888	.....	5,641
26 Union	65,758	201,016	25,000	79,280	161,802	161,802	22,258	22,258	90,546	461,495	.....	26
27 Halifax B. Co.	69,923	185,470	25,000	102,984	55,861	55,861	2,671	48,951	.....	430,636	.....	125,49
28 Yarmouth	27,338	18,54	4,831	3,911	170,434	170,434	43,800	9,600	19,400	.....	.....	27
29 Exchange	3,750	5,80	3,677	2,102	25,701	25,701	775	31,588	.....	64,000	.....	28
30 Com'l W'nsor	26,797	36,637	8,220	17,045	14,226	14,226	3,003	30,003	4,522	.....	.....	4,000
Total N. S.	1,877,125	2,484,722	248,472	1,470,719	689,692	689,692	3,374	1,217,316	40,834	217,916	3,747,074	3,342,139
31 N. Brunswick	133,111	146,450	22,810	85,243	48,047	48,047	269,513	24,180	.....	28,400	1,785	285,041
32 People's Bk.	4,481	9,517	7,200	6,091	80,000	80,000	7,564	8,165	.....	1,900	.....	31
33 St. Stephen's	10,696	11,100	6,073	10,940	30,734	30,734	22,905	159	.....	.....	.....	32
Total N. B.	148,288	167,097	36,983	102,274	158,801	158,801	7,584	300,583	39,266	31,300	1,785	285,041
34 Bank B. C.	603,477	787,741	57,935	100,988	24,100	24,100	45,406	89,513	497,745	.....	.....	34
35 Sum's, P. E. I.	919	2,196	2,392	1,126	8,212	8,212	.....	501	.....	.....	.....	35
36 Mont., P. E. I.	11,249	9,833	5,904	11,886	33,050	33,050	.....	7,801	3,046	.....	.....	36
Gr. Total	10,185,863	18,035,608	2,130,421	10,012,221	445,438	445,438	3,925,552	217,388	19,833,013	6,665,016	4,501,727	17,376,603

BANKS	Current Loans.	Loans to Dom Govt.	Loans Prov. Govts	Overdue Debts.	R. E. be- sides Bk. R. E. premises.	M'tg's on R. E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Liab'ty's of Directors & their firms.	Average specie for month.	Average of Dom. Notes (dur. month)	Greatest amount of Notes in circula't'n dur'g mth.
1 Toronto	\$10,851,839	.....	.....	\$ 19,930	.....	.....	\$260,000	.....	\$18,303,544	\$329,792	\$651,000	\$1,088,000	\$1,696,806
2 Commerce	26,869,200	.....	.....	257,166	104,42	65,982	82,888	1,707,336	42,523,816	678,264	688,000	1,113,000	4,940,000
3 Dominion	12,538,771	.....	.....	29,064	46,855	9,571	306,940	8,407	20,730,208	385,000	673,000	675,000	1,470,000
4 Ontario	7,109,285	.....	.....	1,572	30,000	7,700	160,000	.....	9,690,492	35,889	91,700	399,700	980,400
5 Standard	6,732,849	.....	.....	20,113	.....	.....	10,767	.....	10,552,562	316,619	178,412	432,721	896,055
6 Imperial	11,426,816	.....	33,938	46,791	62,447	88,573	375,480	32,468	20,175,258	171,904	554,427	1,006,957	1,873,235
7 Traders	4,393,147	.....	.....	4,231	3,300	100	153,569	18,404	9,264,621	157,168	131,000	334,854	991,710
8 Hamilton	10,186,561	.....	.....	32,917	.....	35,866	352,880	92,717	14,597,199	365,600	236,000	358,000	1,450,000
9 Ottawa	11,103,353	.....	.....	82,120	7,186	9,577	126,786	.....	15,207,887	520,188	298,518	636,909	1,739,346
10 Western	2,609,247	.....	.....	11,101	10,965	20,550	3,049	11,922	2,739,560	800	22,492	22,241	1,343,150
Total Ont.	103,015,118	33,938	535,008	274,229	232,052	2,685,119	1,893,381	163,785,147	2,962,924	3,522,569	6,059,392	16,457,935	
11 Montreal	53,060,013	.....	.....	122,287	51,903	25,000	600,000	375,201	81,896,642	3,605,000	2,178,000	3,280,000	6,271,409
12 B. N. A.	14,563,049	.....	665,637	116,211	49,617	3,330	400,000	2,940,253	24,640,034	506,008	1,423,944	2,925,740	
13 Jacq. Cartier	760,414	.....	.....	36,205	23,772	98,459	130,000	409,538	2,492,892	6,379	572	16,562	20,539
14 D. Hochelaga	6,014,400	.....	.....	79,347	4,789	46,541	47,625	61,881	9,550,010	164,361	159,240	703,544	1,401,453
15 Moleons	14,443,326	.....	.....	83,812	69,725	9,641	300,000	11,337	19,909,464	274,000	340,730	803,292	2,247,060
16 Merchants	16,201,430	.....	.....	185,766	22,980	33,137	688,194	135,228	29,882,429	594,541	474,518	895,265	3,400,216
17 National	9,687,104	.....	.....	28,745	6,164	13,612	155,864	34,790	6,715,700	362,621	52,700	190,000	1,190,965
18 Quebec	7,776,916	.....	.....	112,076	68,946	42,003	218,076	43,655	12,300,332	355,629	236,000	605,883	1,363,338
19 Union	8,477,784	.....	.....	45,784	114,731	11,005	230,140	10,100	10,942,186	181,000	245,649	361,328	1,677,452
20 St. Jean	553,344	.....	.....	26,466	.....	9,773	10,802	.....	10,470	10,037	6,500	140,976	
21 St. Hyacinthe	1,367,432	.....	.....	35,244	33,359	700	19,181	40,621	1,657,633	45,930	15,535	16,339	290,460
22 E. Townships	7,271,903	.....	.....	26,180	39,815	48,848	151,959	48,404	9,254,037	269,011	115,738	118,156	1,280,951
Total Que.	136,189,185	1,683,856	893,595	529,302	337,089	2,988,206	4,125,047	203,167,367	5,894,909	4,331,976	8,389,212	22,430,564	
23 Nova Scotia	12,214,699	.....	102,791	46,800	754	26,860	3,318	20,543,157	115,098	852,922	1,176,613	1,826,695	
24 Merchants	11,644,902	.....	114,721	40,806	2,616	1,000	80,000	10,244	17,499,680	276,570	659,131	586,894	1,943,320
25 People's Bk.	2,614,801	.....	.....	53,937	16,548	52,330	61,098	2,512	3,445,592	158,989	34,334	178,481	694,648
26 Union	3,644,438	128,199	10,910	62,000	4,853,366	213,204	63,300	200,860	659,376	
27 Halifax B. Co.	3,763,841	19,721	6,236								

F. A. RIORDAN,



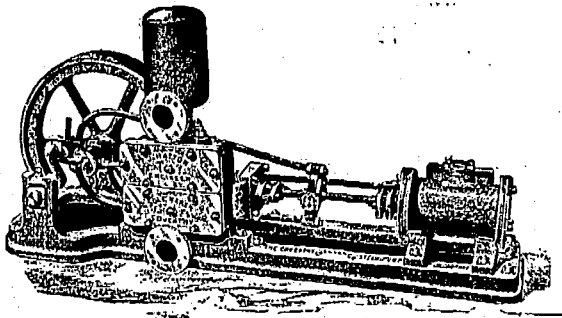
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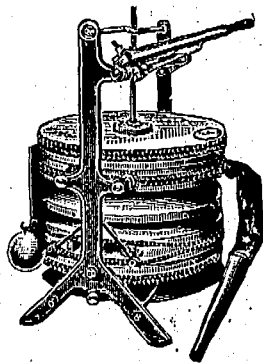
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 26, 1900.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.												
Brogans or Coubours	\$0 75	0 85			Good Luck 2 1/2 stgs. Var. Han.	3 80	0 00	Heavy Chemicals.				
Split Balmorals	0 90	1 10			Rose 4 varn. hand heavy	4 45	0 00	Bleaching Powder	2 50	5 00		
Kip	1 10	1 20	0 80	0 90	Pansy 4 " " medium	4 10	0 00	Blue Vitriol	8 00	8 00		
Buff " or Congress	1 20	1 50	0 85	1 00	Thistle 4 " " "	3 80	0 00	Brimstone	2 00	2 50		
Split Boots	1 30	1 75	1 00	1 20	Map Leaf A 4 stgs.	4 45	0 00	Caustic Soda 50	2 25	2 50		
Kip	2 10	2 75	1 10	1 25	B 4 " stained	4 20	0 00	" 70	2 50	2 75		
Grain " \$2.00 to \$3.00, Felt Sox	2 10	2 75	1 50	1 75	Shamrock A 4 " varn han	4 10	0 00	Soda Ash	1 85	1 50		
Felt Boots, half fox	2 10	2 75	1 50	1 75	B 4 " stained	4 00	0 00	Soda Bicarb.	2 25	2 35		
	\$1 75	\$2 00	fall 2 42	2 50	Daisy A 8 stgs varn handle	3 65	0 00	Sal. Soda	0 75	0 85		
					B 3 " stained	3 40	0 00	" Concentrated	1 50	2 00		
					Tulip No. 1 3 stgs " "	2 50	0 00	Dyestuffs.				
					" 2 2 " " "	2 50	0 00	Archil, con	0 27	0 29		
					Carling 4 " "	4 00	0 00	Cutch	0 08	0 09		
					Warehouse 4 heavy	4 85	0 00	Ex. Logwood	0 10	0 15		
					E. 3 str. bamboo handle	3 20	0 00	Chip	2 00	2 50		
								Indigo (Bengal)	1 50	1 75		
								Indigo Madras	0 70	1 00		
								Gambler	0 04	0 15		
								Madder	0 10	0 15		
								Bumac	05 00	70 00		
								Fish.				
								Bloaters, per box	0 00	0 90		
								Labrador Herrings, N.F.	0 00	0 00		
								No. 1 Shore Herrings	0 00	0 00		
								" Nova Scotia	5 25	5 50		
								Mackerel No. 2, bris.	0 00	15 50		
								" 1/4 barrel	0 00	0 10		
								Green Cod, No. 1	4 50	0 00		
								Green " large	4 75	5 00		
								Draft " "	0 00	0 00		
								No. 2 " "	0 00	3 50		
								Large dry Caspe per qntl.	0 00	4 50		
								Salmon, bris Lab.	13 50	00 00		
								Salmon, (half bris)	7 00	7 50		
								" Brit. 601 bris.	0 00	13 00		
								Boneless Fish	0 04	0 00		
								" Cod	0 05	0 00		
								Finan Haddes	0 00	0 00		
								N. S. Sak Herrings, in	0 00	0 00		
								half-barrels	0 00	0 00		
								Salt Lake Trout, half-bris	0 00	0 00		
								Flour.				
								Winter Wheat patents	3 55	4 00		
								Manitoba patents	4 65	0 00		
								Straight roller	3 60	3 75		
								do bags	1 80	1 85		
								Strong Bakers	0 00	4 35		
								Superfine	0 00	0 00		
								Ontmeal, bris	3 30	3 35		
								Corn meal, bag	00 95	1 00		
								Bran Manitoba, bulk	14 00	00 00		
								Bran Ontario, bulk	14 00	00 00		
								Shorts	16 00	00 00		
								Woolite	19 00	22 00		

Name of Article.	Wholesale.	Name of Article.	Wholesale.
Canned Goods.			
Lobsters	\$ 12 00	14 00	
Sardines, 1/2	7 00	17 00	
Canadian Sardines	3 75	8 00	
Mackerel	1 40	0 00	
Salmon	1 30	1 60	
Clams, 1-lb tins, per doz.	1 30	1 60	
Oysters	1 15	1 40	
Tomatoes, 3s. per doz.	0 90	1 00	
Peaches, 2-lb. yellow	0 00	1 75	
" 3-lb.	2 60	2 90	
Bartlett Pears, 2-lb. tins, per doz.	1 50	2 00	
Strawberries, Pres'd 2s	1 45	1 75	
Raspberries 2s	1 45	1 75	
Pineapples, 3-lb tin, p. doz	2 30	2 40	
Gooseberries Pres. 2s.	2 00	0 00	
Gr'n Gages, 2-lb. tins, p. d.	1 00	1 50	
Corn, 2-lb. tins.	1 05	1 10	
Peas, 2-lb. tins.	0 85	0 90	
String Beans	0 90	0 00	
Corn Beef 1-lb.	1 65	1 45	
" 2-lb.	3 00	2 62	
" 4-lb.	0 00	5 12	
" 6-lb.	9 75	8 65	
" 14-lb.	21 60	19 00	
Lunch Tngs 1-lb per doz.	3 00	3 45	
2-lb "	6 00	6 80	
Ox Tongue, 1 1/2-lb. "	0 00	9 50	
" 2-lb. "	8 00	10 80	
" 2 1/2-lb. "	0 00	12 50	
" 3-lb. "	0 00	13 75	
Deviled Tongue, 1/2 lb. "	1 00	0 93	
Ham, 2-lb. "	1 00	0 93	
Chicken, 1/2-lb. "	1 00	1 85	
Turkey, 1/2-lb. "	1 00	1 85	
Soups, lbs.	1 30	1 95	
3 lb Baked Beans	1 15	1 90	
Sliced Bacon, 1/2 lb.	0 00	1 65	
" 1-lb.	0 00	3 00	
" Ham, 1 lb.	0 00	3 00	

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 26, 1900.

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
Farm Products.		Grain.		Molasses (Barbados), cars		Vermicelli, Canadian.....	
Burrin: Choicest Cr.....	0 20 0 21	New No. 1 Hard, Ft. Will	0 00 0 51 1/2	do . brls. & 1/2s.....	0 43 0 43 1/2	Macaroni, ".....	0 05 0 06
Under grades Cr.....	0 19 0 20	" 2 "	0 00 0 79	Evaporated Apples, New	0 07 0 07 1/2	do " Italian.....	0 10 0 12
Choicest to fine.....	0 00 0 00	No. 1 Northern do	0 00 0 78	do do Old.	0 06 1 07		
Townships Dairy.....	0 18 0 19	" 2 "	0 30 0 31 1/2				
Western.....	0 17 0 18	Oats, about.....	0 00 0 53	Raisins:		Peel—Citron.....	0 14 0 16
Good to choicest.....	0 15 0 16	Barley, No. 1.....	0 00 0 09	Sultanas.....	0 06 0 08	Orange.....	0 11 0 13
Fresh Halls.....	0 00 0 00	" No. 2.....	0 00 0 71	Loose Musc. Malaga... ..	1 50 1 75	Lemon.....	0 10 0 12
		Rye.....	0 65 1 06	Layers, London.....	2 20 2 30		
				Con. Cluster.....	2 75 3 00	Chocolate	
CHEESE:				Extra Dessert.....	3 50 0 00	Vanilla, yel. wrap. 24 x 1/4 lb	0 34 0 35
Finest West.....	0 00 0 09 1/2	Groceries.		Royal Buckingham.....	0 08 0 08 1/2	do Chamols do do	0 43 0 44
Eastern.....	0 00 0 09 1/2	Tea, (Hf., Chest & Cad.)..				do Pink do do	0 50 0 55
		Japan, com. to med., D..	0 00 0 16	Valencia.....	0 00 0 07 1/2	do Blue do do	0 58 0 65
		" good med. to fine..	0 17 0 19	" Selected.....	0 00 0 09	Tip. Van. Green do do	0 50 0 55
		" choicest.....	0 22 0 25	" Layers.....	0 00 0 08	do do Lilac do do	0 58 0 65
		" fancy.....	0 04 0 05	Currents, Provincials.....	0 04 1 05	do do Bronze do do	0 65 0 74
		" dust.....	0 05 0 05	Fillatras.....	0 04 1 07	do do White do do	0 73 0 82
		Y. Hyson, com. to good..	0 15 0 20	Patras.....	0 05 0 07 1/2	Unsweet'd blue prem do	0 38 0 42
		" fine to finest, B..	0 30 0 45	Vostizzas.....	0 07 1 08		
		Gunpowder, Moyune... ..	0 22 0 25	Prunes.....	0 05 1 08 1/2	Starch:	
		" good.....	0 25 0 35	Figs in bags.....	0 05 0 10	Can. Laundry.....	0 04 1 00
		Pingney med to good..	0 15 0 16	" new layers.....	0 15 0 25	Silver Gloss.....	0 00 0 07 1/2
		" fine to finest.....	0 19 0 23	Dates.....	0 05 0 06	Benson's Prep. Corn.....	0 00 0 06 1/2
		Oolong.....	0 28 0 42	Sh. Almonds, bxs.....	0 25 0 35	" Sat. Chr. label..	0 07 1 00
		Congou, common.....	0 10 0 16	S. S. Tarragona... ..	0 13 1 14	Cap. Pure Corn.....	0 00 0 05 1/2
		" good common.....	0 17 0 20	Walnuts.....	0 00 0 08 1/2	No. 1 Wh. blue 48 lb.....	0 05 1 00
		" med. to good..	0 22 0 27 1/2	" Grenoble.....	0 13 0 14		
		" fine to finest.....	0 52 0 35	Filberts.....	0 10 0 11	Vinegar: less 10 p.c. dis.	
		Indian.....	0 15 0 28	Spices: Cassia.....mate	0 12 0 15	Imp Trip.....	0 33 1 00
		Darjeelings.....	0 35 0 45	Mace..... chests	0 90 1 20	Cote D'or.....	0 28 0 00
		Ceylon.....	0 15 0 35	Cloves.....	0 15 0 16	Crystal Pickling.....	0 23 0 00
		Coffees, Mocha (green)...	0 25 0 26	Nutmegs.....	0 50 1 00	W. W. XXX.....	0 25 0 00
		Java.....	0 22 0 25	Jamaica ginger, bl..	0 08 0 15	W. W. XX.....	0 20 0 00
		Maracibo.....	0 17 0 18	" unbl.	0 07 0 14	W. W. X.....	0 17 0 00
		Jamaica.....	0 17 0 18	African ".....	0 08 0 10	Pure Malt.....	0 45 0 00
		Kio.....	0 11 0 15	Pimento.....	0 10 0 12	Cider X.....	0 17 0 00
		Plantation Ceylon.....	0 27 0 29	Pepper, Black.....	0 17 0 19	" XXX.....	0 27 0 00
		Chicozy.....	0 05 0 11	" White.....	0 25 0 27	Soap: Best Laundry.....	0 05 0 05
		Canadian do.....	0 00 0 06	Mustard, 4 lb jar, Eng..	0 72 0 75	" Common.....	0 02 1 04
				" 1 lb.....	0 23 0 25	Matches: Telegraph.....	4 00 4 20
		Sugars: Factory.		" 4 lb jars, Cana... ..	0 65 0 70	" Telephone.....	4 00 4 20
		Ex Granulated, brls.....	0 00 5 20	" 1 lb.....	0 22 0 24	" Tiger.....	4 00 4 20
		German gran'd.....	0 06 0 00	Rice, G.C.....	0 00 3 00	" Parlor, 200's.....	0 00 0 00
		Ex Ground, in brls.....	0 00 5 85	" standard B.....	0 00 3 10	Diamond Jubilee.....	0 00 4 50
		" in bxs.....	0 00 6 50	" Patna..... 1/2 100 lb.	0 04 0 04 1/2	Walkerville.....	1 70 1 85
		Powdered, in brls.....	0 00 5 85	" Burma.....	4 00 4 10		
		" boxes.....	0 00 5 85	" Crystal Japan.....	5 00 5 10	Washboards:	
		Paris Lumps, in brls.....	0 00 5 85	" Carolina... 1/2 100 lb	6 50 7 50	Royal Lily.....	1 60 0 00
		" half brls.....	0 00 5 95	Tapoca, Pearl.....	0 00 0 05 1/2	do Rose.....	1 65 0 00
		" 100-lb bxs.....	0 00 5 85	" Flake.....	0 00 0 04	Globe.....	1 65 0 00
		Branded Yellows.....	4 50 5 00	Gelatine, 1 qt pk.....	1 15 0 00	Improved Globe.....	1 50 0 00

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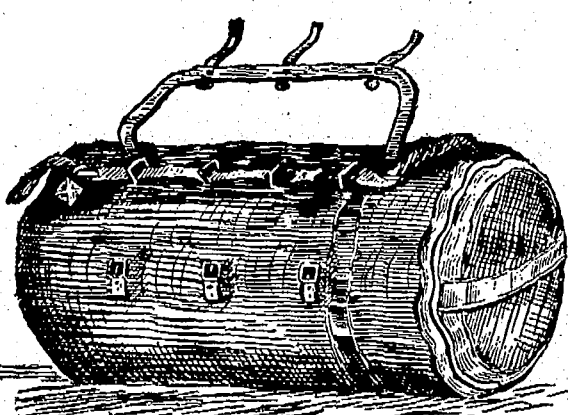
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 26, 1900.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware.		Coil Chain—No. ¼	4 25 0 00	Lead Pipe, per 100 lbs.	7 00 0 00	Tallow, cake	0 00 0 00
Antimony.....	0 10 0 11	9-16.....	4 15 0 00	less 15 p.c.		" barrel (refined).....	0 04 0 04
7 1/2 in. Block, L & F, 3/4 B.....	0 00 0 37	¾.....	3 80 0 00	Zinc:		" Ordinary.....	0 04 0 04
" Straits.....	0 00 0 00	¾.....	3 75 0 00	Sheet, per 100 lbs.....	0 00 5 50	Rough.....	0 00 0 00
" Strip.....	0 00 0 35	¾ and 1 in.....	3 70 0 00	Sheet, Zinc "	6 50 6 75	Leather	
Copper: Ingot.....	0 18 0 00	Galvanized Staples—		Black Sheet Iron.		No. 1 B. A. Sole.....	0 25 0 27
CUT NAIL SCHEDULE.		100 lb. box, 1 1/2 to 1 3/4....	4 00 0 00	Per 100 lbs.		No. 2 B. A. Sole.....	0 25 0 26
Base Price, per Keg, car lots	2 50 0 00	Bright, 1 1/2 to 1 3/4....	3 45 0 00	8 to 16 gauge.....	2 95 0 00	No. 3 B. A. Spanish Sole	0 23 0 24
Extras—Over and above 30d,		Queen's Head, |		18 to 20 do.....	2 65 0 00	Slaughter, No. 1.....	0 28 0 29
40d, 50d, 60d and 70d Nails.		or equal.....	4 75 5 00	22 to 24 do.....	2 65 0 00	light medium & heavy.....	0 28 0 29
Cut and Fence Nails—		Comet.....		28 do.....	2 95 0 00	No. 2.....	0 26 0 27
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	do.....	4 40 4 55	28 do.....	3 00 0 00	Harness.....	0 31 0 34
10 and 12d ".....	0 10 0 00	Iron Horse-Shoes:		Wraz:		Upper, heavy.....	0 34 0 38
8 and 9d ".....	0 15 0 00	No. 2 and larger.....	0 00 3 85	Plain galv'd, No. 5, 7, 8.	3 00 0 00	Upper, light.....	0 35 0 37
6 and 7d ".....	0 30 0 00	No. 1 and smaller.....	0 00 3 20	do do No. 3.....	3 20 0 00	Grained Upper.....	0 34 0 35
4 and 5d ".....	0 40 0 00	Bar Iron, per 100 lbs.	2 25 2 50	do do No. 10.....	4 10 0 00	Scotch Grain.....	0 35 0 38
3d ".....	0 65 0 00	Ord. Crown, base.....	2 20	do do No. 11.....	4 15 0 00	Kip Skins, French.....	0 60 0 65
2d ".....	1 00 0 00	Norway, base.....	4 25 0 00	do do No. 12.....	3 35 0 00	English.....	0 45 0 55
Cut spikes 10c, per Keg advance.		Am. Sheet Steel, 6 1/2" 14.....	3 75 0 00	do do No. 13.....	3 45 0 00	Canada Kip.....	0 60 0 60
Fine blued nails—		" " " 15 & 20.....	3 60 0 00	do do No. 14.....	4 50 0 00	Hemlock Calf.....	0 60 0 70
2d per 100 lbs.....	1 00 0 00	" " " 22 & 24.....	3 75 0 00	do do No. 15.....	5 00 0 00	" Light.....	0 60 0 60
3d ".....	1 50 0 00	" " " 28.....	3 85 8 05	do do No. 16.....	5 25 0 00	French Calf.....	0 85 1 10
Casing Box, Tobacco Box		" " " 28.....	3 90 0 00	do do No. 18.....	5 25 0 00	Splits, light and medium.	0 85 1 10
and Flooring Nails—		" " " 28.....	4 00 0 00	Barbed Wire—		" heavy.....	0 22 0 25
20 to 30d per 100 lbs.....	0 55 0 00	Boiler plates, iron, 3/4 in.	0 00 1 75	Spring Wire per 100, 1.00	3 30 f.o.b.	" small.....	0 17 0 20
10 to 16d ".....	0 60 0 00	3-16 in.	0 00 2 50	net extra.	3 00 base.	Leather Board, Canada.....	0 06 0 10
8 and 9d ".....	0 65 0 00	Hoop Iron, base for 2 in.	0 00 3 40	Iron and Steel Wire pl'n		Enamelled Cow, per ft.....	0 16 0 15
6 and 7d ".....	0 70 0 00	and larger.....		8 to 9.....		Pebble Grain.....	0 13 0 14
4 and 5d ".....	0 95 0 00	Band Canadian, 1 to 8 in.		Rope.		Glove Grain.....	0 12 0 13
3d ".....	1 20 0 00	80c over base of ordin.		Sisal, base.....	0 00	B. Calf.....	0 15 0 30
Finishing nails—		iron, smaller size Extras		" 7-16 and up.....	0 09	Brush (Cow) Kid.....	0 11 0 12
3/4 inch and longer per 100 lbs	0 60 0 00	Canada Plates:		" 5-16 ".....	0 10	Buff.....	0 13 0 16
2 1/2 and 2 3/4 inch.....	0 85 0 00	Galvanized, 50 sheet.....	4 60	" 3-16 ".....	0 11	Russets, light.....	0 35 0 40
2 and 2 1/2 ".....	0 70 0 00	Ord. 52 sheets.....	3 00	Manilla, 7-16 & lgr.....	0 14	" heavy.....	0 25 0 30
1 1/2 and 1 1/2 ".....	0 95 0 00	" 60 do.....	3 05	" " ".....	0 14	" No. 2.....	0 35 0 40
1 1/4 ".....	1 20 0 00	" 75 do.....	3 10	" 5-16 ".....	0 15	Saddlers' doz.....	7 00 9 00
1 ".....	1 50 0 00	" All bright.....	3 50	" 3-16 ".....	0 15	Int. French Calf.....	0 65 0 75
Slatting nails—		Wrot Iron pipe, 1/2 in.	2 90	Lath yarn.....	0 09	English Oak lb.....	0 80 0 85
1 1/2 and 1 1/4 inch per 100 lbs.	0 95 0 00	3/4 in.....	3 15	Wire Nails.		Dongola, extra.....	0 98 0 42
1 1/4 ".....	1 20 0 00	1/2 in.....	3 15	Base Price carload.....	3 00	" No. 1.....	0 20 0 22
1 ".....	1 50 0 00	1 in.....	5 15	Less than "	3 10	" ordinary.....	0 14 0 16
Common barrel nails—		1 1/2 in.....	6 80	2d extra.....	1 00	Colored Pebbles.....	0 18 0 16
1 1/2 inch per 100 lbs.....	1 00 0 00	2 in.....	11 10	2d f.....	1 00	" Calf.....	0 16 0 22
1 ".....	1 00 0 00	per 100 ft. nett.		3d.....	0 65	Oils	
1/2 ".....	1 25 0 00	Steel, cast per lb.....	0 00 base	4d and 5d ".....	0 40	Cod Oil.....	0 35 0 40
3/4 ".....	1 50 0 00	" Spring, 100 lbs.....	3 35 0 00	6d and 7d ".....	0 30	S. R. Pale Seal.....	0 47 0 50
Oilinch nails—		" Tire.....	2 75 base	8d and 9d ".....	0 15	Straw Seal.....	0 40 0 42
3/4 inch and longer per 100 lbs	0 60 0 00	" Sleigh shoe, 100 lbs.....	2 65 base	10d and 12d ".....	0 10	Cod Liver Oil, Nfd. Norw	
2 1/2 and 2 3/4 inch.....	0 70 0 00	" Toe Calk.....	3 40	16d and 20d ".....	0 05	Process.....	1 00 1 10
2 and 2 1/2 ".....	0 95 0 00	" Machinery.....	3 50 base	30d to 60d ".....	0 05	Norwegian.....	1 25 1 35
1 1/2 and 1 1/2 ".....	1 20 0 00	" Harrow Tooth.....	3 25	Base.....		Castor Oil.....	0 09 0 09
1 ".....	1 50 0 00	Tin Plates:		Castor Oil brls.....	0 08 0 08	Lard Oil, Extra.....	0 75 0 85
Sharp and flat pressed nails		10 Coke, 14 x 20.....	4 50	".....	0 05	".....	0 65 0 75
3/4 inch and longer per 100 lbs.	1 35 0 00	10 Charcoal, 14 x 20.....	4 75 4 80	Hides and Tallow		Linseed, raw, nett.....	0 83 0 84
2 and 2 1/2 inch.....	1 50 0 00	IX Charcoal.....	5 75	Montreal Green Hides		" boiled, nett.....	0 86 0 87
2 and 2 ".....	1 65 0 00	IXX.....	6 75	No. 1.....	0 00 0 08	Olive, pure.....	0 80 1 10
1 1/2 and 1 1/2 ".....	1 85 0 00	Terne Plate 10, 20x28.....	8 50 box	No. 2.....	0 00 0 07	Extra, qt., per case.	3 00 3 70
2 and 2 ".....	2 50 0 00	Russ. Sheet Iron.....	0 10 0 00	No. 3.....	0 00 0 06	Turpentine, nett.....	0 68 0 69
1 1/2 and 1 1/2 ".....	3 00 0 00	Lion & Crown tin'd sh'ls.....	7 50 7 75	Fanners pay \$1 extra for		Benzine.....	0 00 0 24
1 ".....	3 00 0 00	22 and 24 gauge case lots	7 50 7 75	sorted, cured & inspect'd		Petroleum:	
Coil Chain—No. 6.....	0 11 0 00	30 gauge.....	7 75 8 00	Sheepskins.....	1 00 1 10	Gasoline 76 gravity.....	0 21 0 22
" 5.....	0 10 0 00	Lead: Pig, per 100 lbs; ..	0 00 4 60	Calfskins, No. 1.....	0 00 0 00	Stove Gasoline.....	0 20 0 21
" 4.....	0 09 0 00	Sheet.....	4 00 4 25	" No. 2.....	0 00 0 07	Silver Star.....	0 15 0 16
" 3.....	0 09 0 00	Shot, 100 lb., less 7 1/2 p.c.	0 00 6 50	Horsehides, No. 1.....	0 00 2 00	Imperial Acme.....	0 16 0 17
1/2 inch.....	0 07 0 00			" No. 2.....	0 00 1 50	American W. W.....	0 18 0 19
5-16.....	5 00 0 00					Astral.....	0 19 0 20
¾.....	4 50 0 00						
7-16.....	4 50 0 00						

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JULY 26, 1900.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale
Glass.		Salt—Continued.		Capstan Cigarettes, 10s. 50s.		Ports—	
Unilted inches, 00 to 25.....	0 00 2 00	Special Dairy, per brl. quarters	2 00 2 50	Gold Flake, 10s, 50s.....	0 15 0 75	Tarragona.....	1 10 1 50
do 25 to 40.....	0 00 2 10	Spl Cheese Salt p bag 200lb	0 45 0 50	Three Castles, 10s, 50s.....	0 20 1 00	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 50	Turk's Island per bush....	0 30 0 25	Gold Tip, 50s, 100s.....	1 25 2 50	Warter & May's Ports gal.	2 10 6 50
do 51 to 60.....	0 00 4 75			Gerth's Smoking, per lb....	0 00 1 60	Sherries—Per artin'.....	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Wisdom & Warter's Sherries.....per gal.....	
Lead pure 50 to 100 lb. kgs.	0 00 6 75	No. 1 Black Chewing, cads	0 50 0 65	Fleece.....	0 16 0 17 1/2	Clarets—	
do No. 1.....	0 00 6 37 1/2	No. 2 do	0 50 0 60	do clothing.....	0 00 0 00	St. Julien.....	2 50 2 65
do No. 2.....	0 00 6 00	Old Chum, in pkg., 10s and 12s	0 00 0 82	Tub Wash.....	0 00 0 00	Barton & Guestier.....	4 00 25 00
do No. 3.....	0 08 5 63 1/2	Old Chum, in tins, lbs. and 1/2s	0 00 0 82	Fulled, combing.....	0 00 0 00	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 50 6 00	Old Chum, 1-5 tins.....	0 00 0 95	do super.....	0 00 0 00	J. Calvet & Co.....	4 50 40 00
Red Lead.....	5 00 5 50	Puritan, in pgs., 1-11s	0 00 0 85	do extra.....	0 00 0 00	Champagnes—	
Venetian Red Eng'h.....	1 50 1 75	do 1/2 lb. tins.....	0 00 0 85	B. A. Scoured.....	0 40 0 45	Pommery, Filis & Co.....	28 00 30 00
Yel. Ochre, French.....	1 25 3 00	do 1 lb. tins.....	0 00 0 83	Natal.....	0 21 0 24	G. H. Mumm.....	28 00 30 00
Whiting, ordinary.....	0 45 0 50	do Cavendish, in pkg., 1-10s	0 00 0 80	Cape, greasy.....	0 18 0 21	Perrier, Jonet & Co.....	28 00 30 00
do Gliders.....	0 60 0 70	Durham, in bags, 1-12s and 1-6s	0 00 1 00	do cleaned.....	0 00 0 00	Brandies—Hennessy ..gal.	
do Paris, do	0 85 1 00	Durham, 1 lb. drums.....	0 00 1 00	California.....	0 15 0 20	1 Star.....	7 00 8 50
English Cement, cask.....	2 40 2 50	Ritchie's Navy Cut, 1-5 tins.	0 00 1 05	Waste.		1 Star.....	
Belgian Cement.....	1 90 2 20	do Smoking Mixture,	0 00 0 96	No. 1, White Cotton.....	0 07 0 08	cases	
Fire Bricks per 1000.....	17 00 24 00	Ritchie's Smoking Mixture,	0 00 0 80	" 2, " ".....	0 06 0 07	Scotch Whiskeys	
Fire Clay.....	1 50 1 75	Unique, 1-15 pkgs.....	0 00 0 68	" 3, " ".....	0 06 0 06 1/2	Dewars Scotch extra spec.	9 25 9 50
Rosin.....	2 75 4 50	do in pgs., 1/2 lb.....	0 00 0 61	No. 1, Colored Cotton.....	0 04 0 05	Spl. Liqueur.....	12 25 12 50
Glue—		O. K. Mixture, in pgs., 15s..	0 00 0 81	" 2, " ".....	0 04 0 04 1/2	Extra spl. Liqueur....	16 25 16 50
Domestic Broken Sheet.....	0 13 0 15	Plug Tobacco—		" 3, " ".....	0 03 0 04	Gin—	
French Casks.....	0 11 0 12	Ritchie's Derby Smoking,	0 00 0 63	Wines, Liquors, &c.		Do Kuyper red cases.....	
do brls.....	0 00 0 14	Solace, 3s, 3s and 16s.....	0 00 0 63	Als—English.....	2 50 2 55	do green do.....	0 00 5 85
American White, brls.....	0 16 0 20	Ritchie's Old Virginia Smok-	0 00 0 70	do.....	1 62 1 67 1/2	do hds.....	3 00 3 15
Coopers' Glue.....	0 20 0 28	ing Twist, 3 1/2s.....	0 00 0 70	Porter—		Irish Whisky—	
Golden Ochre.....	0 04 0 04	Ritchie's Old Chum Chewing	0 00 0 67	Dublin Stout...qts	2 40 2 45	Geo Roe & Co. 1 star, qts	9 50 0 00
Brunswick Green.....	0 04 0 10	Solace, Thick and Thin 9s,	0 00 0 67	do do ..pts	1 57 1 62 1/2	do do 3 stars, qts	9 70 10 50
French Imperial Green.....	0 12 0 16	(6 lb. cads).....	0 00 0 67	Spirits Canadian—per gal.	4 50 4 60	John Jamieson & Co.....	9 50 11 50
Vermillionette.....	0 12 0 40	Standard, 9 1-3s, 6 lb. cads..	0 00 0 67	Alcohol.....	4 05 4 15	Angostura Bitters, per	14 50 15 00
Genuine Quickdrier.....	0 00 0 95	do Thin, 9s.....	0 00 0 67	Spirits.....	2 20 2 30	case of 2 doz.....	14 50 15 00
No. 1 Farnit's Varn'h, pr. gl	0 65 0 70	W. D. & H. O. Willis.	0 00 0 50	Club Whisky.....	3 00 3 00	Banagher Irish Whisky, qts	9 75 10 25
do do.....	0 75 1 00	(E. A. Gerth, agent.)	0 00 0 50	Corby's IXL Rye, qts.....	8 00 8 50	do do do per gal	4 00 4 25
Brown Japan.....	0 50 0 75	Westward Ho, 1/2 lb. tins..	0 00 0 75	XTC.....	6 00 6 50	Watson's Old Irish, qts, prcs	6 75 7 75
Black Japan.....	0 50 0 75	Meridian (Cavendish 1/2 lb..	0 00 0 75	Rye Whisky.....	gal. 2.202.30	do do pts per ca.	7 75 8 75
Orange Shellac, No. 1.....	1 70 1 80	Traveller.....	0 00 0 50	Canadian Wines	cases gal.		
do do Pure.....	1 90 2 00	Three Castles.....	0 00 0 50	Golden Diana, qts.....	6 00 6 00		
White do.....	2 25 2 40	Bristol Birds Eye.....	0 00 0 50	Fine Old Port.....	5 00 5 25		
Patty Bulk 100 lb. brl.....	0 00 1 95	Capstan Navy Cut.....	0 00 0 50	Niagara.....	5 00 1 25		
Parlegreen in drum 1 lb pk.	0 18 0 19 1/2			Burgundy.....	4 50 1 00		
Salt.				Claret.....	4 50 1 00		
Liverpool per bag.....	0 40 0 45			Dry Concord.....	4 50 1 00		
Canadian, in small bags.....	2 10 3 00						
Canadian, Quarters.....	0 27 0 50						
Factory Filled per bag.....	0 90 1 25						
do Quarters.....	0 27 0 35						

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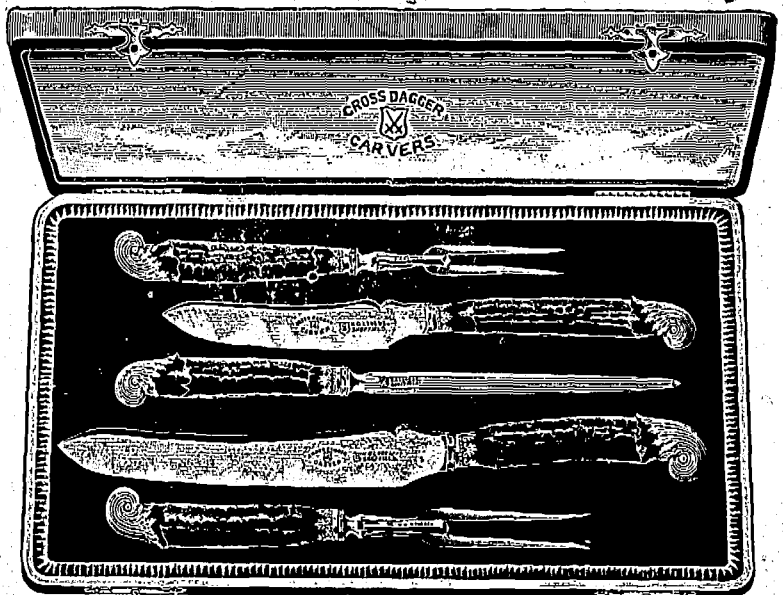
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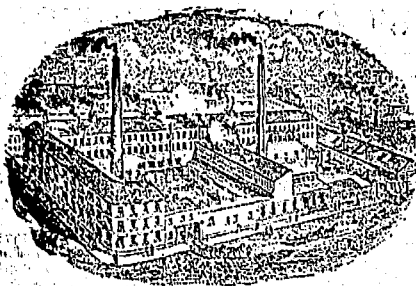
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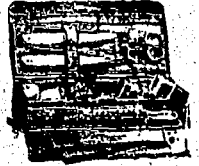
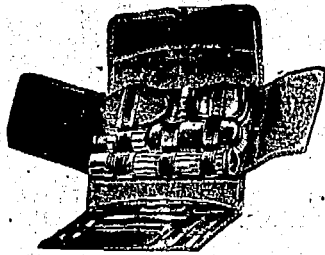
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—A Welland, Ont., letter reports the actual commencement of the Hamilton and Lake Erie power canal. The canal will start at Welland river, and run twelve and a half miles to Jordan village, via Jordan river. A diversion canal will be built by which a fall of 225 feet will be secured. The canal will be completed at the same time as the steel works, about September 1, 1901. Electric power can be produced at this point at a much lower rate than other places where electricity is developed, as there are no engineering difficulties to be overcome. The installation plant will develop 25,000 horse-power, which can be increased to 50,000 or 60,000 as required. The canal will be 150 feet wide at the top, 60 at the bottom, 12 feet deep with a current of three and a half miles an hour. The cost is estimated to be about one million dollars.

—The steady drift of trade toward the West seems to keep pace with the growing adaptability of western lands

and climate in furnishing each year more suitable manufacturing material. This is true of events south of the border line as well as in Western Canada. From Montana, the greatest sheep-raising State in the Southern republic, good news comes, says an exchange, concerning the lamb crop and the wool clip. The sheep there are reported to be shearing heavier than last year and the fleece is long and fine. In Nebraska and Texas, too, the season is reported to have been a most favorable one, not only for wool but for lambs; in many instances from 90 to 100 per cent. of the lambs will be saved. Nebraska rejoices in the largest crop of lambs ever raised, and Texas reports the most satisfactory crop in eight years. Not many years ago, Kansas and Missouri were the great sheep States of the Union, but the flocks now find their best pasturage in Montana and Utah, which States practically control the Western market. It is interesting to note how crops and industries migrate; how the business complexion of the

country changes from year to year. At first the change is almost imperceptible, with unerring aim. "Westward the star of the empire takes its way." And just as the spindles are now whirling in the cotton belt so in a few years woollen mills will be erected in the country where the fleece best grows. Cattlemen are disputing the range with sheep herders in the great West, but the gentle lamb, nipping close, still holds sway. And while sheep are numbered by the thousand in the far West there are many small flocks in Colorado, Kansas, and Nebraska, which it is found profitable to raise. As the grazing ground has changed, so has the character of the wool, due probably not only to the importation of high-bred stock but also to the country, the climate and soil of which have proved better adapted to the welfare of the sheep. Fifteen years ago, it is said, 75 per cent. of the wool from Colorado and New Mexico, was graded as coarse carpet wool; now, not more than 5 to 10 per cent. is so graded.

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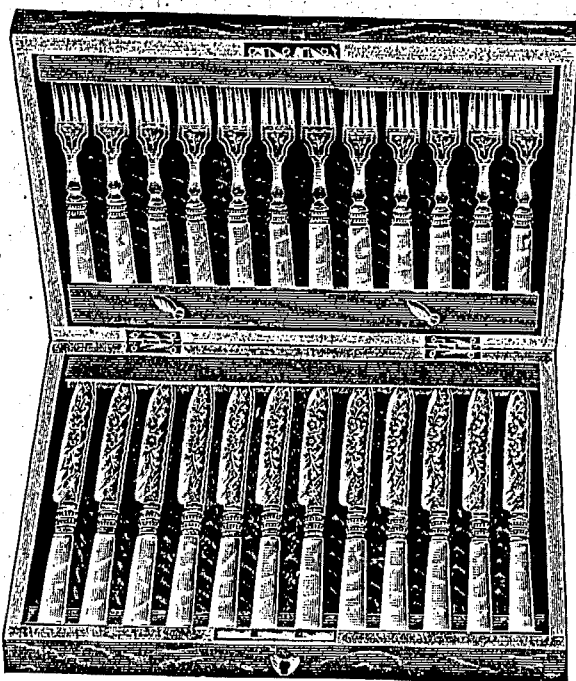
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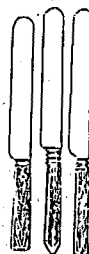
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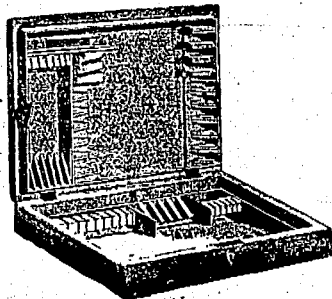
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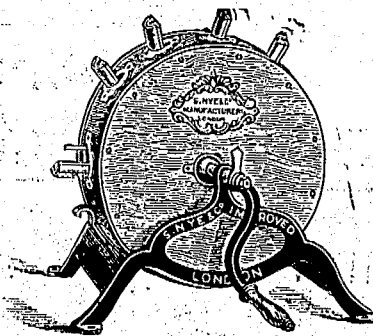
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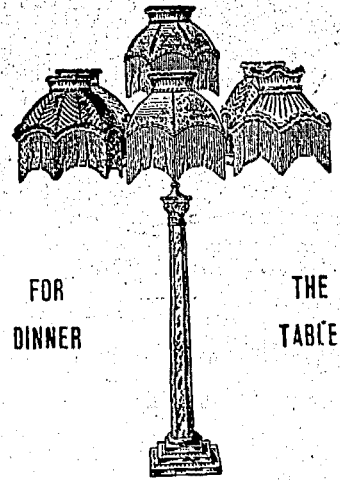
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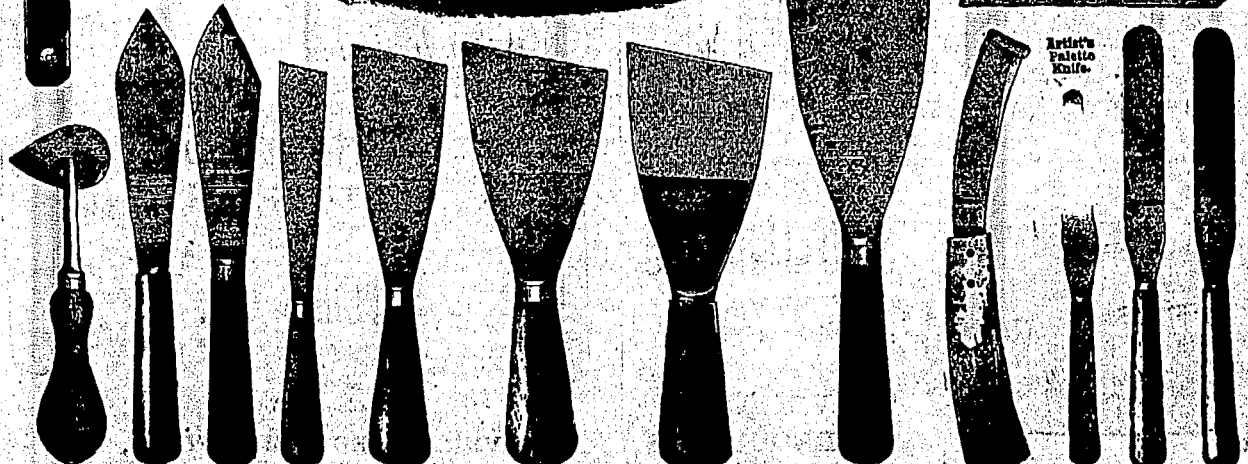
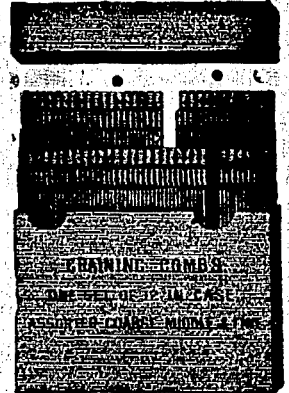
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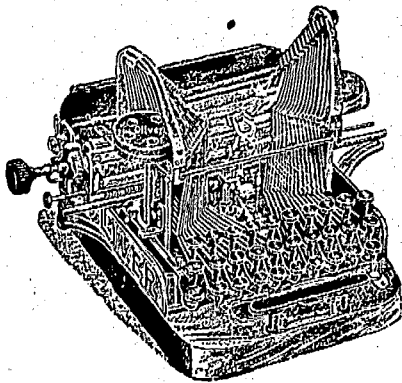
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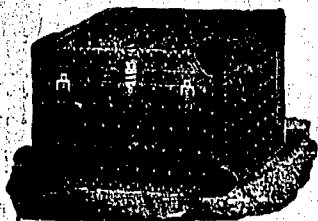
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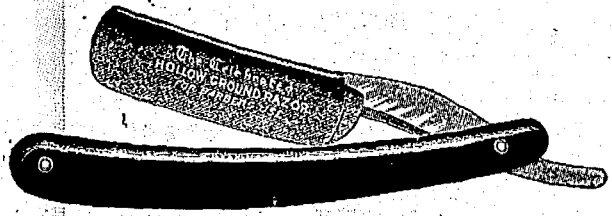
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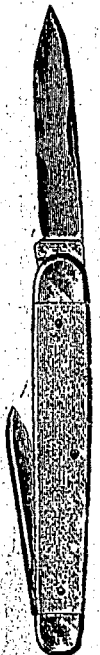


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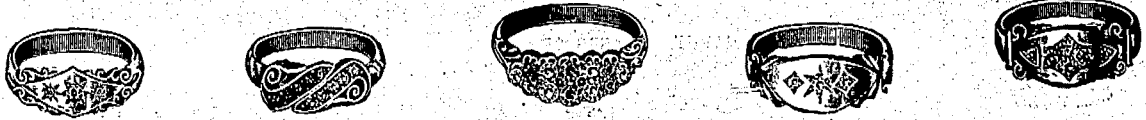


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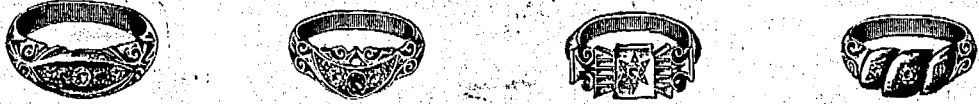
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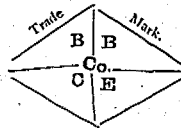
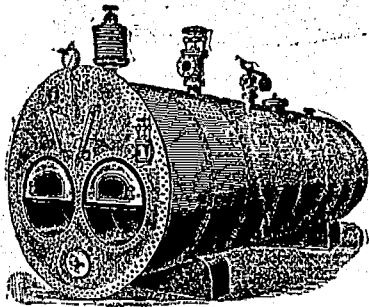
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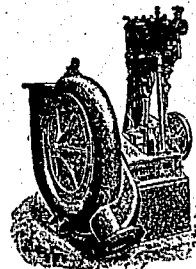


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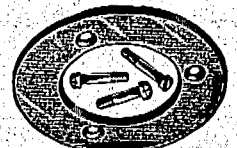
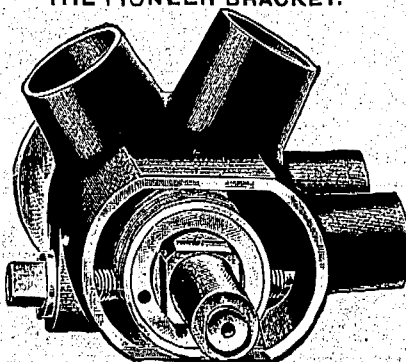
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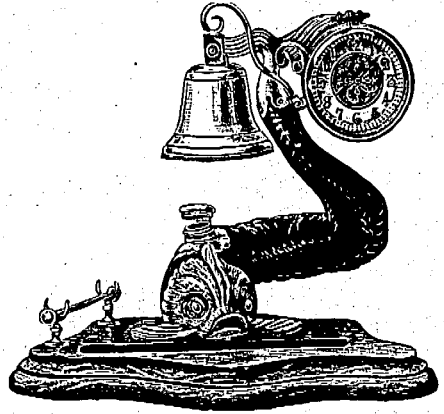
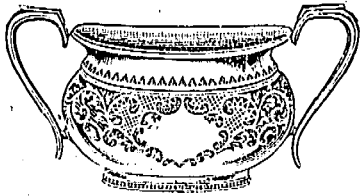
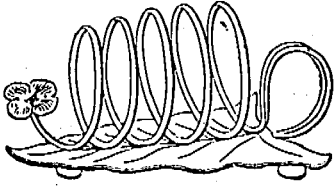
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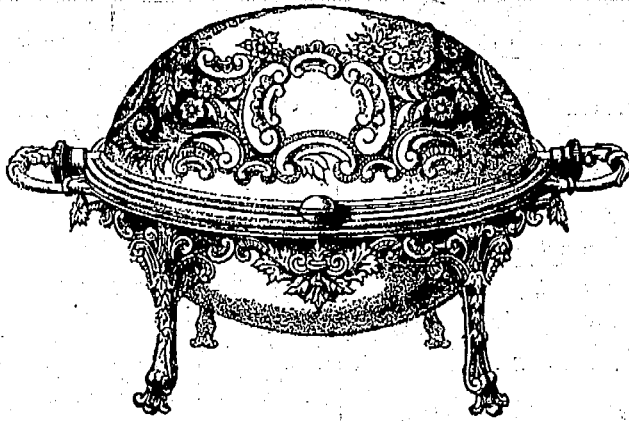


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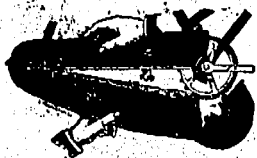
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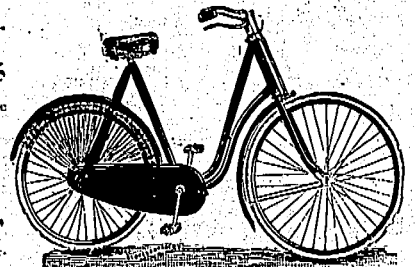
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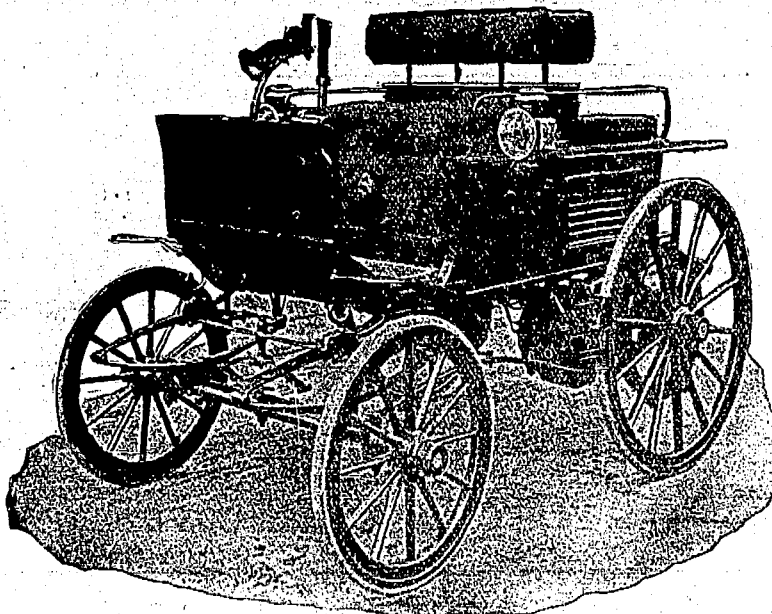


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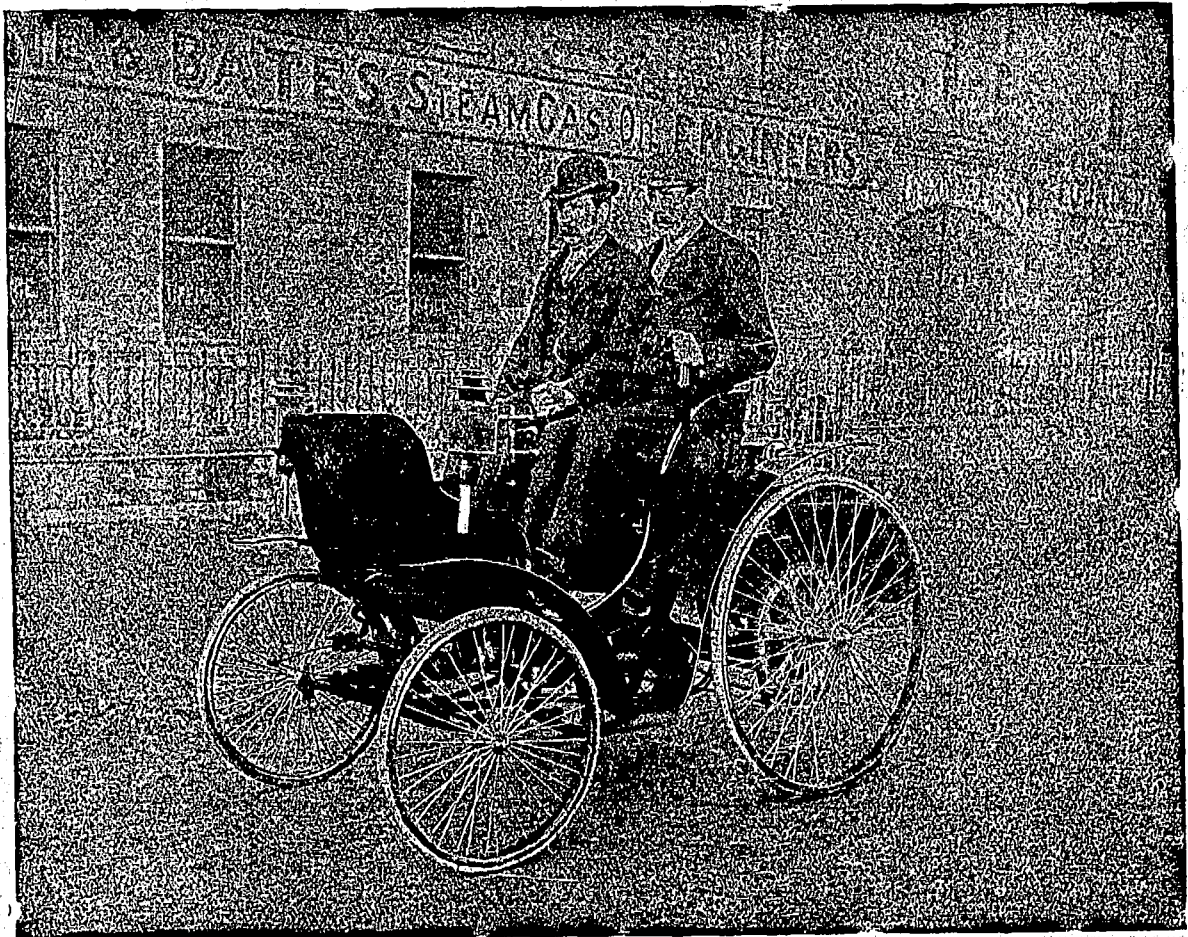
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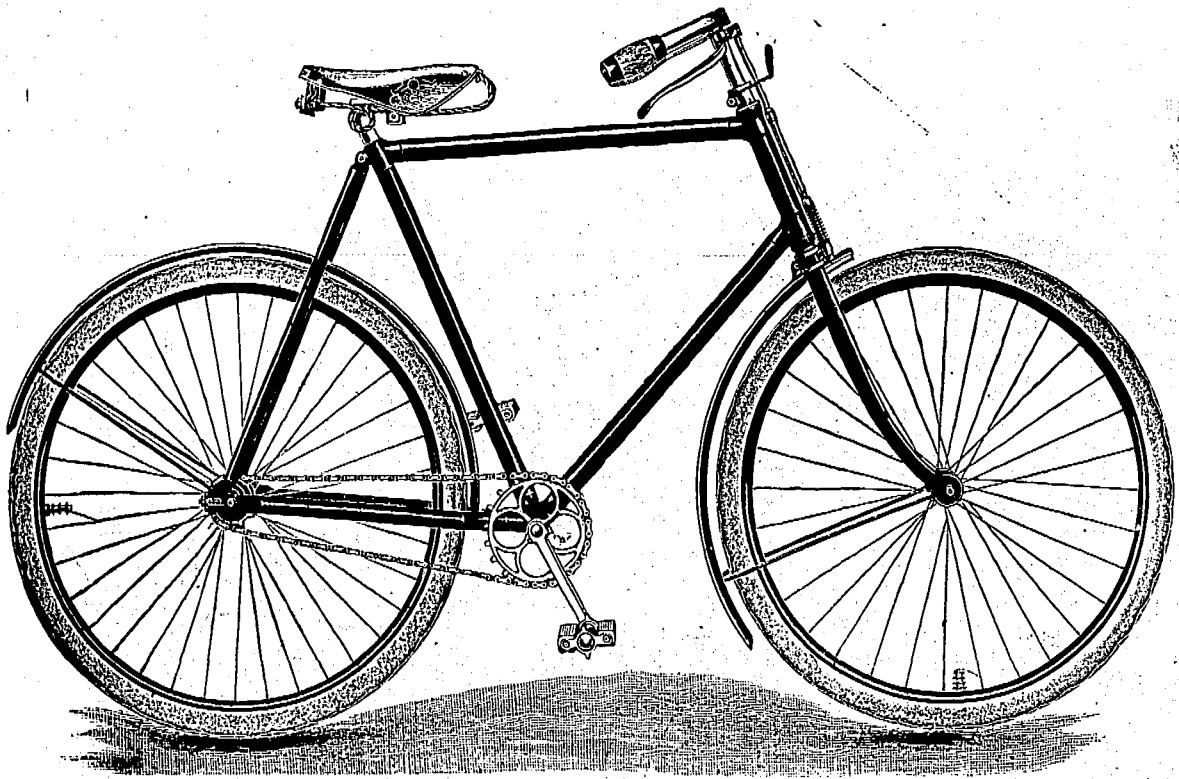
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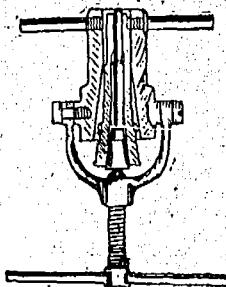
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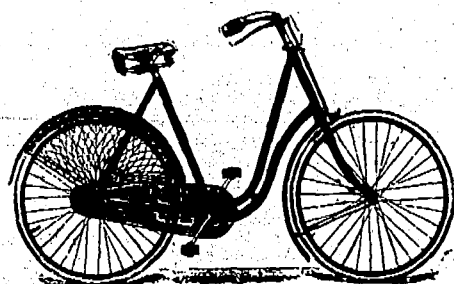
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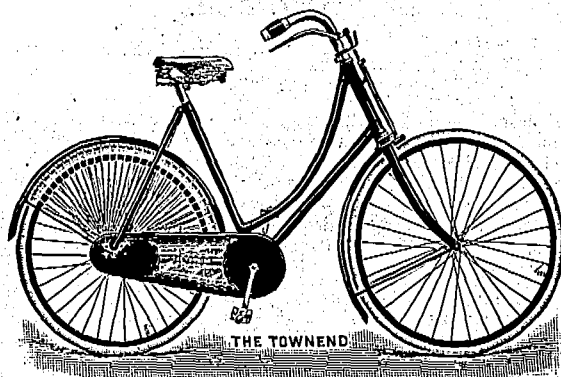
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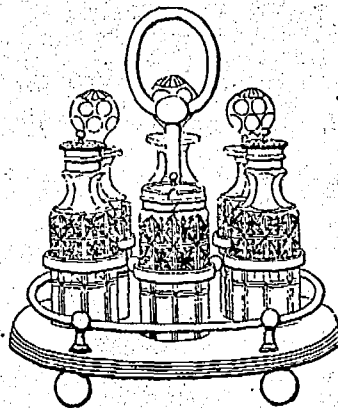
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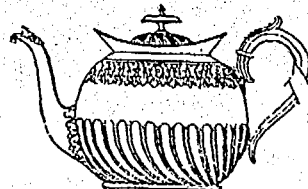
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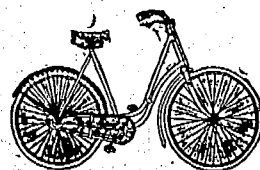
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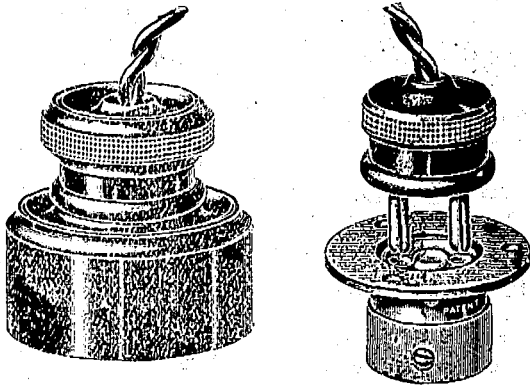


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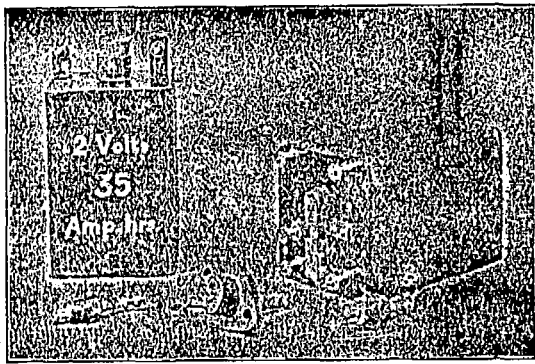


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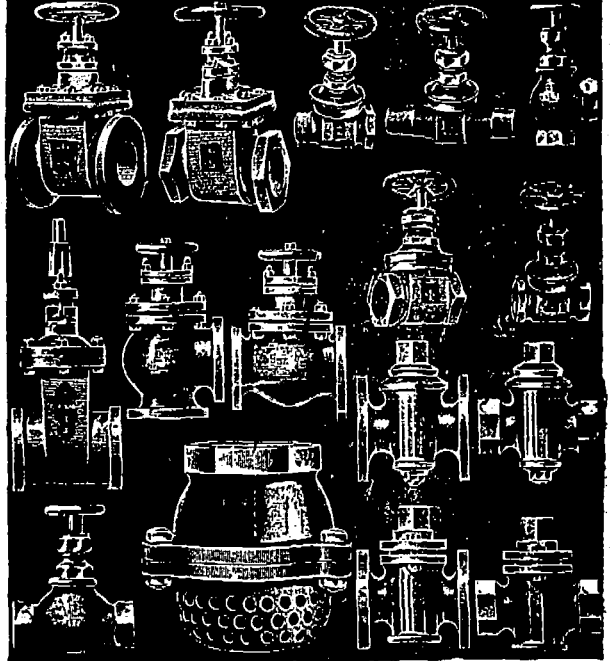
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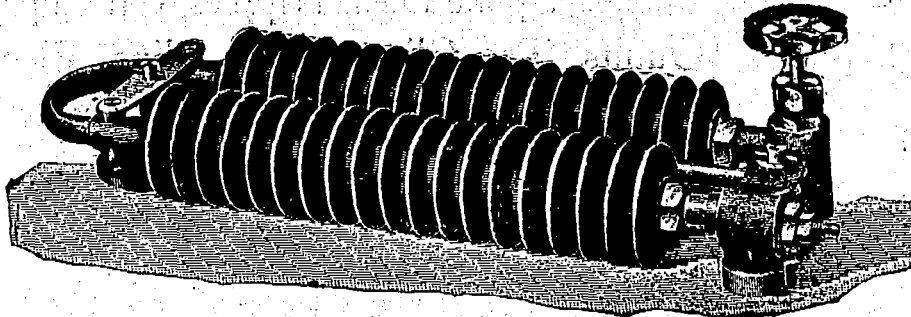
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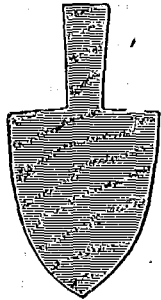
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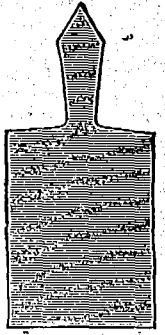
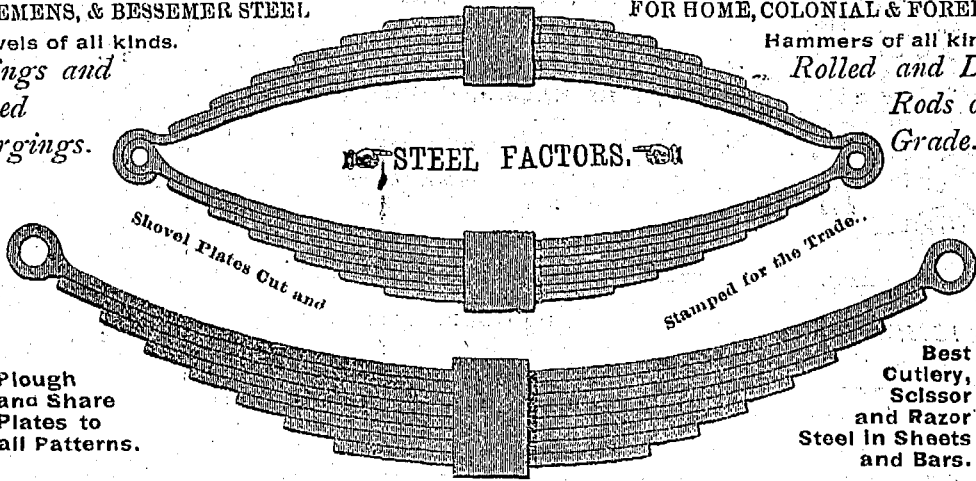
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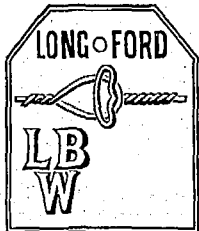
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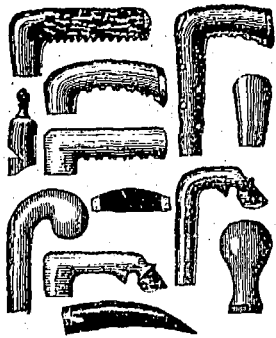
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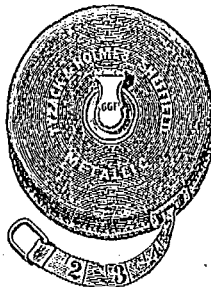
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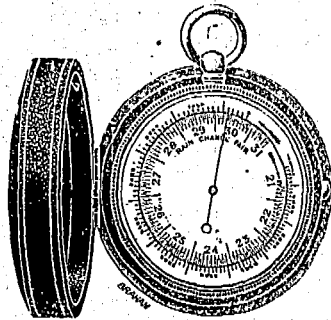
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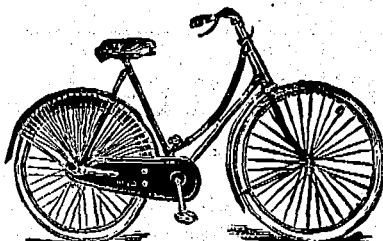
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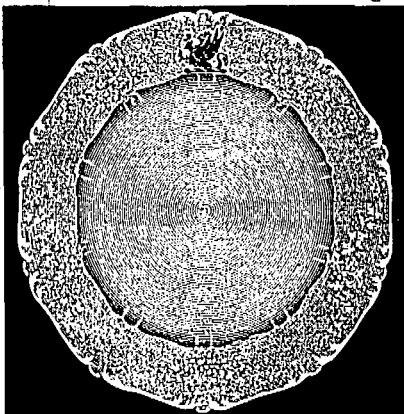
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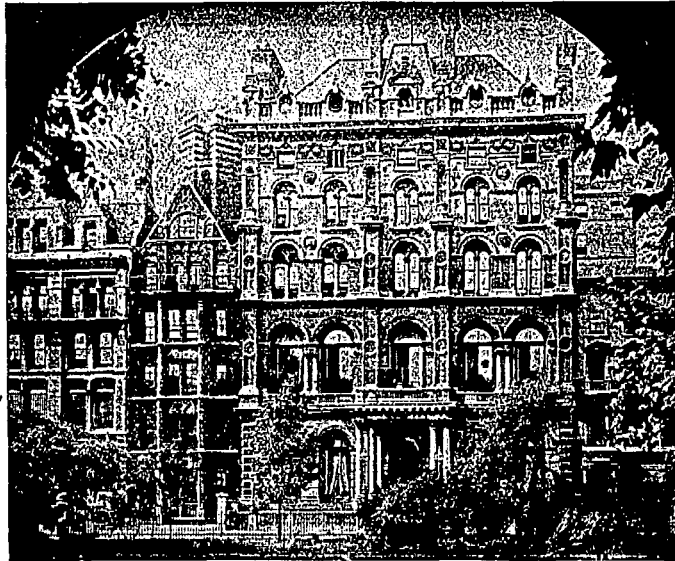
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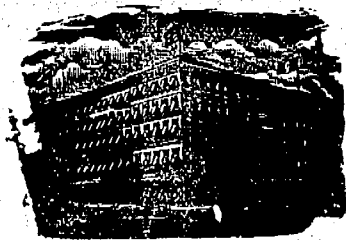
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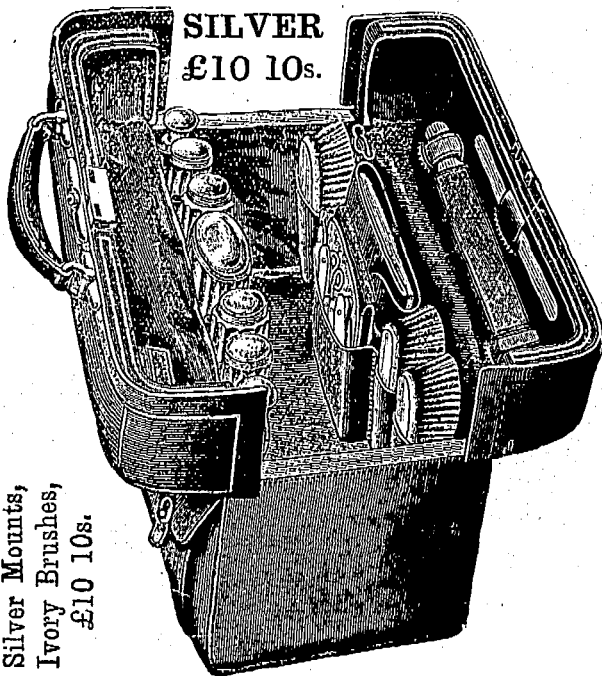
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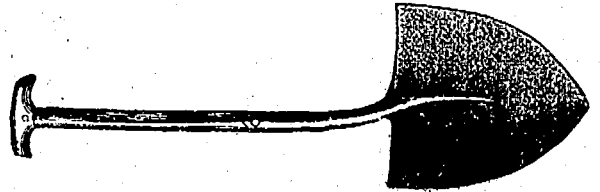
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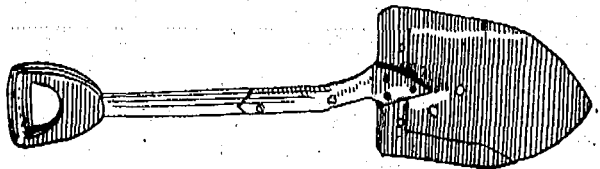
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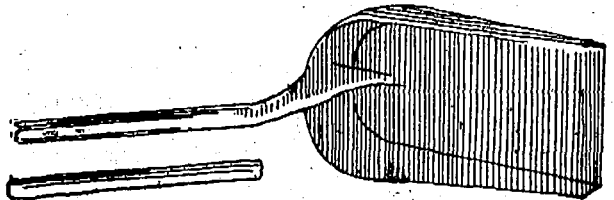
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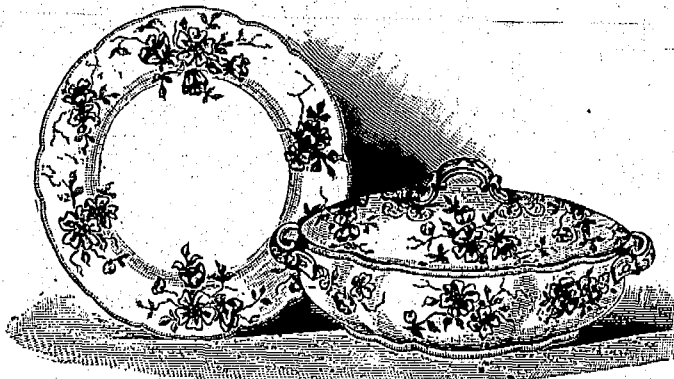
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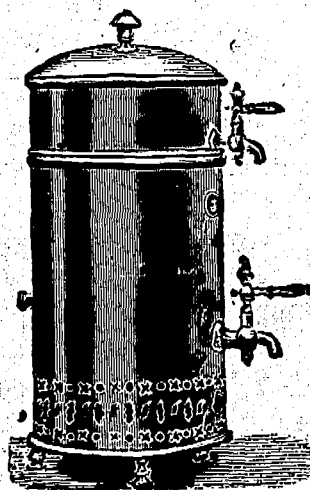
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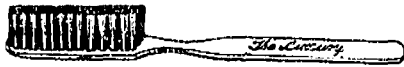
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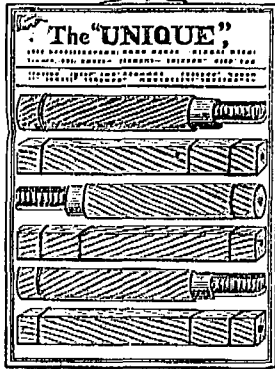


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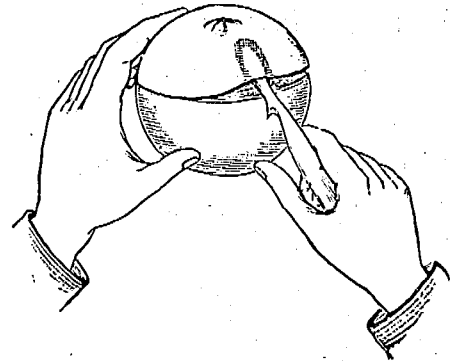
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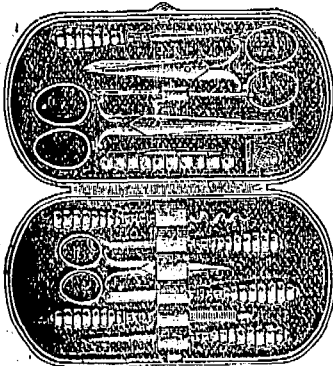
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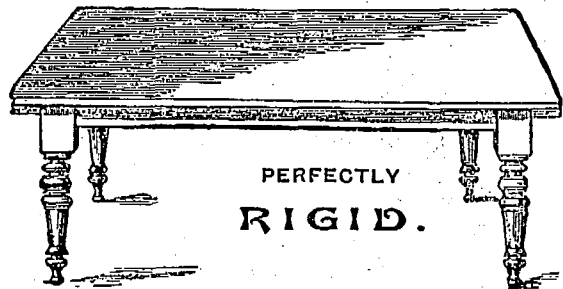
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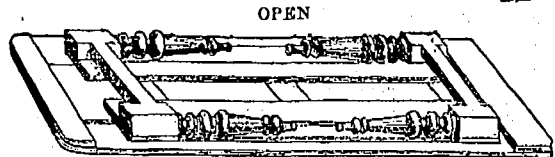
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Head Office: 112-118 King St. West, TORONTO, Ont.

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Assets \$ 3,609,053.20
 Cash Income..... 893,522.39
 Net Surplus..... 468,023.85
 Insurance in Force..... 23,708,676.00

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LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Available Assets, - - \$58,553,900
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HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. \$750,000.00
 Total Assets, over \$1,473,536.05
 Losses Paid since organization, . . . \$18,707,996.75

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Canadian Investments, 6,466,460.08

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This Company's investments in Canada greatly exceed those of other fire Companies.

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HARTFORD, CONN.

Established - - 1794.

Cash Assets, - \$10,004,697.55.

Authorized Capital, - \$3,000,000.00
Capital Subscribed & Paid-up, - 1,250,000.00
Deposited with Receiver General in
Canada, - 110,934
Annual Income, - 7,000,000.00
Surplus beyond liabilities and
Capital Stock, - 3,264,392.15

Geo. L. Chase, President.

P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.

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made the following increases in business in 1899 over 1898:

1. Increase in CASH PREMIUMS PAID..... 148 per cent.
2. Increase in New Business issued 43 "
3. Increase in Business in Force..... 85 "

NOTE—Decrease in amt. of Death Claims 200 "

All Life Insurance Companies in Canada combined

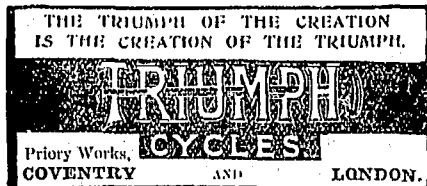
made the following increases in business in 1899 over 1898:

1. Increase in CASH PREMIUMS PAID..... 8.82 per cent.
2. Increase in New Business issued..... 23.08 "
3. Increase in Business in force..... 9.66 "

NOTE—Increase in amt. of Death Claims. 14.98 "

Agents desiring to represent THE ROYAL-VICTORIA LIFE INSURANCE CO., or parties wishing information regarding Life Insurance, will please communicate with

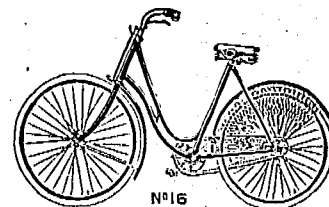
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Triumph Cycle Co.,

LIMITED.

COVENTRY, ENGLAND



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,920,000.00
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C. C. FOSTER, Secretary.

Montreal Branch, - - 187 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

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ESTABLISHED 1808.

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

Canadian Branch:

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

Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

Capital Authorized..... \$1,000,000
Capital Fully Subscribed..... 400,000

"Deposit made with the Dominion Government for the protection of Policyholders."

THOMAS A. TEMPLE & SONS,

GENERAL MANAGERS

183 St. James Street (Temple Building),
Montreal, Canada.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

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FIRE LIFE MARINE

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

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