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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE

Vol. 33. No. 9.
THE NEW SERIES.

MONTREAL, FRIDAY, AUGUST 28, 1891.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

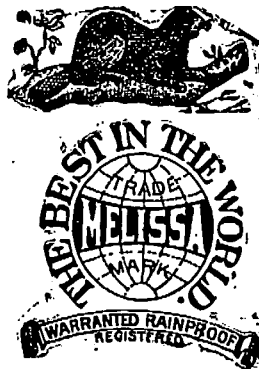


MELISSA.



This is the name given to a new process of applying a vegetable chemical to all suitable materials whereby they are rendered absolutely RAIN PROOF, increasing their wearing capacity, without destroying their ventilation.

TRADE MARK
ATTACHED TO
EVERY GARMENT.



NONE OTHER GENUINE.
BEWARE OF
IMITATIONS.

APPLICABLE TO ALL GARMENTS.

All kinds of water-proof garments now in use have been universally condemned by all classes of wearers, as well as by the medical profession, because they are uncomfortable, unsightly, and injurious to the health. The reasons for this are simple. While they resist rain, they also exclude air, and confine the insensible perspiration, thus causing under garments to become damp, unhealthy and disagreeable to the wearer.

The demand for a garment that is porous as well as rain-proof is fully met by the MELISSA, which combines both qualities.

The severest tests have proved this treatment to be a perfect protection from rain, but the process by which this property is attained does not affect in the least degree the natural porosity of the cloth, as there is neither rubber, gutta percha, parafine, oils, gelatine, varnish, gums, sugar of lead, alum, or any other preparations of a like nature used in Melissa process.

These are not their only points of superiority. They have others equally attractive.

- 1.—They retain their qualities in all changes of temperature in any climate.
- 2.—They are perfectly odorless.
- 3.—The process does not affect the texture or finish of the goods, no trace of any chemical process having been applied can be detected.
- 4.—They are moth proof.
- 5.—They are more durable and comfortable than any other kind of water-proof garments now in use.
- 6.—These qualities are not combined in any other kind of water-proof goods in the world. Melissa has no rival nor competitor.

These goods can be had from Clothiers, Gent's Furnishing Houses and Dry Goods Merchants.

SOLE PROPRIETORS:

THE MELISSA MANUFACTURING CO.,
MONTREAL.

Loan Societies.

THE Trusts Corporation of Ontario.

Offices, 23 Toronto Street, Toronto.
CAPITAL, - \$1,000,000 00
 President, HON. J. C. AIKINS, P.C.; Vice-Presidents, HON. SIR ADAM WILSON, HON. SIR RICHARD CARTWRIGHT, K.C.M.G.
 This Corporation is accepted as a Trusts Company by the High Court of Justice, under the sanction of the Ontario Government, and acts as *Executor, Administrator, Receiver, Guardian of Children, Committee of Lunatics, Assignee, Liquidator, &c.*, also as Agent for any persons appointed to the above offices, obviating the finding of Security and all onerous duties in connection therewith. Moneys Invested, Estates Managed, Bonds Issued and Counter-signed. All business entrusted to the Corporation promptly and economically managed.
A. E. PLUMMER, Manager.

THE CENTRAL CANADA LOAN & SAVINGS CO. OF ONTARIO.

HEAD OFFICE, - King St., - TORONTO
 Capital Subscribed, - - - - - \$2,000,000 00
 Capital Paid-Up, - - - - - 800,000 00
 Reserve Fund, - - - - - 192,000 00
 Invested Funds, - - - - - 3,003,696 14
 Deposits received at current rates of interest paid or compounded half yearly.
 Debentures issued in Currency or Sterling, payable in Canada or Great Britain.
 Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.
GEO. A. COX, President, F. G. COX, Manager, E. R. WOOD, Secretary

THE Dominion Savings and Investment SOCIETY, LONDON, - - - ONTARIO.

Subscribed Capital, - - - - - \$1,000,000.00
 Paid-up, - - - - - 932,401.62
ROBERT REID, Collector of Customs, President. THOMAS H. PURDOM, - Inspecting Director. H. E. NELLES, Manager.

THE HAMILTON Provident and Loan Society.

President, - - - - - G. H. GILLESPIE, Esq.
 Vice-President, - - - - - A. T. WOOD, Esq.
 Capital Subscribed, - - - - - \$1,500,000 00
 Capital Paid-Up, - - - - - 1,100,000 00
 Reserve and Surplus Funds, - - - - - 280,861 20
 Total Assets, - - - - - 3,789,406 95
 DEPOSITS received and interest allowed at the highest current rates.
 DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.
 Banking House—King Street, Hamilton.
H. D. CAMERON, Treasurer.

Legal.

Cornwall, Ont.

JAS. LEITCH, BARRISTERS, R. A. PRINGLE.
LEITCH & PRINGLE, BARRISTERS.
 Solicitors for Ontario Bank.

Hamilton, Ont.

A. D. CAMERON, Barrister, Attorney-at-Law, Solicitor in Chancery and Insolvency, Notary Public, Conveyancer, &c., No. 10 Hughson Street, South Hamilton, Ont.

Kingston, Ont.

SMYTHE & SMITH, BARRISTERS, SOLICITORS, &c.
 H. R. SMYTHE, LL.D., Q.C. O. FRONTENAC SMITH

Oceanic Steamships.

Allan Line.



1891—PROPOSED SAILINGS—1891

SUBJECT TO CHANGE.

Liverpool, Londonderry, Quebec and Montreal Service.

	From Montreal.	From Quebec.
*Mongolian	26 Aug.	..
Parisian	29 Aug.	30 Aug.
*Numidian	9 Sept.	..
Circassian	12 Sept.	13 Sept.
Sardinian	19 Sept.	23 Sept.
*Mongolian	30 Sept.	..
Parisian	3 Oct.	4 Oct.

*Steamships, Mongolian and Numidian will carry cattle, and only cabin passengers to Liverpool, and do not call at Quebec on the homeward voyage, but from Liverpool they carry all classes of passengers and call at Quebec.

Mail Steamers are despatched from Montreal at daylight on day of sailing. Cabin, Intermediate and Steerage passengers desiring to embark at Montreal can do so [without extra charge] after 8 o'clock the preceding evening. Steamers sail from Quebec at 9 a.m.

*S.S. Parisian, Sardinian and Circassian sail from Montreal on Saturdays, S.S. Mongolian and Numidian on Wednesdays.

Rates of Passage from Montreal or Quebec.

Cabin, to Londonderry or Liverpool, by Steamship Parisian, \$60, \$30 and \$80 single; \$110, \$130 and \$150 return. S.S. Mongolian and Numidian \$45 and \$50 single, \$95 and upward return.
 By other steamers, \$40, \$50 \$55 and \$60 single; \$90, \$95, \$105 and \$115 return, according to accommodation. Children, 2 to 12 years, half fare, under two years free.

London, Quebec and Montreal Service.

From	Steamship	From Montreal to London	From Montreal to Quebec
London,		on or about	
15 Aug.	Braslian	5 Sept.	
21 Aug.	Grejan	11 Sept.	
3 Sept.	Monte Vidian	24 Sept.	
16 Sept.	Rosarian	5 Oct.	

These steamers do not carry passengers on voyage to Europe.

Glasgow, Quebec and Montreal Service.

From	Steamship	From Montreal to Glasgow	From Montreal to Quebec
Glasgow,		on or about	
13 Aug.	Sarmatian	1 Sept.	
20 Aug.	Corean	8 Sept.	
27 Aug.	Buenos Ayrcan	15 Sept.	
3 Sept.	Peruvian	22 Sept.	
10 Sept.	Norwegian	29 Sept.	
17 Sept.	Sarmatian	6 Oct.	
24 Sept.	Corean	13 Oct.	

These steamers do not carry passengers on voyage to Europe.

Glasgow, Londonderry and New York Service.

(Late State Line of Steamers.)

From	Steamships	From
Glasgow,		New York.
14 Aug.	State of Georgia	3 Sept 9.30 a. m.
21 Aug.	*Pomeranian	10 Sept 1.30 a. m.
28 Aug.	State of Nevada	17 Sept 2 p. m.
4 Sept.	*Assyrian	24 Sept 2 p. m.
11 Sept.	State of Nebraska	1 Oct 8.30 a. m.

And weekly thereafter.

Steamers with a * will not carry passengers from New York.

Rates of Passage from New York.

Cabin, to Londonderry or Glasgow, by "State of Nebraska," \$40 to \$60 single, and \$75 to \$120 return.
 By other steamers, \$35 and \$40 single; \$65 and \$75 return. Children between ages of 2 and 12 years, half fare; no under two years, free.
 No second cabin or intermediate accommodation; all saloon passengers have equal privileges.

Liverpool, Queenstown, St. Johns, Halifax and Bailmore Mail Service.

	Baltimore via Halifax to Liverpool.	Halifax via St. Johns, N.F., to Liverpool.
*Carthaginian	11 Aug.	17 Aug.
Caspian	25 Aug.	31 Aug.
Nova Scotian	8 Sept.	14 Sept.
*Carthaginian	22 Sept.	28 Sept.

And weekly thereafter.

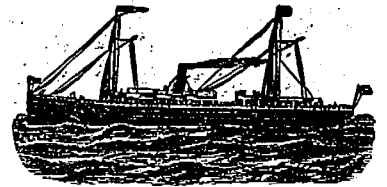
Glasgow, Galway and Philadelphia Service. Steamers in this service sail regularly every fortnight.

Glasgow, Londonderry, Galway and Boston Service. Steamers in this service sail regularly every fortnight.

H. & A. ALLAN,

25 Common Street, Montreal
 80 State Street, Boston.
 27 Aug., 1891.

Ocean Steamships.



THE CLYDE STEAMSHIP COMPANY.

For CHARLESTON, S.C., the South and Southwest. For JACKSONVILLE, Fla., and all Florida Points.

From Pier 29, East River, N.Y.
Mondays, Wednesdays & Fridays at 3 P. M.

The Only Line between New York and Jacksonville, Fla., without change.

Unsurpassed Passenger Accommodations and Cuisine.

- Str. "Algonquin" (new) Capt. Jos. McKee.
- Str. "Iroquois," Capt. L. W. Pennington.
- Str. "Cherokee," Capt. H. A. Benne.
- Str. "Seminole," Capt. S. G. Platt.
- Str. "Yemassee," Capt. R. Robinson.
- Str. "Delaware," Capt. L. K. Chichester.

Through Tickets, Rates and Bills of Lading for all points South and Southwest, via Charleston, and all Florida points via Jacksonville.

ST. JOHN'S RIVER SERVICE.

Jacksonville, Palatka, Sanford & Enterprise, Fla.
 AND

Intermediate Landings on the St. John's River. Sailing from Jacksonville daily (except Saturday) at 3.30 P.M., making close connection with all railroads at PALATKA, ASTOR, BLUE SPRINGS and SANDFORD.

Through Tickets and Bills of Lading at Lowest Rates to all interior points in Florida.

- Str. "City of Jacksonville," Capt. W. A. Shaw.
- Str. "E. De Bary," Capt. T. W. Lund, Jr.
- Str. "Everglade," Capt. ———
- Str. "Wolke," Capt. ———

Sailing Schedules and Tickets furnished by all principal Ticket Agents in Canada.

THEO. G. EGER, T. M., 5 Bowling Green, New York.
 M. H. CLYDE, A. T. M.,

Wm. P. CLYDE & Co., Genl. Agents

5 Bowling Green, - New York.
 12 So. Wharves, - Philadelphia.

Railways.



Intercolonial Railway.

1891. Summer Arrangement. 1891

Commencing 22nd June, 1891.

Through express passenger trains run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway, from Bonaventure St. Depot

Leave Lewis	14.30	7.25
Arrive Riviere du Loup	17.30	11.50
Trois Pistoles	18.27	12.57
Rimouski	19.57	14.40
Little Metis	20.58	15.43
Campbellton	23.50	18.45
Dalhousie	1.10	19.45
Bathurst	1.40	
Newcastle	2.50	
Moncton	5.00	
St. John	5.30	
Halifax	11.30	

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in 27 hours and 30 minutes.

The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.

The buffet sleeping cars and all other cars of the train leaving Montreal at 22.15 o'clock daily (Sunday excepted) run through to Dalhousie.

All trains are run by Eastern Standard Time.

Through tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,
 Eastern Freight and Passenger Agent
 136 1/2 St. James Street, - - MONTREAL.

D. POTTINGER, Chief Superintendent

Railway Office, Moncton, N.B., 17th June, 1891.

London Assurance Corporation—Fire.
 Lloyd's Plate Glass Ins. Co. of New York
 Risks accepted at Current Rates.
 Edward L. Bond,
 30 St. Francis Xavier St.

British & Foreign Marine Ins. Co. } or
 Bellanca Marine Ins. Co. } Liverpool.
 Open Policies granted to Importers and Exporters.
 Edward L. Bond, - - General Agent for Canada,
 Montreal.

THE ^{GRAND} JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 33. No. 9.
 NEW SERIES.

MONTREAL, FRIDAY, AUGUST 28. 1891

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

**MCINTYRE, SON
 & CO.**

MANUFACTURERS' AGENTS
 — AND —
 IMPORTERS
 — OF —

DRY GOODS

SPECIALTIES :

LINENS, DRESS GOODS,
 KID GLOVES, SMALLWARES.

**VICTORIA SQUARE
 MONTREAL.**

Leading Wholesale Houses.

TO THE TRADE.

A Large Assortment and Splendid Value

— IN —

Silks, Ribbons,
 Velvets, Velvetens,
 Plushes, Laces,
 Frillings,
 Fancy Knitted Wool Goods.

We give to every buyer a cordial invitation
 to visit our warehouses and inspect our stock.
 Orders solicited. Filling letter orders a specialty.

JOHN MACDONALD & CO.,
 Wellington and Front Streets East,
TORONTO.

John K. Macdonald. Jas. Fraser Macdonald.
 Paul Campbell

Leading Wholesale Houses.

OUR TRAVELLERS

Are now shewing Samples of our

CANADIAN AND IMPORTED

— GOODS —
 FOR THE

FALL TRADE

S. GREENSHIELDS, SON & CO.

17, 19 & 21 Victoria Square,
 And 730, 732, 734 and 736 Craig St.,
MONTREAL.

FEODOR BOAS

St. HYACINTHE, Que.

SOLE AGENT FOR

Granite Mills (St. Hyacinthe, P.Q.)
 Woollen Hosiery and Underwear.
 Pike River Mills (Notre Dame de Stanbridge)
 Woollen Underwear.
 St. Hyacinthe Manufacturing Co.,
 Best Quality Canadian Flannels.
 Wm. Alge Beaver Mills (Alton, Ont.)
 Underwear and Top Shirts.
 Wholesale Trade ONLY Supplied.

SELLING AGENCIES :

226 & 228 McGill Street, :: MONTREAL
 — AND —
 62 Bay Street, :: TORONTO.

Dominion Cut Tobacco.
 CIGARETTE & SNUFF WORKS.

— BRANDS : —

PURITAN.
OLD CHUM.
OLD VIRGINIA.
UNIQUE.
 "O. K."

The Leading Cut Tobacco of the Dominion.
D. RITCHIE & Co.
MONTREAL.

1891 Fall Goods 1891

*Fancy Goods, Dolls, Toys,
 Games, Notions, Glass and China Ware,
 Pocket Books, Purses,
 Tobacconists' Sundries, Stationery,
 &c., &c., &c.*

Our FALL STOCK is now complete in
 every department, and we would respectfully
 invite intending purchasers to see our sam-
 ples if visiting either MONTREAL or
 TORONTO, otherwise hold orders till waited
 on by one of our representatives.

H. A. NELSON & SONS
 MONTREAL and TORONTO.

Catalogue of Toys ready Sept. 1st.

**MONTREAL
 Felt Hat Works.**

1878—PARIS EXHIBITION—1878

Prize Medal awarded for our manufacture of
FELT HATS.

We are now producing every description of FUR and
 WOOL SOFT FELT HATS, and can supply the trade
 below current rates, as our addition to machinery has
 enabled us to double our product.

FUR GOODS
 OF OUR OWN MANUFACTURE.

Plush, Cloth and Scotch Caps,
 Gloves and Mitts

Of English and Domestic manufacture,
**MOCCASINS, SNOW SHOES, FANCY
 SLEIGH ROBES, BUFFALO, &c.**

TO MANUFACTURERS.—We have a large stock
 of Seal, Persian Lamb and other Skins, Trimmings, &c.
JAMES CORISTINE & CO.,
 Warehouse, 471 to 478
ST. PAUL ST., MONTREAL

**WYLD
 GRASSETT
 & DARLING,**

WHOLESALE

DRY GOODS

— AND —

Woolens.

NEW WAREHOUSES :

**Cor. Bay & Wellington Sts.,
 TORONTO,**
 And Glenora Buildings, 1886 Notre Dame St.,
MONTREAL.

**JOHN FISHER, SON
 AND COMPANY,**

**WOOLLENS
 — AND —
 TAILORS'
 TRIMMINGS**

"BALMORAL BUILDINGS,"

MONTREAL

AND WOOD STREET,
HUDDERSFIELD, ENG.

The Chartered Banks

BANK OF MONTREAL.

ESTABLISHED IN 1817. Incorporated by Act of Parliament. Capital All Paid Up, \$12,000,000. Rest, 6,000,000

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

Hon. Sir D. A. SMITH, K.C.M.G., President. Hon. Geo. A. DRUMMOND, Vice-President. A. T. Paterson, Esq., W. C. McDonald, Esq., Hugh McLennan, Esq., Hon. J. J. C. Abbott, Ed. B. Greenshields, Esq., R. B. Angus, Esq., E. S. CLOUSTON, General Manager. A. Macalder, Chief Inspector and Supt. of Branches. R. Y. Hobden, A. B. Buchanan, Asst. Inspec. Asst. Supt. of Branches

Branches in Canada:

MONTREAL, H. V. Meredith, Manager. West End Branch, Catherine St. Almonte, Ont. Hamilton, Ont. Quebec, Que. Belleville, " Kingston, " Regina, Ass'n. Brantford, " Lindsay, " Sarnia, Ont. Brockville, " London, " Stratford, Ont. Calgary, N.W.T. Moncton, N.B. St. John, N.B. Chatham, N.B. New Westminster, B.C. St. Mary, Ont. Chatham, Ont. Toronto, " Cornwall, Ont. Ottawa, Ont. Vancouver, B.C. Goderich, " Perth, " Victoria, " Guelph, " Peterboro', Ont. Wallaceburg, Ont. Halifax, N.S. Picton, Ont. Wainnipeg, Man.

IN GREAT BRITAIN:

London, Bank of Montreal, 25 Abchurch Lane, E.C. Committee—Robert Gillespie, Esq., Peter Redpath, Esq., C. Ashworth, Manager.

IN THE UNITED STATES:

New York—Walter Watson and Alex. Lang, 59 Wall St. Chicago—Bank of Montreal, W. Munro, Manager; E. M. Shadbolt, Asst. Manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England. " The Union Bank of London. " The London and Westminster Bank. Liverpool—The Bank of Liverpool. Scotland—The British Linen Company and Branches.

BANKERS IN THE UNITED STATES:

New York—The Bank of New York, N.B.A. " The Merchants' National Bank. Boston—The Merchants' National Bank. Buffalo—Bank of Commerce in Buffalo. San Francisco—The Bank of British Columbia. Portland, Oregon—The Bank of British Columbia.

THE BANK OF TORONTO, CANADA.

Incorporated 1855.

Paid-up Capital, \$2,000,000. Rest, \$1,600,000

DIRECTORS:

GEORGE GODDERHAM, President. WM. H. BEATTY, Vice-President. Alex. T. Fulton, Henry Covent. Henry Cawthra, Wm. Geo. Godderham. John Leys (of Rice, Lewis & Son, Ltd.)

Head Office, Toronto.

DUNCAN COULSON, Cashier. HUGH LEACH, Assistant Cashier. JOSEPH HENDERSON, Inspector.

Branches:

Montreal, J. Murray Smith, Manager. Barrie, J. A. Strathy. Brockville, T. F. How. Cobourg, T. A. Bird. Collingwood, W. A. Copeland. Gananoque, J. Pringle. London, W. R. Wadsworth, Jr. Peterboro', J. L. Gower. Patrolia, P. Campbell. Port Hope, E. E. Andros. St. Catharines, G. W. Hodgetts. Toronto, King St. West Branch, J. T. M. Burnside.

Bankers:

London, Eng., The City Bank, Limited. New York, National Bank of Commerce.

BANQUE VILLE-MARIE.

HEAD OFFICE, MONTREAL.

Capital Authorized, \$500,000. Capital Subscribed, 500,000.

DIRECTORS—W. Weir, Pres.; W. Strachan, Vice-Pres.; O. Foucher, John T. Wilson and Godfrey Vior.

Branch at Berthier, A. Gariopy, Manager. Branch at Lacute, H. Frost. Branch at Louiseville, F. X. O. Lacoursiere. Branch at Nicolet, O. A. Sylvostre. Branch at St. Cosaire, M. L. J. Loasere. Branch at Ste. Therese, M. Boisvert. Branch at Pt. St. Charles (city), W. J. E. Wall. Branch at Hochelaga (city), Geo. Dastous. Agents at New York: the National Bank of the Republic. London—Bank of Montreal. Paris—La Societe Generale.

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, \$1,000,000

DIRECTORS:

DUNCAN MACARTHUR, President. Hon. John Sutherland, Alexander Logan. Hon. C. E. Hamilton, W. L. Boyle. Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange bought and sold.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER. Paid-up Capital, \$1,000,000. Reserve Fund, £265,000

London Office, 3 Clement's Lane, Lombard St., E.O.

COURT OF DIRECTORS:

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

Head Office in Canada, St. James Street, Montreal. R. R. GRINDLEY, General Manager. E. STANGOR, Inspector.

Branches in Canada:

London, Kingston, Fredericton, N. B. Brantford, Ottawa, Halifax, N. S. Paris, Montreal, Victoria, B. C. Hamilton, Quebec, Vancouver, B. C. Toronto, St. John, N. B. Winnipeg, Man. Brandon, Man.

Agents in the United States:

New York—H. Stikeman and F. Brownfield, Agents. SAN FRANCISCO—W. Lawson and J. G. Welsh, 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; Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marouard, Krauss & 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, \$2,000,000. Rest Fund, 1,100,000

BOARD OF DIRECTORS:

JOHN H. R. MOLSON, President. R. W. SHEPHERD, Vice-President. S. H. Ewing, W. M. Ramsay. Henry Archbald, Saml. Finley. Sir D. L. Macpherson, K. C. M. G. F. WOLFERSTAN THOMAS, Gen. Manager. A. D. DURNFORD, Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P. Q. St. Hyacinthe, Q. Morrisburg, Ont. St. Thomas, Ont. Calgary, Norwich, Ont. Toronto, Ont. Clinton, Ont. Owen Sound, Ont. Trenton, Ont. Exeter, Ont. Ridgeway, Ont. Waterloo, Ont. Hamilton, Ont. Smiths Falls, Ont. West Toronto Jc. London, Ont. Sorel, P. Q. Winnipeg, Man. Meaford, Ont. Woodstock, Ont.

AGENTS IN CANADA:

Quebec—La Banque du Peuple and Eastern Townships Bank. Ontario—Dominion Bank, Imperial Bank of Canada and Can. Bank of Commerce. New Brunswick—Bank of New Brunswick. Nova Scotia—Halifax Banking Company. Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank. British Columbia—Bank of British Columbia. Manitoba—Imperial Bank of Canada. Newfoundland—Commercial Bank of Newfoundland, St. John's.

IN EUROPE:

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THE QUEBEC BANK.

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The Chartered Banks.

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Capital Paid-up, \$5,789,200. Rest, 2,610,000

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ESTABLISHED IN 1835.

Capital Paid-Up, \$1,200,000. Reserve, 425,000

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Capital Paid-up, \$1,200,000. Reserved fund, \$225,000

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The Chartered Banks.

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 Cigar and Cigarette Manufacturer,
 No. 68 King Street,
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 An experience of 20 years enables the advertiser
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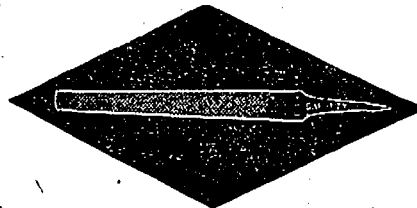
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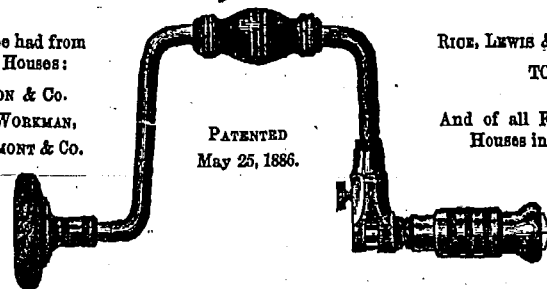
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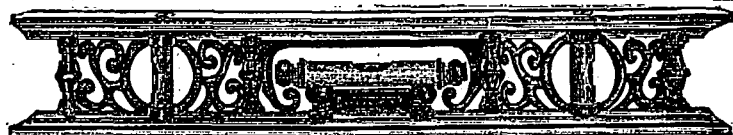
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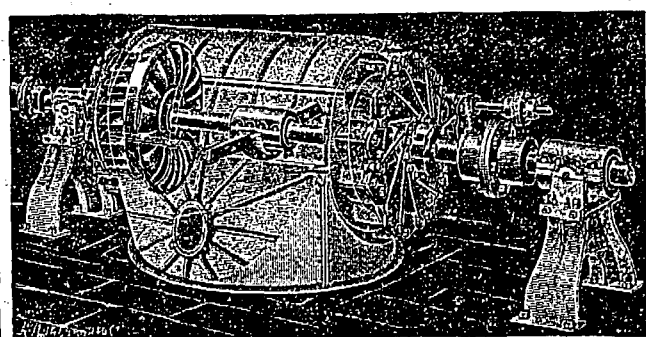
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Shafting, Pulleys, Hangers and
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Paper Mill Plans a specialty.

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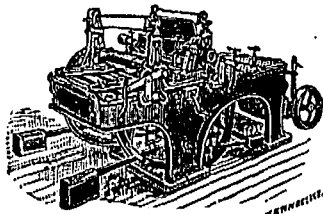
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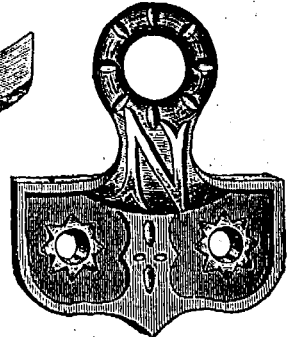
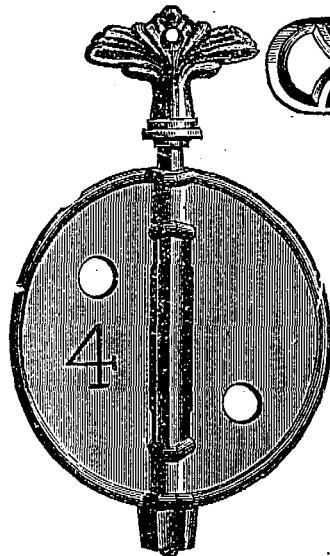
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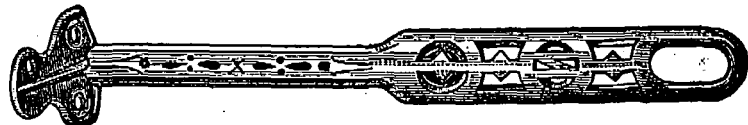
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Special Ducks for Agricultural Implement Makers.

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A full line of high grade cotton waste always in stock.

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Quality Workmanship

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WATER WORK CONTRACTORS
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SPECIAL CASTINGS. ALL SIZES.

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Straight Roller for Newfoundland, a Specialty.

Ask for samples and prices.

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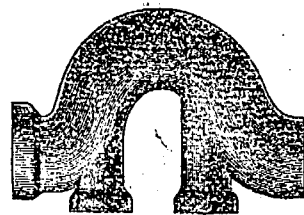
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MACHINERY
IRON AND WOOD-WORKING.

STEAM PUMPS for Every Service.
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Canada Machinery Agency, 345 & 347 St. James St.,
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Merchants, manufacturers and other business men should bear in mind that the "Journal of Commerce" will not accept advertisements through any agents not specially in its employ. Its circulation—extending to all parts of the Dominion—renders it the best advertising medium in Canada—equal to all others combined, while its rates do not include heavy commissions.

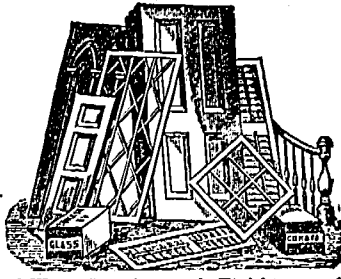
The C. P. R. is building a hotel at Edmonton, with 15 bedrooms.

WINNIPEG boasts of erecting 200 houses this year, and having hardly any vacant.

The steamer Suevia from Hamburg to New York was sighted at sea having three blades of her propeller broken.

A LARGE frame structure, known as the Town Hall and market building, with contents, was totally destroyed by fire at Sea.

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Hard-Wood Flooring and Finish a specialty.
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Custom House Broker,
And FORWARDER,
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Bell Telephone 9057. P. O. Box 634

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The Great Invigorating Tonic. Specific
for Loss of Appetite, Indigestion
and Spring Lassitude.

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ness and noises in the head of 23 years' stand-
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it free to any Person who applies to NICHOLSON,
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DRY AND GROUND IN OIL.**

Varnishes, Oils, Window Glass, Star, Diamond Star
and Double Diamond Star Brands,
English 16, 27, and 26 oz. Sheet.
Rolled Rough and Polished Plate Glass.
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STORAGE Bond or Free

For all kinds of Merchandise.

TROTTER BROS.,

153 to 163 WATER Street,
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Of the Leading Canadian Cities
and Towns, compiled by the
'Journal of Commerce.'

Barrie	5,000	Montreal	250,000
Belleville ...	11,500	Ottawa	44,000
Berlin	6,000	Peterboro ...	9,000
Brantford....	13,000	Pt. Hope....	5,500
Brockville...	9,000	Quebec	75,000
Chatham....	9,000	Sherbrooke..	9,000
Cornwall....	7,500	St. Catharines	10,500
Galt.....	7,300	St. Thomas..	10,000
Guelph	11,000	Stratford....	10,000
Hamilton ...	45,000	Three Rivers.	9,500
Kingston ...	20,000	Toronto.....	200,000
Lindsay	6,000	Woodstock ..	9,000
London	32,000		

OUR TRADE

Is done with the Large Towns.

City People are more particular about
Style. They want the newest Shapes
and the Best Values. We specially cater
for this class of trade, and supply the
cities with the newest ideas.

The Merchant who wants Fashionable
Styles should buy from

MACLEAN, SHAW & Co.

WHOLESALE HATTERS,
507 St. Paul St., MONTREAL

MACFARLANE, McKINLAY & CO.

Manufacturers of

WINDOW SHADES

Shade Cloth, Spring Rollers, &c.

TORONTO - - - ONTARIO

forth-on 24th. Loss on buildings and contents, \$4500; insur-
ance, \$2300. Incendiarism was undoubtedly the cause.

THOMAS MAY & Co., have commenced an action against a
Toronto retailer for reporting them as about to liquidate.

THE Montreal and Ottawa railway is to be extended from
Rigaud, its present terminus, to Hawkesbury, about sixteen
miles. The work is to be completed this season.

INFLUENTIAL delegates from the Mennonite settlement in
Kansas are en route to the Northwest with a view to the location
of several large colonies of their countrymen there.

A FIRE took place at Ottawa on the 23rd at a building con-
taining Mr. Murphy's boot and shoe store, and a grocery store
occupied by Mr. Wall. The stocks in both places were badly
damaged.

THE Lake of the Woods Milling Co. has decided to erect a
new mill at Portage la Prairie which is to be one of the finest
mills on the continent. It will have a capacity of about 600
barrels per day.

THE roadways of this city are up in so many places that
one needs a chart to navigate a carriage very far without being
stopped. The storekeepers suffer heavily by these interminable
interference with traffic.

H. VINEBERG,

Manufacturer of

FINE CLOTHING

7 VICTORIA SQUARE, cor. St. James, MONTREAL.

Buyers visiting Montreal markets will consult their interest by
buying from my lines.

VICTORIA STEAM CONFECTIONERY

—WORKS—

WHITE, COLWELL & CO.,

ST. JOHN, N.B.

Best shipping facilities to all points of Canada and West Indies

MR. DYKE, the Emigration agent of Canada at Liverpool, has
written to the Department of Agriculture strongly urging the
necessity of eggs being better packed, and no butter being sent
unless of a good quality.

POOR'S MANUAL for the past year estimates the gross earnings
of the railroads of the United States for 1890 at \$1,080,000,000;
which shows that the annual cost of rail transportation to each
inhabitant of the country averages about \$18.

A DISEASE said to be hog cholera has broken out in these
animals at Toronto. Dr. Allen, health inspector, severely con-
demns the practice of feeding swine on offal as dangerous, and
the cause of much of sickness peculiar to animals.

TWO SMALL fires occurred at Peterboro on 23rd and 24th by
one the grocery stock of Mr. G. W. Hall was damaged and by
the other a frame house owned by Mr. Guerin was destroyed as
well as the tenant's furniture. No insurance on the house.

IN the twenty-two years ended with 1890 the fire insurance
companies doing business in Canada received 112.6 millions of
dollars in premiums and paid 77.6 millions in losses. Their total
income in the same field in the same period was 115.1 millions
and their total disbursements 109.8 millions.

THE

CITY OF LONDON

Fire Insurance Co.,

OF LONDON, ENGLAND.

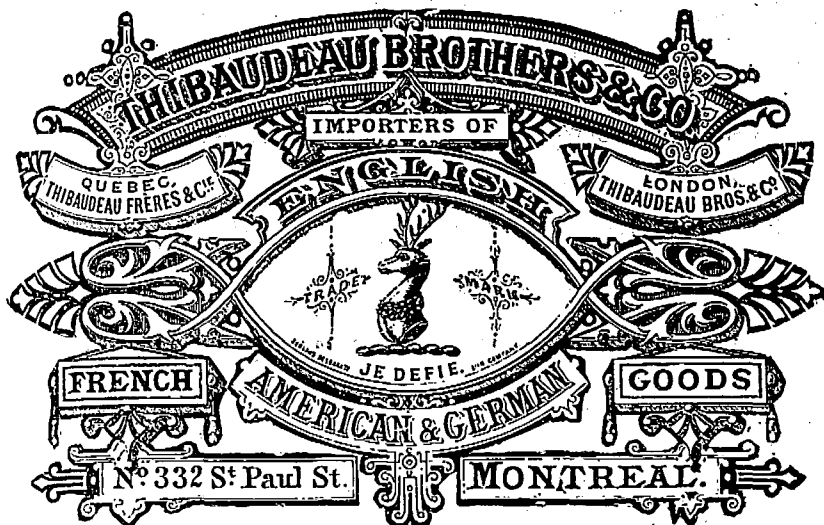
CAPITAL, - - - \$9,500,000.

Fire Risks accepted at Current Rates.

H. M. BLACKBURN, General Agent, Ontario & Quebec, Toronto

JAS. P. BAMFORD, Agent,

48 and 45 St. John Street, - - MONTREAL



1891—FALL SEASON—1891

LONSDALE, REID & CO.,
18 St. Helen Street, - MONTREAL

Full Range Samples now with our representatives. Inspection solicited.

FISH & CO.,

(Successors to FISH, HYMAN & CO)
Importers of Havano Cigars
(WHOLESALE)
33 ST. NICHOLAS STREET,
MONTREAL.

HEES, ANDERSON & CO.,
Window Shades,
Curtain Poles, Spring Rollers, &c.
TORONTO, ONT.

SELLING AGENTS:
R. HENDERSON & CO.,
MONTREAL.
J. STANBURY & CO.,
TORONTO.

BEST for THE MONEY

ALL JOBBERS KEEP THEM.
TAKE NO IMITATIONS. EVERY BAT IS BRANDED
INSIST UPON RECEIVING
"PATENT ROLL" COTTON BATS,
As they are very attractive in appearance and superior
in quality, and no other bat will retail as well.
ASK FOR THESE BRANDS:
'North Star,' 'Crescent,' or 'Pearl,'
Put up in Bales or Cases in 4, 6, 8, 12 or 16 or Rolls.
Baled Goods same quality but lower prices.

The Lake Ontario Fish Co., Cape Vincent, is shipping large quantities of fresh fish to Rochester and Kingston. This route they find quicker and cheaper by rail. Large shipments of cheese are being made at the same point to go via G.T.R. for export.

DR. SELWYN, director of the geological survey, has returned from the Rocky mountains whither he went to investigate an alleged find of petroleum in the Crow Nest and other districts. He says the report was fully verified, and the oil is of the best quality and flows up through the rocks.

J. BERT POLLEY, grocer, of St. Stephen, has assigned. He started with one Morris in the spring of last year. A few weeks later they dissolved and Morris continued alone. In the fall Polley had bought him out, but he had but little experience and still less capital, and with such keen competition as he had to face it was never likely that he would prove a success.

The failure of A. D. Cameron, general storekeeper of Bridgetown, N.S., seems to have been the result of dry rot. He started business in 1879 and seems to have run behind gradually ever since. His assets are nearly all in book debts and notes, but his liabilities are small and the creditors should suffer but little loss, although his books have been so poorly kept that it will be some time before they find out exactly how he stands.

A DEPUTATION from Three Rivers made up of Major T. E. Normand, Messrs F. X. Bellefeuille, Louis Bruinelle, P. Cresse, A. Olivier, N. Lejoie, Richard Williams, and George Balcer waited

upon the Premier on the 26th. The delegation urged on Mr. Abbott the necessity of having certain improvements, of which the estimated cost is \$80,000, made in the harbour of Three Rivers. Premier Abbott assured the deputation that its representations would receive the careful attention of the Government.

The trouble with Martin Simpson, fancy goods dealer of Berlin, seems to have been that he was inclined to launch out more heavily than his means would warrant. This is the only explanation that can be given of his assignment. His liabilities are \$3,700 and his assets are nominally worth \$5,000, but it is doubtful if a forced realization would bring in one-third of their supposed value.

A. B. CANNING, fancy goods dealer, of North Bay, has assigned. He is offering a settlement to his creditors at fifty cents in the dollar which will in all probability be accepted. He started there in April 1890; but unfortunately his stand was a very poor one, and, as his creditors seem to have looked upon him from the start as not altogether a reliable risk, his ultimate success was always a doubtful factor.

REPORTS of buildings collapsing came from all quarters. By one such terrible disaster at New York 65 persons were killed. At Toronto an unfinished house fell and carried with it the wall of an adjoining one. At Quebec on the 24th the huge tower or chimney in the Seminary yard for electric light and heating purposes came down with a crash. The tower was 130 feet high, within ten feet of completion, and there are only about ten feet

Pure Oak Belting
THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO
Tel. No. 363. Tel. No. 476.

CROMPTON'S CORALINE CORSETS.
AGENTS FOR EASTERN ONTARIO, QUEBEC AND THE MARITIME PROVINCES.
Robertson, Linton & Co.,
Wholesale Dry Goods
Corner St. Helen and Lemoiné Sts.,
Montreal

C. C. CLEVELAND, GEO. F. CLEVELAND.
J. L. GOODHUE & CO.,
 Manufacturers of
LEATHER BELTING

— AND —
LACE LEATHER,
DANVILLE, - - - QUE.

W. B. CHAPMAN & CO., Montreal Agents.

HENRY PORTER,
 Tanner and Manufacturer of
LEATHER * BELTING,
 Fire Engine Hose, Harness, Moccasin,
 Lace, Busset, and
OAK SOLE LEATHER
 OFFICE AND MANUFACTORY:
436 Visitation Street, MONTREAL.

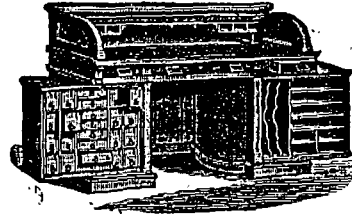
THE
Canadian Office and School Furniture Co.
 (LIMITED)

(Successors to WILLIAM STAHLSCHMIDT & Co.)

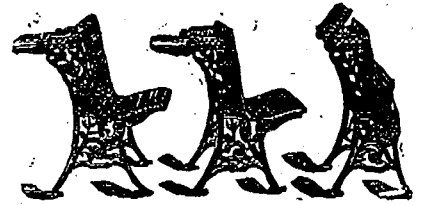
PRESTON, ONT.

School, Office, Church and Lodge Furniture.

Received the Highest Award given at the Toronto Industrial Fair, 1886 and 1887



ROTARY OFFICE DESK—No. 51.



THE "MARVEL" SCHOOL DESK.

Patented January 14th, 1886.

H. NIGHTINGALE, Montreal Representative, 7 & 9 St. John St.

now left standing. Damage about \$8,000. Building inspectors seem needed everywhere to prevent the criminal negligence or ignorance of architects and builders.

ONE very important cause of deterioration in boilers is due to their becoming too small to do the work without forcing, so that the pulsations of the engine cause a well marked succession of shocks on the boiler, which result in the weakening of the material. By placing one's hand on the head or shell of the boiler, the vibrations of the metal can be felt similar to the rising and falling of a man's chest while breathing.

JOHN GOODMURPHY, general storekeeper, of Gore Bay, has succeeded in effecting a settlement with his creditors on the basis of 75 cents in the dollar, but only after considerable wrangling. He is shoemaker by trade and has been in the general store business some eleven years. It is said he had \$3,000 in cash in his pocket when he met his creditors, and that, in spite of his arguments, they were reluctant to see why they could not be paid in full.

A RECIPE for an application for removing old paint and varnish from woodwork is given in the *Bayerische Gewerbezeitung*. Two parts of ammonia are shaken up with one part of spirits of turpentine, forming a permanent emulsion, which is applied to the paint to be removed. In a few minutes the paint will be softened, so that it can be scraped or rubbed away. This application is said to have been successful in removing old paint which had resisted the action of strong lye.

THE Post-office Department has been officially informed by post-office authorities in London of the determination to send a weekly mail to Canada by the direct Canadian boats, and it is likely that a similar arrangement will be made by the Dominion authorities with the Allans for the despatch of a weekly mail by their line to Liverpool. No contract will be entered into, the rate paid being according to weight, 50 cents per pound. This arrangement will not enable the department to reduce the rates on newspapers mailed direct from the office of publication to subscribers in Great Britain.

HUTCHISON, DIGNUM & NISBET,
 Manufacturers' Agents and Merchants,
 Linens, Imported Woollens and Tailors' Trimming
SELECT CANADIAN TWEEDS,

55 Front Street West, ; ; TORONTO

— SOLE AGENTS IN CANADA FOR —

Messrs. J. N. Richardson Sons & Owden, Belfast, - LINEN GOODS
 Messrs. Currie, Lee & Gawn, Hawick, - SCOTCH TWEEDS
 Messrs. E. Fringle & Son, Hawick, - SCOTCH UNDERWEAR
 Messrs. David Moseley & Son, Manchester, - RUBBER GOODS
 Messrs. J. B. Manton & Co., Birmingham, - BUTTONS

Stock of Linens, Tweeds and Trimmings always on hand.

R. B. HURONSON (late Mills & Hutchison) Ed. J. DIGNUM R. A. NISBET

DUMARESQ & CO.
 Dry Goods Jobbers,

Glenora Buildings, - 1886 Notre Dame Street
 MONTREAL,

JOHN SIMONS, whose last venture was as a general storekeeper in Arthur, seems to have been too much of a rolling stone to even hold his own—much less gather any moss. We first hear of him at Lindsay. Next he moved to Braeford where he stayed six or eight months, and then he moved to Arthur. In none of these places does he seem to have been a success, and finally we hear of his assignment. As to his liabilities, no figures are yet obtainable, but they are estimated in the vicinity of \$5,000.

DAME MARIE BELANGER and T. David, man and wife, general storekeepers, of St. Vincent de Paul, have both assigned. David himself failed in the Townships, but he was started again in his wife's name, by his brothers, in order to give him another chance. The chance did not eventuate. The business was only a small and trifling one, and never likely to be a success. For a time he ran along all right, and then he commenced to run behind until now their combined liabilities may be placed at \$2,500.

JACOB SCHEAK & Co., who started the "Bassinot" on St. Lawrence Main Street last April in order to sell white-wear and underclothing, have assigned. He is the father of J. M. and F. J. Scheak, and was supposed to bring a capital of \$2,000 with him when he left Hamilton for this city, as well as to have the support of his two sons. Still his stand was on the wrong side of the street, and it is doubtful whether, in any case, a purely white-wear business can be a success in this city. As yet the record is against them, and Jacob Scheak has proved no exception to the general rule. His stock has been sold by auction and brought 42 cents in the dollar, cash.

ASK FOR

And See that You Get

"TIGER" BRAND

Chemically Pure

WHITE LEAD

THE BEST IN THE MARKET.

MANUFACTURED BY

Montreal - Rolling - Mills - Co'y,

MONTREAL, P.Q.

Members of the White Lead Association of Canada

APOHAQUI

Mineral Water,
The Great **NATURAL CURE**

— FOR —
DYSPEPSIA,
INDIGESTION,
KIDNEY TROUBLES,
RHEUMATISM,
SKIN DISEASES.

Lyman, Sons & Co.

MONTREAL.

Sole Export Agents

JAMES GUEST & CO., Commission Merchants

— AND —
GENERAL AGENTS,

27 & 29 St. Sacrament St., Montreal

AGENTS FOR

Geo. Sayer & Co., Cognac, France.
Chas. Coran & Co., " "
Auger, Fils & Co., " "
Central Society Vineyard Proprietors.
Wisdom & Warter, Jerez de la Frontera, Sherries.
Warter & May, Oporto Ports.
J. T. Wilkens, Rotterdam, Holland Gin.
Ind Coops & Co., Burton-on-Trent, Ales.
Slegert & Sons, Trinidad, Genuine Angostura Bitters.
Banagher, Irish Whiskey, on the Green Banks of the Shannon.
Escheneaur & Co., Bordeaux, Clarets, Sauterns, &c.
Jos. Cuzol, Fils & Co., Bordeaux, Clarets, Sauterns, &c.
Neveu, Raphael & Co., St. Hillaire, Sparkling Saumur.
Faye & Copie, Macon, Burgundies and White Wines.
Royal Hungarian Government Wines, of Budapest, Hungary.
James Watson & Co., Dundee, Scotch and Irish Whiskey.

K.D.C. The Greatest Cure of the Age.

NOT A CURE FOR ALL ILLS, but

Guaranteed to Cure any Case

— OF —

DYSPEPSIA OR INDIGESTION

(The parent of nine-tenths of all diseases) or

MONEY REFUNDED.

To those who have not tested K. D. C. and doubt its GREAT CURATIVE POWER, if they purchase one package and use it according to directions, if not benefited we agree to refund the dollar.

One or two packages will cure ordinary cases. Six packages GUARANTEED TO CURE the WORST CASE or MONEY REFUNDED.

Sample package with our guarantee and testimonial sent to any address on receipt of 3c stamp.

K. D. C. COMPANY,

NEW GLASGOW, N.S.; Canada

GORDON MACKAY & CO.

—IMPORTERS OF—

WOOLLENS and GENERAL DRY GOODS,
TORONTO.

Represented in MONTREAL by

A. I. MORISON & CO., Glenora Building

TORONTO has a scandal all to itself in its harbor works. The *Mail* has been investigating this affair with the result of discovering that not only have the specifications been ignored, but the business of inspection has been a mere farce, and a costly staff is maintained who, it declares, measure quantities through a looking glass, charge for meals during months of absence, and generally have a good time at the public expense. It is needless to say that this is another case of political influence over-riding public interests.

BUSTIN & JOHNSON, furniture dealers, of Moncton, N.B., have assigned with liabilities of \$4,700. Of these \$1,500 are preferred, and, as their assets are only valued at \$2,800, it is easy to predict that the dividend paid by the estate will be a small one. Bustin was a clerk, and was supposed to have the experience, while Johnson was a sailor and supplied only a capital of \$2,000. The business was small from the start and never increased. The firm lived simply upon the capital Johnson put in, and, when that was expended, the end was not far off.

J. F. MOWAT, mens' furnishings and boots and shoes, of Regina, N.W.T., has assigned. He claimed \$1,000 capital when he started. He was burnt out in March 1890 and then secured a settlement from his creditors at 40 cents in the dollar. This was to be paid 10 cents in cash and the balance in 4, 7 and 10 months, unsecured and without interest. This kept his nose down to the grindstone, and, last May, he obtained an extension of 18 months, payable quarterly and without interest. This he has not been able to meet, although he claims a nominal surplus, and the result is that he has to make an assignment.

A CHEESE export says: One of the most noticeable traits in the character of the Yankee cheese salesman is that he lets his cheese go every time at the best offer he can get, and it seems to me, upon the whole, he does considerably better than Canadians who hold: he avoids shrinkage, deterioration in quality, his patrons get their money quickly and regularly, which is a considerable benefit to them, and above all he avoids the risk of a falling market. This applies equally to wheat, the best policy is to sell, not to store.

COBBAN MANUFACTURING Co.

Mouldings, Picture Frames and Mirrors,
Hardwood Mantels and Over Mantels,
Engravings, Artotypes, Pastel Paintings, etc.
Factory & Head Office, Toronto.
148 MCGILL STREET, - - - - MONTREAL
Show Card Framing a specialty.

POROUS TERRA COTTA

Is acknowledged by all Architects to be the best Material known for fire proofing buildings of all grades. It is Vermin and Sound Proof.

NAPANEE HYDRAULIC CEMENT, guaranteed to equal any native Cement. Address,

THE KATHBUN COMPANY,

DESHERONTO, ONT.

THERE is talk of another watch case factory being started in Montreal.

The returns of the recent census just submitted to Parliament show a population in the Dominion of 4,823,344, an increase of 493,534, or 11.52 per cent during the decade.

In our issue of the 7th ulto we stated that C. W. Brownell, dry goods merchant, of Cornwall, had put his affairs in the hands of his creditors. He was then about to attempt a settlement at 50 cents in the dollar; but this has apparently fallen through as he has just made an assignment with liabilities of \$13,330. His assets are estimated at \$12,000.

THE Brantford Furniture Company, which has just assigned, was originally started by Louis F. Heyd, a barrister, in 1888. In 1890 a stock company was formed with a capital of \$25,000 in 500 \$50 shares, to buy out the older concern. In this company Louis F. Heyd held 496 shares out of the 500, so that it was practically his own business still. Mr. Heyd is undoubtedly a very clever man; but he was already interested in every local venture going. He is described as careless in money matters, and, since most of his ventures required very careful nursing to put them on a paying basis, it is little wonder that one of them has fallen through.

As a result of carefully conducted experiments at the farm of the Agricultural College, Guelph, it was found that the average yield of grain per acre in bushels, allowing 60 pounds to the bushel, was as follows: American bronze, 65.2; Garfield or natural cross, 64.4; surprise, 63.8; Canadian velvet chaff, 59.9; Bonnell or Landreth, 59.5; Seneca or Clawson, 58.9; standard, 58.3; early red Clawson, 58.3; red velvet chaff, 56.9; Jones' winter Fyfe, 56.3; winter pearl, 55.5; Rogers, 54.6; Egyptian, 53.4; Martin amber, 50.4; golden cross or volunteer, 49.9; Manchester, 47.7; Bulgarian, 46.3; red lyon, 44.5; golden drop, 44.3; hybrid Mediterranean, 44.0; Lancaster, 42.8; Democrat, 41.6; new monarch, 40.8.

MONTREAL CLEARING HOUSE.—Clearings and balances week ending 27th August 1891:—

		Clearings.	Balances.
21th August	1891.....	\$1,830,551	\$ 69,882
22th "	1891.....	1,709,814	318,280
24th "	1891.....	1,465,073	183,292
25th "	1891.....	1,636,583	316,379
26th "	1891.....	1,592,488	331,387
27th "	1891.....	1,784,632	351,610
Total	.....	\$10,018,941	\$1,770,830
Cor week 1890	.....	\$10,313,509	\$1,903,798
Cor week 1889	.....	\$ 7,217,866	\$1,289,874

Canada Life Assurance Company.

ESTABLISHED 1847.

HEAD OFFICE, - HAMILTON, ONT.

Managing Director and President: A. G. RAMSAY.

Secretary: R. HILLS.

Superintendent: W. T. RAMSAY

PROVINCE OF QUEBEC BRANCH:

Company's Building, St. James St., - - MONTREAL

J. W. MARLING, Manager P.Q.

STANDARD LIFE ASSURANCE CO.

(ESTABLISHED 1825.)

Total Assurance in Canada, - - \$12,211,668

Funds Invested in Canada, - - \$6,200,000

W. M. RAMSAY, Manager, MONTREAL

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1890)

Capital and Accumulated Funds,	\$34,875,000
Annual Revenue from Fire Premiums	} 5,240,000
Annual Revenue from Life Premiums	
Annual Revenue from Interest upon Invested Funds..	

Head Offices - London and Aberdeen.

Branch Office for Canada: Montreal - 1724 Notre Dame St.

JAMES LOCKIE, Inspector,

Manager for Canada, - ROBERT W. TYRE.

UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Instituted in the Reign of Queen Anne, A. D. 1714.

Subscribed Capital..... £450,000	Total Invested funds exceed.... £2,150,000
Capital Paid-up..... 180,000	Annual Income..... 350,000

CANADIAN BRANCH:

Office: 55 St. Francois Xavier St. Montreal, T. L. MORRISEY, Resident Manager



Established 1854.

PHOENIX INSURANCE CO.

HARTFORD.

Cash Capital, - - Two Millions.

D. W. C. SKILTON, - - - - President
J. H. MITCHELL, - - - - Vice-President
CHAS. E. GALAGAR, - - - 2nd Vice-President
GEO. H. BURDICK, - - - - Secretary

CANADA BRANCH:

HEAD OFFICE, 114 St. James St., - MONTREAL

A share of your Fire Insurance is respectfully solicited for this leading Company, renowned for its prompt and liberal settlement of claims.

Agencies established in all the leading Cities and Towns of the Dominion. Where unrepresented address

GERALD E. HART, Gen. Manager, MONTREAL.

FIRE.

LIFE.

MARINE.

G. Ross Robertson & Sons

GENERAL

INSURANCE AGENTS & BROKERS

(ESTABLISHED 1865.)

11 Hospital Street,
MONTREAL.

Telephone 1277,

P.O. Box 2081.

Insurance.

PHOENIX

Fire Insurance Co'y.

LONDON.

Established in 1782. Canadian Branch

Established in 1801.

No. 25 St. Francois Xavier St.

PATERSON & SON,

Agents for the Dominion.

SUCKLING & CO.

Trade Auctioneers,

62 and 64 Wellington St. West
TORONTO.

We have secured the above new premises, lately occupied by Fisher & Sons; they are undoubtedly the finest Auction Warerooms in Canada, lighted and heated on the most modern approved principles.

Regular fortnightly sale of Clothing, Boots, Shoes and General Merchandise. The best opening in Canada for manufacturers and merchants disposing of surplus stocks. Liberal advances made on all kinds of merchandise consigned to them. Correspondence respectfully solicited. All transactions strictly confidential.

TELEPHONE 840.

LEAF & CO. (Ltd.)

LONDON, ENG.,

General Dry Goods Merchants

WHOLESALE

C. J. W. DAVIES, Representative for Canada

Nordheimer's Block, MONTREAL.

FIRE INSURANCE

EASTERN ASSURANCE CO.

OF CANADA.

Head Office: HALIFAX, N.S.

Capital, \$1,000,000

President: - JOHN DOULL, Esq., (President Bank of Nova Scotia)

Vice-Presidents: - H. H. FULLER, Esq., (Wholesale Merchant), Halifax.
SIMON JONES, Esq., (Brewer), St. John, N.B.

CHAS. D. CORY, Mang Director. D. C. EDWARDS, Secretary.
Agencies at all principal points in Canada.

C. R. G. JOHNSON, General Agent,

42 St. John Street, - - MONTREAL.

THE CANADIAN

Journal of Commerce.

MONTREAL, AUGUST 28TH, 1891.

THE SPANISH WEST INDIAN TRADE.

The movement made by the United States to shut out Canada from the trade of the Spanish West Indies is one of those aggressive steps, which, like other forms of ambition, will probably overleap itself and fall on the other side. America seems bent upon displaying the hugest system of national selfishness, the most colossal development of trade monopoly, ever seen on earth.

CONNECTICUT BROWN STONE

Established 1665.

The Middlesex Quarry Company

F. W. RUSSELL, Agt., - - - PORTLAND, Conn., U.S.A.

Refer to following buildings in U. S. and Canada:

Commodore Cornelius Vanderbilt,	New York City
Wm. H. Vanderbilt, New York City	United St. P.O. at New Bedford, Mass.
Geo. M. Pullman, Chicago, Ill.	Standard Life, - - - Montreal, Que.
Geo. H. Corliss, Providence, R. I.	Canada Life, - - - Hamilton, Ont.
Jas. G. Flood, - San Francisco, Cal.	Bank of Hamilton, " "
Etna Fire Ins., - Hartford, Conn.	Western Assurance, - Toronto, Ont.
United States P.O. at Rochester, N. Y.	Can. Bk. of Commerce, " "
" " Middletown, Conn.	Freehold Loan & Sav. Co., " "
Bridgeport, Conn.	Traders' Bank of Canada, " "

Yarmouth Woollen Mills Co. (Lim ted.)

- Manufacturers of -

— FINE WOOLLEN TWEEDS, PURE —
— HOMESPUNS, YARNS, ETC. —

Yarmouth, Nova Scotia.

Represented by **C. J. W. DAVIES,**

Nordheimers Buildings, - MONTREAL, P.Q.

The policy is avowed to be, the grasping of the entire trade of entire sections of the world, so that certain nations, or their dependencies, shall have but one customer for all they export, and that customer shall buy all they import, that one customer to be the United States. We have in the history of trade not a few records of actions inspired by the same spirit. Indeed mercantile enterprise in past times was ever reaching after monopolies, and jealousy has dictated most of the treaties affecting international trade. The policy of isolation and monopoly of certain markets, gave rise to the larger part of the conflicts which trace their story on the pages of trade history in the last two centuries by a line of blood. The mercantile policy of the U. S. seems to have been modelled on the navigation law of 1651. It is identical with that which brought about such complications and disputes between the maritime powers of Europe that the only possible solution of these difficulties was appeal to brute force, appeals which stripped several of the nations that were most bent on this policy, of their possessions and prestige. In one respect the U. S. stands in a better position to carry on the isolating system than that ever occupied by another country. Its productions and its needs are so varied, so extensive, that in competition with any other nation as either a buyer or seller of foreign goods, it has enormous natural and acquired advantages. Hence, in pushing its policy of trade monopoly, it can offer to other countries what no competitor can offer, for there is nothing grown or made by man, or needed by him, which the States cannot supply, or purchase freely. But while we see the strength of the vantage ground occupied by the U. S., in this respect, we are not thereby to be driven out of the field of competition, either by its crafty diplomacy, or its legitimate commercial enterprise. With the Spanish West Indies we do a trade of about 3 millions yearly, the main part of which business is enjoyed by Nova Scotia. The U. S., has made a move to seize this by a Treaty which aims at excluding us from those regions. The question is an exceedingly grave one for Canada. It would have been the great topic of public interest but for the miserable scandals that have provided lovers thereof with a prolonged diet of carrion, the charm of which has diverted attention from the serious peril to one of our important branches of trade. By the terms of the new treaty between Spain and the United States, the latter will admit sugars, molasses, coffees, tea, skins, and hides into the United States free of duty, and on and after September 1st, Cuba and Porto Rico will admit a

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long list of the products and manufactures of the United States free or at a low rate of duty. We give this in detail on a later page. These articles include everything that is saleable in a tropical market. This treaty would, if carried out to the letter, go far to exclude our staple exports of fish, lumber and potatoes, which constitute a very large trade done by Nova Scotia with the Spanish West Indies. In the Cornwallis valley are 60,000 bushels of potatoes being raised for those markets. There is, however, a treaty in force between Great Britain and Spain which, we believe, will be regarded by the home government as fully equal to the need of Canada for protection against the exclusive action of the U. S. That treaty engages Spain to give England and her colonies.

"Most favored nation treatment in all that concerns commerce, navigation and consular rights and privileges in Spain, and in the Spanish colonies and foreign possessions, co-extensive in amount of benefit with that accorded to France and Germany under the treaties of the 6th February, 1882, and the 12th July, 1883." This treaty was negotiated at Madrid on April 26th, 1886, and was to remain in force until June 30th, 1892, and longer, unless one of the high contracting parties should give to the other twelve months notice of its discontinuance. What then are the conditions of those treaties? The Franco-Spanish one binds each party; "to accord to the other, every favor, all privileges or reductions in the import and export tariff of duties upon articles, whether mentioned or not in the present treaty, which either has granted or may hereafter grant to a third power. The high contracting parties further engage not to establish the one against the other any import or export duty or prohibition which shall or shall not at the same time be applicable to all other nations." The ninth article of the German Spanish treaty declares that "Each of the two contracting parties binds itself to grant to the other, in the import or export of goods, whether specified or not in the present treaty unconditionally, every favor, privilege or reduction in import or export duties which one of them has extended or shall hereafter extend to a third power." The same treaty likewise declares that "With regard to the amount of the import and export duties each of the high contracting parties binds itself to let the other share in every favor, privilege, and reduction in the tariffs which either of them has extended to any other power. Likewise should any future advantage or exemption be granted by one of the contracting parties to a third power it shall immediately, and unconditionally be extended to the other."

There seems in such language no loophole for escape from this, that Spain by treaty in 1886 is pledged to give us "most favoured nation" treatment, such as she accords by other treaties to France and Germany,

which treatment ensures to us the same tariff privileges as have been accorded to the United States. A technical difficulty has been raised, that we do not receive certain articles from the Spanish West Indies on as easy terms as they enter the States, our sugar standard differs, and molasses is not free. But this seems an untenable interpretation of the treaty, in fact, is not in it at all, if the document is to be read and taken to mean only what it says. The Board of Trade, Halifax, has already passed a series of emphatic resolutions setting forth the facts and urgency of this matter, and calling upon the Government to make prompt representation to the Imperial government and invite their good offices in placing our trade with these islands on a satisfactory basis whereby our products may be admitted on as favorable terms as similar products from the United States.

One thing is clear. we cannot afford to see our trade cut away branch by branch by the diplomatic craft of a rival nation. Although in this instance the blow is aimed at one Province, the whole Dominion should at once, by its Boards of Trade, and through its representatives in Parliament, urge upon the Government, immediate, decided, and emphatic action in order not only to ward off this danger, but to bring our entire relations with the States and other countries under such conditions as will ensure Canada against attempts to isolate us, and will guarantee our traders a fair field for their enterprise in the world's markets. We are satisfied, however, that England will not suffer one of her treaties to be practically abrogated by the astuteness of a rival power, as her treaty with Spain will be if the U. S. is allowed to control the tariff of the West India possessions, for the loss of her prestige by such supineness would be disastrous. Nor can Spain allow her solemn pledges to be dissolved without endangering not her trade only, but her very possession of Cuba, which is openly threatened to be brought under the American flag.

THE FAILURE OF THE RYE CROP.

The official ukase forbidding the export of rye from Russia on account of the failure of the harvest has less significance for Canada than for those countries where it forms the staple food product of the poorer classes. Still for the past two years we have been steadily increasing our imports of this cereal, and in the calendar year, just past, Canada figures as the fifth largest customer for American rye; the statistics standing as follows:—

Belgium.....	974,125 bus.
Germany.....	569,184 "
Scotland.....	293,696 "
England.....	128,884 "
Canada.....	108,514 "
Denmark.....	83,704 "

Naturally, the unexpected elimination of so large an exporter as Russia has notably increased the demand for American rye, and prices have advanced commensurately. In fact, this year, the cereal which ordinarily returns to the farmer the least profit of any, promises to be one of the most remunerative of all.

Whether the high price of rye will diminish the volume of our imports remains to be seen. It is probable that it will. In the distillation of the so-called rye whiskey in this country it is now largely superseded by corn, and this substitution is more likely to be increased than diminished in the future. During the year 1890 there were used in this country for the distillation of 5,091,475 gallons of proof spirit 66,790-

421 lbs. of corn, 4,290,312 lbs. of malt, 1,197,224 lbs. of oats, barley and wheat, and only 13,404,186 lbs. of rye. This year, with the growing use of rice and glucose, the proportion of rye can be still further reduced, and thus any increase in price will be offset by the reduction in the volume of consumption.

Canada will then be but little affected by the serious falling off in the Russian rye crops; but it is far otherwise with large consumers like Germany. Last year the yield of the European rye producing countries was as follows:—

	Bushels.		Bushels.
Russia.....	692,800,000	Germany.....	216,000,000
Austria Hungary....	136,000,000	France.....	64,000,000
Roumania.....	40,000,000	Spain.....	24,000,000
Sweden.....	20,000,000	United States..	28,000,000
Denmark.....		Portugal.....	6,000,000
Holland.....	48,000,000		
Belgium.....		Total.....	1,274,800,000

From these figures it can be seen that Russia produced 54 per cent of the entire crop of Europe, and that she produced over three times as much as her largest competitor Germany. Under these circumstances she was naturally also the largest exporter, and her sudden obliteration from the field of supply has therefore seriously affected those countries who have hitherto availed themselves of her surplus. This year Germany would require to import under normal conditions 28,800,000 bushels, Holland and Italy about eight millions each, Norway and Sweden about twelve millions and Belgium probably two and a half millions. This makes an aggregate of 59,300,000 bushels. Now the maximum rye crop of the United States has never exceeded 28,640,000 bushels, and will certainly fall under that figure this year. Hence to supply the deficiency in the Russian crops by imports from this continent is clearly out of the question.

No doubt there is abundance of wheat and corn. But wheat has always been considered too dear a food product for the great mass of continental peoples, and to corn there is a strong and deep rooted dislike. In most European nations its use has been confined almost entirely to the feeding of cattle. But this year it is to be hoped that stern necessity will compel its use for human consumption also. As a food product it is cheaper and just as nutritious as rye, and as soon as the unreasoning prejudice against its use can be eliminated, it will doubtless be readily accepted in its place. If it is, it seems to ensure an increased demand for American food products and a corresponding expansion in the national wealth. In any such expansion Canada must naturally share. Our geographical position and physical resemblance to the greater proportion of the cereal producing states of our great neighbor, involve a similarity in agricultural conditions, and hence in speaking of crop prospects and prices we can fairly use the word America in its broadest sense.

THE PREMIER ON THE CATTLE TRADE.

A statement by the Hon. Mr. Abbott in the Senate on the 24th inst., is probably the most important announcement in regard to the cattle trade of Canada ever made affecting this business. This trade was declared by the Premier to have reached such proportions that it is one of the most important branches of the export business that we have. Not only so, but it has possibilities of being developed as the basis of manufactures to such great proportions as will render it one of the largest export industries of the country. In regard to the question of space allotted to animals

on board ship, the Government contemplates making special rules and regulations respecting it, by which the space to be occupied by the cattle will be regulated and by which rules will be made with reference to all contingencies which arise upon an ocean voyage in carrying cattle, and also, permanent arrangements for the proper ventilation of the spaces in which the cattle are placed, when from any cause those spaces are shut from the outer air, either temporarily or the whole voyage, as may be the case when they are placed below decks. The vessels carrying cattle will be inspected before sailing, and each case treated according to its circumstances, no hard and fast rule being laid down as to space, feeding arrangements, and ventilation. As the Government is working out the details of its Bill with the assistance of those most experienced in the trade, no difficulties are anticipated in providing for their interests, which if served fully, will ensure humane treatment of the animals, and their attendants, as it is important for the trade that cattle be kept as healthy and in as good a condition as possible on the voyage. But, while the proposed legislation so far will be helpful, it merely enables an existing trade to be carried on more favorably. The new feature in the cattle trade bill relates to the passage of American cattle across our territory en route to Europe, and the licensing of a new business in slaughtering such cattle and the manufacture of their products on our soil. This transit requires that there shall be at some intermediate point within our own limits a quarantine yard or place where cattle are taken out of the cars and rested for a certain number of hours and watered and given exercise and air to enable them to be carried across the country with safety. It has been suggested that cattle might just as well, without any additional danger, be slaughtered at those places where they are taken out for rest or water, and a suggestion has been made by a company represented to have considerable capital, who are disposed to carry on the slaughter of cattle and the manufacture of their products on a large scale, to bring the animals to a point in the country which shall be fixed by the Government, and when taken out there to be permitted to slaughter them and manufacture them under rules and regulations which are to be determined upon by the Government of Canada. The permission to do that has not yet been finally accorded. The Premier, however announced that the proposed rules and regulations for that purpose have been submitted to the British Privy council and are perfectly satisfactory to them. The probability, therefore, is that with the precautions which are suggested, and which the Government will exact, and under rules and regulations which the Government shall fix, the manufactured of canned meats and other kinds of meat, and of the various articles which are manufactured from the refuse and offal from the cattle so slaughtered, will be permitted at some point and perhaps more than one point in this country. It is the opinion of those familiar with the trade that this proposal will not involve so much danger really to the country of infection to our cattle as the practice which has been going on with the entire approbation of the Imperial Privy council for the last 12 years. During that period our railways have been allowed to carry cattle from the American frontier on the one side to the American frontier at the other side; that is to say, from the Detroit river to the Niagara river across that section of our country. The precautions, which were to be taken in order to be able to make that tran-

sit in safety, were very numerous and very carefully considered and they were adopted with the entire consent of the Imperial authorities. The frank declaration by the Premier in regard to the cattle exporters having nothing to fear from the Government, but otherwise, that their interests were being anxiously watched over, has been received with much satisfaction. Now that the opportunity has been, or shortly will be provided for that vast industry being carried on in Canada which has enriched Chicago and other western cities, we have the liveliest hopes of its proving of enormous service to this Dominion. The Premier, who is usually most cautious in his statements, and not given to prophesy, said that this new enterprise, "will prove a source of considerable profit to our country, inasmuch as the people who are employed in the various manufactures, which are more numerous than hon. gentlemen may suppose, from cattle and their offal will be numerous, and a considerable amount of money will be expended to the benefit of the people at large."

THE BANK STATEMENT.

The official statement of the banks for 31st July is made out on the new form prescribed by the recent "Act respecting banks and banking." The change renders comparisons with former dates somewhat difficult, and in some instances very uncertain. We doubt whether the game is worth the candle. The variations do not furnish more enlightenment as to the business done, and the position of the banks than the old form. In several instances the change closes up a view into the working of the banks, and those new ones which are opened are merely the old aspect divided by an unmeaning fence, or dividing line. The distinction is abolished between government deposits on demand and on time. Also between loans and deposits between the banks secured and unsecured. These are improvements, as such distinctions have no public interest. We are supplied with a column showing, "Balances due to other banks in daily exchanges," which is an utterly superfluous and unmeaning item, its total for all the Ontario banks is only \$175,000 and for those of Quebec \$303,000. Such evanescent figures are not worth the cost of printing. Had we been given a total of bank exchanges for the month, the item might have formed a very interesting and instructive record. But to tell us what the mere exchange balances were on the last day of the month, is of no interest and no value. The failure to distinguish between Foreign balances as a whole and those owing by, or to U. S. banks or agencies, is a weak spot in the new form. That return would have had significance every month, while that of exchange balances has no more than would be a statement of the condition of the bank's inkpots. The separation of "Call Loans on Bonds and Stocks" is a well advised change, so also is that of, "Canadian, British and other railway securities." But it is much to be regretted, and ought to be remedied as soon as possible, that information as to loans to Municipal Corporations is now excluded from the returns. Just when special warnings have been given by prominent bankers against the extension of these loans, it is most unfortunate that information as to their extent should no longer be published. The column giving maximum circulation any time during the month is merely curious, and the space occupied might with infinite advantage have been devoted to more instructive matter. The statement gives the various amounts paid by the

banks towards the circulation redemption fund. The banks with head offices in Toronto contributed \$279,311, those in this City \$412,266, the Nova Scotia banks \$98,198, New Brunswick \$18,169, and others \$34,960, a total of \$842,904. A further call of 2½ per cent on amount of circulation will be payable on or before 15th July, 1892. The leading differences between June and July are, circulation reduced \$800,000, deposits increased one million, foreign, that is U. S. balances due to our banks increased \$1,500,000, and English ones \$800,000, and current loans increased \$6,400,000. The prospects point to there being a full supply of money. The English markets are easier, trade there is good, and the harvest better than for years. Even the cloud over Argentine finance shows signs of dispersion, so that the strain so acutely felt will be relaxed and probably there will soon commence a flow of gold to pay this continent for its food exports. The probabilities are that money will be seeking investments for some time at the lowest rates. This will inevitably stimulate speculation, and tend to the growth of new enterprises to absorb the capital that is out of employment. Poverty is a very safe harbour for bankers, it is when their sails are full, and the waves temptingly buoyant, that they are drawn out from safe anchorage. As funds begin to flow in, they need at such a time as this, take especial care that they are only allowed to flow out into safe and controllable channels. We subjoin the usual comparative table.

THE FUTURE OF MONEY.

At present all indications point to a continuance of the present easy money market and to an absence of the usual stringency during August and September arising from the demand from the interior of this continent in order to move the crops. It is true that one reason for this unexpected ease is the fact that trade and industry, both in the United States and this Dominion, are unusually quiet at the moment, and that the speculative fever is conspicuous by its absence. The demand, too, for money for crop purposes will not rise to its maximum for two or three weeks to come; but we must not forget that the mere abundance of the harvest may at any moment stimulate speculation not only in cereals but in general trade. In that case would the present volume of circulation suffice to supply commercial needs, or would it be necessary to call on Europe for gold and thus involve a greater or less degree of stringency in the money market? And if so to what extent?

Leaving to one side the demand from Germany, which is believed to be purely a temporary one, the two countries likely to draw gold from England this fall are the United States and Russia. A few weeks ago it was predicted that the demand from Russia would be large; but it is already apparent that it will now be very much less than was anticipated. The Russian government is compelled to maintain large balances at its credit in the financial centres of western Europe; partly to meet the maturing interest on its various loans, and partly for political purposes. Had the harvest been a good one the Russian minister of finance could have practically controlled the money market as, secure in the possession of wealth at home, he could have manipulated his withdrawals as he chose. But it now seems certain that the harvest will be a poor one, that Russia will have but little grain to export, and consequently that Mr. Vischnegradsky

will be timorous of disturbing his balances lest they should prove insufficient to meet any sudden demand.

This leaves the United States as the sole power likely to withdraw gold from Europe, and, since the failure of the Russian harvest will concentrate the demand for wheat almost exclusively on this continent, the question of the extent of the American demand becomes of paramount importance, although the heavy decrease in the price of raw cotton will nearly, if not quite, offset the increase in value of the wheat to be exported. What then will be the position of the great European banks if such a demand sets in?

Apparently they will be unusually well fitted to supply it. Since the end of April they have increased their stocks of gold by \$65,000,000. It follows then that the requirements of America could be filled to this extent and still leave the three great banks in the same position as they were in five months ago; and it is hardly likely that anything like that sum will be required, since this would mean an increase within that period in the American currency of \$110,000,000. Taking, however, the extreme view, and allowing that from sixty to sixty-five millions of gold will be required for this continent, it looks as if western Europe could supply it without difficulty. The Bank of France is ready to part with fifty millions, and if necessary with ten millions more. This would leave only five to fifteen millions to be provided by the Bank of England and the Imperial Bank of Germany which they could easily spare, even if Russia should require ten or fifteen millions also. The assumption then is that, as the Russian harvest is poor, and consequently the demand for gold from that country cannot become inconveniently large, there is a certainty of easy money this fall no matter how heavy the demand from the United States may be.

THE TAP ROOT OF CORRUPTION.

The Government has shown its wisdom in adopting two suggestions made in regard to the Civil Service by this journal. We urged that the hours of the Ottawa staff should be conformed to those customary in business firms; this reform has been effected. We also intimated that a thorough enquiry should be instituted into the workings of the Civil Service Act, for the purpose of eliciting practical suggestions for the re-organization of the service. To effect this a Royal Commission is to be appointed, and it is stated, that the oversight and the general management of the Civil Service staff will be entrusted to a permanent official, selected because of his experience in the control of large bodies of officials. That is carrying out our idea, that the business of the government offices requires to be organized in the same manner as the business of large firms. To use a phrase more graphic than classical, "business is business, and politics is politics." The mixture of these makes bad business, and poor politics, as recent revelations prove. There has been a timely, although most revolting accusation made in the House of Commons, that a certain M.P. had corruptly bartered his influence for a money consideration to secure appointments for constituents. Whether true or not in the case alluded to, such venal bargaining is far too common for the House of Commons to be either much surprised or shocked at such a charge. One Member who has been exceedingly, conspicuously zealous in his examination of witnesses in the Tarte-McGreevy Committee, whose moral vehemence has led

him into making several unseemly demonstrations, displayed not long ago, very practically, his lofty ideas on public patronage. An appointment was vacant requiring for its occupant a special form of scientific education. A candidate whose exceptionally high qualifications were fully known to the M.P. in question, applied to him to ask his influence with the authorities in whose gift was this position. He was at once asked "What have you done for the party?" Now the applicant was known to have been a hard student, one too with a brilliant record at his College, he had never had either the time or taste for doing anything for any "party," his whole interest was in science. Yet because he had never done something for the "party" to which this M.P. belongs, that candidate for a public, scientific appointment, was plainly told by him that all his other qualifications were of no value! How in the teeth of a fact like that can the distribution of public patronage be properly entrusted to political zealots, to whom the interests of "party" are supreme? How can it be reasonably expected that officers of the Civil Service should be faithful servants of the country, when they know they were not appointed for their fitness, but solely because they or their friends had done "something for the party?" Take each one of the graver scandals that have shocked the country and it will be found on examination that the whole mischief arose from the necessity, according to the present system, of those seeking to be favored by government patronage, either having done, or engaging to do "something for the party." Unless then that tap root of corruption is killed it is useless to speak of reforming the Civil Service, or the administration of the spending Departments of Government. The Royal Commission should, and easily could accumulate evidence that would compel the country to abolish the system of distributing offices, or the granting of contracts, through party agents, either in, or outside the House of Commons. Its work should be to suggest the best mode of re-organizing public business on a business basis, and making party interests an unrecognised factor in all public affairs of a business character. It is understood that the whole Cabinet passes upon the contracts to be let by any one of the Departments. There is too much reason to fear that although the contracts are formally submitted by each Minister to his colleagues in Council that the ordeal is a mere form. We are disposed to think that all such matters involving expenditures over a certain amount, should be submitted to a small special committee, upon which the Opposition should be represented, so that no contract of moment could be given without such independent scrutiny as would go far to protect the country from its funds being made to do "something for the party." Political influence in matters devoid of a political bearing, except those of a corrupt nature, is the tap root of corruption. The Royal Commission must address itself to the formulation of some plan for exterminating this source of evil doing, and evil possibilities, if its labours are to be worth their cost.

C. P. R. ADJOURNED MEETING.

The adjourned meeting of the shareholders of the Canadian Pacific Railway was held here on the 24th. The shares represented amounted to 329,075, out of a total of 650,000 shares. President W. C. Van Horne occupied the chair. A draft agreement was submitted between the C.P.R. and the Temiscamingue Railway and others by which the 17 miles of that road completed is to be

taken over by the C.P.R. The other 33 miles is to be built by the T. Railway which cedes to the C.P.R. all its lands, buildings, rolling stock, etc., certain specified proportions of subsidies voted by parliament and yet to be received, to be applied in reimbursing the Temiscamingue Company for the cost of the works completed and the remainder towards the construction of works yet to be done. The Canadian Pacific Railway also guarantees to furnish all the money necessary for the completion of the road outside of the government subsidies. The agreement was ratified by a unanimous vote. The chairman reported that arrangements for taking over the Calgary and Edmonton railroad were not completed. The meeting adjourned until the 12th Oct., to consider this matter. A special meeting was then held to obtain authorization to act upon the provisions of the act passed by the Dominion House, to amend the Canadian Pacific Railway Act of 1889, met in session. The act provides that the company, by a two-thirds vote of the shareholders, present or represented, at a meeting called for the purpose, may from time to time issue consolidated debenture stock for the purposes specified. The stock to be issued can only be used for the purpose either of satisfying or acquiring bonds which the company has issued in aid of the construction and equipment of the branch of its railway, known as the Souris Branch, as well as such additional line or lines as the board of directors may from time to time by resolution declare to be a portion or portions of the Souris branch of the Canada Pacific Railway Company. The issue of the bonds is to be limited to £4000 per mile, and to bear interest not exceeding 4 per cent per annum. Lord Mount Stephen moved that the company be authorized to issue the debentures, the resolution was carried unanimously.

SUBSIDISED SERVICE TO WEST INDIES.

A motion introduced to the House of Commons for the purpose of censuring the Government because of its policy in providing steamship service for the West Indies elicited an interesting statement from the Finance Minister. To provide such boats as are suitable at a short notice is seldom possible, stocks of such costly articles are not kept on hand, as one speaker seemed to imply, waiting for customers like bales of dry goods. It was urged that a great wrong had been done because the only defect of a certain offer was the *tonnage* of the steamers, as though the tonnage of a boat was a mere detail, instead of being the main essential feature. The Government fixed 1000 tons as the size needed. As this condition could not at once be met, the nearest to it was accepted temporarily in order to avoid the enterprise collapsing in its initial stage. Nothing could be more discreditable to Canada than for picaresque objections to be raised against assistance being given by Parliament to further the expansion of our foreign trade. The development of a country needs a somewhat different policy to that which is required for managing a corner store in a village. If our Members of Parliament cannot rise above that level, they are miserably equipped for the large and grave responsibilities of a legislator. While we are haggling over personalities, and carping about business details, for the mere display of party animosity, the United States is moving heaven and earth to seize markets as a monopoly for its people, in which we might do a very large trade, if we had their breadth of view, and states manlike enterprise. As the Finance Minister said: "Nothing was more apparent to him during his visit to the West Indies than that the advantage which the United States enjoyed over Canada in articles produced by both countries was due to the steady steamship connection between American and West Indian ports." In response to an assertion based on no facts, that the subsidising of steamers to the West Indies was to counteract the injury done by the protective policy, Mr. Kenny made an effective reply. He said that trade between Canada and the West Indies had expanded during the past few years, which was a contradiction to the statement of the member for Yarmouth, that the National policy had acted detrimentally to that trade. He gave statistics showing the exports of farm produce from the United States to the West Indies, and pointed to the fact that in all these articles Canada was able to compete with the United States. What Canada lacked to further increase its trade with the West Indies was better communication between these points. Since the Government aided the steamship service between the Dominion and the West Indies the trade had materially increased. We

have strongly urged the most energetic steps being taken to push our trade with the whole of the West Indies and southern America, and trust that the Government will not be deterred from pursuing its policy in this direction by criticisms which are a scandal to the House of Commons.

The following is a partial list of articles to be admitted duty free into the ports of Spanish West Indies, when shipped from the United States under the new treaty:

Meats in brine, salted or smoked; bacon, hams and meats preserved in cans, in lard or by extraction of air, jerked beef excepted.

Lard, tallow, and other animal greases, melted or crude, unmanufactured.

Fish and shellfish, live, fresh, dried, in brine, smoked, pickled; oysters and salmon in cans.

Oats, barley, rye and buckwheat, and flour of these cereals. Starch, maizena and other alimentary products of corn, except cornmeal.

Cottonseed oil, and meal cake of said seed for cattle.

Hay, straw for forage, and bran.

Fruits, fresh, dried and preserved except raisins. Vegetables and garden products, fresh and dried.

Resin of pine, tar, pitch and turpentine.

Wood of all kinds, in trunks or logs, joists, rafters, planks, beams, boards, round or cylindric masts, although cut, planed and tongued and grooved, including flooring. Woods for cooperage, including staves, headings and wooden hoops. Wooden boxes, mounted or unmounted, except of cedar. Woods, ordinary manufactured into doors, frames, windows and shutters, without paint or varnish, and wooden houses, unmounted, without paint or varnish.

Wagons and carts for ordinary roads and agriculture.

Sewing machines.

Petroleum, raw or refined, according to the classification fixed in the existing orders for the importation of this article in said islands.

Coal, mineral.

Products of the manufactures of the United States to be admitted into Cuba and Porto Rico payment of the duties stated:

Corn or maize, 25c per 100 kilograms.

Cornmeal, 25c per 100 kilograms.

Wheat, from January 1, 1892, 30c per 100 kilograms.

Wheat flour, from January 1, 1892, \$1 per 100 kilograms.

Products of manufactures of the United States to be admitted into Cuba and Porto Rico at a reduction of 25 per centum:

Butter and cheese.

Petroleum, refined.

Boots or shoes in whole or in part of leather or skins.

MR. DENHOLM'S SUDDEN DEATH.

Mr. George Denholm, general agent of the Guardian Fire and Life Assurance Company, died suddenly at his office on St. Sacramento street on the 24th. Mr. Simms talked with Mr. Denholm for two or three minutes and then took up the paper to read. Hardly had he done so when he noticed Mr. Denholm's head fall back, and was astonished to find that he was dead.

OCEAN TRIP RECORDS.

The remarkable time made by the Majestic and Teutonic steamers recently has excited great interest, as the record of these boats seemed to have fixed a period for ocean passages below what was regarded possible only a few years ago. That the trip to and from this side, to and from Europe, can now be made between two Sundays is certain to develop the traffic enormously.

Table with columns: Date, Steamer, Days, Hours, Mins. Rows include 1851 Africa, 1851 Asia, 1851 Pacific, 1851 Baltic, 1856 Persia, 1866 Scotia.

In the latter part of 1866 the transatlantic steamers began to call at Queenstown for the mails, and from that year the time has been taken from the moment the vessel passed the Rock Light, just outside Queenstown harbour, until she was abreast of Sandy Hook lighthouse. The records from that year are as follows:

Table with columns: Date, Steamer, Days, Hours, Mins. Rows include 1866 Scotia, 1873 Baltic, 1875 City of Berlin, 1876 Germanic, 1877 Britannic, 1880 Arizona, 1882 Alaska, 1884 Oregon, 1884 America, 1885 Etruria, 1887 Umbria, 1888 Etruria, 1889 City of Paris, 1891 Majestic, 1891 Teutonic.

It may be noticed that in less than ten years the time has been reduced by over twenty-six hours. Even this record will be badly broken when a Canadian port is made the terminal point for ocean passages. We have good authority for saying that "the appetite grows with what it feeds upon," and Canada can, and will meet the growing demand for a minimum ocean passage.

Table with columns: Steamer, Length, Feet, Beam, Feet, I.H.P. Rows include Servia, Alaska, Umbria, Etruria, City of New York, Teutonic, City of Paris, Majestic.

There is being placed on the market by a strong concern of this city a new process for treating cloths and textile fabrics, that bids fair to revolutionize the water-proof clothing trade. A reference to our advertising columns will give full information.

BANK STATEMENTS.

Table with columns: Item, July, 1891, June, 1891, July, 1890. Rows include Capital authorized, Capital subscribed, Capital paid up, Amount of Ret.

LIABILITIES.

Table with columns: Item, July, 1891, June, 1891, July, 1890. Rows include Notes in Circulation, Balance due Dom. Govt., Balance due to Provincial Govts., Public deposits on demand, Loans from other bks., Deposits payable on demand, Balances due to other banks in Canada, Balances due to agencies of bank, Balances due to agencies in foreign countries, Balances due to agencies of the bank in U. K., Other liabilities, Total liabilities.

ASSETS.

Table with columns: Item, July, 1891, June, 1891, July, 1890. Rows include Specie, Dominion notes, Deposits with Government, Notes and cheques on other banks, Loans to other bks., Deposits payable on demand, Balances due from other banks in Canada, Balances due from other banks or agencies in foreign countries, Balances due from banks or agencies in U. K., Dom Govt. Debenture Stocks, Can. Municipal Securities, Foreign Provincial or Colonial public securities, Canadian British and other railway securities, Call Loans on bonds and stocks, Current Loans and Discounts, Loans to the Govt. of Canada, Loans to Provincial Govts., Overdue debts, Real estate, Mortgage's on real estate sold by the bk., Bank premises, Other assets, Total Assets, Aggregate of loans to directors and to firms in which they are partners, Average specie for month, Average Dom. notes for month, Greatest circulation during month.

10%, 12%, 13%

IN :: MONTHLY :: PAYMENTS.

MAY-MAZEPPA STOCK. Price, \$1.25 PER SHARE. Regular dividend 1 1-4 per cent monthly; paid since June \$110,000 in dividends. April dividend, \$12,500.

BATES HUNTER SHARES, par \$1; price 70 cents per share. Monthly dividend equal to 1 per cent. on price. **APRIL DIVIDEND, \$7,500.**

SAN MIGUEL CONSOLIDATED GOLD MINING COMPANY, GENERAL BENJ. F. BUTLER, President; shares, par \$10.00. Price, \$6.00 per share. **DIVIDEND MONTHLY, 5 CENTS PER SHARE — 10 PER CENT. PER ANNUM ON PRICE OF STOCK.**

Send for Information.

All Dividends by Check.

GOLORADO MINING INVESTMENT CO'Y

JAMES GILFILLAN, - - Treasurer.

(Ex-Treasurer of the United States),

AMES BUILDING, - BOSTON

NEW PALACE CAR.

The rage for combined splendour and conveniences in palace cars has brought out a new style of vehicle which is the invention of Mr. Harris, and is being run on the C. P. R. The inside of the main body of the car is a magnificent apartment, 32 feet by 9 feet and nearly 10 feet clear in the centre, lighted by 10 of the largest windows ever put in a car. Three on each side are bay windows, the middle glass being 38 x 36 inches, while the side lights are of curved glass. The other windows are 44½ x 36 inches. The interior finish of this room is polished mahogany and the lamps and other metal trimmings are of oxidized silver. The porter in transforming this parlor into a sleeping apartment, bends down and turns up a six-foot section of the floor at a right angle with the side of the car. Then, taking hold of a similar trap-door under the former one he opens that up in the opposite direction, so that a small room is formed. Running up each end are two rack bars with a groove in the centre. The porter then inserts a crank in the centre of the front of the open space and, turning it, two berths or boxes are speedily run up into position. The two chairs belonging to that section of the floor are placed in the hole or pocket under the berths, and your gripsack follows if desired. A trap door fastened up against the bottom of the lower berth is let down, forming a front to the pocket, and the weight of the berth resting on it fastens it so securely that nobody can confiscate your property without raising the berth. The upper berth is then run up a little higher, lids in the under berths are raised so that they support the upper one at each end, and similar lids on the upper berth are raised to form partitions above the sections of the floor. There are numerous novelties in the car, which greatly add to the comforts of travelling. For instance, in the stateroom is a very novel wash bowl. The bowl is of white metal, and when not in use is pushed up and back out of sight, emptying the water at the same time. Another feature is a dial in the observation room, which regis-

ters the number of miles travelled and the rate of speed at which the train is going. In every available space mirrors are inserted, which very materially add to the gorgeousness of the interior. There are over 60 mirrors in the whole car.

According to the Philadelphia papers, two new industries will be introduced in that city within the next few months, the inauguration of which is a direct result of the McKinley tariff act. One of these will be the manufacture of lace curtains, and the other of linen or flax "velours." It is said that both industries together will give employment to nearly 800 people. The machinery for the former establishment is now being made in England, as it cannot be procured in the States. The manufacture of lace curtains in the U.S. is made possible by the advance of the rate of duty from 40 to 60 *ad valorem* under the new tariff schedules. One of those interested in the enterprise is quoted as saying that the goods will all be made of cotton thread which is all manufactured in the States, with the exception of some of the finer numbers, which will have to be imported, owing to the high price of local labor. It is also stated that the machinery required is very expensive, and the business will be opened on an extensive scale, the amount of money invested being very large. The flax velour goods are to be used for curtains, and the new establishment will employ 500 or more hands.

STEEL PIPES.

The Steel Pipe Company, of Kirkaldy, has done something toward showing the advantages possessed by steel over wrought iron pipes. It is stated by Mr. D. J. Russell Duncan, Assoc. M. Inst. C.E., that wrought iron or steel pipes can be produced at a less cost per unit of length than cast iron pipes. A pipe built of steel can be made at a less cost of labor than one of wrought iron, on account of the reduction in the number of plates and rivets, and, therefore, of calking and punching.

C. J. McCUAIG,
Toronto.

R. A. MAINWARING
Montreal.

McCUAIG & MAINWARING

Of Montreal and Toronto,

Real Estate

AND

Investment Brokers.

Debentures for Sale.

Money to Loan.

— Owners of —

MONTREAL ANNEX

Bell Telephone 2433.

147 St James St., MONTREAL

Being less liable to corrosion than pipes of wrought or cast iron, the durability of steel is insured. It is stated by one authority that the best precaution is to have the pipes galvanized, then coated with natural asphaltum or with a composition of pitch, tar, petroleum linseed oil and chalk. This solution is heated in a bath to a temperature of 250°, and the pipes immersed till they acquire the same temperature as the composition. The pipes should also be coated as they are laid in the trench. As regards strength, the steel pipe is much superior to glazed stoneware or cast iron, or about 3½ times stronger than the latter. Mr. Duncan says: "As steel is on an average about ½ stronger than wrought iron, it is clear that for pipes of equal strength of plate, and allowing that the riveted or welded seams are of equal strength on both, the thickness of mild steel need only be about 0.77 of the thickness of wrought iron." This economy of material can be effected by using open-hearth mill steel of the highest possible tensile strength.

Financial.

MONTREAL, Thursday Evening,

Aug. 27th, 1891.

All indications in Europe are in favor of an easy money market for some time to come. It seems certain that Russia's demand for gold will be light and that supplies are ample for any requirements from this side. Germany is, of course, anxious to strengthen her stock of metal in consequence of the stoppage of Russian supplies of rye; but as yet her withdrawals have been insignificant. The present outlook is that the market will continue easy although some advance in rates will occur if gold commences to flow out freely either to this side or South America. In England the street rate is only 1½ per cent, with the bank rate at 2½ per cent. In New York money is at 2½ p. c. In this market it rules at 4 p. c. for call loans with mercantile paper at 6@7 per cent. The sterling exchange market rules easier owing to the increased number of commercial bills offering. We quote sterling sixties at 8.9-16@11-16 between banks and 9@9½ over the counter. Demand 9-1-16@3-16 and 9½@½. Cables 9½. Posted rates in New York are 4.84½ and 4.86½. Actual rates 4.83½@½ and 4.86½@4.86. Commercial bills 4.82. Documentaries 4.80½. The Stock Exchange ruled strong and active at the close. Good reports of the crops and the buoyant

DUNDAS, ONTARIO COTTON MILLS FOR SALE BY AUCTION.

By virtue of the powers given to Trustees for Debenture-holders by Indenture dated 1st June, 1886, A. D. STRAWBR will offer for sale by Public Auction, on the Mill Premises at Dundas, Ont., on

Tuesday, 1st September, 1891,

at three (3) o'clock p.m., all the Lands, Buildings and Machinery lately used and occupied by the Dundas Cotton Mills Company in connection with their business at Dundas, Ont.

The lands consist of about Five Acres, and all the buildings necessary for a well conducted Mill are erected thereon and in good repair. There are also a number of dwellings for the use of operatives and others. The mill is equipped with *Two Corliss Engines giving 450 H.P., capable of 650 H.P.* The machinery is all in excellent running order, and consists partly of *16,000 Spindles, 479 Looms,* and all necessary appliances for working the same.

Everything is in such excellent condition that there need be very little delay in commencing operations.

There are in connection with the Mill: Stores, Chattels, Etc., lists of which can be seen at the office of the Liquidator in Dundas, and any purchaser of the Mill can readily purchase them by private treaty at reasonable prices.

The product of the Dundas Cotton Mills has always been considered in the market second to none other.

N.B.—The Corporation of Dundas has pledged itself to deal liberally with any purchaser respecting taxes.

TERMS OF SALE.—Ten per cent. on day of sale, the balance with interest at 6 per cent. within three months. Possession will be given on 25 per cent. of purchase money being paid or satisfactorily secured.

Full particulars and Diagrams of the property may be had on application to **WILLIAM SMITH, Secy. 'Trcas., CITIZENS' INSURANCE CO., MONTREAL; WILLIAM BIRKETT, Liquidator, DUNDAS, OR**

NEBITT, BICKNELL & GAULD,

Vendor's Solicitors,

Dated Aug. 12, 1891. **HAMILTON, Ont.**

market in London, where Canadian Pacific has risen to 88½, have stimulated speculation here, and the week's business is a perceptible improvement on its predecessor. Both money and stocks are cheap and the speculative fraternity are beginning to turn their attention in this direction instead of venturing their shokols in the wheat-pit. The result has been higher prices and a strong and active market.

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week.	last year.
Commerce.....	734	133½	131½	128	
Merchants.....	58	152	152	144½	
Montreal.....	102	229	226	230½	
Miscellaneous.					
Bell Telephone...	189	137½	131½	....
do Bds	100	100½	100½	....
Canada Cotton Co.	58	32	32	....
Land Grant Bds \$1,000	109	109	....	....
Mont. Cotton Co.	15	80	80	....
National Cord'go.	50	94½	94½	....
N. W. Land.....	100	80	80	84	
Pacific.....	4,266	86	83½	82½	
Royal Electric.....	107	121	117	104	
Royal Insurance...	6	90	90	....
Street Railway.....	100	182½	182½	....
Telegraph.....	473	107½	106½	....

The traffic returns of the Grand Trunk Railway for the week ending Aug. 22nd, 1891, show an increase of \$648 over the corresponding week of 1890.

MONTREAL WHOLESALE MARKETS.

MONTREAL, THURSDAY EVENING, }
Aug. 27th, 1891. }

The alarmist rumours as to the Manitoba crop which were current last week seem to have died out. Still there seems a lurking belief that some of the roseate telegrams published in the daily papers have been colored in transit, and merchants are slow to receive them in their entirety. About the Ontario crop there seems to be no doubt. Every report brought in by travellers is to the effect that the harvest is a most prosperous one, and as a consequence most of the dry goods houses are sending their men over their routes again. It is felt that retailers have purchased far too sparingly, and that now that the future of the harvest is set at rest they should be ready to buy up to their requirements. In groceries business is at a standstill, temporarily. The rush for sugar has died out and, with it, the demand for other goods. Only a quiet jobbing trade, for immediate requirements, is reported and it is said that certain French houses are cutting indiscriminately in sugars, molasses and rice. This, however, is a matter that will soon right itself providing other houses do not follow their lead. In iron and the heavy metals but little is doing and the tendency is in the direction of lower prices. Tin plates are firm. Fruit is in fair demand, although at low prices. Fish are active and well sold up. Hides unchanged. Leather slightly brisker. Butter and cheese are both strong; but business is checked by buyers and sellers being apart in their views. Coal oil is more active, and crude is strong. Oils are firmer and heavy chemicals are well held.

BUTTER AND CHEESE.—A strong market must still be reported for butter and in spite of high prices some export lots have been secured and shipped. One lot of a thousand packages Western dairy changed hands at 14½@15 cents and there have been renewed enquiries for creamery. In the meantime there is a steady grocery demand at full figures, and as it is believed holders will ease off a fraction in their ideas soon, there is no reason why a brisk overturn should not take place before long. English statistics are all favorable. The imports of butter at Liverpool from 6th to 12th of August, 1891, were 4,696 packages, and from the 1st October, 1890, to the same date, 103,536 packages, against 155,083 in 1890, a decrease of 50,000 odd. In cheese the situation remains firm, and although shippers are not in a fever to buy, the fact is unmistakable that the factory men have the whip-hand. Some 1500 boxes of French country cheese of varying quality sold in this city at 9½ cents, although choice brands brought 10 cents and holders who asked 10 cents at the outset were glad enough to come down to these figures. At Belleville 395 boxes white realized 9½ cents and 90 white at 9 13-16. Ten cents and 10 1-16 were bid freely for August, September and October makes; but very few sales were made. At Ingersoll 3,660 boxes of first half of August make were offered, and at Woodstock 3,405 boxes, but without sales, as buyers and sellers were apart. Mail advices from London to the 14th inst. say: In sympathy with the cables from the producing centres, sellers of Canadian and American are hardening their prices a little, and not pushing business under 45s@46s, at which prices the sale keeps steady. Better demand for English cheeses and latest arrivals show improvement in quality. Prices: Doubles, finest, 56s@60s; fine, 50s@54s; good 44s@

Leading Wholesale Trade of Montreal

CARSLEY CO. AND

WHOLESALE DRY GOODS MONTREAL.

- MUSLINS,
- LININGS,
- DRESS CANVAS,
- TABLE LINENS,
- LINEN SHEETINGS
- COTTON SHEETINGS,
- TOWELS,
- CORSETS.
- GLOVES,
- LACES,
- EMBROIDERIES,
- HOSIERY,
- UMBRELLAS,
- HANDKERCHIEFS,
- DRESS TRIMMINGS,
- NEW BUTTONS,
- DRESS STEELS, &C.

Carsley & Co.

Wholesale Dry Goods;

113 St. Peter Street,
MONTREAL,

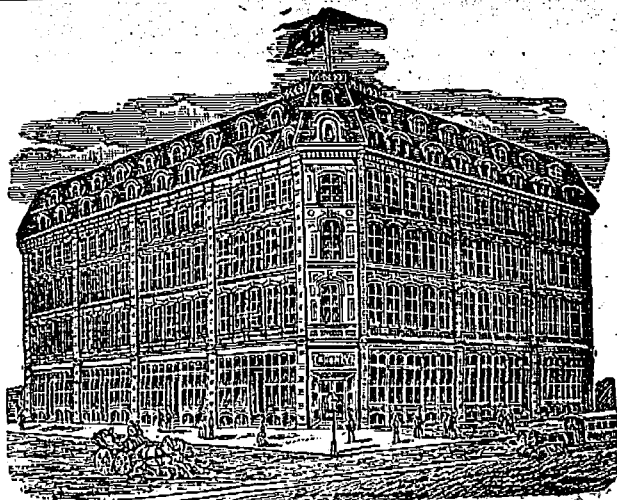
AND

18 Bartholomew Close, London, Eng.

48s; North Wilts, loaf, 58s@60s; fine, 50s@56s; Cheddar loaf, 56s@60s; Cheddars, finest old, 66s@70s; fine, 56s@60s; good, 50s@52s; Derby, 54s@58s. The cable remains steady at 46s and statistics still show a decrease. The imports of cheese at Liverpool from the 6th to the 12th August, 1891, were 56,997, and from the 1st October, 1890, to the same date were 1,130,944, against 1,487,743 in 1890, a decrease of 200,000 odd.

CEMENT.—Business is dull and the cement market is fairly congested. No sales of importance have occurred and 2,500 casks of London and 1,000 Belgian have arrived during the week. We quote English brands \$2.30@ \$2.45 and Belgian \$2.25@ \$2.35. Firebricks unchanged at \$17@ \$28 as to brand.

MEN'S, BOYS AND YOUTHS' CLOTHING
CHILDREN'S CLOTHING A SPECIALTY.

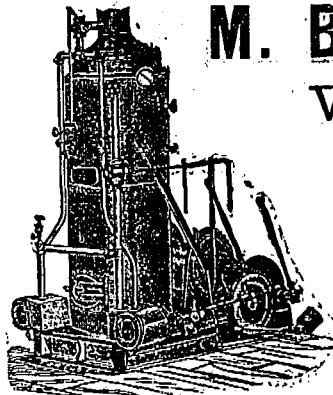


Our Travellers with Samples for the
AUTUMN and WINTER SEASON
1891-92 are now on the road.

H. SHOREY & CO., CLOTHIERS

1866, 1868 & 1870 Notre Dame, and 36, 38, 40 & 42 St. Henry St., MONTREAL.

**M. BEATTY & SONS,
WELLAND, ONT.**



**DREDGES,
Derricks, Steam Shovels,
HOISTING ENGINES
HORSE POWER HOISTERS,
Stone Derrick Irons, Centrifugal Pumps**

And other plant for Contractors' use.

Agents: **ARNOLDI STEWART & CO.,** 641 Craig Street, - - - Montreal;
A. ROBB & SONS, Amherst, N.S.

JOHN KELLY.

P. F. DOYLE.

**JOHN KELLY & CO.,
Commission Merchants**

Dealers, Receivers and Exporters of
Island Produce, Eggs, &c.

Water St., CHARLOTTETOWN, P. E. I.

Day Goods.—It now seems decided that most of the travellers will go over their grounds again, as it is hoped that the certainty of a good harvest will render storekeepers less cautious and give some of the timid ones fresh courage to buy. The adverse reports as to the Manitoba crops have now been largely contradicted, but still there is a disposition in the trade to receive crop reports from this section with caution as it is known they come from interested parties. Any way a fresh attempt to sell goods will be made and it is hoped with more success. Remittances are still the subject of complaint. Money is very scarce and tight. The excuse given is that farmers are too busy to pay their bills and that until the harvest is over no improvement can be expected; still there seems a stronger gleam of hope for the future. Canadian manufacturers report themselves busy, and that repeat orders are coming in well at satisfactory prices, and in all departments the feeling grows firmer as the season wears on. The volume of suburban trade shows a considerable expansion over the corresponding period of last year, and, although this is the dead slack time for the city trade, the leading retailers report the week's business a fair one. On all hands there is the hope of better things later on, and the stagnant condition of the present moment is held to be the necessary prelude to a brisk fall trade.

Fish.—Halibut is a little cheaper and we can now quote it at 10@12c. Salmon is in

R. TERROUX

Foreign and Domestic Exchange.
Government and Municipal Debentures
Employers Liability and Accident Insurance.

162 St. James St., Montreal, Telephone 1708

good supply and selling at 14@16c. Trout, whitefish and dore are slightly dearer and we quote 9@10c. Mackerel, blue-fish, bonito, and black, striped and seabass bring 10c. Lobsters bring 14@15c. Cod and haddock 4@5 cents. Pike 6c. Salt fish unchanged. Salt salmon are scarce and likely to be so until the new pack comes in. We quote as follows:—British Columbia salmon in barrels \$12, in half barrels \$6.25. Labrador \$15 in barrels, \$8 in half barrels. Mackerel \$20 per barrel, \$10 in half barrel, \$1.50 per kit. No. 1 Labrador herring \$4.50 per brl, \$2.50 per half barrel. Halibut \$5 in half brls. Salmon trout \$4.50 in half brls. White fish \$5. Green cod \$5.50 in 200 lb barrels. Haddock \$5. No finnan haddies in the market but canned finnan haddies are selling at \$1.40 per dozen and \$5.50 per case. Smoked herrings 16@17c per box. Boneless cod 6c@7c in 14 lb boxes and 6@7c in 5 lb boxes. Boneless fish 4@5c per lb in boxes same size.

FLOUR AND GRAIN.—The flour market closes distinctly firmer but without any material accession of business. Holders are firm in their ideas but buyers seem reluctant to follow the advance and trade cannot be called brisk. In grain the movement on spot is very limited. There is some stir in oats but the others seem neglected. We quote No. 2 hard Manitoba \$1.05@1.07; No. 3 do., 97c; No. 2 Northern, \$1.04@1.05; peas, 87@88c per 68 pounds in store; 8c@9c afloat; oats, 37@38c per 34 pounds; corn, 80@82c duty paid; feed barley, 55c; good malting barley nominal. In Chicago the wheat market closed weak and

**MONTREAL EXPOSITION CO.,
PROVINCIAL EXHIBITION**

Agricultural and Industrial Fair.

September 17th to 25th, 91
\$25,000 in Prizes.

GRAND DISPLAY OF HORSES, CATTLE,
SHEEP AND PIGS.

Unsurpassed in the Dominion.
Splendid Show of Poultry
International Bench Show of Dogs
WORKING DAIRY.

Machinery in Motion. Processes of Manufacture
UNRIVALED ATTRACTIONS.
MILITARY AND OTHER BANDS.

H. M. S. "Canada," of the North American Station
in the harbor.

The Marvellous Phonograph.

EXHIBITION GROUNDS.

Conveniently situated near the city, and adjoining Mount Royal Park.
Reduced rates by rail and boat.
Cheap excursions from all parts.

Admission each day, 25 cents.

Intending Exhibitors should send in their entries without delay.
For all information apply to

S. C. STEVENSON,
Manager and Secretary.

Hon. **LOUIS TOURVILLE,** President.
76 St. Gabriel St., Montreal.

J. E. R. RENAULT

Commission Merchant
and General Agent,

96 Bridge Street, QUEBEC.

Consignments solicited.
Collections made in all parts of the Province of Quebec.
References furnished when required and correspondence cheerfully attended to.

The Mercantile Agency

OF THE WORLD.

DUN, WIMAN & CO.,

BRANCH OF R. G. DUN & CO.
New York and Europe. 120 Branch Offices.
Facilities unequalled.

W. W. JOHNSON,
Manager Montreal Branch.

cables were generally lower. The result was a rush to sell, which was soon over, and then the market closed dull and featureless owing to the falling off in the shipping demand due to a desire to await the estimate of the Vienna Congress on European wants and supplies. The Mark Lane *Express* in its weekly review of the British grain trade, says:—The recent rains have caused tremendous damage, not only to the standing crops but to stacks that have not yet been thatched. Rust and mildew are spreading in northern France and have appeared in the Midland counties of England. Old English wheat is quoted at 40s, while 45s is paid for special qualities. Foreign wheat continues to advance. The increase for the week is 2s. Flour is 1s better. The prices demanded for corn are easily obtained. Oats, barley and peas have also advanced. Prices are in seller's favor. The retail trade was stronger than the wholesale. Little English wheat sold below 44s. English and Hungarian flour advanced 2s 6d, and American 1s 6d. Barley was 1s dearer, but was difficult to sell. Flat corn was quoted at 32s 3d. Round corn was irregular at 31s@33s. Beans and peas were firm at 1s advance.

FRUIT.—The market for peaches is slightly firmer now that better fruit is coming in, and the wretched green hard stuff of a week ago has gone out for good. We quote 75c@1.25 per basket now. Apples are still in heavy supply and \$1@1.50 is the best we can quote. Plums rule at from 75c@1. Bartlett pears, in kegs, \$1.50@2, and in barrels, \$4@5. Clopp favorite pears, in kegs, \$1.50, and in

MELISSA.

What is Melissa?

MELISSA is a new and wonderful discovery, whereby cloths and all other textile fabrics can be rendered thoroughly rain-proof without its presence being apparent, or in the slightest degree affecting the porousness of the material on which it is used, or causing it to shrink. It is adapted for coatings, suitings, cloth or duck shoe uppers, stockings, ladies' mantles and wraps, tents, horse covers, carriage rugs; in short any garment or article of wearing apparel that is exposed to the elements or affected by the rain. It preserves the material on which it is used, makes it moth proof, and increases its wearing capacity by fully 25 per cent. Melissa is the outcome of years of patient scientific research, and its properties as applied to cloth and fabrics only require to be known to bring it into universal use. Melissa is now being placed in the hands of the trade of Canada, and will be for sale everywhere. See advertisement on front cover for full details.

For descriptive Circulars or further information send to

J. W. MACKEDIE & CO., - - MONTREAL

Wholesale Agents for the Dominion for the Melissa Manufacturing Co.

barrels, \$3@4. Blue grapes sell at 7c@9c per lb., and watermelons, 20@25c each.

GROCERIES.—Very little is doing in the grocery trade at the moment. The rush for sugar has died out and with it any activity in the demand for other goods. Factory prices for sugarcane are unchanged, but there is bitter complaint that certain French houses are selling sugars below cost in order to induce sales of liquors, etc., to their customers. This is a matter the refineries should look into at once. Teas are moving out steadily in a jobbing way. Japans, particularly are well sold ahead and the market is in good condition. Molasses are again being cut and it is impossible to quote a reliable price for them. There is to be a trade sale here to-morrow, however, of 975 puncheons, 35 tierces and 27 barrels prime Barbadoes and the result should fix the future current of prices. Some wholesalers predict prices will run as low as 35 cents or even less. The demand for syrup has naturally suffered in consequence, but the weather is still too hot for any movement in this line. Canned goods are quiet. There is some movement in tomatoes. We quote \$1 as an average. Some canners talk \$1.02½ while lots have sold as low as 97½ cents.

HEAVY CHEMICALS.—Very little can be said of this market. Caustic soda is steady at quotations and brimstone is slightly easier. The chief item of importance is that Behlhouse Dillon & Co., of this city, have been appointed sub-agents of the Leblanc Union and thus control the sale of bleaching powder in Canada.

HIDES AND TALLOW.—There is very little change to chronicle in the hide market. The demand during the week has been perceptibly brisker and stocks are not accumulating. In fact some dealers could have sold more hides had they had them in stock. For buff hides the demand has been especially brisk although heavy, hides have also moved off fairly. Sheepskins rule at 50 cents and clips at 40c. Lambskins 50c. Calveskins 7c. Tallow is

BURNS & LEWIS

Wholesale Clothiers.

LONDON, - ONTARIO

The Largest Manufacturers of

Children's, Boys' and Youths' CLOTHING

IN CANADA.

We make a *SPECIALTY* of this line of CLOTHING, and buyers would do well to see our Samples before placing orders elsewhere, as we aim to show something *NEW* each season.

All the leading retail houses of the Dominion carry a stock of our goods.

Our Travellers are now on the road in Ontario, the Maritime Provinces and Quebec.

quiet and only a few sales are reported at 3½c @6c per lb, the latter for choice cake,

IRON AND HARDWARE.—The iron market is sick and dull. Makers prices in England have declined 6d@1s and there is every probability of a further decline. In this market there have been sales of Summerlee at \$21@21.50 in small lots. Carnbroe has also sold in ten ton lots at \$19.50, but for a round lot \$19, or even less would be gladly accepted. Canada plates are again weaker. In small lots they sell at \$2.75. For a round lot this price would be considerably shaded. In fact there would be little difficulty in placing an order for 500 boxes at \$2.65. Terne plates continue at \$8, and those of our traders who were victimized by Western men getting information of the customs decision twenty-four hours ahead of them, and buying out all they could get at

old prices, can only bite their thumbs and look pleasant. Tin plates are dearer in England. Very few comparatively are being turned out, owing to labor disputes, and it is becoming evident that the United States have very few of the common sizes in stock. There are stacks there of out sizes and culls, but few ordinary bread and butter lots and there is no prospect of any more reaching there for some time to come. American tin plate has been relegated to the limbo of exploded fads and American buyers are now in the Welsh market for staple plates. As a result the market here is a thought firmer and dearer, and even a round lot of coke could not be secured under our quotations. Wrought iron pipe is weaker. We still adhere to 62½ per cent as the discount, but there are rumours, and on responsible authority, that 64 per cent has been accepted in this city. Bar iron is unchanged. Nails rule at any price, according whether the house makes them a leading line or not. But an average basis would be \$2.15 and this is the generally accepted rate. Copper, lead and antimony show no new features.

LEATHER AND SHOES.—There is not much change in leather. In fact the sole feature of the week has been the sale of from 800 to 1000 dozen skins Dongola on private terms, but understood to be well within the range of our quotations. The general demand has been a little brisker, although not much so. Shoemen are now getting near to the bottom of their stock; but they evidently fear no rise in leather values as most of them express their determination to cut all the leather they have in hand before buying any fresh lots. The English market is dull and but little shipping is being done just now. During the season some 80,000 sides of sole have been shipped from this side. This has materially benefited the market here, but it is doubtful whether it has brought in much profit to the exporters.

OILS, PAINTS, AND GLASS.—More is doing in oils this week, as stocks in many lines are down to hard pan owing to the steady demand from Europe. Seal oil is more enquired for

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Commencing Monday, 31st August

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W. J. O'MALLEY, Agent, Montreal Branch.

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Nova Scotia Cigar Manuf'g Co., (Ltd.)
Incorporated 1891.
69, 71 & 73 Buckingham Street,
HALIFAX, N.S.

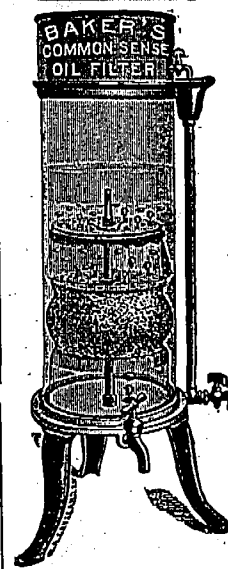
Directly imported "Porto Rico"
tobacco manufactured into high grade
Cigars a specialty.

Send for Samples.

and prices are firmer owing to lack of supply Very little cod oil can be secured at all, and many houses have not a barrel left. Linseed oil remains unchanged at 60@63c for raw and 62@64c for boiled. Turpentine closes practically at last week's values. During the early part of the week it dropped one cent but recovered again at the close. Castor oil is strong in sympathy with English markets. Glass is quiet and unchanged. We quote \$1.35 for 100 box lots, first break, but \$1.40@ \$1.50 is the ordinary jobbing price. Larger sizes in proportion. In paints a fair average jobbing trade is doing. But prices are closely cut and profits are pared down to the finest limit.

PETROLIUM.—The market is perceptibly firmer and more active. Crude is strong at \$1.36. Canadian refined may be quoted 12c @12½c in Petrolia, 14c car loads here, and 15c in single barrels. American 30½c in car lots, 21½c in 10 barrel lots, and 23c for single barrels, 2 per cent off for cash; American benzine 22c@26c, and Canadian 11½c@15c.

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205 Beacon St,
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New York Office: 9 & 11, West 13th St.

PROVISIONS AND EGGS.—There is a steady jobbing movement in provisions at current rates but no feature of moment to report. Lard is slightly more active but still unchanged. Eggs are a little weaker in tone. Receipts of late have been very large, and nearly all the wholesalers are stocked to their full capacity. Prices still hold at 12½@12¾c for ordinary and 13@13½c for candled; but the demand is slow and stocks are commencing to accumulate. In Chicago provisions are firmer, owing perhaps to the large amount of September pork bought by a prominent commission house for carrying purposes against October sales. In Chicago the hog market closed weak at the following: Light mixed, \$4.25@5.60; mix-

MUNN'S Pure BONELESS CODFISH

In 2-lb. Bricks.
Packed in Boxes, 12, 24 & 48 lbs.
This Fish is Cut from the Largest Newfoundland Codfish, and quality is unsurpassed.
Apply early.

STEWART MUNN & CO.
22 ST. JOHN ST.,
MONTREAL.

ed packing, \$4.30@5.30; heavy shipping, \$4.30@5.20; rough grades, \$4.30@5.70. There is no change in the prices of Liverpool provisions the closing quotations being as follows:—Pork, 56s 3d; lard, 34s; heavy bacon, old, 35s 6d; new, 39s; light bacon, old, 36s 6d; new, 40s 6d; tallow, 26s 9d.

WOOL.—A very fair movement can be reported in Cape wools since last writing. About one hundred bales changed hands on spot during the week at rates ranging from 14½@16½c, and fully 350 bales of the Hedwig's cargo have been already sold to arrive at from 14½@16½c. Cape wool is very cheap just now and as there is no overstock here it looks as if any change in values would be upward. Holders of North West wools still profess to ask 15½c, but with Capes as low as they are they are not likely to sell much at this figure. Consequently they are now asking offers and probably net figures would not be refused. It is evident that either prices of wool must go up or Northwestern ideas come down, and at present it looks as if the latter would come first. We quote B.A. at 34@38c; but with Capes at present prices but little of these wools

SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO. OF NORTH AMERICA.

Capital Authorized, - \$1,000,000
Paid up in Cash (no notes), 304,600
Resources Over 1,108,402
Deposit with Dom. Gov't, - 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-Half per cent. per annum is reached.
This Company is under the same experienced management which introduced the system to this continent over twenty-eight years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

\$840,000.00 have been paid in Claims to Employers.

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Bankers, - THE BANK OF MONTREAL.

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HALIFAX - N.S.

are called for. Fleece is slightly more active but millmen are not yet buying from dealers in earnest, nor will they be until farmers stocks are entirely absorbed.

TORONTO WHOLESALE TRADE,

(Revised by Telegraph.)

Toronto, Aug. 27th, 1891.

There is a fair trade doing in wholesale circles, and the hopeful feeling heretofore noted continues. The wheat crop is a large one, and prices are much higher this week with a brisk demand. General merchandise is going out freely, and prices are firm in most cases. Payments are still backward, but are likely to improve before long. The money market is quiet at unchanged rates. Call loans are quoted at 4 1/2 @ 5 per cent and time loans at 6 per cent. Prime paper is discounted at 6 1/2 per cent. Sterling exchange quiet and easier. The stock market continues quiet, but in many cases values are higher. Local bank

STOCKS AND BONDS.

Table with columns: NAME, Par Value, Capital Subscribed, Capital paid-up, Rest., Div. Last 6 Ms., Dates of Dividends, Per Cent Prices Aug. 27., Cash value per Sh.

shares show the greatest gains. Following are the closing bids as compared with last Thursday:-

Table with columns: Banks, Bid Aug. 27., Bid Aug. 20., Loan Cos., Bid Aug. 27., Bid Aug. 20.

BUTTER.—Receipts are moderate and prices unchanged. The best dairy tub brings 14c@15c and ordinary at 11c@12c. Creamery tub 19c@21c. Cheese is firmer at 10c for May and June makes. Eggs unchanged with quotations ruling at 11 1/2 @ 12 1/2 c. DRESSED HOGS.—This market is very quiet, the only sales being a few to butchers at 7 @ \$7.25. FLOUR AND GRAIN.—Flour is quoted higher in sympathy with wheat, but is very quiet. Straight rollers nominal at \$4.50 and extras

Parkins Cutlery Co., Ltd.

The Office of this company has been removed to 143 HOLLIS STREET, where all orders should be left. WALTER LEIGH, Secretary.

at \$3.20. Patents quoted at \$4.60@5.20, according to quality. Wheat in demand and lighter; white sold outside at 96c@97c and odd cars of No. 2 red winter at 94c west. No. 2 spring offers here at \$1.03 f.o.o without bids. No. 1 Manitoba sold at \$1.18. No. 2 Manitoba at \$1.10, and No. 3 at 90c@91. Nothing doing in barley yet. Oats are quiet and steady; two cars of new white on the Midland sold at 35c. Rye is firm with sales outside at 80c. Peas sold outside at 68c and a round lot October and November delivery, offers at 64c with 60c bid. Bran steady and worth \$12 on track. Middlings \$15@18.

HIDES AND SKINS.—Trade quiet and prices unchanged. Oured quoted at 6c and green at 3c@5c. Sheepskins in fair offer and bringing 55c. Calfskins at 6c@7c. GROCERIES.—There is a fair trade reported. Sugars are unchanged at 6c@6 1/2 c for granulated.

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Importers of
Teas and Coffees

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Desiccated Wheat.....4 lbs	1 doz. in case.	Patent Prepared Groats...1 lb tins
Desiccated Rolled Oats.....4 lbs		Gluten Flour.....4 lbs
Snow Flake Barley.....3 lbs		Barley Meal.....4 lbs
Roller Wheat Flakes.....3 lbs		Rye Meal.....4 lbs
Buckwheat Flour, S.R.....4 lbs		White Corn Grits.....4 lbs
Prepared Pea Flour.....2 1/2 lbs		Germ Meal.....4 lbs
Baravana Milk Food.....1 lb tins		Frumenty.....2 lbs
Patent Prepared Barley...1 lb "		Pearl Barley (xxx).....2 lbs

The Ireland National Food Co., (Ltd.) Toronto, Ont.
The trade supplied in Montreal, Quebec and Maritime Provinces by

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Frankfort,

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Sausages, Etc.

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First-Class SAUSAGES, Fresh or Smoked.

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ALMONTE AND BLAKENEY

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MANITOBA WHEAT GROUND.

Via transit to the Maritime Provinces.

Samples and Prices on Application.

ALMONTE - ONT.

ed, 3 1/2c and upwards for yellows, and 3 1/2c for raws. Valencia raisins weaker; best stalk 4 1/2c@5c. Teas improving in demand; low Young Hysons 17c. New Japan rice in stock and active at 5c@5 1/2c.

LIVE STOCK.—Receipts of cattle large and prices a shade weaker. Prime exporters bring 4 1/2c@4 3/4c and medium 4 1/4c@3 3/4c. Butchers

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SODA CRYSTALS—Of the Finest Quality.

WINN & HOLLAND,

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Sole Agents for the Dominion of Canada.

cattle rule from 3 1/2@3 3/4 per lb, and inferior as low as 2 1/2c. Stockers from 3c@4c. Sheep steady with exporters selling at \$5.25@5.75 per cwt. and butchers at \$3.75@4.00 per head. Hogs firm on light receipts; choice fat \$5.50@5.75 per cwt, and store hogs \$4.50@4.75

PROVISIONS.—The demand continues fairly active. Car lots of long clear bacon quoted at 8c and jobbing lots 8 1/4@8 1/2c. Smoked hams sell

at 12 1/2c@13c, bellies at 11c, backs at 11c@11 1/2c and rolls 9c. U. S. Mess pork \$15. Lard firm with sales at 10 1/2c@10 3/4c. Potatoes dull and easy at 75c@85c. Beans \$1.70. Hay more plentiful and unchanged at \$11@12.

WOOL.—This market is very quiet at unchanged prices. A round lot of fleece was bought for 19c. Pulled wools sell at 22 1/2c and extras at 27c@27 1/2c.

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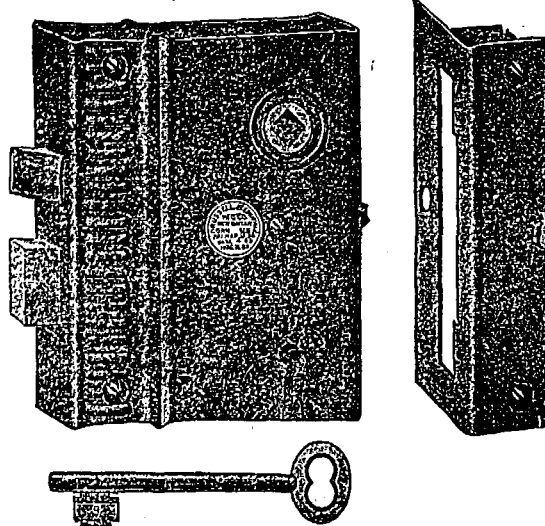
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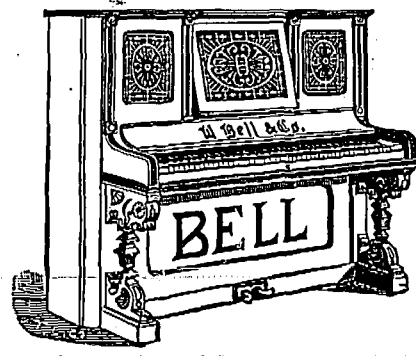
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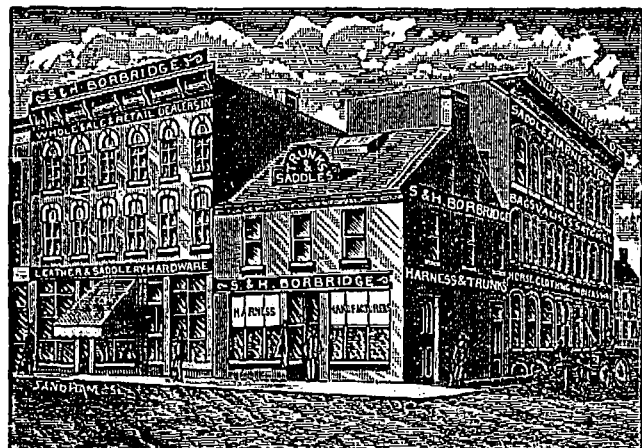
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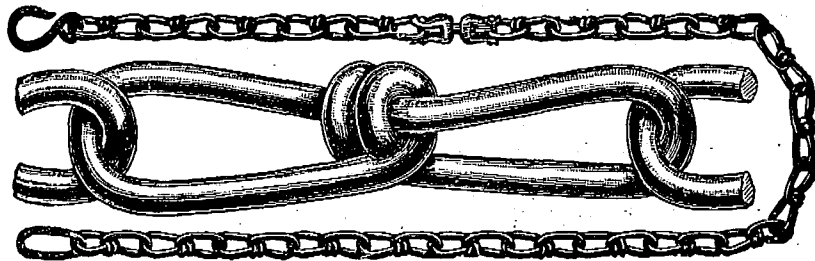
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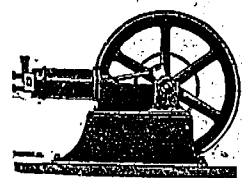
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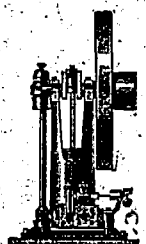
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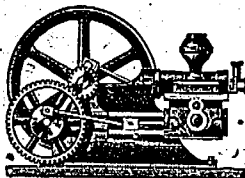
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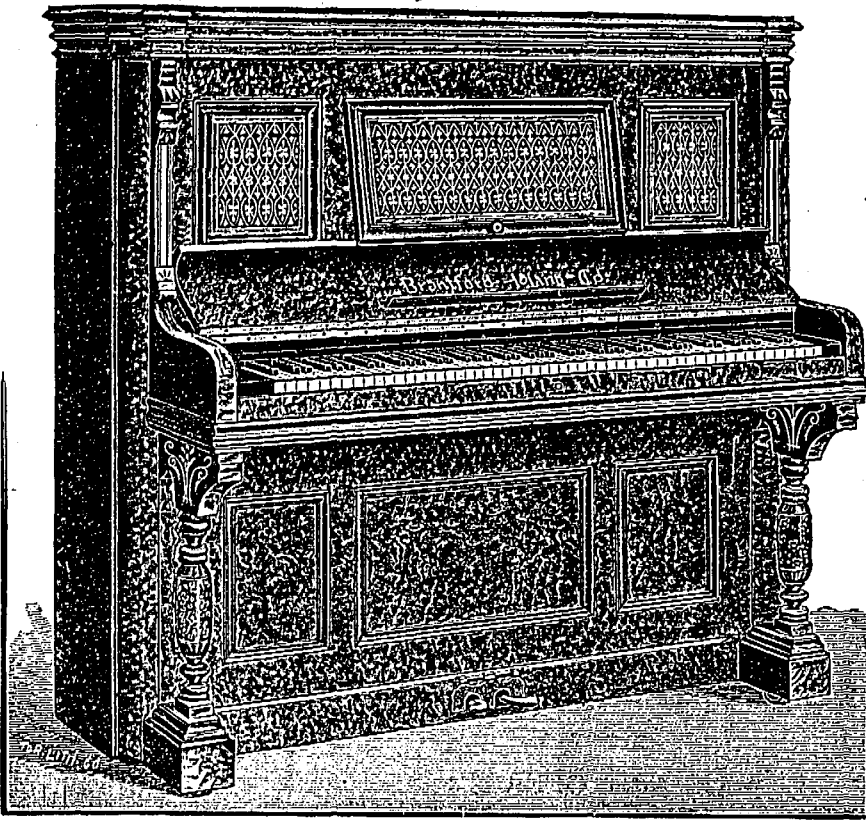
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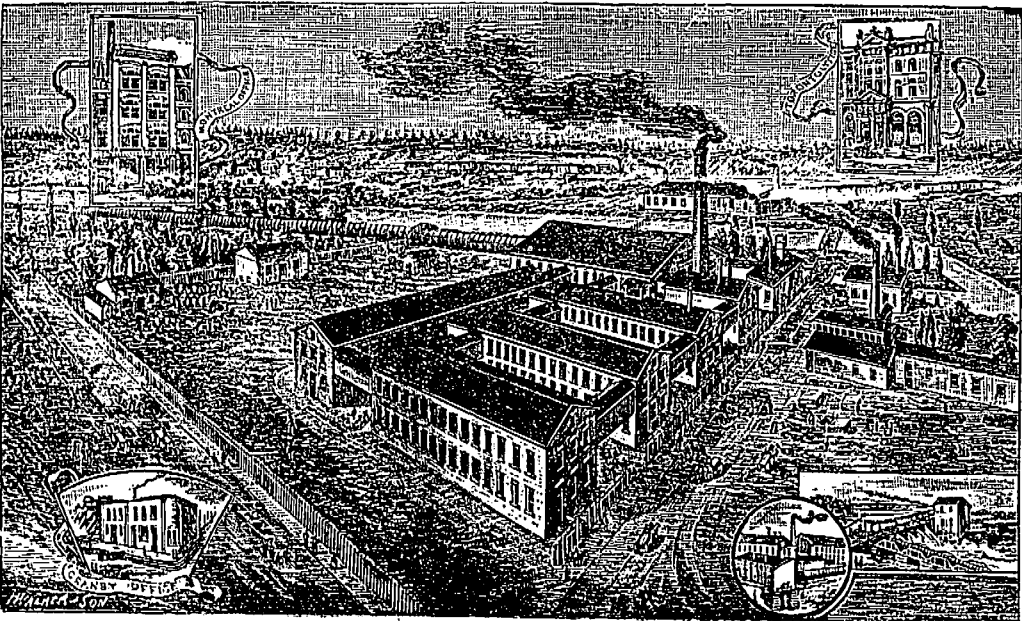
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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 27, 1891.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Beets and Shoes.												
Brogans.....		Men's.	Boys.	Youths.	Roast chicken, 1-lb tins..		\$ c.	\$ c.	Soda Ash.....		\$ c.	\$ c.
Cobourgs.....		0 85 1 20	0 85 0 85	0 75 0 80	Roast turkey, 1-lb tins..		0 00 2 30	0 00 2 40	Soda Bicarb.....		2 30 2 60	0 90 0 95
Split Balmorals.....		1 00 1 25	0 85 1 00	0 75 0 80	Corn Brooms.				Sal Soda.....		0 90 0 95	1 75 2 00
Kip.....		1 15 1 40	0 99 1 15	0 80 1 00	No. 1 Gem 4 strings, hard				Concentrated....		1 75 2 00	
Buff.....		1 25 1 50	1 10 1 50	0 90 1 15	wood handle.....		3 35 0 00		Dyestuffs.			
Calf.....		2 00 3 00	0 00 0 00	0 00 0 00	No. 2 do 3 strings.....		2 75 0 00		Arohil, con.....		0 27 0 30	
Buff Congress.....		1 25 1 50	1 10 1 50	0 00 0 00	No. 3 do 2 strings.....		2 15 0 00		Cutch.....		0 08 0 09	
Calf.....		1 90 2 40	0 00 0 00	0 00 0 00	No. 4 do 2 strings.....		1 95 0 00		Ex. Logwood.....		0 10 0 15	
Split boots.....		1 35 2 10	1 25 1 60	0 95 1 15	No. 0 Kurl 4 strings.....		2 85 0 00		Chips.....		1 90 2 25	
Kip.....		2 00 3 00	1 50 1 70	1 10 1 40	No. 1 do 3 strings.....		2 45 0 00		Indigo (Bengal).....		1 50 1 75	
Calf.....		2 75 3 90	0 00 0 00	0 00 0 00	No. 2 do 3 strings.....		2 10 0 00		" Madras.....		0 70 1 00	
Felt boots half fox		1 60 2 10	0 00 0 00	0 00 0 00	No. 3 do 3 strings, bass-		1 75 0 00		Gambier.....		0 06 0 07	
" full.....		1 80 2 60	0 00 0 00	0 00 0 00	wood handle.....		1 40 0 00		Madder.....		0 11 0 13	
" Sox.....		0 85 0 75	0 00 0 00	0 00 0 00	O. K. 2 strings basswood				Sumac.....		70 0 80 00	
Pepp'd.												
Split Batts.....		0 65 0 85	0 70 0 80	0 40 0 60	Drugs & Chemicals				Fish.			
Split Balmorals.....		0 80 0 90	0 70 0 85	0 50 0 60	Acid Carbolic Cryst Medi		0 30 0 35		Labrador Herrings, No. 1.		4 50 5 00	
Kip.....		1 00 1 10	0 75 0 90	0 50 0 65	Aloes, Caps.....		0 13 0 15		French Shore, No. 1.....		4 00 4 50	
Buff.....		0 90 1 15	0 80 0 90	0 50 0 65	Alum.....		1 75 2 00		Sea Trout.....		6 00 0 00	
Pebbled.....		0 90 1 15	0 80 0 90	0 50 0 65	Borax, xtls.....		0 09 0 11		Cape Breton Herrings...		5 00 0 00	
Machist Sewed.												
Peppled Button.....		1 08 1 20	0 85 0 90	0 50 0 70	Brom. Potass.....		0 45 0 48		halves		2 75 0 00	
Glased Buff Button.....		1 00 1 20	0 85 0 90	0 50 0 70	Camphor, Eng. Ref.....		0 67 0 70		Mackerel, No. 1, kitts.		1 50 0 00	
Goat.....		1 50 2 00	1 15 1 50	0 80 1 25	Am. Ref.....		0 62 0 65		" 1 brl.....		9 00 10 00	
Polish Calf.....		1 50 2 00	1 30 1 75	0 90 1 35	Citric Acid.....		0 60 0 65		Green Cod, Large.....		0 00 0 00	
French Kid.....		1 85 3 50	1 90 3 50	1 40 1 75	Copperas, per 100 lbs.....		1 00 2 00		Draft " No. 1.....		0 00 0 00	
Canned Goods.												
Lobsters, per doz., new		\$ c \$ c			Lunch Tngs 1-lb. per doz.		3 00 0 00		Dry		5 00 0 00	
Sardines, 18 "		9 00 10 00			2-lbs. "		5 15 6 25		Salmon No. 1 bris.....		15 00 0 00	
Mackerel.....		4 75 5 00			Eng. Brawn, 2-lbs. "		1 80 0 00		" 2.....		0 00 0 00	
Salmon.....		1 30 1 50			Soups, 2-lbs.....		0 00 1 70		Salmon, No. 1 (tierces)..		0 00 22 00	
Clams, 1-lb tins, per doz.		1 40 0 00			Hoegg's Boston Beans, dz		0 00 1 75		" 2 large.....		00 00 21 00	
Oysters.....		1 65 0 00			Roast Beef, 1-lb, per doz		1 40 0 00		" 3.....		00 00 18 00	
Tomatoes, per doz.....		1 40 1 45			" 4-lb. "		2 60 0 00		" Brit. Col bris.....		12 0 0 00	
Peaches, 2-lb. yellow.....		2 75 0 00			" 6-lb. "		4 00 0 00		Boneless Fish.....		0 06 0 07	
" 3-lb.....		3 50 3 60			Deviled Tonge, 1 lb "		1 20 0 00		Cod.....		0 04 0 05	
Bartlett pears, 2-lb tins,		2 10 0 00			Ham 1-lb.....		1 20 0 00		Flour.			
per doz.....		2 50 0 00			Chicken 1-lb.....		2 00 0 00		Patent, winter.....		5 25 5 50	
Strawberries; 2-lb tins,		2 50 0 00			Turkey 1-lb.....		2 00 0 00		Patent, spring.....		5 35 5 75	
per doz.....		2 50 0 00			Ox Tongue 2-lb.....		6 00 0 00		Straight roller.....		4 85 5 00	
Pineapples, 2-lb tin, p ds		2 30 2 40			Finnan Haddies, per case		5 40 0 00		Extra.....		4 60 4 70	
Blueberries, 2 lb, per doz		1 50 3 00			New pack.....		5 40 0 00		Superfine.....		4 20 4 30	
Gr'n Gages, 2-lb tins p ds		1 90 2 00							Fine.....		0 00 0 00	
Corn, per doz.....		1 15 1 20							Superfine Bags.....		2 20 2 35	
do 2-lb tins, Yarmouth		None.							Extra.....		2 35 2 45	

Retailers will please bear in mind that above quotations apply only to large lots.

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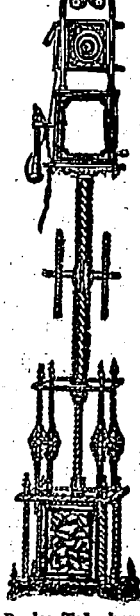
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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 27, 1891.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Farm Products.		Groceries.		Sultanas.....per lb.		Lawson's Pickles:	
Butter: Creamery, finest	0 10 0 10	Tea (Hf.-Chest & Cad.)....	0 14 0 15	Seedless.....per lb.	0 00 0 00	Imp'l Hf-Pints.....per doz	1 65 1 70
Western dairy.....	0 10 0 10	Japan, com. to med. lb	0 14 0 15	Valentia.....	0 04 0 05	Imp'l Pints.....	3 00 3 25
Eggs out.....	0 06 0 06	" good med. to fine	0 20 0 20	" Layers.....	0 07 0 08	Imp'l Quarts.....	5 75 6 00
Under grades.....	0 06 0 06	" finest.....	0 30 0 30	Currants, Provincial.....	0 05 0 06	Condensed Milk, per case,	0
Townships.....	0 16 0 17	" choicest.....	0 34 0 37	Prunes (French).....	0 00 0 00	4 doz. 1-lb. cases.....	0 00
Omeas: finest Colored	0 09 0 04	" Nagasaki.....	0 15 0 00	Figs in bags.....	0 07 0 00	Cond'ed Coffee—Mocha V	0 00 0 00
Finest White.....	0 09 0 08	Y. Hyson, com. to gd.....	0 18 0 30	" new layers.....	0 06 0 07	4 doz. 1-lb. cases.....	0 00 0 00
Eggs:		" fine to finest, lb.	0 33 0 50	Sh. Almonds, bxs.....	0 00 0 00	Condensed Coffee—Java,	0 00 0 00
Fresh per doz.....	0 12 0 13	Gunpd. com.....	0 33 0 35	S. S. Tarragona.....	0 15 0 18	per cs, 2 doz. 1-lb cases.	0 00 0 00
Fresh (held).....	0 00 0 00	" good.....	0 40 0 55	Almonds, paper shell	0 00 0 20	Condensed Coffee—Jamaica,	0 00 0 00
Finest limed.....	0 00 0 00	" Moyne.....	0 07 0 00	Walnuts.....	0 12 0 13	per cs, 2 doz. 1-lb. cs.	0 00 0 00
Poor.....	0 00 0 00	Pingsuey med. to gd.....	0 17 0 18	" Grenoble.....	0 15 0 18		
Hops: 1890 per lb.....	0 20 0 00	" fine to finest.....	0 25 0 32	Filberts.....	0 08 0 09		
" 1889.....	0 10 0 00	Twankay, com. to gd.....	0 15 0 19	" Sicily.....	0 11 0 12	Starch:	
" 1888.....	0 00 0 00	Oolong.....	0 40 0 60	Spices: Cassia.....mats	0 08 0 09	Can. Laundry.....	0 04 0 00
Old.....	0 08 0 10	Congou, common.....	0 18 0 17	Mace.....chests	0 90 1 20	Silver Glass.....	0 03 0 00
Hog Products:		" good common.....	0 22 0 25	Oloves.....	0 12 0 32	Renson's Prep Corn.....	0 07 0 00
Bacon Smk'd per lb.....	0 09 0 10	" med. to good.....	0 25 0 27	Nutmegs.....	0 50 0 80	Can. Prep. Corn.....	0 60 0 00
Dressed Hogs.....	0 00 0 00	" fine to finest.....	0 32 0 45	Jamaica Ginger, Bl.....	0 19 0 21	Winegar: Imp. Triple, 1 bri	0 41 0 00
Hams city cured.....	0 10 0 11	Ningchow common.....	0 16 0 17	Unbi.....	0 16 0 19	Cote D'or.....	0 35 0 00
" Canvassed.....	0 00 0 00	" med. to good.....	0 20 0 22	African.....	0 05 0 05	Crystal Pickling.....	0 25 0 00
Pork Ca. s. c. per bbl.....	17 00 17 25	" fine to choice.....	0 27 0 55	Pimento.....	0 09 0 09	W. W. XXX.....	0 30 0 00
Western do.....	17 10 17 25	" Dust.....	0 07 0 08	Pepper, Black.....	0 10 0 12	W. W. XX.....	0 25 0 00
Mess.....	15 25 15 75	Coffee, Mocha (green).		White.....	0 15 0 22	W. W. X.....	0 20 0 00
Lard per lb.....	0 08 0 09	Add 4c to 5 for roasting		Mustard, 4 lb. per jar, Eng	0 72 0 77	Pure Malt.....	0 45 0 00
" Common Refined.....	0 07 0 08	and grinding.....		" 1 lb.	0 23 0 25	Cider X.....	0 20 0 00
Grains:		Java.....	0 28 0 30	" 4 lb. jars, Cana.	0 65 0 70	Older X.....	0 27 0 00
Clover, red, per bush.....	5 10 5 25	Maraoaibo.....	0 24 0 25	" 1 lb.	0 23 0 24	XXX.....	0 27 0 00
Alaika, per lb.....	0 14 0 16	Jamaica.....	0 21 0 23	" 1 lb.	0 22 0 24	Soap: Best Laundry.....	0 06 0 06
Timothy, (Can'n) per bush	1 90 2 15	Rio.....	0 20 0 22	Common.....	0 02 0 05	Common.....	0 02 0 05
Western.....	1 70 1 80	Plantation Ceylon.....	0 24 0 26	Matches: Telephone.....	4 00 0 00		
Flax.....	1 70 1 80	Chicoory.....lb	0 11 0 13	" Parlor.....	1 75 0 00		
Potatoes, per bag.....	0 75 0 00	Sugars:		" Telegraph.....	4 20 0 00		
Honey, in comb.....	0 00 0 00	Ex Ground, in bris.....	0 05 0 09	Star.....	3 20 0 06		
" in tins.....	0 00 0 00	" in bxs.....	0 05 0 00				
Beeswax.....	0 24 0 25	Powdered, in bris.....	0 01 0 00	Hardware.			
Beams—Med. hand picked	1 05 1 75	Powdered, in bris.....	0 05 0 00	Antimony.....	0 14 0 18		
Medium.....	1 00 1 70	100-lb. bxs.....	0 05 0 00	Tin: Block, L & F per lb...	0 23 0 23		
White.....	0 00 0 00	Ex Granulated, bris.....	0 04 0 00	Straits.....	0 23 0 27		
Grain.		Branded Yellows.....	0 03 0 04	Strip.....	0 14 0 15		
Canada Red Winter Wheat	0 00 0 00	Syrup, per lb.....	0 12 0 03	Copper: Ingot.....	0 14 0 15		
" White Winter.....	0 00 0 00	14 lbs. to the gallon,		Sheathing.....	0 18 0 19		
" Spring.....	0 00 0 00	Molasses, (Barbados) Imp'g	0 42 0 00	Heavy Sheets.....	0 21 0 24		
Hard Manitoba, No. 2.....	1 03 1 00	Porto Rico.....	0 30 0 00	IRON CUT NAILS—per keg.			
do No. 3.....	0 60 0 60	Antigua.....	0 37 0 32	Hot Cut Am. or Can. Pat'n			
Northern, No. 1.....	1 04 1 05	Cuba.....	0 30 0 30	10dy to 60dy.....	2 25 0 00		
do No. 2.....	0 97 0 98	Casey.....	0 00 0 00	8dy and 9dy.....	2 50 0 00		
Oats, Manitoba.....	0 42 0 40	Case 1, 3 dx. 5 ox. tins.....	2 25 0 00	6dy and 7dy.....	2 75 0 00		
Ontario.....	0 37 0 38	" 2, 1, 14.....	2 00 0 00	4dy to 6dy—Am. Pat.....	3 00 0 00		
Barley, malting.....	0 40 0 06	Frut: Loose Muscatel.....	2 85 2 85	3dy.....	3 75 0 00		
" feed.....	0 55 0 53	Layers.....	2 85 2 75	3dy—fine hot out.....	5 25 0 00		
Peas, per 66 lbs.....	0 87 0 91	Black Basket.....	3 75 4 00				
Rye.....	0 00 0 00	Imperial Cabinet.....	0 00 3 50				
Corn, in bond.....	0 00 0 00	Dehesas.....	5 50 0 10				
" duty paid.....	0 80 0 82						

Wholesale prices to the wholesale trade; jobbers would have to pay in additional.

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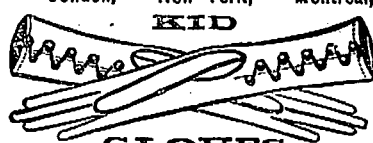
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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 27, 1881.

Table with multiple columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Includes categories like Hardware, Casings, Nails, Horse Shoes, Shot, Zinc, Scrap Iron, Machinery, Fencing, Buckthorn Wire, Hides and Tallow, Leather, and Oils.

Retailers will please bear in mind that the above quotations apply only to large lots.

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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 27, 1891.

Table of Montreal Wholesale Prices Current for August 27, 1891. Columns include Name of Article, Wholesale price, and Name of Article, Wholesale price. Categories include Coal Oil, Paints, Lumber, Tobacco, Wines, and various oils and chemicals.

Retailers will please bear in mind that the above quotations apply only to large lots.

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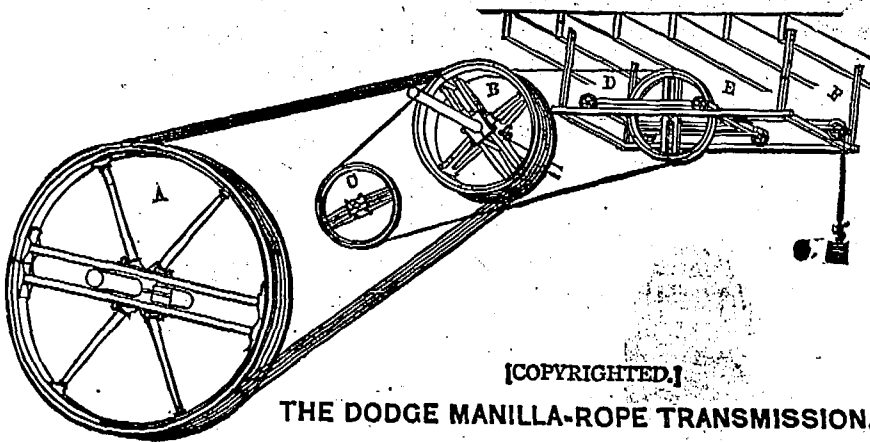
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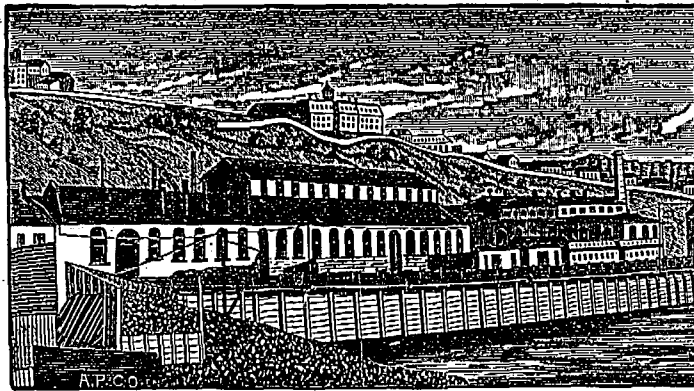
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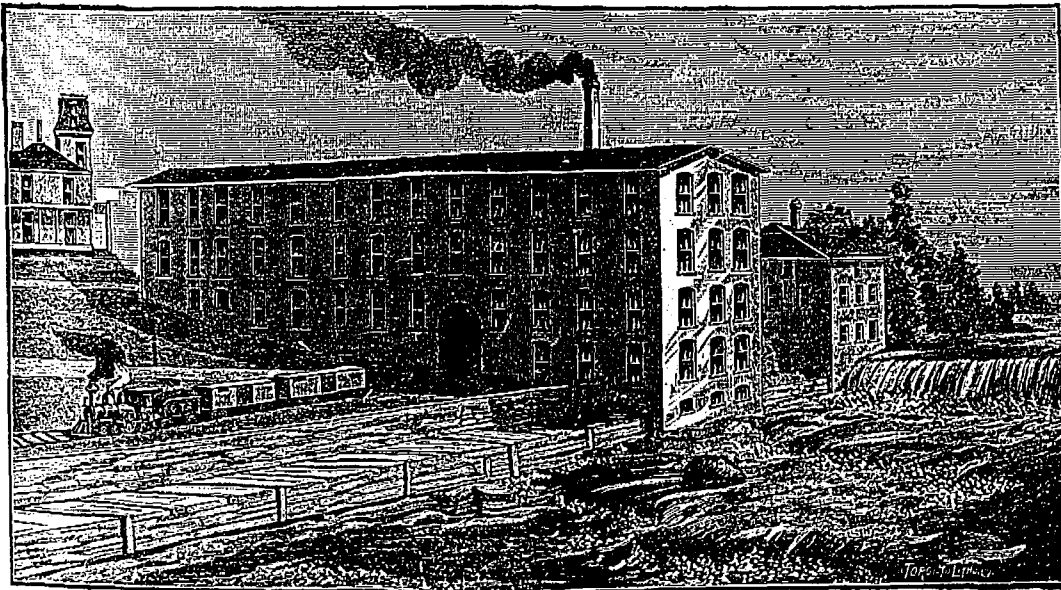
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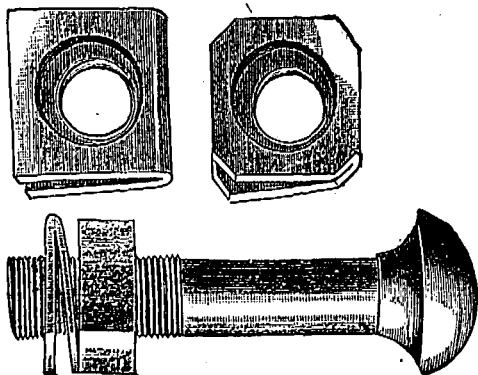
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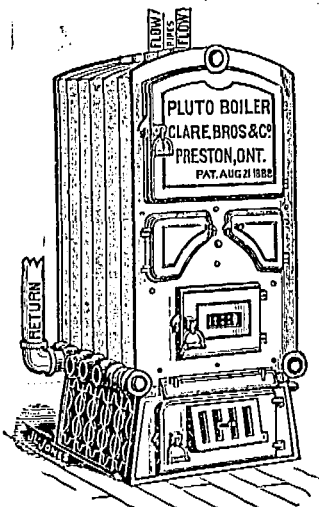
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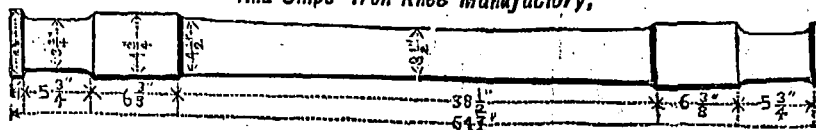
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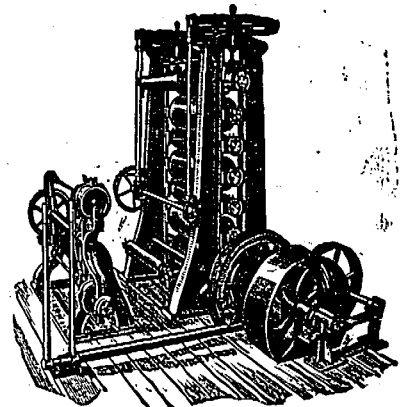
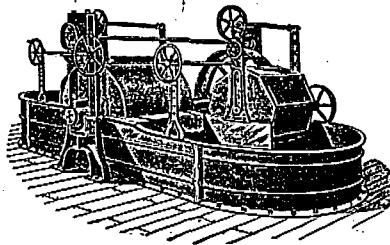
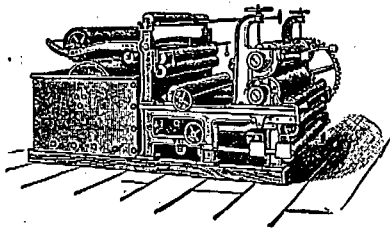
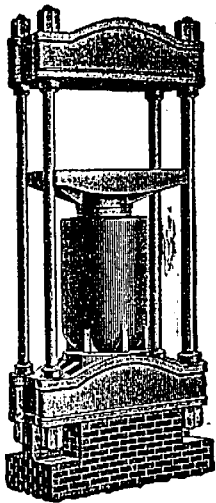
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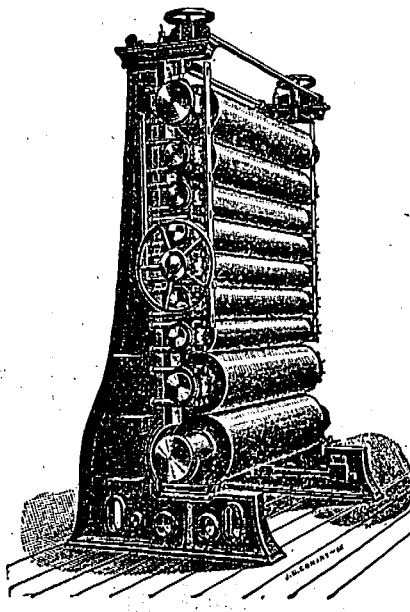
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- Rag Cutter Knives,
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- Brass Valves,
- Wood Chipper Knives,
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SECURITIES.

London
Aug. 18.

British Columbia, 1865, 6 p.c.	104	106
1877	122	126
Canada, 4 p. c. loan, 1860	106	108
8 p. c. loan, 1883	95	96
Debt. 1884, 8 1/2 p. c.	103	105

Railway & other Stocks.

Shs		Aug. 18.	
	New Brunswick 6 p. c. 1897	100	103
	Quebec Province. 5 p. c. 1874	104	106
	Do do 1878 5 p. c.	164	166
	Do do 1880 4 1/2 p. c.	101	103
	Do do 1883 6 p. c.	105	108
	Atlantic & Nth Western 5 p. c. Gm.		
100	1st M. Bds	113	116
10	Buffalo and Lake Huron £10 sh.	124	13
100	Do 5 1/2 p. c. 1st Mort.	132	134
800	Do 2nd Mort.	132	134
	Can. Central 5 p. c. 1st M. Bds Int.		
	guar. By Gov.	106	108
	Canadian Pacific \$100.	83 1/2	83 1/2
100	Grand Trunk, Georg Bay, &c.		
	1st M.	102	104
100	Grand Trunk of Canada Ord. stock	94	94
100	2nd. equir. mtg. bds. 5 p. c.	122	126
100	1st. pref. stock.	64 1/2	65
100	2nd. pref. stock.	48 1/2	47 1/2
100	3rd pref. stock.	28 1/2	27 1/2
100	5 p. c. perp. deb. stock.	120	122
100	4 p. c. perp. deb. stock.	95 1/2	96 1/2

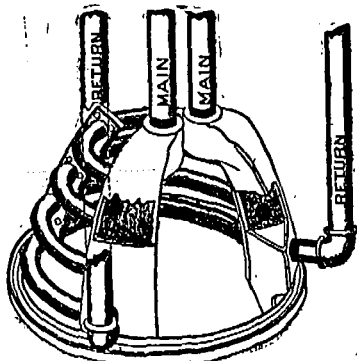
100	Great Western shares, 5 p. c.	116	118
100	Hamilton and N. W., 6 p. c.	103	108
100	M. of Canada Stg. 1st Mort 5 p. c.	186	107
100	Montreal and Champlain 5 p. c.	100	102
100	1st mtg. bds	104	106
	Montreal & Sorel, 1st mtg. 6 p. c.	15	20
	N. of Canada 1st Mts. 5 p. c.	104	106
	Northern Extension, 6 p. c. pref.	100	102
00	Quebec Central 5 p. c. 1st Inc. Bds.	25	28
00	T. G. & B. 4 p. c. bonds 1st Mort.	90	101
00	Well, Grey & Bruce, 7 p. c. Bds		
	1st Mort.	87	99
00	St. Law. and Oit. 5 p. c. Bds.	97	99

Municipal Loans.

100	City of London (Ont) 1st pref. 5 p. c.	160	102
100	City of Montreal 5 p. c.	103	105
	1874	103	106
100	City of Ottawa, 5 p. c. stg.	102	105
	redeem 1873	102	105
	1875	110	112
	1875	102	104
100	City of Quebec, 5 p. c. con., 1872	99	101
	5 p. c. redeem 1875	99	101
	redeem 1875	109	111
100	City of Toronto, 5 p. c. stg. 1877	104	106
	6 p. c. stg. con. deb., 1874	104	121
	5 p. c. gen. con. deb., 1879	108	110
	4 p. c. stg. bonds, 1871-23	101	103
00	City of Winnipeg, deb., 1884 5 p. c.	116	108
	deb. scrip. 1883 6 p. c.	111	113

Miscellaneous Companies.

100	Canada Company	40	45
100	Canada North-West land Co.	34	44
100	Hudson Bay	15	15 1/2



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British America Fire and Marine	10,000	8-6mos.	\$50	\$50	101 1/2
Canada Life	2,500	7 1/2-6mos.	400	50
Citizens, Fire & Accident	11,880	6-12mos.	85	16	.....
Confederation Life	5,000	6-6mos.	100	10	.....
Western Assurance	25,000	4-6mos.	40	20	143 1/2
Royal Canadian Insurance	20,000	6-12mos.	25	20	90
Accident Ins. Co. of North America	2,510	6	100	20 100	98
Guarantee Co. of North America	13,272	6	50	10 50	100

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Atlas	24,000	50	6
British and Foreign Marine	50,000	50	20	£19 1/2
Caledonian
Commercial U. Fire, Life & Marine	50,000	80	50	£32 1/2
Edinburgh Life	5,000	10	.....	15	.....
Fire Insurance Association	100,000	5	.....	£2	.....
Guardian Fire and Life	25,000	13	.....	100	£10 1/2
Imperial Fire	12,000	£7 p. sh.	.....	100	.....
Lancashire Fire	100,000	30	.....	20	.....
Life Association of Scotland	10,000	15	.....	40	.....
London Assurance Corporation	35,802	48	.....	25	.....
London & Lancashire Life	10,000	10	.....	10	.....
Liverpool & Lond. & Globe Fire & L.	£39,175	70	.....	20	.....
National	40,000	25	.....	2 1/2	.....
Northern Fire & Life	30,000	70	.....	100	.....
North Brit. & Merc. Fire & Life	40,000	50	.....	50	.....
Phoenix Fire	5,722	£21 p. s.
Queen Fire & Life	200,000	30	10
Royal Insurance Fire & Life	100,000	60	20
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A gain in assets of.....	\$10,319,174 46
A gain in income of.....	4,903,087 10
A gain in new premiums of.....	1,894,606 90
A gain in surplus.....	1,717,184 81
A gain in new business of.....	48,338,222 05
A gain of risks in force.....	83,824,749 56

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Government Deposit, - - - - - 51,000

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"It is the safest and fairest Policy I have ever seen," was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the ordinary Life Policy of The Temperance and General Life Assurance Co.

This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

HON. G. W. ROSS, LL.D., - - - - - President,

HON. S. H. BLAKE, Q. C., - - - - - } Vice-Presidents.

ROBT. McLEAN, Esq., - - - - - }

H. SUTHERLAND, - - - - - Manager

Correspondence solicited. Agents wanted.

SHIPPING TAGS

Having all the machinery necessary for the manufacture of **SHIPPING TAGS**, we would call the attention of Merchants and Manufacturers to our exceptionally **LOW PRICES** in this line at the Journal of Commerce.

Insurance

BRITISH AMERICA ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1888.

HEAD OFFICE, - - - - - TORONTO.

Cash Capital and Assets, \$1,133,686.52.

BOARD OF DIRECTORS:

JOHN MORISON, Governor. JOHN LEYS, Deputy Governor.
John Y. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.
A. Myers. Thos. Long. George E. Smith.
Dr. H. Robertson.

THE

ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - - - - - **DUNCAN McINTYRE, Esq.**

Vice-President, - - - - - **Hon. J. R. THILBAUDEAU.**

Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000

Assets, - - - - - 745,000

Income, 1888, - - - - - 625,000

HARRY OUTT, Secretary. ABOH. NICOLL, Marine Underwriter.

G. H. McHENRY, Manager.

M. J. M. DROLET, Agent for City and District of Montreal.

THE DOMINION LIFE ASSURANCE CO.

HEAD OFFICE, - - - - - WATERLOO, ONT.

Authorized Capital, - - - \$1,000,000 | Dom. Govt. Deposit - - - \$50,000

Subscribed Capital, - - - 250,000 | Paid-up Capital, - - - 62,500

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.

THOMAS HILLIARD, Managing Director.

Our Policy is a straight promise to pay—like a bank draft, almost unconditional. No restriction on travel or occupation. Is nonforfeitable after two or three years—even for failure to pay renewals. Remains in full force till the value is exhausted. It provides a legacy certain, instead of a law suit possible. There are three classes—Abstainers, General and Women—giving each in profits the true benefit of its own longevity. RATES compare favorably with any in the world. Choice of all sound plans of assurance offered, no other. Extension of Agencies in the Maritime Provinces contemplated. Correspondence solicited.

THOS. HILLIARD, Man. Director.

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '90, \$264,549.00

CHARLES HENDRY, Esq., President; GEORGE RANDALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

MERCANTILE

FIRE INSURANCE COMP'Y.

WATERLOO, Ont.

Subscribed Capital.....\$200,000.00

Government Deposit..... 20,100.00

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; P. H. SIMS, Esq., Secretary; J. B. COOK, Esq., Inspector.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

LIFE and FIRE.

Invested Funds, - - - - - \$40,833,724

Funds invested in Canada, over - - - 1,000,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman.
EDWARD J. BARRAN, Esq.
WENTWORTH J. BUCHANAN, Esq.
ANDREW FREDERICK GAULT, Esq.

G. F. C. SMITH, Resident Secretary.

Medical Referee—D. C. MACGILLIVRAY, Esq., M.D.
Standing Counsel—Geo. B. CRAMP, Esq.

HEAD OFFICE, CANADA BRANCH: MONTREAL.

ESTABLISHED 1864.

CITIZENS

Insurance Company

OF CANADA.

FIRE. ACCIDENT.

Total Assets, including Capital at Call, the whole of which is available for the protection of the Policy-holders..... \$1,328,131

HEAD OFFICE—The Company's Building, 181 St. James St., MONTREAL

DIRECTORS AND OFFICERS:

HON. J. J. C. ABBOTT, P. G., Q. C., - PRESIDENT

ANDREW ALLAN, Vice-President.

C. D. Proctor. A. Desjardins, M.P. Arthur Prevost

J. O. Gravel. H. Montagu Allan.

E. P. HEATON, WM. SMITH,

Gen. Man. Sec.-Treas.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

Guarantee Fund, - - - - - \$300,000

Deposit with Government, 50,000

HON. ALAN MACKENNIE, M.P., President.

HON. G. W. ALLEN, JOHN. L. BLAIR, Esq. } Vice-Pres'a.

WILLIAM MCCABE, F.I.A., Eng.,

Managing Director.

CHARLES AULT, M.D., Manager Prov. Quebec

62 St. James St.

IMPERIAL Fire Insurance Company

OF LONDON.

Established in 1803.

Subscribed Capital, - - - £1,200,000

Cash Assets, more than - - - £1,600,000

107 St. James Street.

E. D. LACY,

Resident Manager for Canada.

HURON & MIDDLESEX Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

This Company does a general Fire Insurance business. Rates charged according to hazard. Business done exclusively on the Premium Note System.

R. S. MURRAY, Esq., D. M. CAMERON, M.P.

President. Vice-President.

JOHN STEPHENSON, -Man. & Sec-Treas

Agents wanted in unrepresented Districts.

Ocean & Inland Marine Insurance.

THAMES & MERSEY Marine Insurance Co., Limited,
Of Liverpool, London and Manchester.
Certificates Issued and Losses Payable in any part of the world.

BRITISH AMERICA ASSURANCE CO.
Of Toronto, Ontario.

ARCHD. NICOLL, Agent
Bell Telephone 9028. 16 St. Sa...

NEW YORK LIFE

Insurance Co'y.

Assets, : \$115,000,000

Canadian Department:
ASSETS IN CANADA,

And Investments in Canadian Securities
(MARKET VALUE)

\$2,551,945.

Income in Canada, 1890, - \$ 745,308.85
New Insurance Issued, - 4,163,450.00
Applications for New Ins, - 4,855,450.00
Insurance in Force, - - 15,880,047.00

HEAD OFFICE, *Company's Building,* | BRANCH OFFICE, *Board of Trade Bld'g*
MONTREAL. | **TORONTO.**

DAVID BURKE, - Gen. Manager.

BRITISH EMPIRE

Mutual Life

Assurance Co. of London, En^d.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL.

Canadian Investments, nearly 1,000,000

ACCUMULATED FUNDS.

1867	.....	\$ 565,000
1866	.....	1,185,000
1873	.....	2,810,000
1881	.....	4,210,000
1883	.....	4,780,000
1885	.....	5,304,000
1888	.....	6,386,000
1889	.....	6,854,000
1890	.....	7,303,500

F. STANCLIFFE General Manager.

General Agents, - Toronto,
J. E. & A. W. SMITH.

LONDON Guarantee

AND Accident

COMPANY (LIMITED)

OF LONDON, ENGLAND
CAPITAL, - \$1,250,000.

Head Office for Canada:

72 KING ST. EAST, - TORONTO.

BONDS OF SURETYSHIP

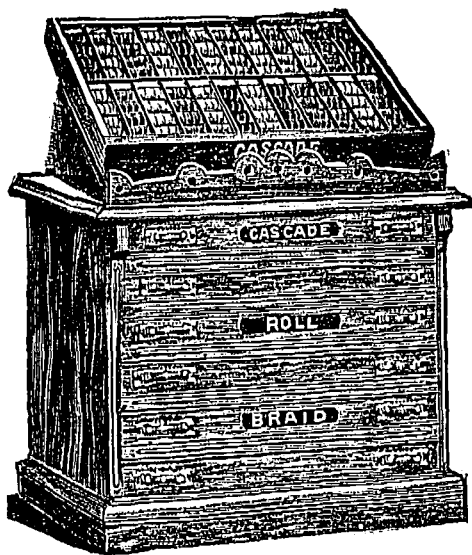
Issued for parties in position of trust where security is required.

ACCIDENT INSURANCE on the most approved plans

A. T. McCORD - - - TORONTO,
CHIEF AGENT FOR CANADA.

A. J. HUBBARD, General Agent, MONTREAL

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.



THE Cascade Narrow Fabric Com'y

COATICOOK, QUEB.

—MANUFACTURERS OF—

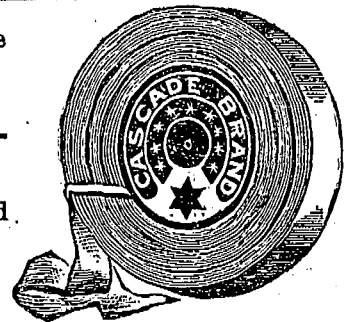
Fine Tailoring and Lama Braids.

WE now call the attention of the
RETAIL Trade to our

NEW CABINETS OF ROLL
DRESS BRAID.

These beautiful Cabinets presented
FREE to Retail Patrons only.

Correspondence Solicited.



WESTERN Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Assets, - - - - - \$1 555,665 19
Income for Year ending 31st Dec., 1890, - 1,708,854 07

Head Office: - - - - - Toronto, Ont.

J. J. KENNY, Managing Director,

A. M. SMITH, President. C. C. FOSTER, Secretary.
J. H. ROUTH & Son, Managers Montreal Branch,
190 ST. JAMES STREET.

THE FIRE Insurance Association

(LIMITED),

Of LONDON, ENGLAND.

SIR DONALD A. SMITH, K.C.M.G., M.P., - - Chairman
ROBERT BENNY, Esq., - - - - - } - - Directors
SANDFORD FLEMING, Esq., C. M. G. - -

Chief Office for Canada: - - MONTREAL
No. 47 St. Francois Xavier Street.

J. KENNEDY, Manager.

LONDON

AND

LANCASHIRE

LIFE

CONFEDERATION LIFE.

W. O. MACDONALD,
Actuary.

J. K. MACDONALD,
Man. Director.

INCOME:

Three-Quarters of a Million Dollars.

BUSINESS IN FORCE:

\$ 20,000 000.00. \$

Assets and Capital, - \$4,250,000.

NEW BUSINESS Written in 1890:

\$3,100,000.\$